



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2012
(Amounts in million shillings)**

	Current Quarter 30.06.2012	Comperative Quarter (Previous Year) 30.06.2011	Current Year Cummulative 30.06.2012	Comperative Year (Previous Year) Cummulative 30.06.2011
1 Interest Income	4,337.73	4,319.85	8,820.00	3,895.59
2 Interest Expenses	(2,138.80)	(1,490.44)	(4,177.66)	(1,405.76)
3 Net interest income	2,198.93	2,829.41	4,642.34	2,489.82
4 Bad Debts Written Off	-	(6.54)	-	-
5 Impairment Losses on Loans and Advances	52.15	(47.39)	186.68	(6.27)
6 Non Interest Income:			-	
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	18.98	20.71	48.05	12.34
6.2 Fees and Commissions	298.69	352.08	829.01	337.73
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	14.60	31.02	64.43	17.06
7 Non Interest Expenses				
7.1 Salaries and Benefits	(1,415.85)	(1,064.90)	(2,712.94)	(755.55)
7.2 Fees and Commissions	7.36	(18.16)	(46.48)	(10.30)
7.3 Other Operating Expenses	(1,222.54)	(909.64)	(2,197.51)	(686.96)
8 Operating Income/ (Loss)	(47.69)	1,186.58	813.57	1,397.88
9 Income Tax Provision	-	(306.89)	(265.00)	(306.89)
10 Net Income/ (Loss) After IncomeTax	(47.69)	879.69	548.57	1,090.98
11 Number of employees	161	149	161	148
12 Basic Earnings Per Share	(1.24)	27.16	14.23	33.68
13 Diluted Earnings Per Share	(1.24)	27.16	14.23	33.68
14 Number of Branches	5	4	5	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	-0.05%	1.25%	0.81%	2.74%
(ii) Return on Average Shareholders' Funds	-0.29%	5.95%	3.27%	14.08%
(iii) Non Interest Expense to Gross Income	56.34%	42.19%	50.78%	34.08%
(iv) Net Interest Income to Average Earning Asse	2.84%	3.70%	5.90%	6.68%