

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 30 June, 2015 & 2014

Description	30/6/2015	30/6/2014
Interest and Similar Income	12,017	10,671
Interest Expenses	905	924
Net Interest Income	11,112	9,747
Other Operating Income	8,426	7,670
Gross Operating Income/(Loss)	19,538	17,417
Specific Loss Provisions and Write-Offs	2,551	1,953
a. Specific Loss Provision Expenses (NET)	2,551	1,953
aa. Specific Loss Provision on Loans to Customers	2,551	1,953
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	16,987	15,464
Operating Expenses	10,096	9,916
a. Salaries and Employee Benefits	3,815	3,460
b. Administrative Expenses	1,959	2,332
c. Auditing and Consulting Expenses	900	913
d. Rents Paid	549	619
e. Depreciation and Amortization	1,830	1,516
f. Other	1,043	1,077
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	6,891	5,547
Extraordinary Gains/(Losses)	-72	-35
a. Gains/(Losses) on Revaluation of Assets (NET)	19	-20
b. Adjustment for prior period (NET)	-12	-8
c. Other Gains/(Losses)	-79	-8
Net Income/(Loss) Before Tax	6,819	5,512
Income Tax	798	467
Net Income/(Loss) After Tax	6,021	5,045
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	-	-