

## **OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS LTD**

## **UNAUDITED FINANCIAL STATEMENT FOR THE PERIOD ENDED JUNE 2025**

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2025			STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2025		
	June-2025	June-2024		June-2025	June-2024
	GH¢	GH¢		GH¢	GH¢
Assets					
Cash and bank balances	47,561,919	33,388,494	Interest income	81,853,746	57,371,045
Investments at amortised cost	98,126,003	142,117,792	Interest expense	(13,336,857)	(9,030,550)
Investments at fair value through P&L	9,734,610	5,135,049	Net interest income	68,516,890	48,340,495
Loans and advances to customers	417,528,232	259,017,303			
Current tax assets		1,880,006	Fees and commission income	17,341,390	14,475,122
Property and equipment	14,963,226	10,608,671	Other income	2,700,844	2,688,059
Right-of-use assets	5,892,470	13,808,777	Operating income	88,559,124	65,503,677
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	Impairment loss on financial assets	3,984,949	3,421,257
Total assets	647,472,781	511,783,682	Depreciation and amortization	4,579,272	4,657,663
l			Personnel expenses	37,951,913	29,117,806
Liabilities			Other expenses	27,602,651	25,990,115
Customer Deposits	460,706,645	340,619,896			
Borrowings	27,356,956	38,286,535			
Grants	8,121,294	5,333,641	Profit before tax	14,440,338	2,316,836
Lease Liabilities	15,511,508	26,573,400	Income tax expenses	4,335,010	775,857
Other Liabilities	43,181,138	28,978,637			
Total Liabilities	554,877,540	439,792,109	Profit after tax	10,105,328	1,540,979
Equity					
Stated Capital	24,219,047	24,219,047			
Statutory Reserve	23,813,899	20,804,199	Other comprehensive income		
Credit Risk Reserve	4,791,491	10,379,081		_	
Other Reserve	809,360	809,360			
Retained Earnings	38,961,443	15,779,887	Total comprehensive income	10,105,328	1,540,979
Total Equity	92,595,240	71,991,574		14,12,22	
Total equity and liabilities	647,472,781	511,783,682			

		TATEMENT OF	F CHANGES IN EQUITY			
		TATEMENT OF	CHANGES IN EQUIT			
PERIOD ENDED June, 2025	Stated Capital	Other Reserve	Statutory Reserve	Credit risk	Retained Earnings	Tot
	GH¢	GH¢	GH¢	Reserve GH¢	GH¢	GH
	3110	31.0	3110	σπφ	3114	0.1
At 1 Jan	24,219,047	809,360	23,813,899	4,791,491 -	28,856,115	82,489,91
Prior period adjustment						
Profit for the period		-	-		10,105,328	10,105,3
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	24,219,047	809,360	23,813,899	4,791,491	38,961,443	92,595,24
PERIOD ENDED June, 2024	Stated Capital	Other Reserve	Statutory Reserve	Credit risk Reserve	Retained Earnings	To
	GH¢	GH¢	GH¢	GH¢	GH¢	GH
At 1 January	24,219,047	809,360	20,804,199	10,379,081	14,238,907	70,450,5
Profit for the period		-			1,540,979	1,540,9
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	24,219,047	809,360	20,804,199	10,379,081	15,779,887	71,991,5

