

<b>First Bank of Nigeria Limited</b>					
		<b>GROUP</b>		<b>BANK</b>	
<b>AUDITED IFRS INCOME STATEMENT</b>					
FOR THE PERIOD ENDED: June 2015					
		30 June	30 June	30 June	30 June
		2015	2014	2015	2014
	Notes	N' million	N' million	N' million	N' million
<b>Gross Earnings</b>		<b>247,884</b>	<b>195,912</b>	<b>219,512</b>	<b>173,265</b>
Interest income	23	194,311	159,265	174,580	143,231
Interest expense	24	(64,534)	(45,915)	(59,261)	(41,027)
<b>Net interest income</b>		<b>129,777</b>	<b>113,351</b>	<b>115,319</b>	<b>102,204</b>
Impairment charge for credit losses	25	(22,568)	(6,682)	(20,377)	(5,222)
<b>Net interest income after impairment charge for credit losses</b>		<b>107,209</b>	<b>106,669</b>	<b>94,942</b>	<b>96,983</b>
<b>Net Fee and commission income</b>	26	<b>25,266</b>	<b>26,669</b>	<b>19,204</b>	<b>21,699</b>
Net gains / (losses) on investment securities	27	5,087	669	5,106	144
Net gains / (losses) from financial assets classified as held for trading	29	3,734	87	3,734	28
Other operating income	30	19,486	8,770	16,888	8,163
Other Operating Expenses	31	(110,454)	(96,329)	(99,388)	(88,287)
<b>Operating Profit</b>		<b>50,328</b>	<b>46,535</b>	<b>40,486</b>	<b>38,730</b>
Share of profit / (loss) of associates	32	-	452	-	-
<b>Profit before tax</b>		<b>50,328</b>	<b>46,987</b>	<b>40,486</b>	<b>38,730</b>
Income tax expense		(10,426)	(10,612)	(7,298)	(8,908)
<b>PROFIT FOR THE PERIOD</b>		<b>39,901</b>	<b>36,375</b>	<b>33,188</b>	<b>29,822</b>
<b>Profit attributable to:</b>					
Owners of the parent		<b>39,746</b>	<b>36,268</b>	<b>33,188</b>	<b>29,822</b>
Non-controlling interests		<b>155</b>	<b>107</b>	<b>-</b>	<b>-</b>
		<b>39,901</b>	<b>36,375</b>	<b>33,188</b>	<b>29,822</b>
<b>UNAUDITED IFRS STATEMENT OF COMPREHENSIVE INCOME</b>					
<b>Other comprehensive income:</b>					
Exchange difference on translation of foreign operations		3,485	(2,084)	-	-
<b>Net gains on available-for-sale financial assets:</b>					
- Unrealised net gains/(losses) arising during the period, before tax		(1,666)	4,049	(1,507)	4,921
- Net reclassification adjustment for realised net gains or losses, before tax		-	-	-	-
Share of other comprehensive income of associates		-	-	-	-
Actuarial gains/(losses) on defined benefit pension scheme		-	-	-	-
Expected return on Plan assets		-	(804)	-	(804)
Income tax relating to components of other comprehensive income		-	-	-	-
<b>Other comprehensive income for the quarter, net of tax</b>		<b>1,819</b>	<b>1,161</b>	<b>(1,507)</b>	<b>4,117</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE PERIOD</b>		<b>41,720</b>	<b>37,536</b>	<b>31,681</b>	<b>33,940</b>
<b>Earnings per share for profit attributable to owners of the parent</b>					
Basic (k)					
Diluted (k)					

