



STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 SEPT 2014
(Amounts in million shillings)

	Current Quarter	Comperative Quarter (Previous Year)	Current Year Cummulative	Comperative Quarter (Previous Year) Cummulative
	30.09.2014	30.09.2013	30.09.2014	30.09.2013
1 Interest Income	6,981.53	6,144.93	21,061.76	17,571.09
2 Interest Expenses	(2,678.53)	(2,351.02)	(7,793.92)	(6,867.15)
3 Net interest income	4,303.00	3,793.91	13,267.85	10,703.94
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(362.34)	(67.97)	(776.11)	(399.33)
6 Non Interest Income:	1,146.92	671.48	2,804.46	1,885.58
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	35.70	29.77	371.09	217.83
6.2 Fees and Commissions	1,076.84	616.19	2,355.10	1,570.08
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	34.38	25.52	78.27	97.67
7 Non Interest Expenses	(4,107.70)	(2,858.16)	(11,612.40)	(8,601.48)
7.1 Salaries and Benefits	(1,648.47)	(1,325.68)	(5,154.93)	(3,834.64)
7.2 Fees and Commissions	(93.79)	(57.77)	(232.65)	(140.20)
7.3 Other Operating Expenses	(2,365.44)	(1,474.71)	(6,224.83)	(4,626.64)
8 Operating Income/ (Loss)	979.88	1,539.25	3,683.79	3,588.71
9 Income Tax Provision	(465.73)	(440.19)	(1,297.20)	(1,100.58)
10 Net Income/ (Loss) After IncomeTax	514.14	1,099.06	2,386.59	2,488.13
11 Number of employees	217	191	217	191
12 Basic Earnings Per Share	7.58	16.20	35.19	36.68
13 Diluted Earnings Per Share	7.58	16.20	35.19	36.68
14 Number of Branches	7	6	7	6
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	0.65%	1.12%	2.51%	2.75%
(ii) Return on Average Shareholders' Funds	1.58%	3.64%	7.34%	9.05%
(iii) Non Interest Expense to Gross Income	50.53%	41.93%	48.66%	44.21%
(iv) Net Interest Income to Average Earning Assets	3.86%	3.56%	11.94%	10.32%