CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOM FOR THE PERIOD ENDED 30 SEPTEMBER, 2018	/IE	
FOR THE PERIOD ENDED 30 SEPTEMBER, 2018	SEPTEMBER 2018	SEPTEMBER 2017
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	474,607	531,266
Interest Income	339,063	361,789
Interest Expense	(110,546)	(160,297)
Net Interest Income	228,517	201,492
Investment and Other Operating Income	135,544	169,477
Operating Expenses	(182,416)	(171,364)
Loan Loss Expenses	(14,338)	(47,053)
Profit/Loss Before Tax	167,307	152,552
Taxation	(23,128)	(23,317)
Profit/Loss After Tax	144,179	129,235
Other Comprehensive Income	7,012	(2,588)
Total Comprehensive Income	151,191	126,647
Profit/Loss After Tax Attr. To Noncontrolling Int	432	185
Profit/Loss After Tax Owners of the Company	143,747	129,050
Total Comp. Inc.Attr. to Non-Controlling Interest	286	175
Attributable to Owners of the Company	150,905	126,472
	458	411
Basic Earnings per Share (kobo)		
Fully Diluted Earnings per Share (Kobo)	458	411
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMB	ED 2019	
	SEPTEMBER 2018	DECEMBER 2017
	Current Period	Prior Year End
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	904,235	957,663
Treasury Bills		
	818 395	936 817
	818,395 579 704	<u>936,817</u> 468.010
Assets pledged as collateral	579,704	468,010
Assets pledged as collateral Due from Other banks	579,704 536,445	468,010 495,803
Assets pledged as collateral Due from Other banks Derivative Assets	579,704 536,445 95,222	468,010 495,803 57,219
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances	579,704 536,445 95,222 1,824,724	468,010 495,803 57,219 2,100,362
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities	579,704 536,445 95,222 1,824,724 590,305	468,010 495,803 57,219 2,100,362 330,951
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets	579,704 536,445 95,222 1,824,724 590,305 13,119	468,010 495,803 57,219 2,100,362 330,951 9,561
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785 3,275,547	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785 3,275,547 15,585	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785 3,275,547 15,585 8,009	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785 3,275,547 3,275,547 15,585 8,009 68	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 144,472 5,617,785 3,275,547 15,585 8,009 68 297,446	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 144,472 5,617,785 3,275,547 15,585 8,009 68 297,446 400,503	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 144,472 5,617,785 3,275,547 15,585 8,009 68 297,446 400,503 473,310	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785 3,275,547 3,275,547 5,585 8,009 68 297,446 400,503 473,310 369,413	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	579,704 536,445 95,222 1,824,724 590,305 13,119 96,039 145,125 14,472 5,617,785 3,275,547 3,275,547 15,585 8,009 68 297,446 400,503 473,310 369,413 4,839,881	468,010 495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931 4,773,595