
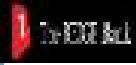




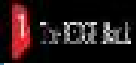






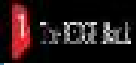



**Analysis of Assets of uniBank, Beige Bank, Royal Bank, Sovereign Bank and Construction Bank (All in Receivership)**

No. Assets Classes	uniBank	Beige Bank	Royal Bank	Sovereign Bank	Total	Construction Bank
	 GHS'000	 GHS'000	 GHS'000	 GHS'000	GHS'000	 GHS'000
<b>1 Cash and cash equivalents (1 Aug 2018 - Unadjusted Gross Balance)</b>	<b>183,481</b>	<b>48,666</b>	<b>(169,916)</b>	<b>231,025</b>	<b>293,256</b>	<b>12,334</b>
<i>Adjustments to restate balances as at 1 Aug 2018**</i>	<i>3,684</i>	<i>2,017</i>	<i>221,777</i>	<i>(196,356)</i>	<i>31,121</i>	<i>(8,150)</i>
<i>Adjusted balances</i>	<i>187,164</i>	<i>50,683</i>	<i>51,860</i>	<i>34,669</i>	<i>324,377</i>	<i>4,184</i>
<i>Less: Transferred to CBG</i>	<i>(185,149)</i>	<i>(22,986)</i>	<i>(20,579)</i>	<i>(14,183)</i>	<i>(242,898)</i>	<i>-</i>
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018 (Gross)</b>	<b>2,015</b>	<b>27,697</b>	<b>31,281</b>	<b>20,486</b>	<b>81,479</b>	<b>4,184</b>
<i>Made up of:</i>						
<i>Balances held in offshore/local bank accounts</i>	<i>2,015</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>2,015</i>	<i>4,184</i>
<i>Short-term investments foreclosed by secured creditors on 1 Aug 2018</i>	<i>-</i>	<i>27,336</i>	<i>-</i>	<i>-</i>	<i>27,336</i>	<i>-</i>
<i>Asset/Liability set off</i>	<i>-</i>	<i>-</i>	<i>30,894</i>	<i>-</i>	<i>30,894</i>	<i>-</i>
<i>Amounts with entities whose licences have been revoked (filed with Receiver)</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>20,486</i>	<i>20,486</i>	<i>-</i>
<i>Balances that are unlikely to be recovered (mainly reconciling items)</i>	<i>-</i>	<i>361</i>	<i>387</i>	<i>-</i>	<i>748</i>	<i>-</i>
<b>Balances after transfer to CBG - 1 Aug 2018</b>	<b>2,015</b>	<b>27,697</b>	<b>31,281</b>	<b>20,486</b>	<b>81,479</b>	<b>4,184</b>
<i>Balances after transfer to CBG - 1 Aug 2018 (Gross)</i>	<i>2,015</i>	<i>27,697</i>	<i>31,281</i>	<i>20,486</i>	<i>81,479</i>	<i>4,184</i>
<i>Short-term investments foreclosed by secured creditors on 1 Aug 2018</i>	<i>-</i>	<i>(27,336)</i>	<i>-</i>	<i>-</i>	<i>(27,336)</i>	<i>-</i>
<i>Asset/Liability set off</i>	<i>-</i>	<i>-</i>	<i>(30,894)</i>	<i>-</i>	<i>(30,894)</i>	<i>-</i>
<i>Balances that are unlikely to be recovered (mainly reconciling items)</i>	<i>-</i>	<i>(361)</i>	<i>(387)</i>	<i>-</i>	<i>(748)</i>	<i>-</i>
<b>Remaining balance with the Receiver as at 1 Aug 2018 (Gross)</b>	<b>2,015</b>	<b>-</b>	<b>-</b>	<b>20,486</b>	<b>22,501</b>	<b>4,184</b>
<i>Less Impairment Allowances</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>(10,243)</i>	<i>(10,243)</i>	<i>-</i>
<b>Remaining balance with the Receiver as at 1 Aug 2018 (Net)</b>	<b>2,015</b>	<b>-</b>	<b>-</b>	<b>10,243</b>	<b>12,258</b>	<b>4,184</b>
Recoveries as at 30 September 2020	-	-	-	17,300	17,300	-
Recoveries as a % of Remaining balance with the Receiver 1 Aug 2018 (Gross)	0%	N/A	N/A	84%	77%	0%
Recoveries as a % of Remaining balance with the Receiver 1 Aug 2018 (Net)	0%	N/A	N/A	169%	141%	0%


