

#### **PRESS RELEASE**

PR. No.389/2025

#### GCB BANK PLC (GCB) -

### <u>SUMMARY CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS</u> <u>FOR THE PERIOD ENDED SEPTEMBER 30, 2025 (UNAUDITED)</u>

GCB has released its Unaudited Summary Consolidated and Separate Financial Statements for the Period ended September 30, 2025, as per the attached.

Issued in Accra, this 21<sup>st</sup> day of October 2025.

- END-

att'd.

#### Distribution:

- 1. All LDMs
- 2. General Public
- 3. Company Secretary, GCB
- 4. Securities and Exchange Commission
- 5. Central Securities Depository
- 6. GCB Registrar (Registrars for GCB shares)
- 7. Custodians
- 8. GSE Council Members
- 9. GSE Notice Board

#### For enquiries, contact:

Head of Listing, GSE on 0302 669908, 669914, 669935

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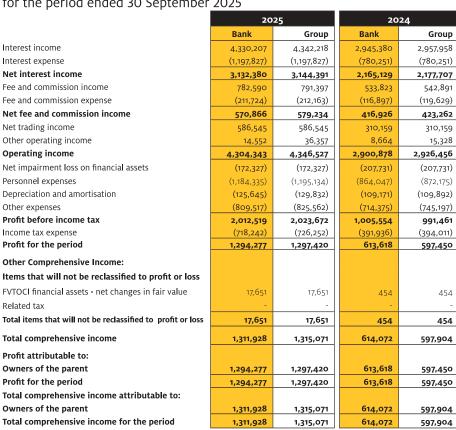
## **GCB Bank PLC**

Summary consolidated and separate financial statements for the period ended 30 September 2025 (unaudited)

All amounts are in thousands of Ghana cedis unless otherwise stated



for the period ended 30 September 2025



1,311,928

6.51

1,315,071

6.53

597,904

3.01

3.09

#### Statements of cash flows

Total comprehensive income for the period

Basic and diluted earnings per share (in GH¢)

