









It is with great pleasure that I introduce THE WHEEL, our exclusive monthly newsletter crafted with you, our cherished partner, in mind. This marks an exciting milestone in our shared journey of transformation, transparency, and collaboration.

At OmniBSIC Bank, we believe banking should be more than transactions; it is about relationships, relevance, and results. That is why we have embraced our bold new tagline and brand promise: "...Not Just Another Bank." This is not just a slogan; it is our commitment to delivering exceptional banking experiences that make you feel valued at every step. Our goal is to redefine banking through innovative products and personalised services.

Whether you are a corporate entity, an professional, entrepreneur, high-net-worth individual, or planning your family's future, THE WHEEL is your gateway to unlocking the full benefits of banking with us. Each edition will bring you:

- Exclusive updates on products and services tailored for you.
- Practical tips to enhance your financial growth.
- Inspiring success stories from partners like you.

Special offers are designed to support your goals.

We are excited about the future, and even more thrilled to have you with us on this journey.

Thank you for choosing OmniBSIC Bank. To us, you are "Not Just Another Customer;" you are our cherished partner, and the reason we are "...Not Just Another Bank."

Happy reading... thank you so very much.

Warm regards,

Daniel Asiedu

Managing Director, OmniBSIC Bank



### Central banks see cyber-attacks as key financial stability risk

Central banks generally consider cyber attacks to be the main risk factor for their financial systems years as US tariffs continued to June, data from the European over the next 12 months, data from the Financial Stability Benchmarks 2025 shows. Central banks assessed the potential level of risks from a range of factors. assessment The employed a scale of one to five, with one being very low risk and five very high risk.

(www.centralbanking.com 19/08/25)

### Britain's 'knife-edged' economy is dividing BoE rate-setters

Rate-setters at the Bank of England are finding their job increasingly difficult. In its most recent meeting, the bank's policy committee monetary (MPC) made the decision by the margins. thinnest of Four members wanted to lower rates by 25 basis points, another four preferred to hold, and one voted for a half-point cut.

(www.centralbanking.com 19/08/25)

### China's bond rout seen fading as higher yields draw in buyers

The selloff in Chinese bonds that sent them to near the bottom of Asia's performance rankings is likely to cool for now as yields rise to near levels which some investors perceive may attractive, analysts say. benchmark 10-year bond yield has climbed to the highest in four months and is within whisker of 1.8%, a level that brokerages including Huachuang Securities see as appealing.

(www.bloomberg.com 20/08/25)

### Japan's exports fall most in four years as tariff pain deepens

Japan's exports sustained their steepest drop in more than four weigh on global commerce, Central Bank showed on Tuesday clouding the outlook for [19/08]. The current account economic growth at a time when surplus rose to €36bn from personal spending remains €32bn in May. This was the unsteady. Exports fell 2.6% in value in July from a year earlier, The surplus on goods trade fell to sliding more than the median €23bn from €33bn, while the forecast of a 2.1% decline, the surplus on services increased to Ministry of Finance said.

(www.bloomberg.com 19/08/25)



#### benchmark China eaves interest rate unchanged

The People's Bank of China maintained interest its rates today, as Beijing focuses more on fiscal policy easing and targeted measures. The central bank left its one-year loan prime rate at 3.0%. Similarly, the five-year LPR, the benchmark for mortgage rates, was retained at 3.50%.

(www.rttnews.com 20/08/25)

#### Eurozone account current surplus at 1-year high

The euro area current account surplus rose to one-year high in highest surplus since June 2024. €16bn from €14bn in May.

(www.rttnews.com 19/08/25)

### Malaysia trade surplus grows in July

The Malaysian trade surplus increased in July from a year ago as exports grew faster than imports, the statistical office said on Tuesday [19/08]. The trade surplus rose to RM15.0bn in July from RM 6.8bn in the same month last year. In June, the trade surplus was RM8.4bn. Exports grew 6.8% annually in July, largely on the back of re-exports, while imports increased slightly by 0.6%.

(www.rttnews.com 19/08/25)

### Hong Kong jobless rate rises to 3.7%

Hong Kong's unemployment rate increased in the May-July period, Statistics Census and Department said. The adjusted unemployment rate stood at 3.7% in May-July, up from 3.5% in the April-June period. The data showed that the underemployment rate remained steady at 1.4%.

(www.rttnews.com 20/08/25)

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 ORDERS BANKS, SDIS AND NBFIS TO WRITE OFF FULLY** PROVISIONED LOANS TO CURB NPLs

The Bank of Ghana (BoG) has directed banks, specialised deposit-taking institutions (SDIs) and non-bank financial institutions (NBFIs) to write off all fully provisioned loans and those with no realistic prospects of recovery, as part of efforts to reduce non-performing loans (NPLs) in the financial sector. (www.norvanreports.com 18/08/25)



### GHANA: FOREIGN INVESTORS' DEBT HOLDINGS FELL TO GHS 13.4BN IN 2024 — REPORT

Foreign investors' debt holdings decreased to GHS 13.4bn at the end of Dec., 2024, compared to GHS 17.5bn at the end of Dec., 2023. Conversely, the value of foreign investors' equity holdings increased to GHS 33.6bn at the end of Dec., 2024, from GHS 20.9bn at the end of Dec., 2023.

(www.myjoyonline.com 18/08/25)

### GHANA'S POOR SCORE IN 'B-READY' IMPEDES PRIVATE SECTOR INVESTMENTS - WORLD BANK

Ghana's poor score in the World Bank's BREADY categories signals challenges to creating an enabling environment that encourages private sector investment, the World Bank has revealed. For instance, the country scored 32 in Market Competition, 41 in Business Entry and 55 in Dispute Resolution. (www.myjoyonline.com 18/08/25)

### GHANA: MAHAMA TOUTS CEDI STABILITY, RATINGS UPGRADE AND OPEN-DOOR NVESTMENT REFORMS IN JAPAN

President Mahama has highlighted Ghana's economic recovery and renewed investment appeal, touting the cedi's stability, a sovereign ratings upgrade, and new reforms to ease entry for investors. He said Ghana had restored macroeconomic stability and now among the most attractive destinations for investors in Africa. (www.myjoyonline.com 20/08/25)

### GHANA:STOP FOREIGN CURRENCY CASH PAYMENTS TO LARGE CORPORATES WITHOUT DEPOSITS - BOG

The Bank of Ghana has directed commercial banks, with immediate effect, to halt the payment of foreign currency cash to large corporates if such payments are not backed by deposits. It said, commercial banks can only proceed with such transactions if they are "fully supported by equivalent foreign cash deposits lodged by the same institution at the Bank."

