BANKING SYSTEM'S PERFORMANCE

INCOME STATEMENT

For the Period the end of 30 Sept, 2026 & 2025

(in thousand US$)

Description	30/9/2026	30/9/2025
Interest and Similar Income	93,283	89,092
Interest Expenses	23,464	17,456
Net Interest Income	**69,819**	**71,636**
Other Operating Income	15,770	13,961
Gross Operating Income/(Loss)	**85,589**	**85,597**
Specific Loss Provisions and Write-Offs	**3,676**	**1,473**
a. Specific Loss Provision Expenses (NET)	**3,676**	**1,473**
aa. Specific Loss Provision on Loans to Customers	3,676	1,473
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	**81,913**	**84,124**
Operating Expenses	**37,153**	**34,440**
a. Salaries and Employee Benefits	13,411	14,777
b. Administrative Expenses	9,568	6,556
c. Auditing and Consulting Expenses	4,100	2,987
d. Rents Paid	1,020	1,317
e. Depreciatiation and Amortization	4,858	4,061
f. Other	4,197	4,743
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	**44,760**	**49,684**
Extraordinary Gains/(Losses)	**199**	**1,625**
a. Gains/(Losses) on Revaluation of Assets (NET)	25	121
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	174	1,504
Net Income/(Loss) Before Tax	**44,959**	**51,309**
Income Tax	4,336	6,730
Net Income/(Loss) After Tax	**40,622**	**44,579**
Transfer to General Provisions	-	-
Dividends Declared	-	-
Retained Earnings for the Year	-	-
Retained Earnings at the Beginning of the Year	-	-
Retained Earnings at the End of the Year	-	-