

STATEMENT OF COMPREHENSIVE INCOME (For Banks) For the Period Ended 30-09-2013				
	Current Year End	Prior period	% Change	Prior Year
	N'000	N'000		N'000
Gross Earnings	1,122,793	1,398,176	(19.70)	2,120,233
Interest income	908,335	1,161,947	(21.83)	1,762,553
Interest Expense	(313,834)	(335,802)	(6.54)	(443,785)
Net Interest Income	594,501	826,145	(28.04)	1,318,768
Investment and Other Operating income	214,458	236,229	(9.22)	357,680
Operating Expenses	(649,476)	(629,564)	3.16	(930,276)
Loan loss Expenses	(121,359)	(261,797)	(53.64)	(440,846)
Profit/ Loss Before Tax	38,124	171,013	(77.71)	305,326
Taxation	(5,719)	(34,203)	(83.28)	(86,351)
Profit/ Loss After Tax	32,405	136,810	(76.31)	218,975
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	32,405	136,810	(76.31)	218,975
Profit/ Loss After Tax Attr. To Noncontrolling Interest	-	-	-	-
Profit/ Loss After Tax Owners of the Company	32,405	136,810	(76.31)	218,975
Total Comp. Inc Tax Attr. To Noncontrolling Interest	-	-	-	-
Attributable to Owners of the Company	32,405	136,810	(76.31)	218,975
Basis Earnings per Share	1.03	4.34	(76.31)	5.21
Fully Diluted Earnings per Share	1.03	4.34	(76.31)	5.21

STATEMENT OF FINANCIA POSITION (For Banks) For the Period Ended 30-09-2013				
	Current Year End	Prior period	% Change	Prior Year
	N'000	N'000		N'000
Cash and cash equivalent	2,839,676	2,806,955	1.17	2,899,660
Loans & Advances	6,650,131	7,127,250	(6.69)	7,200,126
Non current asset held for sale and disposal groups	2,500	2,500	-	16,704
Other Debits Balance	487,075	130,137	274.28	116,626
Investments accounted for using the equity method	-	-	-	-
Financial Assets	-	-	-	-
Intangible Assets	28,210	34,206	(17.53)	25,713
Investment property	2,982,650	2,977,150	0.18	2,554,198
Deferred Tax Assets	19,493	19,493	-	19,493
Property, Plant and Equipment	1,251,498	1,237,006	1.17	1,238,831
Deposits	(4,772,279)	(4,147,111)	15.07	(3,723,215)
Provisions	-	-	-	-
Financial Liabilities	(1,775,642)	(2,487,326)	(28.61)	(2,914,982)
Current Tax Liabilities	(6,754)	(26,108)	(74.13)	(39,325)
Deferred Tax Liabilities	(451,575)	(451,575)	-	(390,228)
Liabilities included in disposal groups classified as held for sale	-	-	-	-
Net Assets	7,254,983	7,222,577	0.45	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	203,403	-	254,645	5,435,174	-	5,435,174
Changes in Accounting Policy	-	-	1,418,132	-	150,295	1,568,427	-	1,568,427
Restated Balance	2,100,000	2,877,126	1,621,535	-	404,940	7,003,601	-	7,003,601
Changes in Equity for the Prior Year								
Issued share capital	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-
Total Comprehensive Income	-	-	59,393	-	159,583	218,976	-	218,976
Balance as at End of the Prior year	2,100,000	2,877,126	1,680,928	-	564,523	7,222,577	-	7,222,577
Changes in Equity for the Current Period								
Issued share capital	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-
Total Comprehensive Income	-	-	27,545	-	4,861	32,406	-	32,406
Balance as at End of the Current Period	2,100,000	2,877,126	1,708,473	-	569,384	7,254,983	-	7,254,983

STATEMENT OF CASH FLOW AS AT 30TH SEPTEMBER 2013			
	Current period	Prior period	% Change
Cash Flow from operating Activities	218,696	489,376	(55.31)
operating Cash Flow before changes Working Capital Changes	603,594	(61,935)	(1,074.56)
Net Cash Generated from Operating Activities	822,290	427,441	92.38
Cash Flow from Investing Activities	(73,208)	33,949	(315.64)
Cash Flow from Financing Activities	(716,361)	(384,347)	86.38
Net Increase/Decrease Cash and Cash Equivalent	32,721	77,043	(57.53)
Cash and Cash Equivalent Beginning of the year	2,806,955	2,899,660	(3.20)
Cash and Cash Equivalent End of the year	2,839,676	2,976,703	(4.60)
CORPORATE ACTION			
Proposed Bonus	Nil	Nil	
Proposed Dividend	Nil	Nil	
Closure Date	Nil	Nil	
Qualification Date	Nil	Nil	
Date of Payment	Nil	Nil	
AGM Date	Nil	Nil	
AGM venue	Nil	Nil	
Dividend per Share	Nil	Nil	