



**STATEMENT OF COMPREH  
FOR THE PERIOD ENDED 31 I  
(Amounts in**

	<b>Current Quarter</b>	<b>Comperative Quarter (Previous Year)</b>	<b>Current Year Cummulative</b>
	<b>31.12.2011</b>	<b>31.12.2010</b>	<b>31.12.2011</b>
1 Interest Income	<b>4,044.50</b>	3,992.73	<b>16,382.76</b>
2 Interest Expenses	<b>(1,582.62)</b>	(1,394.90)	<b>(5,908.09)</b>
3 <b>Net interest income</b>	<b>2,461.88</b>	<b>2,597.83</b>	<b>10,474.67</b>
4 Bad Debts Written Off	-	-	<b>(6.54)</b>
5 Impairment Losses on Loans and Advances	<b>218.54</b>	(9.74)	<b>159.17</b>
6 <b>Non Interest Income:</b>	-		-
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	<b>73.31</b>	6.33	<b>114.24</b>
6.2 Fees and Commissions	<b>620.28</b>	430.10	<b>1,700.51</b>
6.3 Dividend Income	-	-	-
6.4 Other Operating Income	<b>150.97</b>	44.33	<b>220.40</b>
7 <b>Non Interest Expenses</b>	-	-	-
7.1 Salaries and Benefits	<b>(1,346.69)</b>	(912.63)	<b>(4,205.02)</b>
7.2 Fees and Commissions	<b>(63.79)</b>	(114.30)	<b>(121.20)</b>
7.3 Other Operating Expenses	<b>(1,125.24)</b>	(741.38)	<b>(3,548.97)</b>
8 Operating Income/ (Loss)	<b>989.26</b>	<b>1,300.54</b>	<b>4,787.25</b>
9 Income Tax Provision	<b>(229.28)</b>	(350.00)	<b>(1,227.57)</b>
10 Net Income/ (Loss) After IncomeTax	<b>759.98</b>	<b>950.54</b>	<b>3,559.68</b>
11 Number of employees	<b>145</b>	132	<b>145</b>
12 Basic Earnings Per Share	<b>23</b>	29	<b>110</b>
13 Diluted Earnings Per Share	<b>23</b>	29	<b>110</b>
14 <b>Number of Branches</b>	<b>4</b>	4	<b>4</b>
<b>SELECTED PERFORMANCE INDICATORS</b>			
(i) Return on average total assets	<b>1%</b>	1%	<b>5%</b>
(ii) Return on Average Shareholders' Funds	<b>5%</b>	7%	<b>22%</b>
(iii) Non Interest Expense to Gross Income	<b>52%</b>	40%	<b>43%</b>
(iv) Net Interest Income to Average Earning Asset	<b>3%</b>	4%	<b>14%</b>

**ENSIVE INCOME**  
**DECEMBER, 2011**  
**(million shillings)**

Comperative Year
(Previous Year)
Cummulative
31.12.2010
14,208.00
(5,346.86)
8,861.14
(8.74)
(493.76)
-
27.42
1,679.19
-
167.97
-
(2,930.26)
(152.35)
(2,786.97)
4,363.64
(1,150.00)
3,213.64
132
99
99
4
5%
23%
36%
13%