

The WHEEL

...Reaching New Horizons



Season's Blessings

In this edition, you'll find:

01 **MD's Christmas Message**

02 **OmnIBSIC In Focus**

03 **Secure Your 2026**

04 **Season's Blessings**



Season's Blessings From

Daniel Asiedu
Managing Director

What a truly remarkable year it has been! As we enter the festive season and prepare to welcome a new year, I am filled with deep gratitude as I reflect on how far we have come as a Bank. This past year has been a defining chapter in our journey, one shaped by purpose, progress, and the collective effort of everyone who believes in our vision.

At the start of the year, our ambition was clear and simple: to become the **Bank of Choice**. With that goal in mind, we refreshed our brand promise: **...Not Just Another Bank** and allowed it to guide how we think, how we serve, and how we show up for our customers every single day.

Over the months, we made meaningful strides. We strengthened our digital capabilities, successfully launched our mobile app, expanded our product offerings, and earned both local and international recognition. Each milestone reaffirmed our commitment to making banking simpler, more accessible, and truly centred on the needs of our customers.

None of this would have been possible without you.

To our customers, thank you for choosing us.

To our staff, thank you for your dedication, resilience, and passion.

To our Board, shareholders, partners, and stakeholders, thank you for your unwavering support and belief in our journey.

As we look ahead, our focus remains firmly set on the future, deepening our digital transformation, enhancing service delivery, and creating lasting value for all. We will continue to be guided by trust, innovation, and an exceptional customer experience.

On behalf of the Board and Management, I extend my warmest season's greetings and best wishes for a prosperous and fulfilling New Year.

Daniel Asiedu
Managing Director





IMF reserve data shows stabilisation in Q3

The US dollar's share of global currency reserves reported to the IMF edged lower to 56.92% in Q3 of 2025, while the share of Eurodenominated reserves crept higher, IMF data showed. The data, released on Friday [19/12], broadly shows a stabilisation in the 3 months to the end of Sept. after large swings in Q2, when forex markets, especially the U.S. dollar, were rocked by US President Donald Trump's tariff announcements.

(www.reuters.com 22/12/25)

Ghana's parliament approves tighter limits on central bank financing

Ghana's parliament on Thursday approved amendments to the Bank of Ghana Act, imposing stricter limits on central bank financing of the government to safeguard its independence. The Bank of Ghana (Amendment) Bill, 2025, bars the central bank from buying government securities on the primary market.

(www.reuters.com 19/12/25)

US economic growth likely remained strong in Q3

The US economy likely grew at a brisk clip in Q3, driven by solid consumer spending and business investment, but momentum appears to have since faded amid the rising cost of living and recent government shutdown. The Commerce Department's initial estimate of third-quarter GDP today is also expected to show the economy was supported by lower imports, which helped to curb the trade deficit.

(www.reuters.com 23/12/25)

World's largest CSD moves to tokenise Treasuries

The world's largest central securities depository has announced it is working towards tokenising the US Treasuries in its custody next year, in a move it says will significantly advance the tokenisation of financial markets. The Depository Trust & Clearing Corporation said that its Depository Trust Company subsidiary would partner with Digital Assets' Canton network to develop a minimum viable product

(www.centralbanking.com 21/12/25)



Singapore's core inflation holds steady at 1.2% in November

Singapore's core inflation held steady at 1.2% year on year in Nov. unchanged from Oct. official data showed today. On a month-on-month basis, core consumer prices fell 0.1% in Nov. The core CPI is seen as a key gauge of underlying demand-driven inflation.

(www.xinhuanet.com 23/12/25)

UK business confidence in post-budget recovery, Lloyds says

UK businesses ended 2025 feeling more upbeat about the economy's prospects after they were spared much of the tax pain at last month's budget. Lloyds, a bank, said on Tuesday its business barometer rose five points to a net balance of 47%. It measures the difference between firms that are optimistic versus those that are pessimistic.

