

THE NEW BUILDING SOCIETY LIMITED
UNAUDITED FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPT 30, 2025

CASH FLOW STATEMENT
(All amounts stated in thousands of Guyana Dollars)

	Unaudited Six Mths Ended 30-Sept-2025	Audited Year Ended 31-Dec-2024
Operating Activities		
Net profit for the year	584,110	649,656
Adjustments for:		
Interest Payable on Treasury Bills & Fixed Deposits		(85,783)
Reversal of Impairment on Investments		-
Depreciation	55,916	73,544
Provision for impairment on loan assets		72,956
Provision for impairment on investments		-
Utilization of provision for impairment on loan assets	-	-
Movement in retirement benefit plan liability	-	(17,030)
Gain on disposal of property, plant and equipment	-	(833)
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Operating income before changes in operating assets and liabilities	640,026	692,510
Loan advances net of repayments	(13,256,988)	(10,727,484)
(Increase) / decrease in other assets	(37,083)	(33,531)
Receipts from investors net of withdrawals	12,597,224	11,427,731
(Decrease) / increase in other liabilities	118,418	13,966
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Net Cash Inflow - Operating Activities	61,597	1,373,192
Investing Activities		
Purchases of property, plant and equipment	(13,341)	(35,391)
Additions to investments	(9,284,248)	(8,782,603)
Redemptions of investments	8,782,603	7,698,399
Net (increase) / decrease in restricted cash resources and fixed deposits	(412,469)	507,854
Proceeds on sale of property, plant and equipment	-	3,000
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Net Cash Outflow - Investing Activities	(927,455)	(608,741)
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Net Movement in Cash and Cash Equivalents	(865,858)	764,451
Cash and Cash Equivalents as at beginning of year	4,026,221	3,261,770
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Cash and Cash Equivalents as at end of year	3,160,363	4,026,221
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