Unaudited	Unaudited		Unaudited	Unaudited		Audited	Budgeted		
February	February	% Change	March	March	% Change	December	March	Budget	
2010	2009	Feb-09	2010	2009	Mar-09	2009	2010	Variance	
\$	<u> </u>		\$	\$		\$	\$		
85 444 627	83 872 067	2%	115 339 745	85 098 931	36%	76 604 366	84 337 198	36.76%	
832,654					1694%			81.04%	
14,324,640	17,605,474	-19%	5,395,870	11,723,247	-54%	8,227,893	30,695,560	-82.42%	
1,242,905,696	1,189,162,238	5%	1,240,810,311	1,189,953,152	4%	1,250,964,723	1,313,633,704	-5.54%	
,								-8.86%	
								_52 070/	
60,490,410			59,852,531		18%	57,616,025	47,708,420	25.45%	
6,866,476	6,521,761	5%	6,362,255	6,954,991	-9%	6,362,256	8,399,912	-24.26%	
76,169,245	79,628,853	-4%	76,099,581	69,602,201	9%	74,193,489	100,448,497	-24.24%	
1,693,226	2,054,953					1,304,385			
3,220,330	3,220,333	0 70	201,020	3,220,333.00	-9170		5,220,330	-91.2570	
3,799,580	3,290,234	15%	3,799,580	3,799,580	0%	3,467,247	3,799,580	0.00%	
		4%			6%				
	, ,		, , ,	, , ,		, , ,	, , ,		
	52,770,191								
33,087,152	33,078,277	0%	48,600,373	29,739,160	63%	28,607,894	57,028,095	-14.78%	
108,348	208,561		108,348	201,343		573,847	-		
1,434,976	2,379,590	0%	7,697,001		53%	9,949,302			
2,801,437	2,277,700	23%	3,201,832	2,801,436	14%	3,259,599	2,801,438	14.29%	
1 915 205 706	1 727 066 165	40/	1 062 225 502	1 746 000 120	70/	1 024 757 460	2.054.227.426	0.200/	
1,815,395,706	1,/3/,966,165	4%	1,863,225,592	1,/46,988,130	7%	1,824,757,460	2,054,327,426	-9.30%	
174,231,060	174,231,060	0%	174,231,060	174,231,060	0%	174,231,060	174,231,060	0.00%	
2,456,489	4,840,192	-49%	2,456,489	2,643,021	-7%	2,117,549	1,525,472	61.03%	
(3,551,116)						(3,756,889)			
	7 827 013			20,373,208		13,093,344 N			
0,171,771	,,021,013	3 70	5,010,225	11,732,333	10 /0	<u> </u>	5,552,773	3.3 T /0	
366,088,213	353,463,591	4%	355,373,589	346,364,581	3%	343,580,436	363,959,894	-2.36%	
1,009,188			1,007,490	810,648	24%	944,311	1,087,214	-7.33%	
367,097,400	354,296,691	0	356,381,079	347,175,229	3%	344,524,747	365,047,108	-2.37%	
2 102 402 106	2 002 262 956	40/	2 210 606 671	2 004 162 250	60/	2 160 202 207	2 /10 27/ 52/	_0.260/	
2,102,493,106	۷,092,202,856	4%	2,219,606,671	2,09 4 ,103,359	6%	۷,109,282,20/	2,419,3/4,534	-ö.Zb%	
(0)	n	(0)	0						
FALSE	TRUE		3						
					T				
	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	February 2010 2009 \$ \$ \$ 85,444,627 83,872,067 178,091,989 204,380,373 832,654 1,187,173 14,324,640 17,605,474 1,242,905,696 1,189,162,238 91,606,705 74,692,671 (23,617,979) (23,207,332) (1,817,508) (3,664,879) 39,393,444 52,288,485 247,819,567 230,208,968 81,835,068 72,183,886 60,490,410 52,847,948 6,866,476 6,521,761 76,169,245 79,628,853 1,693,226 2,054,953 4,866,572 1,474,290 57,350,648 35,510,936 11,217,710 9,004,422 3,220,336 3,220,335 - - 3,799,580 3,290,234 2,182,493,106 2,092,262,856 1,285,731,966 1,444,171,385 28,973,505 5,823,104 223,556,442 52,770,191 229,741,044 194,508,979	Septiming	February February 70	February February Feb-09 Feb-09 S S S S S S S S S	February February Feb-09 Seb-09 Seb-09	February February % Change 2010 \$ \$ \$ \$ \$ \$ \$ \$ \$	February February 2010 2009 Feb-09 2010 2010 2009 Mar-O9 2009 2010 20	February February 9change 2010 2009 Feb-09 2010 2009 8change 2009 2010