(www.myjoyonline.com 20/08/25)

### **GHANA: INFLATION TO DECLINE MARGINALLY IN AUGUST 2025 – REPORT**

Inflation is expected to marginally decline in Aug., 2025 due to unfavourable base effects, IC Research, the research arm of IC Securities, has revealed.

According to the leading research firm, it anticipates a modest contraction in the CPI level for August 2025 to reflect the

price effect of food crop lower

(www.myjoyonline.com 20/08/25)

## Your Finances, One Tap Away: Manage Your Finances with the OmniBSIC Mobile ADD

Let's face it: managing your money shouldn't feel like a chore. That is why we have reimagined banking to fit your lifestyle with the OmniBSIC Mobile App, your always-on, always-ready financial management tool.

Whatever transaction you want to perform, the OmniBSIC Mobile App makes it convenient and seamless, putting control right in your hands. That is why we say it is "Appsolutely Seamless."

With just a few taps, you can securely connect to all your OmniBSIC accounts 24/7, gaining real time insights and full control over your finances anytime, anywhere. Just like you want it. No queues. No paperwork. No waiting.

## Why Join Thousands of Happy Users?

Banking should be smarter, faster, and safer.

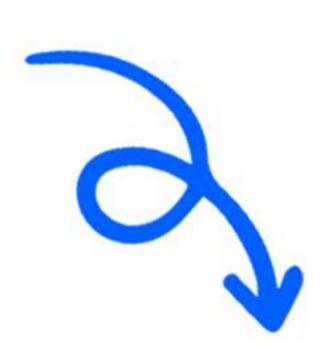
### Here's how we deliver:

- Bank with confidence: with advanced security features, including biometric and facial recognition, your money and data are protected so you never have to worry about fraud. Just remember never to share your PIN or passwords.
- Perform all your transactions without the wait.
- Simple, intuitive, and built for you. The **OmniBSIC** Mobile App works perfectly whether you are tech-savvy or just starting out.
- Stay connected with us anytime, no waiting, just instant access to the Bank 24/7.

### Download in Seconds. Use for a Lifetime.

Getting started is easy! Whether you are an existing customer or just discovering us, the OmniBSIC Mobile App is free and available on both Android and iOS.





### Download Now







Appsolutely Seamless

## Q2 Unaudited 2025 Financials

### UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2025

### UNAUDITED SUMMARY STATEMENT OF COMPREHENSIVE INCOME

(All amounts are expressed in thousands of Ghana cedis)

		1 <del>-2</del> 0
	June	June
	2025	2024
Interest income	1,153,909	521,380
Interest expense	(565,947)	(272,428)
Net Interest Income	587,962	248,951
		,
Fee and commission income	50,335	31,105
Fee and commission expense	(7,510)	(2,306)
Net fee and commission income	42,824	28,800
Net trading income	59,017	43,692
Other income	3,223	3,383
Operating income	693,026	324,826
Net impairment release/(charge)	(15,500)	(17,300)
Personnel expenses	(89,967)	(61,913)
Depreciation and amortisation expense	(42,897)	(27,504)
Other operating expenses	(Ì74,630)	(107,896)
Profit before tax	370,032	110,213
Income tax expense (including levies)	(88,282)	(22,582)
Profit after tax	281,750	87,632
Other comprehensive income		
Total comprehensive income period ended	281,750	87,632

#### UNAUDITED SUMMARY STATEMENT OF FINANCIAL POSITION

(All amounts are expressed in thousands of Ghana cedis)

	June	Jun
	2025	202
Λ cco+c		
Assets Cash and balances with banks	3,081,720	1,683,988
oans and advances to customers	1,063,875	695,963
nvestments	11,702,446	4,475,083
Other assets	293,453	55,98
Current tax assets	273,433	3,56
Non-current assets held for sale	4,694	56,00
Right-of-use assets	80,446	65,81
ntangible assets	43,856	47,25
Property and equipment	224,082	173,50
Total assets	16,493,072	7,257,15
Liabilities		
Deposits from banks and other financial institutions	484,434	128,34
Deposits from customers	14,798,412	6,406,10
Other liabilities	166,537	76,94
_ease liabilities	71,074	66,53
Total liabilities	15,520,458	6,677,91
Equity		
Stated capital	921,948	915,94
Statutory reserve	164,117	64,49
Credit risk reserve	150,456	135,74
Retained earnings - (deficit)	(263,906)	(536,942
Total equity	972,614	579,24

#### UNAUDITED SUMMARY STATEMENT OF CASH FLOWS

(All amounts are expressed in thousands of Ghana cedis)

	June	June
	2025	2024
Cash flows from operating activities		
Cash (used in)/generated from operations	5,249,073	(960.439
		(960,438
Tax paid	(88,282)	(22,582
Net cash (used in)/from operating activities	5,160,791	(983,019
Cash flows from investing activities		
Purchase of intangible assets	(21,454)	(5,230
Purchase of property and equipment	(58,013)	(47,295
Proceeds from disposal of property and equipment	686	` 9
Net cash (used in)/from investing activities	(78,782)	(52,429
Cash flows from financing activities		
Finance lease payments	(F 272)	(4 40 1
Proceeds from issue of ordinary share capital	(5,373)	(6,681
rioceeds from issue of ordinary share capital		
Contribution towards capital		
Net cash from/(used in) financing activities	(5,373)	(6,681
Increase in cash and cash equivalents	5,076,636	(1,042,129
Cash and cash equivalents at I January	4,427,119	2,726,11
Cash and cash equivalents at 30 June	9,503,755	1,683,98

### UNAUDITED SUMMARY STATEMENT OF CHANGES IN EQUITY

(All amounts are expressed in thousands of Ghana cedis)

Period ended 30 June 2025	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
At I January 2025	921,948	164,117	150,456	(545,656)	690,864
Profit for the Period ended Other comprehensive income,			-	281,750	281,750
net tax	-	-		-	
Total comprehensive income		-	-	281,750	281,750
Contribution towards capital  Transactions with shareholders					
Transfer to Regulatory Credit Risk Reserve At 30 June 2025	921,948	164,117	150,456	(263,906)	972,614

### NOTES TO THE UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH JUNE 2025

### **BASIS OF PREPARATION**

The Bank's financial statements have been prepared in accordance with International Financial Reporting Standards and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposits - Taking Institutions Act, 2016 (Act 930).