<b>First Bank of Nigeria Limited</b>					
<b>AUDITED IFRS CONSOLIDATED STATEMENT OF FINANCIAL POSITION</b>					
<b>AS AT 30 June 2015</b>	<b>Notes</b>	<b>GROUP</b>		<b>BANK</b>	
		<b>30 June</b>	<b>31 December</b>	<b>30 June</b>	<b>31 December</b>
		<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
		<b>N' million</b>	<b>N' million</b>	<b>N' million</b>	<b>N' million</b>
<b>ASSETS</b>					
Cash and balances with central banks	1	727,487	697,601	703,244	670,045
Loans and advances to banks	2	406,802	430,053	175,777	242,843
Loans and advances to customers	3	2,093,533	2,193,563	1,718,322	1,794,037
Financial assests held for trading	4	19,755	10,708	11,833	9,258
<b>Investment securities</b>					
- Available for sale	5a	513,937	442,550	476,962	404,507
-Held to maturity	5b	119,306	156,354	92,584	140,468
Assets pledged as collateral	6	102,812	64,527	101,968	63,158
Investments in Subsidiaries	7	-	-	60,119	58,985
Investments in associates accounted for using the equity method	8	-	-	-	-
Property, plant and equipment	9	82,760	83,404	73,673	74,782
Intangible assets	10	9,496	8,104	3,501	2,272
Deferred tax asset	11	2,268	2,384	1,343	1,343
Other assets	12	52,259	39,457	46,617	29,174
Assets classified as held for sale	13	8,197	2,931	-	-
<b>Total assets</b>		<b>4,138,612</b>	<b>4,131,635</b>	<b>3,465,943</b>	<b>3,490,872</b>
<b>LIABILITIES</b>					
Deposits from banks	14	150,656	163,710	14,107	19,246
Deposits from customers	15	3,054,546	2,989,735	2,582,203	2,551,022
Financial liabilities held for trading	16	1,848	9,915	1,848	7,948
Borrowings	17	281,099	362,976	297,248	377,950
Retirement benefit obligations	18	1,952	2,012	1,546	1,546
Current income tax liability	19	5,350	8,529	3,229	6,558
Deferred income tax liability	20	4,253	38	4,186	-
Other liabilities	21	134,170	131,702	106,847	103,556
Liabilities included in assets classified as held for sale	22	-	-	-	-
<b>Total liabilities</b>		<b>3,633,875</b>	<b>3,668,618</b>	<b>3,011,215</b>	<b>3,067,824</b>
<b>EQUITY</b>					
Share capital		16,316	16,316	16,316	16,316
Share premium		189,241	189,241	189,241	189,241
Retained earnings		158,286	118,620	120,388	87,200
Other reserves					
-Statutory reserve		64,626	64,525	63,231	63,231
-SSI Reserve		6,092	6,076	6,076	6,076
-AFS Fair Value Reserve		12,334	14,001	14,619	16,126
-Statutory credit reserve		45,163	45,199	44,858	44,858
-Foreign currency translation reserve		10,882	7,398	-	-
-Revaluation reserve		-	-	-	-
		<b>502,941</b>	<b>461,376</b>	<b>454,728</b>	<b>423,047</b>
Non-controlling interest (NCI)		1,796	1,641	-	-
<b>Total equity</b>		<b>504,737</b>	<b>463,017</b>	<b>454,728</b>	<b>423,047</b>
<b>Total equity and liabilities</b>		<b>4,138,612</b>	<b>4,131,635</b>	<b>3,465,943</b>	<b>3,490,872</b>

