CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 31 MARCH, 2018		
	Mar-18	**Mar-17**
	Current Period	**Prior Period**
	N'000'000	**N'000'000**
Gross Earnings	169,192	147,736
Interest Income	142,618	118,092
Interest Expense	(46,720)	(47,488)
Net Interest Income	**95,898**	**70,604**
Investment and Other Operating Income	26,574	29,644
Operating Expenses	(63,898)	(48,162)
Loan Loss Expenses	(4,573)	(7,886)
Profit/Loss Before Tax	**54,001**	**44,200**
Taxation	(6,922)	(6,701)
Profit/Loss After Tax	**47,079**	**37,499**
Other Comprehensive Income	4,782	1,466
Total Comprehensive Income	**51,861**	**38,965**
Profit/Loss After Tax Attr. To Noncontrolling Int	73	53
Profit/Loss After Tax Owners of the Company	47,006	37,446
Total Comp. Inc.Attr. to Non-Controlling Interest	122	39
Attributable to Owners of the Company	51,739	38,926
Basic Earnings per Share (kobo)	150	119
Fully Diluted Earnings per Share (Kobo)	150	119
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2018		
	MARCH 2018	**DECEMBER 2017**
	Current year	**Current year**
Assets	**N'000'000**	**N'000'000**
Cash and Balances with Central Banks	940,981	957,663
Treasury Bills	986,571	936,817
Assets pledged as collateral	445,896	468,010
Due from Other banks	760,510	495,803
Derivative Assets	65,814	57,219
Loans and Advances	1,757,011	2,100,362
Investment Securities	419,808	330,951
Investment in Associates	-	-
Deferred Tax Assets	9,253	9,561
Other Assets	138,634	92,494
Property and Equipment	137,441	133,384
Intangible Assets	13,885	12,989
	5,675,804	**5,595,253**
Liabilities		
Customers' Deposits	3,396,182	3,437,915
Derivative Liabilites	7,148	20,805
Current Income Tax Payable	13,625	8,915
Deferred Income Tax Liabilities	-	18
Other Liabilities	328,286	233,481
On-lending Facilities	443,440	383,034
Borrowings	408,140	356,496
Debt Securities issued	343,737	332,931
	4,940,558	**4,773,595**
Net Assets	**735,246**	**821,658**
Non Controlling Interest	**1,297**	**1,317**
Attributable to Owners of the Company	**733,949**	**820,341**