

# The WHEEL

*...Reaching New Horizons*



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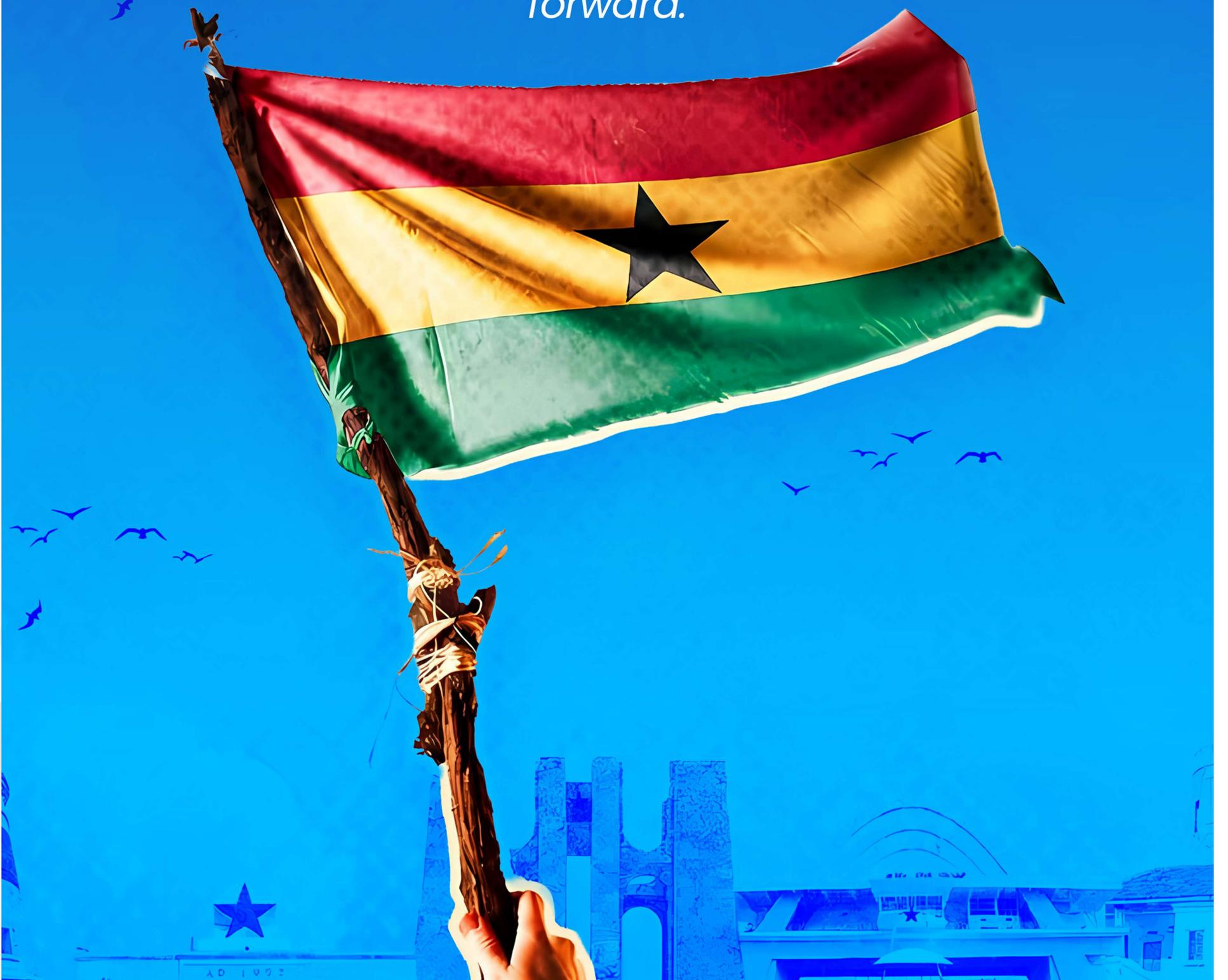
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# ***CELEBRATING GHANA MONTH***

*Celebrating our **people**, our **culture**,  
and the spirit that keeps us moving  
forward.*





### Rwanda's economy expands 9.4% in 2025, surpassing gov't target

Rwanda's economy grew by 9.4% in 2025, surpassing the projected target of 7.0%, the Ministry of Finance and Economic Planning announced said. According to GDP report, the value of the economy at current market prices reached 23,387bn Rwandan francs (about \$16bn) in 2025.

([www.xinhuanet.com](http://www.xinhuanet.com) 17/03/26)

### Ethiopia's financial system achieves "remarkable growth" despite global challenges

Central bank National Bank of Ethiopia said Tuesday [17/03] that Ethiopia's financial system remained stable and recorded "remarkable growth" during the 2024/2025 fiscal year despite a challenging global environment.

([www.xinhuanet.com](http://www.xinhuanet.com) 18/03/26)

### Nigeria inflation eases marginally in February after central bank trims rates

Nigeria's headline consumer inflation (NGCPIY=ECI) opens new tab slowed slightly in Feb. to 15.06% year-on-year from 15.10% in Jan. the National Bureau of Statistics said on Monday [16/03].

