

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

Description	31/3/2013	31/3/2012
Interest and Similar Income	5,134	4,036
Interest Expenses	446	237
Net Interest Income	4,688	3,799
Other Operating Income	5,825	3,911
Gross Operating Income/(Loss)	10,512	7,709
Specific Loss Provisions and Write-Offs	210	1,137
a. Specific Loss Provision Expenses (NET)	210	1,137
aa. Specific Loss Provision on Loans to Customers	210	999
ab. Specific Loss Provision on Other Assets	-	138
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	10,302	6,572
Operating Expenses	4,926	4,589
a. Salaries and Employee Benefits	1,597	1,254
b. Administrative Expenses	1,307	1,348
c. Auditing and Consulting Expenses	214	223
d. Rents Paid	413	338
e. Depreciation and Amortization	609	328
f. Other	786	1,097
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	5,377	1,983
Extraordinary Gains/(Losses)	18	68
a. Gains/(Losses) on Revaluation of Assets (NET)	27	65
b. Adjustment for prior period (NET)	4	166
c. Other Gains/(Losses)	5	33
Net Income/(Loss) Before Tax	5,395	2,051
Income Tax	490	99
Net Income/(Loss) After Tax	4,905	1,952
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	-	-