

CONSOLIDATED INTERIM PROFIT AND LOSS STATEMENT

NAME: BANKING INDUSTRY	MARCH			JUNE			SEPTEMBER			DECEMBER			AGGREGATES		
	2006 Quarter 1	2005 Quarter 1	Percentage f Ave. Asse	2006 Quarter 2	2005 Quarter 2	Percentage f Ave. Asse	2006 Quarter 3	2005 Quarter 3	Percentage f Ave. Asse	2006 Quarter 4	2005 Quarter 4	Percentage f Ave. Asse	2006 Current Yr	2005 Prior Yr	Percentage f Ave. Assets
Treasury Bills	79,480	89,807	3.9%	72,580	89,357	3.5%	69,919	83,502	3.3%	69,473	80,304	3.5%	291,452	342,970	3.5%
Other Government Securities	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
Interest Income from Securities	79,480	89,807	3.9%	72,580	89,357	3.5%	69,919	83,502	3.3%	69,473	80,304	3.5%	291,452	342,970	3.5%
Loans to Private Sector	68,747	40,002	3.3%	70,871	53,446	3.4%	50,703	44,010	2.4%	44,763	46,253	2.2%	235,084	183,711	2.9%
Overdrafts to Private Sector	45,502	39,776	2.2%	52,005	48,111	2.5%	54,801	51,526	2.6%	53,975	51,990	2.7%	206,283	191,403	2.5%
Other Loans/ Overdrafts	468	3,068	0.0%	503	2,925	0.0%	335	1,807	0.0%	1,750	(10,354)	0.1%	3,056	(2,554)	0.0%
Interests on Loans & Advances	114,717	82,846	5.6%	123,379	104,482	5.9%	105,839	97,343	5.0%	100,488	87,889	5.0%	444,423	372,560	5.4%
Interest from Deposits with Banks	14,372	15,619	0.7%	17,186	22,516	0.8%	17,347	27,055	0.8%	22,447	20,112	1.1%	71,352	85,302	0.9%
Interest fom Bills Purch/ Discounted	395	76	0.0%	277	113	0.0%	274	386	0.0%	646	189	0.0%	1,592	764	0.0%
TOTAL INTEREST INCOME	208,964	188,348	10.2%	213,422	216,468	10.2%	193,379	208,286	9.2%	193,054	188,494	9.7%	808,819	801,596	9.8%
Interest on Bal. Due Other Banks	213	150	0.0%	403	334	0.0%	424	258	0.0%	364	363	0.0%	1,404	1,105	0.0%
Demand Deposits	975	1,787	0.0%	893	3,479	0.0%	830	1,385	0.0%	758	1,000	0.0%	3,456	7,651	0.0%
Savings	18,914	24,790	0.9%	18,191	34,041	0.9%	15,175	27,129	0.7%	21,680	20,766	1.1%	73,960	106,726	0.9%
Time Deposits	31,451	39,215	1.5%	40,442	45,473	1.9%	24,867	27,626	1.2%	28,294	29,354	1.4%	125,054	141,668	1.5%
Interest on Deposits	51,340	65,792	2.5%	59,526	82,993	2.8%	40,872	56,140	1.9%	50,732	51,120	2.5%	202,470	256,045	2.5%
Other Interest Expenses	12,806	7,970	0.6%	13,884	17,511	0.7%	12,554	11,736	0.6%	14,824	12,757	0.7%	54,068	49,974	0.7%
TOTAL INTEREST EXPENSE	64,359	73,912	3.1%	73,813	100,838	3.5%	53,850	68,134	2.6%	65,920	64,240	3.3%	257,942	307,124	3.1%
NET INTEREST INCOME	144,605	114,436	7.0%	139,609	115,630	6.7%	139,529	140,152	6.7%	127,134	124,254	6.4%	550,877	494,472	6.7%
Provision for Credit Losses	35,329	15,998	1.7%	1,208	11,663	0.1%	7,271	19,549	0.3%	49,890	25,516	2.5%	93,698	72,726	1.1%