([www.reuters.com](http://www.reuters.com) 16/03/26)

### Singapore non-oil domestic exports rise 4.0%

The growth in Singapore's non-oil domestic exports moderated in Feb. amid a fall in outflows of non-electronics, Enterprise Singapore has said. Non-oil domestic exports climbed to 4.0% year-over-year in Feb. much slower than the 9.2% surge in the previous month.

([www.reuters.com](http://www.reuters.com) 17/03/26)

### Middle East conflict clouds Ghana's inflation outlook, central bank governor says

The US-Israeli war against Iran poses a fresh threat to Ghana's inflation outlook through higher oil prices and tighter global financial conditions, even as the same geopolitical uncertainty is pushing gold prices up, the West African country's central bank governor said on Monday.

([www.reuters.com](http://www.reuters.com) 16/03/26)

### Iran war triggers hunt to secure new fuel supplies in Africa

Many African economies are running on weeks of refined fuel as the Iran war chokes off shipments through the Strait of Hormuz, forcing governments to scramble for alternatives. About 600,000 barrels a day of oil products that typically flow to the continent from the Middle East are at risk.

([www.bloomberg.com](http://www.bloomberg.com) 18/03/26)

**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.

### US economy ended 2025 on weaker footing than previously thought

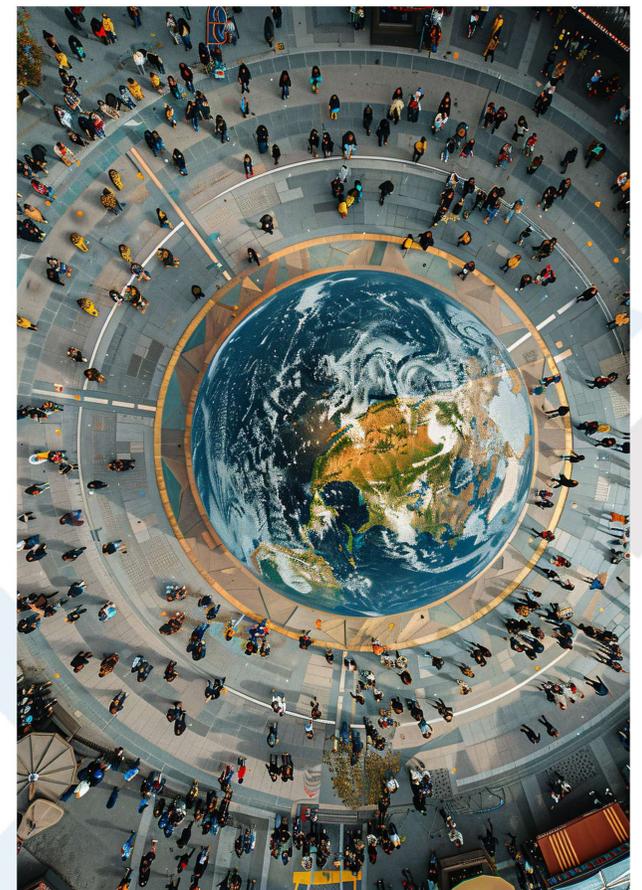
The US economy grew at an annualised rate of just 0.7% in Q4 of 2025, according to figures that show exports, consumer spending and investment were lower than previously thought. Figure from Bureau of Economic Analysis was revised down sharply from the 1.4% initial estimate and is well below the previous quarter's 4.4% growth rate.

([www.ft.com](http://www.ft.com) 13/03/26)

### China's job market generally stable in first two months

China's job market has remained generally stable, with the surveyed urban unemployment rate holding steady at 5.3% in the first two months of 2026, the National Bureau of Statistics said. In Feb alone, the surveyed urban unemployment rate was 5.3%, 0.1 percentage point higher than the previous month, according to the NBS. Due to the Spring Festival holiday, the rate was higher in Jan. and Feb than in Dec 2025.

([www.xinhuanet.com](http://www.xinhuanet.com) 17/03/26)





## **GHANA SIGNS HISTORIC VISA AGREEMENTS WITH KYRGYZSTAN AS BILATERAL RELATIONS STRENGTHEN**

Minister for Foreign Affairs has undertaken a historic official visit to Kyrgyzstan, becoming the first African foreign minister to be formally hosted by the Central Asian state. The visit marks a significant diplomatic opening with both governments committing to deepen political and economic cooperation. During meetings with President Sadyr Japarov and Foreign Minister Jeenbek Kulubayev in Bishkek, the two sides agreed on a framework for strategic collaboration spanning trade, mining, and diplomatic engagement.

([www.3news.com](http://www.3news.com) 16/03/26)

## **CEDI DEPRECIATES BY 3.9% AGAINST US DOLLAR – BOG**

The Ghana cedi has depreciated by approximately 3.9% against the US dollar in the interbank market in the first three months of the year. This is higher than the 2.2% depreciation in February. According to the March 2026 Summary of Economic and Financial Data by the Bank of Ghana, the cedi traded at GH¢10.87 to one American greenback in March 2026.