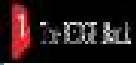



**Analysis of Assets of uniBank, Beige Bank, Royal Bank, Sovereign Bank and Construction Bank (All in Receivership)**

No. Assets Classes	uniBank	Beige Bank	Royal Bank	Sovereign Bank	Total	Construction Bank
	 GHS'000	 GHS'000	 GHS'000	 GHS'000	GHS'000	 GHS'000
<b>2 Government and other securities (1 Aug 2018 - Unadjusted Gross Balance)</b>	<b>1,301,142</b>	<b>408,787</b>	<b>167,161</b>	<b>42,020</b>	<b>1,919,111</b>	-
<i>Adjustments to restate balances as at 1 Aug 2018**</i>	<i>(1,850)</i>	<i>(3,315)</i>	<i>(157,506)</i>	-	<i>(162,672)</i>	10
<i>Adjusted balances</i>	<i>1,299,292</i>	<i>405,471</i>	<i>9,655</i>	<i>42,020</i>	<i>1,756,439</i>	10
<i>Less: Transferred to CBG</i>	<i>(455,362)</i>	<i>(40,547)</i>	<i>(3,763)</i>	<i>(42,020)</i>	<i>(541,692)</i>	902
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018 (Gross)</b>	<b>843,931</b>	<b>364,924</b>	<b>5,892</b>	-	<b>1,214,747</b>	<b>913</b>
<i>Adjustments post 30 Aug 2018***</i>	-	-	-	-	-	-
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018 (Gross)</b>	<b>843,931</b>	<b>364,924</b>	<b>5,892</b>	-	<b>1,214,747</b>	<b>913</b>
<i>Made up of:</i>						
<i>Amounts with entities whose licences have been revoked (filed with Receiver)</i>	-	76,949	5,062	-	82,011	-
<i>Investments foreclosed by secured creditors on 1 Aug 2018</i>	581,849	14,341	-	-	596,189	-
<i>Asset/liability set off</i>	96,774	-	-	-	96,774	-
<b>Other recoverable amounts</b>	<b>165,308</b>	<b>273,635</b>	<b>830</b>	-	<b>439,772</b>	<b>913</b>
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018 (Gross)</b>	<b>843,931</b>	<b>364,924</b>	<b>5,892</b>	-	<b>1,214,747</b>	<b>913</b>
<i>Less:</i>						
<i>Investments foreclosed by secured creditors on 1 Aug 2018</i>	(581,849)	(14,341)	-	-	(596,189)	-
<i>Asset/liability set off</i>	(96,774)	-	-	-	(96,774)	-
<b>Remaining balance with the Receiver as at 1 Aug 2018 (Gross)</b>	<b>165,308</b>	<b>350,584</b>	<b>5,892</b>	-	<b>521,784</b>	<b>913</b>
<i>Less Impairment allowances</i>	<i>(19,374)</i>	<i>(225,866)</i>	-	-	<i>(245,239)</i>	-
<b>Remaining balance with the Receiver as at 1 Aug 2018 (Net)</b>	<b>145,935</b>	<b>124,718</b>	<b>5,892</b>	-	<b>276,544</b>	<b>913</b>
Recoveries as at 30 September 2020	121,641	45,710	-	-	167,351	-
Recoveries as a % of Adjusted Balances after transfer to CBG - 1 Aug 2018 (Gross)	74%	13%	0%	0%	32%	0%
Recoveries as a % of Remaining balance with the Receiver - 1 August 2018 (Net)	83%	37%	0%	-	61%	0%


