

SUMMARY AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

SUMMARY STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER

	2025	2024
	GHS	GHS
Assets		
Cash and bank balances	73,009,307	41,626,899
Investments at amortised cost	154,864,010	170,556,727
Investments at fair value through P&L	5,830,058	9,734,610
Loans and advances to customers	419,451,827	313,529,166
Current tax assets	1,374,976	-
Property and equipment	19,944,146	29,278,870
Right-of-use assets	7,328,860	6,566,547
Intangible assets	22,249,545	4,963,704
Deferred tax assets	5,645,733	7,908,474
Other assets	25,179,076	17,745,550
Total assets	734,877,538	601,910,547
Liabilities		
Customer Deposits	528,598,275	433,859,749
Current Tax Liabilities	-	203,016
Borrowings	48,076,763	47,406,793
Grants	1,284,855	1,350,591
Lease Liabilities	18,237,026	17,910,628
Other Liabilities	24,634,869	18,689,859
Total Liabilities	620,831,788	519,420,636
Equity		
Stated Capital	24,219,047	24,219,047
Statutory Reserve	31,905,199	23,813,899
Credit Risk Reserve	17,975,041	4,791,491
Other Reserve	-	809,360
Retained Earnings	39,946,463	28,856,114
Total Equity	114,045,750	82,489,911
Total equity and liabilities	734,877,538	601,910,547

SUMMARY STATEMENT OF CHANGES IN EQUITY

Year ended 31 December 2025	Stated Capital	Other Reserve	Statutory Reserve	Credit risk Reserve	Retained Earnings	Total
	GHC	GHC	GHC	GHC	GHC	GHC
At 1 January	24,219,047	809,360	23,813,899	4,791,491	28,856,114	82,489,911
Profit for the year	-	-	-	-	32,365,199	32,365,199
Total comprehensive income	-	-	-	-	32,365,199	32,365,199
Regulatory and other reserves						
Transfer to statutory reserve	-	-	8,091,300	-	(8,091,300)	-
Transfer to credit risk reserve	-	-	-	13,183,550	(13,183,550)	-
Reversal of convertible loan**	-	(809,360)	-	-	-	(809,360)
At 31 December	24,219,047	(809,360)	31,905,199	17,975,041	39,946,463	114,045,750
Year ended 31 December 2024	Stated Capital	Other Reserve	Statutory Reserve	Credit risk Reserve	Retained Earnings	Total
	GHC	GHC	GHC	GHC	GHC	GHC
At 1 January	24,219,047	809,360	20,804,199	10,379,081	14,239,424	70,451,111
Profit for the year	-	-	-	-	12,038,800	12,038,800
Total comprehensive income	-	-	-	-	12,038,800	12,038,800
Regulatory and other reserves						
Transfer to statutory reserve	-	-	3,009,700	-	(3,009,700)	-
Transfer to credit risk reserve	-	-	-	(5,587,590)	5,587,590	-
At 31 December	24,219,047	809,360	23,813,899	4,791,491	28,856,114	82,489,911

SUMMARY STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER

	2025	2024
	GHS	GHS
Interest income	202,426,126	151,855,194
Interest expense	(28,163,878)	(22,169,280)
Net interest income	174,262,248	129,685,914
Fees and commission income	17,901,700	16,701,489
Other income	7,029,757	4,659,293
Operating income	199,193,705	151,046,696
Impairment loss on financial assets	5,883,014	(9,325,999)
Depreciation and amortization	(8,855,210)	(8,701,398)
Personnel expenses	(75,259,363)	(59,162,160)
Other expenses	(71,137,861)	(57,354,979)
Profit before tax	49,824,285	16,502,160
Income tax expenses	(17,459,086)	(4,463,360)
Profit after tax	32,365,199	12,038,800
Other comprehensive income	-	-
Total comprehensive income	32,365,199	12,038,800

