

Unaudited Financial Statements for the
Nine Months Period ended 30 September 2025

Statement of Comprehensive Income for the period ended 30 September 2025 (Unaudited)
(Amount in GHS'000)

	September 2025	September 2024
Interest income	822,199	494,314
Interest expense	(429,056)	(402,731)
Net interest (expense)/income	393,143	91,583
Fees and commission	65,865	54,899
Net trading income	83,492	74,139
Other operating income	8,727	9,541
Net other operating income	551,227	230,162
Impairment charge	19,018	951
Personnel Expenses	(186,186)	(104,580)
Other Operating Expenses	(201,099)	(138,702)
Depreciation and Amortisation	(20,166)	(27,876)
	-	-
Operating Profit/(Loss)	162,794	(40,045)
Share of Profit/(Loss) of Associates	-	150
Profit/ (loss) before income tax	162,794	(39,895)
Tax charge	(16,279)	-
Profit/ (loss) after tax	146,515	(39,895)
Fair value	-	-
Total Comprehensive income for the period	146,515	(39,895)

Statement of Financial Position as at 30 September 2025 (Unaudited)
(Amount in GHS'000)

	September 2025	September 2024
Assets		
Cash and Cash Equivalents	5,992,412	2,252,108
Investment securities	3,653,737	2,646,704
Loans and advances to customers	770,666	714,377
Investment in Associates	33,303	26,459
Property and Equipment	110,308	109,682
Intangible assets	3,973	7,773
Current income tax assets	2,021	2,330
Other assets	108,846	72,274
Right of use asset	5,709	9,416
Total assets	10,680,975	5,841,123
Liabilities		
Deposits from banks	136,620	-
Deposits from Customers	9,279,201	6,624,381
Borrowings	127,976	124,515
Other liabilities	152,205	80,415
Lease liabilities	13,141	17,568
Total liabilities	9,709,143	6,846,879
Equity		
Stated Capital	70,000	70,000
Treasury Shares	(30,000)	(30,000)
Statutory Reserve	87,316	86,969
Credit risk reserve	297,957	330,530
Deposit for Shares	3,045,519	1,257,473
Retained earnings - (deficit)	(2,627,133)	(2,848,545)
Other reserves	128,173	127,817
Total equity	971,832	(1,005,756)
Total liabilities and equity	10,680,975	5,841,123

Summary Statement of Cash Flows for the period ended 30 September 2025 (Unaudited)
(Amount in GHS'000)

	September 2025	September 2024
Cash flows from operating activities		
Profit/(Loss) before tax	162,794	(39,895)
Adjustments for:		
Depreciation and amortisation	20,166	27,876
Interest expense on borrowings	4,347	4,525
Interest expense on lease liabilities	-	4,543
Exchange loss on lease liabilities		
Impairment charge (release) on financial assets	(19,018)	-
(Gain)/loss on disposal of property and equipment	(360)	(273)
Share of profits in associate		(150)
Change in loans and advances	(56,289)	(27,371)
Change in investment securities	186,649	(450,087)
Change in other assets	(36,574)	6,327
Change in deposits from customers	2,654,820	1,308,637
Change in other liabilities	71,790	(32,288)
Tax (paid)/refunded		
Net cash inflow/(outflow) from operating activities	2,988,325	801,844
Cash flows from investing activities		
Proceeds from sale of property and equipment	360	273
Dividends received	1,619	
Net cash outflow from investing activities	1,979	273
Cash flows from financing activities		
Repayment of borrowings	-	(801)
Deposits for shares	750,000	400,000
Net cash (outflow)/inflow from financing activities	750,000	399,199
Net (decrease)/increase in cash and cash equivalents	3,740,304	1,201,316
Cash and cash equivalents at 1 January	2,252,108	1,050,792
Cash and cash equivalents at 30 September 2025	5,992,412	2,252,108

Summary Statement of Changes in Equity as at 30th September 2025 (Unaudited)

Period ended 30th September 2025	Stated Capital	Other Reserves	Deposit for Shares	Treasury Shares	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
Balance at 1 January 2025	70,000	128,173	1,369,557	(30,000)	87,613	335,234	(2,810,925)	(850,645)
Profit/(Loss) for the year	-	-	-	-	-	-	146,515	146,515
Transfer to credit risk reserve	-	-	-	-	-	(37,277)	37,277	-
Total transactions with owners	-	-	-	-	-	-	-	-
Deposit for shares	-	-	1,675,962	-	-	-	-	1,675,962
Balance at 30 September 2025	70,000	128,173	3,045,519	(30,000)	87,316	297,957	(2,627,133)	971,832

