



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2011
(Amounts in million shillings)**

	Current Quarter 31.03.2011	Comperative Quarter (Previous Year) 31.03.2010	Current Year Cummulative 31.03.2011	Comperative Year (Previous Year) Cummulative 31.03.2010
1 Interest Income	3,895.59	3,052.02	3,895.59	3,052.02
2 Interest Expenses	(1,405.76)	(1,198.86)	(1,405.76)	(1,198.86)
3 Net interest income	2,489.82	1,853.16	2,489.82	1,853.16
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(6.27)	(78.55)	(6.27)	(78.55)
6 Non Interest Income:	-	-	-	-
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	12.34	5.17	12.34	5.17
6.2 Fees and Commissions	337.73	466.41	337.73	466.41
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	17.06	33.31	17.06	33.31
7 Non Interest Expenses	-	-	-	-
7.1 Salaries and Benefits	(755.55)	(689.29)	(755.55)	(689.29)
7.2 Fees and Commissions	(10.30)	(9.31)	(10.30)	(9.31)
7.3 Other Operating Expenses	(686.96)	(384.68)	(686.96)	(384.68)
8 Operating Income/ (Loss)	1,397.88	1,196.21	1,397.88	1,196.21
9 Income Tax Provision	(306.89)	(320.00)	(306.89)	(320.00)
10 Net Income/ (Loss) After IncomeTax	1,090.98	876.21	1,090.98	876.21
11 Number of employees	148	125	148	125
12 Basic Earnings Per Share	33.68	27.05	33.68	27.05
13 Diluted Earnings Per Share	33.68	27.05	33.68	27.05
14 Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	1%	2%	1%	2%
(ii) Return on Average Shareholders' Funds	8%	7%	8%	7%
(iii) Non Interest Expense to Gross Income	34%	30%	34%	30%
(iv) Net Interest Income to Average Earning Asset	3%	3%	3%	3%