



**MKOMBOZI COMMERCIAL BANK PLC
INCOME STATEMENT
FOR THE QUARTER ENDED
30 June 2013**

(Amounts in million of shillings)

	Current Quarter 30-Jun-13	Comperative Quarter Previous Year 30-Jun-12	Current Year Cummulative 30-Jun-13	Previous Year Cummulative 30-Jun-12
1. Interest Income	1,677	1,128	3,080	2,162
2. Interest Expenses	(547)	(413)	(1,025)	(702)
3. Net Interest Income (1 minus 2)	1,130	714	2,056	1,460
4. Bad debts Written off	0	0	0	0
5. Impairement Losses on loan and advances	195	(57)	(478)	(325)
6. Non-Interest Income :	386	111	609	253
6.1 Foreign Currency Dealing and Transaction	79	10	111	27
6.2 Fees and Commissions	298	99	485	221
6.3 Others Operating Income	9	3	13	5
7. Non-Interest Expense	(1,285)	(933)	(2,445)	(1,661)
7.1 Salaries and Benefits	(650)	(490)	(1,283)	(879)
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	(635)	(443)	(1,162)	(782)
8. Operating Income/(Loss) before Tax and extraordinary items	426	(165)	(257)	(274)
9. Income Tax Provision	0	0	0	0
10 Net Income/(Loss) After Income Tax	426	(165)	(257)	(274)
11. Number of Employees	86	65	86	65
12. Basic Earnings per Share	0.18	(0.07)	(0.05)	(0.07)
13. Diluted Earnings per Share	0.18	(0.07)	(0.05)	(0.07)
14. Number of Branches	4	3	4	3
PERFORMANCE INDICATORS				
i.Return on average total assets	3.4%	(2.5%)	(1.0%)	(1.5%)
ii.Return on ordinary shareholders'funds	15.5%	(7.1%)	(4.7%)	(5.9%)
iii.Non interest expense to gross income	62.3%	75.3%	34.8%	68.8%
iv.Interest margin to average earning assets.	7.9%	10.2%	6.9%	5.2%

