Bank of Ghana

Collateral Registry

Quarterly Brief

Q2:2026

Cover Photo: Bank of Ghana – Head Office, Accra

The Bank Square, Accra

Executive Summary

The Collateral Registry Department continued to support secured lending and promote transparency in Ghana's credit market during the second quarter of 2026 (Q2:2026). The quarter recorded mixed results across key performance indicators, reflecting evolving market dynamics and continued utilization of the Registry's services.

Compared to Q2:2025, security interest registrations declined by **32.2 percent** resulting mainly from decline in registrations by Savings and Loans Institutions. Notwithstanding the decline in registration volumes, the total value of secured credit registered during the period increased significantly by **73.4 percent**, indicating growth in lending activities year-on-year. This was driven mainly by the Banks.

Search activity on the Collateral Registry Application System (CRAS) increased by **13.9 percent**. The rise in searches indicates stronger use of the Registry's platform by lenders and other stakeholders, contributing to improved credit due diligence and reduced information asymmetry. This may be attributed to the intensified sensitisation and training activities by the Registry. Comparing Q1:2026 to Q2:2026, there was also an increase of **8.7 percent** from 17,955 to 19,518 searches.

Consistent with previous year's performance (Q2:2025) and previous quarter (Q1:2026), the value of secured credit activity remained concentrated in **Greater Accra Region** whiles the volume was concentrated in **Ashanti Region**.

Movable assets accounted for **79.1 percent** of all assets registered, reinforcing their importance in facilitating access to credit. **Cash** and **inventories/stock of goods** remained the dominant collateral categories, representing **68.7 percent** and **8.5 percent** respectively.

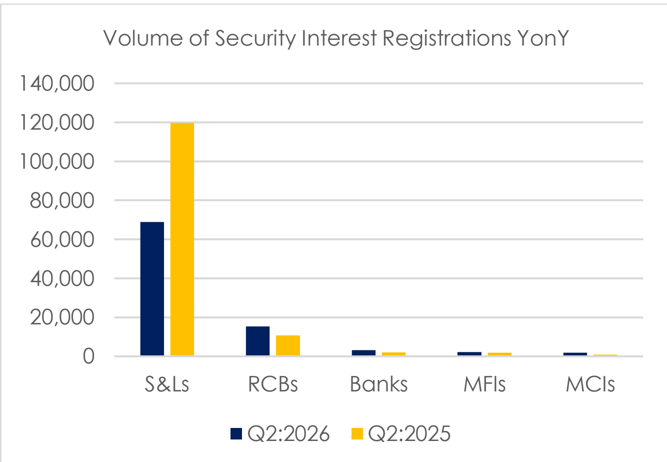
Additionally, the Registry approved **72 Memoranda of No Objection Certificates**, representing a **53.2 percent** increase over the corresponding period in 2025.

The discharge of security interests increased significantly year-on-year, driven by improved settlement of secured obligations and intensified sensitisations.

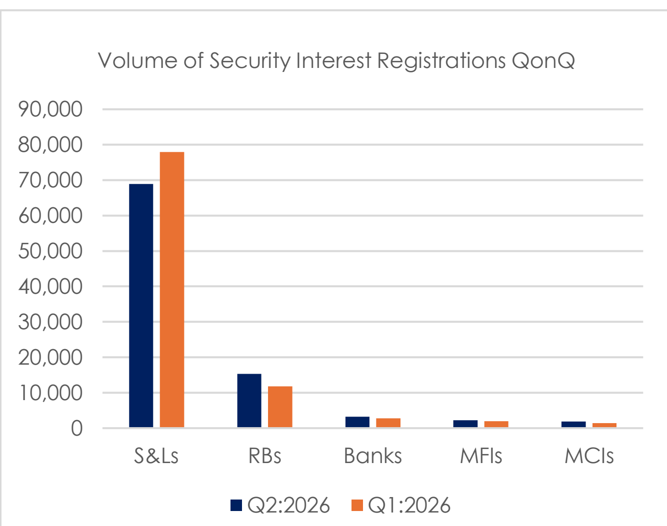
Overall, the quarter's performance underscores the Registry's continued role in strengthening the secured transactions framework, supporting access to finance, and fostering a more transparent and efficient credit environment.

2.0 Registration of Security Interests

Registrations decreased significantly to 92,033 in Q2:2026 from 135,721 registrations recorded in Q2:2025 representing a 32.2 percent decline. Registrations by Savings and Loans Companies (S&Ls) accounted for the decline (42.4 percent) with registrations decreasing from 119,649 in Q2:2025 to 68,871 in Q2:2026.

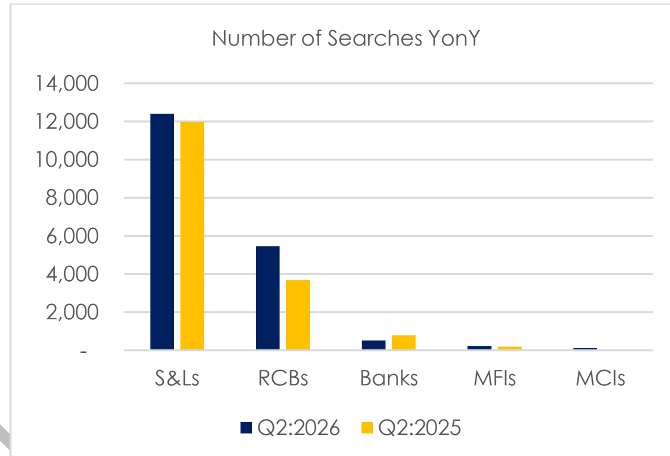


Comparing Q1:2026 to Q2:2026, registrations fell by 4.5 percent from 96,343 to 92,033. Again, this was driven by the S&Ls declining by 11.6 percent from 77,909 in Q1:2026 to 68,871 in Q2:2026.

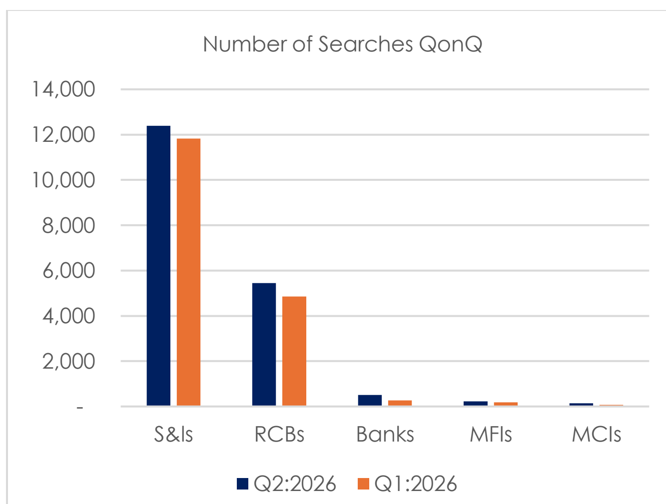


3.0 Searches

19,518 searches were conducted during the review period, representing a 13.9 percent increase over 17,140 searches recorded in Q2:2025. S&Ls accounted for the largest share of searches, recording 12,397 searches (a year-on-year increase of 3.6 percent) in Q2:2026 compared with the 11,968 searches conducted in Q2:2025.