Quantitative disclosures	June	June
	2025	2024
(a) Capital Adequacy Ratio	17.77%	17.84%
(b) Non-performing Loan Ratio	19.5%	35.97%
(c) Liquid Ratio	105.1%	97 55%

### Qualitative disclosures

The Board of Directors has overall responsibility for the establishment and oversight of the bank's risk management framework. The Bank has exposure to credit, operational, liquidity and market risks due to the nature of its business. The risk management framework enjoins each member of the Bank's Management of the Bank's risks through measures integrated with planned procedures as enshrined in the principles established in the Bank's risk management policy. The risk management strategy adopted for the period ended 30th June 2025 are consistent with those followed for the year ended 31st December 2024.

Default in statutory liquidity and accompanying sanctions

	June	June
	2025	2024
(a) Default in statutory liquidity (times)	Nil	Nil
(b) Sanctions (GHS)	Nil	Nil

The financial statements do not contain untrue, misleading or omitted material facts to the best of our knowledge.





## Q2 Unaudited 2025 Financials: Strong Growth, Greater Confidence, Better Banking for You



As we share our unaudited financial results for the first half of 2025, we begin with deep gratitude to our Cherished Customers, Partners, Stakeholders, Directors, Management and Staff. To our customers, thank you for trusting us with your financial goals, your businesses, and your dreams. To our dedicated staff, thank you for the commitment, resilience, and innovation you bring to every task, every day.

This performance is not just a reflection of and structure; it is a

achievement made possible by your loyalty and our collective drive to build a bank that truly makes a difference.

### Resilient Profitability, Responsible Growth

The Bank posted a profit after tax of GHS 281.8 million, up from GHS 87.6 million in June 2024, a 221% year-on-year growth. This exceptional result was fueled by the smart deployment of capital, strong credit growth, and improved digital income channels.

- Interest Income more than doubled to GHS 1.15 billion, reflecting strong demand and efficient risk pricing.
- Net Operating Income grew by 113 percent to GHS 693 million, with significant contributions from digital transactions and structured advisory services.
- Net Interest Income surged to GHS 588 million, affirming a healthy spread and effective treasury management.
- But what makes this growth exciting is what we are doing with it. We are reinvesting in the platforms, systems, and skills to give you a smarter, faster, more seamless banking experience.

### Stronger, Smarter Liquidity and Capital Position

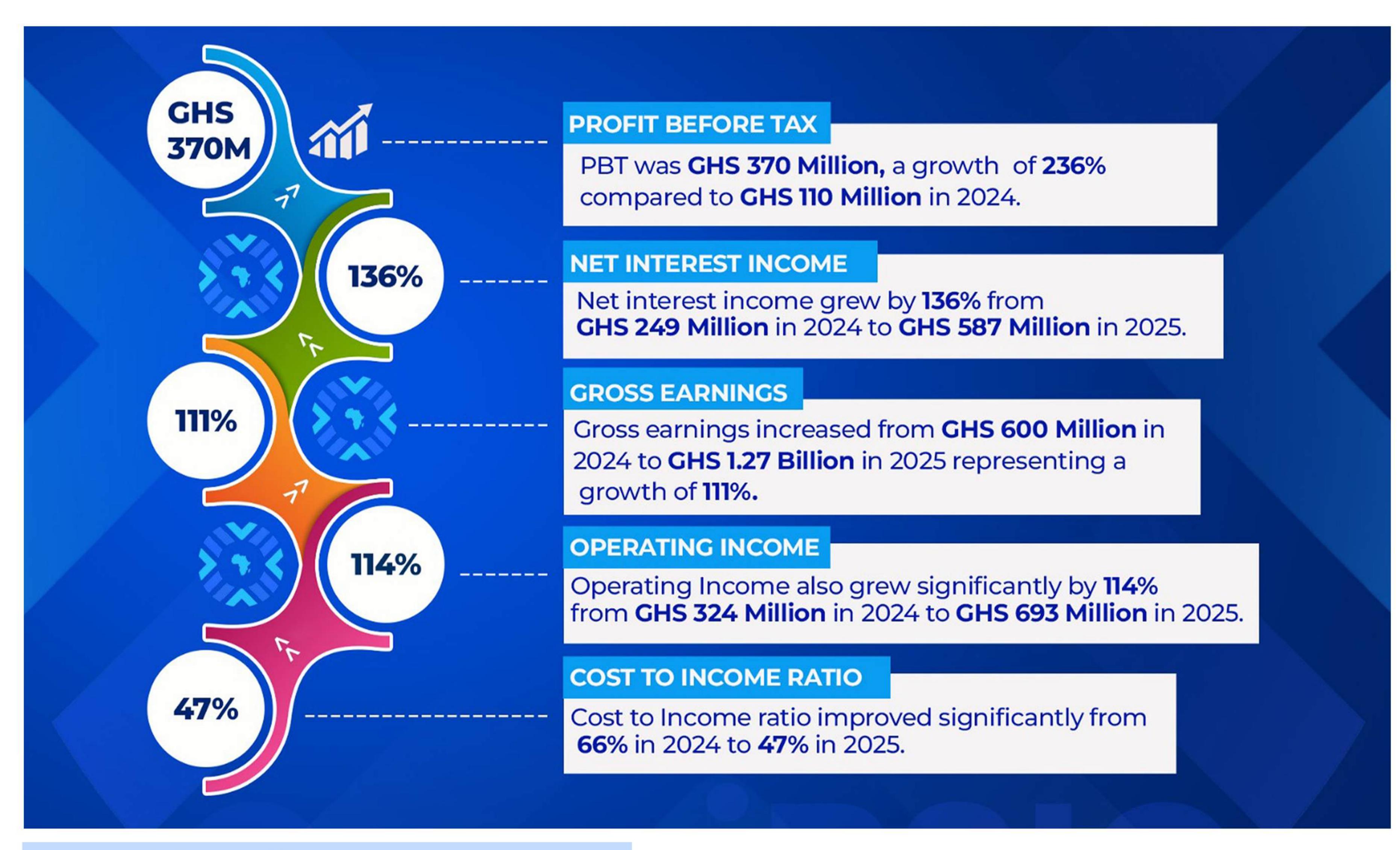
With a Capital Adequacy Ratio of 17.77 percent and a Liquidity Ratio of 105.1 percent, our financial position remains solid and well-positioned for the future. These ratios are not just compliance indicators. They are signals of stability you can trust and agility that supports your evolving financial needs.

