



BANK OF GHANA

Large Exposures Directive

for Banks, Savings and Loans, Finance Houses and Financial Holding Companies

(EXPOSURE DRAFT)

December 2024

EXPOSURE DRAFT

The Bank of Ghana (BOG) has issued the **Large Exposures Directive** as an **Exposure Draft** to solicit comments and inputs from the banking industry and the general public, in line with the BOG's Procedures for Issuance of Directives, 2020.

In light of this, the Exposure Draft shall be made available on the BOG's website at www.bog.gov.gh for a period of not less than fourteen (14) days from the date of the publication of the Exposure Draft, for comments.

All comments shall be sent to the Bank of Ghana via email at bsdletters@bog.gov.gh by 31st January 2025. The Bank of Ghana shall consider all material comments received and provide a written explanation for comments that were incorporated into the final directive or otherwise.

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PART I – PRELIMINARY

Title

1. This Directive shall be cited as the Bank of Ghana Large Exposures Directive, 2024.

Application

2. This Directive is issued under the powers conferred by Sections 92 and 77 (1) of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930) and shall apply to all Banks, Savings and Loans Companies, Finance Houses and Financial Holding Companies (FHC) collectively referred to in this Directive as "Regulated Financial Institutions (RFIs)".

Interpretation

3. In this Directive, unless the context otherwise requires, words used have the same meaning as that assigned to them in Act 930 and other Directives issued by the BOG or as follows:

"Act 930" means the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930);

"BOG" means the Bank of Ghana;

"Bank" means a body corporate which engages in the deposit-taking business and is issued with a banking licence in accordance with Act 930;

"Board" means the Board of Directors of a Regulated Financial Institution;

"Central Counterparty (CCP)" means a clearing house that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the future performance of open contracts.

"Control" means a relationship where a person or a group of persons acting in concert, directly or indirectly

- a) owns twenty five percent or more of the voting rights of a person;
- b) has the power to appoint or remove the majority of the members of the board of directors of the person;

- c) *has the ability to exert a significant influence on the management or policies of a person; or*
- d) *has the ability to direct the activities of the person so as to affect the financial returns on any investment made with the person;*

“CRD” *means the BOG Capital Requirements Directive, 2018;*

“CSD” *means Central Securities Depository;*

“ECD” *means the BOG Eligible Collateral Directive, 2022;*

“Financial Exposure” *in relation to a bank, specialised deposit-taking institution, or financial holding company with respect to a person is the aggregate of;*

- a) *the loans, advances, placements, and credit facilities including off-balance sheet obligations given to that person, and*
- b) *the value of the holdings by that bank, specialised deposit-taking institution, or financial holding company of shares and debentures and other debt securities issued by that person;*

“Financial Holding Company” *means a company that controls a bank or specialised deposit-taking institution which is subject to the registration requirements of Act 930;*

“Foreign Bank” *means a foreign company that is authorised to engage in a deposit-taking business in the country where its head office is located;*

“Foreign Company” *means a company incorporated under the laws of a country other than Ghana;*

“Foreign Sovereign” *means Central Government, Central Bank, Public Sector Entities and other Subnational Government in jurisdictions other than Ghana;*

“GCX” *means Ghana Commodity Exchange;*

“GFIM” *means Ghana Fixed Income Market;*

“GhIPSS” *means Ghana Interbank Payment and Settlement System;*

“Insider” *means a director, an executive director, a key management personnel and a significant shareholder other than a financial holding*

company;

“Large Exposure” means financial exposure to a single borrower or group of connected borrowers that in the aggregate exceeds ten percent of the net own funds of the bank, a specialised deposit-taking institution, or financial holding company;

“NOF” means Net Own Funds;

“Person” includes an individual, a body corporate, a partnership, an association and any other group of persons acting in concert, whether incorporated or not;

“Qualifying Central Counterparty (QCCP)” means an entity that is licensed to operate as a CCP and is permitted by the appropriate regulator to operate as such with respect to the products offered. This is subject to the provision that the CCP is based in, and prudentially supervised in, a jurisdiction where the relevant regulator has established, and publicly indicated that it applies to the CCP on an ongoing basis, domestic rules and regulations that are consistent with the Committee on Payment and Settlement System – International Organization of Securities Commissions (CPSS-IOSCO) Principles for Financial Market Infrastructures.

