

INTERIM CONSOLIDATED STATEMENT OF INCOME

Nine-month period ended 30 September 2009 (Unaudited)

All figures in US\$ million

	<i>Three months ended 30 September</i>		<i>Nine-months ended 30 September</i>	
	2009	2008	2009	2008
OPERATING INCOME				
Interest income	258	474	829	1,397
Interest expense	(158)	(356)	(545)	(1,081)
Net interest income	100	118	284	316
Other operating income	67	30	206	151
Total operating income	167	148	490	467
Impairment provisions	(33)	(234)	(98)	(974)
NET OPERATING INCOME (LOSS) AFTER PROVISIONS	134	(86)	392	(507)
OPERATING EXPENSES				
Staff	56	58	170	183
Premises and equipment	7	8	22	22
Other	19	23	57	63
Total operating expenses	82	89	249	268
PROFIT (LOSS) BEFORE TAXATION	52	(175)	143	(775)
Taxation on foreign operations	(14)	(7)	(33)	(40)
PROFIT (LOSS) FOR THE PERIOD	38	(182)	110	(815)
Profit attributable to non-controlling interests	(12)	(12)	(30)	(37)
Profit (loss) attributable to shareholders of the parent	26	(194)	80	(852)
BASIC AND DILUTED EARNINGS (LOSS) PER SHARE (EXPRESSED IN US\$)	0.01	(0.10)	0.04	(0.62)