



SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

SUMMARY STATEMENT OF COMPREHENSIVE INCOME

(All amounts are expressed in thousands of Ghana cedis)

	2025	2024
Interest income	2,456,184	1,244,276
Interest expense	(1,286,982)	(698,497)
Net Interest Income	1,169,202	545,779
Fee and commission income	131,085	91,425
Fee and commission expense	(21,979)	(7,977)
Net fee and commission income	109,106	83,448
Net Trading income	143,371	111,026
Other income	6,634	5,840
	150,005	116,866
Operating income	1,428,313	746,093
Net impairment charge	(49,606)	(5,907)
Finance cost	(12,348)	(17,461)
Personnel expenses	(362,108)	(176,327)
Depreciation and amortisation expense	(95,069)	(64,098)
Other operating expenses	(268,244)	(168,345)
Profit before tax	640,938	313,955
Income tax expense	(219,389)	(114,700)
Profit after tax	421,549	199,255
Other comprehensive income	-	-
Total comprehensive income	421,549	199,255

SUMMARY STATEMENT OF FINANCIAL POSITION

(All amounts are expressed in thousands of Ghana cedis)

	2025	2024
Assets		
Cash and balances with banks	9,000,251	2,692,247
Loans and advances to customers	1,390,243	980,073
Investments	10,189,798	4,968,134
Other assets	529,380	358,765
Current tax assets	27,012	-
Non-current asset held for sale	4,694	-
Right-of-use assets	135,287	91,927
Intangible assets	41,219	49,680
Property and equipment	264,274	186,052
Total assets	21,582,158	9,326,878
Liabilities		
Deposits from banks and other financial institutions	3,581,191	143,919
Deposits from customers	16,559,117	8,253,999
Other liabilities	226,364	137,451
Current tax liabilities	-	16,474
Lease liabilities	103,074	84,172
Total liabilities	20,469,746	8,636,015
Shareholders' funds		
Stated capital	921,948	921,948
Statutory reserve	374,892	164,118
Credit risk reserve	183,835	150,456
Retained earnings - (deficit)	(368,263)	(545,659)
Total shareholders' funds	1,112,412	690,863
Total liabilities and shareholders' funds	21,582,158	9,326,878

SUMMARY STATEMENT OF CASH FLOWS

(All amounts are expressed in thousands of Ghana cedis)

	2025	2024
Cash flows from operating activities		
Cash generated from operations	10,635,171	2,003,305
Interest expense paid	(1,079,267)	(85,863)
Interest income received	2,741,500	632,642
Tax paid	(262,682)	(94,662)
Net cash flows from operating activities	12,034,722	2,455,422
Net cash flows from investing activities		
Purchase of intangible assets	(14,507)	(16,922)
Purchase of property and equipment	(124,682)	(78,314)
Right of use payments	-	(11,126)
Proceeds from disposal of property and equipment	879	106
Net cash flows from investing activities	(138,310)	(106,256)
Cash flows from financing activities		
Finance lease payments	(48,600)	(22,908)
Proceeds from issue of ordinary share capital	-	-
Contribution towards capital	-	-
Net cash flows from financing activities	(48,600)	(22,908)
Cash and cash equivalents at 1 January	5,528,056	3,213,887
Increase in cash and cash equivalents	11,847,812	2,326,258
Effects of foreign and cash and cash equivalents	(15,837)	(12,089)
Cash and cash equivalents at 31 December	17,360,031	5,528,056

SUMMARY STATEMENT OF CHANGES IN EQUITY

(All amounts are expressed in thousands of Ghana cedis)

Year ended 31 December 2025	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
At 1 January 2025	921,948	164,118	150,456	(545,659)	690,863
Profit for the year	-	-	-	421,549	421,549
Other comprehensive income, net tax	-	-	-	-	-
Total comprehensive income	-	-	-	421,549	421,549
Regulatory transfers to					
Statutory reserve	-	210,774	-	(210,774)	-
Credit risk reserve	-	-	33,379	(33,379)	-
	-	210,774	33,379	(244,153)	-
At 31 December 2025	921,948	374,892	183,835	(368,263)	1,112,412