Cash flows from operating activities	for the period ended 30 September	2025			
Cash flows from operating activities         I,294,277         1,297,420         613,618         597,450           Adjustments for:         1         12,94,277         1,297,420         613,618         597,450           Depreciation and amortisation         125,645         129,832         109,171         109,892           Net impairment loss on financial assets         177,327         172,327         207,730         72,000           PEW written off         117         117         498         498           Net interest income         (3,132,380)         (3,144,390)         (2,65,129)         (2,777,701)           Dividend income         (3,132,380)         (3,144,390)         (136)         (136)         (136)           Income tax expense         78,242         726,252         391,936         394,011           Income tax expense         (1,234,592)         (7,244,244)         (773,539)         (806,153)           Changes in:         (1,234,592)         (1,244,244)         (773,539)         (806,153)           Changes in:         (1,234,592)         (1,244,244)         (773,539)         (806,153)           Changes in:         (1,244,244)         (192,587)         (40,000)         (3,583,350)         (3,583,350)         (3,583,350)         (3,5		20	25	20	24
Profit for the period		Bank	Group	Bank	Group
Adjustments for:	Cash flows from operating activities				
Depreciation and amortisation         125,645         129,832         109,771         109,892           Net impairment loss on financial assets         172,327         172,327         20,7731         20,7731         20,7731         20,7731         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,730         20,730         20,730         20,730         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,733         20,737,700         20,730         20,832         20,717,707         408         498<	Profit for the period	1,294,277	1,297,420	613,618	597,450
Net impairment loss on financial assets   172,327   172,327   2,0731   2,0773   2,000   2,00	Adjustments for:				
Employee benefit expense 97.725 97.725 72,000 72,000 PPE written off 117 117 498 498 498 A98 Net Interest income (3,132,380) (2,165,312) (2,167,707) (3,228) (9,892) Profit on sale of property and equipment 1,450 1,450 (136) (136) (136) Income tax expense 778,242 726,252 391,936 394,011 Income tax expense 778,242 726,252 391,936 394,013 Income tax expense 778,242 726,252 391,936 394,013 Income tax expense 778,244 726,252 391,936 394,013 Income tax expense 778,244 726,252 391,936 394,013 Income tax expense 828,4782 284,782 (687,348) (192,587) (240,007) (223,120) (223	Depreciation and amortisation	125,645	129,832	109,171	109,892
PPE written off   177	Net impairment loss on financial assets	172,327	172,327	207,731	207,731
Net Interest income (3,132,380) (3,144,390) (2,165,129) (2,177,707) Dividend income (3,413) (24,977) (3,228) (9,892) (70,892) Profit on sale of property and equipment (1,450 (1,60) (1,450 (1,60) (1,	Employee benefit expense	97,725	97,725	72,000	72,000
Dividend income   (3,413)   (24,977)   (3,228)   (9,892)     Profit on sale of property and equipment   1,450   1,450   (136)   (136)   (136)     Income tax expense   718,242   726,252   391,936   394,011     Changes in :		117	117	498	498
Profit on sale of property and equipment Income tax expense 718,242 726,252 391,936 394,011 778,010 (744,244) (773,539) (806,153) (806,154) (806,154) (806,154) (806,154) (806,154) (806,154) (806,154) (806,1		(3,132,380)			I
Time		(3,413)			
Changes in :         (726,010)         (744,244)         (773,539)         (806,153)           Non-pledged trading assets         (1,234,592)         (1,234,592)         60,175         60,175           Advances to banks         (284,782)         284,782         (687,348)         (687,348)           Loans and advances to customers         (3,685,596)         (3,588,350)         (3,588,350)         (3,588,350)           Other assets         (34,240)         (192,587)         (240,007)         (223,120)           Deposits from banks and other financial institutions         (340,327)         (340,327)         383,721         383,721           Deposits from tay towners         3,486,464         3,582,715         9,142,910         9,262,675           Borrowings         3,486,464         3,582,715         9,142,910         9,262,675           Other liabilities         131,476         299,631         1844,163         1844,163           Other liabilities         131,476         299,631         562,194         68,8390           Employee benefit paid         (21,284)         (21,284)         (19,390)         (19,390)           Cash flused in)/generated from operations         1,642,096         1,162,096         6,684,529         6,684,763           Interest raceived <td>Profit on sale of property and equipment</td> <td>1,450</td> <td>1,450</td> <td>(136)</td> <td>(136)</td>	Profit on sale of property and equipment	1,450	1,450	(136)	(136)
