

BANKING SYSTEM'S PERFORMANCE
INCOME STATEMENT
For the Period the end of 31 March, 2026 & 2025

(in thousand US\$)

Description	31/3/2026	31/3/2025
Interest and Similar Income	31,161	31,664
Interest Expenses	7,969	5,468
Net Interest Income	23,193	26,196
Other Operating Income	4,509	4,665
Gross Operating Income/(Loss)	27,702	30,861
Specific Loss Provisions and Write-Offs	1,548	1,998
a. Specific Loss Provision Expenses (NET)	1,548	1,998
aa. Specific Loss Provision on Loans to Customers	1,549	1,998
ab. Specific Loss Provision on Other Assets	2	-
b. Bad Loans Written Off (not previously provided for)	-	-
Operating Income/(Loss) Net of Specific Loss Provisions	26,154	28,863
Operating Expenses	11,828	11,326
a. Salaries and Employee Benefits	4,953	5,170
b. Administrative Expenses	2,269	2,076
c. Auditing and Consulting Expenses	1,076	920
d. Rents Paid	335	454
e. Depreciation and Amortization	1,720	1,243
f. Other	1,475	1,463
Other Provisions and Write-Offs	-	-
a. Investment	-	-
b. Other Balance Sheet Items	-	-
c. Off-Balance Sheet Items	-	-
Net Operating Income/(Loss)	14,327	17,537
Extraordinary Gains/(Losses)	93	187
a. Gains/(Losses) on Revaluation of Assets (NET)	0	61
b. Adjustment for prior period (NET)	-	-
c. Other Gains/(Losses)	92	126
Net Income/(Loss) Before Tax	14,420	17,724
Income Tax	1,450	2,675
Net Income/(Loss) After Tax	12,970	15,050
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	-	-