

Recoveries as at 30 September 2020

Total proceeds realised across the five banks as at 30 September 2020 was GH¢728.19 million. A breakdown of this amount is as follows: uniBank - GH¢486.23 million, Beige Bank - GH¢74.84 million, Royal Bank - GH¢93.32 million, Sovereign Bank - GH¢73.53 million and Construction Bank - GH¢0.26 million.

The amounts were realised from the following sources:

- Loans repaid
- Property and equipment sold
- Placements and government securities recovered
- Other income mainly in the form of interest earned from amounts invested.

The table below provides an analysis of the amounts recovered as at 30 September 2020.

No.	Source of Recovery	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
1	Loans repaid	317,407	17,505	81,746	47,861	261	464,780
2	Property and equipment sold	1,435	828	833	418	-	3,514
3	Placements and government securities recovered	121,641	45,710	-	17,301	-	184,652
4	Other income	45,751	10,797	10,744	7,948	-	75,240
	Grand Total	486,234	74,840	93,323	73,528	261	728,186

A breakdown of recovery efforts over the period is as follows:

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
	Loans Repayments						
1	Aug - Dec 2018	69,195	5,785	43,880	11,286	-	130,146
2	Jan - Mar 2019	10,950	8,111	2,702	3,251	-	25,014
3	Apr - Jun 2019	24,077	647	2,450	3,331	-	30,505
4	Jul - Sep 2019	27,399	1,592	12,779	23,926	42	65,738
5	Oct - Dec 2019	55,295	187	1,118	945	85	57,630
6	Jan - Mar 2020	87,873	1,020	8,275	1,288	116	98,572
7	Apr - Jun 2020	14,291	6	3,357	2,698	-	20,352
8	Jul - Sep 2020	28,327	157	7,185	1,136	18	36,823
	Sub-Total Loans Repayments	317,407	17,505	81,746	47,861	261	464,780
	Proceeds from sale of property and equipment						
1	Aug - Dec 2018	-	-	-	-	-	-
2	Jan - Mar 2019	544	125	340	12	-	1,021
3	Apr - Jun 2019	204	127	398	263	-	992
4	Jul - Sep 2019	1	25	46	26	-	98
5	Oct - Dec 2019	175	37	25	105	-	342
6	Jan - Mar 2020	367	467	24	12	-	870
7	Apr - Jun 2020	140	20	-	-	-	160
8	Jul - Sep 2020	4	27	-	-	-	31
	Sub-Total Proceeds from sale of Property and Equipment	1,435	828	833	418	-	3,514
	Placements and government securities recovered						
1	Aug - Dec 2018	-	-	-	-	-	-
2	Jan - Mar 2019	-	15,400	-	10,518	-	25,918
3	Apr - Jun 2019	-	10,207	-	-	-	10,207
4	Jul - Sep 2019	-	-	-	3,574	-	3,574

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
5	Oct - Dec 2019	-	18,903	-	-	-	18,903
6	Jan - Mar 2020	54,612	-	-	-	-	54,612
7	Apr - Jun 2020	67,029	1,200	-	-	-	68,229
8	Jul - Sep 2020	-	-	-	3,209	-	3,209
	Sub-Total Placements and government securities recovered	121,641	45,710	-	17,301	-	184,652
	Other income						
1	Aug - Dec 2018	-	-	-	-	-	-
2	Jan - Mar 2019	350	78	84	74	-	586
3	Apr - Jun 2019	1,155	2,093	675	441	-	4,364
4	Jul - Sep 2019	6,465	1,128	1,686	1,496	-	10,775
5	Oct - Dec 2019	5,640	1,832	1,975	1,145	-	10,592
6	Jan - Mar 2020	16,618	3,324	4,357	2,826	-	27,125
7	Apr - Jun 2020	8,314	1,207	1,570	998	-	12,089
8	Jul - Sep 2020	7,209	1,135	397	968	-	9,709
	Sub-Total Other income	45,751	10,797	10,744	7,948	-	75,240
	Grand Total	486,234	74,840	93,323	73,528	261	728,186