Changes in :	Income tax expense	718,242	726,252	391,936	394,011
Non-pledged trading assets		(726,010)	(744,244)	(773,539)	(806,153)
Advances to banks	Changes in :				
Coans and advances to customers	Non-pledged trading assets	(1,234,592)	(1,234,592)	60,175	60,175
Other assets         (34,240)         (192,587)         (240,007)         (223,120)           Deposits from banks and other financial institutions         (340,327)         (340,327)         383,721         383,721           Deposits from customers         3,486,464         3,582,715         9,142,910         9,262,675           Borrowings         2,340,296         2,340,296         1,844,163         1,844,163           Other liabilities         131,476         259,631         562,194         638,390           Employee benefit paid         (21,284)         (19,390)         (19,390)           Cash (used in)/generated from operations         200,669         248,794         6,684,529         6,864,763           Interest received         4,530,338         4,543,831         3,164,248         3,177,422           Dividend received         3,433         24,977         3,228         9,892           Interest paid         (1,162,096)         (1,162,096)         (787,683)         (787,683)           Unrealised exchange differences         337,510         337,510         337,510         337,510         3427,284         8,518,900         8,716,986           Cash flows from investing activities         3,342,987         3,427,284         8,518,900         8,716,986	Advances to banks	284,782	284,782	(687,348)	(687,348)
Deposits from banks and other financial institutions   (340,327)   (340,327)   383,721   383,721   383,721   Deposits from customers   3,486,464   3,582,715   9,142,910   9,262,675   Borrowings   2,340,296   2,340,296   1,844,163   1,844,163   1,844,163   Cash (used in)/generated from operations   (21,284)   (21,284)   (21,284)   (21,384	Loans and advances to customers	(3,685,596)	(3,685,596)	(3,588,350)	(3,588,350)
Deposits from customers    3,486,464   3,582,715   9,142,910   9,262,675	Other assets	(34,240)	(192,587)	(240,007)	(223,120)
Borrowings   2,340,296   2,340,296   1,844,163   1,844,163   1,844,163   1,844,163   131,476   259,631   562,194   638,390	Deposits from banks and other financial institutions	(340,327)	(340,327)	383,721	383,721
Other liabilities         131,476         259,631         562,194         638,390           Employee benefit paid         (21,284)         (21,284)         (19,390)         (19,390)           Cash (used in)/generated from operations         200,969         248,794         6,684,529         6,864,763           Interest received         4,530,338         4,543,831         3,164,248         3,177,422           Dividend received         3,413         24,977         3,228         9,892           Interest paid         (1,162,096)         (1,162,096)         (787,683)         (787,683)           Unrealised exchange differences         337,510         337,510         337,510	Deposits from customers	3,486,464	3,582,715	9,142,910	9,262,675
Employee benefit paid  (21,284) (21,284) (19,390) (19,390)  (2ash (used in)/generated from operations  Interest received  Dividend received  1,162,096) (1,162,096) (1,162,096)  Unrealised exchange differences  Net income tax paid (567,147) (565,732) (545,422) (547,408)  Net cash from operating activities  Purchase of investments (subsidiary)  Purchase of investment securities  Purchase of investment securities  Purchase of property, equipment & right-of-use-assets Proceeds from sale of property, equipment & right-of-use assets  Purchase of intangible assets  Net cash used in investing activities  Net cash used in investing activities  Net cash used in financing activities  Net Cash flows from financing activities  Net Cash quivalents  (21,284) (21,284) (19,390) (19,390)  (6,684,752) (6,684,752) (1,162,096)  (1,162,096) (1,162,096) (787,683) (787,683)  (787,6	Borrowings	2,340,296	2,340,296	1,844,163	1,844,163
Cash (used in)/generated from operations         200,969         248,794         6,684,529         6,864,763           Interest received         4,530,338         4,543,831         3,164,248         3,177,422           Dividend received         3,413         24,977         3,228         9,892           Interest paid         (1,162,096)         (1,162,096)         (787,683)         (787,683)           Unrealised exchange differences         337,510         337,510         (565,732)         (545,422)         (547,408)           Net income tax paid         (567,147)         (565,732)         (545,422)         (547,408)           Net cash from operating activities         3,342,987         3,427,284         8,518,900         8,716,986           Cash flows from investing activities         -         -         (750)         -           Purchase of investments (subsidiary)         -         -         (750)         -           Purchase of investment securities         (6,030,898)         (6,102,298)         194,437         167,886           Purchase of property, equipment & right-of-use-assets         (182,455)         (186,662)         (90,645)         (91,015)           Purchase of intangible assets         (18,230)         (18,342)         (144,689)         (159,286) <td>Other liabilities</td> <td>131,476</td> <td>259,631</td> <td>562,194</td> <td>638,390</td>	Other liabilities	131,476	259,631	562,194	638,390
