



**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 31 DECEMBER 2015  
(Amounts in million shillings)**

	<b>Current Quarter 31.12.2015</b>	<b>Comperative Quarter (Previous Year) 31.12.2014</b>	<b>Current Year Cummulative 31.12.2015</b>	<b>Comperative Quarter (Previous Year) Cummulative 31.12.2014</b>
1 Interest Income	<b>7,545.37</b>	6,897.10	<b>29,684.96</b>	28,340.39
2 Interest Expenses	<b>(2,680.20)</b>	(2,487.39)	<b>(11,158.74)</b>	(10,281.30)
3 <b>Net interest income</b>	<b>4,865.17</b>	4,409.71	<b>18,526.22</b>	<b>18,059.09</b>
4 Bad Debts Written Off				
5 Impairment Losses on Loans and Advances	<b>148.32</b>	543.65	<b>(76.90)</b>	(474.22)
6 <b>Non Interest Income:</b>				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	<b>(2.39)</b>	157.28	<b>1,816.36</b>	500.54
6.2 Fees and Commissions	<b>513.04</b>	947.75	<b>2,807.78</b>	3,404.38
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	<b>58.94</b>	33.47	<b>421.12</b>	13.95
7 <b>Non Interest Expenses</b>				
7.1 Salaries and Benefits	<b>(3,393.63)</b>	(2,051.91)	<b>(9,907.15)</b>	(7,211.84)
7.2 Fees and Commissions	<b>(101.81)</b>	(122.70)	<b>(375.62)</b>	(501.80)
7.3 Other Operating Expenses	<b>(991.54)</b>	(2,424.63)	<b>(8,080.26)</b>	(8,567.22)
8 Operating Income/ (Loss)	<b>1,096.10</b>	<b>1,492.62</b>	<b>5,131.56</b>	<b>5,222.88</b>
9 Income Tax Provision	<b>(150.00)</b>	(250.56)	<b>(1,368.29)</b>	(1,446.26)
10 Net Income/ (Loss) After IncomeTax	<b>946.10</b>	<b>1,242.06</b>	<b>3,763.27</b>	<b>3,776.62</b>
11 Number of employees	<b>225</b>	216	<b>225</b>	216
12 Basic Earnings Per Share	<b>13.95</b>	18.31	<b>55.48</b>	<b>55.68</b>
13 Diluted Earnings Per Share	<b>13.95</b>	18.31	<b>55.48</b>	<b>55.68</b>
14 <b>Number of Branches</b>	<b>8</b>	8	<b>8</b>	8
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on average total assets	<b>0.65%</b>	0.97%	<b>3.04%</b>	3.17%
(ii) Return on Average Shareholders' Funds	<b>3.10%</b>	3.75%	<b>14.53%</b>	15.39%
(iii) Non Interest Expense to Gross Income	<b>55.29%</b>	57.24%	<b>52.87%</b>	50.47%
(iv) Net Interest Income to Average Earning Assets	<b>3.96%</b>	3.79%	<b>15.08%</b>	14.34%