

**CONSOLIDATED BALANCE SHEET**  
**BANKING SYSTEM**

As at 30 September, 2025 & 2024

(in Thousand US\$)

| Assets Items                               | 30/9/2025        | 30/9/2024        | Liabilities Items                           | 30/9/2025        | 30/9/2024        |
|--------------------------------------------|------------------|------------------|---------------------------------------------|------------------|------------------|
| Cash and due from Central Bank             | 237,353          | 180,370          | Due to Central Bank                         | 6,427            | 7,353            |
| Due from Commercial Banks                  | 1,587,011        | 1,705,207        | Due to other banks and credit institutions  | <b>189,319</b>   | <b>163,130</b>   |
| Due from Other Deposit Taking Institutions | -                | -                | Loans at calls                              | -                | -                |
| Investment securities                      | 74,080           | 95,817           | Call deposits                               | 6,395            | 500              |
| Loans and Advances to Customers            | 668,026          | 574,396          | Others                                      | 182,924          | 162,630          |
| Provision for Loans and Loses              | 19,311           | 22,445           | Securities sold under repurchase agreements | -                | -                |
| Fixed Assets                               | 61,833           | 53,999           | Due to other depositors                     | <b>1,753,798</b> | <b>1,815,337</b> |
| Accumulated for depreciation               | 40,715           | 37,387           | Demand deposits                             | 739,130          | 980,762          |
| Other Assets                               | 30,102           | 21,646           | Time deposits                               | 598,491          | 461,487          |
|                                            |                  |                  | Others                                      | 416,176          | 373,088          |
|                                            |                  |                  | Other Liabilities                           | 234,624          | 291,433          |
|                                            |                  |                  | C a p i t a l                               | <b>414,212</b>   | <b>294,350</b>   |
|                                            |                  |                  | Capital paid up and assigned                | 106,000          | 106,000          |
|                                            |                  |                  | Share premium                               | -                | -                |
|                                            |                  |                  | Reserves                                    | 16,647           | 10,847           |
|                                            |                  |                  | Retained earnings/(Accumulated deficit)     | 291,564          | 177,503          |
| <b>Total Assets</b>                        | <b>2,598,380</b> | <b>2,571,603</b> | <b>Total Liabilities &amp; Capital</b>      | <b>2,598,380</b> | <b>2,571,603</b> |

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