CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2019	CEDTEMBED 2040	CEDTEMBED 2040
	SEPTEMBER 2019 Current Period	SEPTEMBER 2018 Current Period
	N'000'000	N'000'000
Gross Earnings	491,268	474,607
Interest Income	321,938	339,063
Interest Expense	(107,311)	(110,546)
Net Interest Income	214,627	228,517
Investment and Other Operating Income	156,756	128,734
Operating Expenses	(176,941)	(175,606)
Loan Loss Expenses	(18,259)	(14,338)
Profit/Loss Before Tax	176,183	167,307
Taxation	(25,460)	(23,128)
Profit/Loss After Tax	150,723	144,179
Other Comprehensive Income	(6,041)	7,012
Total Comprehensive Income	144,682	151,191
Profit/Loss After Tax Attr. To Noncontrolling Int	122	432
Profit/Loss After Tax Owners of the Company	150,601	143,747
Total Comp. Inc.Attr. to Non-Controlling Interest	83	286
Attributable to Owners of the Company	144,599	150,905
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Basic Earnings per Share (kobo)	480	458
Fully Diluted Earnings per Share (Kobo)	480	458
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER	R 2019	
	SEPTEMBER 2019	DECEMBER 2018
	Current Period	Prior Year End
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	913,830	954,416
Treasury Bills	854,328	1,000,560
Assets pledged as collateral	558,320	592,935
Assets pledged as collateral  Due from Other banks	558,320 685,211	592,935 674,274
Due from Other banks	685,211	674,274
Due from Other banks Derivative Assets	685,211 86,183	674,274 88,826 1,823,111 565,312
Due from Other banks Derivative Assets Loans and Advances	685,211 86,183 2,043,012	674,274 88,826 1,823,111
Due from Other banks Derivative Assets Loans and Advances Investment Securities	685,211 86,183 2,043,012 491,984	674,274 88,826 1,823,111 565,312
Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182	674,274 88,826 1,823,111 565,312 9,513 80,948 149,137
Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440	674,274 88,826 1,823,111 565,312 9,513 80,948 149,137 16,678
Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182	674,274 88,826 1,823,111 565,312 9,513 80,948 149,137
Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444	674,274 88,826 1,823,111 565,312 9,513 80,948 149,137 16,678 <b>5,955,710</b>
Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444	674,274 88,826 1,823,111 565,312 9,513 80,948 149,137 16,678 <b>5,955,710</b>
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 <b>5,978,444</b> 3,951,829 10,587	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23 265,874	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23 265,874 400,472	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
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 Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23 265,874 400,472 429,166	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
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 Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23 265,874 400,472 429,166 39,533	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
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 Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23 265,874 400,472 429,166	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444  3,951,829 10,587 9,059 23 265,874 400,472 429,166 39,533 5,106,543	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444 3,951,829 10,587 9,059 23 265,874 400,472 429,166 39,533	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444  3,951,829 10,587 9,059 23 265,874 400,472 429,166 39,533 5,106,543	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
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	685,211 86,183 2,043,012 491,984 12,013 140,941 176,182 16,440 5,978,444  3,951,829 10,587 9,059 23 265,874 400,472 429,166 39,533 5,106,543	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