



STATEMENT OF COMPREHENSIVE INCOME (For Banks) For the Period	SEPTEMBER 2018	SEPTEMBER 2017
	Current Period	Prior Period
	N'm	N'm
Gross Earnings	122,196	109,513
Interest Income	91,479	88,470
Interest Expense	(42,074)	(41,564)
Net Interest Income	49,405	46,906
Investment and Other Operating Income	30,717	21,043
Operating Expenses	(57,831)	(48,942)
Loan Loss Expenses	(7,434)	(6,009)
Profit/Loss Before Tax	14,857	12,998
Taxation	(193)	(588)
Profit/Loss After Tax	14,664	12,410
Other Comprehensive Income	(2,376)	1,039
Total Comprehensive Income	12,288	13,449
Profit/Loss After Tax Attr. To Noncontrolling Int	391	169
Profit/Loss After Tax Owners of the Company	14,273	12,241
Total Comp. Inc.Attr. to Non-Controlling Interest	391	169
Total Comp. Inc.Attr. to Owners of the Company	11,897	13,280
Basis Earnings per Share	49	72
Fully Diluted Earnings per Share	49	72
STATEMENT OF FINANCIAL POSITION (For Banks) AS AT	SEPTEMBER 2018	DECEMBER 2017
	Current Period	Prior Year End
	N'm	N'm
Cash and cash equivalents	191,421	222,577
Loans & Advances	584,891	517,103
Non current asset held for sale and disposal groups	397	397
Other Debit Balances	344,333	293,197
Investments accounted for using the equity method	-	-
Financial assets	295,930	261,110
Intangible Assets	4,858	4,344
Investment property	5,021	4,951
Deferred Tax Assets	95,875	95,875
Property, plant and equipment	59,036	55,986
Deposits	982,478	902,515
Financial liabilities	98,387	94,183
Current Tax Liabilities	461	524
Other Credit Balances	206,985	112,577
Net Assets	293,451	345,741
Non Controlling Interest	6,222	5,831
Attributable to Owners of the Company	287,229	339,910