



STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2011
(Amounts in million shillings)

	Current Quarter	Comperative Quarter (Previous Year)	Current Year Cummulative	Comperative Year (Previous Year) Cummulative
	30.06.2011	30.06.2010	30.06.2011	30.06.2010
1 Interest Income	4,319.85	3,640.00	8,215.43	6,692.01
2 Interest Expenses	(1,490.44)	(1,370.99)	(2,896.20)	(2,569.85)
3 Net interest income	2,829.41	2,269.01	5,319.23	4,122.17
4 Bad Debts Written Off	(6.54)	-	(6.54)	-
5 Impairment Losses on Loans and Advances	(47.39)	(43.67)	(52.99)	(122.22)
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	20.71	12.04	33.05	17.20
6.2 Fees and Commissions	352.08	366.20	689.81	832.60
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	31.02	39.24	48.08	72.55
7 Non Interest Expenses				
7.1 Salaries and Benefits	(1,064.90)	(675.48)	(1,820.45)	(1,364.78)
7.2 Fees and Commissions	(18.16)	(36.90)	(28.45)	(46.21)
7.3 Other Operating Expenses	(909.64)	(832.45)	(1,596.61)	(1,217.13)
8 Operating Income/ (Loss)	1,186.58	1,097.97	2,585.12	2,294.18
9 Income Tax Provision	(306.89)	(320.00)	(613.79)	(640.00)
10 Net Income/ (Loss) After IncomeTax	879.69	777.97	1,971.34	1,654.18
11 Number of employees	149	127	149	127
12 Basic Earnings Per Share	27	24	61	51
13 Diluted Earnings Per Share	27	24	61	51
14 Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	1%	1%	3%	3%
(ii) Return on Average Shareholders' Funds	6%	6%	13%	13%
(iii) Non Interest Expense to Gross Income	42%	38%	38%	35%
(iv) Net Interest Income to Average Earning Assets	4%	3%	7%	6%