(www.bloomberg.com 23/12/25)

Oil steady as market weighs Venezuela, Russia supply risks

Oil prices held steady on Tuesday after rising more than 2% in the previous session, as the U.S. said it might sell the Venezuelan crude it has seized, while Ukraine's attacks on Russian vessels and piers heightened fears of supply disruption. Brent crude futures edged lower by 6 cents, or 0.1%, to \$62.01 per barrel by 0440 GMT.

(www.reuters.com 23/12/25)

National central banks hold rates across Europe

Five European central banks have held rates over the past 2 days. Bank of Hungary was the first, when it maintained its policy rate at 6.5% on Dec 16. The Bank of Albania kept its benchmark rate at 2.5% the following day. Norges Bank, Sveriges Riksbank and the Czech National Bank all announced their decisions.

(www.centralbanking.com 18/12/25)

DISCLAIMER: This information has been compiled by the Communications Department of Bank of Ghana for general reference purposes only. While every effort is made to ensure that the information is accurate, the Bank of Ghana does not guarantee nor does it accept any responsibility or liability for the accuracy or completeness of the content or for any loss which may arise from reliance on information contained in this document.



BoG, SEC MOVE TO REGULATE CRYPTO AS PARLIAMENT PASSES VIRTUAL ASSETS LAW

The Bank of Ghana (BoG) says it will soon issue regulatory directives and instruments to support the implementation of the newly passed Virtual Assets Service Providers Bill. The directives, to be issued in collaboration with the Securities and Exchange Commission, are expected to guide and regulate crypto and other virtual asset activities in the country.

(www.myjoyonline.com 23/12/25)

GHANA ENDS 2025 IN 4TH PLACE IN AFRICA WITH HIGHEST DEBT TO IMF

Ghana is ending 2025 in the 4th place in Africa with the highest debt to the International Monetary Fund (IMF). The country's exposure to the IMF stood at Special Drawing Rights 2.85 billion as of 22nd December 2025. This is equivalent to US\$4.13 billion. Ghana recently received US\$365 million from the International Monetary Fund (IMF) as the fifth tranche of an IMF bailout package signed in 2022. This is expected to increase the country's indebtedness to the Bretton Woods institution.

(www.myjoyonline.com 23/12/25)

MOBILE MONEY TRANSACTIONS HITS GH¢3TRN AS DIGITAL PAYMENTS SURGE – BOG REPORT

The total value of mobile money transactions in Ghana reached GH¢3.01tr in 2024, according to the Bank of Ghana's 2024 Payment Systems Oversight Annual Report. The figure represents a 56.8% increase over the GH¢1.92tr recorded in 2023, highlighting the country's growing reliance on mobile money for daily financial transactions.

(www.myjoyonline.com 15/12/25)

GHANA'S UNEMPLOYMENT RATE EASES SLIGHTLY TO 13.0% IN 2025 Q3

Ghana's unemployment rate edged down marginally to 13.0% in Q3 of 2025, pointing to modest labour market gains that remain insufficient to absorb a growing workforce, particularly young people. The Quarterly Labour Force Survey shows unemployment declined from 13.1% in Q4 of 2024.

(www.myjoyonline.com 22/12/25)

BOG GOVERNOR TARGETS 10% NPL RATIO BY END OF 2026

The Bank of Ghana Governor, Dr Johnson Asiama, has disclosed that the central bank is working to reduce the Non-Performing Loan ratio to 10% by the end of 2026. The current NPL ratio stands at 19.5% as of October 2025. The Governor said the target forms part of a broader strategy to ensure that asset quality within the banking sector remains a top priority.

(www.myjoyonline.com 22/12/25)

Receive money from loved ones at any **OmniBSIC Bank** branch this *Festive Season*



OmniBSIC BANK IN FOCUS:

OMNIBSIC BANK ADOPTS NICU WARD AT SHAI OSUDOKU DISTRICT HOSPITAL



OmniBSIC Bank has strengthened its community healthcare support by officially adopting the Neonatal Intensive Care Unit (NICU) at Shai Osudoku District Hospital. The bank donated specialized neonatal equipment, including incubators, radiant warmers, phototherapy machines, pulse oximeters, and sterilizers, to improve critical care for preterm and vulnerable newborns.

