## BANGKING SYSTEM'S PERFORMANCE

## INCOME STATEMENT

For the Period the end of 31 March,2008

(US\$ Thousand)

Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,173  Net Income/(Loss) After Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year			(US\$ Thousand)
Net Interest Expenses	Description	31/3/2008	31/3/2007
Net Interest Expenses	Interest and Similar Income	3 791	3 1111
Net Interest Income   3,284   3,123		· ·	
Other Operating Income   2,167   7,246	merest Expenses	007	321
Specific Loss Provisions and Write-Offs   2,813   7,992	Net Interest Income	3,284	3,123
Specific Loss Provision and Write-Offs   2,813   7,992	Other Operating Income	2,167	7,246
a. Specific Loss Provision Expenses (NET)  a. Specific Loss Provision on Loans to Customers  ab. Specific Loss Provision on Other Assets  b. Bad Loans Written Off (not previously provided for)  Operating Income/(Loss) Net of Specific Loss Provisions  2,638  2,377  Operating Expenses  a. Salaries and Employee Benefits  552  539  b. Administrative Expenses  c. Auditing and Consulting Expenses  d. Rents Paid  e. Depreciatiation and Amortization  f. Other  Other Provisions and Write-Offs  a. Investment  b. Other Balance Sheet Items  C. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses)  a. Gains/(Losses)  a. Gains/(Losses)  b. Adjustment for prior period (NET)  c. Other Gains/(Losses)  Net Income/(Loss) After Tax  1,048  727  Net Income/(Loss) After Tax  Transfer to General Provisions  Dividends Declared  Retained Earnings at the Beginning of the Year	Gross Operating Income/(Loss)	5,451	10,369
a. Specific Loss Provision Expenses (NET)  a. Specific Loss Provision on Loans to Customers  ab. Specific Loss Provision on Other Assets  b. Bad Loans Written Off (not previously provided for)  Operating Income/(Loss) Net of Specific Loss Provisions  2,638  2,377  Operating Expenses  a. Salaries and Employee Benefits  552  539  b. Administrative Expenses  c. Auditing and Consulting Expenses  d. Rents Paid  e. Depreciatiation and Amortization  f. Other  Other Provisions and Write-Offs  a. Investment  b. Other Balance Sheet Items  C. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses)  a. Gains/(Losses)  a. Gains/(Losses)  b. Adjustment for prior period (NET)  c. Other Gains/(Losses)  Net Income/(Loss) After Tax  1,048  727  Net Income/(Loss) After Tax  Transfer to General Provisions  Dividends Declared  Retained Earnings at the Beginning of the Year	Specific Loss Provisions and Write-Offs	2,813	7,992
aa. Specific Loss Provision on Loans to Customers ab. Specific Loss Provision on Other Assets b. Bad Loans Written Off (not previously provided for)  Operating Income/(Loss) Net of Specific Loss Provisions  2,638 2,377  Operating Expenses 1,900 1,724 a. Salaries and Employee Benefits 552 539 b. Administrative Expenses 263 c. Auditing and Consulting Expenses 77 100 d. Rents Paid 88 78 e. Depreciatiation and Amortization f. Other 728 551  Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) a. Gains/(Losses) a. Gains/(Losses) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax 1,173  Net Income/(Loss) After Tax 1,048  Transfer to General Provisions Dividends Declared  Retained Earnings at the Beginning of the Year	-	· ·	*
ab. Specific Loss Provision on Other Assets b. Bad Loans Written Off (not previously provided for)  Operating Income/(Loss) Net of Specific Loss Provisions  2,638 2,377  Operating Expenses 1,900 1,724 a. Salaries and Employee Benefits 552 539 b. Administrative Expenses 263 281 c. Auditing and Consulting Expenses 77 100 d. Rents Paid 88 78 e. Depreciatiation and Amortization 193 175 f. Other 728 551  Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) 1436 a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax 1,173 822  Income Tax 1,25 96  Net Income/(Loss) After Tax 1,048 727  Transfer to General Provisions Dividends Declared  Retained Earnings at the Beginning of the Year	-	2,527	7,805
Operating Income/(Loss) Net of Specific Loss Provisions         2,638         2,377           Operating Expenses         1,900         1,724           a. Salaries and Employee Benefits         552         539           b. Administrative Expenses         263         281           c. Auditing and Consulting Expenses         77         100           d. Rents Paid         88         78           e. Depreciatiation and Amortization         193         175           f. Other         728         551           Other Provisions and Write-Offs         -         -           a. Investment         -         -           b. Other Balance Sheet Items         -         -           Net Operating Income/(Loss)         738         654           Extraordinary Gains/(Losses)         436         169           a. Gains/(Losses) on Revaluation of Assets (NET)         -         -           b. Adjustment for prior period (NET)         436         169           c. Other Gains/(Losses)         -         -           Net Income/(Loss) Before Tax         1,173         822           Net Income/(Loss) After Tax         1,048         727           Transfer to General Provisions         Dividends Declared           <	ab. Specific Loss Provision on Other Assets	286	187
Operating Expenses         1,900         1,724           a. Salaries and Employee Benefits         552         539           b. Administrative Expenses         263         281           c. Auditing and Consulting Expenses         77         100           d. Rents Paid         88         78           e. Depreciatiation and Amortization         193         175           f. Other         728         551           Other Provisions and Write-Offs         -         -           a. Investment         b. Other Balance Sheet Items         -         -           b. Other Balance Sheet Items         738         654           Net Operating Income/(Loss)         738         654           Extraordinary Gains/(Losses)         436         169           a. Gains/(Losses) on Revaluation of Assets (NET)         -         -           b. Adjustment for prior period (NET)         -         -           c. Other Gains/(Losses)         -         -           Net Income/(Loss) Before Tax         1,173         822           Net Income/(Loss) After Tax         1,048         727           Transfer to General Provisions         Dividends Declared         -         -           Retained Earnings for the Year         - </td <td>b. Bad Loans Written Off (not previously provided for)</td> <td></td> <td></td>	b. Bad Loans Written Off (not previously provided for)		
