

STATEMENT OF COMPREHENSIVE INCOME (For Banks) For the Period Ended 30-6-2013				
	Current Year End	Prior Period	% Change	Prior Year
	N'000	N'000		N'000
Gross Earnings	800,309	914,166	(12.45)	2,120,233
Interest Income	673,495	795,870	(15.38)	1,762,553
Interest Expense	(202,765)	(225,672)	(10.15)	(443,785)
Net Interest Income	470,730	570,198	(17.44)	1,318,768
Investment and Other Operating Income	126,814	118,296	7.20	357,680
Operating Expenses	(431,879)	(413,836)	4.36	(930,276)
Loan Loss Expenses	(121,359)	(121,972)	(0.50)	(440,846)
Profit/Loss Before Tax	44,306	152,686	(70.98)	305,326
Taxation	(6,646)	(31,345)	(78.80)	(86,351)
Profit/Loss After Tax	37,660	121,341	(68.96)	218,975
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	37,660	121,341	(68.96)	218,975
Profit/Loss After Tax Attrib. To Noncontrolling Int	-	-	-	-
Profit/Loss After Tax Owners of the Company	37,660	121,341	(68.96)	218,975
Total Comp. Inc.Attrib. to Non-Controlling Interest	-	-	-	-
Attributable to Owners of the Company	37,660	121,341	(68.96)	218,975
Basis Earnings per Share	1.79	5.78	(69.03)	5.21
Fully Diluted Earnings per Share	1.79	5.78	(69.03)	5.21

STATEMENT OF FINANCIAL POSITION (For Banks) AS AT 30TH JUNE 2013				
	Current Year End	Prior Year End	% Change	Beginning of Prior Year
	N'000	N'000		N'000
Cash and cash equivalents	2,469,945	2,806,955	(12.01)	2,899,660
Loans & Advances	6,867,849	7,127,250	(3.64)	7,200,126
Non current asset held for sale and disposal groups	2,500	2,500	-	16,704
Other Debit Balances	522,989	130,137	301.88	116,626
Investments accounted for using the equity method	-	-	-	-
Financial assets				
Intangible Assets	30,165	34,206	(11.81)	25,713
Investment property	2,977,300	2,977,150	0.01	2,554,198
Deferred Tax Assets	19,493	19,493	-	19,493
Property, plant and equipment	1,244,949	1,237,006	0.64	1,238,831
Deposits	(4,448,518)	(4,147,111)	7.27	(3,723,215)
Provisions				
Financial liabilities	(1,942,106)	(2,487,326)	(21.92)	(2,914,982)
Current Tax Liabilities	(32,754)	(26,108)	25.46	(39,325)
Deferred Tax Liabilities	(451,575)	(451,575)	-	(390,228)
Liabilities included in disposal groups classified as held for sale				
Net Assets	7,260,237	7,222,577	0.52	7,003,601
Non Controlling Interest				
Attributable to Owners of the Company				

STATEMENT OF CHANGES IN EQUITY								
	Share Capital	Capital Reserve	Retained Earnings	PPE Revaluation Surplus	Other Reserves	Total	Non-Controlling Interest	Total Equity
Balance as at Beginning of the Prior Year	2,100,000	2,877,126	1,621,535		404,940	7,003,601		7,003,601
Changes in Accounting Policy	0		-		-	-		-
Restated Balance	0		-		-	-		-
Changes in Equity for the Prior Year:								
Issued Share Capital	2,100,000	2,877,126				4,977,126		4,977,126
Dividend	0					-		-
Total Comprehensive Income			59,393		159,583	218,976		218,976
Balance as at End of the Prior Year			1,680,928		564,523	2,245,451		2,245,451
Changes in Equity Current period:								
Issued Share Capital	2,100,000	2,877,126				4,977,126		4,977,126
Dividend	0					-		-
Total Comprehensive Income	0		32,011		5,649	37,660		37,660
Balance as at End of the Current Period	2,100,000	2,877,126	1,712,939		570,172	7,260,237		7,260,237

STATEMENT OF CASH FLOW AS AT 30TH JUNE 2013			
	Current Period	Prior period	% Change
	N	N	
Cash Flow from Operating Activities	204,059	293,189	(30.40)
Operating Cash Flow before Changes Working Capital Changes	82,589	(33,239)	(348.47)
Net Cash Generated from Operating Activities	286,648	259,950	10.27
Cash Flow from Investing Activities	(43,272)	(24,149)	79.19
Cash Flow from Financing Activities	(580,387)	(239,813)	142.02
Net Increase/Decrease Cash and Cash Equivalent	(337,011)	(4,012)	8,300.07
Cash and Cash Equivalent Beginning of the Year	2,806,955	2,899,660	(3.20)
Cash and Cash Equivalent End of the Year			

CORPORATE ACTION			
Proposed Bonus			

Proposed Dividend			
Closure Date			
Qualification Date			
Date of Payment			
AGM Date			
AGM Venue			
Dividend per Share			