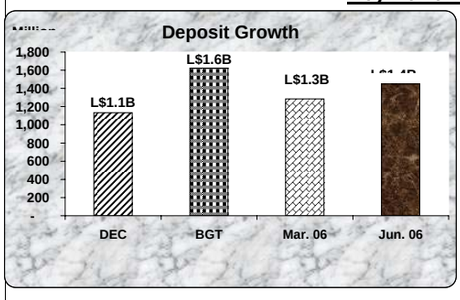
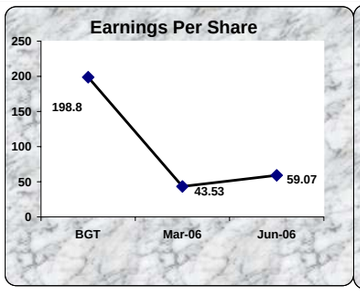
2006 Quarterly Financial Performance

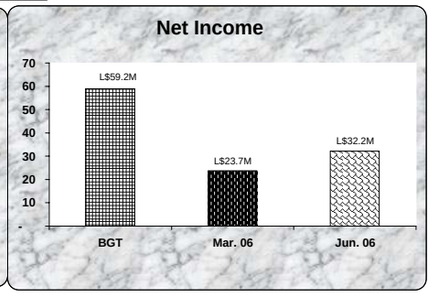
Income Statement	Note	June 2006 L$ $000	March 2006 L$ $000	BUDGET 2006 L$ $000	Achievement Jun 06/Budget %
Revenue					
Income on Loans and Advances	1	63,823	26,711	126,904	50%
Less: Interest Expense	2	(8,563)	(4,132)	(20,358)	42%
Net Interest & Commission Income		55,260	22,579	106,546	52%
Fees, Commissions and Exchange Income	3	92,855	42,892	179,046	52%
Other Operating Income		6,489	3,065	21,808	30%
Total Revenue		154,604	68,536	307,400	50%
Expenses					
Bad and Doubtful Loan Expense		10,039	-	10,034	100%
General and Administrative Expenses	4	95,542	44,129	238,206	40%
Total Operating Expenses		105,581	44,129	248,240	43%
Net Income from Operations		49,023	24,407	59,160	83%
Operating risk provision		(11,694)			
Prior Year Items		(5,599)	(659)	-	
Extraordinary Items		499	-	-	
Net Operating Results for the Year		32,229	23,748	59,160	54%
USD Equivalent		570	424	1,020	56%

Balance Sheet	Note	June 2006 L$ $000	March 2006 L$ $000	Budget 2006 L$ $000	Achievement Jun 06/Budget %	Jun 06/ Dec 05 GROWTH %
Assets						
Current Assets						
Cash and Short term Funds	5	1,009,504	934,017	1,134,683	89%	15%
Loans and Advances Net	6	1,010,485	901,020	1,074,057	94%	16%
Other Assets	7	74,390	59,199	64,975	114%	30%
Investment	8	92,423	93,066	91,411	101%	-1%
Fixed Assets Net	9	77,384	73,587	120,371	64%	8%
Total Assets		2,264,186	2,060,889	2,485,497	91%	15%
Liabilities						
Customers' Deposits	10	1,447,887	1,285,106	1,624,662	89%	28%
Due to Other Banks		-	2,865	-		-100%
Taxes Payable		6	108	-		-90%
Other Liabilities and Accruals	11	172,312	156,826	144,051	120%	-23%
Total Liabilities		1,620,205	1,444,905	1,768,713	92%	19%
Shareholders' Equity						
Paid in Capital	12	206,747	206,747	206,747	100%	0%
Reserves	13	437,234	409,236	510,037	86%	8%
Total Shareholders' Equity		643,981	615,984	716,784	90%	6%
Total Liabilities and Shareholders' Equity		2,264,186	2,060,889	2,485,497	91%	15%
USD Equivalent		40,296	38,256	44,872	90%	8%

Key Performance Indicators - Graphical Perspective







Francis A. Dennis, Jr.
President of LBDI and
Chairman of the Executive Committee

Hilary Dennis
Chairman
Board of Directors