

BANKING SYSTEM'S PERFORMANCE

INCOME STATEMENT

For the Period the end of 30 September 2009

(US\$ Thousand)

Description	30/9/2009	30/9/2008
Interest and Similar Income	7,280	9,520
Interest Expenses	1,170	1,354
Net Interest Income	6,109	8,166
Other Operating Income	8,800	5,644
Gross Operating Income/(Loss)	14,909	13,809
Specific Loss Provisions and Write-Offs	3,991	5,786
a. Specific Loss Provision Expenses (NET)	3,991	5,786
aa. Specific Loss Provision on Loans to Customers	3,544	5,206
ab. Specific Loss Provision on Other Assets	447	580
b. Bad Loans Written Off (not previously provided for)		
Operating Income/(Loss) Net of Specific Loss Provisions	10,919	8,023
Operating Expenses	5,681	5,083
a. Salaries and Employee Benefits	2,156	1,795
b. Administrative Expenses	1,947	1,248
c. Auditing and Consulting Expenses	289	259
d. Rents Paid	242	211
e. Depreciation and Amortization	548	412
f. Other	498	1,159
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	5,238	2,940
Extraordinary Gains/(Losses)	608	792
a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
b. Adjustment for prior period (NET)	608	792
c. Other Gains/(Losses)	-	-
Net Income/(Loss) Before Tax	5,846	3,732
Income Tax	134	310
Net Income/(Loss) After Tax	5,712	4,042
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		