

**CONSOLIDATED BALANCE SHEET**  
**BANKING SYSTEM**  
As at 31 December, 2010 & 2009

(US\$ Thousand)

Assets Items	31-Dec-10	31-Dec-09	Liabilities Items	31-Dec-10	31-Dec-09
Cash and Due From Central Bank	67,513	63,518	Due to Central Bank	23,571	2,120
Due from Commercial Banks	212,194	172,803	<b>Due to Other Banks and Credit Institutions</b>	<b>12,199</b>	<b>12,387</b>
Due from Other Deposit Taking Institutions	-	-	Loans at calls	-	-
Investment Securities	-	-	Call deposits	-	-
			Others	12,199	12,387
<b>Loans and Advances to Customers</b>	<b>110,858</b>	<b>111,035</b>	Securities Sold Under Repurchase Agreements	-	-
Provision for Loans and Losses	60,973	57,971	<b>Due to Other Depositors</b>	<b>302,929</b>	<b>288,836</b>
<b>Fixed Assets</b>	<b>9,178</b>	<b>8,544</b>	Demand deposits	151,854	179,898
Accumulated for depreciation	5,291	4,638	Time deposits	22,246	16,717
Other Assets	4,855	6,174	Others	128,829	92,222
			Other Liabilities	7,745	3,359
			<b>Capital</b>	<b>(8,110)</b>	<b>(7,237)</b>
			Capital Paid up and assigned	10,160	10,160
			Share premium	-	-
			Reserves	1,836	1,951
			Retained Earnings/(Accumulated deficit)	(20,107)	(19,348)
<b>Total Assets</b>	<b>338,333</b>	<b>299,466</b>	<b>Total Liabilities &amp; Capital</b>	<b>338,333</b>	<b>299,466</b>