

Balance sheet (IFRS)

TMM'000 000

	31.12.07 IAS
ASSETS	
Cash and cash equivalents	20 584
Due from CBT	231 412
Deposits and other balances with other banks	1 246 607
Loans to customers	3 473 311
Provision for loan losses	(21 967)
Investment Securities	-
Accrued interest	-
Investments in subsidiaries	6 536
Intangible assets	2 836
Premises and equipment	235 265
CIP	-
Other assets	33 867
Deferred expense	5
Interbranch	-
TOTAL ASSETS	5 228 456
LIABILITIES	
Due to banks	(237 197)
Customer Deposits	(982 528)
Funds borrowed	(3 350 536)
Accrued interest payable	-
Deferred income	-
Other liabilities	(7 439)
TOTAL LIABILITIES	(4 577 700)
EQUITY	
Share capital	(193 565)
Adjustment to share capital	-
Revaluation surplus	-
Reserve fund	(14 655)
Special reserve fund	(30 775)
Current year income	(1 137)
Accumulated deficit/(income)	(398 704)
Current Year Addition to Capital	-
Provision for expected payments to staff	(4 021)
Provision for other bank transactions	(7 899)
Bank expenses	-
Bank income	-
TOTAL SHAREHOLDER'S EQUITY	(650 756)
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	(5 228 456)

Income statement (IFRS)

TMM'000 000

	31.12.07
INCOME STATEMENT	
Interest income	206 401
Interest expense	(177 061)
Net interest income	29 340
	-
Commission income	25 687
Comission expense	(6 680)
Net fee and commission expenses	19 007
	-
FX gain	3 538
FX loss	(2 633)
FX gain/ loss	97 908
Gain on trading securities	-
Other income	6 647
Operating income	152 902
G&A Expenses	(28 877)
Depreciation	-
Staff costs	-
Intrabranh	-
Impairment provision (+)	3 957
Impairment provision (-)	(74 914)
Impairment provision	254
Net income for the year before monetary g/(l)	53 322
Loss on net monetary position	-
Income before taxes	53 322
Income tax expense	-
	-
Net income for the year	53 322