

Summary Key Disclosure Statement



For the Financial Year Ended 31 December 2025

Introductory Statement

- The purpose of this disclosure statement is to provide customers and potential customers with information about the financial performance of BSP Financial Group (Fiji) Pte Limited.
- The explanation of the terms used in the Key Disclosure Statement is explained in the Reserve Bank of Fiji publication "Your Bank's Disclosure Statement: What's in it for You", which can be obtained from the Reserve Bank of Fiji. Other information can be viewed at the bank's branches and offices.

Corporate Information

- The full name of the bank is BSP Financial Group (Fiji) Pte Limited.
- The full name of the ultimate parent Bank of the BSP Financial Group (Fiji) Pte Limited is BSP Financial Group Limited, which is domiciled in Port Moresby, Papua New Guinea.

	Audited Current Year	Audited Prior Year		Audited Current Year	Audited Prior Year
Profitability			Income Statement		
Banking Operations in Fiji:			The Income Statement for BSP Financial Group (Fiji) Pte Limited (\$'000) as prepared under IFRS is reported below.		
<input checked="" type="checkbox"/> Net operating profit after tax (\$'000)	111,792	115,246	Interest and similar income	154,152	131,887
<input checked="" type="checkbox"/> As a percentage of average Total Assets	2.66%	3.14%	Interest and similar expense	(26,511)	(18,208)
Size as at end of financial year			Dividend income		
Banking Operations in Fiji:			Fee and commission revenue		
<input checked="" type="checkbox"/> Total Assets (\$'000)	4,431,590	3,970,892	Gains less losses arising from dealing in foreign currencies	38,349	35,271
<input checked="" type="checkbox"/> The percentage change in Total Assets over 12 months	11.60%	17.88%	Other operating revenue	1,190	441
Capital Adequacy as at end of financial year			Bad and doubtful debts (including provisions for impairment)		
Banking Operations in Fiji:			Recoveries of bad and doubtful debts		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	324,977	405,003	Other operating expense	(83,041)	(78,070)
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	10.45%	13.78%	Net profit before tax	148,943	152,487
<input checked="" type="checkbox"/> Total Capital (\$'000)	468,082	434,126	Net profit after tax	111,792	115,246
<input checked="" type="checkbox"/> Capital Adequacy Ratio	15.05%	14.77%	Availability of Disclosure Statements		
Balance Sheet			<input checked="" type="checkbox"/> Additional information on the bank's financial performance is available for inspection at our Head Office, Level 12, BSP Suva Central Building, Corner of Renwick Road & Pratt Street Suva.		
The Balance Sheet for BSP Financial Group (Fiji) Pte Limited (\$'000) as prepared under IFRS is reported below:			<input checked="" type="checkbox"/> BSP Financial Group (Fiji) Pte Limited's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which may be obtained.		
Cash and liquid assets	129,746	99,842	<input checked="" type="checkbox"/> BSP Financial Group (Fiji) Pte Limited's most recent global balance sheet and profit and loss statements and other publicly available disclosure statements are available for inspection at our Head Office Level 12, BSP Suva Central Building, Corner of Renwick Road & Pratt Street Suva.		
Balance with the Reserve Bank of Fiji	1,112,438	1,017,637	<input checked="" type="checkbox"/> BSP Financial Group Limited - Fiji Branch has converted to a subsidiary status effective 1st January 2025. The new trading name of the bank is BSP Financial Group (Fiji) Pte Limited.		
Receivables due from other financial institutions	94,874	120,056	<input checked="" type="checkbox"/> Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.		
Loans (including advances to customers and similar facilities)	3,008,073	2,664,491	<input checked="" type="checkbox"/> The Bank has presented its Financial Statements in accordance with International Financial Reporting Standards ("IFRS") and as per RBF's Prudential Requirements.		
Provision for doubtful debts	(33,686)	(34,719)	<input checked="" type="checkbox"/> BSP has as per RBF requirements disclosed General Reserve for Credit Losses in its audited key disclosure statements.		
Fixed assets	29,779	24,416	 Director  Auditor		
Other assets	90,366	79,169			
Total Assets	4,431,590	3,970,892			
Payables due to other financial institutions	12,625	31,208			
Deposits and borrowings	3,696,378	3,201,221			
Other borrowed funds	165,979	163,538			
Payables due to holding company	208	4			
Creditors and other payables	53,515	118,639			
Provisions	19,911	18,970			
Total Liabilities	3,948,616	3,533,580			
Share capital	40,266	40,266			
Goodwill - branch to subsidiary conversion	11,621	0			
General reserves for credit losses	21,617	18,697			
Other reserves	53,802	53,802			
Retained earnings	355,668	324,547			



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