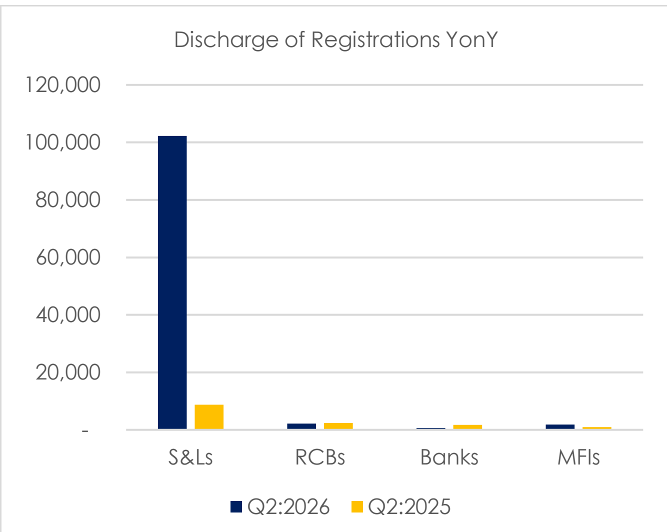


Comparing Q1:2026 to Q2:2026, searches increased by 8.7 percent from 17,955 recorded in Q1:2026. Again, S&Ls recorded the highest with an increase of 4.8 percent. This was followed by RCBs and Banks with 12.1 percent and 87.9 percent respectively.

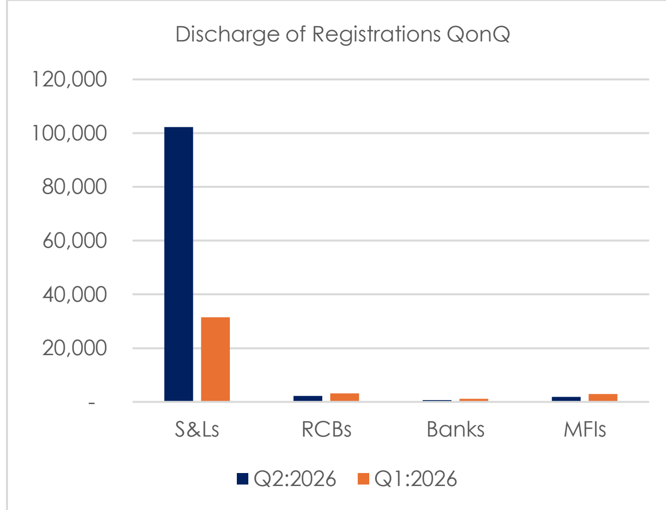


4.0 Discharge of Registrations

Section 30 of Act 1052 mandates lenders to discharge, or cause to be discharged, any registered security interest once the conditions stipulated in the Act have been satisfied including the performance of the secured obligation. During the review period, total discharge of registrations increased from 14,183 in Q2:2025 to 107,836 in Q2:2026. S&Ls contributed significantly from 8,709 in Q2:2025 to 102,229 in Q2:2026. MFIs and Finance Houses also recorded increases, while the other RFIs recorded declines.

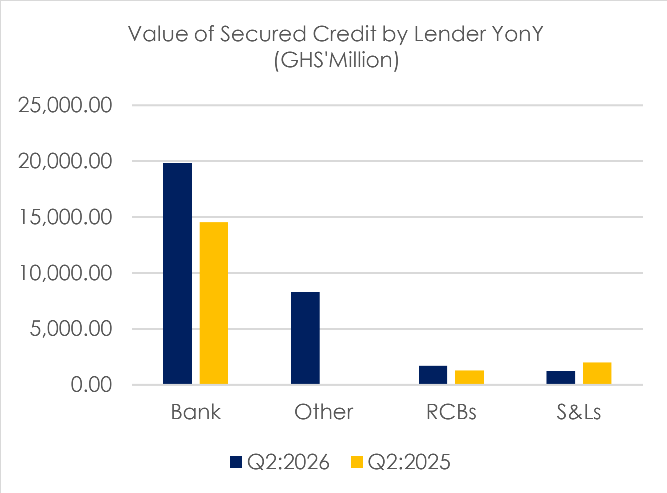


Comparing on a quarter – on – quarter basis, discharges increased by 175.4 percent with S&LS registering the highest.

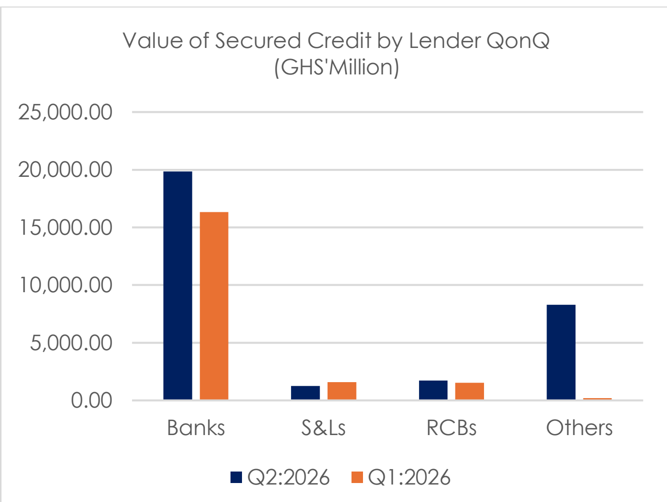


5.0 Value of Registered Secured Credit (By Lender)

The total value of secured credit advanced and registered in Q2:2026 amounted to GHS31.5 billion, reflecting a substantial year-on-year expansion of 73.4 percent when compared to GHS18.2 billion recorded in Q2:2025. Banks continued to dominate the secured transactions landscape by value of registered credit, accounting for a total value of GHS19.9 billion, (equivalent to 63.1 percent of total secured credit value registered in Q2:2026) posting a 36.6 percent increase over GHS14.5 billion recorded in Q2:2025. This was followed by other lenders contributing GHS8.3 billion and accounting for 26.3 percent of the total value of secured credit.

