



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2015
(Amounts in million shillings)**

	Current Quarter 30.06.2015	Comperative Quarter (Previous Year) 30.06.2014	Current Year Cummulative 30.06.2015	Comperative Quarter (Previous Year) Cummulative 30.06.2014
1 Interest Income	7,145.31	7,084.04	14,536.19	14,080.24
2 Interest Expenses	(2,871.47)	(2,567.21)	(5,532.59)	(5,115.39)
3 Net interest income	4,273.85	4,516.84	9,003.60	8,964.85
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	96.29	(253.75)	(394.89)	(413.77)
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	906.12	230.06	1,441.92	335.39
6.2 Fees and Commissions	695.28	644.43	1,443.43	1,278.26
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	143.17	22.05	173.67	43.88
7 Non Interest Expenses				
7.1 Salaries and Benefits	(2,004.92)	(1,630.41)	(3,896.07)	(3,506.46)
7.2 Fees and Commissions	(99.77)	(51.44)	(177.78)	(138.86)
7.3 Other Operating Expenses	(2,744.48)	(2,161.69)	(4,857.60)	(3,859.38)
8 Operating Income/ (Loss)	1,265.54	1,316.09	2,736.28	2,703.91
9 Income Tax Provision	(358.42)	(465.73)	(848.25)	(831.47)
10 Net Income/ (Loss) After IncomeTax	907.12	850.36	1,888.03	1,872.45
11 Number of employees	224	209	224	209
12 Basic Earnings Per Share	13.37	12.54	27.84	27.61
13 Diluted Earnings Per Share	13.37	12.54	27.84	27.61
14 Number of Branches	8	7	8	7
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	0.75%	1.00%	1.62%	1.84%
(ii) Return on Average Shareholders' Funds	3.78%	2.66%	8.17%	5.85%
(iii) Non Interest Expense to Gross Income	54.55%	48.16%	50.76%	47.69%
(iv) Net Interest Income to Average Earning Assets	3.38%	4.14%	7.11%	7.88%