



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

	Current Quarter	Comperative Quarter (Previous Year)	Current Year Cummulative	Comperative Quarter (Previous Year) Cummulative
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
1 Interest Income	7,603.40	6,981.53	22,139.59	21,061.76
2 Interest Expenses	(2,945.95)	(2,678.53)	(8,478.54)	(7,793.92)
3 Net interest income	4,657.45	4,303.00	13,661.05	13,267.85
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	169.68	(362.34)	(225.22)	(776.11)
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	376.83	35.70	1,818.76	371.09
6.2 Fees and Commissions	851.31	1,076.84	2,294.74	2,355.10
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	188.51	34.38	362.18	78.27
7 Non Interest Expenses				
7.1 Salaries and Benefits	(2,617.46)	(1,648.47)	(6,513.52)	(5,154.93)
7.2 Fees and Commissions	(96.03)	(93.79)	(273.81)	(232.65)
7.3 Other Operating Expenses	(2,231.11)	(2,365.44)	(7,088.72)	(6,224.83)
8 Operating Income/ (Loss)	1,299.18	979.88	4,035.46	3,683.79
9 Income Tax Provision	(370.04)	(465.73)	(1,218.29)	(1,297.20)
10 Net Income/ (Loss) After IncomeTax	929.14	514.15	2,817.17	2,386.59
11 Number of employees	222	217	222	217
12 Basic Earnings Per Share	13.70	7.58	41.53	35.19
13 Diluted Earnings Per Share	13.70	7.58	41.53	35.19
14 Number of Branches	8	7	8	7
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	0.77%	0.65%	2.40%	2.51%
(ii) Return on Average Shareholders' Funds	3.78%	1.58%	11.73%	7.34%
(iii) Non Interest Expense to Gross Income	54.82%	50.53%	52.14%	48.66%
(iv) Net Interest Income to Average Earning Assets	3.77%	3.86%	11.06%	11.94%