

**INCOME STATEMENT  
FOR THE QUARTER ENDED 30 SEPTEMBER 2008**

(AMOUNT IN MILLION SHILLINGS)

		Current quarter ending 30.09.2008	Previous quarter ending 30.06.2008	Current year Cumulative ending 30.09.2008	Previous year Cummulative ending 30.09.2007
1	Interest Income	21 239	20 044	62 924	54 581
2	Interest Expense	(2 161)	(2 042)	(6 236)	(6 112)
3	<b>Net Interest Income</b>	<b>19 078</b>	<b>18 002</b>	<b>56 689</b>	<b>48 469</b>
4	Bad Debts Written Off	151	(151)	(54)	-
5	Provision For Bad & Doubtful Debts	(341)	395	(1 080)	(3 869)
6	Non Interest Income:	<b>10 925</b>	<b>11 869</b>	<b>32 979</b>	<b>23 069</b>
	6.1 Foreign Exchange Profit/(Loss)	4 677	5 569	14 978	8 293
	6.2 Commissions And Fees	6 249	6 301	18 002	14 776
7	Non Interest Expense	(15 858)	(15 643)	(50 009)	(32 635)
8	<b>Losses/(Recoveries) on behalf of the Government of Tanzania</b>	<b>76</b>	<b>(57)</b>	<b>(679)</b>	<b>(247)</b>
9	<b>Operating Income Before Tax and Extraordinary Items</b>	<b>14 032</b>	<b>14 416</b>	<b>37 846</b>	<b>34 788</b>
10	Extraordinary Gains (Losses)	-	-	-	-
11	Income Tax Provisions	(4 031)	(4 494)	(10 583)	(10 520)
12	<b>Profits attributable to shareholders</b>	<b>10 001</b>	<b>9 921</b>	<b>27 263</b>	<b>24 268</b>

<i>Number Of Employees</i>	1 251	1 225	1 251	1 036
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**PERFORMANCE INDICATORS**

(i) Return on average total assets	4%	4%	3%	4%
(ii) Return on ordinary Shareholders' Funds	33%	35%	32%	34%
(iii) Non interest expense to gross income	49%	49%	52%	42%
(iv) Interest margin to average interest earning assets	9%	9%	9%	9%