<b>FirstBank of Nigeria Limited</b>					
<b>IFRS NOTES TO THE ACCOUNT</b>					
<b>FOR THE PERIOD ENDED: June 2015</b>					
	<b>NOTE</b>	<b>GROUP</b>		<b>BANK</b>	
		<b>YTD</b>	<b>YTD</b>	<b>YTD</b>	<b>YTD</b>
		<b>June 2015</b>	<b>June 2014</b>	<b>June 2015</b>	<b>June 2014</b>
		<b>N'million</b>	<b>N'million</b>	<b>N'million</b>	<b>N'million</b>
<b>Interest and similar income</b>	<b>23</b>				
Placements		9,135	5,919	5,907	5,076
Treasury bills and investment securities		42,823	29,066	40,913	27,155
Loans and advances		142,353	124,280	127,760	110,999
<b>Total Interest and similar income</b>		<b>194,311</b>	<b>159,265</b>	<b>174,580</b>	<b>143,231</b>
<b>Interest and similar expense</b>	<b>24</b>				
Customer deposits		55,258	40,471	50,072	36,891
Deposits from banks		473	2,127	833	2,126
Borrowings		8,803	3,317	8,357	2,009
<b>Total Interest and similar expense</b>		<b>64,534</b>	<b>45,915</b>	<b>59,261</b>	<b>41,027</b>
<b>Impairment</b>	<b>25</b>				
Specific impairment		9,313	5,066	7,542	4,451
Collective impairment		14,288	3,716	13,844	2,858
Bad Debt Written Off		(95)		(95)	
Recoveries		(937)	(2,180)	(913)	(2,165)
Increase/ (decrease) in impairment in other assets		(1)	79	-	79
Impairment charge for credit losses		<b>22,568</b>	<b>6,682</b>	<b>20,377</b>	<b>5,222</b>
<b>Fee and commission income</b>	<b>26</b>				
Credit related fees		1,892	1,306	1,290	885
Commission on turnover		6,429	7,739	5,444	7,726
Letters of credit commissions and fees		2,654	3,568	2,005	2,954
Funds transfer & Intermediation fees		2,544	2,002	1,572	1,119
Commission on Collection		2,361	1,514	2,299	1,372
Other fees and commissions		9,386	10,540	6,595	7,644
<b>Total Fee and commission income</b>		<b>25,266</b>	<b>26,669</b>	<b>19,204</b>	<b>21,699</b>
<b>Net gains/(losses) on investment securities</b>	<b>27</b>				
Equity securities		4,982	512	4,979	-
Debt securities		105	157	127	144
Impairment of available for sale financial assets		-	-	-	-
<b>Total (Loss)/Profit on sale of investments</b>		<b>5,087</b>	<b>669</b>	<b>5,106</b>	<b>144</b>
<b>Net gains / (losses) from financial instruments held for trading:</b>	<b>29</b>				
Fair value gain/ (loss)		145		145	
Derivatives		3,588	16	3,588	16
Trading income on Debt securities - Bonds & T.Bills		-	71	-	12
<b>Total Fair value gains/(losses)</b>		<b>3,734</b>	<b>87</b>	<b>3,734</b>	<b>28</b>
<b>Other operating income:</b>	<b>30</b>				
Foreign exchange trading income		5,102	5,563	4,262	5,224
Foreign exchange revaluation gain/ (loss)		11,045	1,620	10,333	1,011
Dividend income		1,489	803	1,848	1,390
Other income		1,850	784	444	540
<b>Total Other Operating Income</b>		<b>19,486</b>	<b>8,770</b>	<b>16,888</b>	<b>8,163</b>
<b>Operating Expenses</b>	<b>31</b>				
Staff costs		44,532	37,361	38,879	32,705
Profit on sale of property, plant and equipment		149	(15)	151	(15)
Depreciation		5,313	5,203	4,801	4,772
Amortization		735	502	511	376
Maintenance		8,936	8,722	8,649	8,581
Stationary & printing		1,139	897	1,012	873
Advert & Corporate Promotions		4,492	3,831	4,373	3,779
Donations & Subscriptions		590	617	492	503
Deposit insurance premium		6,353	6,429	6,053	6,429
Regulatory cost		9,001	8,556	8,999	8,410
Legal and Professional fees		2,185	1,985	1,620	1,573
Directors' emoluments		507	364	279	220
Rent & rates		1,784	1,855	1,606	1,447
Communication, lights and power		3,619	3,021	3,409	3,021
Cash Handling Charges		1,851	1,360	1,810	1,360
Passages and Travels		2,879	2,243	2,723	2,243
Outsourced cost		7,166	6,290	7,039	6,290
Operational and other losses		1,798	1,304	1,798	1,304
Other operating expenses		7,425	5,804	5,186	4,416
<b>Total Other Operating Expenses</b>		<b>110,454</b>	<b>96,329</b>	<b>99,388</b>	<b>88,287</b>
<b>Investment in associates</b>	<b>32</b>				
Associates' result (PBT)		-	452	-	-
Share of associates result		-	<b>452</b>	-	-

