

**BANKING SYSTEM'S PERFORMANCE**  
**INCOME STATEMENT**  
For the Period the end of 31 December, 2013 & 2012

Description	31/12/2013	31/12/2012
Interest and Similar Income	16,257	14,140
Interest Expenses	1,619	1,343
<b>Net Interest Income</b>	<b>14,638</b>	<b>12,797</b>
Other Operating Income	13,232	10,331
<b>Gross Operating Income/(Loss)</b>	<b>27,870</b>	<b>23,128</b>
Specific Loss Provisions and Write-Offs	<b>1,101</b>	<b>3,926</b>
a. Specific Loss Provision Expenses (NET)	<b>1,101</b>	<b>3,926</b>
aa. Specific Loss Provision on Loans to Customers	1,101	3,216
ab. Specific Loss Provision on Other Assets	-	710
b. Bad Loans Written Off (not previously provided for)	-	-
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>26,769</b>	<b>19,202</b>
<b>Operating Expenses</b>	<b>11,969</b>	<b>9,558</b>
a. Salaries and Employee Benefits	4,905	3,997
b. Administrative Expenses	2,799	2,722
c. Auditing and Consulting Expenses	874	676
d. Rents Paid	520	430
e. Depreciation and Amortization	1,371	1,058
f. Other	1,500	676
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>14,800</b>	<b>9,644</b>
Extraordinary Gains/(Losses)	<b>5</b>	<b>(137)</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	35	-
b. Adjustment for prior period (NET)	11	9
c. Other Gains/(Losses)	19	128
<b>Net Income/(Loss) Before Tax</b>	<b>14,805</b>	<b>9,507</b>
Income Tax	1,510	960
<b>Net Income/(Loss) After Tax</b>	<b>13,295</b>	<b>8,547</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	-	-