

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 30 September, 2011 & 2010

Description	30/09/2011	30/09/2010
Interest and Similar Income	8,274	6,187
Interest Expenses	374	444
Net Interest Income	7,900	5,743
Other Operating Income	8,889	5,170
Gross Operating Income/(Loss)	16,790	10,913
Specific Loss Provisions and Write-Offs	2,872	1,541
a. Specific Loss Provision Expenses (NET)	2,872	1,541
aa. Specific Loss Provision on Loans to Customers	2,602	1,315
ab. Specific Loss Provision on Other Assets	270	226
b. Bad Loans Written Off (not previously provided for)		
Operating Income/(Loss) Net of Specific Loss Provisions	13,918	9,372
Operating Expenses	9,623	6,887
a. Salaries and Employee Benefits	3,060	2,437
b. Administrative Expenses	3,215	2,034
c. Auditing and Consulting Expenses	567	408
d. Rents Paid	447	293
e. Depreciation and Amortization	661	592
f. Other	1,673	1,123
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	4,295	2,485
Extraordinary Gains/(Losses)	430	514
a. Gains/(Losses) on Revaluation of Assets (NET)	3	-
b. Adjustment for prior period (NET)	443	-
c. Other Gains/(Losses)	16	514
Net Income/(Loss) Before Tax	4,726	2,999
Income Tax	216	89
Net Income/(Loss) After Tax	4,510	2,910
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	-	-