The adoption coincided with the hospital's World Prematurity Awareness Day, themed "Equitable Care for Every Preterm Baby." A delegation from OmniBSIC, led by Mr. Dominic Donkoh (Group Head, General Operations) on behalf of Managing Director Mr. Daniel Asiedu, emphasized the bank's commitment to national development and measurable community impact. Mr. Donkoh described the initiative as a deliberate investment in newborn health, citing the hospital's track record in excellence and accountability.



The NICU has significantly reduced mortality rates from 7% in 2022 to 3.4% in 2024 while managing complex conditions such as prematurity, jaundice, sepsis, and congenital abnormalities. Between 2013 and 2018, the hospital achieved five consecutive years without maternal deaths, earning WHO recognition as a benchmark institution.

OmniBSIC's support also included a financial literacy outreach at Shai Osudoku Market, educating market

women on managing business and personal finances, record-keeping, and safe cash handling. Community leaders, including Market Queen Naa Ayeki Tsui III, praised the bank for supporting both healthcare and economic empowerment.

This initiative aligns with Ghana Sustainable Principles 3, 4, and 5 and UN Sustainable Development Goals 3 and 17, reinforcing OmniBSIC Bank's long-term commitment to improving neonatal care and community well-being.

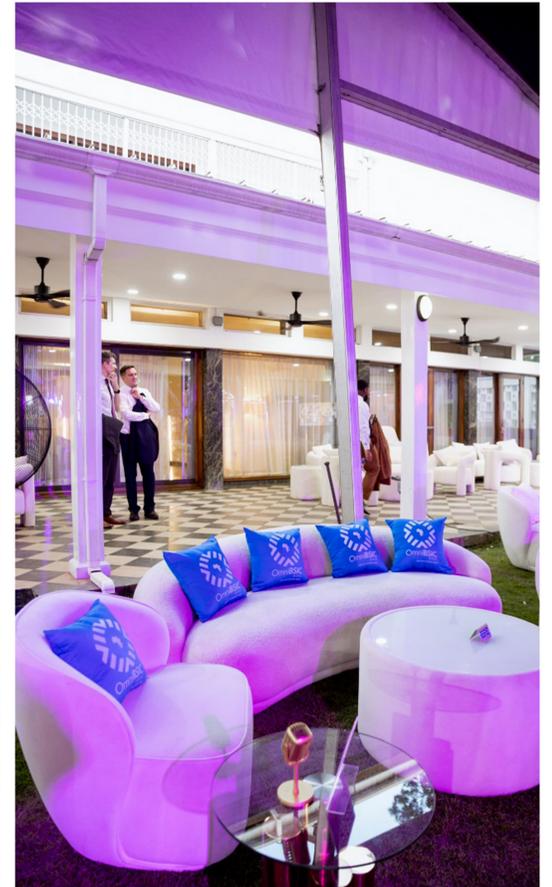


OmniBSIC BANK IN FOCUS:

CELEBRATING ROYALTY AND GLOBAL PRESENCE: SPONSORSHIP OF THE KING'S BIRTHDAY PARTY

It was a night of celebration as OmniBSIC Bank joined His Royal Highness The Prince Edward, Duke of Edinburgh, as Ghana and the UK marked His Majesty King Charles III's 77th birthday.

For OmniBSIC, as a premium sponsor of this occasion, this moment highlighted our growing international presence, increased our brand visibility, strengthened our global relationships, and opened doors for future collaborations that elevate our brand.



#STAFFCSR: WHEN THEY SAID "AMEN", WE TOOK IT PERSONAL

Somewhere across the country, a child is heading to school with a smile simply because they now have the tools they need to learn. For many families, basic items like exercise books and pencils are not always easy to come by. Yet these simple tools can make a world of difference.

During Employees Month in the second quarter of the year, the OmniBSIC Bank family came together to help change this reality. Staff voluntarily contributed GHS 100 or more and nominated schools in need, resulting in the donation of 15,000 exercise books to under-resourced pupils.

