

**MKOMBOZI COMMERCIAL BANK PLC**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE QUARTER ENDED**  
**30 September 2015**

(Amounts in million of shillings)

		Current Quarter 30-Sep-15	Comperative Quarter Previous Year 30-Sep-14	Current Year Cummulative 30-Sep-15	Previous Year Cummulative 30-Sep-14
1.	Interest Income	3,598	3,450	9,911	9,137
2.	Interest Expenses	(1,051)	(833)	(2,914)	(2,427)
<b>3.</b>	<b>Net Interest Income ( 1 minus 2)</b>	<b>2,547</b>	<b>2,618</b>	<b>6,998</b>	<b>6,709</b>
4.	Bad debts Written off	0	0	0	0
5.	Impairement Losses on loan and advances	(254)	(616)	(1,506)	(1,092)
<b>6.</b>	<b>Non-Interest Income :</b>	<b>328</b>	<b>378</b>	<b>821</b>	<b>1,139</b>
	6.1 Foreign Currency Dealing and Transaction	78	49	251	265
	6.2 Fees and Commissions	225	292	464	819
	6.3 Others Operating Income	25	37	106	54
<b>7.</b>	<b>Non-Interest Expense</b>	<b>(2,020)</b>	<b>(1,832)</b>	<b>(5,805)</b>	<b>(5,101)</b>
	7.1 Salaries and Benefits	(975)	(887)	(2,836)	(2,606)
	7.2 Fees and Commission	0	-	0	-
	7.3 Other Operating Expenses	(1,044)	(944)	(2,969)	(2,495)
<b>8.</b>	<b>Operating Income/(Loss) before Tax and extraordinary items</b>	<b>601</b>	<b>549</b>	<b>508</b>	<b>1,655</b>
9	Income Tax Provision	214	307	503	612
<b>10</b>	<b>Net Income/(Loss) After Income Tax</b>	<b>387</b>	<b>242</b>	<b>5</b>	<b>1,044</b>
11	Number of Employees	114	87	114	87
12	Basic Earnings per Share	0.07	0.06	0.07	0.06
13	Diluted Earnings per Share	0.07	0.06	0.07	0.06
14	Number of Branches	5	4	5	4
	<b><u>PERFORMANCE INDICATORS</u></b>				
	i.Return on average total assets	1.5%	1.0%	0.0%	0.8%
	ii.Return on ordinary shareholders'funds	7.5%	5.7%	0.0%	4.8%
	iii.Non interest expense to gross income	51.4%	47.8%	54.1%	49.6%
	iv.Interest margin to average earning assets.	8.3%	9.0%	16.8%	8.5%