([www.myjoyonline.com](http://www.myjoyonline.com) 18/03/26)

## **GOVERNMENT ISSUES BOND TO KICK-START BOG RECAPITALISATION – GOVERNOR**

The Governor of the Bank of Ghana, Dr Johnson Pandit Asiamah, has disclosed that government has begun steps to recapitalise the central bank, with a bond already issued to support the process. According to him, the government remains the majority shareholder of the central bank and is legally mandated to restore its capital position.

([www.myjoyonline.com](http://www.myjoyonline.com) 18/03/26)

## **VALUE OF MOBILE MONEY TRANSACTIONS INCREASE TO GHS 447.4BN BY FEB. 2026**

The value of mobile money transactions as at February 2026 increased to 447.4 billion cedis compared 316.2 billion cedis in the same period last year. This was captured in the latest Summary of Economic and Financial Data released by the Bank of Ghana on March 17, 2026. The data also showed that the number of transactions increased to 899 million cedis from 698 million cedis in the same period under review.

([www.myjoyonline.com](http://www.myjoyonline.com) 18/03/26)



March 08, 2026

# INTERNATIONAL WOMEN'S DAY

She is **BOLD**

By OmniBSIC Bank

*We Are Her Bank.*

With our **support**, she **gains** opportunities to invest in her ambitions, grow her business and unlock her full potential.

**Enrol** in the **BOLD** program **today.**



**Scan** for more details



**BOLD**  
By OmniBSIC Bank

**OmniBSIC**  
BANK

## An Interview with **Karyen Afriyie Gabriel** (OmniBSIC Women's Desk Representative)



We sat down with Karyen Afriyie Gabriel, a representative from OmniBSIC Women's Desk, to get the inside scoop on **BOLD** (Banking Opportunities for Ladies' Development).

**Q: Karyen, let's start simple. So... what exactly is BOLD?**

**A: BOLD** (Banking Opportunities for Ladies' Development) is an initiative designed to give women the support, tools and opportunities they need to grow, succeed, and thrive. Think of it as a platform for financial empowerment, mentorship, and networking all in one.

**Q: Sounds impressive! But is BOLD really for everyone?**

**A: BOLD** is designed specifically for women, 18 years and above. Whether you're running a business, climbing the corporate ladder, or just starting your professional journey, **BOLD** is for women ready to level up and take charge of their future.

**Q: Why should women care about BOLD? What makes it so important?**

**A:** Because it's not just about banking. With **BOLD**, women gain access to mentorship, training, connections, and tangible growth opportunities. It's a support system designed to help women succeed with confidence.

**Q: Okay, but what do members actually get from joining BOLD?**

**A:** I'm glad you asked! Members enjoy:

1. Financial solutions tailored specifically for women.
2. Training, mentorship, and business support.
3. A network of like-minded women to connect and grow with.
4. And the **BOLD** Loyalty Card.

It's about empowering women financially, professionally, and socially.

**Q: BOLD Loyalty Card? Tell us more about it.**

**A:** This is one of the perks I love most! The **BOLD** Loyalty Card gives members exclusive discounts from partner brands and special lifestyle and business deals. So while you're building your future, you're also enjoying real, everyday rewards.

**Q: How easy is it to sign up?**

**A:** Very easy! If you're already an OmniBSIC customer, you're automatically part of **BOLD**. If not, simply open an account and you're in, no complicated process.

**Q: Last and final question, what makes BOLD stand out from other programs or initiatives?**

**A:** It's the combination of community, opportunity and intention. **BOLD** isn't just a program; it's a movement that helps women grow with confidence, lead with purpose and succeed without limits.

Be **BOLD**. Sign up today and start your journey!

**SCAN HERE  
TO LEARN MORE...**





# Figures in Focus

## 2025 FINANCIAL PERFORMANCE HIGHLIGHTS



Very  
**PROFITABLE**



Very  
**STRONG**



Very  
**LIQUID**



Profit Before Tax  
**GHS 640M**



Customer Deposits  
**GHS 16.5Bn**  
Total Assets  
**21.5Bn**



Liquidity Ratio  
**95.28%**



# 2025 Audited Financials

## SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### SUMMARY STATEMENT OF COMPREHENSIVE INCOME

(All amounts are expressed in thousands of Ghana cedis)

	2025	2024
Interest income	2,456,184	1,244,276
Interest expense	(1,286,982)	(698,497)
<b>Net Interest Income</b>	<b>1,169,202</b>	<b>545,779</b>
Fee and commission income	131,085	91,425
Fee and commission expense	(21,979)	(7,977)
<b>Net fee and commission income</b>	<b>109,106</b>	<b>83,448</b>
Net Trading income	143,371	111,026
Other income	6,634	5,840
	<b>150,005</b>	<b>116,866</b>
<b>Operating income</b>	<b>1,428,313</b>	<b>746,093</b>
Net impairment charge	(49,606)	(5,907)
Finance cost	(12,348)	(17,461)
Personnel expenses	(362,108)	(176,327)
Depreciation and amortisation expense	(95,069)	(64,098)
Other operating expenses	(268,244)	(168,345)
<b>Profit before tax</b>	<b>640,938</b>	<b>313,955</b>
Income tax expense	(219,389)	(114,700)
<b>Profit after tax</b>	<b>421,549</b>	<b>199,255</b>
Other comprehensive income	-	-
<b>Total comprehensive income</b>	<b>421,549</b>	<b>199,255</b>

