

THE NEW BUILDING SOCIETY LIMITED
UNAUDITED FINANCIAL STATEMENTS
SIX MONTHS ENDED SEPTEMBER 30, 2026

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

	Unaudited Nine Mths Ended 30-Sep-2026	Audited Year Ended 31-Dec-2025
Operating Activities		
Net profit for the year	816,863	1,167,410
Adjustments for:		
Interest Payable on Treasury Bills & Fixed Deposits		(88,018)
Reversal of Impairment on Investments		-
Depreciation	52,918	74,578
Provision for impairment on loan assets		(98,662)
Provision for impairment on investments		-
Utilization of provision for impairment on loan assets	-	-
Movement in retirement benefit plan liability	-	(29,544)
Gain on disposal of property, plant and equipment	-	(8,742)
Operating income before changes in operating assets and liabilities	869,781	1,017,022
Loan advances net of repayments	(11,697,938)	(19,073,796)
(Increase) / decrease in other assets	26,609	(10,824)
Receipts from investors net of withdrawals	14,562,917	15,293,069
(Decrease) / increase in other liabilities	240,718	8,018
Net Cash Inflow - Operating Activities	4,002,087	(2,766,511)
Investing Activities		
Purchases of property, plant and equipment	(36,008)	(22,608)
Additions to investments	(2,143,509)	(7,805,436)
Redemptions of investments	7,805,436	8,782,603
Net (increase) / decrease in restricted cash resources and fixed deposits	(1,548,046)	2,486,117
Proceeds on sale of property, plant and equipment	-	9,075
Net Cash Outflow - Investing Activities	4,077,873	3,449,751
Net Movement in Cash and Cash Equivalents	8,079,960	683,240
Cash and Cash Equivalents as at beginning of year	4,709,461	4,026,221
Cash and Cash Equivalents as at end of year	12,789,421	4,709,461