

MKOMBOZI COMMERCIAL BANK PLC

STATEMENT OF COMPREHENSIVE INCOME

FOR THE QUARTER ENDED

30 June 2016

(Amounts in million of shillings)

		Current Quarter 30-Jun-16	Comperative Quarter Previous Year 30-Jun-15	Current Year Cummulative 30-Jun-16	Previous Year Cummulative 30-Jun-15
1.	Interest Income	3,878	3,202	7,188.09	6,313
2.	Interest Expenses	(1,330)	(949)	(2,569.22)	(1,863)
3.	Net Interest Income (1 minus 2)	2,548	2,254	4,619	4,450
4.	Bad debts Written off	-	0	0	0
5.	Impaireirment Losses on loan and advances	(2)	(584)	223.01	(1,252)
6.	Non-Interest Income :	381	240	830	493
	6.1 Foreign Currency Dealing and Transaction	48	95	92.21	173
	6.2 Fees and Commissions	301	134	657.28	238
	6.3 Others Operating Income	32	12	80.37	82
7.	Non-Interest Expense	(2,656)	(2,020)	(5,256)	(3,785)
	7.1 Salaries and Benefits	(1,379)	(921)	(2,809.04)	(1,860)
	7.2 Fees and Commission	-	0	-	0
	7.3 Other Operating Expenses	(1,277)	(1,099)	(2,446.47)	(1,924)
8.	Operating Income/(Loss) before Tax and extraordinary items	-	-	-	-
		271	(110)	416	(94)
9	Income Tax Provision	-	0	-	0
10	Net Income/(Loss) After Income Tax	271	(110)	416	(94)
11	Number of Employees	130	92	130	92
12	Basic Earnings per Share	1	(0.02)	0.70	0.02
13	Diluted Earnings per Share	1	(0.02)	0.70	0.02
14	Number of Branches	6	4	6	4
	PERFORMANCE INDICATORS				
	i.Return on average total assets	0.2%	(0.5%)	0.7%	0.2%
	ii.Return on ordinary shareholders'funds	5.3%	(2.1%)	2.0%	0.9%
	iii.Non interest expense to gross income	62.4%	58.7%	65.5%	55.6%
	iv.Interest margin to average earning assets.	10.4%	7.0%	4.9%	15.8%

