



**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30 SEPTEMBER 2011  
(Amounts in million shillings)**

	<b>Current Quarter</b>	<b>Comperative Quarter (Previous Year)</b>	<b>Current Year Cummulative</b>	<b>Comperative Year (Previous Year) Cummulative</b>
	<b>30.09.2011</b>	<b>30.09.2010</b>	<b>30.09.2011</b>	<b>30.09.2010</b>
1 Interest Income	<b>4,122.83</b>	3,523.25	<b>12,338.26</b>	10,215.27
2 Interest Expenses	<b>(1,429.27)</b>	(1,382.11)	<b>(4,325.47)</b>	(3,951.96)
3 <b>Net interest income</b>	<b>2,693.56</b>	2,141.14	<b>8,012.79</b>	6,263.31
4 Bad Debts Written Off	-	(8.74)	<b>(6.54)</b>	(8.74)
5 Impairment Losses on Loans and Advances	<b>(6.38)</b>	(361.80)	<b>(59.37)</b>	(484.02)
6 <b>Non Interest Income:</b>				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	<b>7.88</b>	3.89	<b>40.92</b>	21.09
6.2 Fees and Commissions	<b>390.42</b>	416.49	<b>1,080.23</b>	1,249.09
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	<b>21.35</b>	51.09	<b>69.43</b>	123.64
7 <b>Non Interest Expenses</b>				
7.1 Salaries and Benefits	<b>(1,037.88)</b>	(652.86)	<b>(2,858.34)</b>	(2,017.64)
7.2 Fees and Commissions	<b>(28.95)</b>	8.17	<b>(57.40)</b>	(38.05)
7.3 Other Operating Expenses	<b>(827.12)</b>	(828.47)	<b>(2,423.73)</b>	(2,045.60)
8 Operating Income/ (Loss)	<b>1,212.87</b>	768.91	<b>3,797.99</b>	3,063.08
9 Income Tax Provision	<b>(384.51)</b>	(160.00)	<b>(998.30)</b>	(800.00)
10 Net Income/ (Loss) After IncomeTax	<b>828.36</b>	608.91	<b>2,799.70</b>	2,263.08
11 Number of employees	<b>145</b>	130	<b>145</b>	130
12 Basic Earnings Per Share	<b>25.57</b>	19	<b>86.43</b>	70
13 Diluted Earnings Per Share	<b>25.57</b>	19	<b>86.43</b>	70
14 <b>Number of Branches</b>	<b>4</b>	4	<b>4</b>	4
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on average total assets	<b>1%</b>	1%	<b>4%</b>	4%
(ii) Return on Average Shareholders' Funds	<b>5%</b>	4%	<b>19%</b>	17%
(iii) Non Interest Expense to Gross Income	<b>42%</b>	37%	<b>39%</b>	35%
(iv) Net Interest Income to Average Earning Asset	<b>4%</b>	3%	<b>11%</b>	10%