“Regulated Financial Institution (RFI)” means a bank, savings and loans company, finance house and financial holding company regulated under Act 930;

“Related Interest” in relation to an insider means

- a) a firm or company in which an insider is interested, directly or indirectly as a director or controlling shareholder, partner, proprietor, employee or guarantor; and
- b) a holding company, subsidiary or affiliate of that company in which an insider is interested, directly or indirectly as a director, key management personnel, controlling shareholder, partner, proprietor, employee or guarantor;

“Related Party” includes;

- a) the RFI's Significant Shareholders, including beneficial owners, Directors or Key Management Personnel, corresponding persons in affiliated companies, and parties that can exert influence on Significant Shareholders, Directors or Key Management Personnel of the RFI;

- b) a company/entity in which the RFI or any of its Significant Shareholders, Directors or Key Management Personnel have equity interest of at least 5%;
- c) a company/entity in which a Director of the RFI also serves as a Director of the company/entity;
- d) a company/entity in which a Director or Key Management Personnel of the RFI has influence;
- e) the RFI's subsidiaries, affiliates and associates (including their subsidiaries, affiliates, associates and special purpose entities) and any other party that the RFI exerts control over or that exerts control over the RFI; and
- f) related persons and related interest of the natural persons identified in (a) to (e).

“Related Persons” in relation to an insider means a spouse, son, daughter, step son, step daughter, brother, sister, father, mother, cousin, nephew, niece, aunt, uncle, step sister and step brother of an insider;

“Specialised Deposit-Taking Institution (SDI)” means a body corporate which engages in the deposit-taking business and is issued with a licence to engage in the deposit-taking business in accordance with Act 930;

Objectives

4. The objectives of this Directive are to:
 - a) Limit the maximum loss that RFIs can incur in the event of the sudden failure of a counterparty or a group of connected counterparties to a level that does not endanger the RFI's solvency;
 - b) Provide direction to RFIs on regulatory requirements in order to eliminate any ambiguities in the interpretation of the rules related to limits on financial exposures;
 - c) Establish a framework for large exposures that complements and serves as a backstop to the risk-based capital requirements;
 - d) Ensure RFIs manage large exposures effectively in order to contribute to the stability of the broader financial system;
 - e) Align the existing Single Obligor Limit (SOL) as defined by Act 930 with the Basel Committee on Banking Supervision (BCBS) standards to

achieve the equivalent of 25% of Tier 1 capital for banks; and

- f) Introduce a conservative limit for Specialised Deposit-Taking Institutions (SDIs) to ensure that the sector focuses more on lending to Micro, Small and Medium-sized Enterprises (MSMEs) and engender sustainable business models.

Relevant Legal Provisions

5. Section 92 (2)(a) of Act 930 states that the BOG may issue directives to provide for:
 - (v) the lending limits on credits extended to insiders; and
 - (vi) the limitations for advances or credit facilities to a single borrower.
6. Section 77 (1) of Act 930 provides that the BOG may, in respect of a prudential limit prescribed under this Act, impose a stricter limit for banks, specialised deposit-taking institutions or financial holding companies or a class of specialised deposit-taking institutions or a particular bank, specialised deposit-taking institution or financial holding company for the period that the Bank of Ghana considers appropriate.
7. The Directive seeks to operationalise the following sections of Act 930:
 - a) Section 62 (1), (2), (3), (4), (5), (6), and (7);
 - b) Section 64 (2);
 - c) Section 67 (2), (3) and (5); and
 - d) Section 74 (1).

Transitional Arrangements and Effective Implementation date

8. The effective implementation date of this Directive shall be **1st January 2026**.
9. RFIs shall conduct impact assessments prior to the implementation date and where there are non-compliance with the requirements of this Directive, submit a credible Board-approved plan acceptable to the BOG by **30th June 2025** detailing the manner RFIs propose to achieve compliance.
10. The submitted plan shall include the proposed time frame within which it proposes to become fully compliant with this Directive which shall not, in any event, exceed six (6) months from the required submission date.

PART II – DEFINITIONS

Large Exposures

11. A large exposure is defined as the sum of all financial exposure values of an RFI to a single person or group of connected persons that is **equal to or more than** 10% of NOF of the RFI.

