

**BANGKING SYSTEM'S PERFORMANCE**  
**INCOME STATEMENT**  
For the Period the end of 30 September, 2010 & 2009

Description	30/9/2010	30/9/2009
Interest and Similar Income	6,187	7,279
Interest Expenses	444	1,170
<b>Net Interest Income</b>	<b>5,743</b>	<b>6,109</b>
Other Operating Income	5,170	8,800
<b>Gross Operating Income/(Loss)</b>	<b>10,913</b>	<b>14,909</b>
Specific Loss Provisions and Write-Offs	<b>1,541</b>	<b>3,991</b>
a. Specific Loss Provision Expenses (NET)	<b>1,541</b>	<b>3,991</b>
aa. Specific Loss Provision on Loans to Customers	1,315	3,544
ab. Specific Loss Provision on Other Assets	226	447
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>9,372</b>	<b>10,918</b>
<b>Operating Expenses</b>	<b>6,887</b>	<b>5,681</b>
a. Salaries and Employee Benefits	2,437	2,156
b. Administrative Expenses	2,034	1,947
c. Auditing and Consulting Expenses	408	289
d. Rents Paid	293	242
e. Depreciation and Amortization	592	548
f. Other	1,123	498
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
<b>Net Operating Income/(Loss)</b>	<b>2,485</b>	<b>5,238</b>
Extraordinary Gains/(Losses)	<b>514</b>	<b>608</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	514	608
<b>Net Income/(Loss) Before Tax</b>	<b>2,999</b>	<b>5,846</b>
Income Tax	89	134
<b>Net Income/(Loss) After Tax</b>	<b>2,910</b>	<b>5,712</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	-	-