Year ended 31 December 2024	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
At 1 January 2024	915,948	64,490	135,745	(624,575)	491,608
Profit for the Year	-	-	-	199,255	199,255
Other comprehensive income, net tax	-	-	-	-	-
Total comprehensive income	-	-	-	199,255	199,255
Transactions with shareholders					
Contribution towards capital	6,060	-	-	(6,000)	60
Transaction cost	(60)	-	-	-	(60)
	6,000	-	-	(6,000)	-
Regulatory transfers					
Transfer to statutory reserve	-	99,628	-	(99,628)	-
Transfer to credit risk reserve	-	-	14,711	(14,711)	-
	-	99,628	14,711	(114,339)	-
At 31 December 2024	921,948	164,118	150,456	(545,659)	690,863

APPROVAL OF THE FINANCIAL STATEMENTS

The financial statements of the Bank were approved by the Board of Directors on 10th February 2026 and signed on its behalf by:


Daniel Asiedu
Managing Director


Teresa Effie Cooke
Board Chairperson

REPORT OF THE DIRECTORS

The directors submit their report together with the summary financial statements of OmniBSIC Bank Ghana LTD (the "Bank") for the year ended 31 December 2025.

Statement of directors' responsibilities

The Bank's directors are responsible for the preparation of the summary financial statements that give a true and fair view of OmniBSIC Bank Ghana LTD's financial position at 31 December 2025, and of the profit or loss and cash flows for the year then ended, and the notes to the summary financial statements in accordance with IFRS Accounting Standards, as issued by the International Accounting Standards Board (IASB), as adopted by the Institute of Chartered Accountants Ghana, and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposits-Taking Institutions Act, 2016 (Act 930).

The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and for maintaining adequate accounting records and an effective system of risk management.

Going concern

The financial statements of the Bank have been prepared on a going concern basis. The Directors have made an assessment of the ability of the Bank to continue as a going concern and have no reason to believe that the business will not be a going concern.

Principal activities

The Bank's principal activities comprise corporate, investment and retail banking under the Banks and Specialised Deposits-Taking Institutions Act, 2016 (Act 930). There was no change in the nature of the Bank's business during the year.

Dividends

The directors do not recommend dividend payment for the year ended 31 December 2025.

Interest in other body corporates

The Bank had no subsidiaries or associate entities during the year or as at year end.

Corporate social responsibilities

During the year, the Bank committed a total of GH¢ 5,026,658 (2024: GH¢ 2,377,595) to CSR activities.

Auditor

In accordance with Section 139(5) of the Companies Act, 2019 (Act 992), Deloitte will remain in office as auditor of the Bank.

"The summary financial statement do not contain untrue statements, misleading facts or omit material facts to the best of our knowledge"



SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025



NOTES TO THE SUMMARY FINANCIAL STATEMENTS

1. GENERAL INFORMATION

OmniBSIC Bank Ghana LTD is a limited liability company incorporated and domiciled in Ghana. The registered office is Atlantic Towers, Airport City, Accra. The Bank operates under the Banks and Specialised Deposits-Taking Institutions Act, 2016 (Act 930)

2. BASIS OF PREPARATION

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

The summary financial statements in this publication is an extract from the audited financial statements for the year ended 31 December 2025. The full set of the financial statements are available for inspection at the Bank's Head Office at Atlantic Towers, Airport City, Accra.

3. MATERIAL ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these summary financial statements are consistent with the accounting policies applied in the audited financial statements of the Bank for the year ended 31 December, 2025. These policies have been consistently applied to all the years presented, unless otherwise stated.

4. FUNCTIONAL AND PRESENTATION CURRENCY

These summary financial statements are presented in Ghana Cedis, which is the Bank's functional currency.

5. BASIS OF MEASUREMENT

These summary financial statements have been prepared on a historical cost basis.

