

**CONSOLIDATED BALANCE SHEET
BANKING SYSTEM**

As at 31 December, 2012 & 2011

(US\$ Thousand)

Assets Items	31/12/2012	31/12/2011	Liabilities Items	31/12/2012	31/12/2011
Cash and due from Central Bank	118,653	60,745	Due to Central Bank	57,435	23,263
Due from Commercial Banks	332,725	264,705	Due to other banks and credit institutions	1,473	51,189
Due from Other Deposit Taking Institutions	-	-	Loans at calls	-	-
Investment securities	-	-	Call deposits	-	-
Loans and Advances to Customers	155,797	131,387	Others	1,473	51,189
Provision for Loans and Losses	62,442	63,457	Securities sold under repurchase agreements	-	-
Fixed Assets	12,156	10,296	Due to other depositors	414,625	322,068
Accumulated for depreciation	6,728	5,931	Demand deposits	224,805	167,161
Other Assets	5,041	5,581	Time deposits	36,980	24,542
			Others	152,840	130,365
			Other Liabilities	71,298	7,810
			C a p i t a l	10,371	(1,003)
			Capital paid up and assigned	16,020	13,520
			Share premium	-	-
			Reserves	2,375	1,932
			Retained earnings/(Accumulated deficit)	(8,025)	(16,455)
Total Assets	555,201	403,326	Total Liabilities & Capital	555,201	403,326