June-2025 GH¢	STATEMENT OF CASH FLOWS FOR THE PERIOD E	NDED 30 JUNE, 2	025
Profit Before Tax			
Profit Before Tax			
Depreciation and amortisation Profit / (Loss) on disposal of property equipment 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 Interest accrued on borrowings and lease liabilities Operating Cashflow before Changes in Working Capital Loans to customers Other assets Customer deposits Other assets Customer deposits Other liabilities Investment securities maturing over 91 days Investment securities maturing over 91 days Income tax paid Income tax paid Income tax paid Income tax paid Interest accrued on borrowings Investing activities: Acquisition of property and equipment Acqu	Profit Refore Tay		
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         (3,896,831)         1,554,889           Customer deposits         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:         (6,774,412)         (14,113,783)           Acquisition of property and equipment         6,6774,412         (1,964,492)         (89,980) <tr< td=""><td></td><td></td><td></td></tr<>			
Prior Period adjustments         - <td></td> <td></td> <td></td>			
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 Loans to customers (103,999,066) Cher assets (3,896,831) Customer deposits Other liabilities Investment securities maturing over 91 days Investment securities maturing over 91 days Income tax paid Income tax paid Income tax paid Investing activities: Acquisition of property and equipment Proceeds from disposal of property and equipment Acquisition of proceeds from investment securities at fair value Acquisition of intangible assets Net cash flow used in investing activities  Financing activities: Proceeds from borrowings Repayments of borrowings (less set off) Finance lease payments Grants received  Net cash flow generated from financing activities  Net increase/(decrease) in cash and cash equivalents  Finance at 1 Jan  41,642,271  27,795,415		(77,200)	22,030.32
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 Loans to customers Other assets Customer deposits Other liabilities	•	-	-
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:         4,242,345         (5,950,380)         (775,857)           Net cashflow generated equipment         (6,774,412)         (14,113,783)           Proceeds from disposal of property and equipment         3,693         (774,412)         (14,113,783)           Acquisition of property and equipment activities         (1,964,492)         (89,980)         (89,980)           Net cash flow used in investing activities         (1,964,492)         (89,980)           Financing activities:         (10,910,846)         32,117,894           Repayments of borrowings (less set off)         (10,910,846)         32,117,894	· · · <b>3</b> · · · · · · · · · · · · · · · · · · ·	•	-
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:         (6,774,412)         (14,113,783)           Acquisition of property and equipment         3,69         3           Acquisition of intangible assets         (1,964,492)         (89,980)           Net cash flow used in investing activities         (8,735,212)         (52,891,681)           Financing activities:         (10,910,846)         5           Proceeds from borrowings         -         32,117,894           Repayments of borrowings (less set off)         (10,910,846)         32,117,894           Net cash flow generated from financing activities         (10,910,846)         32,117,894           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812 </th <th>interest accrued on borrowings and lease liabilities</th> <th></th> <th>-</th>	interest accrued on borrowings and lease liabilities		-
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:         (6,774,412)         (14,113,783)           Proceeds from disposal of property and equipment         3,693         3,693           Acquisition / Proceeds from investment securities at fair value         (6,774,412)         (14,113,783)           Acquisition of intangible assets         (1,964,492)         (89,980)           Net cash flow used in investing activities         (8,735,212)         (52,891,681)           Financing activities:         -         32,117,894           Repayments of borrowings (less set off)         -         32,117,894           Finance lease payments         -         -           Grants received         -         -           Net cash flow generated from financing activities         (10,910,846)         32,117,894 <tr< td=""><td>Operating Cashflow before Changes in Working Capital</td><td></td><td>6,997,150</td></tr<>	Operating Cashflow before Changes in Working Capital		6,997,150
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:       (6,774,412)       (14,113,783)         Acquisition of property and equipment       3,693       3,693         Acquisition / Proceeds from investment securities at fair value       - (38,687,918)       (89,980)         Net cash flow used in investing activities       (1,964,492)       (89,980)         Net cash flow porrowings       - 32,117,894       - 32,117,894         Repayments of borrowings (less set off)       (10,910,846)       32,117,894         Finance lease payments	Loans to customers	(103,999,066)	(31,836,250)
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:         (6,774,412)         (14,113,783)           Acquisition of property and equipment         3,693         -         (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:         -         32,117,894           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           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415  <	Other assets	(3,896,831)	1,554,889
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 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       Orants received       Net cash flow generated from financing activities   (10,910,846)   32,117,894     Net increase/(decrease) in cash and cash equivalents   (7,943,630)   5,672,812     Balance at 1 Jan   41,642,271   27,795,415	Customer deposits	38,234,937	63,917,199