The Large Exposure Limit

12. The sum of all financial exposure values of an RFI to a person or to a group of connected persons (non-exempt) **shall not exceed 20% of NOF for banks and 15% for SDIs**.
13. The aggregate amount of all large financial exposure values (non-exempt) of **a bank shall not at any time exceed six (6) times of NOF** of the bank as directed by Section 62 (7) of Act 930.
14. The aggregate amount of all large financial exposure values (non-exempt) of **an SDI shall not at any time exceed four (4) times of NOF** of the SDI as directed by Section 62 (7) of Act 930.
15. The sum of all financial exposure values to related parties to an RFI (non-exempt) **shall comply as follows:**
 - a) The insiders and their related interest and related persons shall not exceed 10% of NOF; and
 - b) RFI's subsidiaries, affiliates and associates shall not exceed 20% of NOF.
16. An RFI's deposit with a bank outside the country solely for **correspondent banking purposes shall not exceed 15% of NOFs** of the RFI as directed by Section 62 (5) of Act 930.

Connected Persons

17. Two or more persons shall be deemed to be a group of connected persons constituting a single risk if at least one of the following criteria is satisfied.
 - a) **Control relationship:** one of the persons, directly or indirectly, controls the other;
 - b) **Economic interdependence:** if one of the persons were to experience financial problems, in particular funding or repayment problems, the

other(s), as a result, would also likely encounter funding or repayment problems.

18. In line with Section 62 (3) of Act 930 two or more persons constitute a group of connected persons if:
 - a) a direct or indirect control relationship exists among them;
 - b) any other relationship exists to the extent that the financial soundness of any of them may affect the financial soundness of the other person;
 - c) the same factors may affect the financial soundness of some persons or the group; or
 - d) as a result of the structure of their relationship, the other person is ultimately responsible for or benefits from the financial exposure outstanding.
19. RFI shall assess the relationship amongst persons with reference to 17 (a) and (b) above in order to establish the existence of a group of connected persons.
20. In assessing whether there is a 'control' relationship between persons, an RFI shall consider 'control' as defined in Act 930 and in this Directive.
21. RFI shall also refer to the criteria specified in appropriate internationally recognized accounting standards for further qualitative guidance for determining the existence of control relationship.
22. In establishing connectedness based on economic interdependence, RFI shall consider the following criteria:
 - a) Where 50% or more of the customer's annual gross receipts or gross expenditures is derived from transactions with the other person;
 - b) Where one counterparty has fully or partly guaranteed the exposure of the other counterparty, and the exposure is so significant that the guarantor is likely to default if a claim arises;
 - c) Where a significant part of one counterparty's production/ output is sold to another counterparty;
 - d) When the expected source of funds to repay the loans of two or more

counterparties is the same and none of the counterparties has another independent source of income from which the loan may be serviced and fully repaid.

- e) When it is likely that the financial problems of one counterparty will cause difficulties to the other counterparty in making full and timely repayment of liabilities;
 - f) Where the insolvency or default of one counterparty is likely to be associated with the insolvency or default of the other(s); and
 - g) When two (2) or more counterparties rely on the same source for the majority of their funding and in the event of the common provider's default, an alternative funding source cannot be found.
23. In some cases, an RFI may have exposures to a group of counterparties with specific relationships or dependencies such that, if one of the counterparties fails, all the counterparties would very likely fail. A group of this sort shall be treated as a single counterparty for the purpose of large exposures.
24. The sum of the RFI's exposures to all the individual entities included within a group of connected counterparties shall be subject to the large exposure limit and to the regulatory reporting requirements as per this Directive.
25. If there is any doubt as to the relatedness of counterparties, clarity shall be sought from the BOG.

PART III – VALUES OF EXPOSURES

Financial Exposure Values

26. All financial exposures defined under the risk-based capital framework shall be considered in the identification of large exposures to a counterparty. This includes on- and off-balance sheet exposures in both the banking and the trading book. However, an exposure to a counterparty that is deducted from capital shall not be added to other exposures to that counterparty for the purpose of the large exposure limit.
27. For the purpose of determining the exposure amount of off-balance sheet items, the Credit Conversion Factors (CCFs) as specified in the CRD shall be used.
28. RFI's shall put in place appropriate internal limits aimed at constraining their exposures to large single or connected counterparties. In setting such limits, specific considerations shall be given to:
 - a) The prevailing regulatory/prudential limits on exposure to a single obligor;
 - b) The quality of the RFI's processes for its management of credit concentration risk; and
 - c) The RFI's risk appetite informed by its risk taking capacity including its capital and liquidity position.

