

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

Description	30/06/2012	30/06/2011
Interest and Similar Income	7,663	5,220
Interest Expenses	580	272
Net Interest Income	7,083	4,948
Other Operating Income	9,390	6,450
Gross Operating Income/(Loss)	16,473	11,398
Specific Loss Provisions and Write-Offs	2,967	2,014
a. Specific Loss Provision Expenses (NET)	2,967	2,014
aa. Specific Loss Provision on Loans to Customers	2,561	1,969
ab. Specific Loss Provision on Other Assets	406	46
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	13,506	9,384
Operating Expenses	8,157	7,036
a. Salaries and Employee Benefits	2,388	2,061
b. Administrative Expenses	2,250	2,250
c. Auditing and Consulting Expenses	438	367
d. Rents Paid	628	315
e. Depreciation and Amortization	684	440
f. Other	1,770	1,604
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	5,349	2,348
Extraordinary Gains/(Losses)	263	247
a. Gains/(Losses) on Revaluation of Assets (NET)	64	7
b. Adjustment for prior period (NET)	329	254
c. Other Gains/(Losses)	2	1
Net Income/(Loss) Before Tax	5,612	2,595
Income Tax	243	213
Net Income/(Loss) After Tax	5,369	2,382
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	-	-