<b>First Bank of Nigeria Limited</b>					
<b>NOTES TO THE ACCOUNT</b>					
<b>AS AT JUNE 2015.</b>					
	<b>NOTE</b>	<b>GROUP</b>		<b>BANK</b>	
		<b>June 2015</b>	<b>December 2014</b>	<b>June 2015</b>	<b>December 2014</b>
		<b>N'million</b>	<b>N'million</b>	<b>N'million</b>	<b>N'million</b>
<b>NOTES TO THE ACCOUNT</b>					
<b>Cash at Bank and in hand</b>					
Cash	1	56,444	63,306	40,515	44,338
Operating account		26,262	71,058	21,185	65,630
Mandatory reserve deposit		644,782	563,237	641,543	560,077
<b>Total Cash at Bank and in Hand</b>		<b>727,487</b>	<b>697,601</b>	<b>703,244</b>	<b>670,045</b>
<b>Loans and advances to banks</b>					
Current balances with banks within Nigeria	2	102,965	52,962	2,008	3,478
Current balances with banks outside Nigeria		126,706	156,808	145,270	171,567
Placements with banks and discount houses		177,131	220,283	28,500	67,797
<b>Total Loans and advances to banks</b>		<b>406,802</b>	<b>430,053</b>	<b>175,777</b>	<b>242,843</b>
<b>Loans and advances to customers</b>					
Overdrafts	3	238,313	329,576	215,676	308,724
Term loans		1,796,749	1,819,090	1,513,922	1,497,444
Staff loans		9,670	7,081	8,045	6,220
Project finance		110,773	77,709	37,539	16,676
Advances under finance leases		2,596	3,043	2,596	3,043
<b>Less:</b>					
Loan loss provision - NPL (specific)		(37,451)	(27,726)	(33,698)	(26,155)
Loan loss provision - PL (collective)		(27,118)	(15,210)	(25,758)	(11,915)
<b>Total Loans and advances</b>		<b>2,093,533</b>	<b>2,193,563</b>	<b>1,718,322</b>	<b>1,794,037</b>
<b>Financial assets Held for Trading</b>					
Treasury bills	4	7,289	904	7,289	904
Bonds		-	-	-	-
Listed Equities		-	-	-	-
Unlisted Equities		-	-	-	-
Unlisted equities		-	-	-	-
Derivatives		12,467	9,804	4,544	8,354
Margin calls		-	-	-	-
<b>Total HFT</b>		<b>19,755</b>	<b>10,708</b>	<b>11,833</b>	<b>9,258</b>
<b>Investment securities</b>					
<b>Available for Sale</b>					
Treasury bills	5a	342,298	289,781	339,872	283,611
Bonds		133,034	110,424	98,693	78,771
Listed Equities		1,656	1,623	1,473	1,470
Unlisted Equities		36,950	40,722	36,925	40,655
<b>Total AFS</b>		<b>513,937</b>	<b>442,550</b>	<b>476,962</b>	<b>404,507</b>
<b>Held to Maturity</b>					
Treasury bills	5b	13,835	11,960	-	0
Bonds		105,467	144,394	92,583	140,467
<b>Total HTM</b>		<b>119,306</b>	<b>156,354</b>	<b>92,584</b>	<b>140,468</b>
<b>Asset pledged as collateral</b>					
Bonds	6	82,447	43,964	82,438	43,955
Treasury Bills		20,365	20,563	19,530	19,203
<b>Total pledged assets</b>		<b>102,812</b>	<b>64,527</b>	<b>101,968</b>	<b>63,158</b>
<b>Investments in Subsidiaries</b>					
FBN Bank (UK) Limited	7	-	-	30,695	30,695
First Pension Custodian Limited		-	-	2,000	2,000
FBN Mortgages Limited		-	-	4,777	4,777
FBN Bureau de Change Limited		-	-	-	-
Banque Internationale de Crédit		-	-	5,503	5,503
ICB Ghana		-	-	10,559	10,559
ICB Guinea		-	-	2,513	2,378
ICB Gambia		-	-	1,472	1,472
ICB Sierra Leone		-	-	1,685	1,685
ICB Senegal		-	-	3,036	2,038
		-	-	(2,121)	(2,121)
<b>Total Investments in Subsidiaries</b>		<b>-</b>	<b>-</b>	<b>60,119</b>	<b>58,985</b>
<b>Investments in Associates</b>					
Opening balance	8	-	-	-	-
Share of profit/(loss)		-	-	-	-
Reclassification to non current assets held for sale		-	-	-	-
<b>Total Investments in Associates</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Property, plant and equipment</b>					
Cost/ Fair value	9	132,871	128,602	117,945	114,819
Accumulated depreciation		(50,111)	(45,199)	(44,272)	(40,037)
<b>Net Book value</b>		<b>82,760</b>	<b>83,404</b>	<b>73,673</b>	<b>74,782</b>