		Unaudited	Unaudited					Unaudited	Unaudited				
	Month	Year to date	Year to date	% change	Actual	Budget Mar-10	Budget	YTD	YTD	% change	Audited Dec 2009	Budgeted Mar-10	Budget Varianc
	Actual Feb-10	Feb-10	Feb-09	over 2009	Actual Mar-10		variance	Mar-10	Mar-09	over 2009			
		Len-10		Over 2009	Mai-10								
	Lep-10	\$	\$		\$	\$		\$	\$		\$	\$	
						•			•		·	•	
Interest income on loans & advances	8,618,157	17,730,929	17,113,618	4%	9,767,710	9,853,172	-1%	27,498,639	26,422,371		103,581,546	28,055,260	
Interest income investments and bank deposits	1,992,729	3,832,578	4,257,965	-10%	1,895,068	2,726,803	-31%	5,727,646	6,625,181		25,342,651	7,909,739	
Interest expense	4,560,931	9,512,881	8,913,584	7%	5,063,410	5,956,199	-15%	14,576,291	13,744,243		52,195,719	16,652,122	
Net interest income	6,049,955	12,050,626	12,457,999		6,599,368	6,623,776	0%	18,649,994			76,728,478	19,312,877	
Net fee and commission income	1,288,980	2,561,289	2,552,590	0%	1,369,971	1,278,670	7%	3,931,260	4,091,748		17,021,684	4,330,300	
Net Foreign Exchange trading income	671,727	1,440,106	1,457,473	-1%	1,006,518	828,998	21%	2,446,624	2,307,173		10,150,954	2,270,335	7.76%
Other operating income	611,518	1,057,294	464,241	128%	506,760	483,040	5%	1,564,054	805,476	0%	6,676,151	1,140,806	37.10%
Dividend income	5,064	10,669	10,668		5,604	-	0%	16,273	16,273		44,140	0	0.00%
Net insurance premium	206,701	347,807	347,807	0%	141,697	157,020	-10%	489,504	675,192.00	-28%	1,210,119	362,071	1 35.20%
Provision for loan impairment	(41,507)	(297,802)	-	0%	177,622	(360,000)	-149%	(120,180)	(125,000)	0%	(5,888,381)	(905,300)) -86.72%
Staff costs	(2,744,209)	(5,498,820)	(5,190,445)	6%	(2,728,303)	(2,905,712)	-6%	(8,227,123)	(7,812,997)	5%	(33,284,576)	(8,719,187)	-5.64%
Other operating expenses	(2,328,199)	(4,329,893)	(3,707,538)	17%	(2,796,183)	(2,394,863)	17%	(7,126,076)	(6,281,976)	13.44%	(32,335,328)	(7,185,701)	-0.83%
Share of Loss in Asssociate	-	-			0	-		0			(504,220)		
Income for the period before tax and extra-ordinary items	3,720,031	7,341,276	8,473,697	-13%	4,283,054	3,710,929	15%	11,624,329	12,979,198	-10%	39,819,021	10,606,201	9.60%
Projected Taxation *	539,429	1,104,659	611,901	81%	586,264	524,715		1,690,923	(1,032,520)	-264%	13,720,615	1,092,870	0.00%
	0				0	-							
Income for the period after taxation	3,180,602	6,236,617	7,861,796	-21%	3,696,790	3,186,214	16%	9,933,407	11,946,678	-17%	26,098,406	9,513,331	1 4.42%
Minority interest	(38,288)	(64,877)	(34,783)	87%	1,698	(3,179)		(63,179)	(65,818)	-4%	(159,747)	19,148	3
	0				0	-							
Projected Income after tax	3,142,314	6,171,741	7,827,013	-21%	3,698,488	3,183,035	16%	9,870,228	11,880,860	-17%	25,938,659	9,532,479	3.54%
	0				0	-							
					18%								
					10%								+