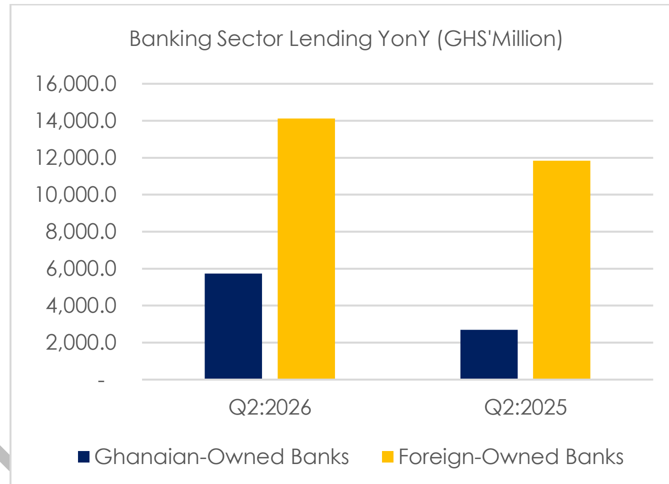


Comparing Q1:2026 to Q2:2026, the total value of secured credit increased by 57.5 percent. Banks and RCBs recorded increases of 21.5 percent and 12.2 percent respectively while S&Ls, MFIs and MCIs recorded declines.

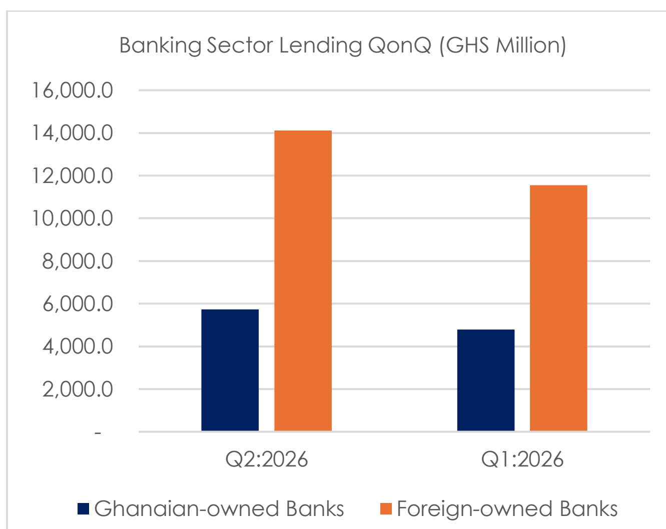


6.0 Banking Sector Secured Lending: Indigenous vs. Foreign-Controlled Banks

Foreign-controlled banks accounted for a dominant share of secured credit registered by banks in Q2:2026. Out of the total GHS19.9 billion registered by banks, Foreign-Controlled banks registered GHS14.1 billion, representing 71.1 percent. This reflected an increase of 19.3 percent over Q2:2025 value of GHS11.8 billion. Indigenous banks, on the other hand registered total credit of GHS5.7 billion during the review period, corresponding to a year-on-year growth of 112.4 percent from GHS2.7 billion recorded in Q2:2025. The distribution underscores the continued dominance of foreign-controlled banks in secured lending, while also reflecting steady growth among indigenous banks.

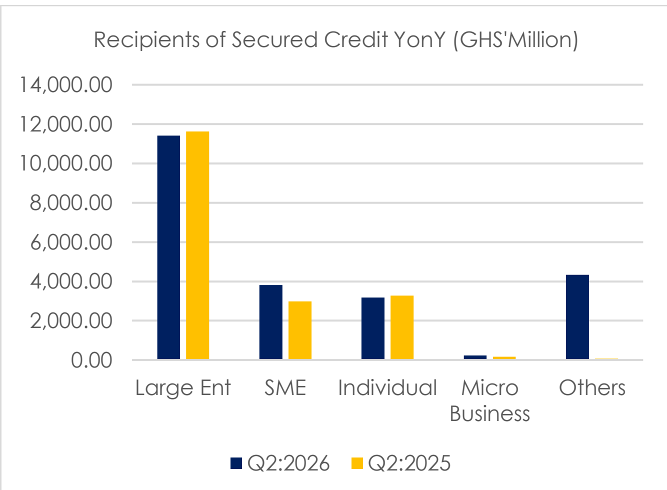


Comparing Q1:2026 to Q2:2026, Foreign-Controlled banks again dominated registering 71.1 percent of the registered secured credit. Indigenous banks recorded 19.7 percent quarter-on-quarter increasing from GHS4.8 billion in Q1:2026 to GHS5.8 billion in Q2:2026.

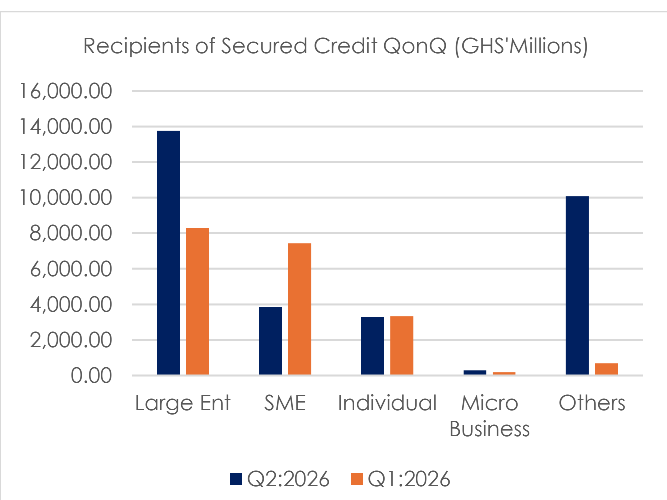


7.0 Value of Registered Secured Credit (By Borrower)

Large Enterprises received GHS13.8 billion equivalent to 43.9 percent of the total registered secured credit reflecting a year-on-year increase of 18.3 percent. Other Borrowers received GHS10.1 billion representing 32.0 percent of total credit. Advances of secured credit to Small Medium Enterprises increased by 28.9 percent to GHS3.8 billion in Q2:2026 from GHS2.9 billion in Q2:2025.



Comparing Q1:2026 to Q2:2026, Large Enterprises, Micro Businesses and Other Borrowers recorded increases while SMEs recorded a decline.



8.0 Sectoral Distribution of Secured Credit

Construction sector received the largest share of registered secured credit within the period, amounting to GHS9.9 billion equivalent to 31.4 percent of total registered credit. Commerce and Finance sector recorded 25.9 percent increase, with credit values increasing from GHS6.4 billion to GHS8.1 billion over the review period. Secured lending to the Services sector also expanded significantly, increasing by 154.8 percent.

