

### **Recoveries as at 30 June 2021**

Total proceeds realised across the five banks as at 30 June 2021 was GH¢849.20 million. A breakdown of this amount is as follows: uniBank - GH¢543.59 million, Beige Bank - GH¢100.85 million, Royal Bank - GH¢121.12 million, Sovereign Bank - GH¢82.13 million and Construction Bank - GH¢1.51 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 June 2021.

<b>No.</b>	<b>Source of Recovery</b>	<b>uniBank</b>	<b>Beige</b>	<b>Royal</b>	<b>Sovereign</b>	<b>Construction</b>	<b>Total</b>
		<b>GH¢ '000</b>	<b>GH¢ '000</b>	<b>GH¢ '000</b>	<b>GH¢ '000</b>	<b>GH¢ '000</b>	<b>GH¢ '000</b>
1	Loans repaid	343,063	17,751	105,322	52,469	269	518,874
2	Property and equipment sold	1,470	1,860	1,049	427	-	4,806
3	Placements and government securities recovered	135,055	60,977	-	17,301	-	213,333
4	Other income/assets	63,999	20,265	14,749	11,933	1,244	112,190
	<b>Grand Total</b>	<b>543,587</b>	<b>94,170</b>	<b>114,345</b>	<b>79,929</b>	<b>1,513</b>	<b>849,203</b>

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
	<b>Loans Repayments</b>						
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
9	Oct - Dec 2020	14,781	13	14,992	1,943	8	31,737
10	Jan - Mar 2021	5,072	179	4,572	2,211	-	12,034
11	Apr-Jun 2021	5,803	54	4,012	454	-	10,323
	<b>Sub-Total Loans Repayments</b>	<b>343,063</b>	<b>17,751</b>	<b>105,322</b>	<b>52,469</b>	<b>269</b>	<b>518,874</b>
	<b>Proceeds from sale of property and equipment</b>						
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
9	Oct - Dec 2020	4	159	104	-	-	267
10	Jan - Mar 2021	1	181	76	9	-	267
11	Apr-Jun 2021	30	692	36	-	-	758

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
	<b>Sub-Total Proceeds from sale of Property and Equipment</b>	<b>1,470</b>	<b>1,860</b>	<b>1,049</b>	<b>427</b>	<b>-</b>	<b>4,806</b>
	<b>Placements and government securities recovered</b>						
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
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
9	Oct – Dec 2020	8,550	-	-	-	-	8,550
10	Jan – Mar 2021	-	15,267	-	-	-	15,267
11	Apr-Jun 2021	4,864	-	-	-	-	4,864
	<b>Sub-Total Placements and government securities recovered</b>	<b>135,055</b>	<b>60,977</b>	<b>-</b>	<b>17,301</b>	<b>-</b>	<b>213,333</b>
	<b>Other income</b>						
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
9	Oct – Dec 2020	6,639	1,189	354	1,115	-	9,297

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
10	Jan – Mar 2021	4,466	2,342	924	1,123	1,244	10,099
11	Apr-Jun 2021	7,143	5,937	2,727	1,747	-	17,554
	<b>Sub-Total Other income</b>	<b>63,999</b>	<b>20,265</b>	<b>14,749</b>	<b>11,933</b>	<b>1,244</b>	<b>112,190</b>
	<b>Grand Total</b>	<b>543,587</b>	<b>100,853</b>	<b>121,120</b>	<b>82,130</b>	<b>1,513</b>	<b>849,203</b>