Eligible Credit Risk Mitigation (CRM) Technique

29. RFI's shall exclude the application of CRM techniques in computing exposure values except for collaterals that qualify as CRM under Section 62 (8) of Act 930 and Appendix 1 of the ECD.

Computation of Exposure Value for Trading Book Positions

30. RFI's shall aggregate all exposures to a single counterparty arising in the trading book to any other exposures to that counterparty in the banking book in the calculation of the total exposure value to that counterparty.
31. Exposures in financial instruments in the trading book such as bonds, equities, foreign currencies and commodities must be constrained by the RFI's internal limits.
32. RFI's shall define the exposure value of straight debt instruments and equities as the accounting value of the exposure (i.e. the market value of the respective instruments).

33. RFIs with instruments such as swaps, futures, forwards, and credit derivatives shall convert such positions in line with the risk-based capital requirements. The instruments shall be decomposed into individual legs and only transaction legs representing exposures in the scope of the large exposures shall be considered.
34. In the case of credit derivatives that represent sold protection, the exposure to the referenced name shall be the amount due in the case that the respective referenced name triggers the instrument, minus the absolute value of the credit protection.
35. In the determination of exposures in options, RFIs shall use the change(s) in option prices that would result from a default of the respective underlying instrument. The resulting positions shall in all cases be aggregated with those from other exposures. After aggregation, negative net exposures shall be set to zero.
36. RFIs shall use the net position in a specific issue for the purpose of calculating their exposure value to a particular counterparty for the same issue. RFIs shall offset long and short positions in the same issue (two issues are defined as the same if the issuer, coupon, currency, and maturity are identical).
37. RFIs shall offset positions in different issues from the same counterparty only when the short position is junior to the long position, or if the positions are of the same seniority.
38. For positions hedged by credit derivatives, the hedge may be recognised by the RFI provided the underlying of the hedge and the position hedged fulfil the provision that the short position is junior or of equivalent seniority to the long position.
39. In order to determine the relative seniority of positions, securities shall be allocated into broad buckets of degrees of seniority (for example, "Equity", "Subordinated Debt" and "Senior Debt").
40. RFIs that find it excessively burdensome to allocate securities to different buckets based on relative seniority shall recognise no offsetting of long and short positions in different issues relating to the same counterparty in calculating exposures.
41. RFIs shall not net across the banking and trading books, i.e., offsetting short positions in the trading book against long positions in the banking book.

42. When the result of the offsetting is a net short position with a single counterparty, this net exposure shall not be considered as an exposure for large exposure purposes.

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PART IV – EXEMPTIONS

43. This Directive is applicable to all RFI's exposures to single counterparties and groups of connected counterparties irrespective of their performance or the quality of any pledged collateral, with the exception of the following exposures:
- a) Exposures to the Government of Ghana (GOG), Bank of Ghana (BOG) and other Public Sector Entities (PSEs) guaranteed by GOG;
 - b) Exposures that are fully secured by financial instruments issued by the GOG (to the extent allowed by the ECD) or the BOG;
 - c) Exposures where the principal and interest are fully guaranteed by the BOG;
 - d) Intraday Interbank exposures;
 - e) Short term Interbank exposures (placements) with other RFIs supervised by BOG with an original maturity of three (3) months or less;
 - f) Exposures deducted from an RFI's Regulatory Capital under the risk-based capital requirements for Regulatory Capital Purposes;
 - g) RFIs' clearing exposures to qualifying central counterparties; and
 - h) Exposures to Multilateral Development Banks (MDBs) to the extent allowed by the CRD.
44. RFIs shall report all exempted exposures that meet the criteria for definition of large exposures.

PART V – TREATMENT OF SPECIFIC EXPOSURE TYPES

Exposure to Foreign Sovereigns

45. Exposure to foreign sovereign shall be subject to the Large Exposure Limit of 20% of NOF for banks and 15% of NOF for SDIs.

Exposure to Foreign Banks

46. Exposure to foreign banks shall be subject to the Large Exposure Limit of 20% of NOF for banks and 15% of NOF for SDIs.

Interbank Exposures

47. Interbank Intraday exposures are exempted from the application of the large exposure limit. This is to avoid disrupting the payment and settlement system.
48. Short term Interbank exposures (placements) with original maturity of three (3) months or less are also exempted from the application of the large exposure limit.
49. **However, all other interbank exposures shall be subject to the large exposure limits of 20% of NOF for banks and 15% of NOF for SDIs.** In addition, under stressed and exceptional circumstances, the BOG may accept a breach of an interbank limit ex post, in order to help ensure stability in the interbank market.

