



	2006	2005
		\$'000
Interest Income		
Loan assets	1,150,408	1,208,828
Investments	550,790	498,152
Cash resources	66,068	68,121
	1,767,266	1,775,101
Interest Expense		
Five dollars shares	(431,661)	(406,891)
Save and prosper shares	(612,466)	(616,636)
Deposits	(16,237)	(14,495)
	(1,060,364)	(1,038,022)
Net Interest Income	706,902	737,079
Other Income		
Fee and commission income	6,648	7,599
Gain on exchange	63,160	9,736
Other operating income	4,367	4,029
Total Net Income	781,077	758,443
Operating Expenses		
Provision for losses on loan assets	(9,339)	(16,489)
General administrative expenses	(305,076)	(285,753)
Depreciation	(27,084)	(26,363)
Other expenses	(36,736)	(65,165)
Net Profit For The Year	402,842	364,673

STATEMENT OF RECOGNISED INCOME AND EXPENSE
FOR THE YEAR ENDED 31 DECEMBER 2006

	2006	2005
	\$'000	\$'000
Net profit for the year	402,842	364,673
Revaluation of land and buildings	0	44,401
Total Recognised Income For The Year	402,842	409,074