

	Dec 12	Nov 12	Oct 12	Sept 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	
BUILDING SOCIETIES																			
INDUSTRY FIGURES FOR 2012																			
MONTHLY INCOME STATEMENT																			
(Figures in K ' million)																			
INTEREST INCOME	5,171	5,771	5,530	4,913	5,628	5,684	5,712	5,767	6,661	4,607	5,071	5,148	5,100	5,203	5,074	5,001	5,212	5,064	
Mortgage Advances	1,559	1,558	1,680	1,587	1,683	1,662	1,878	1,829	1,139	1,138	1,862	1,906	1,878	1,879	1,926	1,865	1,937	1,947	
From banks and financial institutions	266	232	261	103	222	316	173	191	48	90	132	218	182	285	196	189	298	222	
Total Securities	0	0	554	0	-	-	0	586	0	0	29	20	20	20	28	16	19	19	
Treasury Bills	0	0	554	0	-	-	0	0	0	0	0	0	-	-	28	16	0	0	
GRZ bonds	0	0	0	0	-	-	0	0	0	0	0	-	-	-	0	0	0	0	
Money Market	0	0	0	0	-	-	0	0	0	0	0	-	-	-	0	0	0	0	
Other Securities	0	0	0	0	-	-	0	586	0	0	29	20	20	20	0	0	19	0	
Trading securities	0	0	0	0	-	-	0	0	0	0	0	-	-	-	0	0	0	0	
Leasing	287	530	0	292	822	957	435	0	2,373	311	0	0	-	-	0	0	0	0	
credit/Debit cards	1	1	1	1	1	2	1	3	2	1	2	1	1	1	1	1	1	1	
All other	3,058	3,450	3,034	2,930	2,900	2,747	3,225	3,158	3,099	3,067	3,046	3,003	3,019	3,018	2,923	2,930	2,957	2,875	
INTEREST EXPENSES	1,215	1,444	1,139	1,339	1,419	1,544	1,052	1,278	630	675	880	1,251	870	725	925	1,049	964	1,052	
Deposits	777	931	585	690	761	974	465	663	367	362	571	910	542	393	601	727	632	726	
Demand	6	6	7	6	6	4	3	4	3	3	57	57	42	39	38	41	49	46	
Savings	172	141	144	71	128	116	116	107	57	59	70	37	32	32	30	1	44	38	
Time	599	784	434	613	627	854	346	552	307	300	444	816	468	322	533	687	539	642	
Paid to banks and other financial institutions	438	513	554	649	658	570	587	615	263	313	309	341	328	332	324	322	332	326	
Loans	438	513	554	649	658	570	585	613	213	218	309	341	104	332	114	322	332	326	
Deposits	0	0	0	0	-	-	2	2	50	95	0	0	224	-	210	0	0	0	
Subordinated Debt	0	0	0	0	-	-	0	0	0	0	0	0	-	-	0	0	0	0	
All other	0	0	0	0	-	-	0	0	0	0	0	0	-	-	0	0	0	0	
NET INTEREST INCOME	3,956	4,327	4,391	3,574	4,209	4,140	4,660	4,489	6,031	3,932	4,191	3,897	4,230	4,478	4,149	3,952	4,248	4,012	
PROVISION	-159	1,285	965	86	118	417	162	307	529	168	868	293	645	256	276	410	304	-325	
General	51	23	23	51	50	51	51	50	220	27	70	50	51	51	24	51	51	52	
Specific	-210	1,262	942	35	68	366	111	257	309	141	798	243	595	205	252	359	253	-377	
NET INTEREST INCOME AFTER PROVISION	4,115	3,042	3,426	3,488	4,091	3,723	4,498	4,182	5,502	3,764	3,323	3,604	3,585	4,222	3,873	3,542	3,944	4,337	
NON-INTEREST INCOME	3,784	6,194	3,467	4,085	3,581	2,973	3,427	2,984	2,975	5,792	2,608	2,824	2,861	2,867	2,916	2,597	2,903	2,746	
Valuation Fees and Expenses	68	39	29	28	36	37	32	35	0	0	36	63	39	32	66	35	37	38	
Foreign Exchange Gains	2	108	0	85	-	51	67	-127	31	-47	-11	-7	9	12	-2	28	65	59	
Other Fees, Commissions and Fines	3,277	2,933	2,964	3,307	3,055	3,139	2,859	2,623	2,432	2,376	2,206	2,312	2,277	2,425	78	2,179	2,409	2,295	
Rent and other income from letting property	355	358	353	337	335	335	342	351	339	322	327	318	344	347	340	312	314	313	
Surplus on realisation of Mortgages	0	0	0	0	-	-	0	0	0	0	0	0	-	-	0	0	0	0	
Surplus on realisation of assets	0	0	0	0	-	-	0	0	0	1	0	0	-	-	0	0	0	0	
Dividend income	0	0	0	0	-	-	0	0	0	0	0	0	-	-	0	0	0	0	
All other	82	2,756	121	328	155	589	127	102	173	3,140	50	138	192	75	2,434	43	78	41	
TOTAL NET INCOME	7,899	9,236	6,893	7,573	7,672	6,696	7,925	7,166	8,477	9,556	5,931	6,428	6,446	7,089	6,789	6,139	6,847	7,083	
NON-INTEREST EXPENSES	7,981	8,749	6,843	7,442	7,364	6,068	6,905	6,945	6,165	3,932	5,938	5,419	5,551	6,148	5,786	5,316	6,168	6,294	
Salaries and employee benefits	5,193	6,066	4,092	5,352	5,020	3,979	4,701	4,648	3,774	1,306	4,000	4,164	3,866	4,236	4,092	3,792	4,052	4,273	
Occupancy Expenses	92	90	99	74	172	170	188	198	0	56	193	185	187	184	184	171	202	161	
Equipment Expenses	92	35	120	47	72	121	78	30	112	96	71	57	61	65	66	71	72	129	
Depreciation	652	711	545	559	577	581	636	583	1,184	519	201	52	491	222	222	272	223	205	
Education and Training	78	36	108	18	9	5	11	2	35	94	35	39	21	-	0	0	0	0	
Advertising	47	31	0	0	205	47	20	9	13	16	0	1	7	88	71	0	190	90	
Audit, legal & professional fees	133	90	163	75	21	48	45	56	184	62	78	66	89	50	17	66	66	63	
Insurance	14	27	23	11	31	17	16	10	17	109	11	9	9	7	8	21	15	7	
Frauds and forgeries	0	0	0	0	-	-	0	0	0	0	0	0	-	-	0	0	0	0	
All other	1,680	1,663	1,693	1,306	1,257	1,100	1,210	1,409	846	1,674	1,349	846	820	1,296	1,126	923	1,348	1,366	
NET INTEREST INCOME (LOSS) BEFORE TAX	-82	487	50	131	308	628	1,020	221	2,312	5,624	-7	1,009	895	941	1,003	823	679	789	
TAX	99	299	299	99	99	109	499	517	517	417	417	417	417	517	517	417	417	317	
NET INCOME AFTER TAX	-181	188	-249	32	209	519	521	-296	1,795	5,207	-424	592	478	424	486	406	262	472	