

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 December, 2014 & 2013

Description	31/12/2014	31/12/2013
Interest and Similar Income	16,543	16,257
Interest Expenses	1,682	1,619
Net Interest Income	14,861	14,638
Other Operating Income	12,027	13,232
Gross Operating Income/(Loss)	26,888	27,870
Specific Loss Provisions and Write-Offs	2,169	1,101
a. Specific Loss Provision Expenses (NET)	2,169	1,101
aa. Specific Loss Provision on Loans to Customers	2,169	1,101
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	24,719	26,769
Operating Expenses	14,234	11,969
a. Salaries and Employee Benefits	6,258	4,905
b. Administrative Expenses	3,025	2,799
c. Auditing and Consulting Expenses	1,791	874
d. Rents Paid	601	520
e. Depreciation and Amortization	1,603	1,371
f. Other	955	1,500
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	10,485	14,800
Extraordinary Gains/(Losses)	-	322
a. Gains/(Losses) on Revaluation of Assets (NET)	5	35
b. Adjustment for prior period (NET)	14	11
c. Other Gains/(Losses)	312	19
Net Income/(Loss) Before Tax	10,163	14,805
Income Tax	1,110	1,510
Net Income/(Loss) After Tax	9,053	13,295
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	-	-