### SUMMARY STATEMENT OF FINANCIAL POSITION

(All amounts are expressed in thousands of Ghana cedis)

	2025	2024
<b>Assets</b>		
Cash and balances with banks	9,000,251	2,692,247
Loans and advances to customers	1,390,243	980,073
Investments	10,189,798	4,968,134
Other assets	529,380	358,765
Current tax assets	27,012	-
Non-current asset held for sale	4,694	-
Right-of-use assets	135,287	91,927
Intangible assets	41,219	49,680
Property and equipment	264,274	186,052
<b>Total assets</b>	<b>21,582,158</b>	<b>9,326,878</b>
<b>Liabilities</b>		
Deposits from banks and other financial institutions	3,581,191	143,919
Deposits from customers	16,559,117	8,253,999
Other liabilities	226,364	137,451
Current tax liabilities	-	16,474
Lease liabilities	103,074	84,172
<b>Total liabilities</b>	<b>20,469,746</b>	<b>8,636,015</b>
<b>Shareholders' funds</b>		
Stated capital	921,948	921,948
Statutory reserve	374,892	164,118
Credit risk reserve	183,835	150,456
Retained earnings - (deficit)	(368,263)	(545,659)
<b>Total shareholders' funds</b>	<b>1,112,412</b>	<b>690,863</b>
<b>Total liabilities and shareholders' funds</b>	<b>21,582,158</b>	<b>9,326,878</b>

### SUMMARY STATEMENT OF CASH FLOWS

(All amounts are expressed in thousands of Ghana cedis)

	2025	2024
<b>Cash flows from operating activities</b>		
Cash generated from operations	10,635,171	2,003,305
Interest expense paid	(1,079,267)	(85,863)
Interest income received	2,741,500	632,642
Tax paid	(262,682)	(94,662)
<b>Net cash flows from operating activities</b>	<b>12,034,722</b>	<b>2,455,422</b>
<b>Net cash flows from investing activities</b>		
Purchase of intangible assets	(14,507)	(16,922)
Purchase of property and equipment	(124,682)	(78,314)
Right of use payments	-	(11,126)
Proceeds from disposal of property and equipment	879	106
<b>Net cash flows from investing activities</b>	<b>(138,310)</b>	<b>(106,256)</b>
<b>Cash flows from financing activities</b>		
Finance lease payments	(48,600)	(22,908)
Proceeds from issue of ordinary share capital	-	-
Contribution towards capital	-	-
<b>Net cash flows from financing activities</b>	<b>(48,600)</b>	<b>(22,908)</b>
<b>Cash and cash equivalents at 1 January</b>	<b>5,528,056</b>	<b>3,213,887</b>
<b>Increase in cash and cash equivalents</b>	<b>11,847,812</b>	<b>2,326,258</b>
<b>Effects of foreign and cash and cash equivalents</b>	<b>(15,837)</b>	<b>(12,089)</b>
<b>Cash and cash equivalents at 31 December</b>	<b>17,360,031</b>	<b>5,528,056</b>

### SUMMARY STATEMENT OF CHANGES IN EQUITY

(All amounts are expressed in thousands of Ghana cedis)

Year ended 31 December 2025	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
At 1 January 2025	921,948	164,118	150,456	(545,659)	<b>690,863</b>
Profit for the year	-	-	-	421,549	<b>421,549</b>
Other comprehensive income, net tax	-	-	-	-	-
Total comprehensive income	-	-	-	421,549	<b>421,549</b>
Regulatory transfers to					
Statutory reserve	-	210,774	-	(210,774)	-
Credit risk reserve	-	-	33,379	(33,379)	-
	-	<b>210,774</b>	<b>33,379</b>	<b>(244,153)</b>	-
At 31 December 2025	<b>921,948</b>	<b>374,892</b>	<b>183,835</b>	<b>(368,263)</b>	<b>1,112,412</b>

Year ended 31 December 2024	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
At 1 January 2024	915,948	64,490	135,745	(624,575)	491,608
Profit for the Year	-	-	-	199,255	199,255
Other comprehensive income, net tax	-	-	-	-	-
Total comprehensive income	-	-	-	199,255	199,255
Transactions with shareholders					
Contribution towards capital	6,060	-	-	(6,000)	60
Transaction cost	(60)	-	-	-	(60)
	<b>6,000</b>	-	-	<b>(6,000)</b>	-
Regulatory transfers					
Transfer to statutory reserve	-	99,628	-	(99,628)	-
Transfer to credit risk reserve	-	-	14,711	(14,711)	-
	-	<b>99,628</b>	<b>14,711</b>	<b>(114,339)</b>	-
At 31 December 2024	<b>921,948</b>	<b>164,118</b>	<b>150,456</b>	<b>(545,659)</b>	<b>690,863</b>

### APPROVAL OF THE FINANCIAL STATEMENTS

The financial statements of the Bank were approved by the Board of Directors on 10th February 2026 and signed on its behalf by:

  
**Daniel Asiedu**  
 Managing Director

  
**Teresa Effie Cooke**  
 Board Chairperson

### REPORT OF THE DIRECTORS

The directors submit their report together with the summary financial statements of OmniBASIC Bank Ghana LTD (the "Bank") for the year ended 31 December 2025.

