

Unaudited Statement of Financial Position - Consolidated

(All Figures Are In 1,000's Of USD)

	31-Dec-10			31-Dec-09
	LBP Amounts in USD	F/C Amounts in USD	Total	
ASSETS				
Cash, compulsory reserves and deposits at Central banks	90,984	279,746	370,730	380,054
Deposits with banks and financial institutions	7,328	197,525	204,854	243,624
Trading Assets	3,402	7,386	10,788	12,828
Financial assets at fair value through profit or loss	-	-	-	-
Assets classified as held for sale	-	-	-	-
Loans to banks	4,682	-	4,682	-
Loans and advances to customers	272,168	415,306	687,474	475,547
Available for-sale Investment Securities	945,261	428,510	1,373,770	1,144,993
Held to-maturity Investment Securities	124,082	175,168	299,250	210,838
Banks' acceptances	100	13,172	13,271	10,178
Investment in Associates	-	-	-	-
Deferred charges	24,974	-	24,974	20,291
Assets acquired in satisfaction of loans	8,912	54,928	63,839	50,400
Properties and equipment	37,587	-	37,587	36,355
Intangible assets	1,866	-	1,866	1,917
Other assets	5,203	2,732	7,935	5,518
Total Assets	1,526,549	1,574,473	3,101,022	2,592,543
FINANCIAL INSTRUMENTS WITH OFF BALANCE SHEET RISKS:				
Letters of guarantee	10,949	69,615	80,564	64,605
Letters of credit	100	46,710	46,810	29,686
Forward exchange contracts	1,002	26,632	27,634	15,078
LIABILITIES				
Deposits and borrowings from banks	9,404	21,759	31,162	22,514
Liab. directly associated with assets classified as held for sale	-	-	-	0
Customers' accounts at amortized cost	1,172,130	1,429,876	2,602,007	2,272,783
Customers' accounts at fair value through profit or loss	1,585	-	1,585	1,497
Liabilities under acceptances	100	13,172	13,271	10,178
Other borrowings	130,222	180	130,402	7,601
Other liabilities	20,169	23,506	43,674	33,348
Provisions	12,246	3,803	16,050	16,168
Total Liabilities	1,345,855	1,492,296	2,838,151	2,364,088
SHAREHOLDERS' EQUITY				
Capital	101,294	-	101,294	101,294
Shareholders' cash contribution to capital	-	-	-	-
Preferred Shares	-	-	-	-
Reserves	41,315	912	42,227	29,019
Special reserve for properties acquired in satisfaction of debts	8,676	-	8,676	7,203
Special reserve for 2003 Loans	-	-	-	-
Owned buildings revaluation surplus	-	-	-	-
Cumulative change in fair value of available for sale investments	26,521	21,474	47,995	43,615
Change in fair value of available for sale securities on assets held for sale	-	-	-	-
Cumulative translation adjustment	-	-	-	-
Retained earnings	17,302	-	17,302	13,009
Net Profit for the year	45,287	-	45,287	34,163
Total attributable to parent	240,395	22,386	262,780	228,302
Minority interest	91	-	91	152
Total Equity	240,486	22,386	262,871	228,454
Total liabilities and Shareholders' Equity	1,586,341	1,514,681	3,101,022	2,592,543



Consolidated

(All Figures Are In 1,000's Of US\$)

INCOME STATEMENT		
	<i>2010 Unaudited</i>	<i>2009</i>
Total Interest Received	172,457	151,834
Total Interest Paid	(108,819)	(98,711)
Net Interest	63,638	53,123
Total Commission received	13,768	11,642
Total Commission paid	(2,304)	(1,794)
NET COMMISSION	11,464	9,848
Write back of impairment loss on advances to customers	9,065	5,106
Allowance for impairment of advances to customers	(1,276)	(1,166)
Write back provisions for risk (net)	0	1,236
Net Write-Backs	7,789	5,176
Net interest and gain /(loss) on trading portfolio	(7)	2,622
Gain on sale of properties 154	2,625	4,097
Revenue From Exchange	1,448	1,066
Capital Markets	5,421	2,169
Other income	5,912	589
Gross Income	98,290	78,690
Staff Costs	(27,839)	(24,265)
Other Operating Expenses	(14,905)	(11,662)
Depreciation and amortization	(2,094)	(2,637)
Total - Expenses	(44,838)	(38,564)
Net Income before taxes	53,452	40,126
Income Tax	(8,155)	(5,886)
Consolidated Net Income After tax	45,298	34,240
<i>Group Share</i>	45,287	34,163
<i>Minority Interest</i>	11	77