What is more, the Bank recorded no breaches of statutory liquidity and maintained a clean regulatory record. This is proof that sound governance and intelligent risk-taking remain core to our growth model.

### Our Assets Are Growing, So Is Our Capacity to Serve You

The Bank's balance sheet grew from GHS 7.26 billion in June 2024 to GHS 16.49 billion in June 2025 a remarkable 127% increase. This growth is not random. It is strategic, data-driven, and aligned to our customers' needs. Customer deposits also rose to GHS 14.8 billion, showing increased confidence in our digital channels and support.





advances Loans and GHS 1 billion for crossed the first time, underpinned by risk modeling and credit tools tailored to scoring support responsible lending. Investments grew to GHS 11.7 billion, strengthening earnings base and market competitiveness.

This means we now have more capacity than ever to support your business, and your dreams.

### How This Delivers Value to You

As a customer-focused bank, we are not just celebrating internal milestones. We are unlocking new value for you.

- Digital First Experience: From secure mobile banking to instant alerts, smart bill payments, and real-time transaction updates, we are putting technology at the heart of your everyday banking. Our upgraded platforms and user-friendly interfaces are designed to make your experience smoother, faster, and more intuitive: whether you are banking from your phone, your office, or at a branch.
- Better Pricing, More Innovative Products: Our performance empowers us to offer more competitive rates, roll out tailored digital products, and develop Al-driven solutions for SMEs and individuals alike.
- Proactive Support, Real Time Service: With upgraded infrastructure and automated customer engagement tools, we can now anticipate your needs, not just respond to them. Because you deserve more than a bank. You deserve a partner in progress.
- Stability That Builds Confidence: Our strong capital base and liquidity mean you can trust us to be here, in good times and tough times, ready to protect, grow, and support your finances.

### We Are Evolving with You

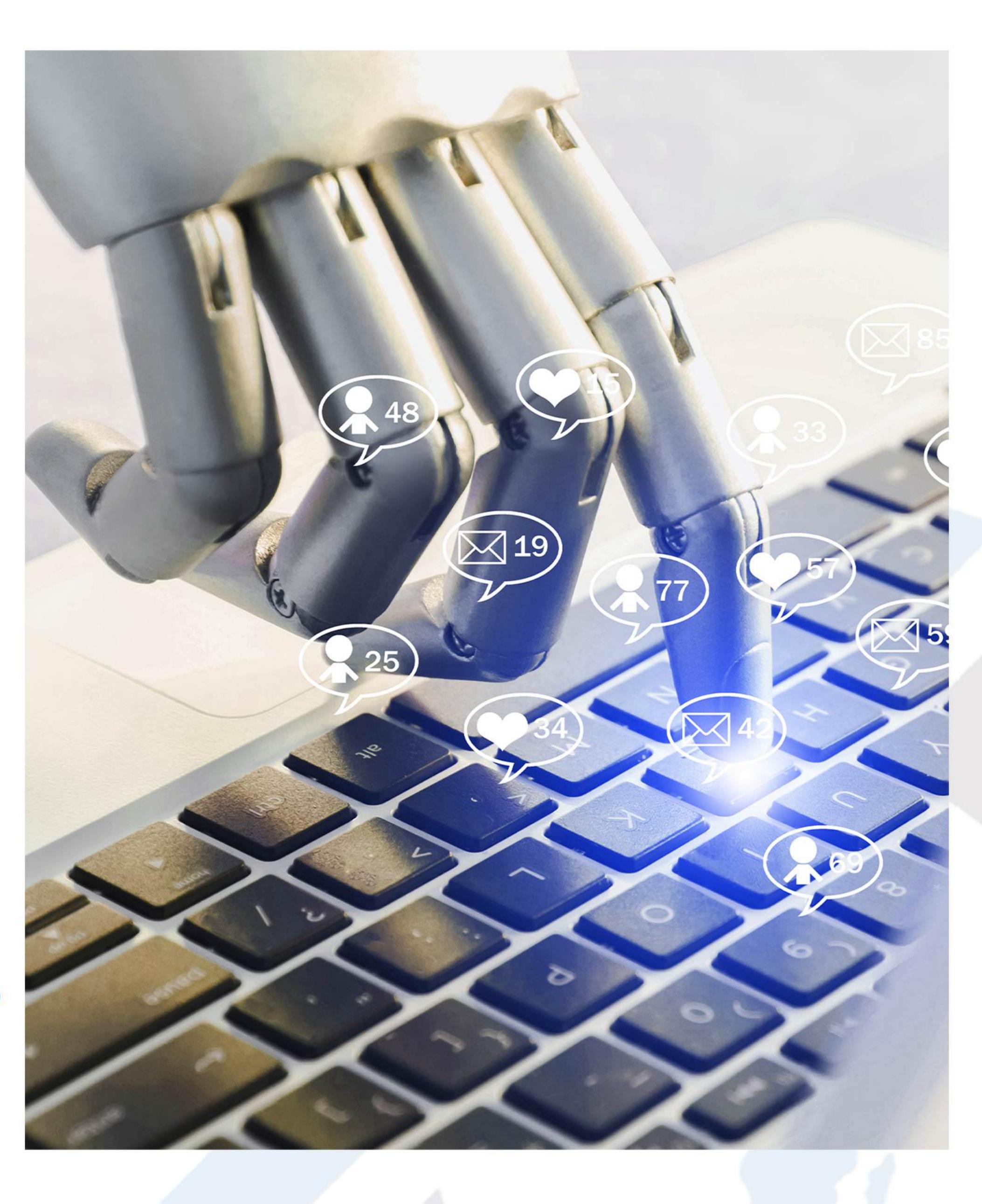
Every cedi in profit, every new customer onboarded, every new product launched are all guided by our bold promise to be ...Not Just Another Bank, but a bank that leads with innovation, builds with technology, and listens through data.

