

## BANGKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 31 March,2009

Description	31/3/2009	31/3/2008
Interest and Similar Income	2,772	3,791
Interest Expenses	471	507
<b>Net Interest Income</b>	<b>2,301</b>	<b>3,284</b>
Other Operating Income	2,876	2,167
<b>Gross Operating Income/(Loss)</b>	<b>5,177</b>	<b>5,451</b>
Specific Loss Provisions and Write-Offs	<b>933</b>	<b>2,813</b>
a. Specific Loss Provision Expenses (NET)	933	2,813
aa. Specific Loss Provision on Loans to Customers	817	2,527
ab. Specific Loss Provision on Other Assets	116	286
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>4,244</b>	<b>2,638</b>
<b>Operating Expenses</b>	<b>2,007</b>	<b>1,900</b>
a. Salaries and Employee Benefits	796	552
b. Administrative Expenses	753	399
c. Auditing and Consulting Expenses	96	77
d. Rents Paid	96	88
e. Depreciation and Amortization	215	193
f. Other	50	591
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>2,238</b>	<b>738</b>
Extraordinary Gains/(Losses)	392	436
a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
b. Adjustment for prior period (NET)	-	436
c. Other Gains/(Losses)	392	-
<b>Net Income/(Loss) Before Tax</b>	<b>2,630</b>	<b>1,173</b>
Income Tax	88	125
<b>Net Income/(Loss) After Tax</b>	<b>2,542</b>	<b>1,048</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	-	-