OPPORTUNITY International Savings and Loans LTD

OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS LTD
UNAUDITED FINANCIAL STATEMENT FOR THE PERIOD ENDED JUNE, 2026

SUMMARY STATEMENT OF FINANCIAL POSITION AS AT JUNE, 2026

	June-2026 GH₵	June-2025 GH₵
Assets		
Cash and bank balances	72,891,886	47,561,919
Investments at amortised cost	104,705,443	98,126,003
Investments at fair value through P&L	5,830,058	9,734,610
Loans and advances to customers	497,536,704	417,528,232
Current tax assets		
Property and equipment	21,061,081	14,963,226
Right-of-use assets	6,756,868	5,892,470
Intangible assets	20,391,677	24,186,565
Deferred tax assets	-	7,908,474
Other assets	34,039,461	21,571,282
Total assets	**763,213,179**	**647,472,781**
Liabilities		
Customer Deposits	572,459,995	460,706,645
Borrowings	634,145	27,356,956
Grants	9,143,050	8,121,294
Lease Liabilities	18,771,601	15,511,508
Other Liabilities	38,969,368	43,181,138
Total Liabilities	**639,978,159**	**554,877,540**
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	49,135,734	38,961,443
Total Equity	**123,235,021**	**92,595,240**
Total equity and liabilities	**763,213,179**	**647,472,781**

SUMMARY STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED JUNE, 2026

	June-2026 GH₵	June-2025 GH₵
Interest income	101,312,608	81,853,746
Interest expense	(17,780,778)	(13,336,857)
Net interest income	**83,531,831**	**68,516,890**
Fees and commission income	16,662,313	17,341,390
Other income	3,752,346	2,700,844
Operating income	**103,946,489**	**88,559,124**
Impairment loss on financial assets	14,763,041	3,984,949
Depreciation and amortization	6,440,734	4,579,272
Personnel expenses	41,161,981	37,951,913
Other expenses	28,300,101	27,602,651
Profit before tax	**13,280,632**	**14,440,338**
Income tax expenses	4,091,362	4,335,010
Profit after tax	**9,189,270**	**10,105,328**
Other comprehensive income		
Total comprehensive income	**9,189,270**	**10,105,328**

SUMMARY STATEMENT OF CHANGES IN EQUITY

PERIOD ENDED June, 2026	Stated Capital GH₵	Other Reserve GH₵	Statutory GH₵	Credit risk GH₵	Retained GH₵	Total GH₵
At 1 January	24,219,047	-	31,905,199	17,975,041	39,946,465	114,045,751
Prior period adjustment						
Profit for the period					9,189,270	9,189,270
Total comprehensive income						-
Regulatory and other reserves transfers						-
Transfer to statutory reserve						-
Transfer to credit risk reserve						-
At June-2026	**24,219,047**	**-**	**31,905,199**	**17,975,041**	**49,135,734**	**123,235,021**

PERIOD ENDED June, 2025	Stated Capital GH₵	Other Reserve GH₵	Statutory GH₵	Credit risk GH₵	Retained GH₵	Total GH₵
At 1 January	24,219,047	809,360	23,813,899	4,791,491	28,856,115	82,489,912
Profit for the period						
Total comprehensive income					10,105,328	10,105,328
Regulatory and other reserves transfers						-
Transfer to statutory reserve						-
Transfer to credit risk reserve						
At June 2026	**24,219,047**	**809,360**	**23,813,899**	**4,791,491**	**38,961,443**	**92,595,240**

SUMMARY STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED JUNE, 2026

	June-2026 GH₵	June-2025 GH₵
Profit Before Tax	13,280,632	14,440,338
Depreciation and amortisation	6,440,734	4,579,272
Profit on disposal of property equipment	(180,872)	(77,200)
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	19,540,494	18,942,410
Loans to customers	(81,094,920)	(103,999,066)
Other assets	4,479,654	(3,896,831)
Customer deposits	59,546,791	38,234,937
Other liabilities	174,637	3,946,197
Investment securities maturing over 91 days	300,000	59,282,816
Mandatory reserve	(5,954,679)	4,242,345
Income tax paid	(6,550,494)	(5,050,380)
Net cashflow from operating activities	(9,558,518)	11,702,428
Investing activities:		
Acquisition of property and equipment	(6,944,724)	(6,774,412)
Proceeds from disposal of property and equipment	180,872	3,693
Acquisition / Proceeds from investment securities at fair value	960,741	-
Acquisition of intangible assets	(3,510,278)	(1,964,492)
Net cash flow used in investing activities	(9,313,389)	(8,735,212)
Financing activities:		
Proceeds from borrowings	-	-
Repayments of borrowings (less set off)	(38,709,683)	(10,910,846)
Finance lease payments	534,575	-
Grants received	957,140	-
Net cash flow generated from financing activities	(37,217,969)	(10,910,846)
Net increase/(decrease) in cash and cash equivalents	*(56,089,876)*	*(7,943,630)*
Balance at 1 Jan	*119,041,128*	*41,642,271*
Cash and cash equivalents as at June	62,951,252	33,698,641

SUMMARY NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED JUNE,2026

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-2026	June-2025
Gross Non-Performing Loans Ratio	**7.33%**	**5.15%**
Capital Adequacy Ratio	**12.84%**	**13.04%**
Primary Liquidity Reserve	**12.50%**	**10.30%**

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-2026	June-2025
Default in Statutory Liquidity	Nill	Nill
Default in Statutory Liquidity Sanction	Nill	Nill

5.CASH AND CASH EQUIVALENT	GH¢	GH¢
Cash and bank balances	72,891,886	47,561,919
Investment securities maturing within 91 days	47,305,366	28,362,412
Mandatory reserve	-57,245,999	-42,225,691
	62,951,252	**33,698,641**

Ernest Yerekuu
(Chief Executive Officer)

Alberta Quarcoopome
(Board Chairperson)