

**INTERIM CONSOLIDATED STATEMENT OF INCOME**

Six-month period ended 30 June 2009 (Unaudited)

All figures in US\$ million

	<i>Three months ended 30 June</i>		<i>Six months ended 30 June</i>	
	<b>2009</b>	2008	<b>2009</b>	2008
<b>OPERATING INCOME</b>				
Interest income	<b>268</b>	447	<b>571</b>	923
Interest expense	<b>(174)</b>	(341)	<b>(387)</b>	(725)
Net interest income	<b>94</b>	106	<b>184</b>	198
Other operating income	<b>90</b>	86	<b>139</b>	121
Total operating income	<b>184</b>	192	<b>323</b>	319
Impairment provisions	<b>(50)</b>	(137)	<b>(65)</b>	(740)
<b>NET OPERATING INCOME (LOSS) AFTER PROVISIONS</b>	<b>134</b>	55	<b>258</b>	(421)
<b>OPERATING EXPENSES</b>				
Staff	<b>61</b>	62	<b>114</b>	125
Premises and equipment	<b>8</b>	8	<b>15</b>	14
Other	<b>19</b>	22	<b>38</b>	40
Total operating expenses	<b>88</b>	92	<b>167</b>	179
<b>PROFIT (LOSS) BEFORE TAXATION</b>	<b>46</b>	(37)	<b>91</b>	(600)
Taxation on foreign operations	<b>(13)</b>	(21)	<b>(19)</b>	(33)
<b>PROFIT (LOSS) FOR THE PERIOD</b>	<b>33</b>	(58)	<b>72</b>	(633)
Profit attributable to non-controlling interests	<b>(11)</b>	(13)	<b>(18)</b>	(25)
Profit (loss) attributable to shareholders of the parent	<b>22</b>	(71)	<b>54</b>	(658)
<b>BASIC AND DILUTED EARNINGS (LOSS) PER SHARE (EXPRESSED IN US\$)</b>	<b>0.01</b>	(0.06)	<b>0.03</b>	(0.61)