

## BANGKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 31 December, 2007

(US\$ Thousand)

Description	31 Dec,2007	31 Dec,2006
Interest and Similar Income	12,055	12,766
Interest Expenses	1,471	1,271
<b>Net Interest Income</b>	<b>10,584</b>	<b>11,495</b>
Other Operating Income	13,300	7,625
<b>Gross Operating Income/(Loss)</b>	<b>23,884</b>	<b>19,120</b>
Specific Loss Provisions and Write-Offs	<b>17,037</b>	<b>46,443</b>
a. Specific Loss Provision Expenses (NET)	17,037	46,443
aa. Specific Loss Provision on Loans to Customers	15,894	45,102
ab. Specific Loss Provision on Other Assets	1,143	1,341
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>6,847</b>	<b>27,323</b>
<b>Operating Expenses</b>	<b>4,149</b>	<b>3,683</b>
a. Salaries and Employee Benefits	1,722	1,595
b. Administrative Expenses	899	803
c. Auditing and Consulting Expenses	241	240
d. Rents Paid	180	211
e. Depreciation and Amortization	405	427
f. Other	702	407
Other Provisions and Write-Offs	-	-
a. Investment		
b. Other Balance Sheet Items		
c. Off-Balance Sheet Items		
<b>Net Operating Income/(Loss)</b>	<b>2,698</b>	<b>-31,006</b>
Extraordinary Gains/(Losses)	874	230
a. Gains/(Losses) on Revaluation of Assets (NET)	-	2
b. Adjustment for prior period (NET)	874	283
c. Other Gains/(Losses)	-	55
<b>Net Income/(Loss) Before Tax</b>	<b>3,572</b>	<b>-30,776</b>
Income Tax	531	93
<b>Net Income/(Loss) After Tax</b>	<b>3,041</b>	<b>-30,869</b>
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		