



**STATEMENT OF COMPR
FOR THE PERIOD E
(Amounts**

	Current Quarter 30.06.2014	Comperative Quarter (Previous Year)	Current Year Cummulative 30.06.2014
1 Interest Income	7,084.04	5,876.50	14,080.24
2 Interest Expenses	(2,567.21)	(2,390.32)	(5,115.39)
3 Net interest income	4,516.84	3,486.18	8,964.85
4 Bad Debts Written Off	-	-	-
5 Impairment Losses on Loans and Advances	(253.75)	(428.81)	(413.77)
6 Non Interest Income:	896.54	739.99	1,657.53
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	230.06	159.17	335.39
6.2 Fees and Commissions	644.43	530.40	1,278.26
6.3 Dividend Income	-	-	-
6.4 Other Operating Income	22.05	50.42	43.88
7 Non Interest Expenses	(3,843.54)	(2,832.01)	(7,504.70)
7.1 Salaries and Benefits	(1,630.41)	(1,284.17)	(3,506.46)
7.2 Fees and Commissions	(51.44)	(27.91)	(138.86)
7.3 Other Operating Expenses	(2,161.69)	(1,519.93)	(3,859.38)
8 Operating Income/ (Loss)	1,316.08	965.35	2,703.92
9 Income Tax Provision	(465.73)	(330.19)	(831.47)
10 Net Income/ (Loss) After IncomeTax	850.35	635.16	1,872.45
11 Number of employees	209	189	209
12 Basic Earnings Per Share	12.54	9.36	27.61
13 Diluted Earnings Per Share	12.54	9.36	27.61
14 Number of Branches	7	6	7
SELECTED PERFORMANCE INDICATORS			
(I) Return on average total assets	0.88%	0.49%	1.84%
(ii) Return on Average Shareholders' Funds	2.66%	2.16%	5.85%
(iii) Non Interest Expense to Gross Income	48.16%	42.80%	47.69%
(iv) Net Interest Income to Average Earning Assets	4.05%	3.39%	7.88%

EHENSIVE INCOME
ENDED 30 JUNE 2014
(in million shillings)

Comperative Quarter (Previous Year) Cummulative 30.06.2013
11,426.17
(4,516.13)
6,910.04
-
(331.36)
1,214.10
188.06
953.89
-
72.15
(5,743.32)
(2,508.96)
(82.43)
(3,151.93)
2,049.46
(660.39)
1,389.07
189
20.48
20.48
6
1.11%
5.16%
45.44%
6.93%