



**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 31 MARCH 2014  
(Amounts in million shillings)**

	<b>Current Quarter 31.03.2014</b>	<b>Comperative Quarter (Previous Year) 31.03.2013</b>	<b>Current Year Cummulative 31.03.2014</b>	<b>Comperative Quarter (Previous Year) Cummulative 31.03.2013</b>
1 Interest Income	<b>6,996.19</b>	5,549.65	<b>6,996.19</b>	5,549.65
2 Interest Expenses	<b>(2,548.18)</b>	(2,125.81)	<b>(2,548.18)</b>	(2,125.81)
3 <b>Net interest income</b>	<b>4,448.01</b>	3,423.84	<b>4,448.01</b>	3,423.84
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	<b>(160.02)</b>	97.46	<b>(160.02)</b>	97.46
6 <b>Non Interest Income:</b>	<b>760.99</b>	474.10	<b>760.99</b>	474.10
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	<b>105.32</b>	28.89	<b>105.32</b>	28.89
6.2 Fees and Commissions	<b>633.83</b>	423.48	<b>633.83</b>	423.48
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	<b>21.84</b>	21.73	<b>21.84</b>	21.73
7 <b>Non Interest Expenses</b>				-
7.1 Salaries and Benefits	<b>(1,876.05)</b>	(1,124.79)	<b>(1,876.05)</b>	(1,124.79)
7.2 Fees and Commissions	<b>(87.42)</b>	(54.52)	<b>(87.42)</b>	(54.52)
7.3 Other Operating Expenses	<b>(1,697.69)</b>	(1,632.00)	<b>(1,697.69)</b>	(1,632.00)
8 Operating Income/ (Loss)	<b>1,387.84</b>	(1,184.09)	<b>1,387.84</b>	(1,184.09)
9 Income Tax Provision	<b>(365.73)</b>	(330.19)	<b>(365.73)</b>	(330.19)
10 Net Income/ (Loss) After IncomeTax	<b>1,022.11</b>	753.89	<b>1,022.11</b>	753.89
11 Number of employees	<b>205</b>	185	<b>205</b>	185
12 Basic Earnings Per Share	<b>15.07</b>	11.11	<b>15.07</b>	11.11
13 Diluted Earnings Per Share	<b>15.07</b>	11.11	<b>15.07</b>	11.11
14 <b>Number of Branches</b>	<b>7</b>	6	<b>7</b>	6
<b>SELECTED PERFORMANCE INDICATORS</b>				
(I) Return on average total assets	1%	1%	<b>1%</b>	1%
(ii) Return on Average Shareholders' Funds	3%	4%	<b>3%</b>	4%
(iii) Non Interest Expense to Gross Income	47%	48%	<b>47%</b>	48%
(iv) Net Interest Income to Average Earning Assets	4%	3%	<b>4%</b>	3%