Interest received	Employee benefit paid	(21,284)	(21,284)	(19,390)	(19,390)
Dividend received 3,413 24,977 3,228 9,892 Interest paid (1,162,096) (1,162,096) (787,683) (787,683) Unrealised exchange differences 337,510 337,510 Net income tax paid (567,147) (565,732) (545,422) (547,408)  Net cash from operating activities 3,342,987 3,427,284  Purchase of investments (subsidiary) (750) - (5,799) Purchase of investments (other than securities) - 12,679 - (5,799) Purchase of investment securities (6,030,898) (6,102,298) 194,437 167,886  Purchase of property, equipment & right-of-use-assets (182,455) (186,662) (90,645) (91,015) Proceeds from sale of property, equipment & right-of-use assets Purchase of intangible assets (18,230) (18,342) (144,689) (159,286)  Net cash used in investing activities Dividends paid (750) Net Cash used in financing activities ONE Cash used in financing activities Cash and cash equivalents at 1 January 14,443,976 14,443,976 5,653,778 5,653,778	Cash (used in)/generated from operations	200,969	248,794	6,684,529	6,864,763
Interest paid	Interest received	4,530,338	4,543,831	3,164,248	3,177,422
Unrealised exchange differences   337,510   (565,732)   (545,422)   (547,408)   (565,732)   (565,732)   (547,408)   (565,732)   (547,408)   (565,732)   (547,408)   (565,732)   (547,408)   (565,732)   (547,408)   (547,408)   (565,732)   (547,408)   (567,147)   (565,732)   (547,408)   (547,408)   (567,147)   (565,732)   (547,408	Dividend received	3,413	24,977	3,228	9,892
Net income tax paid (567,147) (565,732) (545,422) (547,408)  Net cash from operating activities 3,342,987 3,427,284  Purchase of investments (subsidiary) - (750) - (750)  Purchase of investments (other than securities)  Purchase of investment securities (6,030,898) (6,102,298) 194,437 167,886  Purchase of property, equipment & right-of-use-assets Proceeds from sale of property, equipment & right-of-use assets  Purchase of intangible assets (18,230) (18,342) (144,689) (159,286)  Net cash used in investing activities  Dividends paid (750)  Net Cash used in financing activities  Oke Cash used in financing activities  Net (ash used in financing activities) (2,884,752) (2,863,495)  Cash and cash equivalents at 1 January 14,443,976 14,443,976 5,653,778 5,653,778	Interest paid	(1,162,096)	(1,162,096)	(787,683)	(787,683)
Net cash from operating activities         3,342,987         3,427,284         8,518,900         8,716,986           Cash flows from investing activities         Purchase of investments (subsidiary)         -         -         (750)         -           Purchase of investments (other than securities)         -         12,679         -         (5,799)           Purchase of investment securities         (6,030,898)         (6,102,298)         194,437         167,886           Purchase of property, equipment & right-of-use-assets         (182,455)         (186,662)         (90,645)         (91,015)           Proceeds from sale of property, equipment & right-of-use assets         (18,230)         (18,342)         (144,689)         (159,286)           Purchase of intangible assets         (18,230)         (18,342)         (144,689)         (159,286)           Net cash used in investing activities         (6,227,739)         (6,290,779)         (41,511)         (88,078)           Net Cash used in financing activities         -         -         -         -         (750)           Net (decrease)/increase in cash and cash equivalents         (2,884,752)         (2,863,495)         8,477,389         8,628,158           Cash and cash equivalents at 1 January         14,443,976         14,443,976         5,653,778         5,653,778	Unrealised exchange differences	337,510	337,510	-	-
Cash flows from investing activities         Cash flows from investing activities         Cash flows from investments (subsidiary)         Cash flows from investments (subsidiary)         Cash flows from sinvestments					
Purchase of investments (subsidiary)  Purchase of investments (other than securities)  Purchase of investment securities  Purchase of investment securities  Purchase of property, equipment & right-of-use-assets  Proceeds from sale of property, equipment & right-of-use assets  Purchase of intangible assets  Purchase of intangible assets  (182,455)  Purchase of intangible assets  (182,455)  (186,662)  (186	Net cash from operating activities	3,342,987	3,427,284	8,518,900	8,716,986
Purchase of investments (other than securities) Purchase of investment securities Purchase of investment securities Purchase of property, equipment & right-of-use-assets Purchase of property, equipment & right-of-use assets Purchase of intangible	· ·				
