

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 30 September, 2014 & 2013

Description	30/09/2014	30/09/2013
Interest and Similar Income	15,781	14,487
Interest Expenses	1,367	1,286
Net Interest Income	14,414	13,201
Other Operating Income	11,956	11,915
Gross Operating Income/(Loss)	26,369	25,116
Specific Loss Provisions and Write-Offs	2,311	2,293
a. Specific Loss Provision Expenses (NET)	2,311	2,293
aa. Specific Loss Provision on Loans to Customers	2,311	2,293
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	24,058	22,823
Operating Expenses	14,573	12,728
a. Salaries and Employee Benefits	5,455	4,358
b. Administrative Expenses	3,478	3,091
c. Auditing and Consulting Expenses	1,271	760
d. Rents Paid	738	787
e. Depreciation and Amortization	2,211	1,878
f. Other	1,420	1,853
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	9,485	10,095
Extraordinary Gains/(Losses)	82	684
a. Gains/(Losses) on Revaluation of Assets (NET)	20	657
b. Adjustment for prior period (NET)	9	9
c. Other Gains/(Losses)	53	19
Net Income/(Loss) Before Tax	9,403	9,411
Income Tax	872	347
Net Income/(Loss) After Tax	8,531	9,064
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	-	-