

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

Description	30/09/2013	30/09/2012
Interest and Similar Income	14,487	12,008
Interest Expenses	1,286	993
<b>Net Interest Income</b>	<b>13,201</b>	<b>11,015</b>
Other Operating Income	11,915	12,635
<b>Gross Operating Income/(Loss)</b>	<b>25,116</b>	<b>23,650</b>
Specific Loss Provisions and Write-Offs	2,293	3,381
a. Specific Loss Provision Expenses (NET)	2,293	3,381
aa. Specific Loss Provision on Loans to Customers	2,293	2,875
ab. Specific Loss Provision on Other Assets	-	506
b. Bad Loans Written Off (not previously provided for)	-	-
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>22,823</b>	<b>20,269</b>
<b>Operating Expenses</b>	<b>12,728</b>	<b>11,585</b>
a. Salaries and Employee Benefits	4,358	3,729
b. Administrative Expenses	3,091	2,888
c. Auditing and Consulting Expenses	760	695
d. Rents Paid	787	876
e. Depreciation and Amortization	1,878	1,003
f. Other	1,853	2,394
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>10,095</b>	<b>8,683</b>
Extraordinary Gains/(Losses)	(684)	337
a. Gains/(Losses) on Revaluation of Assets (NET)	657	77
b. Adjustment for prior period (NET)	9	416
c. Other Gains/(Losses)	19	2
<b>Net Income/(Loss) Before Tax</b>	<b>9,411</b>	<b>9,020</b>
Income Tax	347	255
<b>Net Income/(Loss) After Tax</b>	<b>9,064</b>	<b>8,765</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	-	-

