OmniBSIC BANK

UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPT. 2025

UNAUDITED SUMMARY STATEMENT OF COMPREHENSIVE INCOME

(All amounts are expressed in thousands of Ghana cedis)

	SEPT 2025	SEPT 2024
Interest income	**1,845,125**	819,375
Interest expense	**(936,218)**	(446,797)
Net Interest Income	**908,907**	372,579
Fee and commission income	**78,338**	54,296
Fee and commission expense	**(15,470)**	(5,586)
Net fee and commission income	**62,868**	48,710
Net trading income	**94,428**	74,557
Other income	**4,509**	4,399
Operating income	**1,070,713**	500,244
Net impairment release/(charge)	**(28,500)**	(21,300)
Personnel expenses	**(152,775)**	(97,255)
Depreciation and amortisation expense	**(66,579)**	(43,622)
Other operating expenses	**(271,858)**	(156,481)
Profit before tax	**551,001**	181,587
Income tax expense	**(167,780)**	(48,839)
Profit after tax	**383,222**	132,748
Other comprehensive income	**-**	-
Total comprehensive income	**383,222**	132,748

UNAUDITED SUMMARY STATEMENT OF FINANCIAL POSITION

(All amounts are expressed in thousands of Ghana cedis)

	SEPT 2025	SEPT 2024
Assets		
Cash and balances with banks	**3,862,680**	1,573,169
Investments	**10,549,676**	5,592,489
Loans and advances to customers	**1,300,639**	821,574
Current tax assets	**-**	3,564
Non-current asset held for sale	**4,694**	4,891
Other assets	**685,073**	59,406
Right-of-use assets	**74,416**	62,941
Intangible assets	**41,976**	48,833
Property Plant and equipment	**256,324**	177,791
Total assets	**16,775,478**	8,344,661
Liabilities		
Deposits from banks and other financial institutions	**534,225**	181,230
Deposits from customers	**14,879,504**	7,428,273
Other liabilities	**240,624**	53,145
Lease liabilities	**47,039**	57,654
Total liabilities	**15,701,392**	7,720,304
Equity		
Stated capital	**921,948**	921,947
Statutory reserve	**355,728**	64,490
Credit risk reserve	**150,456**	135,745
Retained earnings - (deficit)	**(354,045)**	(497,826)
Total equity	**1,074,086**	624,357
Total liabilities and equity	**16,775,478**	8,344,661

UNAUDITED SUMMARY STATEMENT OF CASH FLOWS

(All amounts are expressed in thousands of Ghana cedis)

	SEPT 2025	SEPT 2024
Cash flows from operating activities		
Profit before tax	**551,001**	181,587
Adjustments for:		
Depreciation and amortization expense	**66,579**	43,622
Net impairment charge/(release)	**28,500**	21,300
Gain from disposal of Asset	**(686)**	(98)
Interest charged on finance lease	**8,091**	11,339
Tax paid	**(167,780)**	(48,839)
Changes in operating assets and liabilities		
Restricted funds	**(2,133,313)**	(2,485,323)
Loans and advances to customers	**273,935**	(241,629)
Non-trading assets (maturing over 91 days)	**(6,169,390)**	(1,138,627)
Other assets	**101,952**	10,987
Non-current assets held-for-sale	**4,694**	1,118
Deposits from customers	**6,625,505**	2,550,574
Deposits from banks and other financial institutions	**390,306**	23,931
Net cash (used in)/from operating activities	**(420,606)**	(1,070,058)
Cash flows from investing activities		
Purchase of intangible assets	**(8,866)**	(11,437)
Purchase of property and equipment	**(127,563)**	(60,212)
Proceeds from disposal of property and equipment	**686**	98
Net cash (used in)/from investing activities	**(135,743)**	(71,551)
Cash flows from financing activities		
Finance lease payments	**(8,091)**	(11,339)
Net cash from/(used in) financing activities	**(8,091)**	(11,339)
Increase in cash and cash equivalents	**(564,439)**	(1,152,948)
Cash and cash equivalents at 1 January	**4,427,119**	2,726,117
Cash and cash equivalents at 30 September	**3,862,680**	1,573,169

UNAUDITED SUMMARY STATEMENT OF CHANGES IN EQUITY

(All amounts are expressed in thousands of Ghana cedis)

Period ended 30 Sept. 2025	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
At 1 January 2025	921,948	164,117	150,456	(545,656)	**690,864**
Profit for the Period ended	-	-	-	383,222	383,222
Other comprehensive income,	-				
net tax	-	-	-	-	-
Total comprehensive income	-	-	-	383,222	383,222
Transfer to Statutory reserve	-	191,611		(191,611)	-
At 30 September 2025	-	-	-	-	-
	921,948	**355,728**	**150,456**	**(354,045)**	**1,074,086**

NOTES TO THE UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

Basis of accounting

The Bank's financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and adopted by the Institute of Chartered Accountants Ghana (ICAG) and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialized Deposits -Taking Institutions Act, 2016 (Act 930).

Quantitative disclosures

	SEPT 2025	SEPT 2024
(a) Capital Adequacy Ratio	**14.65%**	17.04%
(b) Non-performing Loan Ratio	**16.02%**	32.54%
(c) Liquid Ratio	**102.38%**	100.46%

Qualitative disclosures

The Board of Directors have overall responsibility for the establishment and oversight of the Bank's Risk Management Framework. The Bank has exposure to credit, liquidity, operational and market risks due to the nature of its business. The Risk Management Framework enjoins each member of the Bank's Management Team to play a role in the identification and management of the Bank's risks through measures integrated with planned procedures as enshrined in the principles established in the Bank's Risk Management policy. The Risk Management Strategy adopted for the period ended 30th September 2025 are consistent with those followed for the year ended 31st December 2024.

Default in statutory liquidity and accompanying sanctions

	SEPT 2025	SEPT 2024
(a) Default in statutory liquidity (times)	Nil	Nil
(b) Sanctions (GHS)	Nil	Nil

The financial statements do not contain untrue, misleading or omitted material facts to the best of our knowledge.

Daniel Asiedu
Managing Director

Teresa Effie Cooke
Board Chair