

**BANGKING SYSTEM'S PERFORMANCE**  
**INCOME STATEMENT**  
For the Period the end of 31 December, 2010 & 2009

Description	31-Dec-2010	31-Dec-2009
Interest and Similar Income	8,142	8,855
Interest Expenses	477	1,177
<b>Net Interest Income</b>	<b>7,665</b>	<b>7,679</b>
Other Operating Income	3,968	10,881
<b>Gross Operating Income/(Loss)</b>	<b>11,634</b>	<b>18,560</b>
Specific Loss Provisions and Write-Offs	<b>3,467</b>	<b>7,944</b>
a. Specific Loss Provision Expenses (NET)	<b>3,467</b>	<b>7,944</b>
aa. Specific Loss Provision on Loans to Customers	3,146	7,536
ab. Specific Loss Provision on Other Assets	320	408
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>8,167</b>	<b>10,616</b>
<b>Operating Expenses</b>	<b>7,130</b>	<b>5,450</b>
a. Salaries and Employee Benefits	2,894	2,537
b. Administrative Expenses	1,986	1,499
c. Auditing and Consulting Expenses	455	388
d. Rents Paid	280	203
e. Depreciation and Amortization	596	485
f. Other	919	338
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>1,037</b>	<b>5,166</b>
Extraordinary Gains/(Losses)	<b>663</b>	<b>691</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	2	
b. Adjustment for prior period (NET)	662	691
c. Other Gains/(Losses)	1	-
<b>Net Income/(Loss) Before Tax</b>	<b>1,700</b>	<b>5,857</b>
Income Tax	242	269
<b>Net Income/(Loss) After Tax</b>	<b>1,458</b>	<b>5,588</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	-	-