

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

Description	31/12/2012	31/12/2011
Interest and Similar Income	14,140	8,301
Interest Expenses	1,343	425
<b>Net Interest Income</b>	<b>12,797</b>	<b>7,876</b>
Other Operating Income	10,331	5,228
<b>Gross Operating Income/(Loss)</b>	<b>23,128</b>	<b>13,104</b>
Specific Loss Provisions and Write-Offs	<b>3,926</b>	<b>2,782</b>
a. Specific Loss Provision Expenses (NET)	<b>3,926</b>	<b>2,782</b>
aa. Specific Loss Provision on Loans to Customers	3,216	2,435
ab. Specific Loss Provision on Other Assets	710	347
b. Bad Loans Written Off (not previously provided for)	-	-
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>19,202</b>	<b>10,322</b>
<b>Operating Expenses</b>	<b>9,558</b>	<b>8,196</b>
a. Salaries and Employee Benefits	3,997	3,345
b. Administrative Expenses	2,722	2,167
c. Auditing and Consulting Expenses	676	667
d. Rents Paid	430	358
e. Depreciation and Amortization	1,058	830
f. Other	676	829
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>9,644</b>	<b>2,126</b>
Extraordinary Gains/(Losses)	<b>(137)</b>	<b>976</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	-	21
b. Adjustment for prior period (NET)	9	981
c. Other Gains/(Losses)	128	26
<b>Net Income/(Loss) Before Tax</b>	<b>9,507</b>	<b>3,102</b>
Income Tax	960	303
<b>Net Income/(Loss) After Tax</b>	<b>8,547</b>	<b>2,799</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	-	-