PRUDENTIAL BANK

(UNAUDITED) SUMMARY SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

SEPARATE AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

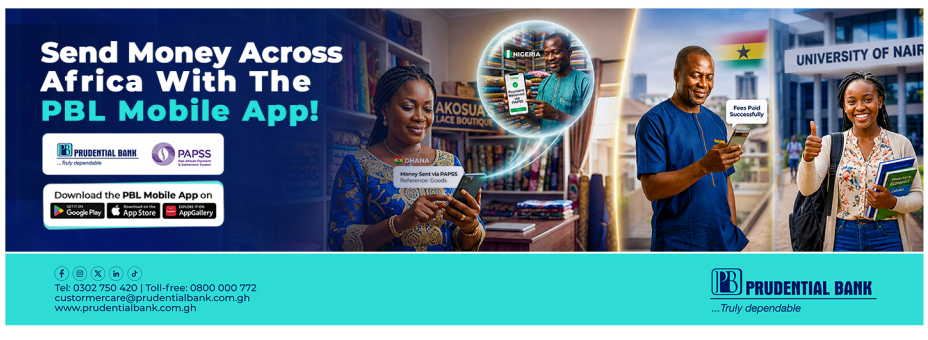
	2026		2025	
	BANK GH¢'000	GROUP GH¢'000	BANK GH¢'000	GROUP GH¢'000
Interest Income	300,440	300,440	545,737	545,319
Interest Expense	(153,014)	(153,014)	(361,716)	(361,714)
Net Interest Income	**147,426**	**147,426**	**184,021**	**183,605**
Fee and Commission Income	91,550	91,548	99,746	99,745
Fee and Commission Expense	(32,128)	(32,128)	(30,760)	(30,760)
Net Fee and Commission Income	**59,422**	**59,420**	**68,986**	**68,985**
Net Trading Income	44,511	44,724	72,130	72,272
Other income	24,685	28,873	17,733	23,412
	69,196	**73,597**	**89,863**	**95,684**
Operating Income	**276,044**	**280,442**	**342,870**	**348,274**
Net Impairment on Financial Assets	(25,272)	(25,301)	71,228	71,228
Personnel Expenses	(155,363)	(156,747)	(143,446)	(145,206)
Depreciation and Amortisation	(17,374)	(17,428)	(22,487)	(22,565)
Other Expenses	(129,025)	(130,291)	(137,561)	(138,219)
	(327,034)	**(329,768)**	**(232,266)**	**(234,762)**
Profit/(Loss) Before Income Tax	**(50,990)**	**(49,325)**	**110,604**	**113,512**
Income Tax Expense	-	(473)	(38,711)	(39,503)
Profit/ (Loss) for the Period	**(50,990)**	**(49,798)**	**71,893**	**74,009**
Other comprehensive income for the period	-	-	-	-
Other comprehensive income for the period (net of tax)				
Total comprehensive income for the period	**(50,990)**	**(49,798)**	**71,893**	**74,009**

SEPARATE AND CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

	2026		2025	
	BANK GH¢'000	GROUP GH¢'000	BANK GH¢'000	GROUP GH¢'000
Assets				
Cash and Cash Equivalents	2,960,723	2,960,723	2,764,866	2,764,866
Investment securities	2,230,959	2,239,050	2,202,688	2,218,655
Loans and Advances to Customers	807,780	807,111	898,540	896,991
Property, Equipment & Right-of-Use Assets	412,936	413,000	416,997	417,126
Intangible Assets	390	391	1,187	1,195
Equity Investments	2,196	737	2,196	550
Current Tax Asset	77,922	78,152	13,572	12,780
Deferred Tax Assets	248,043	248,047	313,983	313,983
Other Assets	937,564	938,911	594,264	595,313
Total Assets	**7,678,513**	**7,686,122**	**7,208,293**	**7,221,459**
Liabilities				
Deposits from Banks	25,822	25,822	16,870	16,870
Deposits from Customers	7,166,137	7,157,785	5,875,436	5,874,581
Current Tax Liabilities	-	-	-	-
Other Liabilities	281,269	290,951	395,844	404,390
Borrowings	195,412	195,412	821,667	821,667
Total Liabilities	**7,668,640**	**7,669,969**	**7,109,817**	**7,117,508**
Equity				
Stated Capital	578,276	578,276	578,276	578,276
Income Surplus	(1,206,197)	(1,199,916)	(1,106,723)	(1,101,248)
Statutory Reserve	131,424	131,424	115,447	115,447
Capital Surplus	271,300	271,300	268,974	268,974
Credit Risk Reserve	235,070	235,070	242,502	242,502
Total Equity	**9,873**	**16,153**	**98,476**	**103,951**
Total Liabilities and Equity	**7,678,513**	**7,686,122**	**7,208,293**	**7,221,459**

