

**BANKING SYSTEM'S PERFORMANCE**  
**INCOME STATEMENT**  
For the Period the end of 30 September, 2012 & 2011

Description	30/09/2012	30/09/2011
Interest and Similar Income	12,008	8,274
Interest Expenses	993	374
<b>Net Interest Income</b>	<b>11,015</b>	<b>7,900</b>
Other Operating Income	12,635	8,889
<b>Gross Operating Income/(Loss)</b>	<b>23,650</b>	<b>16,790</b>
Specific Loss Provisions and Write-Offs	<b>3,381</b>	<b>2,872</b>
a. Specific Loss Provision Expenses (NET)	<b>3,381</b>	<b>2,872</b>
aa. Specific Loss Provision on Loans to Customers	2,875	2,602
ab. Specific Loss Provision on Other Assets	506	270
b. Bad Loans Written Off (not previously provided for)	-	-
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>20,269</b>	<b>13,918</b>
<b>Operating Expenses</b>	<b>11,585</b>	<b>9,623</b>
a. Salaries and Employee Benefits	3,729	3,060
b. Administrative Expenses	2,888	3,215
c. Auditing and Consulting Expenses	695	567
d. Rents Paid	876	447
e. Depreciation and Amortization	1,003	661
f. Other	2,394	1,673
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>8,683</b>	<b>4,295</b>
Extraordinary Gains/(Losses)	<b>337</b>	<b>430</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	-	77
b. Adjustment for prior period (NET)	416	443
c. Other Gains/(Losses)	-	2
<b>Net Income/(Loss) Before Tax</b>	<b>9,020</b>	<b>4,726</b>
Income Tax	255	216
<b>Net Income/(Loss) After Tax</b>	<b>8,765</b>	<b>4,510</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	-	-