

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2015**

	<u>2015</u> TZS'000	<u>2014</u> TZS'000
Interest income	29,446,155	28,340,390
Interest expense	<u>(11,158,737)</u>	<u>(10,281,301)</u>
<b>Net interest income</b>	<b>18,287,418</b>	18,059,089
Loan impairment credit/(charge)	<u>46,622</u>	<u>(474,218)</u>
<b>Net interest income after loan impairment</b>	<b><u>18,334,040</u></b>	<u>17,584,871</u>
Fees and commission income	2,807,780	3,088,654
Foreign exchange income	1,390,181	500,541
Other operating income	<u>422,116</u>	<u>329,671</u>
<b>Total non-interest income</b>	<b><u>4,620,077</u></b>	<u>3,918,866</u>
<b>Operating expenses</b>		
Personnel expenses	<b>(9,575,857)</b>	(8,878,728)
General administrative expenses	<b>(4,614,053)</b>	(3,823,596)
Depreciation and amortisation	<b>(1,274,571)</b>	(739,483)
Maintenance expenses	<b>(1,951,358)</b>	(1,813,684)
Marketing Expenses	<b>(607,877)</b>	(643,406)
Cost of meeting with Shareholders	<b><u>(371,707)</u></b>	<u>(381,957)</u>
<b>Total operating expenses</b>	<b><u>(18,395,423)</u></b>	<u>(16,280,854)</u>
<b>Profit before income tax</b>	<b>4,558,694</b>	5,222,883
Income tax expense	<u>(1,470,156)</u>	<u>(1,446,259)</u>
<b>Profit for the year</b>	<b><u>3,088,538</u></b>	<u>3,776,624</u>
Other comprehensive income	<u>-</u>	<u>-</u>
<b>Total comprehensive income for the year</b>	<b><u>3,088,538</u></b>	<u>3,776,624</u>
Earnings per share (basic and diluted)	<u>46</u>	<u>56</u>