

Recoveries as of 31 March 2023

Total cash and non-cash proceeds realised across the five banks as at 31 March 2023 was GH¢ 3.23 billion. A breakdown of this amount is as follows: uniBank - GH¢ 2.48 billion, Beige Bank - GH¢0.33 billion, Royal Bank - GH¢0.24 billion, Sovereign Bank - GH¢0.18 billion and Construction Bank GH¢0.002 billion.

The amounts were realised from the following sources:

Cash Recoveries

- Loans repaid
- Proceeds realised from the sale of property and equipment
- Placements and government securities recovered
- Other income/assets in the form of interest earned from amounts invested, exchange gains or losses from balances denominated in foreign currency and recoveries from related and connected parties, other than loans and placements.

Non-Cash Recoveries - Assets transferred to CBG under P&A Agreements, Government securities foreclosed, reversal of shares purchased and set-off arrangements with counterparties.

The table below provides an analysis of the amounts recovered as of 31 March 2023:

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	417,726	18,599	124,474	71,468	269	632,536
2	Property and equipment sold	4,639	13,788	1,092	427	-	19,946
3	Placements and government securities recovered	151,994	124,849	960	17,301	-	295,104
4	Other income/assets	204,984	36,722	17,687	23,195	1,526	284,114
5	Non-cash recoveries	1,701,851	137,407	98,319	63,799	902	2,002,278
	Total	2,481,194	331,365	242,532	176,190	2,697	3,233,978

A breakdown of cash recoveries 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
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
12	Jul - Sep 2021	3,111	241	1,238	1,202	-	5,792
13	Oct - Dec 2021	7,867	18	3,133	903	-	11,921
14	Jan - Mar 2022	7,617	20	2,358	11,627	-	21,622
15	Apr - Jun 2022	5,560	533	1,909	1,803	-	9,805
16	Jul - Sep 2022	5,482	8	3,399	646	-	9,535
17	Oct - Dec 2022	3,896	15	2,547	359	-	6,817
18	Jan - Mar 2023	41,130	13	4,568	2,459	-	48,170
	Sub-Total Loans Repayments	417,726	18,599	124,474	71,468	269	632,536
	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

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
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
12	Jul - Sep 2021	2,027	7,398	-	-	-	9,425
13	Oct - Dec 2021	2	2,297	-	-	-	2,299
14	Jan - Mar 2022	5	6	34	-	-	45
15	Apr - Jun 2022	30	2223	9	-	-	2262
16	Jul - Sep 2022	315	4	-	-	-	319
17	Oct - Dec 2022	-	-	-	-	-	-
18	Jan - Mar 2023	790	-	-	-	-	790
	Sub-Total Proceeds from sale of Property and Equipment	4,639	13,788	1,092	427	-	19,946
	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
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

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
11	Apr-Jun 2021	4,864	-	-	-	-	4,864
12	Jul - Sep 2021	1,824	-	-	-	-	1,824
13	Oct - Dec 2021	-	8,618	-	-	-	8,618
14	Jan - Mar 2022	-	48,754	960	-	-	49,714
15	Apr - Jun 2022	-	-	-	-	-	-
16	Jul - Sep 2022	15,115	-	-	-	-	15,115
17	Oct - Dec 2022	-	6,500	-	-	-	-
18	Jan - Mar 2023	-	-	-	-	-	-
	Sub-Total Placements and government securities recovered	151,994	124,849	960	17,301	-	295,104
	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
9	Oct - Dec 2020	6,639	1,189	354	1,115	-	9,297
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
12	Jul - Sep 2021	367	1,607	206	1,155	-	3,335
13	Oct - Dec 2021	762	2,705	226	1,311	-	5,004
14	Jan - Mar 2022	6,921	2,665	579	1,522	53	11,740
15	Apr - Jun 2022	99,352	2,637	151	1,724	-	103,864
16	Jul - Sep 2022	7,826	1,903	811	1,753	100	12,393

No.	Period	uniBank	Beige	Royal	Sovereign	Construction	Total
		GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000	GH¢ '000
17	Oct - Dec 2022	2,146	2,861	(270)	1,256	-	5,993
18	Jan - Mar 2022	23,611	2,079	1,235	2,541	129	29,595
	Sub-Total Other income	204,984	36,722	17,687	23,195	1,526	284,114
	Grand Total	779,343	193,958	144,213	112,391	1,795	1,231,700