

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

Description	30/6/2014	30/6/2013
Interest and Similar Income	10,671	9,700
Interest Expenses	924	867
<b>Net Interest Income</b>	<b>9,747</b>	<b>8,832</b>
Other Operating Income	7,670	8,458
<b>Gross Operating Income/(Loss)</b>	<b>17,417</b>	<b>17,290</b>
Specific Loss Provisions and Write-Offs	1,953	821
a. Specific Loss Provision Expenses (NET)	1,953	821
aa. Specific Loss Provision on Loans to Customers	1,953	821
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>15,464</b>	<b>16,470</b>
<b>Operating Expenses</b>	<b>9,916</b>	<b>9,056</b>
a. Salaries and Employee Benefits	3,460	2,920
b. Administrative Expenses	2,332	2,101
c. Auditing and Consulting Expenses	913	475
d. Rents Paid	619	691
e. Depreciation and Amortization	1,516	1,201
f. Other	1,077	1,667
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>5,547</b>	<b>7,414</b>
Extraordinary Gains/(Losses)	35	-
a. Gains/(Losses) on Revaluation of Assets (NET)	20	15
b. Adjustment for prior period (NET)	8	7
c. Other Gains/(Losses)	8	8
<b>Net Income/(Loss) Before Tax</b>	<b>5,512</b>	<b>7,414</b>
Income Tax	467	651
<b>Net Income/(Loss) After Tax</b>	<b>5,045</b>	<b>6,763</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	-	-