Sectoral Distribution of Secured Credit YonY (GHS'Million)

Sector	Q2:2026	Q2:2025	YoY %
Commerce and Finance	8,104.3	6,434.3	25.9
Services	4,358.3	1,710.5	154.8
Mining and Quarrying	3,344.3	3,269.3	2.3
Manufacturing	1,411.7	1,151.4	22.6
Electricity, Gas and Water	1,132.0	3,012.6	(62.4)
Others	1,782.5	530.9	235.8
Construction	9,892.8	989.2	900.1
Agriculture, Forestry and Fishing	784.9	571.6	37.3
Transport and Haulage	547.4	320.1	71.0
Cottage Industries	29.5	22.8	29.4
Information and Communication	90.3	136.8	(34.0)
Total	**31,478.0**	**18,150.0**	**73.4**

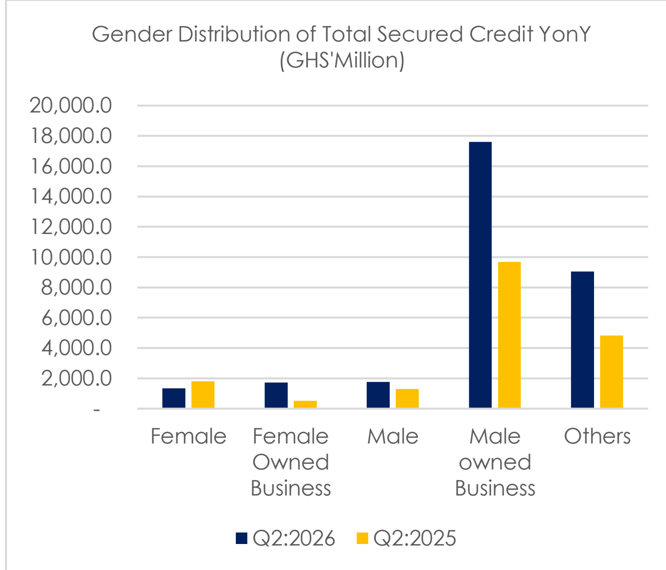
Comparing Q1:2026 to Q2:2026, Information and Communications sector recorded an increase from GHS8.9 million in Q1:2025 to GHS90.3 million. Electricity, Gas and Water sector also increased from GHS138.7 million to GHS1.1 billion inQ2:2026. This was followed by Mining and Quarrying sector with an increase from GHS448.4 million to GHS3.3 billion. Agriculture, Forestry and Fishing and Cottage Industries recorded declines.

Sectoral Distribution of Secured Credit QonQ (GHS'Million)

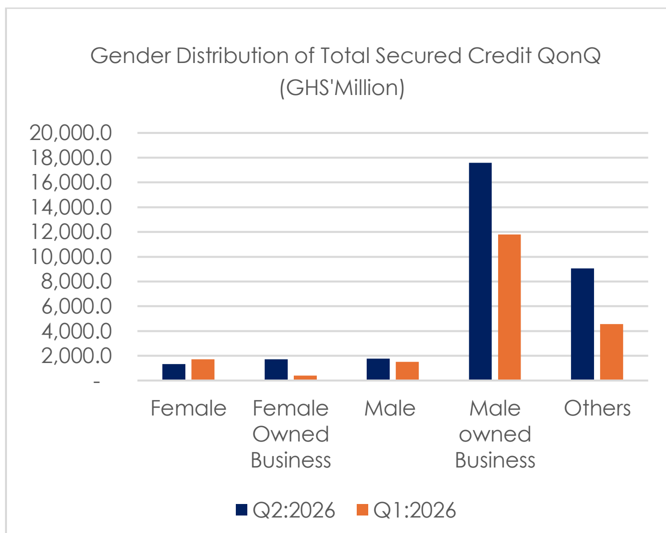
Sector	Q2:2026	Q1:2026	QonQ %
Commerce and Finance	8,104.3	6,521.10	24.3
Services	4,358.3	4,089.60	6.6
Mining and Quarrying	3,344.3	448.4	645.8
Manufacturing	1,411.7	1,027.50	37.4
Electricity, Gas and Water	1,132.0	138.7	716.1
Others	1,782.5	2,143.40	-16.8
Construction	9,892.8	4,000.30	147.3
Agriculture, Forestry and Fishing	784.9	1,109.70	-29.3
Transport and Haulage	547.4	455.6	20.1
Cottage Industries	29.5	39.6	-25.5
Information and Communications	90.3	8.9	914.6
Total	**31,478.0**	**19,982.80**	**57.5**

9.0 Gender Distribution of Total Value of Secured Credit

Male and male-owned businesses accounted for the largest share of secured credit in Q2:2026, receiving a total of GHS19.4 billion. This represents a year-on-year increase of 76.2 percent from GHS11.0 billion recorded in Q2:2025. Female and female-owned businesses, on the other hand, received credit amounting to GHS3.1 billion during the review period, reflecting 31.5 percent increase from GHS2.3 billion registered in Q2:2025. The remaining GHS9.1 billion was advanced to borrowers classified under the "other" category, which includes entities such as legal and unnatural persons.



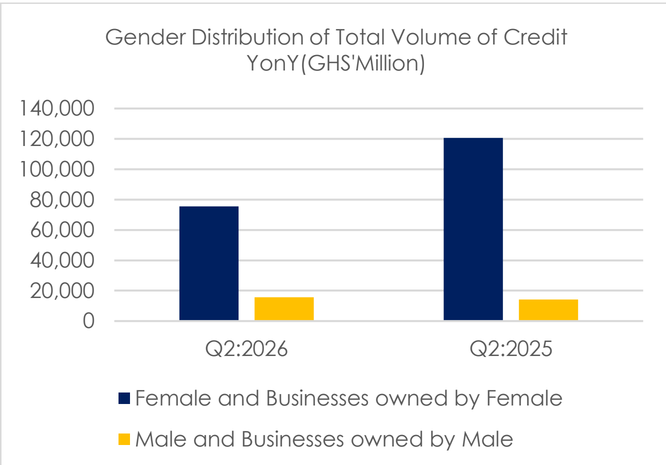
Comparing Q1:2026 to Q2:2026, Female and female-owned businesses recorded 45.7 percent increase from GHS2.1 billion registered in Q1:2026 to GHS3.1 billion in Q2:2026. Male and male-owned businesses also recorded an increase of 45.3 percent during the period.