Inspired by the gesture, Management supported the initiative by donating an additional 15,000 pencils, ensuring the children were fully equipped for the school term ahead. This was more than just a donation; it was a shared moment of care and purpose. Each book and pencil represents encouragement, hope, and a reminder to every child that their education matters.

As a Bank, we remain committed to uplifting our communities and supporting education as a foundation for a brighter future. Together, we didn't just give stationery, we gave children something to look forward to each day: the joy of learning and the confidence to dream.



Shop seamlessly this festive season with your **OmniBSIC** Visa Classic cards

★
Visa Classic Prepaid

Visa Classic Credit



Visa Classic Debit





SMART SPENDING IN DECEMBER FOR JANUARY'S RELIEF: SECURE YOUR 2026!

With

Patrick Baah Abankwa, ACIB, CGIA

The month of December marks the time when the Harmattan sets in, and the aromas of Christmas cooking fill the air. This season of joy, celebration, and sometimes overspending is here again.

In Ghana, December is often synonymous with festive gatherings, long-distance travel to hometowns, new clothes, and gift-giving. While these traditions bring great happiness, they can often lead to a painful start in the New Year, especially with the demanding expenses of January. Think of the school fees, rent, and utility bills.

As a financial literacy advocate, I am very excited to share with you some simple and practical steps that will keep you having fun all through December without sacrificing your financial peace in January 2026. This isn't about stopping the fun; it's just smart planning toward a smooth take-off into the new year.

1. Know Your January "Must-Haves" First

Before you purchase a single firecracker or a new outfit, you must know exactly how much you need for January.

- ▶ **The School Fees Anchor:** If you have children, the most important item is school fees for the new term. Set this money aside today. Do not touch it for any December expense whatsoever, no matter how tempting.
- ▶ **Rent and Bills:** Add up your rent, electricity, water, and internet bills that will fall due early in January. Transfer this money immediately into a separate safe account or a susu box.

Your Goal: Consider these January expenses as due in December. Once they are secured, you will know just how much money you can

use on things you enjoy.

2. Create a December "Fun Budget"

Now that your January survival fund is secure, it's time to budget for the fun! Don't just say, "I will spend less." Give it a number.

- ▶ **Make a List:** Write down all your December expenses: gifts for family, fufu and soup ingredients for the big gathering, fuel for the hometown trip, and entertainment.
- ▶ **Divide and Conquer:** Assign a specific amount to each category. If the total is too high, take away from the category that brings the least joy. For example, must you buy 10 gifts, or could you purchase 3 meaningful ones?
- ▶ **Embrace the "Cash Envelope" (Physical or Digital):** If you budget GH¢500 for entertainment, once the cash in that envelope is used up, the fun stops in that category. This is one of the easiest ways to stop overspending before it even begins.

3. Be Smart About Gifts and Gatherings

The pressure to impress during the festive season is real but costly.

- ▶ **Gifts: Give Time, Not Things:** A heartfelt letter, a promise to help a relative with a chore, or spending quality time can be more appreciated than some expensive item that strains your wallet. If you must do gifts, look out for bulk deals or negotiate prices at the market—a good chop is always a smart investment!
- ▶ **Hometown and Vacation Trip Budget:** Travel expenses, especially fuel and transportation costs, add up fast. Plan your route, travel in groups, as it saves fuel, and don't forget to

Continued on page 09

Continued from page 08

plan for the several small contributions expected during a family gathering.

4. Avoid the January Debt Trap

The easiest way to feel relief in January is to avoid borrowing in December.

▶ **Avoid High-Interest Loans:** Taking an instant loan to fund a lavish Christmas party is a surefire recipe for stress in the New Year. The amount of money you borrow today is going to be returned with interest, which means you are paying more for your fun.

▶ **Use Savings, Not Credit:** When an item you need is out of your budget, research into your general savings, or refrain from buying it altogether. If you can't pay for something in December, then don't buy it.