<b>Intangible assets</b>	<b>10</b>				
Acquisition cost		8,861	6,529	5,193	3,453
Goodwill		4,212	4,352	-	-
Accumulated amortisation		(3,577)	(2,777)	(1,692)	(1,181)
<b>Closing net book amount</b>		<b>9,496</b>	<b>8,104</b>	<b>3,501</b>	<b>2,272</b>
<b>Deferred tax asset</b>	<b>11</b>				
Deferred tax asset		2,268	2,384	1,343	1,343
		<b>2,268</b>	<b>2,384</b>	<b>1,343</b>	<b>1,343</b>
<b>Other assets</b>	<b>12</b>				
Prepayments		27,382	11,403	26,018	10,530
Interest and fee receivable		-	-	-	-
Accounts receivable		12,589	18,798	11,185	13,303
Deferred expenses		5,681	634	5,681	634
Inventory		1,819	1,326	1,819	1,320
Other receivables		5,076	8,180	2,188	4,183
Provision for other asset		(288)	(884)	(273)	(797)
<b>Total Other assets</b>		<b>52,259</b>	<b>39,457</b>	<b>46,617</b>	<b>29,174</b>
<b>Assets classified as held for sale</b>	<b>13</b>				
Inventory		8,197	2,931	-	-
Accounts receivable		-	-	-	-
Investment in Associate		-	-	-	-
		<b>8,197</b>	<b>2,931</b>	<b>-</b>	<b>-</b>
<b>Deposits from Banks</b>	<b>14</b>				
Due to banks in Nigeria		69,678	71,417	11,888	13,127
Due to banks outside Nigeria		80,978	92,293	2,220	6,119
<b>Total Deposits from Banks</b>		<b>150,656</b>	<b>163,710</b>	<b>14,107</b>	<b>19,246</b>
<b>Deposits from customers</b>	<b>15</b>				
Current deposits		759,182	750,252	706,777	698,754
Savings deposits		783,136	728,728	767,440	714,987
Term deposits		1,000,921	985,280	600,007	614,039
Domiciliary deposit		501,312	515,476	497,983	513,243
Electronic purse		9,996	9,999	9,996	9,999
<b>Total Customer Deposit</b>		<b>3,054,546</b>	<b>2,989,735</b>	<b>2,582,203</b>	<b>2,551,022</b>
<b>Financial liabilities held for trading</b>	<b>16</b>				
Negative fair value of derivatives held for trading		926	9,915	926	7,948
Bonds		-	-	-	-
Margin Calls		922	-	922	-
<b>Total Financial liabilities held for trading</b>		<b>1,848</b>	<b>9,915</b>	<b>1,848</b>	<b>7,948</b>
<b>Borrowings</b>	<b>17</b>				
Borrowings within Nigeria		231,248	330,527	150,684	142,384
Borrowings from banks outside Nigeria		49,851	32,449	146,564	235,566
		<b>281,099</b>	<b>362,976</b>	<b>297,248</b>	<b>377,950</b>
<b>Retirement benefit obligation</b>	<b>18</b>				
Gratuity Scheme		282	288	0	0
Pension Scheme		1,671	1,724	1,545	1,545
		<b>1,952</b>	<b>2,012</b>	<b>1,546</b>	<b>1,546</b>
<b>Tax Liability</b>					
<b>Current income tax liability</b>	<b>19</b>				
		5,350	8,529	3,229	6,558
		<b>5,350</b>	<b>8,529</b>	<b>3,229</b>	<b>6,558</b>
<b>Deferred tax liability</b>	<b>20</b>				
Deferred tax liability		4,253	38	4,186	-
		<b>4,253</b>	<b>38</b>	<b>4,186</b>	<b>-</b>
<b>Other liabilities</b>	<b>21</b>				
Customers' deposit for letters of credit		42,437	34,264	26,934	16,579
Accounts payable		35,325	31,822	34,517	31,656
Deposit for foreign currency		168	1,791	168	1,791
Provision and accruals		23,186	29,409	19,294	25,337
Bank cheques		13,190	14,964	12,781	14,580
Collection on behalf of third parties		5,087	7,362	4,528	6,758
Sundry creditors		3,306	5,276	2,993	2,688
Deferred revenue		1,897	2,969	1,897	2,896
Dividend Payable		-	-	-	-
Other Payable		9,574	3,845	3,736	1,272
		<b>134,170</b>	<b>131,702</b>	<b>106,847</b>	<b>103,556</b>
<b>Liabilities classified as held for sale</b>	<b>22</b>				
Accounts payable - Deposit for property		-	-	-	-
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