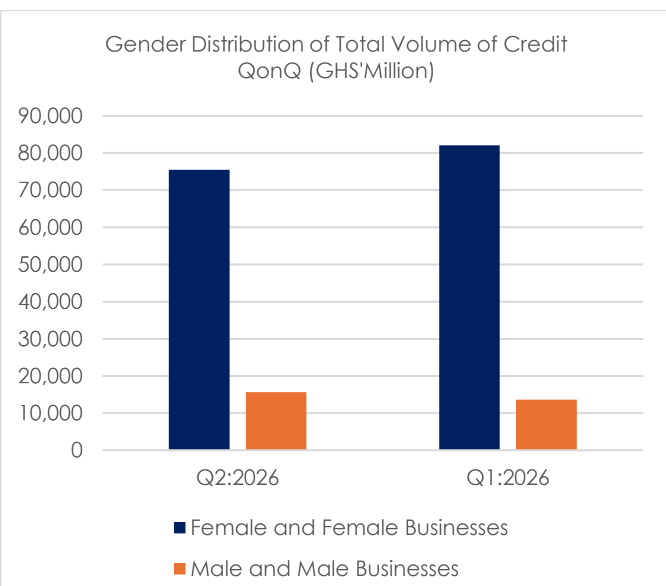
9.1 Gender Distribution of Registered Secured Credit (Volumes)

Out of the total volume of 91,098 secured credit granted in Q2:2026, Female borrowers and businesses owned by females recorded 75,465 comprising 82.8

percent. This reflected a decline of 37.4 percent year-on-year. Individual male borrowers and businesses owned by males on the other hand recorded 15,633 in Q2:2026, indicating a year-on-year increase of 10.6 percent from 14,129.



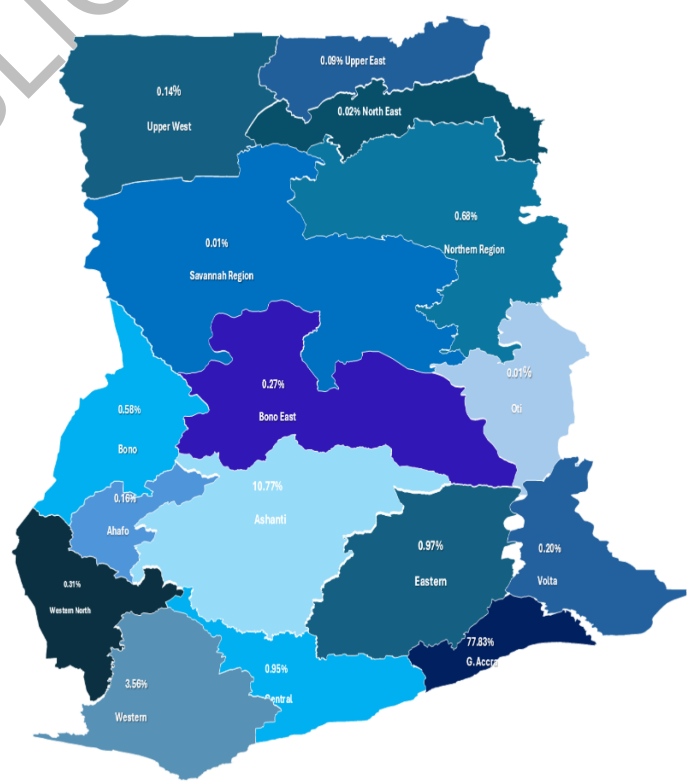
Comparing Q1:2026 to Q2:2026, female borrowers and businesses owned by females registered a marginal decrease of 8 percent from 82,054 received in Q1:2026 to 75,465. Male borrowers and businesses owned by males on the contrary registered 14.6 percent rise from 13,639 in Q1:2026 to 15,633 in Q2:2026.



10.0 Regional Distribution of Total Value of Secured Credit

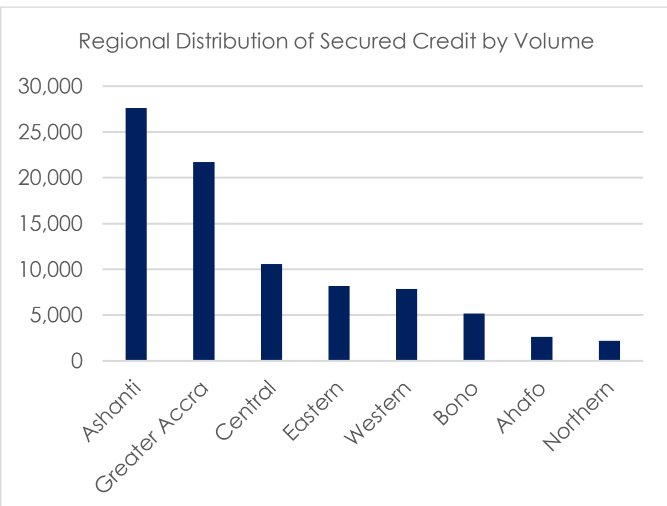
Greater Accra Region recorded the largest share of total secured credit, accounting for GHS24.5 billion, representing 77.8 percent. Ashanti Region followed with 10.8 percent share, amounting to GHS3.4 billion in Q2:2026. Western, Eastern and Central Regions respectively accounted for 3.6 percent, 1.0 percent and 0.9 percent. Additionally, 3.4 percent of the total registered secured credit equivalent to GHS1.1 billion was advanced by lenders domiciled outside Ghana to borrowers domiciled in the country and secured with assets in Ghana.

Regional Distribution of the Total Value of Secured Credit - % Share



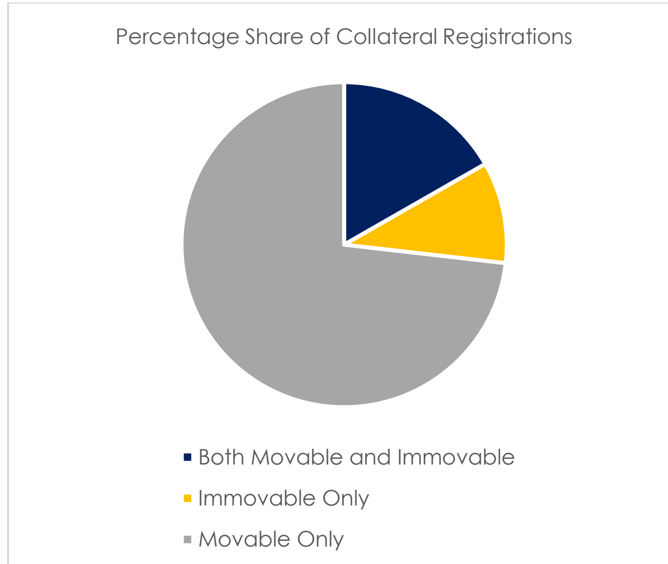
10.1 Regional Distribution of Secured Credit by Volume

Eight regions recorded volumes above 2000 registrations. Of the eight regions, Ashanti region recorded the most secured credit of 27,627 security interest registrations representing 30.0 percent of total registrations. This was followed by Greater Accra with 21,736 representing 23.6 percent. Central, Eastern and Western regions followed respectively with 10,565 (11.5 percent), 8,170 (8.9 percent) and 7,869 (8.5 percent). Four regions recorded volumes below 500, with Oti Region recording the lowest of 153 registrations.



