



DCB COMMERCIAL BANK PLC
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2016
(Amounts in million shillings)

	Current Quarter	Comperative Quarter (Previous Year)	Current Year Cummulative	Comperative Quarter (Previous Year) Cummulative
	30.06.2016	30.06.2015	30.06.2016	30.06.2015
1 Interest Income	7,401.24	7,145.31	14,412.76	14,536.19
2 Interest Expenses	(2,592.21)	(2,871.47)	(5,399.61)	(5,532.59)
3 Net interest income	4,809.03	4,273.85	9,013.15	9,003.60
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	68.58	96.29	70.71	(394.89)
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	(130.57)	906.12	418.61	1,441.92
6.2 Fees and Commissions	669.08	695.28	1,241.42	1,443.43
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	264.73	143.17	341.35	173.67
7 Non Interest Expenses				
7.1 Salaries and Benefits	(1,807.77)	(2,004.92)	(3,629.14)	(3,896.07)
7.2 Fees and Commissions	(83.70)	(99.77)	(102.25)	(177.78)
7.3 Other Operating Expenses	(2,591.72)	(2,744.48)	(5,326.53)	(4,857.60)
8 Operating Income/ (Loss)	1,197.65	1,265.54	2,027.32	2,736.28
9 Income Tax Provision	(383.20)	(358.42)	(608.20)	(848.25)
10 Net Income/ (Loss) After IncomeTax	814.46	907.12	1,419.12	1,888.03
11 Number of employees	218	224	218	224
12 Basic Earnings Per Share	12.01	13.37	12.01	27.84
13 Diluted Earnings Per Share	12.01	13.37	12.01	27.84
14 Number of Branches	9	8	9	8
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	0.72%	0.75%	0.72%	1.62%
(ii) Return on Average Shareholders' Funds	3.39%	3.78%	3.39%	8.17%
(iii) Non Interest Expense to Gross Income	54.64%	54.55%	54.64%	50.76%
(iv) Net Interest Income to Average Earning Assets	3.98%	3.38%	3.98%	7.11%