

BANK OF GHANA



Large Exposures Directive

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

Prepared by the Bank of Ghana

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PART I – PRELIMINARY

Title

1. This Directive shall be cited as the Bank of Ghana Large Exposures Directive, 2025.

Application

2. This Directive is issued under the powers conferred by Sections 77(1) and 92 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 per cent 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;

“CRM” means credit risk mitigation, which refers to techniques used by RFIs to reduce the credit risk associated with an exposure by using collateral, guarantees, or netting arrangements;

“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 Governments 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, with respect to a bank or



specialised deposit-taking institution, other than a financial holding company;

“Key Management Personnel” means the chief executive officer or managing director, deputy chief executive officer, chief operating officer, chief financial officer, Board secretary, treasurer, chief internal auditor, chief risk officer, the head of compliance, the anti-money laundering reporting officer, the head of internal control functions, the chief legal officer, the manager of a significant business unit of the Regulated Financial Institution;

“Large Exposure” means financial exposure to a single borrower or group of connected borrowers that, in the aggregate, is equal to or exceeds ten per cent 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/or
- 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” means:

- a. the RFI's subsidiaries, affiliates (including their subsidiaries, affiliates and special purpose entities), and any other party that the RFI exerts control over or that exerts control over the RFI;
- b. the RFI's significant shareholders, including ultimate beneficial owners;
- c. directors, key management personnel, corresponding persons in affiliated companies and parties that can exert significant influence on the directors or key management personnel; and
- d. related persons and related interests of natural persons identified in a, b, and c above.

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

“Senior Management” means members of the Executive Management Committee (EXCO) of a Regulated Financial Institution and any other Key Management Personnel as may be determined by the Regulated Financial Institution;

“Trading Book” consists of positions in financial instruments and commodities held either with trading intent or to hedge other elements of the trading book. Positions held with trading intent are those held intentionally for short-term resale, and/or with the intent of benefiting from actual or expected short-term price movements, or to lock in arbitrage profits, and/or hedging instruments in the trading book.

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 Regulated Financial Institutions (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 in alignment with the Basel Committee on Banking Supervision (BCBS) standards;
 - 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 BCBS standards to achieve the equivalent of 25% of Tier 1 capital for banks;
 - 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; and
 - g) Enable the Bank of Ghana to effectively monitor and assess risks to the banking system associated with large exposures.

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. This directive shall be effective from **1st January 2027**.
9. RFIs shall conduct impact assessments prior to the implementation date and, where there is non-compliance with the requirements of this Directive, submit a credible Board-approved plan acceptable to the BOG by 31st December 2025 detailing the manner in which 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 one (1) year from the required submission date in paragraph 9 above.



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 the 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 FHCs, and 15% for savings and loans companies and finance houses.**
13. The aggregate amount of all large financial exposure values (non-exempt) of **a bank or FHC shall not at any time exceed six (6) times the NOF** of the bank or FHC as directed by Section 62 (7) of Act 930.
14. The aggregate amount of all large financial exposure values (non-exempt) of **a savings and loans company and finance house shall not at any time exceed four (4) times the NOF** of the savings and loans company and finance house 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 interests and related persons **shall not exceed 10% of NOF.**
 - b) RFI's subsidiaries, affiliates and associates **shall not exceed 20% of NOF.**

Connected Persons

16. 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; or
 - 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.



17. RFIs shall assess the relationship amongst persons with reference to paragraph 16 (a) and (b) above in order to establish the existence of a group of connected persons.
18. In assessing whether there is a 'control' relationship between persons, an RFI shall consider 'control' as defined in Act 930 and in this Directive.
19. RFIs shall also refer to the criteria specified in the International Financial Reporting Standard (IFRS) for further qualitative guidance for determining the existence of a control relationship.
20. In establishing connectedness based on economic interdependence, RFIs 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 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.
21. 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.



22. 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.
23. RFIs shall put in place robust processes and mechanisms for the timely identification and reporting of connected counterparties and should be able to fully demonstrate the effectiveness of the process to BOG. The processes should be regularly subjected to independent review by the internal audit function.

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PART III – VALUES OF EXPOSURES

Financial Exposure Values

24. 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 banking¹ 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.
25. 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.
26. RFIs 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 is informed by its risk-taking capacity, including its capital and liquidity position.

Eligible Credit Risk Mitigation (CRM) Technique

27. RFIs 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

28. RFIs 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.

¹ Banking book refers to any other financial instruments/ exposures that do not meet the criteria for classification as trading book.



29. 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.
30. RFIs 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).
31. 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.
32. 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.
33. 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.
34. 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).
35. 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.
36. 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.
37. 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").