FIRST BANK OF NIGERIA LIMITED  
BANK STATEMENT OF CHANGES IN EQUITY

Attributable to equity holders  
of the parent

	Share capital	Share premium	Retained earnings	Statutory reserve	SSI reserve	AFS Fair value reserve	Statutory credit reserve	Total
	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions
<b>Balance at 1 January 2013</b>	16,316	189,241	77,342	42,422	6,076	24,678	16,101	372,176
Profit for the year	-	-	29,822	-	-	-	-	29,822
<b>Other comprehensive income</b>								
Fair value movements on financial assets	-	-	-	-	-	4,921	-	4,921
Remeasurments on defined benefit pension scheme	-	-	-	-	-	-	-	-
Expected return on plan assets	-	-	(804)	-	-	-	-	(804)
Income tax relating to components of other comprehens	-	-	-	-	-	-	-	-
<b>Total comprehensive income</b>	-	-	29,018	-	-	4,921	-	33,940
<b>Transactions with owners</b>								
Transfer from retained earnings	-	-	-	-	-	-	-	-
Dividends	-	-	(71,790)	-	-	-	-	(71,790)
Transfer between reserves	-	-	(322)	8,905	-	-	(8,583)	-
<b>Total transactions with Owners</b>	-	-	(72,112)	8,905	-	-	(8,583)	(71,790)
<b>At 31 December 2013</b>	16,316	189,241	34,250	51,328	6,076	29,602	7,518	334,330
<b>Balance at 1 January 2015</b>	16,316	189,241	87,200	63,231	6,076	16,126	44,857	423,048
Profit for the period	-	-	33,188	-	-	-	-	33,188
<b>Other comprehensive income</b>								
Fair value movements on financial assets	-	-	-	-	-	(1,507)	-	(1,507)
Actuarial gains/(losses) on defined benefit pension scheme	-	-	-	-	-	-	-	-
Expected return on plan assets	-	-	-	-	-	-	-	-
Income tax relating to components of other comprehens	-	-	-	-	-	-	-	-
<b>Total comprehensive income</b>	-	-	33,188	-	-	(1,507)	-	31,681
<b>Transactions with owners</b>								
Transfer from retained earnings	-	-	-	-	-	-	-	-
Dividends	-	-	-	-	-	-	-	-
Transfer between reserves	-	-	-	-	-	-	-	-
<b>Total transactions with Owners</b>	-	-	-	-	-	-	-	-
<b>At 30 June 2015</b>	16,316	189,241	120,387	63,231	6,076	14,620	44,857	454,728

