

## BANKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 30 September, 2006

(US\$ Thousand)

Description	30 Sept,2006	30 Sept,2005
Interest and Similar Income	10,505	9,056
Interest Expenses	1,120	770
<b>Net Interest Income</b>	<b>9,385</b>	<b>8,286</b>
Other Operating Income	7,248	4,133
<b>Gross Operating Income/(Loss)</b>	<b>16,633</b>	<b>12,419</b>
Specific Loss Provisions and Write-Offs	<b>14,120</b>	<b>3,334</b>
a. Specific Loss Provision Expenses (NET)	14,120	3,334
aa. Specific Loss Provision on Loans to Customers	12,501	1,632
ab. Specific Loss Provision on Other Assets	1,619	1,702
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>2,513</b>	<b>9,085</b>
<b>Operating Expenses</b>	<b>3,846</b>	<b>4,096</b>
a. Salaries and Employee Benefits	1,300	1,453
b. Administrative Expenses	914	870
c. Auditing and Consulting Expenses	237	213
d. Rents Paid	238	176
e. Depreciation and Amortization	458	410
f. Other	698	975
Other Provisions and Write-Offs	-	-
a. Investment		
b. Other Balance Sheet Items		
c. Off-Balance Sheet Items		
<b>Net Operating Income/(Loss)</b>	<b>-1,333</b>	<b>4,989</b>
Extraordinary Gains/(Losses)	166	87
a. Gains/(Losses) on Revaluation of Assets (NET)	-	4
b. Adjustment for prior period (NET)	221	84
c. Other Gains/(Losses)	55	-
<b>Net Income/(Loss) Before Tax</b>	<b>-1,167</b>	<b>5,076</b>
Income Tax	274	1,627
<b>Net Income/(Loss) After Tax</b>	<b>-1,441</b>	<b>3,449</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		