



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2016
(Amounts in million shillings)**

	Current Quarter 31.03.2016	Comperative Quarter (Previous Year) 31.03.2015	Current Year Cummulative 31.03.2016	Comperative Quarter (Previous Year) Cummulative 31.03.2015
1 Interest Income	7,011.52	7,390.87	7,011.52	7,390.87
2 Interest Expenses	(2,807.40)	(2,661.12)	(2,807.40)	(2,661.12)
3 Net interest income	4,204.12	4,729.75	4,204.12	4,729.75
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	2.13	(491.19)	2.13	(491.19)
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	549.17	535.80	549.17	535.80
6.2 Fees and Commissions	572.34	748.15	572.34	748.15
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	76.63	30.50	76.63	30.50
7 Non Interest Expenses				
7.1 Salaries and Benefits	(1,821.37)	(1,891.14)	(1,821.37)	(1,891.14)
7.2 Fees and Commissions	(18.55)	(78.01)	(18.55)	(78.01)
7.3 Other Operating Expenses	(2,734.80)	(2,113.12)	(2,734.80)	(2,113.12)
8 Operating Income/ (Loss)	829.67	1,470.74	829.67	1,470.74
9 Income Tax Provision	(225.00)	(489.83)	(225.00)	(489.83)
10 Net Income/ (Loss) After IncomeTax	604.67	980.91	604.67	980.91
11 Number of employees	219	225	219	225
12 Basic Earnings Per Share	8.91	14.46	8.91	14.46
13 Diluted Earnings Per Share	8.91	14.46	8.91	14.46
14 Number of Branches	8	8	8	8
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SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	0.5%	1%	0.5%	1%
(ii) Return on Average Shareholders' Funds	2%	4%	2%	4%
(iii) Non Interest Expense to Gross Income	56%	47%	56%	47%
Net Interest Income to Average Earning Assets	3%	4%	3%	4%