

**CONSOLIDATED BALANCE SHEET
BANKING SYSTEM**

As at 31 December, 2025 & 2024

(in Thousand US\$)

| Assets Items | 31/12/2025 | 31/12/2024 | Liabilities Items | 31/12/2025 | 31/12/2024 |
|--------------------------------------------|------------------|------------------|---------------------------------------------|------------------|------------------|
| Cash and due from Central Bank | 292,270 | 328,832 | Due to Central Bank | 6,740 | 6,952 |
| Due from Commercial Banks | 1,771,715 | 1,637,657 | Due to other banks and credit institutions | 287,870 | 181,425 |
| Due from Other Deposit Taking Institutions | - | - | Loans at calls | - | - |
| Investment securities | 93,947 | 95,253 | Call deposits | 12,831 | 3,456 |
| Loans and Advances to Customers | 661,470 | 583,083 | Others | 275,039 | 177,969 |
| Provision for Loans and Loses | 19,591 | 22,886 | Securities sold under repurchase agreements | - | - |
| Fixed Assets | 65,313 | 56,562 | Due to other depositors | 1,911,698 | 1,852,258 |
| Accumulated for depreciation | 42,392 | 37,698 | Demand deposits | 787,587 | 928,880 |
| Other Assets | 30,372 | 21,531 | Time deposits | 694,338 | 532,407 |
| | | | Others | 429,773 | 390,970 |
| | | | Other Liabilities | 218,445 | 314,398 |
| | | | C a p i t a l | 428,350 | 307,303 |
| | | | Capital paid up and assigned | 106,000 | 106,000 |
| | | | Share premium | - | - |
| | | | Reserves | 17,053 | 10,908 |
| | | | Retained earnings/(Accumulated deficit) | 305,297 | 190,395 |
| Total Assets | 2,853,103 | 2,662,335 | Total Liabilities & Capital | 2,853,103 | 2,662,335 |

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