SEPARATE AND CONSOLIDATED STATEMENT OF CASH FLOWS

	2026		2025	
	BANK GH¢'000	GROUP GH¢'000	BANK GH¢'000	GROUP GH¢'000
Cash Flows from Operating Activities				
Cash generated from operations	596,317	632,903	334,437	336,687
Tax paid	(3,192)	(3,192)	-	791
Net cash generated from operating activities	**593,125**	**629,712**	**334,437**	**337,479**
Cash flows from investing activities				
Change in Investments	-	-	-	(142)
Purchase of property, plant and equipment	(19,350)	(19,350)	(6,013)	(6,013)
Proceeds from the sale of property, plant and equipment	9,012	9,012	33	33
Purchase of Investment Securities	(259,287)	(295,874)	(87,174)	(90,074)
Purchase of intangible assets			-	-
Net cash generated from investing activities	**(269,625)**	**(306,212)**	**(93,154)**	**(96,196)**
Cash flows from financing activities				
Change in Borrowings	(434)	(434)	201,574	201,574
Net cash generated from financing activities	**(434)**	**(434)**	**201,574**	**201,574**
Net (decrease)/increase in cash and cash equivalents	**323,066**	**323,066**	**442,857**	**442,857**
Cash and cash equivalents at 1 January	2,637,657	2,637,657	2,322,009	2,322,009
Cash and cash equivalents at 30th September	**2,960,723**	**2,960,723**	**2,764,866**	**2,764,866**



SEPARATE STATEMENTS OF CHANGES IN EQUITY

BANK

2026	Stated Capital GH¢'000	Income Surplus GH¢'000	Statutory Reserve GH¢'000	Capital Surplus GH¢'000	Credit Risk Reserve GH¢'000	Total Equity GH¢'000
Balance 1st January, 2026	578,276	(1,112,534)	131,424	271,300	192,398	60,863
Profit for the Period	-	(50,990)		-	-	(50,990)
	578,276	**(1,163,524)**	**131,424**	**271,300**	**192,398**	**9,873**
Transaction with Owners recorded directly in equity						
Transfer to Credit Risk Reserve	-	(42,672)			42,672	-
Balance at 30th September, 2026	**578,276**	**(1,206,197)**	**131,424**	**271,300**	**235,070**	**9,873**

BANK

2025						
Balance 1st January, 2025	578,276	(1,138,199)	115,447	268,974	202,086	26,584
Profit for the Period	-	71,893	-	-	-	71,892
	578,276	**(1,066,307)**	**115,447**	**268,974**	**202,086**	**98,476**
Transaction with Owners recorded directly in equity						
Transfer to Credit Risk Reserve	-	(40,416)	-	-	40,416	-
Balance at 30th September, 2025	**578,276**	**(1,106,723)**	**115,447**	**268,974**	**242,502**	**98,476**

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

GROUP

2026	Stated Capital GH¢'000	Income Surplus GH¢'000	Statutory Reserve GH¢'000	Capital Surplus GH¢'000	Credit Risk Reserve GH¢'000	Total Equity GH¢'000
Balance 1st January, 2026	578,276	(1,107,444)	131,423	271,299	192,398	65,952
Profit for the Period	-	(49,798)				(49,798)
	578,276	**(1,157,242)**	**131,424**	**271,299**	**192,398**	**16,154**
Transaction with Owners recorded directly in equity						
Transfer to Credit Risk Reserve	-	(42,672)		-	42,672	-
Balance at 30th September, 2026	**578,276**	**(1,199,916)**	**131,424**	**271,299**	**235,070**	**16,154**

GROUP

2025						
Balance 1st January, 2025	578,276	(1,134,841)	115,447	268,974	202,086	29,942
Profit for the Period	-	74,009	-	-	-	74,009
	578,276	**(1,060,832)**	**115,447**	**268,974**	**202,086**	**103,951**
Transaction with Owners recorded directly in equity						
Transfer to Credit Risk Reserve	-	(40,416)	-	-	40,416	-
Balance at 30th September, 2025	**578,276**	**(1,101,248)**	**115,447**	**268,974**	**242,502**	**103,951**

NOTES TO THE (UNAUDITED) SUMMARY SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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

		Sept-2026		Sept-2025	
		BANK	GROUP	BANK	GROUP
(a)	Capital Adequacy Ratio (CAR) %	-24.02	-24.02	-22.99	-22.99
(b)	Common Equity Tier 1 (CET1) Ratio %	-26.02	-26.02	-25.99	-25.99
(c)	Non-Performing Loan (NPL) Ratio %	54.60	54.60	65.24	65.24
(d)	Liquidity Ratio %	162.46	162.71	164.87	165.45

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)

	Sept-2026		Sept-2025	
	BANK	GROUP	BANK	GROUP
a) Default in statutory liquidity (Times)	NIL	NIL	NIL	NIL
b) Sanctions (GH¢)	NIL	NIL	NIL	NIL

5. Events after the reporting period

The Board of Directors of Prudential Bank Ghana LTD (the "Bank") wishes to inform shareholders, customers and the general public that on 12 October 2026, the Bank received a strategic capital injection of GHS 1.13 billion from Bloom Africa Holdings Ghana Limited.

The capital injection occurred after the reporting date of 30 September 2026 and, accordingly, is not reflected in the Bank's unaudited financial statements for the nine months ended 30 September 2026. This treatment is consistent with International Accounting Standard 10 (IAS 10) – Events after the Reporting Period.

Following the capital injection and the requisite approval from the Bank of Ghana, the Bank has met the applicable regulatory minimum Capital Adequacy Ratio (CAR) requirement.

This disclosure should be read in conjunction with the Bank's published unaudited financial statements for the nine months ending 30 September 2026.

Daniel Asah Kissiedu (Mr.)
Director

Ebow Quayson
(Ag.) Managing Director