

(UNAUDITED) SUMMARY SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2025

SEPARATE AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

	2025		2024	
	BANK GH¢'000	GROUP GH¢'000	BANK GH¢'000	GROUP GH¢'000
Interest income	356,398	356,134	391,749	391,507
Interest expense	(240,459)	(240,459)	(187,982)	(187,982)
Net interest income	115,939	115,675	203,767	203,525
Fee and commission income	62,968	62,966	54,112	54,112
Fee and commission expense	(19,422)	(19,422)	(14,851)	(14,851)
Net fee and commission income	43,546	43,544	39,261	39,261
Net trading income	45,025	45,066	11,855	11,867
Other income	13,301	16,973	8,656	11,957
	58,326	62,039	20,511	23,824
Operating income	217,811	221,258	263,539	266,610
Net impairment on financial assets	95,848	95,848	(16,341)	(16,341)
Personnel expenses	(95,697)	(96,477)	(95,914)	(96,618)
Depreciation and amortisation	(15,104)	(15,156)	(15,683)	(15,731)
Other expenses	(99,056)	(99,598)	(80,250)	(80,894)
	(114,009)	(115,383)	(208,188)	(209,584)
Profit before income tax	103,802	105,875	55,351	57,026
Income tax expense	(36,330)	(36,902)	(30,101)	(30,578)
Profit for the period	67,472	68,973	25,250	26,448
Other comprehensive income for the period (net of income tax)	-	-	-	-
Total comprehensive income for the period	67,472	68,973	25,250	26,448

SEPARATE STATEMENTS OF CHANGES IN EQUITY

	Stated Capital GH¢'000	Income Surplus GH¢'000	Statutory Reserve GH¢'000	Revaluation Reserve GH¢'000	Credit Risk Reserve GH¢'000	Total Equity GH¢'000
BANK						
2025						
Balance 1 January, 2025	578,276	(1,138,198)	115,447	268,974	202,086	26,585
Profit for the period	-	67,472	-	-	-	67,472
	578,276	(1,070,726)	115,447	268,974	202,086	94,057
Transaction with owners recorded directly in equity						
Transfer to credit risk reserve	-	(12,007)	-	-	12,007	-
Balance at 30 June, 2025	578,276	(1,082,733)	115,447	268,974	214,093	94,057
BANK						
2024						
Balance 1 January, 2024	402,431	(679,458)	115,447	261,898	-	100,318
Profit for the period	-	25,250	-	-	-	25,250
	402,431	(654,208)	115,447	261,898	-	125,568
Transaction with owners recorded directly in equity						
Transfer to credit risk reserve	-	-	-	-	-	-
Balance at 30 June, 2024	402,431	(654,208)	115,447	261,898	-	125,568

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

	Stated Capital GH¢'000	Income Surplus GH¢'000	Statutory Reserve GH¢'000	Revaluation Reserve GH¢'000	Credit Risk Reserve GH¢'000	Total Equity GH¢'000
GROUP						
2025						
Balance 1 January, 2025	578,276	(1,134,849)	115,447	268,974	202,086	29,934
Profit for the period	-	68,973	-	-	-	68,973
	578,276	(1,065,876)	115,447	268,974	202,086	98,907
Transaction with owners recorded directly in equity						
Transfer to credit risk reserve	-	(12,007)	-	-	12,007	-
Balance at 30 June, 2025	578,276	(1,077,883)	115,447	268,974	214,093	98,907
GROUP						
2024						
Balance 1 January, 2024	402,431	(676,050)	115,447	261,898	-	103,726
Profit for the period	-	26,448	-	-	-	26,448
	402,431	(649,602)	115,447	261,898	-	130,174
Transaction with owners recorded directly in equity						
Transfer to credit risk reserve	-	-	-	-	-	-
Balance at 30 June, 2024	402,431	(649,602)	115,447	261,898	-	130,174

SEPARATE AND CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

	2025		2024	
	BANK GH¢'000	GROUP GH¢'000	BANK GH¢'000	GROUP GH¢'000
Assets				
Cash and cash equivalents	2,319,124	2,319,124	2,235,823	2,235,823
Investment securities	2,172,222	2,184,739	1,990,649	2,003,600
Loans and advances to customers	863,208	861,219	1,103,606	1,101,177
Property, equipment & right-of-use assets	421,327	421,481	420,799	421,016
Intangible assets	1,561	1,571	3,851	3,868
Investment in subsidiaries	2,196	449	766	323
Current tax asset	15,953	15,381	19,710	19,625
Deferred tax assets	313,983	313,983	303,255	303,255
Other assets	506,463	508,377	983,699	984,041
Total assets	6,616,037	6,626,324	7,062,158	7,072,728
Liabilities				
Deposits from banks	16,870	16,870	14,356	14,356
Deposits from customers	5,494,444	5,492,185	5,930,490	5,929,731
Other liabilities	301,895	309,591	182,558	189,281
Borrowings	708,771	708,771	809,186	809,186
Total liabilities	6,521,980	6,527,417	6,936,590	6,942,554
Shareholder's funds				
Stated capital	578,276	578,276	402,431	402,431
Income surplus	(1,082,733)	(1,077,883)	(654,208)	(649,602)
Statutory reserve	115,447	115,447	115,447	115,447
Revaluation reserve	268,974	268,974	261,898	261,898
Credit Risk reserve	214,093	214,093	-	-
Total shareholder's funds	94,057	98,907	125,568	130,174
Total liabilities and shareholder's funds	6,616,037	6,626,324	7,062,158	7,072,728

NOTES TO THE (UNAUDITED) SUMMARY SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2025

1. Significant Accounting Policies

The Consolidated financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) and adopted by the Institute of Chartered Accountants, Ghana (ICAG) and are consistent with those applied in the preparation of the annual consolidated financial statements.

2. Quantitative Disclosures

	June - 2025		June - 2024	
	BANK	GROUP	BANK	GROUP
(a) Capital Adequacy Ratio (CRD) %	-23.01	-23.01	-5.94	-5.63
(b) Common Equity Tier 1	-26.01	-26.01	-8.94	-8.63
(c) Non-Performing Loan (NPL) Ratio %	73.82	73.82	62.38	62.38
(d) Liquid Ratio	156.59	157.15	125.67	126.09

3. Qualitative Disclosures

Dominant risks and methods of measurement

The nature of the Bank's operations as a financial intermediary exposes it to credit, market, liquidity, operational, compliance and reputational risks.


Risk management objectives, policies and processes

The Bank has established a comprehensive risk management framework for managing the risks inherent in its operations. The risk management framework ensures the identification, measurement and control of the risks at all levels in the Bank with a view to safeguarding its integrity, reputation and financial strength.

The risk management framework also contains details of the Bank's risk governance system, which is multi-faceted, involving the Board of Directors, Management Committees and Risk Management Department. The Board determines the risk strategy, policy, limits and appetite for the Bank. The Risk Management Department assists Management in the formulation of the overall policies and strategies regarding risk management and control. The Risk Management Department coordinates risk management in the Bank and is primarily responsible for ensuring that the Bank's risk profile is consistent with its financial resources and the risk appetite set by the Board.

4. Defaults in Statutory liquidity and Accompanying sanctions (if any)

	June-2025		June-2024	
	BANK	GROUP	BANK	GROUP
a) Default in statutory liquidity (Times)	NIL	NIL	NIL	NIL
b) Sanctions (GH¢)	NIL	NIL	NIL	NIL


Muriel Susan Edusei (Mrs.)
Chairperson


Bernard Appiah Gyebi
Managing Director

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