Purchase of investment securities Purchase of property, equipment & right-of-use-assets Proceeds from sale of property, equipment & right-of-use assets Purchase of intangible assets  (18,245) (186,662) (90,645) (91,015)  (18,342) (18,342) (144,689) (159,286)  (18,342) (144,68		-	-	(750)	-
Purchase of property, equipment & right-of-use-assets Proceeds from sale of property, equipment & right-of-use assets Purchase of intangible assets Purchase of intangible assets  Net cash used in investing activities  Dividends paid  Net Cash used in financing activities  Net Cash used in financing activities  Dividends paid  Net Cash used in financing activities  Net (Gerease)/increase in cash and cash equivalents  Cash and cash equivalents at 1 January  (182,455)  (186,662)  (180,662)  (190,645)  (190,645)  (190,645)  (190,645)  (190,015)  (180,662)  (140,68)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (144,689)  (159,286)  (180,78)  (180,662)  (180	·	-		-	
Proceeds from sale of property, equipment & right- of-use assets  Purchase of intangible assets  (18,230) (18,342) (144,689) (159,286)  Net cash used in investing activities  (6,227,739) (6,290,779) (41,511) (88,078)  Cash flows from financing activities  Dividends paid  Net Cash used in financing activities  Net Cash used in financing activities  Net (decrease)/increase in cash and cash equivalents  (2,884,752) (2,863,495) (2,863,495)  Cash and cash equivalents at 1 January  14,443,976 14,443,976 5,653,778 5,653,778					
of-use assets Purchase of intangible assets (18,230) (18,342) (144,689) (159,286)  Net cash used in investing activities (6,227,739) (6,290,779) (41,511) (88,078)  Cash flows from financing activities Dividends paid (750)  Net Cash used in financing activities Net (decrease)/increase in cash and cash equivalents Cash and cash equivalents at 1 January (2,884,752) (2,863,495) (2,863,495) Cash and cash equivalents at 1 January (14,443,976) 14,443,976 5,653,778		(182,455)	(186,662)	(90,645)	(91,015)
Net cash used in investing activities     (6,227,739)     (6,290,779)     (41,511)     (88,078)       Cash flows from financing activities     -     -     -     (750)       Net Cash used in financing activities     -     -     -     (750)       Net (decrease)/increase in cash and cash equivalents     (2,884,752)     (2,863,495)     8,477,389     8,628,158       Cash and cash equivalents at 1 January     14,443,976     14,443,976     5,653,778     5,653,778	of-use assets				
Cash flows from financing activities         -         -         -         (750)           Net Cash used in financing activities         -         -         -         -         (750)           Net (decrease)/increase in cash and cash equivalents         (2,884,752)         (2,863,495)         8,477,389         8,628,158           Cash and cash equivalents at 1 January         14,443,976         14,443,976         5,653,778         5,653,778	<u> </u>	(18,230)	(18,342)	(144,689)	(159,286)
Dividends paid         -         -         -         (750)           Net Cash used in financing activities         -         -         -         -         (750)           Net (decrease)/increase in cash and cash equivalents         (2,884,752)         (2,863,495)         8,477,389         8,628,158           Cash and cash equivalents at 1 January         14,443,976         14,443,976         5,653,778         5,653,778	Net cash used in investing activities	(6,227,739)	(6,290,779)	(41,511)	(88,078)
Dividends paid         -         -         -         (750)           Net Cash used in financing activities         -         -         -         -         (750)           Net (decrease)/increase in cash and cash equivalents         (2,884,752)         (2,863,495)         8,477,389         8,628,158           Cash and cash equivalents at 1 January         14,443,976         14,443,976         5,653,778         5,653,778	Cash flows from financing activities				
Net Cash used in financing activities         -         -         -         (750)           Net (decrease)/increase in cash and cash equivalents         (2,884,752)         (2,863,495)         8,477,389         8,628,158           Cash and cash equivalents at 1 January         14,443,976         14,443,976         5,653,778         5,653,778	_	-	<u>-</u>	-	(750)
Net (decrease)/increase in cash and cash equivalents       (2,884,752)       (2,863,495)       8,477,389       8,628,158         Cash and cash equivalents at 1 January       14,443,976       14,443,976       5,653,778       5,653,778	•	-	-	_	
Cash and cash equivalents at 1 January 14,443,976 14,443,976 5,653,778 5,653,778		(2,884,752)	(2,863,495)	8,477,389	
Unraplised exchange differences (227.540)	•	14,443,976	14,443,976	5,653,778	5,653,778
One Canada Cychiange differences (33/,510) (33/,510)	Unrealised exchange differences	(337,510)	(337,510)	-	_
Cash and cash equivalents at 30 September 11,221,714 11,242,971 14,131,167 14,281,936	Cash and cash equivalents at 30 September	11,221,714	11,242,971	14,131,167	14,281,936

