BANKING SYSTEM'S PERFORMANCE INCOME STATEMENT

For the Period the end of 30 June, 2023 & 2022

(in thousand US\$)

Interest Expenses	Description	30/6/2023	30/6/2022
Interest Expenses	Interest and Similar Income	53 366	18,822
Net Interest Income		*	1,946
Other Operating Income	•		·
Specific Loss Provisions and Write-Offs 3,847 1,1	Net Interest Income	47,552	16,876
Specific Loss Provisions and Write-Offs 3,847 1,1	Other Operating Income	8,763	7,255
a. Specific Loss Provision Expenses (NET) a. Specific Loss Provision on Loans to Customers ab. Specific Loss Provision on Other Assets b. Bad Loans Written Off (not previously provided for) Operating Income/(Loss) Net of Specific Loss Provisions 52,468 22,5 Operating Expenses a. Salaries and Employee Benefits b. Administrative Expenses c. Auditing and Consulting Expenses d. Rents Paid d. Rents Paid d. Hadden Admortization f. Other Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items c. Off-Balance Sheet Items Net Operating Income/(Loss) Extraordinary Gains/(Losses) a. Gains/(Losses) a. Gains/(Losses) b. Adjustment for prior period (NET) c. Other Gains/(Losses) c. Other Tax Transfer to General Provisions Dividends Declared Retained Earnings for the Year	Gross Operating Income/(Loss)	56,314	24,132
an. Specific Loss Provision on Loans to Customers ab. Specific Loss Provision on Other Assets b. Bad Loans Written Off (not previously provided for) Operating Income/(Loss) Net of Specific Loss Provisions 52,468 22,5 Operating Expenses 17,546 14,2 a. Salaries and Employee Benefits b. Administrative Expenses c. Auditing and Consulting Expenses d. Rents Paid e. Depreciatiation and Amortization f. Other Other Provisions and Write-Offs a. Investment c. Off-Balance Sheet Items c. Other Gains/(Losses) a. Gains/(Losses) a. Gains/(Losses) a. Gains/(Losses) b. Adjustment for prior period (NET) c. Other Gains/(Losses) c. Other Gains/(Losses) c. Adjustment for prior period (NET) c. Other Gains/(Losses) c. Adjustment	Specific Loss Provisions and Write-Offs	3,847	1,140
ab. Specific Loss Provision on Other Assets b. Bad Loans Written Off (not previously provided for) Operating Income/(Loss) Net of Specific Loss Provisions 52,468 22,5 Operating Expenses 17,546 14,3 a. Salaries and Employee Benefits b. Administrative Expenses c. Auditing and Consulting Expenses d. Rents Paid d. Rents Paid d. Rents Paid d. Perpeciatiation and Amortization f. Other Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items c. Off-Balance Sheet Items The Operating Income/(Loss) Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses) Income Tax Net Income/(Loss) After Tax Transfer to General Provisions Dividends Declared Retained Earnings for the Year	a. Specific Loss Provision Expenses (NET)	3,847	1,140
Departing Income/(Loss) Net of Specific Loss Provisions 52,468 22,5	aa. Specific Loss Provision on Loans to Customers	3,847	1,140
Operating Income/(Loss) Net of Specific Loss Provisions 52,468 22,9 Operating Expenses 17,546 14,2 a. Salaries and Employee Benefits 7,947 6,6 b. Administrative Expenses 3,356 2,0 c. Auditing and Consulting Expenses 1,549 1,2 d. Rents Paid 443 4 e. Depreciatiation and Amortization 2,133 2,4 f. Other 2,117 1,5 Other Provisions and Write-Offs - - a. Investment - - b. Other Balance Sheet Items - - c. Off-Balance Sheet Items - - Net Operating Income/(Loss) 34,922 8, Extraordinary Gains/(Losses) -118 1,3 a. Gains/(Losses) on Revaluation of Assets (NET) - - b. Adjustment for prior period (NET) - - 1,1 c. Other Gains/(Losses) - - 1,1 Net Income/(Loss) Before Tax 34,804 10, Income Tax 31,434 9,	ab. Specific Loss Provision on Other Assets	-	-
