



**STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30 SEPTEMBER 2016  
(Amounts in million shillings)**

	<b>Current Quarter 30.09.2016</b>	<b>Comperative Quarter (Previous Year) 30.09.2015</b>	<b>Current Year Cummulative 30.09.2016</b>	<b>Comperative Quarter (Previous Year) Cummulative 30.09.2015</b>
1 Interest Income	<b>7,039.90</b>	7,603.40	<b>21,452.66</b>	22,139.59
2 Interest Expenses	<b>(2,711.02)</b>	(2,945.95)	<b>(8,110.63)</b>	(8,478.54)
3 <b>Net interest income</b>	<b>4,328.88</b>	4,657.45	<b>13,342.03</b>	13,661.05
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	<b>66.11</b>	169.68	<b>136.82</b>	(225.22)
6 <b>Non Interest Income:</b>				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	<b>234.83</b>	376.83	<b>653.43</b>	1,818.76
6.2 Fees and Commissions	<b>470.15</b>	851.31	<b>1,711.57</b>	2,294.74
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	<b>196.31</b>	188.51	<b>537.67</b>	362.18
7 <b>Non Interest Expenses</b>				
7.1 Salaries and Benefits	<b>(2,018.25)</b>	(2,617.46)	<b>(5,647.39)</b>	(6,513.52)
7.2 Fees and Commissions	<b>(82.89)</b>	(96.03)	<b>(185.14)</b>	(273.81)
7.3 Other Operating Expenses	<b>(2,842.15)</b>	(2,231.11)	<b>(8,168.67)</b>	(7,088.72)
8 Operating Income/ (Loss)	<b>353.00</b>	1,299.18	<b>2,380.32</b>	4,035.46
9 Income Tax Provision	<b>(105.62)</b>	(370.04)	<b>(713.82)</b>	(1,218.29)
10 Net Income/ (Loss) After IncomeTax	<b>247.38</b>	929.14	<b>1,666.50</b>	2,817.17
11 Number of employees	<b>218</b>	222	<b>218</b>	222
12 Basic Earnings Per Share	<b>3.65</b>	13.70	<b>24.59</b>	41.53
13 Diluted Earnings Per Share	<b>3.65</b>	13.70	<b>24.59</b>	41.53
14 <b>Number of Branches</b>	<b>9</b>	8	<b>9</b>	8
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on average total assets	<b>0.21%</b>	0.77%	<b>1.45%</b>	2.40%
(ii) Return on Average Shareholders' Funds	<b>1.00%</b>	3.78%	<b>6.78%</b>	11.73%
(iii) Non Interest Expense to Gross Income	<b>62.25%</b>	54.82%	<b>57.49%</b>	52.14%
(iv) Net Interest Income to Average Earning Assets	<b>3.60%</b>	3.77%	<b>11.09%</b>	11.06%