Look for a Smooth January 2026

Remember, true freedom in finances is not about how much you spend in December, but how little stress you have in January. By planning for the must-pay expenses first and creating a smart, realistic budget for the fun, you will step into 2026 with your finances intact, a happy family, and the road ahead smooth.

Have an enjoyable and financially savvy festive season!

Written by: **Patrick Baah Abankwa, ACIB, CGIA**

Financial Analyst, Chartered Banker and Chartered Global Investment Analyst Financial Literacy Advocate



Laugh it off 😂



1

I asked if I could leave work early the other day, and the boss said, "yes, if I made up the time." I said, "sure, it's twenty past fourteen." 😂

2

Why did the employee get fired from the calendar factory? He took a day off. 😂

3

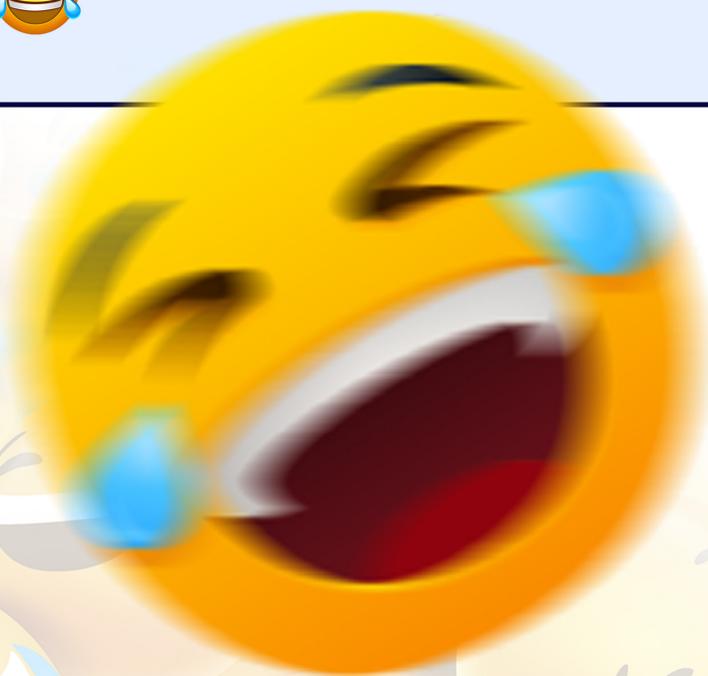
Teacher: "Anyone who thinks he's stupid may stand up!" *Nobody stands up* Teacher: "I'm sure there are some stupid students here!" *Little Johnny stands up* Teacher: "Ohh, Johnny, you think you're stupid?" Little Johnny: "No, I just feel bad that you're standing alone." 😂

4

Phil walks into his boss's office one day and says, "Sir, I'll be honest with you. I know the economy isn't great, but I've got three companies after me, and I'd like to ask for a raise, respectfully." After a few minutes of haggling, the boss finally agrees to give him a 5 percent raise, and he happily gets up to leave. "By the way," the boss asks as Phil leaves his office, "which three companies are after you?" Phil replies, "The electric company, water company, and phone company." 😂

5

Why did you leave your last job? The company relocated and didn't tell me where. 😂





Protect Your Holiday "Haul"



The holidays are here, time for gifts, treats, and a little online shopping spree! But beware: scammers love this season too. Keep your money and info safe with these quick tips:

Spot the Scams

Phishing emails and texts can look real, but they usually:

- ▶ Ask for personal or banking info
- ▶ Sound urgent or threatening
- ▶ Have typos, weird links, or generic greetings

Tip: If it feels off, don't click—reach out directly to the company instead.

