

## BANGKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 30 September, 2007

(US\$ Thousand)

Description	30 Sep,2007	30 Sep,2006
Interest and Similar Income	9,763	10,505
Interest Expenses	1,071	1,120
<b>Net Interest Income</b>	<b>8,692</b>	<b>9,385</b>
Other Operating Income	11,823	7,248
<b>Gross Operating Income/(Loss)</b>	<b>20,515</b>	<b>16,633</b>
Specific Loss Provisions and Write-Offs	<b>13,604</b>	<b>14,120</b>
a. Specific Loss Provision Expenses (NET)	13,604	14,120
aa. Specific Loss Provision on Loans to Customers	12,481	12,501
ab. Specific Loss Provision on Other Assets	1,123	1,619
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>6,911</b>	<b>2,513</b>
<b>Operating Expenses</b>	<b>4,440</b>	<b>3,846</b>
a. Salaries and Employee Benefits	1,516	1,300
b. Administrative Expenses	1,140	914
c. Auditing and Consulting Expenses	172	237
d. Rents Paid	200	238
e. Depreciation and Amortization	441	458
f. Other	971	698
Other Provisions and Write-Offs	-	-
a. Investment		
b. Other Balance Sheet Items		
c. Off-Balance Sheet Items		
<b>Net Operating Income/(Loss)</b>	<b>2,471</b>	<b>-1,333</b>
Extraordinary Gains/(Losses)	499	166
a. Gains/(Losses) on Revaluation of Assets (NET)	5	-
b. Adjustment for prior period (NET)	504	221
c. Other Gains/(Losses)	-	55
<b>Net Income/(Loss) Before Tax</b>	<b>2,971</b>	<b>-1,167</b>
Income Tax	366	274
<b>Net Income/(Loss) After Tax</b>	<b>2,605</b>	<b>-1,441</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		