#### Statements of financial position

as at 30 September 2025

	20	025	2024		
	Bank Group		Bank	Group	
Assets					
Cash and cash equivalents	11,221,714	11,242,971	14,131,167	14,281,936	
Non-pledged trading assets	1,933,664	1,933,664	258,890	258,890	
Equity investments	25,279	84,346	4,396	54,199	
Loans and advances to customers	13,768,492	13,768,492	10,216,053	10,216,053	
Advances to banks	832,571	832,571	665,033	665,033	
Investment securities	19,226,580	19,339,862	11,272,606	11,336,790	
Investment in associates	28,330	221,966	28,274	206,109	
Investment in subsidiaries	3,750	100	3,750	100	
Deferred tax asset	918,086	907,571	935,433	934,317	
Intangible assets	155,275	171,013	183,155	199,930	
Other assets	1,062,475	1,117,479	1,378,980	1,323,366	
Property, equipment & right-of-use-assets	604,943	609,829	417,065	418,227	
Total assets	49,781,159	50,229,864	39,494,802	39,894,950	
Liabilities					
Deposits from banks & other financial institutions	217,854	217,854	728,070	728,070	
Deposits from customers	37,539,455	37,539,455	30,677,766	30,677,766	
Borrowings	5,132,199	5,132,199	2,942,180	2,942,180	
Current tax liabilities	217,020	220,147	14,878	14,410	
Employee benefit obligation	237,353	237,353	239,122	239,122	
Other liabilities	1,072,386	1,216,699	1,478,095	1,616,152	
Total liabilities	44,416,267	44,563,707	36,080,111	36,217,700	
Equity					
Stated capital	500,000	500,000	500,000	500,000	
Retained earnings	3,968,176	4,055,871	2,100,253	2,174,851	
Statutory reserve	914,963	914,963	763,818	763,818	
Fair value reserve	20,432	85,128	470	34,432	
Credit risk reserves	-	-	129,245	129,245	
Other reserves	(38,679)	110,195	(79,095)	74,904	
Total shareholders' equity	5,364,892	5,666,157	3,414,691	3,677,250	
Total liabilities and shareholders' equity	49,781,159	50,229,864	39,494,802	39,894,950	

#### Statement of changes in equity

for the period ended 30 September 2025

	Stated capital	Fair value reserve	Other Reserves	Statutory reserve	Credit risk reserve	Total Reserves	Retained earnings	Total equity
The Bank								
Balance at 1 January 2025	500,000	2,781	(38,679)	914,963	73,555	952,620	2,600,344	4,052,964
Profit for the period	-	-	-	-	-	-	1,294,277	1,294,277
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-
FVTOCI financial assets - net changes in fair value	-	17,651	-	-	-	17,651	-	17,651
Dividend Paid	-	-	-	-	-	-	-	-
Transfer from reserves	-	-	-	-	(73,555)	(73,555)	73,555	-
Balance at 30 September 2025	500,000	20,432	(38,679)	914,963	-	896,716	3,968,176	5,364,892
The Current								
The Group		C = 0 = =					a C0a 04=	
Balance at 1 January 2025	500,000	60,807	110,195	914,963	73,555	1,159,520	2,682,817	4,342,337
Profit for the period	-		-	-	-	1	1,297,420	1,297,420
Prior year adjustment	-	6,670	-	-	-	6,670	2,079	8,749
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-
FVTOCI financial assets - net changes in fair value	-	17,651	-	-	-	17,651	-	17,651
Deferred tax	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-		-	-	-
Transfer from reserves	_	-	-	-	(73,555)	(73,555)	73,555	-
Balance at 30 September 2025	500,000	85,128	110,195	914,963	-	1,110,286	4,055,871	5,666,157

#### Disclosures

1. Reporting entity - GCB Bank PLC is a limited liability company incorporated and domiciled in Ghana. These consolidated financial statements as at and for the period ended 30 September 2025 comprise the Bank and its subsidiaries, (together referred to as the 'Group') and the Group's interest in associates. The separate financial statements as at and for the period ended 30 September 2025 comprise the financial statements of the Bank. The Bank is listed on the Ghana Stock Exchange.

