

## BANKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 30 June, 2007

(US\$ Thousand)

Description	30 June,2007	30 June,2006
Interest and Similar Income	6,400	7,273
Interest Expenses	657	771
<b>Net Interest Income</b>	<b>5,743</b>	<b>6,502</b>
Other Operating Income	9,944	2,737
<b>Gross Operating Income/(Loss)</b>	<b>15,687</b>	<b>9,239</b>
Specific Loss Provisions and Write-Offs	<b>10,848</b>	<b>7,519</b>
a. Specific Loss Provision Expenses (NET)	10,848	7,519
aa. Specific Loss Provision on Loans to Customers	10,513	2,087
ab. Specific Loss Provision on Other Assets	335	5,432
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>4,839</b>	<b>1,720</b>
<b>Operating Expenses</b>	<b>2,978</b>	<b>2,652</b>
a. Salaries and Employee Benefits	996	885
b. Administrative Expenses	697	648
c. Auditing and Consulting Expenses	195	154
d. Rents Paid	134	163
e. Depreciation and Amortization	302	325
f. Other	654	477
Other Provisions and Write-Offs	-	-
a. Investment		
b. Other Balance Sheet Items		
c. Off-Balance Sheet Items		
<b>Net Operating Income/(Loss)</b>	<b>1,861</b>	<b>-932</b>
Extraordinary Gains/(Losses)	299	83
a. Gains/(Losses) on Revaluation of Assets (NET)	4	-
b. Adjustment for prior period (NET)	303	138
c. Other Gains/(Losses)	-	55
<b>Net Income/(Loss) Before Tax</b>	<b>2,160</b>	<b>-849</b>
Income Tax	204	448
<b>Net Income/(Loss) After Tax</b>	<b>1,956</b>	<b>-1,297</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		