

BANKING SYSTEM'S PERFORMANCE

INCOME STATEMENT

For the Period the end of 30 June, 2017 & 2016

Description	30/6/2017	30/6/2016
Interest and Similar Income	17,332	14,370
Interest Expenses	1,507	1,417
Net Interest Income	15,824	12,953
Other Operating Income	9,782	10,786
Gross Operating Income/(Loss)	25,607	23,739
Specific Loss Provisions and Write-Offs	1,579	3,064
a. Specific Loss Provision Expenses (NET)	1,579	3,064
aa. Specific Loss Provision on Loans to Customers	1,579	3,064
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	24,028	20,675
Operating Expenses	12,055	10,329
a. Salaries and Employee Benefits	4,726	3,923
b. Administrative Expenses	2,516	2,215
c. Auditing and Consulting Expenses	1,105	890
d. Rents Paid	646	550
e. Depreciation and Amortization	1,324	1,433
f. Other	1,738	1,317
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	11,973	10,347
Extraordinary Gains/(Losses)	-24	-29
a. Gains/(Losses) on Revaluation of Assets (NET)	11	1
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	-34	-30
Net Income/(Loss) Before Tax	11,949	10,318
Income Tax	800	965
Net Income/(Loss) After Tax	11,149	9,353
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	-	-