Exposures to Qualifying Central Counterparties

50. RFI's exposures to qualifying central counterparties (QCCPs) related to clearing activities (eg. GhIPSS, GFIM, GCX, CSD etc.) are exempted from the application of the large exposure limit. However, these exposures will be subject to the regulatory reporting requirements.
51. The concept of connected counterparties described in this Directive shall not apply in the context of exposures to CCPs that are specifically related to clearing activities.
52. RFI's shall identify exposures to a CCP related to clearing activities and sum together these exposures. Exposures related to clearing activities are listed in the table below together with the exposure value to be used:

Clearing Activities Exposure		Exposure Value
1.	Trade exposures	The exposure value is calculated using the exposure measures prescribed in other parts of this Directive.
2.	Segregated initial margin	The exposure value is zero.
3.	Non-segregated initial margin	The exposure value is the nominal amount of initial margin posted.
4.	Pre-funded default fund contributions	Nominal amount of the funded contribution.
5.	Unfunded default fund contributions	The exposure value is zero.

53. Other types of exposures that are not directly related to clearing services provided by the CCP, such as funding facilities, credit facilities, guarantees etc., will be added together, and subjected to the large exposure limit. Such exposures must be measured according to the rules set out in this Directive.
54. RFIs shall measure their exposure to non-QCCPs as the sum of both the clearing exposures and the non-clearing exposures and comply with the general large exposure limit as specified in this Directive.

PART VI – RISK GOVERNANCE AND REPORTING REQUIREMENTS

Board and Senior Management Responsibilities

55. The Board of Directors (Board) of an RFI shall ensure that:
- a) The RFI establishes and adheres at all times to the approved internal policies governing risk concentrations;
 - b) The internal policies are reviewed regularly (at least annually) to ensure that they remain current, adequate, and appropriate; and
 - c) Independent reviews are conducted regularly to verify ongoing compliance with the prudential limits set by the BOG as well as the established internal policies.
56. Senior management of an RFI shall:
- a) Establish and implement internal policies, processes and procedures governing risk concentrations;
 - b) Clearly communicate and monitor compliance with the internal policies throughout the bank; and
 - c) Establish and maintain adequate management information systems that are able to identify, measure, monitor and aggregate exposures to single counterparties or groups of connected counterparties in a timely manner.
57. The internal policies on risk concentration shall at a minimum include the following:
- a) Procedures for identifying, measuring, monitoring, controlling, and reporting single counterparty exposures of the institution;
 - b) Detailed internal parameters for identifying persons or legal entities connected to a single counterparty;
 - c) Internal exposure limits (including limits on total large exposures) that are reflective of the bank's risk appetite and risk bearing capacity, and which also takes into consideration the potential changes to the market value of the underlying exposures;
 - d) Clearly defined roles and accountability for ensuring compliance

and effective communication of the policies, procedures, and internal limits throughout the bank;

- e) Measures to manage and address compliance with the single counterparty exposure limit which shall not exceed the limits stipulated in this Directive; and
- f) Nature and frequency of reporting to the Board and senior management.

58. RFIs shall have adequate procedures and controls in place for monitoring the exposures and counterparties exempted from the application of the large exposure limit.

Regulatory Reporting

59. An RFI shall report to the BOG on a monthly basis all information relating to its large exposures, including exemptions permitted under this Directive in the forms stipulated in the Appendix.

60. RFIs shall report the exposure values **before** and **after** application of the credit risk mitigation techniques as follows:

- a) All exposures with values equal to or above 10% of the RFI's NOF (Template 1);
- b) Details of group of connected counterparties (Template 1a);
- c) RFI's Top 100 exposures to counterparties irrespective of the values of these exposures relative to the RFI's NOF (Template 2);
- d) All the exempted exposures with values equal to or above 10% of the RFI's NOF (Template 3); and
- e) All other exposures with values, measured without the effect of credit risk mitigation being taken into account, equal to or above 10% of the RFI's NOF (not including exposures reported in 60 (b) above) (Template 4).

61. In line with Section 62 (6) of Act 930, RFIs shall within five (5) days:

- a) report to the Bank of Ghana a financial exposure that exceeds the limits in this Directive; and

- b) provide a written plan for remedying the violation as soon as practicable.