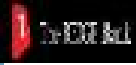



**Analysis of Assets of uniBank, Beige Bank, Royal Bank, Sovereign Bank and Construction Bank (All in Receivership)**

No. Assets Classes	uniBank 	Beige Bank 	Royal Bank 	Sovereign Bank 	Total	Construction Bank 
	GHS'000	GHS'000	GHS'000	GHS'000	GHS'000	GHS'000
<b>3 Loans and advances (1 Aug 2018 - Unadjusted Gross Balance)</b>	<b>4,576,733</b>	<b>1,266,029</b>	<b>1,142,771</b>	<b>136,090</b>	<b>7,121,622</b>	<b>627</b>
<i>Adjustments to restate balances as at 1 Aug 2018**</i>	-	(392,093)	101	(806)	(392,797)	(1)
Adjusted loan and advances balance as at 1 Aug 2018 (Gross)	4,576,733	873,936	1,142,872	135,284	6,728,825	626
<i>Adjustments post 30 Aug 2018***</i>	2,303	-	(995)	-	1,308	-
<b>Adjusted loan and advances balance post 30 Aug 2018 (Gross)</b>	<b>4,579,036</b>	<b>873,936</b>	<b>1,141,877</b>	<b>135,284</b>	<b>6,730,133</b>	<b>625</b>
<i>Less Interest in suspense (IIS)</i>	(846,596)	-	(151,407)	(406)	(998,409)	-
<i>Less Impairment allowances</i>	(3,213,574)	(771,266)	(791,421)	(36,508)	(4,812,769)	(6)
<b>Adjusted loan and advances balances (Net of IIS and impairment)</b>	<b>518,866</b>	<b>102,670</b>	<b>199,049</b>	<b>98,371</b>	<b>918,956</b>	<b>619</b>
<i>Adjusted Gross loans are made up of:</i>						
<i>Related Party Loans*****</i>	1,231,399	286,472	14,212	-	1,532,082	-
<i>Fictitious/SPV Loans*****</i>	820,834	454,961	-	-	1,275,796	-
<i>Loans to entities whose licences have been revoked (filed with Receiver)</i>	25,989	-	1,357	24,938	52,283	-
<i>Loans to entities whose balances are under litigation</i>	319,143	9,446	890,310	21,804	1,240,703	-
<i>Balances disputed by customers*</i>	41,138	27,876	5,592	-	74,606	-
<i>Loans that are unlikely to be recovered</i>	442,901	17,653	-	-	460,554	-
<b><i>Other loans being pursued by the Receiver</i></b>	<b>1,697,632</b>	<b>77,528</b>	<b>230,406</b>	<b>88,543</b>	<b>2,094,109</b>	<b>625</b>
<b>Adjusted loan and advances balance 1 Aug 2018 (Gross)</b>	<b>4,579,036</b>	<b>873,936</b>	<b>1,141,877</b>	<b>135,284</b>	<b>6,730,133</b>	<b>625</b>
<b>Less:</b>						
<i>Balances disputed by customers*</i>	(41,138)	(27,876)	(5,592)	-	(74,606)	-
<i>Loans that are unlikely to be recovered</i>	(442,901)	(17,653)	-	-	(460,554)	-
<b>Remaining balance with the Receiver as at 1 Aug 2018 (Gross)</b>	<b>4,094,997</b>	<b>828,407</b>	<b>1,136,285</b>	<b>135,284</b>	<b>6,194,973</b>	<b>625</b>
Recoveries as at 30 September 2020	317,407	17,505	81,746	47,862	464,520	261
Recoveries are made up of:						
<i>Related Party Loans</i>	1,132	-	3,780	-	4,912	-
<i>Loans to entities whose licences have been revoked (filed with Receiver)</i>	-	-	352	18,056	18,408	-
<i>Loans to entities whose balances are under litigation</i>	4,857	-	25,863	-	30,720	-
<b><i>Other loans being pursued by the Receiver</i></b>	<b>311,418</b>	<b>17,505</b>	<b>51,751</b>	<b>29,806</b>	<b>410,480</b>	<b>261</b>
<b>Recoveries as at 30 September 2020</b>	<b>317,407</b>	<b>17,505</b>	<b>81,746</b>	<b>47,862</b>	<b>464,520</b>	<b>261</b>
Recoveries as % of Related Party Loans (Gross)	0%	0%	27%	N/A	0%	N/A
Recoveries as % of Loans to entities whose licences have been revoked (Gross)	0%	N/A	26%	72%	35%	N/A
Recoveries as % of Loans to entities whose balances are under litigation (Gross)	2%	0%	3%	0%	2%	N/A
Recoveries as % of Others loans being pursued by the Receiver (Gross)	18%	23%	22%	34%	20%	42%