Our continued transformation is rooted in your belief in us. We are growing, yes: but more importantly, we are growing with purpose, with precision, and with you at the center.

### Looking Ahead

The journey continues, and the future looks brighter than ever. Join us as we evolve, grow, and deliver smarter financial possibilities tailored to you.

Always remember, we are ... Not Just Another Bank.; we are your bank, built for the future.



## OURELS

### Thank You Our Cherished Customers! We Owe It To You.

- Outstanding Banking Brand of the Year Brands Review Magazine Awards, 2025
- Best Consumer Service Provider Africa International Banker, 2025
- Excellence in Consumer Banking Innovative and Excellence Awards, 2025
- Corporate Affairs Team of the Year 2025 Ghana Executive Awards, 2025
- Mobile App of the Year Digital Innovation Award, 2025
- Fastest Growing Digital Bank of the Year Digital Innovation Award, 2025
- Most Improved Bank for Customer Service Engagement Africa Bank 4.0 Awards, 2025
- Best Corporate Bank Ghana Global Banking and Finanace Review, 2025
- Outstanding Communication Team of the Year Ghana Corporate Finance Awards and Gala Dinner, 2025
- Outstanding Transformative Bank of the Year Ghana Corporate Finance Awards and Gala Dinner, 2025
- Best Transformative Bank of the Year Entrepreneur Foundation of Ghana, 2025
- Excellence in Corporate Banking Connected Banking West Africa, 2025
- CIMG CUSTOMER SATISFACTION AWARDS 5 STAR RATINGS, 2024
  - Best Performance In Net Promoter Score Business Banking
  - Best Bank in Service Quality Business Banking
  - 1st Runner Up In Customer Satisfaction Consumer Banking
  - 2nd Runner Up In Service Satisfaction Consumer Banking
- SME Bank of the Year 5th Ghana Credit Excellence Awards, 2024
- Client Recognition Award Glico 20th Anniversary, 2024

- Outstanding HR Team of Excellence Award (Banking – Silver) The Future Work Place Awards, 2024
- Bank of the Year Ghana Business Standard Awards, 2024
- Ghana Club 100, Ranked 29th Ghana Investment Promotion Center, 2024
- Best Indigenous Bank Africa Best Business Awards, 2024
- Best Customer Service Bank Ghana, 2024 International Business Magazine
- Best Reward & Recognition Strategy The Future Work Place Awards, 2024
- Corporate Bank of the Year Ghana Accounting & Finance Awards, 2024
- Best Commercial Bank Ghana, 2023
- Ghanaian-Owned Emerging Brand of the Year Made-In-Ghana Awards, 2024
- Bank of the Year Ghana Business Awards, 2023

World Business Outlook

- > Premium SME Banking Brand of the Year 8th Global Business Brands Awards & Summit, 2024
- Best Corporate Health Walk of the Year Africa Event Awards, 2023
- Fastest Growing Corporate Bank Ghana, 2023 Global Banking and Finance Awards
- 💢 Best Emerging Bank Brand Ghana, 2023 World Business Outlook
- CIMG CUSTOMER SATISFACTION AWARDS 5 STAR RATINGS, 2022
  - 2nd Runner-Up in Service Quality
  - Best Bank in Service Quality
  - Best Performance in NET Promoter
  - 1st Runner up in Customer Satisfaction



## The Lighter Side

## ACHAI BEIWER 2 STUDENTS

KWAME: Results are out, come let's go and see...

YAW: I'm with my dad, if you see mine pls message me...

If it is bad, say "Good morning to U" If it is very bad, then say "Good morning to you and your dad"

### LATER...

KWAME: "Good morning to u, ur family and your whole village"



## MORDS:

Rearrange the words below:

- d. TCCUANO
- b. TDEPISO
- C. OLAN
- d. HSAC
  - e. TNITVSMENE
- f. LCREK
- g. SLABNCEA
- h. PITACAL
- i. EGDLRE

## You'll Know He/She Is a Ghanaian When...

- Description of the series of the series in the series of t
- >> Their auntie pulls her slit all the way up at a funeral that's when you know she didn't come to play.
- Description in Every ice cream container in their fridge is holding soup, stew or jollof.
- All toothpaste is called Pepsodent. Even when it's not.
- They say "I'm coming"... then you don't hear from them till next week.



## Omnibsic Bankin F&cus:

Record Turnout At OmniBSIC's Health Walk at the University 8th Health Walk Demonstrates Growing Impact Of Bank's Flagship Community Engagement Initiative



OmniBSIC Bank's 8th quarterly of Ghana Stadium achieved record attendance, drawing staff, customers, vendors, and community members for an 11.3-kilometre walk alongside Ghana's largest quarterly vendor exhibition. Endorsed by the Ghana Health Service, the event has evolved from a staff wellness activity into a major platform for promoting healthy lifestyles, fostering business networking, and strengthening community

ties, with free vendor booths and strong corporate sponsorship. Its growing popularity has sparked discussions on increasing its frequency to meet rising demand.

