



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2015
(Amounts in million shillings)**

	Current Quarter 31.03.2015	Comperative Quarter (Previous Year) 31.03.2014	Current Year Cummulative 31.03.2015	Comperative Quarter (Previous Year) Cummulative 31.03.2014
1 Interest Income	7,390.87	6,996.19	7,390.87	6,996.19
2 Interest Expenses	(2,661.12)	(2,548.18)	(2,661.12)	(2,548.18)
3 Net interest income	4,729.75	4,448.01	4,729.75	4,448.01
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(491.19)	(160.02)	(491.19)	(160.02)
6 Non Interest Income:	1,314.45	760.99	1,314.45	760.99
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	535.80	105.32	535.80	105.32
6.2 Fees and Commissions	748.15	633.83	748.15	633.83
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	30.50	21.84	30.50	21.84
7 Non Interest Expenses	(4,082.28)	(3,661.16)	(4,082.28)	(3,661.16)
7.1 Salaries and Benefits	(1,891.14)	(1,876.05)	(1,891.14)	(1,876.05)
7.2 Fees and Commissions	(78.01)	(87.42)	(78.01)	(87.42)
7.3 Other Operating Expenses	(2,113.12)	(1,697.69)	(2,113.12)	(1,697.69)
8 Operating Income/ (Loss)	1,470.74	1,387.84	1,470.74	1,387.84
9 Income Tax Provision	(489.83)	(365.73)	(489.83)	(365.73)
10 Net Income/ (Loss) After IncomeTax	980.91	1,022.10	980.91	1,022.10
11 Number of employees	216	205	216	205
12 Basic Earnings Per Share	14.46	15.07	14.46	15.07
13 Diluted Earnings Per Share	14.46	15.07	14.46	15.07
14 Number of Branches	8	7	8	7
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	1%	1%	1%	1%
(ii) Return on Average Shareholders' Funds	4%	3%	4%	4%
(iii) Non Interest Expense to Gross Income	47%	47%	47%	47%
(iv) Net Interest Income to Average Earning Assets	4%	4%	4%	4%