BANKING SYSTEM'S PERFORMANCE

INCOME STATEMENT

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

(in thousand US$)

Description	30/6/2026	30/6/2025
Interest and Similar Income	62,096	59,642
Interest Expenses	15,570	11,293
Net Interest Income	**46,526**	**48,349**
Other Operating Income	9,535	9,343
Gross Operating Income/(Loss)	**56,061**	**57,692**
Specific Loss Provisions and Write-Offs	**2,485**	**3,428**
a. Specific Loss Provision Expenses (NET)	**2,485**	**3,428**
aa. Specific Loss Provision on Loans to Customers	2,485	3,428
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	**53,576**	**54,264**
Operating Expenses	**24,737**	**21,933**
a. Salaries and Employee Benefits	9,679	9,633
b. Administrative Expenses	5,968	4,144
c. Auditing and Consulting Expenses	2,396	1,715
d. Rents Paid	637	839
e. Depreciatiation and Amortization	3,276	2,557
f. Other	2,782	3,045
Other Provisions and Write-Offs	**-**	**-**
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	**28,839**	**32,331**
Extraordinary Gains/(Losses)	**63**	**81**
a. Gains/(Losses) on Revaluation of Assets (NET)	24	61
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	39	20
Net Income/(Loss) Before Tax	**28,903**	**32,412**
Income Tax	2,827	4,492
Net Income/(Loss) After Tax	**26,076**	**27,920**
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	-	-