CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE YEAR ENDED 31 DECEMBER, 2018		
	DECEMBER 2018	DECEMBER 2017
	Current Period	Restated Prior Period
	N'000'000	N'000'000
Gross Earnings	630,344	745,189
Interest Income	440,052	474,628
Interest Expense	(144,458)	(216,637)
Net Interest Income	**295,594**	**257,991**
Investment and Other Operating Income	179,963	262,966
Operating Expenses	(225,500)	(223,411)
Loan Loss Expenses	(18,372)	(98,227)
Profit/Loss Before Tax	**231,685**	**199,319**
Taxation	(38,261)	(25,528)
Profit/Loss After Tax	**193,424**	**173,791**
Other Comprehensive Income	6,287	2,682
Total Comprehensive Income	**199,711**	**176,473**
Profit/Loss After Tax Attr. To Noncontrolling Int	277	319
Profit/Loss After Tax Owners of the Company	193,147	173,472
Total Comp. Inc.Attr. to Non-Controlling Interest	274	334
Attributable to Owners of the Company	199,437	176,139
Basic Earnings per Share (kobo)	615	553
Fully Diluted Earnings per Share (Kobo)	615	553

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2018		
	DECEMBER 2018	DECEMBER 2017
	Current Period	Restated Prior Year End
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	954,416	957,663
Treasury Bills	1,000,560	936,817
Assets pledged as collateral	592,935	468,010
Due from Other banks	674,274	495,803
Derivative Assets	88,826	57,219
Loans and Advances	1,823,111	2,100,362
Investment Securities	565,312	330,951
Deferred Tax Assets	9,513	9,561
Other Assets	80,948	92,494
Property and Equipment	149,137	133,384
Intangible Assets	16,678	12,989
	5,955,710	**5,595,253**
Liabilities		
Customers' Deposits	3,690,295	3,437,915
Derivative Liabilites	16,995	20,805
Current Income Tax Payable	9,154	8,915
Deferred Income Tax Liabilities	67	18
Other Liabilities	231,716	243,023
On-lending Facilities	393,295	383,034
Borrowings	437,260	356,496
Debt Securities issued	361,177	332,931
	5,139,959	**4,783,137**
Net Assets	**815,751**	**812,116**
Non Controlling Interest	**1,538**	**1,317**
Attributable to Owners of the Company	**814,213**	**810,799**