Period ended 30th September 2024	Stated Capital	Other Reserves	Deposit for Shares	Treasury Shares	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
Balance at 1 January 2024	70,000	127,817	857,473	(30,000)	86,969	356,867	(2,834,987)	(1,365,861)
Profit/(Loss) for the year	-	-	-	-	-	-	(39,895)	(39,895)
Total transactions with owners	-	-	-	-	-	-	-	-
Deposit for shares	-	-	400,000	-	-	-	-	400,000
Balance at 30 September 2024	70,000	127,817	1,257,473	(30,000)	86,969	356,867	(2,874,882)	(1,005,756)

1. Basis of Preparation

The Summary financial statements have been prepared in accordance with (IFRS) including the Implication of IAS 29 Hyperinflation Directive issued by ICAG and requirements of the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

2. Reporting Currency

The summary Financial Statements have been prepared in Ghana Cedi, the Bank's reporting currency.

3. Quantitative Disclosures

	September 2025	September 2024
i. Gross Non-Performing Loan (NPL) Ratio	68.10%	74.03%
ii. Capital Adequacy Ratio	38.86%	-56.01%
iii. Contingencies and guarantees	15.70	155.72
iv. Common Equity Tier 1 Ratio	34.79%	-58.73%
v. Leverage Ratio	3.91%	-23.97%
vi. Liquidity Ratio	10.58%	5.46%

4. Qualitative Disclosures

The bank is inherently exposed to Credit, Liquidity, Market, and operational Risks.

Credit Risk

The Management Credit Committee has responsibility for credit risk issues. Procedures for managing credit risk are determined at the business levels with specific policies and procedures being adapted to different risk environment and business goals. Risk officers are located in the business units to maximise the efficiency of decision making. Credit quality and risk are managed with internal mechanisms such as internal assesments for individual and scheme customers.

Liquidity Risk

Liquidity risk management is governed by the Asset and Liability Management committee (ALCO), which is chaired by an Executive Director. ALCO is responsible for both statutory and prudential liquidity. These responsibilities include the provision of authorities, policies and procedures. Liquidity is managed to ensure that the bank is able to meet customer withdrawal demands under all circumstances.

Market Risk

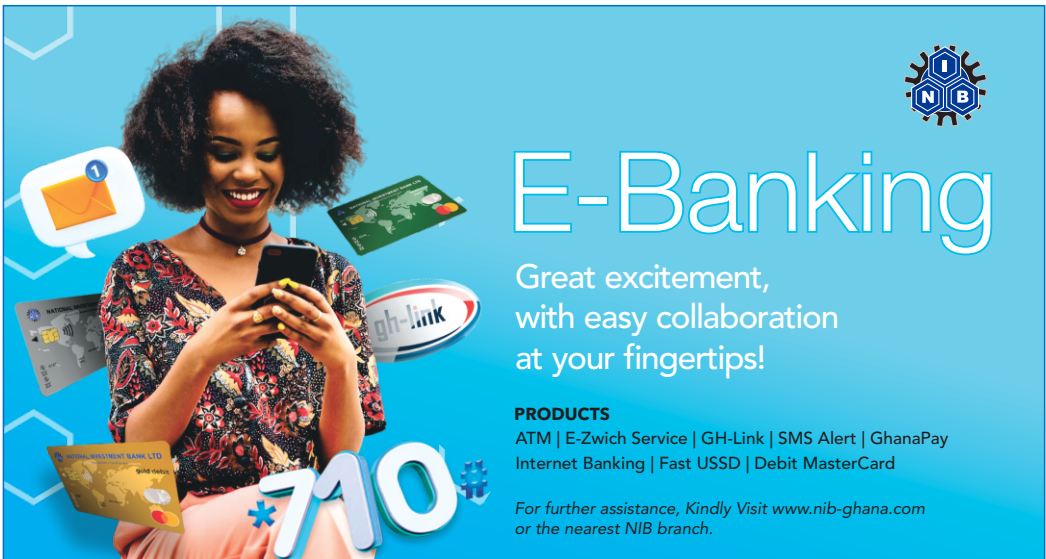
Market risk is governed by the Bank's Market Risk Unit which is supervised by ALCO and which agrees policies, procedures and levels of risk appetite in terms of Value at Risk. The unit provides market risk oversight and guidance on policy setting.

Operational Risk

The bank recognizes that significant losses can result from operational risks and vulnerabilities and adopts tools such risk registers and key risk indicators (KRIs) to identify and mitigate them.

Signed
Mr. Frank Adu Jnr.
Director

Signed
Chief Dr. Doliwura Zakaria
Director



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