

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 December, 2015 & 2014

Description	31/12/2015	31/12/2014
Interest and Similar Income	15,788	16,543
Interest Expenses	2,011	1,682
Net Interest Income	13,778	14,861
Other Operating Income	15,653	12,027
Gross Operating Income/(Loss)	29,431	26,888
Specific Loss Provisions and Write-Offs	6,469	2,169
a. Specific Loss Provision Expenses (NET)	6,469	2,169
aa. Specific Loss Provision on Loans to Customers	6,469	2,169
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	22,962	24,719
Operating Expenses	15,380	14,234
a. Salaries and Employee Benefits	6,398	6,258
b. Administrative Expenses	3,301	3,025
c. Auditing and Consulting Expenses	1,724	1,791
d. Rents Paid	620	601
e. Depreciation and Amortization	2,309	1,603
f. Other	1,026	955
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	7,582	10,485
Extraordinary Gains/(Losses)	-	74
a. Gains/(Losses) on Revaluation of Assets (NET)	28	5
b. Adjustment for prior period (NET)	-	14
c. Other Gains/(Losses)	102	312
Net Income/(Loss) Before Tax	7,508	10,163
Income Tax	806	1,110
Net Income/(Loss) After Tax	6,702	9,053
Transfer to General Provisions	-	-
Dividends Declared	-	-
Retained Earnings for the Year	-	-
Retained Earnings at the Beginning of the Year	-	-
Retained Earnings at the End of the Year	-	-