



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

|  | Current<br>Quarter<br><b>30.09.2012</b> | Comperative<br>Quarter<br>(Previous Year)<br>30.09.2011 | Current Year<br>Cummulative<br><b>30.09.2012</b> | Comperative Year<br>(Previous Year)<br>Cummulative<br>30.09.2011 |
|--|---|---|--|--|
| 1 Interest Income  | <b>4,577.10</b>                         | 4,122.83  | <b>13,397.10</b>                                 | 12,338.26  |
| 2 Interest Expenses  | <b>(1,919.92)</b>                       | (1,429.27)  | <b>(6,097.58)</b>                                | (4,325.47)   |
| 3 <b>Net interest income</b>                                 | <b>2,657.18</b>                         | <b>2,693.56</b>   | <b>7,299.52</b>                                  | <b>8,012.79</b>  |
| 4 Bad Debts Written Off                                      | -                                       | -   | -  | (6.54)   |
| 5 Impairment Losses on Loans and Advances                    | <b>(443.84)</b>                         | (6.38)  | <b>(257.15)</b>                                  | (59.37)  |
| 6 <b>Non Interest Income:</b>                                |   |   |  |  |
| 6.1 Foreign Currency Dealings and Translations Gains/ (Loss) | <b>23.35</b>                            | 7.88  | <b>71.40</b>                                     | 40.92  |
| 6.2 Fees and Commissions                                     | <b>681.10</b>                           | 390.42  | <b>1,510.11</b>                                  | 1,080.23   |
| 6.3 Dividend Income  | -                                       | -   | -  | -  |
| 6.4 Other Operating Income                                   | <b>42.32</b>                            | 21.35   | <b>106.75</b>                                    | 69.43  |
| 7 <b>Non Interest Expenses</b>                               |   |   |  |  |
| 7.1 Salaries and Benefits                                    | <b>(627.94)</b>                         | (1,037.88)  | <b>(3,340.89)</b>                                | (2,858.34)   |
| 7.2 Fees and Commissions                                     | <b>(27.43)</b>                          | (28.95)   | <b>(73.91)</b>                                   | (57.40)  |
| 7.3 Other Operating Expenses                                 | <b>(1,705.10)</b>                       | (827.12)  | <b>(3,902.61)</b>                                | (2,423.73)   |
| 8 <b>Operating Income/ (Loss)</b>                            | <b>599.64</b>                           | 1,212.87  | <b>1,413.22</b>                                  | 3,797.99   |
| 9 Income Tax Provision                                       | <b>(158.00)</b>                         | (384.51)  | <b>(423.00)</b>                                  | (998.30)   |
| 10 <b>Net Income/ (Loss) After IncomeTax</b>                 | <b>441.64</b>                           | 828.36  | <b>990.22</b>                                    | 2,799.70   |
| 11 Number of employees                                       | <b>168</b>                              | 145   | <b>168</b>                                       | 145  |
| 12 Basic Earnings Per Share                                  | <b>11.46</b>                            | 25.57   | <b>25.69</b>                                     | 86.43  |
| 13 Diluted Earnings Per Share                                | <b>11.46</b>                            | 25.57   | <b>25.69</b>                                     | 86.43  |
| 14 <b>Number of Branches</b>                                 | <b>5</b>                                | 4   | <b>5</b>   | 4  |
| <b>SELECTED PERFORMANCE INDICATORS</b>                       |   |   |  |  |
| (i) Return on average total assets                           | <b>0.59%</b>                            | 1%  | <b>1.41%</b>                                     | 4%   |
| (ii) Return on Average Shareholders' Funds                   | <b>2.54%</b>                            | 5%  | <b>5.77%</b>                                     | 19%  |
| (iii) Non Interest Expense to Gross Income                   | <b>44.34%</b>                           | 42%   | <b>48.51%</b>                                    | 39%  |
| (iv) Net Interest Income to Average Earning Asse             | <b>3.41%</b>                            | 4%  | <b>9.41%</b>                                     | 11%  |