#### Statement of directors' responsibilities

The Bank's directors are responsible for the preparation of the summary financial statements that give a true and fair view of OmniBASIC Bank Ghana LTD's financial position at 31 December 2025, and of the profit or loss and cash flows for the year then ended, and the notes to the summary financial statements in accordance with IFRS Accounting Standards, as issued by the International Accounting Standards Board (IASB), as adopted by the Institute of Chartered Accountants Ghana, and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposits-Taking Institutions Act, 2016 (Act 930).

The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and for maintaining adequate accounting records and an effective system of risk management.

#### Going concern

The financial statements of the Bank have been prepared on a going concern basis. The Directors have made an assessment of the ability of the Bank to continue as a going concern and have no reason to believe that the business will not be a going concern.

#### Principal activities

The Bank's principal activities comprise corporate, investment and retail banking under the Banks and Specialised Deposits-Taking Institutions Act, 2016 (Act 930). There was no change in the nature of the Bank's business during the year.

#### Dividends

The directors do not recommend dividend payment for the year ended 31 December 2025.

#### Interest in other body corporates

The Bank had no subsidiaries or associate entities during the year or as at year end.

#### Corporate social responsibilities

During the year, the Bank committed a total of GH¢ 5,026,658 (2024: GH¢ 2,377,595) to CSR activities.

#### Auditor

In accordance with Section 139(5) of the Companies Act, 2019 (Act 992), Deloitte will remain in office as auditor of the Bank.

"The summary financial statement do not contain untrue statements, misleading facts or omit material facts to the best of our knowledge"



# 2025 Audited Financials

## SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

### NOTES TO THE SUMMARY FINANCIAL STATEMENTS

#### 1. GENERAL INFORMATION

OmniBSIC Bank Ghana LTD is a limited liability company incorporated and domiciled in Ghana. The registered office is Atlantic Towers, Airport City, Accra. The Bank operates under the Banks and Specialised Deposits-Taking Institutions Act, 2016 (Act 930).

#### 2. BASIS OF PREPARATION

The Bank's financial statements have been prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as adopted by the Institute of Chartered Accountants Ghana and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposits - Taking Institutions Act, 2016 (Act 930).

The summary financial statements in this publication is an extract from the audited financial statements for the year ended 31 December 2025. The full set of the financial statements are available for inspection at the Bank's Head Office at Atlantic Towers, Airport City, Accra.

#### 3. MATERIAL ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these summary financial statements are consistent with the accounting policies applied in the audited financial statements of the Bank for the year ended 31 December, 2025. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### 4. FUNCTIONAL AND PRESENTATION CURRENCY

These summary financial statements are presented in Ghana Cedis, which is the Bank's functional currency.

#### 5. BASIS OF MEASUREMENT

These summary financial statements have been prepared on a historical cost basis.

#### RISK MANAGEMENT

The Bank's business involves taking on risks in a targeted manner and managing them professionally. The core functions of the Bank's risk management are to identify all key risks for the Bank, measure these risks, manage the risk positions and determine capital allocations. The Bank regularly reviews its risk management policies and systems to reflect changes in markets, products and best market practice. The Bank's aim is to achieve an appropriate balance between risk and return and minimise potential adverse effects on the Bank's financial performance. The Bank defines risk as the possibility of losses or profits foregone, which may be caused by internal or external factors.

The Board of Directors has overall responsibility for the establishment and oversight of the Bank's risk management framework. Under this framework, the Board has established separate independent bodies responsible for managing and monitoring risks. These include, Board sub-committees, Management Credit Committees (MCC), Risk Management Department, and the Asset and Liability Management Committee (ALCO) which are responsible for developing and monitoring the Bank's risk management policies in their specified areas. All committees report regularly to the Board of Directors on their activities.

#### Key risk ratios for the Bank are summarised below:

	2025	2024
(a) Capital Adequacy Ratio	17.84%	13.66%
(b) Non-performing Loan (NPL) Ratio	23.09%	26.99%
(c) Liquid Ratio	95.28%	106%

Contingent liabilities (GHS'000)	802,986	1,189,407
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#### Qualitative disclosures

The dominant risks impacting the bank's operations are: credit risk, liquidity risks, market risks and operational risks. The bank maintains a consistent approach in the measurement of all risks exposures.

#### Statutory breaches and sanctions.

	2025	2024
Default in statutory liquidity (times)	Nil	Nil
Default in statutory liquidity sanction (GHC'000)	Nil	Nil
Other regulatory sanctions (GHC 3.72 million)	Nil	2

## Deloitte.

### INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE MEMBERS OF OMNIBSIC BANK GHANA LTD

#### Our opinion

The financial statements of OmniBSIC Bank Ghana LTD, which comprise:

- the statements of profit or loss and other comprehensive income;
- the statements of financial position as at 31 December 2025;
- the statements of changes in equity;
- the statements of cash flow for the year then ended; and
- the related notes are derived from the financial statements of OmniBSIC Bank Ghana LTD for the year ended 31 December 2025.