2. Material accounting policies - The consolidated and separate 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). The accounting policies applied in the preparation of these financial statements were consistent with those applied in the preparation of the annual consolidated and separate financial statements at 31 December

#### 3. Quantitative disclosures

	Sept 2025	Sept 2024
Capital adequacy ratio (capital requirements directive)	16.2%	16.0%
Common equity tier 1 ratio	13.2%	13.0%
Leverage ratio	6.1%	5.3%
Non-performing loan ratio	10.8%	15.5%
Non-performing Ioan ratio (less loss category)	1.0%	2.2%
Liquid ratio	73.9%	67.2%
Statutory liquidity breach (times)	Nil	1
Sanctions for statutory liquidity breach (GH¢'000')	-	29,662

#### 4. Qualitative disclosures

- 4.1 The Bank has exposure to the following risks from its use of financial instruments and from operations:
  - Credit risk • Liquidity risk Market risk • Operational risk

#### 5. Sworn statement

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



Farihan Alhassan Managing Director

# **GCB Bank PLC**

Summary consolidated and separate financial statements for the period ended 30 September 2025 (unaudited)



All amounts are in thousands of Ghana cedis unless otherwise stated

#### Notes to the September 2025 unaudited accounts

' ' '	inaudited a	accounts		
	202	:5	202	4
	Bank	Group	Bank	Group
Interest Income				
Cash & Short Term Funds	275,641	276,399	96,963	96,963
Investments Securities	2,267,802	2,279,055	1,563,854	1,575,516
Loans & Advances	1,786,764	1,786,764	1,284,563	1,285,479
	4,330,207	4,342,218	2,945,380	2,957,958
Interest Expense				
Current and Savings Accounts	427,188	427,188	250,069	250,069
Time and Other Deposits	212,457	212,457	247,259	247,259
Borrowing	558,183	558,183	282,924	282,924
Ŭ	1,197,827	1,197,827	780,251	780,251
Fee & Commission Income				
Commission on letters of credit and guarantees	17.205	17 205	23,882	23,882
Commission on foreign services	17,295 35,272	17,295 35,272	49,996	49,996
Commission on Turnover	53,866	53,866	57,080	57,080
Processing and Facility Fees	171,460	171,460	83,511	83,511
Other fees and commissions	504,697	513,504	319,354	328,422
Other rees and commissions	<b>782,590</b>	791,397	533,823	542,891
	702,590	180,001	333,023	542,031
Fee & Commission Expense				
Direct cost of services	211,724	212,163	116,897	119,629
	211,724	212,163	116,897	119,629
Net Trading Income				
Fixed Income	357,778	357,778	145,115	145,115
Foreign Exchange	228,768	228,768	165,044	165,044
Torcigii Exchange	586,545	586,545	310,159	310,159
	300,343	500,545	310,139	310,139
Other Revenue				
Dividend Income	3,413	24,977	3,228	9,892
Bad Debts Recoveries	10,908	10,908	3,161	3,161
Profit/(Loss) on Sale of Property And Equip	(1,450)	(1,450)	136	136
Rental Income	231	231	309	309
Others Income	1,448	1,690	1,830	1,830
	14,552	36,357	8,664	15,328
Analysis of impairment charge				
Loans and advances	168,797	168,797	167,589	167,589
Investment securities	3,530	3,530	40,142	40,142
	172,327	172,327	207,731	207,731
	1-,3-1	17-73-7	==1115=	==1/13=
Other expenses				
Technology and Communication	227,940	235,119	228,923	239,529
Advertising	3,977	4,423	3,949	3,949
Training	11,500	11,739	24,751	24,868
Audit fees	2,453	2,630.96	974	1,169
Donations	8,285	8,296	10,937	17,524
Administrative Expenses	378,135	384,491	313,707	321,226
Others	177,226	178,863	131,132	136,932
	809,517	825,562	714,375	745,197
Personnel expenses				
Wages & Salaries	337,061	344,576	261,917	267,071
	349,313	350,692	279,047	280,482
•	147,717	I	127,494	128,301
Staff Allowances				120,301
Staff Allowances Performance Award	237,437	238,407		3/1/3/1
Staff Allowances Performance Award Social Security Fund Contributions	237,437 44,128	44,434	34,254	34,434 32,114
Staff Allowances Performance Award Social Security Fund Contributions Provident Fund Contributions	237,437 44,128 40,386	44,434 40,495	34,254 31,941	32,114
Staff Allowances Performance Award Social Security Fund Contributions	237,437 44,128 40,386 97,725	44,434 40,495 97,725	34,254 31,941 72,000	32,114 72,000
Staff Allowances Performance Award Social Security Fund Contributions Provident Fund Contributions Retirement Benefit Obligations	237,437 44,128 40,386 97,725 74,901	44,434 40,495 97,725 75,084	34,254 31,941 72,000 54,541	32,114 72,000 54,695
Staff Allowances Performance Award Social Security Fund Contributions Provident Fund Contributions Retirement Benefit Obligations Other Staff Costs	237,437 44,128 40,386 97,725	44,434 40,495 97,725	34,254 31,941 72,000	32,114 72,000

