

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 March, 2015 & 2014

Description	31/3/2015	31/3/2014
Interest and Similar Income	6,982	5,954
Interest Expenses	386	482
Net Interest Income	6,596	5,472
Other Operating Income	4,983	3,820
Gross Operating Income/(Loss)	11,579	9,292
Specific Loss Provisions and Write-Offs	1,493	505
a. Specific Loss Provision Expenses (NET)	1,493	505
aa. Specific Loss Provision on Loans to Customers	1,493	505
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	10,085	8,786
Operating Expenses	5,293	5,338
a. Salaries and Employee Benefits	1,885	1,865
b. Administrative Expenses	966	1,198
c. Auditing and Consulting Expenses	440	431
d. Rents Paid	312	378
e. Depreciation and Amortization	1,065	905
f. Other	625	561
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	4,792	3,448
Extraordinary Gains/(Losses)	15	-27
a. Gains/(Losses) on Revaluation of Assets (NET)	19	-19
b. Adjustment for prior period (NET)	-2	-5
c. Other Gains/(Losses)	-3	-3
Net Income/(Loss) Before Tax	4,806	3,421
Income Tax	558	296
Net Income/(Loss) After Tax	4,249	3,125
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	-	-