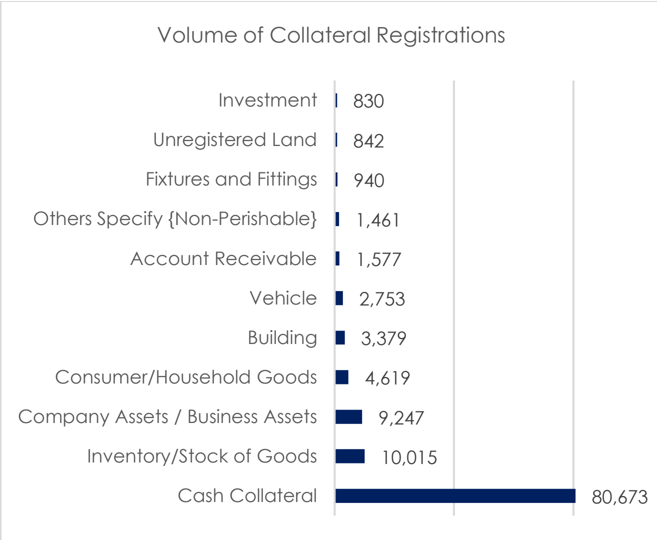
11.0 Distribution of Registered Collaterals

Total of 117,428 assets were registered as collateral in Q2:2026, representing a 25.8 percent year-on-year decrease from 158,298 assets recorded in Q2:2025 and a 1.7 marginal decrease from 119,435 assets registered in Q1:2026. Registrations with only movable assets continued to dominate, accounting for 79.1 percent (92,878 assets) of all collateral recorded. Registrations with only immovable assets constituted 2.6 percent, with 3,068 assets pledged during the period, whilst registrations comprising of the combination of both movable and immovable assets was 21,482 assets (18.2 percent).



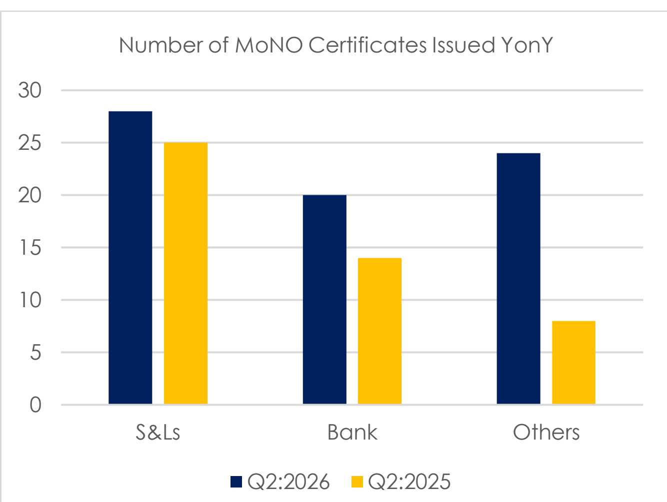
Cash collateral remained the most frequently registered category, with 80,673 registrations, representing 68.7 percent of all collateral pledged. This was followed by inventory/stock of goods, which recorded 10,015 registrations, equivalent to 8.5 percent of total collateral, Company/Business Assets, 9,247 (7.9 percent) and Consumer/Household goods, 4,619 (3.9 percent).

Further details on collateral types and volumes registered by various lending institutions for the period are presented in Appendix 1.

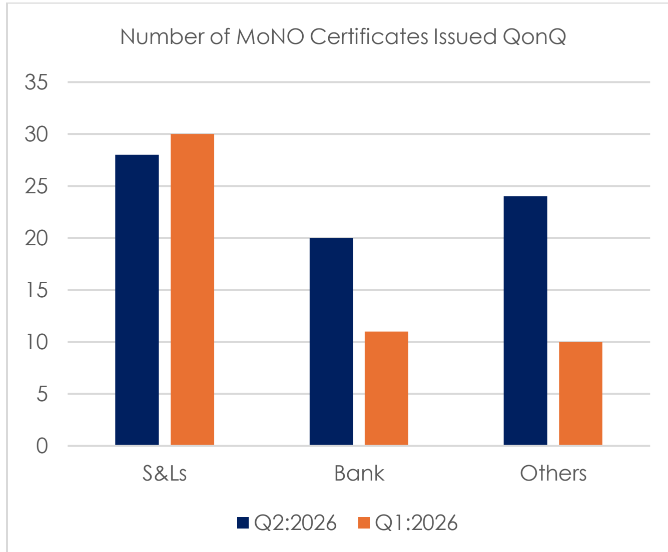


12.0 Realisation of Security Interests

The Borrowers and Lenders Act, 2020 (Act 1052) requires lenders seeking to realise a security interest registered at the Registry to first register a notice of that intention. The Collateral Registry issued a total of 72 Memorandum of No Objection (MoNO) Certificates to facilitate the realisation processes. This represents 53.2 percent increase from the 47 certificates issued in Q2:2025. Savings and Loans Companies received the highest number of certificates (28), accounting for 38.9 percent of total issuances, followed by Banks with 20 certificates (27.8 percent).



Comparing Q1:2026 to Q2:2026, MoNO Certificates issued represent 41.2 percent increase from the 51 certificates issued in Q1:2026.



13.0 Conclusion

During the review period, data recorded in the Registry reflected mixed performance, with variations in registrations, discharge of registrations, searches and realisations compared to Q2:2025. Compared to Q1:2026, with the exception of Registrations that recorded a slight decline, all other activities increased. The Registry remains committed to deepening stakeholder engagement to promote the effective utilization of its services.

