

STATEMENT OF COMPREHENSIVE INCOME For the Period Ended 30-09-2014				
	Current Year End	Prior period	% Change	Prior Year
	N'000	N'000		N'000
Gross Earnings	1,166,651	1,122,793	3.91	1,320,959
Interest income	907,633	908,335	(0.08)	818,995
Interest Expense	(318,529)	(313,834)	1.50	(439,084)
Net Interest Income	589,104	594,501	(0.91)	379,911
Investment and Other Operating Income	259,018	214,458	20.78	501,964
Operating Expenses	(681,218)	(649,476)	4.89	(1,290,586)
Loan loss Expenses	(59,016)	(121,359)	(51.37)	(63,866)
Profit/ Loss Before Tax	107,888	38,124	182.99	(472,577)
Taxation	(21,578)	(5,719)	277.30	(36,023)
Profit/ Loss After Tax	86,310	32,405	166.35	(508,600)
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	86,310	32,405	166.35	(508,600)
Profit/ Loss After Tax Attr. To Noncontrolling Interest	-	-	-	-
Profit/ Loss After Tax Owners of the Company	86,310	32,405	166.35	(508,600)
Total Comp. Inc Tax Attr. To Noncontrolling Interest	-	-	-	-
Attributable to Owners of the Company	86,310	32,405	166.35	(508,600)
Basis Earnings per Share	2.74	1.03	166.35	(12.11)
Fully Diluted Earnings per Share	2.74	1.03	166.35	(12.11)

STATEMENT OF FINANCIA POSITION For the Period Ended 30-09-2014				
	Current Year End	Prior period	% Change	Prior Year
	N'000	N'000		N'000
Cash and cash equivalent	2,203,584	2,839,676	(22.40)	1,576,285
Loans & Advances	7,114,197	6,650,131	6.98	7,311,080
Non current asset held for sale and disposal groups	2,945,148	2,982,650	-	3,285,150
Other Debits Balance	331,760	487,075	(31.89)	127,869
Investments accounted for using the equity method	-	-	-	-
Financial Assets-available for assets	2,500	2,500	-	2,500
Intangible Assets	43,825	28,210	55.35	26,255
Investment property	-	-	-	-
Deferred Tax Assets	-	-	-	-
Property, Plant and Equipment	1,199,530	1,251,498	(4.15)	1,236,005
Deposits	(5,327,199)	(4,772,279)	11.63	(4,918,836)
Provisions	-	-	-	-
Financial Liabilities	(1,225,747)	(1,775,642)	(30.97)	(1,463,192)
Current Tax Liabilities	(53,562)	(6,754)	693.04	(35,390)
Deferred Tax Liabilities	(433,750)	(432,082)	0.39	(433,750)
Liabilities included in disposal groups classified as held for sale	-	-	-	-
Net Assets	6,800,286	7,254,983	(6.27)	6,713,976
Non Controlling Interest	-	-	-	-
Attributable to Owners of the Company	-	-	-	-

STATEMENT OF CHANGES IN EQUITY								
	Share Capital	Capital Reserve	Retained Earnings	PPE Revaluation Su	Other Reserves	Total	Non-Cont	Total Equity
Balance as at Beginning of the Prior year	2,100,000	2,877,126	750,821	-	986,029	6,713,976	-	6,713,976
Changes in Accounting Policy	-	-	-	-	-	-	-	-
Restated Balance	2,100,000	2,877,126	750,821	-	986,029	6,713,976	-	6,713,976
Changes in Equity for the Prior Year								
Issued share capital	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-
Total Comprehensive Income	-	-	-	-	-	-	-	-
Balance as at End of the Prior year	2,100,000	2,877,126	750,821	-	986,029	6,713,976	-	6,713,976
Changes in Equity for the Current Period								
Issued share capital	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-
Total Comprehensive Income	-	-	69,048	-	17,262	86,310	-	86,310
Balance as at End of the Current Period	2,100,000	2,877,126	819,869	-	1,003,291	6,800,286	-	6,800,286

STATEMENT OF CASH FLOW AS AT 30TH SEPTEMBER 2014			
	Current period	Prior period	% Change
Cash Flow from operating Activities	669,744	933,086	(28.22)
operating Cash Flow before changes Working Capital Changes	(115,896)	(110,796)	4.60
Net Cash Generated from Operating Activities	553,848	822,290	(32.65)
Cash Flow from Investing Activities	304,423	(73,209)	(515.83)
Cash Flow from Financing Activities	(230,973)	(716,360)	(67.76)
Net Increase/Decrease Cash and Cash Equivalent	627,298	32,721	1,817.11
Cash and Cash Equivalent Beginning of the year	1,560,287	2,790,957	(44.09)
Cash and Cash Equivalent End of the year	2,187,585	2,823,678	(22.53)
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	