Operating Expenses 17,546 14,3 a. Salaries and Employee Benefits 7,947 6,1 b. Administrative Expenses 3,356 2,0 c. Auditing and Consulting Expenses 11,549 11,549 d. Rents Paid 443 443 e. Depreciatiation and Amortization 2,133 2,4 f. Other 2,117 1,4 Other Provisions and Write-Offs - - a. Investment - - b. Other Balance Sheet Items - - c. Off-Balance Sheet Items - - Net Operating Income/(Loss) 34,922 8, Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 - b. Adjustment for prior period (NET) - - 1,1 c. Other Gains/(Losses) -167 - 1,1 Net Income/(Loss) Before Tax 33,370 9 Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions - -	b. Bad Loans Written Off (not previously provided for)	-	-
a. Salaries and Employee Benefits b. Administrative Expenses c. Auditing and Consulting Expenses d. Rents Paid e. Depreciatiation and Amortization f. Other Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items Net Operating Income/(Loss) Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses) Net Income/(Loss) Before Tax Net Income/(Loss) After Tax Transfer to General Provisions Dividends Declared Retained Earnings for the Year	Operating Income/(Loss) Net of Specific Loss Provisions	52,468	22,991
b. Administrative Expenses c. Auditing and Consulting Expenses d. Rents Paid e. Depreciatiation and Amortization f. Other Other Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items The Operating Income/(Loss) Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses) Net Income/(Loss) Before Tax Income Tax Net Income/(Loss) After Tax Transfer to General Provisions Dividends Declared Retained Earnings for the Year	Operating Expenses	17,546	14,320
c. Auditing and Consulting Expenses 1,549 1,24 d. Rents Paid 443 24 e. Depreciatiation and Amortization 2,133 2,6 f. Other 2,117 1,2 Other Provisions and Write-Offs - - a. Investment - - b. Other Balance Sheet Items - - c. Off-Balance Sheet Items - - c. Off-Balance Sheet Items - - b. Other Gains/(Losses) 34,922 8 Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 - b. Adjustment for prior period (NET) - 1,1 c. Other Gains/(Losses) -167 - Net Income/(Loss) Before Tax 34,804 10 Income Tax 31,434 9 Net Income/(Loss) After Tax 31,434 9 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	a. Salaries and Employee Benefits	7,947	6,127
d. Rents Paid 443 443 e. Depreciatiation and Amortization 2,133 2,4 f. Other 2,117 1,4 Other Provisions and Write-Offs - - a. Investment - - b. Other Balance Sheet Items - - c. Off-Balance Sheet Items - - Net Operating Income/(Loss) 34,922 8, Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 - b. Adjustment for prior period (NET) - - 1,1 c. Other Gains/(Losses) -167 - - Net Income/(Loss) Before Tax 34,804 10, Income Tax 3,370 5 Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	b. Administrative Expenses	3,356	2,634
e. Depreciatiation and Amortization f. Other 2,133 2,4 f. Other 2,117 1,4 Other Provisions and Write-Offs a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items 7 Net Operating Income/(Loss) 8,4,922 8, Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses) 1,18 1,5 1,5 1,6 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7	c. Auditing and Consulting Expenses	1,549	1,234
f. Other 2,117 1,4 Other Provisions and Write-Offs - - a. Investment - - b. Other Balance Sheet Items - - c. Off-Balance Sheet Items - - Net Operating Income/(Loss) 34,922 8, Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 - b. Adjustment for prior period (NET) - - 1,1 c. Other Gains/(Losses) -167 - - Net Income/(Loss) Before Tax 34,804 10, Income Tax 3,370 9, Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	d. Rents Paid	443	457