Operating Expenses         1,900         1,724           a. Salaries and Employee Benefits         552         539           b. Administrative Expenses         263         281           c. Auditing and Consulting Expenses         77         100           d. Rents Paid         88         78           e. Depreciatiation and Amortization         193         175           f. Other         728         551           Other Provisions and Write-Offs         -         -           a. Investment         b. Other Balance Sheet Items         -         -           b. Other Balance Sheet Items         738         654           Net Operating Income/(Loss)         738         654           Extraordinary Gains/(Losses)         436         169           a. Gains/(Losses) on Revaluation of Assets (NET)         -         -           b. Adjustment for prior period (NET)         -         -           c. Other Gains/(Losses)         -         -           Net Income/(Loss) Before Tax         1,173         822           Net Income/(Loss) After Tax         1,048         727           Transfer to General Provisions         Dividends Declared         -         -           Retained Earnings for the Year         - </td <td>Operating Income/(Loss) Net of Specific Loss Provisions</td> <td>2,638</td> <td>2,377</td>	Operating Income/(Loss) Net of Specific Loss Provisions	2,638	2,377
a. Salaries and Employee Benefits  b. Administrative Expenses  c. Auditing and Consulting Expenses  d. Rents Paid  e. Depreciatiation and Amortization  f. Other  728  551  Other Provisions and Write-Offs  a. Investment  b. Other Balance Sheet Items  c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Fatarordinary Gains/(Losses)  a. Gains/(Losses) on Revaluation of Assets (NET)  b. Adjustment for prior period (NET)  c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  Income Tax  1,173  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings of the Year  Retained Earnings at the Beginning of the Year		,,,,,	,
b. Administrative Expenses c. Auditing and Consulting Expenses d. Rents Paid d. Rents Paid e. Depreciatiation and Amortization f. Other  Other  Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Ret Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  Income Tax  Income Tax  Income Tax  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Operating Expenses	1,900	1,724
c. Auditing and Consulting Expenses d. Rents Paid e. Depreciatiation and Amortization f. Other 728 551  Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) and Gains/(Losses) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  Income Tax  1,173  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	a. Salaries and Employee Benefits	552	539
d. Rents Paid e. Depreciatiation and Amortization f. Other 728 551  Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  Income Tax  1,173  Net Income/(Loss) After Tax  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	b. Administrative Expenses	263	281
e. Depreciatiation and Amortization f. Other f. Other 728 551  Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  Income Tax  1,173  Net Income/(Loss) After Tax  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	c. Auditing and Consulting Expenses	77	100
f. Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) 436 169 a. Gains/(Losses) 738 654  Extraordinary Gains/(Losses) 748 654  Extraordinary Gains/(Losses) 748 654  Extraordinary Gains/(Losses) 748 654  Extra	d. Rents Paid	88	78
Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,1048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	e. Depreciatiation and Amortization	193	175
a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Fast a dissortion of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  Income T	f. Other	728	551
b. Other Balance Sheet Items c. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Other Provisions and Write-Offs	_	-
C. Off-Balance Sheet Items  Net Operating Income/(Loss)  Extraordinary Gains/(Losses)  a. Gains/(Losses) on Revaluation of Assets (NET)  b. Adjustment for prior period (NET)  c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,173  Net Income/(Loss) After Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	a. Investment		
Net Operating Income/(Loss)  Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,174  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	b. Other Balance Sheet Items		
Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,173  Net Income/(Loss) After Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	c. Off-Balance Sheet Items		
a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  1,25  96  Net Income/(Loss) After Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Net Operating Income/(Loss)	738	654
b. Adjustment for prior period (NET) c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173  822  Income Tax  125  96  Net Income/(Loss) After Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Extraordinary Gains/(Losses)	436	169
c. Other Gains/(Losses)  Net Income/(Loss) Before Tax  1,173 822 Income Tax  125 96 Net Income/(Loss) After Tax  1,048 727 Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
Net Income/(Loss) Before Tax  1,173 822 Income Tax  125 96 Net Income/(Loss) After Tax  1,048 727 Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	b. Adjustment for prior period (NET)	436	169
Income Tax  125 96  Net Income/(Loss) After Tax  1,048 727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	c. Other Gains/(Losses)	-	-
Net Income/(Loss) After Tax  1,048  727  Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Net Income/(Loss) Before Tax	1,173	822
Transfer to General Provisions Dividends Declared  Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Income Tax	125	96
Dividends Declared  Retained Earnings for the Year  Retained Earnings at the Beginning of the Year	Net Income/(Loss) After Tax	1,048	727
Retained Earnings for the Year Retained Earnings at the Beginning of the Year	Transfer to General Provisions		
Retained Earnings at the Beginning of the Year	Dividends Declared		
Retained Earnings at the Beginning of the Year	Retained Farnings for the Year		
	Retained Earnings at the Beginning of the Year		