

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 30 September, 2025 & 2024

(in thousand US\$)

Description	30/9/2025	30/9/2024
Interest and Similar Income	89,092	96,803
Interest Expenses	17,456	16,496
Net Interest Income	71,636	80,308
Other Operating Income	13,961	14,895
Gross Operating Income/(Loss)	85,597	95,202
Specific Loss Provisions and Write-Offs	1,473	2,265
a. Specific Loss Provision Expenses (NET)	1,473	2,265
aa. Specific Loss Provision on Loans to Customers	1,473	2,265
ab. Specific Loss Provision on Other Assets	-	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	84,124	92,937
Operating Expenses	34,440	32,383
a. Salaries and Employee Benefits	14,777	14,273
b. Administrative Expenses	6,556	6,647
c. Auditing and Consulting Expenses	2,987	2,793
d. Rents Paid	1,317	1,132
e. Depreciation and Amortization	4,061	2,947
f. Other	4,743	4,591
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	49,684	60,554
Extraordinary Gains/(Losses)	1,625	307
a. Gains/(Losses) on Revaluation of Assets (NET)	121	3
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	1,504	304
Net Income/(Loss) Before Tax	51,309	60,861
Income Tax	6,730	6,225
Net Income/(Loss) After Tax	44,579	54,636
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	-	-