

Recoveries as at 30 September 2020

Total proceeds realised across the five banks as at 30 September 2020 was GH¢728.19 million. A I GH¢74.84 million, Royal Bank - GH¢93.32 million, Sovereign Bank - GH¢73.53 million and Constru The amounts were realised from the following sources:

- Loans repaid
- Property and equipment sold
- Placements and government securities recovered

| No. | Source of Recovery | uniBank |
|-----|--|----------------|
| | | GH¢ '000 |
| 1 | Loans repaid | 343,063 |
| 2 | Property and equipment sold | 1,470 |
| 3 | Placements and government securities recovered | 135,055 |
| 4 | Other income | 63,999 |
| | Grand Total | 543,587 |

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

| No. | Period | uniBank |
|-----|---|----------------|
| | | GH¢ '000 |
| | Loans Repayments | |
| 1 | Aug - Dec 2018 | 69,195 |
| 2 | Jan - Mar 2019 | 10,950 |
| 3 | Apr - Jun 2019 | 24,077 |
| 4 | Jul - Sep 2019 | 27,399 |
| 5 | Oct - Dec 2019 | 55,295 |
| 6 | Jan - Mar 2020 | 87,873 |
| 7 | Apr - Jun 2020 | 14,291 |
| 8 | Jul - Sep 2020 | 28,327 |
| 9 | Oct - Dec 2020 | 14,781 |
| 10 | Jan - Mar 2021 | 5,072 |
| 11 | Apr - Jun 2021 | 5,803 |
| | Sub-Total Loans Repayments | 343,063 |
| | Proceeds from sale of property and equipment | |
| 1 | Aug - Dec 2018 | - |
| 2 | Jan - Mar 2019 | 544 |
| 3 | Apr - Jun 2019 | 204 |
| 4 | Jul - Sep 2019 | 1 |
| 5 | Oct - Dec 2019 | 175 |
| 6 | Jan - Mar 2020 | 367 |
| 7 | Apr - Jun 2020 | 140 |
| 8 | Jul - Sep 2020 | 4 |
| 9 | Oct - Dec 2020 | 4 |
| 10 | Jan - Mar 2021 | 1 |
| 11 | Apr - Jun 2021 | 30 |
| | Sub-Total Proceeds from sale of Property and Equipment | 1,470 |
| | Placements and government securities recovered | |
| 1 | Aug - Dec 2018 | - |
| 2 | Jan - Mar 2019 | - |
| 3 | Apr - Jun 2019 | - |
| 4 | Jul - Sep 2019 | - |
| 5 | Oct - Dec 2019 | - |
| 6 | Jan - Mar 2020 | 54,612 |
| 7 | Apr - Jun 2020 | 67,029 |
| 8 | Jul - Sep 2020 | - |
| 9 | Oct - Dec 2020 | 8,550 |

| | | |
|----|--|----------------|
| 10 | Jan - Mar 2021 | - |
| 11 | Apr - Jun 2021 | 4,864 |
| | <i>Sub-Total Placements and government securities recovered</i> | 135,055 |
| | Other income | |
| 1 | Aug - Dec 2018 | - |
| 2 | Jan - Mar 2019 | 350 |
| 3 | Apr - Jun 2019 | 1,155 |
| 4 | Jul - Sep 2019 | 6,465 |
| 5 | Oct - Dec 2019 | 5,640 |
| 6 | Jan - Mar 2020 | 16,618 |
| 7 | Apr - Jun 2020 | 8,314 |
| 8 | Jul - Sep 2020 | 7,209 |
| 9 | Oct - Dec 2020 | 6,639 |
| 10 | Jan - Mar 2021 | 4,466 |
| 11 | Apr - Jun 2021 | 7,143 |
| | <i>Sub-Total Other income</i> | 63,999 |
| | Grand Total | 543,587 |

breakdown of this amount is as follows: uniBank - GH¢486.23 million, Beige Bank -
 ction Bank - GH¢0.26 million.

