

MKOMBOZI COMMERCIAL BANK PLC
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31ST DECEMBER 2014

(Amounts in million of shillings)

	31-Dec-14	31-Dec-13
1. Interest Income	12,742	7,539
2. Interest Expenses	(3,338)	(2,367)
3. Net Interest Income (1 minus 2)	9,404	5,172
4. Bad debts Written off	0	0
5. Impairment Losses on loan and advances	(1,107)	(430)
6. Non-Interest Income :	1,548	850
6.1 Foreign Currency Dealing and Transaction	1,328	665
6.2 Fees and Commissions	192	158
6.3 Others Operating Income	28	28
7. Non-Interest Expense	(7,336)	(5,249)
7.1 Salaries and Benefits	(3,434)	(2,563)
7.2 Fees and Commission	0	0
7.3 Other Operating Expenses	(3,902)	(2,687)
8. Operating Income/(Loss) before Tax and extraordinary items	2,509	343
9. Income Tax Provision(charge)/credit	(858)	(224)
10 Net Income/(Loss) After Income Tax	1,650	119
11. Number of Employees	87	86
12. Basic Earnings per Share	80.1	10.81
13. Diluted Earnings per Share	80.1	10.81
14. Number of Branches	4	4
<u>PERFORMANCE INDICATORS</u>		
i.Return on average total assets	3.1%	0.4%
ii.Return on ordinary shareholders'funds	12.2%	3.1%
iii.Non interest expense to gross income	51.3%	62.6%
iv.Interest margin to average earning assets.	14.6%	8.0%