

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 March, 2016 & 2015

Description	31/3/2016	31/3/2015
Interest and Similar Income	7,771	6,982
Interest Expenses	679	386
Net Interest Income	7,092	6,596
Other Operating Income	6,006	4,983
Gross Operating Income/(Loss)	13,098	11,579
Specific Loss Provisions and Write-Offs	924	1,493
a. Specific Loss Provision Expenses (NET)	924	1,493
aa. Specific Loss Provision on Loans to Customers	924	1,493
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	12,173	10,085
Operating Expenses	6,168	5,293
a. Salaries and Employee Benefits	2,326	1,885
b. Administrative Expenses	1,328	966
c. Auditing and Consulting Expenses	467	440
d. Rents Paid	336	312
e. Depreciation and Amortization	888	1,065
f. Other	822	625
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	6,005	4,792
Extraordinary Gains/(Losses)	6	15
a. Gains/(Losses) on Revaluation of Assets (NET)	1	19
b. Adjustment for prior period (NET)	-	-2
c. Other Gains/(Losses)	7	-3
Net Income/(Loss) Before Tax	5,999	4,806
Income Tax	624	558
Net Income/(Loss) After Tax	5,374	4,249
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	-	-