| Beige | Royal | Sovereign | Construction | Total |
|----------------|----------------|---------------|--------------|----------------|
| GH¢ '000 | GH¢ '000 | GH¢ '000 | GH¢ '000 | GH¢ '000 |
| 17,751 | 105,322 | 52,469 | 269 | 518,874 |
| 1,860 | 1,049 | 427 | - | 4,806 |
| 60,977 | - | 17,301 | - | 213,333 |
| 20,265 | 14,749 | 11,933 | 1,244 | 112,190 |
| 100,853 | 121,120 | 82,130 | 1,513 | 849,203 |
| | | | | |
| | | | | |
| Beige | Royal | Sovereign | Construction | Total |
| GH¢ '000 | GH¢ '000 | GH¢ '000 | GH¢ '000 | GH¢ '000 |
| | | | | |
| 5,785 | 43,880 | 11,286 | - | 130,146 |
| 8,111 | 2,702 | 3,251 | - | 25,014 |
| 647 | 2,450 | 3,331 | - | 30,505 |
| 1,592 | 12,779 | 23,926 | 42 | 65,738 |
| 187 | 1,118 | 945 | 85 | 57,630 |
| 1,020 | 8,275 | 1,288 | 116 | 98,572 |
| 6 | 3,357 | 2,698 | - | 20,352 |
| 157 | 7,185 | 1,136 | 18 | 36,823 |
| 13 | 14,992 | 1,943 | 8 | 31,737 |
| 179 | 4,572 | 2,211 | - | 12,034 |
| 54 | 4,012 | 454 | - | 10,323 |
| 17,751 | 105,322 | 52,469 | 269 | 518,874 |
| | | | | |
| | | | | |
| - | - | - | - | - |
| 125 | 340 | 12 | - | 1,021 |
| 127 | 398 | 263 | - | 992 |
| 25 | 46 | 26 | - | 98 |
| 37 | 25 | 105 | - | 342 |
| 467 | 24 | 12 | - | 870 |
| 20 | - | - | - | 160 |
| 27 | - | - | - | 31 |
| 159 | 104 | - | - | 267 |
| 181 | 76 | 9 | - | 267 |
| 692 | 36 | - | - | 758 |
| 1,860 | 1,049 | 427 | - | 4,806 |
| | | | | |
| | | | | |
| - | - | - | - | - |
| 15,400 | - | 10,518 | - | 25,918 |
| 10,207 | - | - | - | 10,207 |
| 0 | - | 3,574 | - | 3,574 |
| 18,903 | - | - | - | 18,903 |
| - | - | - | - | 54,612 |
| 1,200 | - | - | - | 68,229 |
| - | - | 3,209 | - | 3,209 |
| - | - | - | - | 8,550 |

| | | | | |
|----------------|----------------|---------------|--------------|----------------|
| 15,267 | - | - | - | 15,267 |
| - | - | - | - | 4,864 |
| 60,977 | - | 17,301 | - | 213,333 |
| | | | | |
| - | - | - | - | - |
| 78 | 84 | 74 | - | 586 |
| 2,093 | 675 | 441 | | 4,364 |
| 1,128 | 1,686 | 1,496 | - | 10,775 |
| 1,832 | 1,975 | 1,145 | | 10,592 |
| 3,324 | 4,357 | 2,826 | - | 27,125 |
| 1,207 | 1,570 | 998 | - | 12,089 |
| 1,135 | 397 | 968 | | 9,709 |
| 1,189 | 354 | 1,115 | - | 9,297 |
| 2,342 | 924 | 1,123 | 1,244 | 10,099 |
| 5,937 | 2,727 | 1,747 | - | 17,554 |
| 20,265 | 14,749 | 11,933 | 1,244 | 112,190 |
| 100,853 | 121,120 | 82,130 | 1,513 | 849,203 |