

## BANGKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 30 June,2010 &2009

(US\$ Thousand)

Description	Jun-10	Jun-09
Interest and Similar Income	4,078	5,075
Interest Expenses	311	846
<b>Net Interest Income</b>	<b>3,767</b>	<b>4,229</b>
Other Operating Income	3,301	5,600
<b>Gross Operating Income/(Loss)</b>	<b>7,068</b>	<b>9,829</b>
Specific Loss Provisions and Write-Offs	<b>938</b>	<b>1,969</b>
a. Specific Loss Provision Expenses (NET)	938	1,969
aa. Specific Loss Provision on Loans to Customers	895	1,608
ab. Specific Loss Provision on Other Assets	43	362
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>6,130</b>	<b>7,860</b>
<b>Operating Expenses</b>	<b>4,329</b>	<b>3,734</b>
a. Salaries and Employee Benefits	1,509	1,453
b. Administrative Expenses	1,365	1,364
c. Auditing and Consulting Expenses	234	186
d. Rents Paid	203	163
e. Depreciation and Amortization	381	375
f. Other	637	194
Other Provisions and Write-Offs	-	-
a. Investment		
b. Other Balance Sheet Items		
c. Off-Balance Sheet Items		
<b>Net Operating Income/(Loss)</b>	<b>1,801</b>	<b>4,126</b>
Extraordinary Gains/(Losses)	<b>484</b>	<b>553</b>
a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
b. Adjustment for prior period (NET)	484	553
c. Other Gains/(Losses)	-	-
<b>Net Income/(Loss) Before Tax</b>	<b>2,285</b>	<b>4,679</b>
Income Tax	66	114
<b>Net Income/(Loss) After Tax</b>	<b>2,219</b>	<b>4,566</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		