

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 30 September, 2016 & 2015

Description	30/9/2016	30/9/2015
Interest and Similar Income	21,255	15,460
Interest Expenses	2,138	1,467
Net Interest Income	19,117	13,993
Other Operating Income	14,982	14,117
Gross Operating Income/(Loss)	34,099	28,109
Specific Loss Provisions and Write-Offs	4,356	8,004
a. Specific Loss Provision Expenses (NET)	4,356	8,004
aa. Specific Loss Provision on Loans to Customers	4,356	8,004
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	29,743	20,105
Operating Expenses	15,568	15,164
a. Salaries and Employee Benefits	5,684	5,737
b. Administrative Expenses	3,589	3,300
c. Auditing and Consulting Expenses	1,512	1,303
d. Rents Paid	795	768
e. Depreciation and Amortization	2,038	2,591
f. Other	1,948	1,464
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	14,175	4,942
Extraordinary Gains/(Losses)	-	-
a. Gains/(Losses) on Revaluation of Assets (NET)	40	-77
b. Adjustment for prior period (NET)	-	19
c. Other Gains/(Losses)	-	-
	38	-96
Net Income/(Loss) Before Tax	14,135	4,865
Income Tax	1,287	1,055
Net Income/(Loss) After Tax	12,848	3,810
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	-	-