Other Provisions and Write-Offs - a. Investment - b. Other Balance Sheet Items - c. Off-Balance Sheet Items - Net Operating Income/(Loss) 34,922 Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 - b. Adjustment for prior period (NET) - 1,1 c. Other Gains/(Losses) -167 - Net Income/(Loss) Before Tax 34,804 10,0 Income Tax 3,370 9,0 Net Income/(Loss) After Tax 31,434 9,0 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	e. Depreciatiation and Amortization	2,133	2,411
a. Investment b. Other Balance Sheet Items c. Off-Balance Sheet Items - Net Operating Income/(Loss) Sextraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses) Net Income/(Loss) Before Tax Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions Dividends Declared Retained Earnings for the Year	f. Other	2,117	1,457
b. Other Balance Sheet Items c. Off-Balance Sheet Items - Net Operating Income/(Loss) Satisfy Closses of the State of th	Other Provisions and Write-Offs	-	-
c. Off-Balance Sheet Items - Net Operating Income/(Loss) 34,922 8, Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 49 b. Adjustment for prior period (NET) - 1,1 c. Other Gains/(Losses) -167 -167 Net Income/(Loss) Before Tax 34,804 10,0 Income Tax 3,370 9,0 Net Income/(Loss) After Tax 31,434 9,0 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	a. Investment	-	-
Net Operating Income/(Loss) 34,922 8, Extraordinary Gains/(Losses) -118 1,5 a. Gains/(Losses) on Revaluation of Assets (NET) 49 49 b. Adjustment for prior period (NET) - 1,1 c. Other Gains/(Losses) -167 -167 Net Income/(Loss) Before Tax 34,804 10,0 Income Tax 3,370 9 Net Income/(Loss) After Tax 31,434 9,0 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	b. Other Balance Sheet Items	-	-
Extraordinary Gains/(Losses) a. Gains/(Losses) on Revaluation of Assets (NET) b. Adjustment for prior period (NET) c. Other Gains/(Losses) Net Income/(Loss) Before Tax 34,804 Income Tax 3,370 Series Tax 31,434 9, Transfer to General Provisions Dividends Declared Retained Earnings for the Year	c. Off-Balance Sheet Items	-	-
a. Gains/(Losses) on Revaluation of Assets (NET) 49 b. Adjustment for prior period (NET) - c. Other Gains/(Losses) -167 Net Income/(Loss) Before Tax 34,804 10, Income Tax 3,370 9 Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	Net Operating Income/(Loss)	34,922	8,672
b. Adjustment for prior period (NET) - 1,1 c. Other Gains/(Losses) -167 -167 Net Income/(Loss) Before Tax 34,804 10,0 Income Tax 3,370 9 Net Income/(Loss) After Tax 31,434 9,0 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	Extraordinary Gains/(Losses)	-118	1,960
c. Other Gains/(Losses) -167 Net Income/(Loss) Before Tax 34,804 10,000 Income Tax 3,370 5 Net Income/(Loss) After Tax 31,434 9,000 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	a. Gains/(Losses) on Revaluation of Assets (NET)	49	20
Net Income/(Loss) Before Tax 34,804 10,000 Income Tax 3,370 5 Net Income/(Loss) After Tax 31,434 9,000 Transfer to General Provisions - - Dividends Declared - - Retained Earnings for the Year - -	b. Adjustment for prior period (NET)	-	1,196
Income Tax 3,370 S Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions Dividends Declared - Retained Earnings for the Year -	c. Other Gains/(Losses)	-167	744
Net Income/(Loss) After Tax 31,434 9, Transfer to General Provisions Dividends Declared - Retained Earnings for the Year -	Net Income/(Loss) Before Tax	34,804	10,632
Transfer to General Provisions - Dividends Declared - Retained Earnings for the Year -	Income Tax	3,370	907
Dividends Declared - Retained Earnings for the Year -	Net Income/(Loss) After Tax	31,434	9,725
Dividends Declared - Retained Earnings for the Year -	Transfer to General Provisions		_
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Retained Earnings at the Beginning of the Year Retained Earnings at the End of the Year -		-	-