

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

Description	31/3/2014	31/3/2013
Interest and Similar Income	5,954	5,134
Interest Expenses	482	446
<b>Net Interest Income</b>	<b>5,472</b>	<b>4,688</b>
Other Operating Income	3,820	5,825
<b>Gross Operating Income/(Loss)</b>	<b>9,292</b>	<b>10,512</b>
Specific Loss Provisions and Write-Offs	505	210
a. Specific Loss Provision Expenses (NET)	505	210
aa. Specific Loss Provision on Loans to Customers	505	210
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>8,786</b>	<b>10,302</b>
<b>Operating Expenses</b>	<b>5,338</b>	<b>4,926</b>
a. Salaries and Employee Benefits	1,865	1,597
b. Administrative Expenses	1,198	1,307
c. Auditing and Consulting Expenses	431	214
d. Rents Paid	378	413
e. Depreciation and Amortization	905	609
f. Other	561	786
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>3,448</b>	<b>5,377</b>
Extraordinary Gains/(Losses)	(27)	18
a. Gains/(Losses) on Revaluation of Assets (NET)	(19)	27
b. Adjustment for prior period (NET)	(5)	(4)
c. Other Gains/(Losses)	(3)	(5)
<b>Net Income/(Loss) Before Tax</b>	<b>3,421</b>	<b>5,395</b>
Income Tax	296	490
<b>Net Income/(Loss) After Tax</b>	<b>3,125</b>	<b>4,905</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	-	-