

COMPREHENSIVE INCOME STATEMENT

	FY 2018	FY 2017
	NGN '000	NGN '000
Interest Income	5,923,155	6,423,242
Interest expense	<u>(1,032,562)</u>	<u>(1,452,567)</u>
Net Interest Income b4 Impairment	4,890,593	4,970,675
Impairment	<u>(143,299)</u>	<u>(175,276)</u>
Net Interest Income	4,747,294	4,795,400
Net Fee Income and Other Income	<u>(140,410)</u>	<u>(851,321)</u>
Net operating income	4,606,884	3,944,079
Personnel expenses	<u>(2,537,594)</u>	<u>(2,302,243)</u>
Other administrating expenses	<u>(1,597,032)</u>	<u>(1,174,556)</u>
PBT	<u>472,258</u>	<u>467,280</u>

STATEMENT OF FINANCIAL POSITION

	FY 2018	FY 2017
	NGN '000	NGN '000
Cash & Cash Equivalent	1,843,395	1,879,693
Loans & advances	9,815,349	9,270,957
Other Assets	629,385	900,299
PPE	<u>263,762</u>	<u>226,566</u>
Total Assets	<u>12,551,891</u>	<u>12,277,515</u>
Liabilities		
Customers Deposit	3,479,624	2,261,466
Borrowings	<u>4,108,596</u>	<u>5,363,273</u>
Total Liabilities	8,654,785	8,478,969
Equity	<u>3,897,106</u>	<u>3,798,546</u>
Total Liabilities & Equity	<u>12,551,891</u>	<u>12,277,515</u>