In our opinion, the accompanying financial statements are consistent, in all material respects, with the audited financial statements of OmniBSIC Bank Ghana LTD in accordance with the requirements of the Bank of Ghana Guide for Financial Publication for Banks and Bank of Ghana Licensed Financial Institutions.

#### Summary financial statements

The financial statements do not contain all the disclosures required by the IFRS Accounting Standards as issued by the International Accounting Standards Board (IAS), as adopted by the Institute of Chartered Accountants Ghana, the requirements of the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

Reading the financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The financial statements and audited financial statements do not reflect the effect of events that occurred subsequent to the date of our report on the audited financial statements.

#### The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 10th March, 2026. That report also includes:

- The communication of key audit matters. Key audit matters are those matters that in our professional judgement, were of most significance in our audit of the financial statements for the current period.

#### Directors' responsibility for the summary financial statements

The Directors are responsible for the preparation and fair presentation of the financial statements in accordance with the requirements of the Bank of Ghana Guide for financial publication for Banks and Bank of Ghana Licensed financial Institutions.

#### Auditor's responsibility

Our responsibility is to express an opinion on whether the financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

#### Report on other legal and regulatory requirements

In accordance with our full audit report, we confirm that:

- The Bank generally complied with the provisions of the Companies Act, 2019 (Act 992).
- The Bank has generally complied with the Bank of Ghana Corporate Governance Disclosure Directives.
- The Bank generally complied with the provisions of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

The engagement partner on the audit resulting in this independent auditor's report is Daniel Kwadwo Owusu (ICAG/P/1327).

#### For and on behalf of:

For and on behalf of Deloitte & Touche (ICAG/F/2026/129)  
Chartered Accountants  
The Deloitte Place, Plot No. 71  
Off George Walker Bush Highway  
North Dzorwulu  
Accra Ghana

10th March, 2026





# OmniBSIC Bank Records 104% Profit Growth In 2025



The country's fastest growing bank, OmniBSIC Bank Ghana LTD has delivered an impressive performance in 2025, with profit before tax soaring by 104 percent to GH¢641million, driven by a rapidly expanding balance sheet, stronger net interest income and solid gains from trading activities.

The Bank's total assets more than doubled to GH¢21.58billion, powered by strong growth in cash balances and investment securities, while customer deposits also doubled to GH¢16.56billion. This signals that the indigenous lender is gaining significant market share in the industry.

Analyses of the bank's 2025 financial results released recently revealed that the strong growth in deposits and assets has positioned OmniBSIC Bank as a preferred haven for clients seeking deeper liquidity and lending capacity.

Its Managing Director, Daniel Asiedu, indicated that the surge in profits and trading gains also enables the bank to scale up credit to the private sector and invest in growth at a time when the economy is showing strong indications of stability.

"For the economy, our rapid expansion underscores a gradual restoration of confidence in the financial system and points to a more resilient flow of capital to support economic activity," Mr Asiedu, a known disciplined banker with footprints across the entire industry sector.

## ▶ Productive Balance Sheet

A closer look at OmniBSIC Bank's results further showed strong growth momentum. Interest income nearly doubled to GH¢2.46billion, while net interest income jumped to GH¢1.17billion from GH¢545.8million.

The surge in net income showed stronger pricing and a bigger, more productive balance sheet. Fees and trading lines also turned in impressive results, with net fees rising to GH¢109.1million and trading income hitting GH¢143.4million. These ultimately doubled the bank's operating income to GH¢1.43billion from GH¢746.1million in 2024.

Though OmniBSIC absorbed higher costs – including GH¢362.1million in personnel expenses and GH¢268.2million in other operating costs in the year under review, the results showed that the bank still managed to double pre tax profit to GH¢640.9million, indicating resilience.

## ▶ Strong Liquidity

The results also showed that the bank's risk metrics improved. The non-performing loan ratio eased to 23.09 percent last year from 26.99 per cent in 2024, and the capital adequacy ratio rose to 17.84 percent from 13.66 percent, strengthening its ability to absorb losses.

Liquidity stayed very strong, despite easing slightly. The results indicated that the bank still held enough cash and near cash assets to cover about 95 percent of all customer deposits.

Guarantees and other off balance sheet commitments also dropped to GH¢803 million, down from GH¢1.19 billion, meaning the bank has fewer risky obligations sitting in the background, according to the results.

On the balance sheet, cash and balances with banks surged to GH¢9billion, and investment securities climbed to GH¢10.19billion, while loans and advances grew to GH¢1.39billion—a conservative asset mix that preserves earnings and liquidity while credit conditions normalised.

The results showed that deposits from banks rose to GH¢3.58billion, providing additional wholesale funding flexibility alongside the strong retail and corporate deposits base. Shareholders' funds increased to GH¢1.11billion, reflecting retained earnings and regulatory transfers.