### OmniBSIC Bank Holds Maiden "Figures in Focus" Event



Managing Director Daniel

Asiedu detailed the bank's

OmniBSIC Bank has remarkable transformation base, expand market inaugurated its maiden since its recapitalization in 2021, presence, and invest in "Figures in Focus" forum, noting the achievement of its advanced digital solutions. an interactive platform first profit in 2023 and a doubling. The forum underscored that brought together of that figure to GH¢314 million in OmniBSIC's commitment to regulators, institutional 2024, along with strong growth sustaining growth, fostering investors, pension fund in assets, deposits, and its loan stakeholder confidence, managers, and customers portfolio. Board Chair Teresa and delivering exceptional to discuss the bank's Effie Cooke emphasized the banking experiences that performance, milestones, bank's dedication to align with its vision of and future strategies. transparency, inclusivity, and becoming a leading innovation, highlighting ongoing financial efforts to strengthen its capital Ghana.

institution



### THE GHANAIAN BANKING SYSTEM IS RIPE FOR DISRUPTION

Johnson Olakunmi

finance and philosophy, the companies, whose speed, are structured in the same idea of isomorphism quietly customer orientation, and way, using similar tools to asserts itself. Rooted in the freedom from legacy solve similar problems, there is Greek words isos (equal) and constraints enabled them to little room for the unique morphe (form), it describes a fill market gaps that banks solutions that Ghana's diverse subtle phenomenon about the underserved. In response, tendency of organizations many banks adopted these enterprises, and rural value within a system to increasingly innovations only after they time. Though it might seem a demonstrating what is best theoretical abstraction, described as mimetic isomorphism is subtly or isomorphism which is the these areas is scarce, in part covertly patterned in the tendency to imitate successful fabric of Ghana's banking competitors rather than to system. It shapes not only the lead change. structure of institutions, their product portfolios and This characteristic is not customer segments but also merely a question of market their operational models, and deeper level, it reflects an is emerging, one that customer engagement styles. institutional impulse to challenges the default posture standardisation and stability, than to imagine. The forces OmniBSIC Bank Ghana, a but yet often sacrifices driving this are complex. On bank that is deliberately differentiation, agility, and the one hand, banks face choosing to disrupt itself courage to invent.

This is particularly evident in the fact that most major product innovations of the past decade namely mobile money, agent networks, digital lending etc did not originate from traditional banks. Instead, they were driven by non-bank actors such as

In the quiet convergence of telecommunication When all banking institutions but profound had long ignored or economy demands. Informal resemble each other over had been validated,

strategic behavior, trends or best practices. At a Encouragingly a new narrative also become a prison.

markets, youth-led chains often require tailored financial services and not repackaged urban banking models. Yet innovation in because the system gives priority to safe replication over bold exploration. True leadership, both institutional and intellectual, begins where imitation ends.

What emerges is a banking conform, a philosophical of conformity. A key example landscape that values inclination to imitate rather of this emerging story is regulatory expectations that rather than wait to be naturally push them toward disrupted. In a bold and safe, compliant operations. On clear commitment captured another, there is the mimetic in its strategic mantra: "Not instinct to follow what appears Just Another Bank." This is successful. In a volatile not a marketing cliché, but a environment where failure can deliberate declaration of mean loss of license or public intent, a philosophy anchored trust, banks find refuge in in customer-centricity, digital sameness. But this refuge may transformation, and solution -based banking.



This level of intentionality sets OmniBSIC apart from the pack. As the financial services landscape evolves rapidly with the emergence of virtual assets, tokenisation, digital wallets, artificial intelligence, eCedi, payment APIs, and digitally-native challenger banks, OmniBSIC is not merely adapting; it is preparing to lead. Its willingness to invest in technological originality, its openness to intelligent use of big data and Al, and its embrace of fail-fast innovation models signal a break from the passive conformity that dominates much of the industry. The bank understands that being future-ready requires not just tools, but a culture of experimentation, agility, and listening.

OmniBSIC's posture is a blueprint. For Ghanaian banks to thrive in a rapidly evolving era, they must go digital standardisation and embrace co-creation by working with fintechs, startups, established brands, creative entrepreneurs and innovators etc. Hiring must expand beyond banking veterans to include data scientists, technologists, art and behavioral scientists. Banking technology stack must be modular, agile, and API-driven. Above all, product innovation must be de-risked through fail-fast models, iterative testing, and feedback loops.

Fortunately, the broader ecosystem is becoming more supportive. The Bank of

Ghana's posture on innovation is exemplary, marked by regulatory sandboxes targeting real world issues, a dedicated Fintech and Innovation Office, and progressive frameworks for onboarding non-bank players. Its explorative discussions around blockchain applications, digital banks, virtual assets, and open banking reflect an institution deeply invested in financial transformation. However, there is still room for improvement, particularly in the product authorization and approval process, which remains a bottleneck for time-sensitive innovation.