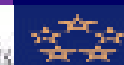

**Analysis of Assets of uniBank, Beige Bank, Royal Bank, Sovereign Bank and Construction Bank (All in Receivership)**

No. Assets Classes	uniBank	Beige Bank	Royal Bank	Sovereign Bank	Total	Construction Bank
	 GHS'000	 GHS'000	 GHS'000	 GHS'000	GHS'000	 GHS'000
<b>4 Property and equipment (NBV at 1 Aug 2018)</b>	<b>109,381</b>	<b>61,837</b>	<b>96,061</b>	<b>14,611</b>	<b>281,890</b>	<b>11,880</b>
<i>Adjustments to restate balances as at 1 Aug 2018**</i>	-	(72)	-	(1,823)	(1,895)	(531)
<i>Adjusted balances</i>	109,381	61,765	96,061	12,788	279,995	11,349
<i>Valuation adjustments</i>	(61,962)	(12,089)	(16,124)	(6,836)	(97,012)	(8,743)
<b>Adjusted balances (Assessed market values)</b>	<b>47,419</b>	<b>49,676</b>	<b>79,937</b>	<b>5,951</b>	<b>182,984</b>	<b>2,606</b>
<i>Less: Transferred to CBG (Assessed market values)</i>	(37,178)	(32,197)	(36,855)	(5,419)	(111,649)	(902)
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018</b>	<b>10,242</b>	<b>17,479</b>	<b>43,082</b>	<b>532</b>	<b>71,335</b>	<b>1,703</b>
<i>Made up of the following:</i>						
<i>Properties for which title has not been provided</i>	-	-	40,787	-	40,787	-
<i>Properties foreclosed by secured creditors</i>	-	16,657	-	-	16,657	-
<b>Remaining property and equipment</b>	<b>10,242</b>	<b>822</b>	<b>2,295</b>	<b>532</b>	<b>13,891</b>	<b>1,703</b>
<b>Balances after transfer to CBG - 1 Aug 2018</b>	10,242	17,479	43,082	532	71,335	1,703
<i>Less Properties foreclosed by secured creditors</i>	-	(16,657)	-	-	(16,657)	-
<i>Less Properties for which title has not been provided</i>	-	-	(40,787)	-	(40,787)	-
<b>Remaining balance with Receiver - 1 Aug 2018</b>	<b>10,242</b>	<b>822</b>	<b>2,295</b>	<b>532</b>	<b>13,891</b>	<b>1,703</b>
Recoveries as at 30 September 2020	1,435	828	833	418	3,514	-
Recoveries as a % of Remaining balance with the Receiver - 1 August 2018	14%	101%	36%	79%	25%	0%
<b>5 Intangible assets (NBV at 1 Aug 2018)</b>	<b>12,631</b>	<b>6,299</b>	<b>1,403</b>	<b>3,888</b>	<b>24,223</b>	-
<i>Adjustments to restate balances as at 1 Aug 2018**</i>	-	(94)	-	1,799	1,705	2,242
<b>Adjusted balances</b>	<b>12,631</b>	<b>6,205</b>	<b>1,403</b>	<b>5,688</b>	<b>25,928</b>	<b>2,242</b>
<i>Less: Transferred to CBG</i>	(9,784)	-	-	-	(9,784)	-
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018</b>	<b>2,847</b>	<b>6,205</b>	<b>1,403</b>	<b>5,688</b>	<b>16,144</b>	<b>2,242</b>
<i>Les Intangible assets not considered likely to be recovered</i>	(2,847)	(6,205)	(1,403)	(5,688)	(16,144)	-
<b>Remaining balance with the Receiver as at 1 Aug 2018</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,242</b>
<i>No recoveries have been realised for intangible assets.</i>						

