



**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30 JUNE 2013  
(Amounts in million shillings)**

	<b>Current Quarter 30.06.2013</b>	<b>Comperative Quarter (Previous Year) 30.06.2012</b>	<b>Current Year Cummulative 30.06.2013</b>	<b>Comperative Quarter (Previous Year) Cummulative 30.06.2012</b>
1 Interest Income	<b>5,876.52</b>	4,337.73	<b>11,426.17</b>	8,820.00
2 Interest Expenses	<b>(2,390.32)</b>	(2,138.80)	<b>(4,516.13)</b>	(4,177.66)
3 <b>Net interest income</b>	<b>3,486.20</b>	2,198.93	<b>6,910.03</b>	4,642.34
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	<b>(428.81)</b>	52.15	<b>(331.36)</b>	186.68
6 <b>Non Interest Income:</b>				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	<b>159.17</b>	18.98	<b>188.06</b>	48.05
6.2 Fees and Commissions	<b>530.40</b>	298.69	<b>953.89</b>	829.01
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	<b>50.42</b>	14.60	<b>72.15</b>	64.43
7 <b>Non Interest Expenses</b>				
7.1 Salaries and Benefits	<b>(1,284.17)</b>	(1,415.85)	<b>(2,508.96)</b>	(2,712.94)
7.2 Fees and Commissions	<b>(27.91)</b>	7.36	<b>(82.43)</b>	(46.48)
7.3 Other Operating Expenses	<b>(1,519.93)</b>	(1,222.54)	<b>(3,151.93)</b>	(2,197.51)
8 Operating Income/ (Loss)	<b>965.37</b>	(47.69)	<b>2,049.45</b>	813.57
9 Income Tax Provision	<b>(330.19)</b>	-	<b>(660.39)</b>	265.00
10 Net Income/ (Loss) After IncomeTax	<b>635.18</b>	(47.69)	<b>1,389.07</b>	548.57
11 Number of employees	<b>189</b>	161	<b>189</b>	161
12 Basic Earnings Per Share	<b>9.36</b>	1.24	<b>20.48</b>	14.23
13 Diluted Earnings Per Share	<b>9.36</b>	1.24	<b>20.48</b>	14.23
14 <b>Number of Branches</b>	<b>6</b>	5	<b>6</b>	5
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on average total assets	0.74%	-0.05%	<b>1.64%</b>	0.81%
(ii) Return on Average Shareholders' Funds	3.29%	-0.29%	<b>7.61%</b>	3.27%
(iii) Non Interest Expense to Gross Income	42.80%	56.34%	<b>45.44%</b>	50.78%
(iv) Net Interest Income to Average Earning Assets	3.39%	2.84%	<b>6.93%</b>	5.90%