Appendix 1: Collateral Types, Volumes Registered and Lender Types

Collateral Type/Lender Type	Bank	Finance and Leasing Company	Finance House	Leasing Company	Micro Credit Company	Microfinance Company	Other	Rural Bank	Savings and Loans Company	**Total**
Account Receivable	375	0	36	0	5	134	5	296	726	**1,577**
Building	733	0	2	0	30	94	76	1,621	823	**3,379**
Cash Collateral	1,389	0	210	0	171	1,194	19	12,599	65,091	**80,673**
Chemical Product	2	0	0	0	0	0	0	0	1	**3**
Commodity	7	0	68	0	1	3	1	3	132	**215**
Company Assets / Business Assets	74	0	0	0	599	192	4	764	7,614	**9,247**
Consumer/Household Goods	1	0	5	0	393	88	4	195	3,933	**4,619**
Copyright / Patent / IP / Trademarks	0	0	0	0	0	0	1	0	2	**3**
Farm Harvest	0	0	1	0	0	7	0	41	101	**150**
Farm Product	1	0	4	0	1	0	1	36	163	**206**
Fixtures and Fittings	5	0	0	0	21	4	3	105	802	**940**
Food Product	2	0	132	0	1	1	0	2	10	**148**
Inventory/Stock of Goods	840	0	10	0	650	298	30	597	7,590	**10,015**
Investment	229	20	38	0	0	50	1	72	420	**830**
Livestock	0	0	0	0	0	2	0	1	4	**7**
Negotiable instrument	0	0	0	0	0	1	1	2	1	**5**
Others Specify {Non-Perishable}	309	0	0	0	474	11	10	80	577	**1,461**
Others Specify {Perishable}	2	0	0	0	2	1	1	3	13	**22**
Pharmaceutical Product	6	0	3	0	1	1	0	0	2	**13**
Plant & Equipment	8	0	8	18	0	18	12	56	17	**137**
Registered Land	75	0	8	0	2	43	9	25	21	**183**
Unregistered Land	4	0	4	0	23	151	69	406	185	**842**
Vehicle	398	0	32	0	171	422	28	553	1,149	**2,753**
Total	**4,460**	**20**	**561**	**18**	**2,545**	**2,715**	**275**	**17,457**	**89,377**	**117,428**

Source: Collateral Registry Department, Bank of Ghana.

Appendix 2: Collateral Registry Data Sets and Indicators (Year-on-Year)

NO.	Lender Type	Number of Registered Secured Credit				Number of Searches				Discharge of Registrations			
		Q2:2026	Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026	Q2:2026	Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026	Q2:2026	Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026
1	Savings and Loans Companies	68,871	119,649	(42.4)	74.8	12,397	11,968	3.6	63.5	102,229	8,709	1073.8	94.8
2	Rural Banks	15,343	10,770	42.5	16.7	5,447	3,669	48.5	27.9	2,168	2,430	(10.8)	2.0
3	Banks	3,192	2,085	53.1	3.5	513	783	(34.5)	2.6	642	1,723	(62.7)	0.6
4	Microfinance Companies	2,201	1,825	20.6	2.4	233	191	22.0	1.2	1,848	951	94.3	1.7
5	Micro Credit Companies	1,877	926	102.7	2.0	139	25	456.0	0.7	595	353	68.6	0.6
6	Finance Houses	307	174	76.4	0.3	17	17	0.0	0.1	321	3	10600.0	0.3
7	Leasing Companies	17	9	88.9	0.0	1	-	0.0	0.0	-	1	(100.0)	0.0
8	Finance and Leasing Companie	20	8	150.0	0.0	1	1	0.0	0.0	1	5	(80.0)	0.0
9	Financial NGOs			0.0	0.0	-	-	0.0	0.0	-	-	0.0	0.0
10	Others	205	275	(25.5)	0.3	770	486	58.4	3.9	32	8	300.0	0.0
	Total	**92,033**	**135,721**	**(32.2)**	**100.0**	**19,518**	**17,140**	**13.9**	**100.0**	**107,836**	**14,183**	**660.3**	**100.0**

Value of Registered Security Interests by Lender Type

NO.	Lender Type	GHS MILLION Q2:2026	GHS MILLION Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026
1	Banks	19,855.20	14,539.4	36.6	63.1
2	Savings and Loans Companies	1,247.6	2,003.5	(37.7)	4.0
3	Rural Banks	1,714.8	1,272.1	34.8	5.4
4	Microfinance Companies	170.3	147.0	15.9	0.5
5	Finance Houses	36.6	65.8	(44.4)	0.1
6	Micro Credit Companies	39.9	24.2	64.9	0.1
7	Finance and Leasing Companie	5.5	0.8	587.5	0.0
8	Leasing Companies	122.6	97.2	26.1	0.4
9	Others	8,285.5	-	0.0	26.3
	Total	**31,478.0**	**18,150.0**	**73.4**	**100.0**

Gender Distribution of Secured Credit

NO.	Gender /Owner Composition	GHS MILLION Q2:2026	GHS MILLION Q2:2025	Year-on-Year Growth (%)	Shares (%) Q2:2026
1	Female (Individual)	1,336.0	1,809.4	(26.2)	4.2
2	Female Owned Business	1,720.7	514.8	234.2	5.5
3	Male (Individual)	1,766.3	1,307.4	35.1	5.6
4	Male owned Business	17,599.8	9,683.4	81.8	55.9
5	Others	9,055.2	4,835.0	87.3	28.8
	Total	**31,478.0**	**18,150.0**	73.4	100.0

Sources of Secured Credit: (Ghanaian vs Foreign-owned Banks)

No.	Sources of Secured Loans	GHS MILLION Q2:2026	GHS MILLION Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026
1	Ghanaian-owned Banks	5,738.0	2,701.9	112.4	28.9
2	Foreign-owned Banks	14,117.2	11,837.6	19.3	71.1
		19,855.2	**14,539.5**	36.6	100.0

Sectoral Distribution of Registered Security Interest

NO.	Sector	GHS MILLION Q2:2026	GHS MILLION Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026
1	Commerce and Finance	8,104.3	6,434.8	25.9	25.7
2	Services	4,358.3	1,710.5	154.8	13.8
3	Mining and Quarrying	3,344.3	3,269.3	2.3	10.6
4	Manufacturing	1,411.7	1,151.4	22.6	4.5
5	Electricity, Gas and Water	1,132.0	3,012.6	(62.4)	3.6
6	Others	1,782.5	530.9	235.8	5.7
7	Construction	9,892.8	989.2	900.1	31.4
8	Agriculture, Forestry and Fishing	784.9	571.6	37.3	2.5
9	Transport and Haulage	547.4	320.1	71.0	1.7
10	Cottage Industries	29.5	22.8	29.4	0.1
11	Information and Communicatio	90.3	136.8	(34.0)	0.3
	Total	**31,478.0**	**18,150.0**	**73.4**	**100.0**

Value of Secured Credit by Borrower Type

NO.	Type Borrower	GHS MILLION Q2:2026	GHS MILLION Q2:2025	Year-on-Year Growth (%)	Share (%) Q2:2026
1	Private Enterprises - Large Enterprises	13,759.80	11,629.80	18.3	43.9
2	Private Enterprises - SME	3,850.00	2,986.40	28.9	12.2
3	Individual	3,283.40	3,273.00	0.3	10.4
4	Government Institutions (MDA's)		-		0.0
5	Private Enterprise - Micro Business	290.80	173.20	67.9	0.9
6	Association/Union	13.0	20.1	(35.3)	0.0
7	Others	10,073.9	65.1	15374.5	32.0
8	Public Institutions - Non Profit Making	4.2	2.5	68.0	0.0
9	Public Enterprises - Profit Making	202.9	0.4	0.0	0.6
Total		**31,478.0**	**18,150.5**	**73.4**	**100.0**