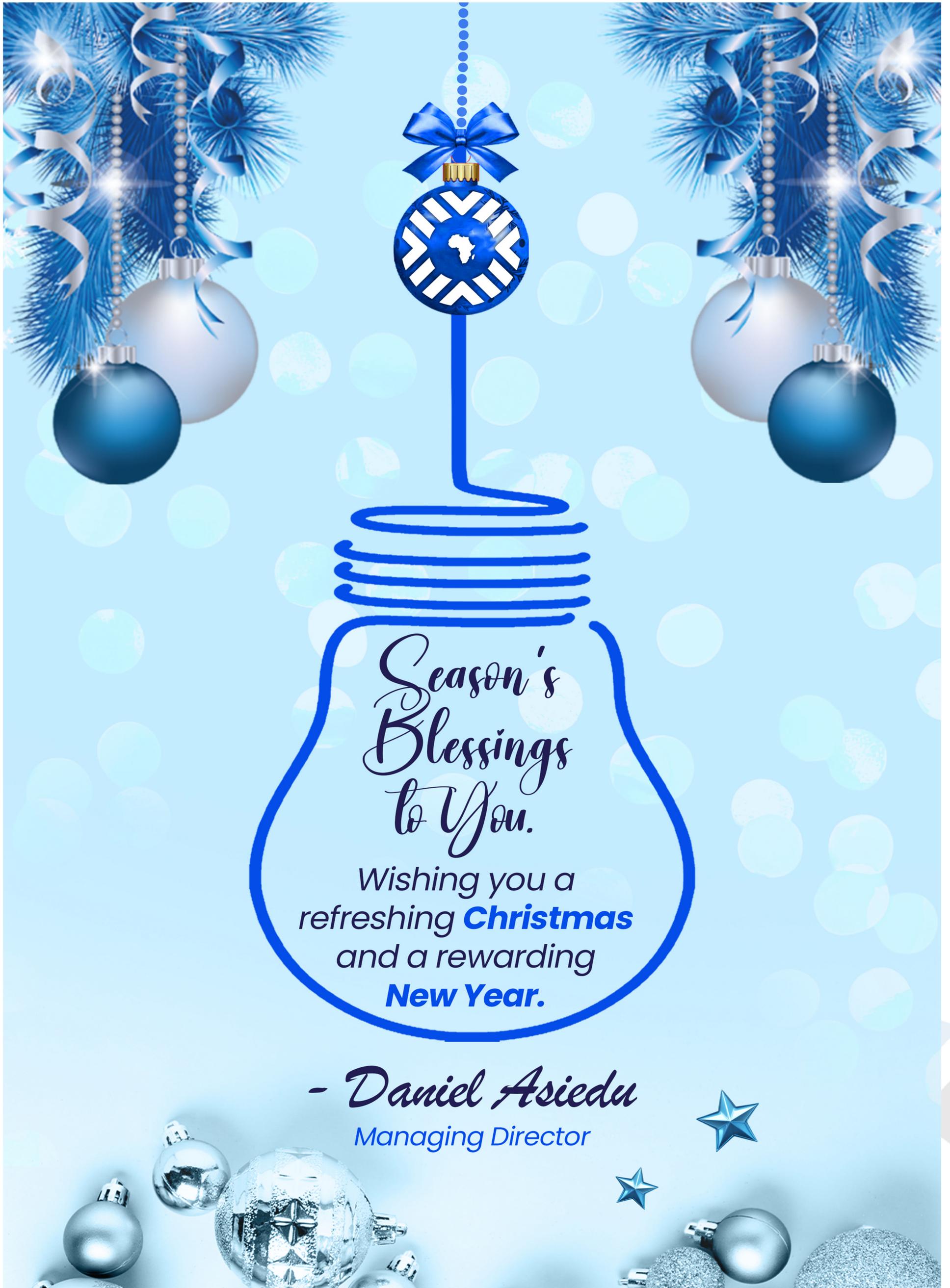
Turn on Two-Factor Authentication (2FA)

A password alone isn't enough. 2FA adds a second lock, usually a code on your phone, so even if someone guesses your password, they still can't get in.

Freeze Your Cards in a Tap

Lost your card? Don't stress. The OmniBSIC mobile app lets you freeze your card instantly, stopping any unwanted transactions in their tracks.

Shop wisely, stay secure, and celebrate the holiday season without stress!



*Season's
Blessings
to You.*

Wishing you a
refreshing **Christmas**
and a rewarding
New Year.

- Daniel Asiedu
Managing Director