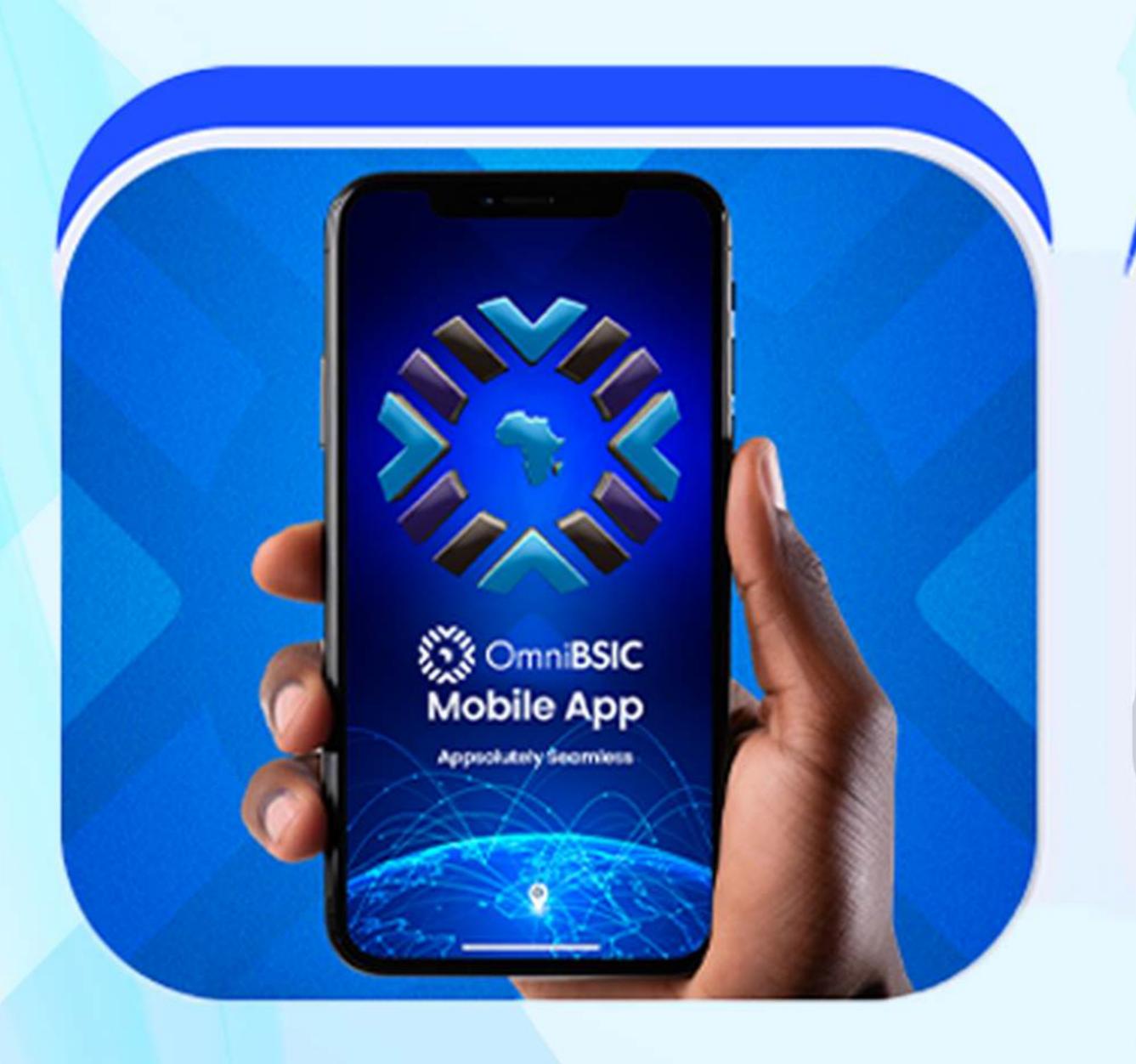
OmniBSIC's journey is not just promising; it is emblematic of what Ghanaian banking can become when institutions move beyond isomorphism and begin to think, build, and serve differently. The bank's positioning is clear: for anyone looking for a banking partner to journey into the future whether as a person, a startup, or a growing enterprise - OmniBSIC is ready. It is "Not Just Another Bank."

Ultimately, Ghana's banking future does not lie in perfect or quasi symmetry, but in purposeful divergence. To truly serve, banks must rediscover their purpose, reimagine their identity, and craft offerings not just because others do but because their customers need them. Transformation begins not with imitation but with the leadership courage to be different.

Written by: Consultant Johnson Olakunmi, A Renowed Digital Banking Specialist

# One Bank,

## Seamless Digital Services







MOBILE APP VISA CARDS

POS







INTERNET BANKING

ATM

Bank Anytime, Anywhere!

## Ghana Mourns, OmniBSIC Mourns.

We join the nation in mourning the tragic loss of eight brave Ghanaian men who lost their lives in the line of duty in the recent helicopter crash. Their service and sacrifice reflect the highest ideals of patriotism and duty.

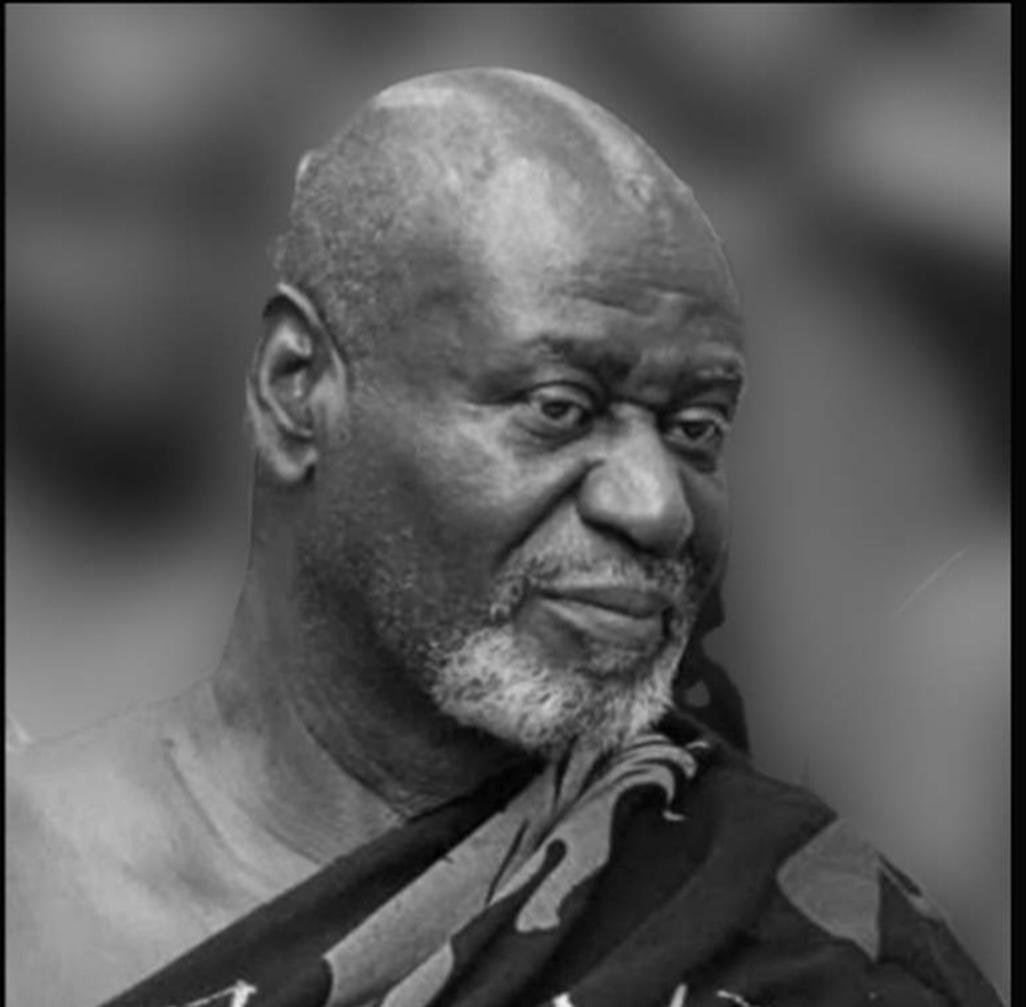
May Their Souls Rest In Peace.





