Appendix 3: Collateral Registry Data Sets and Indicators (Quarter-on-Quarter)

NO.	Lender Type	Number of Registered Secured Credit Q2:2026	Number of Registered Secured Credit Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026	Number of Searches Q2:2026	Number of Searches Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026	Discharge of Registrations Q2:2026	Discharge of Registrations Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026
1	Savings and Loans Companies	68,871	77,909	**(11.6)**	**74.8**	12,397	11,829	**4.8**	**63.5**	102,229	31,532	**224.2**	**94.8**
2	Rural Banks	15,343	11,837	**29.6**	**16.7**	5,447	4,859	**12.1**	**27.9**	2,168	3,147	**(31.1)**	**2.0**
3	Banks	3,192	2,772	**15.2**	**3.5**	513	273	**87.9**	**2.6**	642	1,148	**(44.1)**	**0.6**
4	Microfinance Companies	2,201	1,919	**14.7**	**2.4**	233	177	**31.6**	**1.2**	1,848	2,873	**(35.7)**	**1.7**
5	Micro Credit Companies	1,877	1,452	**29.3**	**2.0**	139	74	**87.8**	**0.7**	595	386	**54.1**	**0.6**
6	Finance Houses	307	284	**8.1**	**0.3**	17	14	**21.4**	**0.1**	321	39	**723.1**	**0.3**
7	Leasing Companies	17	7	**142.9**	**0.0**	1	4	**(75.0)**	**0.0**	-	6	**(100.0)**	**0.0**
8	Finance and Leasing Companies	20	23	**(13.0)**	**0.0**	1	2	**(50.0)**	**0.0**	1	5	**(80.0)**	**0.0**
9	Financial NGOs		-	**0.0**	**0.0**	-		**-**	**0.0**	-	-	**0.0**	**0.0**
10	Others	205	140	**46.4**	**0.3**	770	723	**6.5**	**3.9**	32	23	**39.1**	**0.0**
	Total	**92,033**	**96,343**	**(4.5)**	**100.0**	**19,518**	**17,955**	**8.7**	**100.0**	**107,836**	**39,159**	**175.4**	**100.0**

Value of Registered Security Interests by Lender Type

NO.	Lender Type	GHS MILLION Q2:2026	GHS MILLION Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026
1	Banks	19,855.20	16,342.95	**21.5**	**63.1**
2	Savings and Loans Companies	1,247.6	1,582.5	**(21.2)**	**4.0**
3	Rural Banks	1,714.8	1,528.8	**12.2**	**5.4**
4	Microfinance Companies	170.3	185.9	**(8.4)**	**0.5**
5	Finance Houses	36.6	41.6	**(12.0)**	**0.1**
6	Micro Credit Companies	39.9	46.7	**(14.6)**	**0.1**
7	Finance and Leasing Companies	5.5	11.6	**(52.4)**	**0.0**
8	Leasing Companies	122.6	45.7	**168.3**	**0.4**
9	Others	8,285.5	196.9	**4109.0**	**26.3**
	Total	**31,478.0**	**19,982.6**	**57.5**	**100.0**

Gender Distribution of Secured Credit

NO.	Gender /Owner Composition	GHS MILLION Q2:2026	GHS MILLION Q1:2026	Quarter-on-Quarter Growth (%)	Shares (%) Q2:2026
1	Female (Individual)	1,336.0	1,709.60	(21.9)	4.2
2	Female Owned Business	1,720.7	388	343.5	5.5
3	Male (Individual)	1,766.3	1,522.00	16.1	5.6
4	Male owned Business	17,599.8	11,803.90	49.1	55.9
5	Others	9,055.2	4,559.10	98.6	28.8
	Total	**31,478.0**	**19,982.6**	57.5	100.0

Sources of Secured Credit: (Ghanaian vs Foreign-owned Banks)

No.	Sources of Secured Loans	GHS MILLION Q2:2026	GHS MILLION Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026
1	Ghanaian-owned Banks	5,738.0	4,792.50	19.7	28.9
2	Foreign-owned Banks	14,117.2	11,550.50	22.2	71.1
		19,855.2	**16,343.0**	21.5	100.0

Sectoral Distribution of Registered Security Interest

NO.	Sector	GHS MILLION Q2:2026	GHS MILLION Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026
1	Commerce and Finance	8,104.3	6,521.1	**24.3**	**25.7**
2	Services	4,358.3	4,089.6	**6.6**	**13.8**
3	Mining and Quarrying	3,344.3	448.4	**645.8**	**10.6**
4	Manufacturing	1,411.7	1,027.5	**37.4**	**4.5**
5	Electricity, Gas and Water	1,132.0	138.7	**716.1**	**3.6**
6	Others	1,782.5	2,143.4	**(16.8)**	**5.7**
7	Construction	9,892.8	4,000.3	**147.3**	**31.4**
8	Agriculture, Forestry and Fishing	784.9	1,109.7	**(29.3)**	**2.5**
9	Transport and Haulage	547.4	455.6	**20.1**	**1.7**
10	Cottage Industries	29.5	39.6	**(25.5)**	**0.1**
11	Information and Communication	90.3	8.9	**914.6**	**0.3**
	Total	**31,478.0**	**19,982.8**	**57.5**	**100.0**

Value of Secured Credit by Borrower Type

NO.	Type Borrower	GHS MILLION Q2:2026	GHS MILLION Q1:2026	Quarter-on-Quarter Growth (%)	Share (%) Q2:2026
1	Private Enterprises - Large Enterprises	13,759.80	8,297.2	**65.8**	**43.9**
2	Private Enterprises - SME	3,850.00	7,428.6	**(48.2)**	**12.2**
3	Individual	3,283.40	3,320.5	**(1.1)**	**10.4**
4	Government Institutions (MDA's)		0.5		**0.0**
5	Private Enterprise - Micro Business	290.80	171.2	**69.9**	**0.9**
6	Association/Union	13.0	26.8	**(51.6)**	**0.0**
7	Others	10,073.9	678.3	**1385.1**	**32.0**
8	Public Institutions - Non Profit Making	4.2	2.3	**82.6**	**0.0**
9	Public Enterprises - Profit Making	202.9	57.1	**0.0**	**0.6**
Total		**31,478.0**	**19,982.6**	**57.5**	**100.0**