

## BANGKING SYSTEM'S PERFORMANCE

### INCOME STATEMENT

For the Period the end of 30 June,2008 &2009

(US\$ Thousand)

Description	Jun-09	Jun-08
Interest and Similar Income	5,075	6,543
Interest Expenses	846	911
<b>Net Interest Income</b>	<b>4,229</b>	<b>5,631</b>
Other Operating Income	5,600	3,978
<b>Gross Operating Income/(Loss)</b>	<b>9,829</b>	<b>9,609</b>
Specific Loss Provisions and Write-Offs	<b>1,969</b>	<b>4,497</b>
a. Specific Loss Provision Expenses (NET)	1,969	4,497
aa. Specific Loss Provision on Loans to Customers	1,608	4,096
ab. Specific Loss Provision on Other Assets	362	400
b. Bad Loans Written Off (not previously provided for)		
<b>Operating Income/(Loss) Net of Specific Loss Provisions</b>	<b>7,860</b>	<b>5,112</b>
<b>Operating Expenses</b>	<b>3,734</b>	<b>3,403</b>
a. Salaries and Employee Benefits	1,453	1,116
b. Administrative Expenses	1,364	776
c. Auditing and Consulting Expenses	186	147
d. Rents Paid	163	154
e. Depreciation and Amortization	375	331
f. Other	194	879
Other Provisions and Write-Offs	-	-
a. Investment		
b. Other Balance Sheet Items		
c. Off-Balance Sheet Items		
<b>Net Operating Income/(Loss)</b>	<b>4,126</b>	<b>1,709</b>
Extraordinary Gains/(Losses)	553	591
a. Gains/(Losses) on Revaluation of Assets (NET)	-	-
b. Adjustment for prior period (NET)	553	591
c. Other Gains/(Losses)	-	-
<b>Net Income/(Loss) Before Tax</b>	<b>4,679</b>	<b>2,300</b>
Income Tax	114	107
<b>Net Income/(Loss) After Tax</b>	<b>4,566</b>	<b>2,407</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		