**Analysis of Assets of uniBank, Beige Bank, Royal Bank, Sovereign Bank and Construction Bank (All in Receivership)**

No. Assets Classes	uniBank	Beige Bank	Royal Bank	Sovereign Bank	Total	Construction Bank
	 GHS'000	 GHS'000	 GHS'000	 GHS'000	GHS'000	 GHS'000
<b>6 Other assets (1 Aug 2018 - Unadjusted Gross Balance)</b>	<b>3,802,486</b>	<b>890,586</b>	<b>30,248</b>	<b>35,281</b>	<b>4,758,601</b>	<b>1,646</b>
<i>Adjustments to restate balances as at 1 Aug 2018**</i>	<i>(6,824)</i>	<i>(139,583)</i>	<i>112,083</i>	<i>199,929</i>	<i>165,605</i>	<i>4,626</i>
<b>Adjusted balances</b>	<b>3,795,662</b>	<b>751,003</b>	<b>142,331</b>	<b>235,210</b>	<b>4,924,206</b>	<b>6,272</b>
<i>Less: Transferred to CBG</i>	<i>(23,090)</i>	<i>-</i>	<i>(6,228)</i>	<i>(3,153)</i>	<i>(32,470)</i>	<i>-</i>
<b>Adjusted Balances after transfer to CBG - 1 Aug 2018 (Gross)</b>	<b>3,772,572</b>	<b>751,003</b>	<b>136,103</b>	<b>232,057</b>	<b>4,891,736</b>	<b>6,272</b>
<i>Made up of:</i>						
<i>Less: Advances to shareholders under litigation</i>	<i>3,702,354</i>	<i>437,067</i>	<i>-</i>	<i>-</i>	<i>4,139,421</i>	<i>-</i>
<i>Less: Balances with entities whose licences have been revoked (filed with Receiver)</i>	<i>-</i>	<i>-</i>	<i>48,927</i>	<i>208,618</i>	<i>257,546</i>	<i>-</i>
<i>Less: Other assets not considered likely to be recovered</i>	<i>22,293</i>	<i>61,246</i>	<i>5,956</i>	<i>1,267</i>	<i>90,762</i>	<i>-</i>
<b>Others assets being pursued by the Receiver</b>	<b>47,926</b>	<b>252,689</b>	<b>81,220</b>	<b>22,172</b>	<b>404,007</b>	<b>6,272</b>
<b>Balances after transfer to CBG - 1 Aug 2018 (Gross)</b>	<b>3,772,572</b>	<b>751,003</b>	<b>136,103</b>	<b>232,057</b>	<b>4,891,736</b>	<b>6,272</b>
Balances after transfer to CBG - 1 Aug 2018 (Gross)	3,772,572	751,003	136,103	232,057	4,891,736	6,272
<i>Less Impairment allowances</i>	<i>(3,702,354)</i>	<i>(652,378)</i>	<i>(125,060)</i>	<i>(225,085)</i>	<i>(4,704,876)</i>	<i>-</i>
<b>Balances after transfer to CBG - 1 Aug 2018 (Net)</b>	<b>70,218</b>	<b>98,625</b>	<b>11,043</b>	<b>6,973</b>	<b>186,859</b>	<b>6,272</b>
<i>Less Other assets not considered likely to be recovered</i>	<i>(22,293)</i>	<i>(61,246)</i>	<i>(5,956)</i>	<i>(1,267)</i>	<i>(90,762)</i>	<i>-</i>
<b>Adjusted Balances with the Receiver</b>	<b>47,926</b>	<b>37,378</b>	<b>5,088</b>	<b>5,706</b>	<b>96,097</b>	<b>6,272</b>
Recoveries as at 30 September 2020	18,353	2,407	3,270	604	24,634	-
Recoveries as % of Balances after transfer to CBG - 1 Aug 2018 (Net)	26%	2%	30%	9%	13%	0%
Recoveries as % of Balances after transfer to CBG - 1 Aug 2018 (Gross)	0%	0%	2%	0%	1%	0%
Recoveries as % of Adjusted Balances with the Receiver	38%	6%	64%	11%	26%	0%

