

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 December, 2011 & 2010

Description	31/12/2011	31/12/2010
Interest and Similar Income	8,301	8,142
Interest Expenses	425	477
Net Interest Income	7,876	7,665
Other Operating Income	5,228	3,968
Gross Operating Income/(Loss)	13,104	11,634
Specific Loss Provisions and Write-Offs	2,782	3,467
a. Specific Loss Provision Expenses (NET)	2,782	3,467
aa. Specific Loss Provision on Loans to Customers	2,435	3,146
ab. Specific Loss Provision on Other Assets	347	320
b. Bad Loans Written Off (not previously provided for)		
Operating Income/(Loss) Net of Specific Loss Provisions	10,322	8,167
Operating Expenses	8,196	7,130
a. Salaries and Employee Benefits	3,345	2,894
b. Administrative Expenses	2,167	1,986
c. Auditing and Consulting Expenses	667	455
d. Rents Paid	358	280
e. Depreciation and Amortization	830	596
f. Other	829	919
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	2,126	1,037
Extraordinary Gains/(Losses)	976	663
a. Gains/(Losses) on Revaluation of Assets (NET)	21	2
b. Adjustment for prior period (NET)	981	662
c. Other Gains/(Losses)	26	1
Net Income/(Loss) Before Tax	3,102	1,700
Income Tax	303	242
Net Income/(Loss) After Tax	2,799	1,458
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	-	-