

Consolidated Statement of Comprehensive Income

	Notes	31 December 2012 N'000	31 December 2011 N'000
Discount and similar income	5.	9,671,611	8,295,007
Discount and similar expense	6.	(8,248,695)	(5,630,065)
Net discount income		1,422,916	2,664,942
Reversal of impairment charge for credit losses	8.	-	18,531
Net discount income after impairment charge for credit losses		1,422,916	2,683,473
Fee and commission income	7.	1,768,728	1,465,102
Net gains on financial instruments held for trading	9.	616,392	349,716
Net gains on investment securities	10.	1,785,944	994,274
Other income	11.	53,810	52,282
Operating expenses	12.	(3,380,133)	(2,983,814)
Profit before tax		2,267,657	2,561,033
Income tax credit/(expense)	13.	918,042	(334,204)
Profit after tax		3,185,699	2,226,829
Other comprehensive income:			
Actuarial gains/(losses) in defined gratuity scheme (net of tax)	22.	62,069	(3,903)
Net gains/(losses) on available for sale financial assets:			
- Unrealised net gains/(losses) arising during the period		4,021,858	(1,433,570)
- Net reclassification adjustment for realised net gains		(1,785,944)	(987,952)
Other comprehensive income/(loss) for the year, net of tax		2,297,983	(2,425,425)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		5,483,682	(198,596)
Profit after tax attributable to:			
Equity holders of the parent entity		3,008,709	2,112,962
Non-controlling interest		176,990	113,867
		3,185,699	2,226,829
Total comprehensive income attributable to:			
Equity holders of the parent entity		5,306,692	(312,463)
Non-controlling interest		176,990	113,867
		5,483,682	(198,596)
Earnings per share per profit attributable to equity holders of parent bank			
Earnings per share - basic (kobo)	36.	118	83
Earnings per share - diluted (kobo)	36.	118	83

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	Notes	31 December 2012 N'000	31 December 2011 N'000
Discount and similar income	5.	9,443,439	8,224,846
Discount and similar expense	6.	(8,317,703)	(5,674,252)
Net discount income		1,125,736	2,550,594
Reversal of Impairment charge for credit losses	8.		18,501
Net discount income after impairment charge for credit losses		1,125,736	2,569,095
Fee and commission income	7.	45,777	121,892
Net gains on financial instruments classified as held for trading	9.	582,189	359,489
Net gains on investment securities	10.	1,785,944	987,952
Other income	11.	52,288	15,181
Operating expenses	12.	(1,900,977)	(1,801,921)
Profit before tax		1,690,957	2,251,688
Income tax credit/(expense)	13.	1,136,610	(189,387)
Profit after tax		2,827,567	2,062,301
Other comprehensive income:			
Actuarial gains/(losses) in defined gratuity scheme (net of tax)	22.	58,194	(3,879)
Net gains/(losses) on available for sale financial assets:			
- Unrealised net gains/(losses) arising during the period		3,765,801	(1,429,936)
- Net reclassification adjustment for realised net gains		(1,785,944)	(987,952)
Other comprehensive income/(loss) for the year, net of tax		2,038,051	(2,421,767)
TOTAL COMPREHENSIVE INCOME/(LOSS) FOR THE YEAR		4,865,618	(359,466)
Earnings per share per profit attributable to equity holders			
Earnings per share - basic (kobo)	36.	101	74
Earnings per share - diluted (kobo)	36.	101	74