NET INT. INCOME AFTER PROVIS. FOR CREDIT LOSSES	109,276	98,438	5.3%	138,401	103,967	6.6%	132,258	120,603	6.3%	77,244	98,738	3.9%	457,179	421,746	5.5%
Services charged on Deposits	11,105	12,075	0.5%	13,591	11,787	0.6%	14,912	10,394	0.7%	15,421	11,083	0.8%	55,029	45,339	0.7%
Acceptance Guarantee L/C Fees	4,807	2,959	0.2%	7,893	6,686	0.4%	5,594	3,918	0.3%	7,167	4,148	0.4%	25,461	17,711	0.3%
Fees/Other Charges on FX Transacti	49,103	41,111	2.4%	52,702	32,930	2.5%	42,429	42,338	2.0%	53,303	59,366	2.7%	197,537	175,745	2.4%
Unrealized Foreign Currency Transa.	4,514	3,935	0.2%	944	2,932	0.0%	2,602	8,436	0.1%	5,196	(4,607)	0.3%	13,256	10,696	0.2%
Other Non-interest Income	48,873	48,403	2.4%	48,103	41,771	2.3%	45,039	48,459	2.1%	52,274	47,932	2.6%	194,289	186,565	2.4%
Non-Interest Income	118,402	108,483	5.8%	123,233	96,106	5.9%	110,576	113,545	5.3%	133,361	117,922	6.7%	485,572	436,056	5.9%
NET INTEREST & OTHER INCOME	227,678	206,921	11.1%	261,634	200,073	12.5%	242,834	234,148	11.6%	210,605	216,660	10.6%	942,751	857,802	11.4%
Full-time Employees Salaries	26,953	26,927	1.3%	40,437	28,843	1.9%	28,262	28,393	1.3%	42,850	27,608	2.1%	138,502	111,771	1.7%
Person/ Bonuses & Other Benefits	8,256	8,796	0.4%	7,585	8,781	0.4%	8,616	9,544	0.4%	15,670	13,834	0.8%	40,127	40,955	0.5%
Salaries & Other Comp. Benefits	35,209	35,723	1.7%	48,022	37,624	2.3%	36,878	37,937	1.8%	58,520	41,442	2.9%	178,629	152,726	2.2%
Premises & Other Exps incl Depr.	27,956	22,351	1.4%	34,594	27,613	1.7%	26,468	30,482	1.3%	41,818	32,184	2.1%	130,836	112,630	1.6%
Shortages & Losses	80	103	0.0%	221	159	0.0%	76	471	0.0%	68	458	0.0%	445	1,191	0.0%
Other General Expenses	53,689	45,663	2.6%	52,152	55,407	2.5%	73,372	59,344	3.5%	58,459	57,306	2.9%	237,672	217,720	2.9%
Other Expenses	53,769	45,766	2.6%	52,373	55,566	2.5%	73,448	59,815	3.5%	58,527	57,764	2.9%	238,117	218,911	2.9%
TOTAL NON-INTEREST EXPENSE	116,934	103,840	5.7%	134,989	120,803	6.4%	136,794	128,234	6.5%	158,865	131,390	8.0%	547,582	484,267	6.6%
PROFIT/LOSS BEFORE TAXES	110,744	103,081	5.4%	126,645	79,270	6.0%	106,040	105,914	5.1%	51,740	85,270	2.6%	395,169	373,535	4.8%
Provision for Income Taxes	39,107	35,972	1.9%	43,696	28,031	2.1%	35,800	37,097	1.7%	21,060	28,151	1.1%	139,663	129,251	1.7%
NET INC. BEFORE EXTRA ORDIN.	71,637	67,109	3.5%	82,949	51,239	4.0%	70,240	68,817	3.3%	30,680	57,119	1.5%	255,506	244,284	3.1%
Extra Ordinary Items (specify)	-	-	0.0%	-	-	0.0%	-	-	0.0%	12,035	-	0.6%	12,035	-	0.1%
NET INCOME	71,637	67,109	3.5%	82,949	51,239	4.0%	70,240	68,817	3.3%	18,645	57,119	0.9%	243,471	244,284	3.0%

All figures are in thousands except percentages