#### Notes to the September 2025 unaudited accounts

	to the September 2025 unaudited accounts					
	20	_	2024			
Income Tax Expense	Bank	Group	Bank	Group		
Current Tax Expense	535,370	542,022	361,871	363,946		
National Stabilization Levy	100,626	101,983	50,278	50,278		
Financial Sector Stabilization Levy	100,626	100,626	50,278	50,278		
Deferred Tax	(18,379)	(18,379)	(70,491)	(70,491		
Deferred tax	718,242	726,252	391,936	394,01		
Cash And Balances With Bank of Ghana						
Cash On Hand	815,430	836,688	802,619	953,388		
Balances With Bank Of Ghana	8,717,654	8,717,654	8,867,359	8,867,359		
Items In Course Of Collection from other			, ,,,,,,,	, ,,,,,,,,		
Banks	121,547	121,546	88,616	88,616		
Accounts With Other Banks	403,638	403,638	1,372,573	1,372,573		
Money Market Placements	1,163,445	1,163,445	3,000,000	3,000,000		
	11,221,714	11,242,971	14,131,167	14,281,936		
Investment Securities						
BOG Bills	4,592,580	4,592,580	1,412,295	1,412,294		
Treasury Bills	6,974,380	7,044,452	2,242,419	2,266,052		
GOG Bonds	9,258,023	9,316,512	9,615,615	9,673,66		
Impairment	(1,598,403)	(1,613,682)	(1,997,723)	(2,015,219		
	19,226,580	19,339,862	11,272,606	11,336,79		
Loans And Advances To Customers						
Analysis By Type :						
Overdrafts	694,707	694,707	1,303,175	1,303,17		
Term Loans	15,129,580	15,129,580	10,694,793	10,694,79		
Gross Loans and Advances	15,824,287	15,824,287	11,997,968	11,997,96		
Interest-in-Suspense	(290,623)	(290,623)	(349,714)	(349,714		
Credit Impairment Allowance	(1,765,172)	(1,765,172)	(1,432,201)	(1,432,201		
Net Loans and Advances	13,768,492	13,768,492	10,216,053	10,216,05		
Other Assets						
	07.546	110.000	100 007	100.00		
Prepayments Accounts Receivable	97,516	149,086	188,987	189,26		
ACCOUNTS RECEIVABLE	964,959	968,393	1,189,993	1,134,10		
	1,062,475	1,117,479	1,378,980	1,323,36		
Deposits from other FI's						
Current account	120,039	120,039	611,452	611,45		
Time deposits	97,815	97,815	116,618	116,61		
	217,854	217,854	728,070	728,07		
Customer Deposits						
Current Account	20,715,593	20,715,593	16,246,949	16,246,94		
Savings Accounts	13,885,220	13,885,220	11,586,824	11,586,82		
Time Deposits	2,938,642	2,938,642	2,843,993	2,843,99		
	37,539,455	37,539,455	30,677,766	30,677,76		
Borrowings						
_			2 0 42 42	20		
Bank of Ghana			2,843,123	2,843,12		
Interbank Borrowing	795,473	795,473	99,057	99,05		
Non-Bank Financial Institution	4,336,726	4,336,726	-			

5,132,199

5,132,199

2,942,180

2,942,180