CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 31 MARCH, 2019		
	Mar-19	Mar-18
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	158,111	169,192
Interest Income	122,480	116,712
Interest Expense	(36,343)	(46,720)
Net Interest Income	<b>86,137</b> 32,656	69,992 50,283
Investment and Other Operating Income Operating Expenses	(59,404)	(63,898)
Loan Loss Expenses	(2,096)	(4,573)
Profit/Loss Before Tax	57,293	<u> </u>
Taxation	(7,059)	(6,922)
Profit/Loss After Tax	50,234	47,079
Other Comprehensive Income	(6,601)	4,782
Total Comprehensive Income	43,633	51,861
Profit/Loss After Tax Attr. To Noncontrolling Int	100	73
Profit/Loss After Tax Owners of the Company	50,134	47,006
Total Comp. Inc.Attr. to Non-Controlling Interest	(38)	122
Attributable to Owners of the Company	43,671	51,739
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Basic Earnings per Share (kobo)	160	150
Fully Diluted Earnings per Share (Kobo)	160	150
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019		
	MARCH 2019	DECEMBER 2018
-	Current year	Prior year
Assets	Current year N'000'000	Prior year N'000'000
Cash and Balances with Central Banks	Current year N'000'000 965,833	Prior year N'000'000 954,416
Cash and Balances with Central Banks Treasury Bills	Current year N'000'000 965,833 810,086	Prior year N'000'000 954,416 1,000,560
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral	Current year N'000'000 965,833 810,086 549,270	Prior year N'000'000 954,416 1,000,560 592,935
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks	Current year N'000'000 965,833 810,086 549,270 823,738	Prior year N'000'000 954,416 1,000,560 592,935 674,274
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets	Current year N'000'000 965,833 810,086 549,270 823,738 87,374	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 -	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsOther AssetsProperty and EquipmentIntangible Assets	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsLiabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 <b>5,879,172</b>	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 <b>5,955,710</b>
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsLiabilitiesCustomers' Deposits	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 <b>5,955,710</b> 3,690,295
Cash and Balances with Central Banks         Treasury Bills         Assets pledged as collateral         Due from Other banks         Derivative Assets         Loans and Advances         Investment Securities         Investment in Associates         Deferred Tax Assets         Other Assets         Property and Equipment         Intangible Assets         Liabilities         Customers' Deposits         Derivative Liabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsLiabilitiesCustomers' DepositsDerivative LiabilitesCurrent Income Tax Payable	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsOther AssetsProperty and EquipmentIntangible AssetsCustomers' DepositsDerivative LiabilitiesCurrent Income Tax PayableDeferred Income Tax Liabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 36	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 <b>5,955,710</b> 3,690,295 16,995 9,154 67
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsCustomers' DepositsDerivative LiabilitiesCurrent Income Tax PayableDeferred Income Tax LiabilitiesOther Liabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 36 307,335	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsCustomers' DepositsDerivative LiabilitiesCurrent Income Tax PayableDeferred Income Tax LiabilitiesOther LiabilitiesOther LiabilitiesOther Income Tax LiabilitiesOther LiabilitiesOther Liabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 36 307,335 404,995	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsCustomers' DepositsDerivative LiabilitiesCurrent Income Tax PayableDeferred Income Tax LiabilitiesOther LiabilitiesOther LiabilitiesBorrowings	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 36 307,335 404,995 421,322	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsCustomers' DepositsDerivative LiabilitiesCurrent Income Tax PayableDeferred Income Tax LiabilitiesOther LiabilitiesOther LiabilitiesOther Income Tax LiabilitiesOther LiabilitiesOther LiabilitiesOther Liabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 36 307,335 404,995	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177
Cash and Balances with Central Banks         Treasury Bills         Assets pledged as collateral         Due from Other banks         Derivative Assets         Loans and Advances         Investment Securities         Investment Securities         Deferred Tax Assets         Other Assets         Property and Equipment         Intangible Assets         Customers' Deposits         Deferred Income Tax Payable         Deferred Income Tax Liabilities         Other Liabilities         Other Liabilities         Deferred Income Tax Payable         Deferred Income Tax Liabilities         Other Liabilities         Deterred Income Tax Liabilities         Deterred Income Tax Liabilities	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 307,335 404,995 421,322 367,604 5,098,284	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177 5,139,959
Cash and Balances with Central BanksTreasury BillsAssets pledged as collateralDue from Other banksDerivative AssetsLoans and AdvancesInvestment SecuritiesInvestment in AssociatesDeferred Tax AssetsOther AssetsProperty and EquipmentIntangible AssetsCustomers' DepositsDerivative LiabilitiesCurrent Income Tax PayableDeferred Income Tax LiabilitiesOther LiabilitiesOther LiabilitiesBorrowings	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 36 307,335 404,995 421,322 367,604	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177
Cash and Balances with Central Banks         Treasury Bills         Assets pledged as collateral         Due from Other banks         Derivative Assets         Loans and Advances         Investment Securities         Investment Securities         Deferred Tax Assets         Other Assets         Other Assets         Property and Equipment         Intangible Assets         Customers' Deposits         Deferred Income Tax Payable         Deferred Income Tax Liabilities         Other Liabilities         Other Liabilities         Deferred Income Tax Equipment         Deferred Income Tax Payable         Deferred Income Tax Liabilities         Other Liabilities         Other Liabilities         Other Liabilities         Deferred Income Tax Payable         Deferred Income Tax Liabilities         Other Liabilities         Det Securities issued	Current year N'000'000 965,833 810,086 549,270 823,738 87,374 1,792,276 542,188 - 11,171 117,445 162,810 16,981 5,879,172 3,571,370 9,258 16,364 307,335 404,995 421,322 367,604 5,098,284	Prior year N'000'000 954,416 1,000,560 592,935 674,274 88,826 1,823,111 565,312 - 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177 5,139,959