

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 December, 2025 & 2024

(in thousand US\$)

Description	31/12/2025	31/12/2024
Interest and Similar Income	107,000	113,237
Interest Expenses	22,860	23,240
Net Interest Income	84,140	89,998
Other Operating Income	16,406	17,306
Gross Operating Income/(Loss)	100,547	107,303
Specific Loss Provisions and Write-Offs	1,931	1,735
a. Specific Loss Provision Expenses (NET)	1,931	1,735
aa. Specific Loss Provision on Loans to Customers	1,931	1,735
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	98,616	105,568
Operating Expenses	42,036	41,025
a. Salaries and Employee Benefits	17,006	17,492
b. Administrative Expenses	8,836	8,530
c. Auditing and Consulting Expenses	4,958	4,213
d. Rents Paid	1,049	1,163
e. Depreciation and Amortization	5,666	4,112
f. Other	4,521	5,515
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	56,579	64,543
Extraordinary Gains/(Losses)	72	-16
a. Gains/(Losses) on Revaluation of Assets (NET)	125	8
b. Adjustment for prior period (NET)	-	-1
c. Other Gains/(Losses)	-53	-23
Net Income/(Loss) Before Tax	56,652	64,527
Income Tax	5,955	6,650
Net Income/(Loss) After Tax	50,696	57,877
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	-	-