## Did You Know?

### History Of Credit Cards: When Were Credit Cards Invented?



original From its incarnation cardboard Diners Club card to today's heavy metal chip-embedded varieties, the fundamental premise behind a credit card has remained the same: A credit card is a method to buy now and

There are hundred types of plastic and metal credit cards as well as ones we can store virtually on our smartphones. These range from charge cards (which must be paid in full at the end of every month) to revolving credit cards (which allows you to carry a balance from month to month) to those offering other features.

Credit card transactions have also rapidly evolved in the Credit Cards: A History last few decades, from taking a card's physical imprint to swiping, dipping, tapping or waving your information at a payment terminal.

### The Invention of Credit Cards

The concept of credit can be said to date back thousands of years to ancient Mesopotamia. Inscriptions on clay tablets from that period show a record of transactions between Mesopotamian and neighboring merchants from Harappa and are among the earliest known examples of an agreement to buy something in the moment but pay for it later.

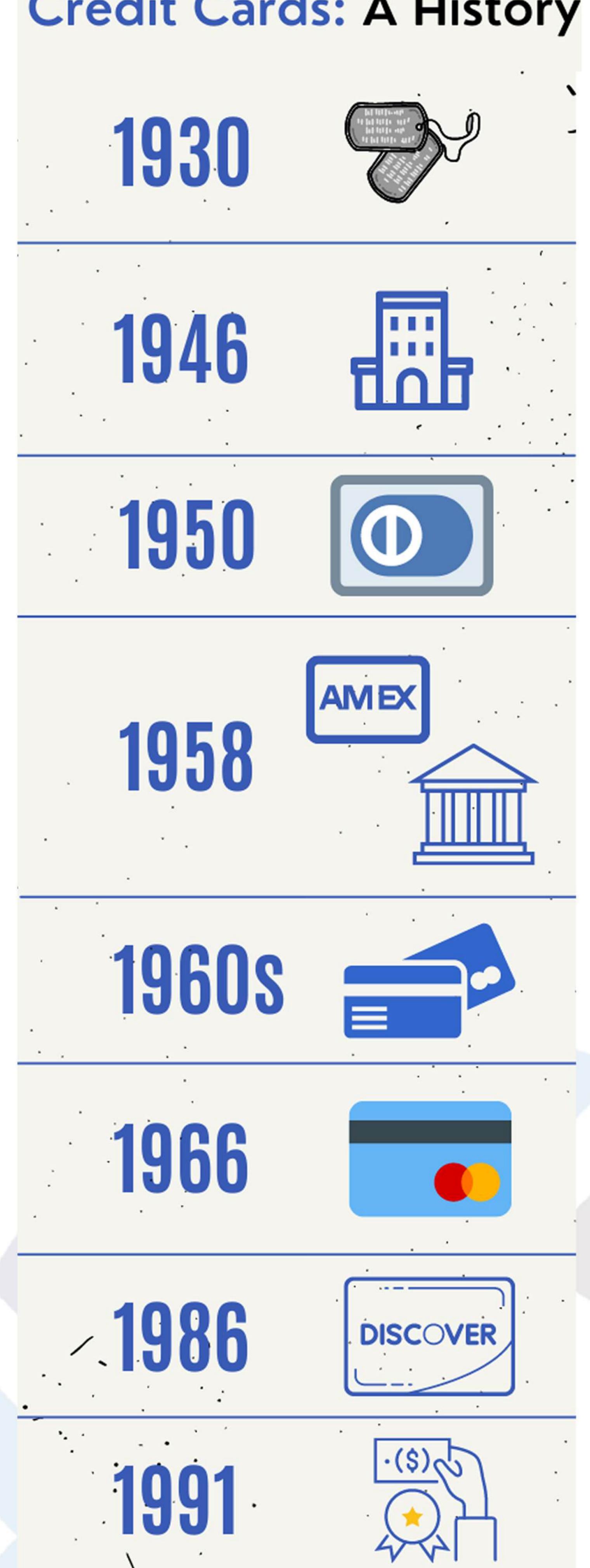
Thousands of years later, these ancient I.O.U.s eventually gave way to the earliest versions of store cards. Merchants in the Old West would issue goods to farmers and ranchers who didn't have money to buy supplies. The merchants issued metal coins or small plates as a receipt of the loan.

As the farmers harvested their crops and ranchers sold their livestock, they would repay the merchant.

Over time, these placeholders for payment-in-full evolved in the U.S. into versions that more closely resemble the cards we know today.

Credit:

https://www.forbes.com/advisor/credit-cards/history-of-credit-cards/#the-invention -of-credit-cards



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### SHINE YOUR EYES (Security Tips)

## How To Avoid A Scam

## Four Signs That It's A Scam



## Scammers PRETEND To Be From An Organization You Know

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.



### Scammers Say There's A PROBLEM Or A PRIZE

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and you won money in a lottery or sweepstakes but have to pay a fee to get it.



### Scammers PRESSURE You To Act Immediately

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted, all in a bid to get you to act without thinking it through.



### Scammers Tell You To PAY In A Specifc Way

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

## Avoid A Scam

Block unwanted calls and text messages.

Take steps to block unwanted calls and to filter unwanted text messages.

### Resist the pressure to immediately.

Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

### Know how scammers tell you to pay.

Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

### Stop and talk to someone you trust.

Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Source: https://consumer.ftc.gov



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