

BANGKING SYSTEM'S PERFORMANCE

INCOME STATEMENT

For the Period the end of 30 September,2008

(US\$ Thousand)

Description	30/9/2008	30/9/2007
Interest and Similar Income	9,520	9,763
Interest Expenses	1,354	1,071
Net Interest Income	8,166	8,692
Other Operating Income	5,644	11,823
Gross Operating Income/(Loss)	13,809	20,515
Specific Loss Provisions and Write-Offs	5,786	13,604
a. Specific Loss Provision Expenses (NET)	5,786	13,604
aa. Specific Loss Provision on Loans to Customers	5,206	12,481
ab. Specific Loss Provision on Other Assets	580	1,123
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	8,023	6,911
Operating Expenses	5,083	4,440
a. Salaries and Employee Benefits	1,795	1,516
b. Administrative Expenses	1,248	1,140
c. Auditing and Consulting Expenses	259	172
d. Rents Paid	211	200
e. Depreciation and Amortization	412	441
f. Other	1,159	971
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	2,940	2,471
Extraordinary Gains/(Losses)	792	499
a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
b. Adjustment for prior period (NET)	792	499
c. Other Gains/(Losses)	-	-
Net Income/(Loss) Before Tax	3,732	2,971
Income Tax	310	366
Net Income/(Loss) After Tax	4,042	2,605
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	-	-