SUMMARY STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER

	2025	2024
	GHC	GHC
Profit Before Tax	49,824,285	16,502,160
Adjustments for:		
Depreciation and amortisation	8,855,210	8,701,398
Loss/(profit) on disposal of property equipment	(383,490)	106,924
Adjustments to property and equipment	12,401	(77,980)
Adjustments to intangible assets	-	80,669
Adjustments to right of use assets	-	193,270
Derecognition of right of use asset	329,508	455,383
Derecognition of lease	(837,480)	(861,479)
Deferred grants released to income	(2,176,595)	(1,878,824)
Fair value loss on FVTPL securities	3,904,552	(155,340)
Exchange loss on lease liabilities	-	90,249
Interest income	(202,426,126)	(151,855,194)
Interest received	183,548,056	136,103,247
Interest on customer deposit	15,925,327	11,612,057
Interest received on customer deposit	(11,394,390)	(7,668,382)
Interest on lease liability payments	(4,959,176)	(3,970,679)
Unrealised foreign exchange loss	384,104	-
Interest accrued on borrowings and lease liabilities	12,238,551	10,557,223
Operating Cashflow before Investment in Working Capital	52,844,737	17,934,702
Loans to customers	(87,044,592)	(64,713,317)
Other assets	(7,433,526)	(1,838,138)
Customer deposits	90,207,589	137,156,164
Other liabilities	5,945,010	7,477,511
Investment securities maturing over 91 days	22,780,706	(5,441,354)
Mandatory reserve	(9,473,853)	(15,127,360)
Income tax paid	(16,774,337)	(4,874,341)
Net cashflow generated from operating activities	51,051,734	70,573,867
Cash flow from investing activities		
Acquisition of property and equipment	(3,897,301)	(17,912,661)
Proceeds from disposal of PPE	681,097	17,500
Acquisition of intangible assets	(12,653,269)	(3,407,108)
Net cash flow used in investing activities	(15,869,473)	(21,302,269)
Financing activities		
Proceeds from borrowings	15,000,000	31,190,148
Repayments of borrowings (less set off)	(21,609,405)	(6,362,219)
Settlement of convertible loan	(809,360)	-
Finance lease payments	(493,707)	(4,112,234)
Grants received	2,110,859	2,146,850
Net cash flow (used in) / generated from financing activities	(5,801,613)	22,862,545
Net increase/(decrease) in cash and cash equivalents	29,380,648	76,104,822
Unrealised foreign loss	(384,104)	-
Balance at 1 January	85,910,040	9,805,218
Cash and cash equivalents at 31 December	114,906,584	85,910,040

SUMMARY AUDITED FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

NOTES TO THE SUMMARY FINANCIAL STATEMENTS

1. REPORTING ENTITY

Opportunity International Savings and Loans LTD (the Company) is a limited liability company incorporated in Ghana. The address of the Company's registered office is No. D765/3 Kwame Nkrumah Avenue, P. O. Box JT 323. Accra. The Company is a subsidiary of Opportunity Transformation Investments Inc. The principal activities carried out by the Company include the provision of micro finance facilities in the form of loans to the general public, with the emphasis on lending to those in society with limited incomes who would not ordinarily qualify for a loan from traditional bank. The Company also accepts deposits of various types including current accounts; savings accounts and enters into contracts for fixed deposits.

2. BASIS OF PREPARATION

The summary financial statements have been prepared in accordance with IFRS Accounting Standards and interpretations issued by the International Accounting Standards Board (IASB) as adopted by the Institute of Chartered Accountants, Ghana (ICAG). Additional information required by the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930) have been included, where appropriate. These financial statements have been prepared under the historical cost convention.

The summary financial statements in publication is an extract from the financial statements for the year ended 31 December 2025. The full set of the financial statements are available for inspection at the Head Office at No. D765/3 Kwame Nkrumah Avenue, P. O. Box JT 323, Accra.

3. SUMMARY OF MATERIAL ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these summary financial statements are consistent with the accounting policies in the audited financial statements of the Company for the year ended 31 December 2025. These policies have been consistently applied to all the years presented, unless otherwise stated.

4. FUNCTIONAL AND PRESENTATION CURRENCY

The summary financial statements are presented in Ghana Cedi, which is the Company's functional and presentation currency.

5. 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 risk arising from financial instruments to which the Company is exposed are:

- Credit risk
- Liquidity risk
- Market risk
- Operational risk

Credit risk is the risk of financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's bank balances, due from related party, loans to customers, investment securities and other financial assets. For risk management purposes, the Company considers all elements of credit risk exposure.

Liquidity risk is the risk that the Company will encounter difficulty in meeting obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

Market risk is the risk that changes in market prices -such as interest rates, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) - will affect the Company's income or the value of its holdings of financial instruments.

Operational risk is the risk of direct or indirect loss arising from a wide variety of causes associated with the Company's processes, personnel, technology and infrastructure, and from external factors other than credit, market and liquidity risks such as those arising from legal and regulatory requirements and generally accepted standards of corporate behaviour.