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PART VII – SUPERVISORY REVIEW AND DISCLOSURES

62. The BOG shall assess the adequacy of processes, procedures and policies put in place by an RFI to ensure that it does not face excessive concentration risk by way of over exposure to a customer, sector, interlinked industries, RFIs, other financial institutions not under the regulations of the BOG, etc.
63. When the risks arising from concentrations are not adequately addressed, the BOG may take appropriate action including prohibiting the RFI from taking additional exposure and imposing a higher capital charge.
64. RFIs that breach the set large exposure limits (above) shall be:
 - a) required to deduct the excess amount over the set limit from Common Equity Tier 1 (CET 1) in the case of banks and Tier 1 Capital in the case of SDIs in the computation of Pillar 1 Capital Adequacy Ratios (CARs);
 - b) Restricted from distributing dividends and from making other discretionary payments including executive bonuses; and
 - c) Appropriately sanctioned in line with the relevant provisions of Act 930.
65. RFIs in breach of set limits may also be required to maintain a higher Capital Adequacy Ratio (CAR) above the regulatory minimum requirement specified in the risk-based capital framework as may be determined by the BOG.

Disclosures

66. RFIs shall indicate in their audited financial statements, among others, the level of compliance or otherwise with the prescribed limits in this Directive.

APPENDIX – RETURNS ON LARGE EXPOSURES

Template 1 - RFI's exposures with values equal to or above 10% of RFI's Net Own Funds (ie. meeting the definition of large exposure)

No	Customer (s)	Single /Group of Connected counter parties	Customer TIN/Ghana Card No.	Foreign and Domestic Currency Exposures				Section 62 (8) Collaterals and Appendix 1 ECD		Net Exposure	% of Exposure Value to NOF	IFRS Staging	Classification as per BOG Prudential Norms
				Drawn Down	Undrawn Facility	Other Contingent Liability	Total Exposure	Type	Amount				
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
...													
...													
....													
Total													
Tier 1 Capital													
Net Own Funds													

Template 1a. Details of Connected Counterparties

No	Unique ID	Customer (s)	Group of Connected counterparties	Basis of Connection	Customer TIN/Ghana Card No.	Type of Facility	Foreign and Domestic Currency Exposures				Section 62 (8) Collaterals and Appendix 1 ECD		Net Exposure	Section 62 (9) Collaterals and Appendix 2 ECD		IFRS Staging	Classification as per BOG Prudential Norms
							Drawn Down	Undrawn Facility	Other Contingent Liability	Total Exposure	Type	Amount		Type	Amount		
1																	
2																	
10																	
...																	
...																	
...																	
...																	
Total																	
Tier 1 Capital																	

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Template 2 - RFI's Top 100 exposures to counterparties (single as well as group of connected counterparties) irrespective of the values of these exposures relative to the RFI's Net Own Funds

No	Customer Name	Customer TIN/Ghana Card No.	Type of Facility	Purpose of Facility	Foreign and Domestic Currency Exposures				Deductible Collaterals	Net Exposure	Other Collaterals	Specific loan loss provisions	IFRS Staging	Classification as per BOG Prudential Norms
					Drawn Down	Undrawn Facility	Other Contingent Liability	Total Exposure						
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
...														
...														
...														
97														
98														
99														
100														
Total														
Net Own Funds														

Template 3 - RFI's exempted exposures with values equal to or above 10% of RFI's Net Own Funds

No	Custo mer	Customer TIN	Type of Facility	Purpose of Facility	Foreign and Domestic Currency Exposures				Deductible Collaterals	Net Exposure	Other Collaterals	IFRS Staging	Classification as per BOG Prudential Norms
					Drawn Down	Undrawn Facility	Other Contingent Liability	Total Exposure					
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
...													
...													
...													
Total													

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Template 4 - RFI's other exposures with values, measured without the effect of credit risk mitigation being taken into account, equal to or above 10% of RFI's Net Own Funds (not including exposures reported in Template 1)

No	Customer	Customer TIN	Type of Facility	Purpose of Facility	Foreign and Domestic Currency Exposures				% of Exposure Value to NOF	IFRS Staging	Classification as per BOG Prudential Norms
					Drawn Down	Undrawn Facility	Other Contingent Liability	Total Exposure			
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
...											
...											
...											
Tier 1 Capital											
Net Own Funds											

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