## ▶ Expectations

OmniBSIC's MD, who is also a reverend minister and Chairman of the International Presbytery of Fountain Gate Chapel (FGC), said the bank was well armed to support businesses expand.

He said the 95% liquidity ratio and operating cash generation above GH¢12billion gave it more flexibility to support clients and selectively grow loans.

Written By:

**Maxwell Adombila**

(Freelance writer & Journalist)





# OmniBSIC Bank In Focus



## OmniBSIC Bank celebrates landmark 10th edition of its Quarterly Health Walk

OmniBSIC Bank celebrated the 10th edition of its Quarterly Health Walk, marking a significant milestone in its journey to promote wellness and community engagement. What began as a simple staff initiative during the COVID-19 period has grown into a vibrant platform that brings together employees, customers, partners, and the wider public.

Held at the University of Ghana Sports Stadium, the event drew a large crowd who took part in an early morning walk before returning for a lively atmosphere filled with music, games, and networking. The energy reflected how much the initiative has evolved beyond fitness into a space for connection and shared

experiences.

One of the standout features was the vendor exhibition, where small and medium-sized businesses showcased products ranging from fashion and food to health and agriculture. This gave entrepreneurs valuable exposure and an opportunity to connect with potential customers.

For OmniBSIC, the Health Walk is more than just an event—it's a reflection of its commitment to healthy living, relationship-building, and supporting local businesses. Over time, it has become a key part of the bank's identity and a growing fixture on Ghana's corporate calendar.

The bank aims to build on this momentum, expanding the initiative's impact in the years ahead.

## OmniBSIC Annual Thanksgiving: "Thus Far by Grace"

On March 1, the OmniBSIC family gathered at the Mövenpick Hotel, Accra, for our Annual Thanksgiving service. This year's theme, "Thus Far by Grace," served as a meaningful reflection on the bank's journey and its growing impact on both the national economy and the communities we serve.

Dressed in white to symbolize our gratitude, shareholders, the board, management, and staff came together to celebrate a year of shared success and collective effort.



### Highlights of the Day:

**A Call to Growth:** Guest preacher Rev. Eastwood Anaba delivered an insightful message on the power to create wealth, focusing on four essential pillars: Mindset, Motivation, Mastery, and Multiplication.



**A Moment of Worship:** The atmosphere was uplifted by the ministry of Dunsin Oyekan, whose powerful worship led the way for a memorable afternoon.



**A Milestone for the Choir:** In a special highlight for the bank, the OmniBSIC Charis Choir took the opportunity to record their first-ever song during the event, marking a new chapter for our talented internal team.





# OmniBSIC Bank In Focus

Every photograph from the day captures the spirit of excellence and the strong sense of community that defines OmniBSIC. We invite you to look through the pictures and relive these moments with us.



## OmniBSIC Bank at the 10th Heritage Caravan

For the third consecutive year, OmniBSIC Bank proudly sponsored the 10th Heritage Caravan, a journey across 14 regions in 8 remarkable days.

From Safari Valley to Mole National Park, Paga, Dambai and Bolgatanga, each stop brought Ghana's culture, people and landscapes to life.

More than a trip, it was a celebration of heritage, connection and community and we were proud to be part of it.

Take a glimpse into the unforgettable journey:





# F for Fugu: The “Blouse” That Understood the Assignment

It started as a joke or a troll, I may say. The kind that slips into social media, earns a quick laugh and disappears. But this one stayed. It stirred conversations, travelled across timelines, and soon the troll had turned into a national moment. Timelines were buzzing, fingers were flying across keypads, and what began as a tease quickly turned into a full-blown “keypad war.”

The subject? Our very own Fugu, also called Batakari, known in English as Smock, in one quick moment, was casually called a “blouse”! Eh!

Ghanaians responded in their own way. Some laughed, some pushed back, and others took the opportunity to explain. What followed was more than noise; it became a quiet reminder of something deeper.

From Northern Ghana, Fugu carries history, identity, and pride in every thread. This isn't a “wear once and forget” outfit... Oh no! Fugu has been showing up and showing off at festivals, ceremonies, and the biggest moments in our story. Now let's rewind to the main stage on March 6, 1957. At the Old Polo Grounds in Accra, Kwame Nkrumah stood tall and declared, “Ghana, your beloved country, is free forever.” Do you remember what they wore for the declaration? Need I say more. The real drip of the moment! FUGU! ...No designer labels, no imported trends but just pure, authentic Ghanaian excellence, woven, worn, and witnessed by the world.

Now tell me... if that's not iconic, what is? 😊 ‘Fugu for a reason!’

So when it was casually called a “blouse”, it did more than amuse. It sparked curiosity. People began to ask questions, share knowledge and rediscover what had always been theirs. Conversations turned into



learning moments, and in the middle of it all, Fugu gained even more ground.

The beauty of Fugu is in its presence. It is effortless and commanding at the same time. It drapes with ease, moves with confidence and adapts to whoever wears it. Whether styled simply or boldly, it always feels intentional. You do not wear Fugu to fit in. You wear it, and it speaks before you do.

