

OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS LTD

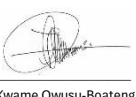
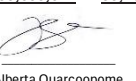
UNAUDITED FINANCIAL STATEMENT FOR THE PERIOD ENDED JUNE 2025

STATEMENT OF FINANCIAL POSITION		
AS AT 30 JUNE, 2025		
	June-2025 GH¢	June-2024 GH¢
Assets		
Cash and bank balances	47,561,919	33,388,494
Investments at amortised cost	98,126,003	142,117,792
Investments at fair value through P&L	9,734,610	5,135,049
Loans and advances to customers	417,528,232	259,017,303
Current tax assets		1,880,006
Property and equipment	14,963,226	10,608,671
Right-of-use assets	5,892,470	13,808,777
Intangible assets	24,186,565	20,423,352
Deferred tax assets	7,908,474	5,414,471
Other assets	21,571,282	19,989,767
Total assets	647,472,781	511,783,682
Liabilities		
Customer Deposits	460,706,645	340,619,896
Borrowings	27,356,956	38,286,535
Grants	8,121,294	5,333,641
Lease Liabilities	15,511,508	26,573,400
Other Liabilities	43,181,138	28,978,637
Total Liabilities	554,877,540	439,792,109
Equity		
Stated Capital	24,219,047	24,219,047
Statutory Reserve	23,813,899	20,804,199
Credit Risk Reserve	4,791,491	10,379,081
Other Reserve	809,360	809,360
Retained Earnings	38,961,443	15,779,887
Total Equity	92,595,240	71,991,574
Total equity and liabilities	647,472,781	511,783,682

STATEMENT OF COMPREHENSIVE INCOME FOR THE		
PERIOD ENDED 30 JUNE, 2025		
	June-2025 GH¢	June-2024 GH¢
Interest income	81,853,746	57,371,045
Interest expense	(13,336,857)	(9,030,550)
Net interest income	68,516,890	48,340,495
Fees and commission income	17,341,390	14,475,122
Other income	2,700,844	2,688,059
Operating income	88,559,124	65,503,677
Impairment loss on financial assets	3,984,949	3,421,257
Depreciation and amortization	4,579,272	4,657,663
Personnel expenses	37,951,913	29,117,806
Other expenses	27,602,651	25,990,115
Profit before tax	14,440,338	2,316,836
Income tax expenses	4,335,010	775,857
Profit after tax	10,105,328	1,540,979
Other comprehensive income		
Total comprehensive income	10,105,328	1,540,979

STATEMENT OF CHANGES IN EQUITY						
PERIOD ENDED June, 2025	Stated Capital	Other Reserve	Statutory Reserve	Credit risk Reserve	Retained Earnings	Total
	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢
At 1 Jan	<u>24,219,047</u>	<u>809,360</u>	<u>23,813,899</u>	<u>4,791,491</u>	<u>28,856,115</u>	<u>82,489,912</u>
Prior period adjustment	-	-	-	-	-	-
Profit for the period	-	-	-	-	10,105,328	10,105,328
Total comprehensive income	-	-	-	-	-	-
Regulatory and other reserves transfers						
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to credit risk reserve	-	-	-	-	-	-
Transactions with owners of the Company						
Fair value measurement of related party borrowings	-	-	-	-	-	-
At June-2025	<u>24,219,047</u>	<u>809,360</u>	<u>23,813,899</u>	<u>4,791,491</u>	<u>38,961,443</u>	<u>92,595,240</u>
PERIOD ENDED June, 2024	Stated Capital	Other Reserve	Statutory Reserve	Credit risk Reserve	Retained Earnings	Total
	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢
At 1 January	<u>24,219,047</u>	<u>809,360</u>	<u>20,804,199</u>	<u>10,379,081</u>	<u>14,238,907</u>	<u>70,450,594</u>
Profit for the period	-	-	-	-	1,540,979	1,540,979
Total comprehensive income	-	-	-	-	-	-
Regulatory and other reserves transfers						
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to credit risk reserve	-	-	-	-	-	-
Transactions with owners of the Company						
Fair value measurement of related party borrowings	-	-	-	-	-	-
At June 2024	<u>24,219,047</u>	<u>809,360</u>	<u>20,804,199</u>	<u>10,379,081</u>	<u>15,779,887</u>	<u>71,991,574</u>

