

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

Description	31/12/2016	31/12/2015
Interest and Similar Income	22,187	15,788
Interest Expenses	2,763	2,011
<b>Net Interest Income</b>	<b>19,424</b>	<b>13,778</b>
Other Operating Income	15,507	15,653
<b>Gross Operating Income/(Loss)</b>	<b>34,931</b>	<b>29,431</b>
Specific Loss Provisions and Write-Offs	5,063	6,469
a. Specific Loss Provision Expenses (NET)	5,063	6,469
aa. Specific Loss Provision on Loans to Customers	5,063	6,469
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>29,868</b>	<b>22,962</b>
<b>Operating Expenses</b>	<b>16,588</b>	<b>15,380</b>
a. Salaries and Employee Benefits	7,265	6,398
b. Administrative Expenses	3,305	3,301
c. Auditing and Consulting Expenses	1,915	1,724
d. Rents Paid	641	620
e. Depreciation and Amortization	2,067	2,309
f. Other	1,394	1,026
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>13,280</b>	<b>7,582</b>
Extraordinary Gains/(Losses)	74	74
a. Gains/(Losses) on Revaluation of Assets (NET)	8	28
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	82	102
<b>Net Income/(Loss) Before Tax</b>	<b>13,207</b>	<b>7,508</b>
Income Tax	1,313	806
<b>Net Income/(Loss) After Tax</b>	<b>11,894</b>	<b>6,702</b>
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	-	-