### Analysis of Assets of uniBank, Beige Bank, Royal Bank, Sovereign Bank and Construction Bank (All in Receivership)

No. Assets Classes	uniBank  GHS'000	Beige Bank  GHS'000	Royal Bank  GHS'000	Sovereign Bank  GHS'000	Total GHS'000	Construction Bank  GHS'000
<b>Summary</b>						
<i>Adjusted balances:</i>						
<i>Total Adjusted Asset balances</i>	9,921,205	2,136,975	1,427,064	458,823	13,944,066	15,940
<i>Less Assets Transferred to CBG:</i>	(710,562)	(95,730)	(67,425)	(64,775)	(938,492)	-
<i>Less Assets foreclosed</i>	(581,849)	(41,677)	-	-	(623,525)	-
<i>Assets set off against liabilities</i>	(96,774)	-	(30,894)	-	(127,668)	-
<i>Assets written off</i>	(25,140)	(67,812)	(7,746)	(6,954)	(107,653)	-
<b>Total Adjusted Assets remaining with Receiver (Gross)</b>	<b>8,506,880</b>	<b>1,931,755</b>	<b>1,320,998</b>	<b>387,093</b>	<b>12,146,727</b>	<b>15,940</b>
<i>Less Impairment Allowances</i>	(6,935,301)	(1,649,510)	(916,481)	(271,835)	(9,773,127)	(6)
<b>Total Adjusted Assets remaining with the Receiver (Net)</b>	<b>1,571,579</b>	<b>282,245</b>	<b>404,517</b>	<b>115,258</b>	<b>2,373,599</b>	<b>15,934</b>
<b>Recoveries as at 30 September 2020:</b>						
Recoveries made from cash equivalents, loans, fixed assets and placements	458,836	66,450	85,849	66,184	677,319	261
Other income, including interest received on funds invested	27,398	8,391	7,474	7,345	50,607	-
<b>Total recoveries as at 30 September 2020</b>	<b>486,234</b>	<b>74,841</b>	<b>93,323</b>	<b>73,529</b>	<b>727,926</b>	<b>261</b>

**Note:**

\* Some customers, shown as owing in the books of some of the Banks, have disputed a number of transactions on their accounts. Investigations into these matters are currently ongoing. Validation work also being done on some remaining accounts may result in further adjustments to some of the reported figures above.

\*\* These adjustments resulted from misstatements identified during validation work done, prior to the submission of the inventory report to BoG.

\*\*\* These adjustments resulted from misstatements identified during validation work done, after 30 August 2018.

\*\*\*\* These were loans fictitiously created in the names of identified customers (related and third parties), between November 2016 and December 2017, which were advanced without going through formal loan applications and approval processes. These loans will be charged to the account of the shareholders, if they are confirmed as the ultimate beneficiaries.

\*\*\*\*\* Related party loans for uniBank and Beige Bank are in the process of being recovered through the legal system.