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE, 2025		
	June-2025 GH¢	June-2024 GH¢
Profit Before Tax	14,440,338	2,316,836
Depreciation and amortisation	4,579,272	4,657,663
Profit / (Loss) on disposal of property equipment	(77,200)	22,650.52
Prior Period adjustments	-	-
Deferred grants released to income	-	-
Fair value loss on FVTPL securities	-	-
Exchange loss on lease liabilities	-	-
Interest accrued on borrowings and lease liabilities	-	-
Operating Cashflow before Changes in Working Capital	18,942,410	6,997,150
Loans to customers	(103,999,066)	(31,836,250)
Other assets	(3,896,831)	1,554,889
Customer deposits	38,234,937	63,917,199
Other liabilities	3,946,197	3,398,235
Investment securities maturing over 91 days	59,282,816	(10,856,275)
Mandatory reserve	4,242,345	(5,952,491)
Income tax paid	(5,050,380)	(775,857)
Net cashflow from operating activities	11,702,428	26,446,600
Investing activities:		
Acquisition of property and equipment	(6,774,412)	(14,113,783)
Proceeds from disposal of property and equipment	3,693	-
Acquisition / Proceeds from investment securities at fair value	-	(38,687,918)
Acquisition of intangible assets	(1,964,492)	(89,980)
Net cash flow used in investing activities	(8,735,212)	(52,891,681)
Financing activities:		
Proceeds from borrowings	-	32,117,894
Repayments of borrowings (less set off)	(10,910,846)	-
Finance lease payments	-	-
Grants received	-	-
Net cash flow generated from financing activities	(10,910,846)	32,117,894
<i>Net increase/(decrease) in cash and cash equivalents</i>	<i>(7,943,630)</i>	<i>5,672,812</i>
Balance at 1 Jan	41,642,271	27,795,415
Cash and cash equivalents as at June	33,698,641	33,468,227

SUMMARY NOTES TO THE FINANCIAL STATEMENTS		
FOR THE PERIOD ENDED 30 JUNE, 2025		
1. SIGNIFICANT ACCOUNTING POLICY		
The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) and in a manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialized Deposit Taking Institutions Act, 2016 (Act 830)		
2. QUANTITATIVE DISCLOSURES	June-2025	June-2024
Gross Non-Performing Loans Ratio	5.15%	6.83%
Capital Adequacy Ratio	13.04%	12.96%
Primary Liquidity Reserve	10.30%	10.40%
3. RISK MANAGEMENT		
The Company's activities expose the business to risks. These risks are managed professionally and in a targeted manner. Key risks arising from core functions are identified and measured to facilitate managing and determining risk positions and capital allocations. The Company has exposure to the following types of risks from its use of financial instruments:		
* Credit risk		
* Liquidity risk		
* Market risks		
* Operational risks		
The Board of Directors have overall responsibility for the establishment and oversight of the Company's risk management framework. The Risk Management Committee of the Board is responsible for developing and monitoring the Company's risk management policies over specified areas.		
4. OTHER DISCLOSURES	June-2025	June-2024
Default in Statutory Liquidity	Nil	Nil
Default in Statutory Liquidity Sanction	Nil	Nil
5.CASH AND CASH EQUIVALENT	GH¢	GH¢
Cash and bank balances	47,561,919	33,388,494
Investment securities maturing within 91 days	28,362,412	34,290,838
Mandatory reserve	<u>42,225,691</u>	<u>34,211,105</u>
	33,698,641	33,468,227
		
Kwame Owusu-Boateng (Chief Executive Officer)	Alberta Quarcoopome (Board Chairperson)	