Mandatory reserve Income tax paid         4,242,345 (5,952,491) (775,857)           Net cashflow from operating activities         11,702,428         26,446,600           Investing activities:         26,446,600         (6,774,412) (14,113,783)         (14,113,783)           Proceeds from disposal of property and equipment Acquisition / Proceeds from investment securities at fair value Acquisition of intangible assets (1,964,492) (89,980)         (89,980)         (8,735,212) (52,891,681)           Financing activities:         Proceeds from borrowings         - 32,117,894         32,117,894           Finance lease payments of borrowings (less set off)         (10,910,846)	Other liabilities	3,946,197	3,398,235
Income tax paid   (5,050,380)   (775,857)	Investment securities maturing over 91 days	59,282,816	(10,856,275)
Net cashflow from operating activities         11,702,428         26,446,600           Investing activities:         26,446,600           Acquisition of property and equipment         (6,774,412)         (14,113,783)           Proceeds from disposal of property and equipment         3,693         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         -         32,117,894           Financing activities:         -         32,117,894           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           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415	Mandatory reserve	4,242,345	(5,952,491)
Investing activities: Acquisition of property and equipment Proceeds from disposal of property and equipment Acquisition / Proceeds from investment securities at fair value Acquisition of intangible assets Acquisition / Proceeds from investment securities at fair value Acquisition / Proceeds from borrowings Acquisition of intangible assets Acquisition / Proceeds from investment securities at fair value Acquisition / Proceeds from investment securities Acquisition of intangible assets Acquisition of intangible assets Acquisition of intangible assets Acquisition of intangible assets Acquisition in tangent securities Acquisition / Proceeds from investment securities Acquisition of intangible assets Acquisition of intangible assets Acquisition in tangent securities Acquisition of intangible assets Ac	Income tax paid	(5,050,380)	(775,857)
Acquisition of property and equipment       (6,774,412)       (14,113,783)         Proceeds from disposal of property and equipment       3,693       (38,687,918)         Acquisition / Proceeds from investment securities at fair value       (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         Net increase/(decrease) in cash and cash equivalents       (7,943,630)       5,672,812         Balance at 1 Jan       41,642,271       27,795,415	Net cashflow from operating activities	11,702,428	26,446,600
Acquisition of property and equipment       (6,774,412)       (14,113,783)         Proceeds from disposal of property and equipment       3,693       (38,687,918)         Acquisition / Proceeds from investment securities at fair value       (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         Net increase/(decrease) in cash and cash equivalents       (7,943,630)       5,672,812         Balance at 1 Jan       41,642,271       27,795,415	Investing activities:		
Proceeds from disposal of property and equipment         3,693         (38,687,918)           Acquisition / Proceeds from investment securities at fair value         (1,964,492)         (89,980)           Net cash flow used in investing activities         (8,735,212)         (52,891,681)           Financing activities:         -         32,117,894           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           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415	· ·	(6.774.412)	(14,113,783)
Acquisition / Proceeds from investment securities at fair value			( , -,,
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           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415		_	(38.687.918)
Net cash flow used in investing activities         (8,735,212)         (52,891,681)           Financing activities:         -         32,117,894           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           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415		(1.964.492)	
Proceeds from borrowings Repayments of borrowings (less set off) Finance lease payments Grants received  Net cash flow generated from financing activities  Net increase/(decrease) in cash and cash equivalents  Finance at 1 Jan  10,910,846) 22,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894			
Proceeds from borrowings Repayments of borrowings (less set off) Finance lease payments Grants received  Net cash flow generated from financing activities  Net increase/(decrease) in cash and cash equivalents  Finance at 1 Jan  10,910,846) 22,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894  10,910,846) 32,117,894	Financing activities:		
Repayments of borrowings (less set off)       (10,910,846)         Finance lease payments       -         Grants received       -         Net cash flow generated from financing activities       (10,910,846)         Net increase/(decrease) in cash and cash equivalents       (7,943,630)         5,672,812         Balance at 1 Jan       41,642,271         27,795,415	•		22 117 904
Finance lease payments Grants received  Net cash flow generated from financing activities  Net increase/(decrease) in cash and cash equivalents  (7,943,630)  (7,943,630)  (7,943,630)  (7,943,630)  (7,943,630)  (7,943,630)	· ·	(10.010.946)	32,117,094
Net cash flow generated from financing activities         (10,910,846)         32,117,894           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415	, ,	(10,910,646)	
Net cash flow generated from financing activities         (10,910,846)         32,117,894           Net increase/(decrease) in cash and cash equivalents         (7,943,630)         5,672,812           Balance at 1 Jan         41,642,271         27,795,415	, ,	•	-
Net increase/(decrease) in cash and cash equivalents       (7,943,630)       5,672,812         Balance at 1 Jan       41,642,271       27,795,415	Grants received	<del></del>	
Balance at 1 Jan 41,642,271 27,795,415	Net cash flow generated from financing activities	(10,910,846)	32,117,894
	Net increase/(decrease) in cash and cash equivalents	(7,943,630)	5,672,812
Cash and cash equivalents as at June         33,698,641         33,468,227	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 930)

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:

- \* 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	-42,225,691	-34,211,105		
	33,698,641	33,468,227		
Company of the Compan	38	_		
Kwame Owusu-Boateng	Alberta Quarco	Alberta Quarcoopome		
(Chief Executive Officer)	(Board Chairn	(Board Chairnerson)		