

**BANKING SYSTEM'S PERFORMANCE**  
**INCOME STATEMENT**  
For the Period the end of 30 June, 2013 & 2012

Description	31/06/2013	31/06/2012
Interest and Similar Income	9,700	7,663
Interest Expenses	867	580
<b>Net Interest Income</b>	<b>8,832</b>	<b>7,083</b>
Other Operating Income	8,458	9,390
<b>Gross Operating Income/(Loss)</b>	<b>17,290</b>	<b>16,473</b>
Specific Loss Provisions and Write-Offs	<b>821</b>	<b>2,967</b>
a. Specific Loss Provision Expenses (NET)	<b>821</b>	<b>2,967</b>
aa. Specific Loss Provision on Loans to Customers	821	2,561
ab. Specific Loss Provision on Other Assets	-	406
b. Bad Loans Written Off (not previously provided for)	-	-
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>16,470</b>	<b>13,506</b>
<b>Operating Expenses</b>	<b>9,056</b>	<b>8,157</b>
a. Salaries and Employee Benefits	2,920	2,388
b. Administrative Expenses	2,101	2,250
c. Auditing and Consulting Expenses	475	438
d. Rents Paid	691	628
e. Depreciation and Amortization	1,201	684
f. Other	1,667	1,770
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>7,414</b>	<b>5,349</b>
Extraordinary Gains/(Losses)	-	<b>263</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	15	64
b. Adjustment for prior period (NET)	7	329
c. Other Gains/(Losses)	8	2
<b>Net Income/(Loss) Before Tax</b>	<b>7,414</b>	<b>5,612</b>
Income Tax	651	243
<b>Net Income/(Loss) After Tax</b>	<b>6,763</b>	<b>5,369</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	-	-