The Company's Compliance Unit is responsible for establishing and maintaining an appropriate framework of the Company's compliance policies and procedures.

The Board of Directors has overall responsibility for the establishment and oversight of the Company's risk management framework. The Risk and Cyber Security Committee of the Board is responsible for developing and monitoring the Company's risk management policies over specified areas.

Key Risk Ratios for the Company are summarised below:

	2025	2024
Non-Performing Loans	6.99%	5.3%
Capital Adequacy	14.03%	13.57%
Leverage	5.35	7.30
Liquidity Ratio	14.1%	9.6%
Default in Statutory Liquidity	NIL	NIL
Default in Statutory Liquidity Sanction	NIL	NIL

Approval of the Financial Statements

The Financial Statements for the Company were approved by the Board of Directors on 22 April 2026.



Mr. Ernest Yerekuu
(Chief Executive Officer)



Ms. Alberta Quarcoopome
(Board Chairperson)

REPORT OF DIRECTORS

The Directors are pleased to present their report and the summary financial statements of Opportunity International Savings and Loans LTD (the "Company") for the year ended 31 December 2025.

DIRECTORS' RESPONSIBILITY STATEMENT

The Directors are responsible for the preparation of financial statements that give a true and fair view of the financial position of the Company, as well as its profit or loss and cash flows for year. In preparing these financial statements, the Directors have:

- Selected and consistently applied appropriate accounting policies.
- Made reasonable and prudent judgments and estimates; and
- Complied with the requirements of the IFRS Accounting Standards as adopted by the Institute of Chartered Accountants, Ghana (ICAG), the Companies Act, 2019 (Act 992), and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

The Directors are also responsible for ensuring that proper accounting records are maintained to reflect the Company's financial position with reasonable accuracy at any point in time. Additionally, they are charged with safeguarding the Company's assets and taking appropriate steps to prevent and detect fraud and other irregularities.

The Directors have assessed the Company's ability to continue as a going concern and based on this assessment, have no reason to believe that the Company will not continue to operate as such.

NATURE OF BUSINESS

The Company is licensed to operate as a savings and loans institution. There was no change in the nature of the Company's business during the year under review.

APPROVAL OF THE FINANCIAL STATEMENTS

The financial statements were approved by the Board of Directors on 22 April 2026.

INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE MEMBERS OF OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS LTD

OUR OPINION

The summary financial statements of Opportunity International Savings and Loans Limited, which comprise:

- the summary statements of comprehensive income;
- the summary statements of financial position as at 31 December 2025;
- the summary statement of changes in equity;
- the summary statement of cash flow for the year then ended; and
- the related notes are derived from the audited financial statements of Opportunity International Savings and Loans LTD for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements of Opportunity International Savings and Loans Limited ("Company") and in accordance with the requirements of the Bank of Ghana Guide for Financial Publication for Banks and Bank of Ghana Licensed Financial Institutions.

SUMMARY FINANCIAL STATEMENTS

The summary financial statements do not contain all the disclosures required by the IFRS® Accounting Standards issued by the International Accounting Standards Board as adopted by the Institute of Chartered Accountants Ghana, the requirements of the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit Taking-Institutions Act, 2016 (Act 930). Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

THE AUDITED FINANCIAL STATEMENTS AND OUR REPORT THEREON

We expressed an unmodified audit opinion on the audited financial statements in our report dated 29 April 2026.

The report also includes:

- The communication of key audit matters. Key audit matters are those matters that in our professional judgement, were of most significance in our audit of the financial statements for the current period.

DIRECTORS' RESPONSIBILITY FOR THE SUMMARY FINANCIAL STATEMENTS

The Directors are responsible for the preparation and fair presentation of the financial statements in accordance with IFRS Accounting Standards issued by the International Accounting Standards Board as adopted by the Institute of Chartered Accountants, Ghana, the requirements of the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit Taking-Institutions Act, 2016 (Act 930).

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

In accordance with our full audit report, we confirm:

- The Company generally complied with the provisions of the Companies Act, 2019 (Act 992).
- The Company has generally complied with the requirements of the Bank of Ghana Corporate Governance Directive, 2018 and the Bank of Ghana Corporate Governance Disclosure Directive, 2022
- The Company has generally complied with the provisions of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

The engagement partner on the audit resulting in this independent auditor's report is **Abena Biney (ICAG/P/1508)**.



For and on behalf of:
Deloitte & Touche: (ICAG/F/2026/129)
Chartered Accountants
Accra Ghana
29 April 2026