OmniBSIC BANK

UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

UNAUDITED SUMMARY STATEMENT OF COMPREHENSIVE INCOME

(All amounts are expressed in thousands of Ghana cedis)

	SEPT 2026	SEPT 2025
Interest Income	**1,192,409**	1,845,125
Interest Expense	**(668,486)**	(936,218)
Net Interest Income	**523,923**	908,907
Fee and Commission Income	**141,549**	78,338
Fee and Commission Expense	**(20,418)**	(15,470)
Net Fee and Commission Income	**121,131**	62,868
Net Trading Income	**270,242**	94,428
Other Income	**3,515**	4,509
Operating Income	**918,810**	1,070,713
Net Impairment Release/(Charge)	**(40,000)**	(28,500)
Personnel Expenses	**(177,380)**	(152,775)
Depreciation and Amortisation Expense	**(86,527)**	(66,579)
Other operating expenses	**(254,441)**	(271,858)
Profit Before Tax	**360,463**	551,001
Income Tax Expense	**(126,162)**	(167,780)
Profit After Tax	**234,301**	383,222
Other Comprehensive Income	**-**	-
Total Comprehensive Income	**234,301**	383,222

UNAUDITED SUMMARY STATEMENT OF FINANCIAL POSITION

(All amounts are expressed in thousands of Ghana cedis)

	SEPT 2026	SEPT 2025
Assets		
Cash and Balances with Banks	**7,703,942**	3,862,680
Loans and Advances to Customers	**2,286,902**	1,300,639
Investments	**10,192,303**	10,549,676
Current Tax Assets	**27,011**	-
Non-current Asset Held for Sale	**-**	4,694
Other Assets	**87,550**	685,073
Right-of-Use Assets	**93,733**	74,416
Intangible Assets	**37,823**	41,976
Property Plant and Equipment	**320,225**	256,324
Total Assets	**20,749,490**	16,775,478
Liabilities		
Deposits from Banks and Other Financial Institutions	**2,040,112**	534,225
Deposits from Customers	**17,063,937**	14,879,504
Other Liabilities	**246,629**	240,624
Lease Liabilities	**52,099**	47,039
Total Liabilities	**19,402,777**	15,701,392
Equity		
Stated Capital	**921,948**	921,948
Statutory Reserve	**492,041**	355,728
Credit Risk Reserve	**183,835**	150,456
Retained Earnings - (Deficit)	**(251,111)**	(354,045)
Total Equity	**1,346,713**	1,074,086
Total Liabilities and Equity	**20,749,490**	16,775,478

UNAUDITED SUMMARY STATEMENT OF CASH FLOWS

(All amounts are expressed in thousands of Ghana cedis)

	SEPT 2026	SEPT 2025
Cash Flows from Operating Activities		
Profit Before Tax	**360,463**	551,001
Adjustments for:		
Depreciation and Amortization Expense	**86,527**	66,579
Interest Income	**(1,192,409)**	(1,845,125)
Interest Expense	**668,486**	936,218
Net Impairment Charge/(Release)	**40,000**	28,500
Interest Charged on Finance Lease	**10,453**	2,687
Tax Paid	**(126,162)**	(167,780)
Changes in Operating Assets and Liabilities		
Loans and Advances to Customers	**(896,659)**	(320,566)
Non-trading Assets (Maturing over 91 days)	**(8,013,222)**	(7,581,543)
Other Assets	**441,831**	(326,307)
Non-current Assets Held-for-Sale	**-**	(4,694)
Deposits from Customers	**504,820**	6,625,505
Deposits from Banks and other Financial Institutions	**(1,541,079)**	922,073
Other Liabilities	**20,265**	90,669
Interest Expense Paid	**(629,479)**	(812,006)
Interest Income Received	**883,843**	327,314
Net Cash (used in)/from Operating Activities	**(9,382,322)**	(1,507,475)
Cash Flows from Investing Activities		
Purchase of Intangible Assets	**(27,973)**	(8,866)
Purchase of Property and Equipment	**(221,092)**	(127,563)
Proceeds from Disposal of Property and Equipment	**-**	686
Net Cash (used in)/from Investing Activities	**(249,065)**	(135,743)
Cash Flows from Financing Activities		
Finance Lease Payments	**(10,453)**	(8,091)
Net Cash from/(used in) Financing Activities	**(10,453)**	(8,091)
Cash and Cash Equivalents at 1 January	**17,360,032**	5,528,056
Decrease in Cash and Cash Equivalents	**(9,641,840)**	(1,651,308)
Effects of Foreign Exchange Rate Changes	**(14,249)**	(14,068)
Cash and Cash Equivalents at 30 September	**7,703,942**	3,862,680

UNAUDITED SUMMARY STATEMENT OF CHANGES IN EQUITY

(All amounts are expressed in thousands of Ghana cedis)

Period Ended 30 Sep. 2026	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total Equity
At 1 January 2026	921,948	374,892	183,835	(368,264)	**1,112,412**
Profit for the Period Ended	-	-	-	234,301	**234,301**
Total Comprehensive Income	-	-	-	234,301	**234,301**
Transfer to Statutory Reserve	-	117,149	-	(117,149)	-
At 30 September 2026	**921,948**	**492,041**	**183,835**	**(251,111)**	**1,346,713**

NOTES TO THE UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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 2026	SEPT 2025
(a) Capital Adequacy Ratio	**19.55%**	14.65%
(b) Non-performing Loan Ratio	**11.08%**	16.02%
© Liquidity Ratio	**100.30%**	102.38%

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 2026 are consistent with those followed for the year ended 31st December 2025.

Default in statutory liquidity and accompanying sanctions

	SEPT 2026	SEPT 2025
(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