

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 March, 2012 & 2011

Description	31/3/2012	31/3/2011
Interest and Similar Income	4,036	2,803
Interest Expenses	237	158
Net Interest Income	3,799	2,645
Other Operating Income	3,911	3,041
Gross Operating Income/(Loss)	7,709	5,686
Specific Loss Provisions and Write-Offs	1,137	350
a. Specific Loss Provision Expenses (NET)	1,137	350
aa. Specific Loss Provision on Loans to Customers	999	350
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	6,572	5,336
Operating Expenses	4,589	3,809
a. Salaries and Employee Benefits	1,254	1,118
b. Administrative Expenses	1,348	1,198
c. Auditing and Consulting Expenses	223	184
d. Rents Paid	338	166
e. Depreciation and Amortization	328	236
f. Other	1,097	907
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	1,983	1,527
Extraordinary Gains/(Losses)	68	163
a. Gains/(Losses) on Revaluation of Assets (NET)	65	16
b. Adjustment for prior period (NET)	166	180
c. Other Gains/(Losses)	33	1
Net Income/(Loss) Before Tax	2,051	1,690
Income Tax	99	59
Net Income/(Loss) After Tax	1,952	1,631
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	-	-