FIRST BANK OF NIGERIA LIMITED  
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

Attributable to equity holders  
of the group

	Share capital	Share premium	Retained earnings	Statutory reserve	SSI reserve	AFS Fair value reserve	Statutory credit reserve	FCTR	Total	Non-controlling interest	Total equity
	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions	N 'millions
<b>Balance at 1 January 2015</b>	16,316	189,241	118,620	64,525	6,076	14,001	45,199	7,398	461,376	1,641	463,017
Profit for the year	-	-	39,746	-	-	-	-	-	39,746	155	39,901
<b>Other comprehensive income</b>											
Foreign currency translation differences, net of tax	-	-	-	-	-	-	-	3,485	3,485	-	3,485
Fair value movements on equity financial assets	-	-	-	-	-	(1,666)	-	-	(1,666)	-	(1,666)
Actuarial gains/(losses) on defined benefit pension scheme	-	-	-	-	-	-	-	-	-	-	-
Expected return on plan assets	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit pension scheme	-	-	-	-	-	-	-	-	-	-	-
Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income</b>	-	-	39,746	-	-	(1,666)	-	3,485	41,565	155	41,720
<b>Transactions with owners</b>											
Dividends	-	-	-	-	-	-	-	-	-	-	-
Transfer between reserves	-	-	(80)	101	16	-	(36)	-	-	-	-
<b>Total transactions with Owners</b>	-	-	(80)	101	16	-	(36)	-	-	-	-
<b>At 30 June 2015</b>	16,316	189,241	158,286	64,627	6,092	12,335	45,163	10,883	502,941	1,797	504,740

## STATEMENT OF CASH FLOWS

	Note	GROUP 30 June 2015 N 'millions	GROUP 30 June 2014 N 'millions
<b>Operating activities</b>			
Cash flow (used in)/generated from operations		4,001	(108,864)
Income taxes paid		(9,275)	(26,974)
Interest received		187,001	154,194
Interest paid		(71,111)	(43,176)
Purchase of investment securities		(317,428)	(286,783)
Proceeds from the sale of investment securities		231,043	249,056
<b>Net cash flow generated from operating activities</b>		<b>24,231</b>	<b>(62,547)</b>
<b>Investing activities</b>			
Cash and cash equivalent acquired from subsidiary		-	3,037
Dividends received		1,489	803
Purchase of property, plant and equipment		(5,173)	(7,451)
Purchase of intangible assets		(2,050)	(909)
Proceeds on disposal of property, plant and equipment		1,133	133
<b>Net cash used in investing activities</b>		<b>(4,601)</b>	<b>(4,387)</b>
<b>Financing activities</b>			
Dividend paid		-	(39,159)
Proceeds from new borrowings		118,686	130,936
Repayment of borrowings		(214,361)	(62,744)
<b>Net cash (used in)/generated from financing activities</b>		<b>(95,675)</b>	<b>29,033</b>
<b>Increase in cash and cash equivalents</b>		<b>(76,045)</b>	<b>(37,901)</b>
<b>Cash and cash equivalents at start of year</b>	18	486,279	762,421
<b>Effect of exchange rate fluctuations on cash held</b>		<b>(13)</b>	<b>(613)</b>
<b>Cash and cash equivalents at end of year</b>	18	<b>410,221</b>	<b>723,907</b>