RISK MANAGEMENT

The Bank's business involves taking on risks in a targeted manner and managing them professionally. The core functions of the Bank's risk management are to identify all key risks for the Bank, measure these risks, manage the risk positions and determine capital allocations. The Bank regularly reviews its risk management policies and systems to reflect changes in markets, products and best market practice. The Bank's aim is to achieve an appropriate balance between risk and return and minimise potential adverse effects on the Bank's financial performance. The Bank defines risk as the possibility of losses or profits foregone, which may be caused by internal or external factors.

The Board of Directors has overall responsibility for the establishment and oversight of the Bank's risk management framework. Under this framework, the Board has established separate independent bodies responsible for managing and monitoring risks. These include, Board sub-committees, Management Credit Committees (MCC), Risk Management Department, and the Asset and Liability Management Committee (ALCO) which are responsible for developing and monitoring the Bank's risk management policies in their specified areas. All committees report regularly to the Board of Directors on their activities.

Key risk ratios for the Bank are summarised below:

	2025	2024
(a) Capital Adequacy Ratio	17.84%	13.66%
(b) Non-performing Loan (NPL) Ratio	23.09%	26.99%
(c) Liquid Ratio	95.28%	106%

Contingent liabilities (GHS'000)	802,986	1,189,407
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Qualitative disclosures

The dominant risks impacting the bank's operations are: credit risk, liquidity risks, market risks and operational risks. The bank maintains a consistent approach in the measurement of all risks exposures.

Statutory breaches and sanctions.

	2025	2024
Default in statutory liquidity (times)	Nil	Nil
Default in statutory liquidity sanction (GHC'000)	Nil	Nil
Other regulatory sanctions (GHC 3.72 million)	Nil	2

INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE MEMBERS OF OMNIBSIC BANK GHANA LTD

Our opinion

The financial statements of OmniBSIC Bank Ghana LTD, which comprise:

- the statements of profit or loss and other comprehensive income;
- the statements of financial position as at 31 December 2025;
- the statements of changes in equity;
- the statements of cash flow for the year then ended; and
- the related notes are derived from the financial statements of OmniBSIC Bank Ghana LTD for the year ended 31 December 2025.

In our opinion, the accompanying financial statements are consistent, in all material respects, with the audited financial statements of OmniBSIC Bank Ghana LTD in accordance with the requirements of the Bank of Ghana Guide for Financial Publication for Banks and Bank of Ghana Licensed Financial Institutions.

Summary financial statements

The financial statements do not contain all the disclosures required by the IFRS Accounting Standards as issued by the International Accounting Standards Board (IAS), as adopted by the Institute of Chartered Accountants Ghana, the requirements of the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

Reading the financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The financial statements and audited financial statements do not reflect the effect of events that occurred subsequent to the date of our report on the audited financial statements

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 10th March, 2026. That report also includes:

- The communication of key audit matters. Key audit matters are those matters that in our professional judgement, were of most significance in our audit of the financial statements for the current period.

Directors' responsibility for the summary financial statements

The Directors are responsible for the preparation and fair presentation of the financial statements in accordance with the requirements of the Bank of Ghana Guide for financial publication for Banks and Bank of Ghana Licensed financial Institutions.

Auditor's responsibility

Our responsibility is to express an opinion on whether the financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

Report on other legal and regulatory requirements

In accordance with our full audit report, we confirm that:

- The Bank generally complied with the provisions of the Companies Act, 2019 (Act 992).
- The Bank has generally complied with the Bank of Ghana Corporate Governance Disclosure Directives.
- The Bank generally complied with the provisions of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

The engagement partner on the audit resulting in this independent auditor's report is Daniel Kwadwo Owusu (ICAG/P/1327).

For and on behalf of:

For and on behalf of Deloitte & Touche (ICAG/F/2026/129)

Chartered Accountants
The Deloitte Place, Plot No. 71
Off George Walker Bush Highway
North Dzorwulu
Accra Ghana

10th March, 2026



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