38. 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.
39. Where 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.
40. RFIs shall not net across the banking and trading books (e.g., offsetting short positions in the trading book against long positions in the banking book).

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PART IV – EXEMPTIONS

41. 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) fully 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.
42. RFIs shall report all exempted exposures that meet the criteria for the definition of large exposures.



PART V – TREATMENT OF SPECIFIC EXPOSURE TYPES

Exposure to Foreign Sovereigns

43. Exposure to foreign sovereigns shall be subject to the Large Exposure Limit of 20% of NOF for banks and FHCs, and 15% of NOF for savings and loans companies and finance houses.

Exposure to Foreign Banks

44. Exposure to foreign banks shall be subject to the Large Exposure Limit of 20% of NOF for banks and FHCs and 15% of NOF for savings and loans companies and finance houses.

Interbank Exposures

45. Intraday interbank exposures are exempted from the application of the large exposure limit. This is to avoid disrupting the payment and settlement system.
46. 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.
47. **However, all other interbank exposures shall be subject to the large exposure limits of 20% of NOF for banks and FHCs and 15% of NOF for savings and loans companies and finance houses.** 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

48. RFIs' exposures to qualifying central counterparties (QCCPs) related to clearing activities (e.g. GhIPSS, GFIM, GCX, and CSD) are exempted from the application of the large exposure limit. However, these exposures will be subject to the regulatory reporting requirements.
49. 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.
50. RFIs 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. |

51. 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.
52. 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

53. The Board of an RFI shall ensure that:
- a) The RFI establishes and adheres at all times to the approved internal policies governing concentration risks;
 - 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.
54. 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 RFI; and
 - c) Establish and maintain adequate management information systems that are able to identify, measure, monitor, aggregate and report exposures to single counterparties or groups of connected counterparties in a timely manner.
55. 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 connected to a single counterparty;
 - c) Internal exposure limits (including limits on total large exposures) that are reflective of the RFI's risk appetite and risk bearing capacity, and which also take 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 RFI;



- 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.
56. RFI shall have adequate procedures and controls in place for managing and monitoring the concentration risks associated with exposures and counterparties exempted from the application of the large exposure limit.

Regulatory Reporting and Disclosure Requirements

Regulatory Reporting

57. 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 below.
58. RFI 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).
 - 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 b already) (Template 4); and
59. In line with Section 62 (6), RFI 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.



Disclosure

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

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PART VII – SUPERVISORY REVIEW

61. 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 due to over-exposure to a specific counterparty or group of connected counterparties, sector, geographical location, asset class, or collateral type.
62. Where 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.
63. RFIs that breach the set large exposure limits at any time shall be required to deduct the excess amount over the set limit from Common Equity Tier 1 (CET 1) capital in the case of banks and FHCs and Tier 1 Capital in the case of savings and loans companies and finance houses in the computation of Pillar 1 Capital Adequacy Ratios (CARs). RFIs may also be:
 - a) appropriately sanctioned in line with the relevant provisions of Act 930;
 - b) restricted from distributing dividends and from making other discretionary payments, including executive bonuses; and/or
 - c) required to maintain a higher CAR above the minimum requirement specified by the BOG.

APPENDIX – RETURNS ON LARGE EXPOSURES

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

| No | Counterparty Name | Single /Group of Connected counter parties | Counterparty 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 ² Facility | Other Contingent Liability | Total Exposure | Type | Amount | | | | |
| 1 | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | |
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| ... | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |
| Tier 1 Capital | | | | | | | | | | | | | |
| Net Own Funds | | | | | | | | | | | | | |

² The values of the 'Undrawn Facility and Other Contingent Liability' columns shall be after applying CCF.

Template 1a. Details of Connected Counterparties

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

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 | Counterparty Name | Counterparty TIN/ Ghana Card No. | Type of Facility | Purpose of Facility | Foreign and Domestic Currency Exposures | | | | Deductible Collaterals (Section 62(8) of Act 930) | 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 | | | | | | | | | | | | | | |
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| 97 | | | | | | | | | | | | | | |
| 98 | | | | | | | | | | | | | | |
| 99 | | | | | | | | | | | | | | |
| 100 | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | |
| Net Own Funds | | | | | | | | | | | | | | |

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

| No | Counterparty Name | Counterparty TIN | Type of Facility | Purpose of Facility | Foreign and Domestic Currency Exposures | | | | Deductible Collaterals (Section 62(8) of Act 930) | 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 | | | | | | | | | | | | | |

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 2 already)

| No | Counterparty Name | Counterparty TIN/ Ghana Card No. | 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 | | | | | | | | | | | |