What began as playful banter has grown into something meaningful. With initiatives like Fugu Wednesday, culture is no longer reserved for special occasions. It is part of everyday life, showing up in offices, on the streets and in spaces where identity is expressed with pride.

In the end, the joke did not diminish Fugu. It amplified it. It carried it further, sparked new appreciation and reminded Ghanaians of the richness they hold. A notable moment came when even those who once mocked the so-called “blouse” went on to host a two-day exhibition in its honour. What began as mockery had, in a full turn of events, evolved into admiration and cultural appreciation. Fugu 1: Critics 0

Call it what you want but as Ghanaians, we will call it culture, identity and one of Ghana's finest expressions.

Because Fugu did not just join the conversation, it defined it.

And as for the teasing, enjoy this one while it lasts. This was just Fugu. Wait till I bring other traditional outfits into the conversation. Until then, thanks for turning a troll into a blessing!

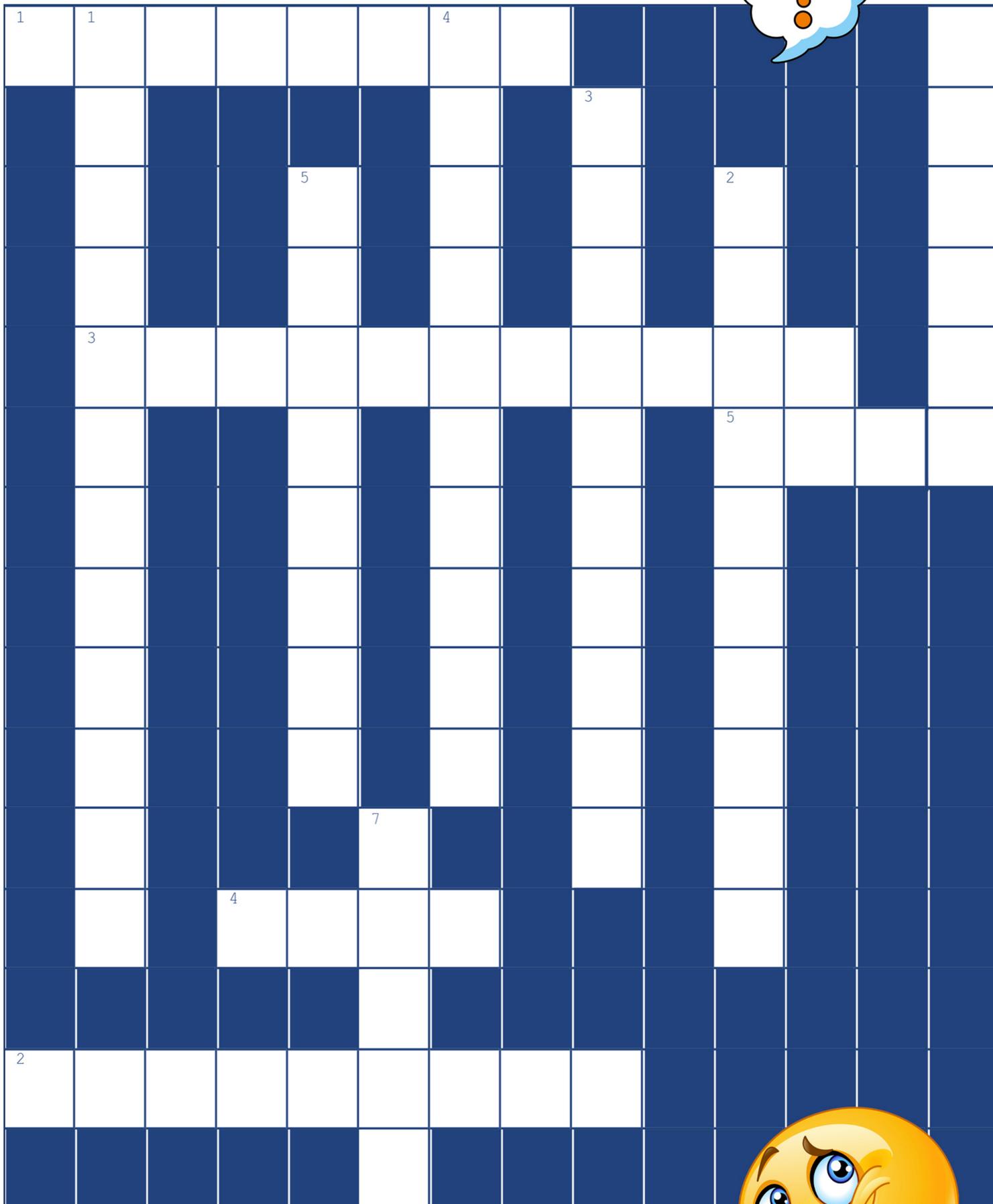
Written By:

**Linda Larbie**

*(Team Lead, Communications, PR & Media mgt)*



# Games Time: Crossword



## Across Direction

1. The belief that women and men should have equal rights and opportunities .....
2. The process of teaching skills and knowledge to help women succeed .....
3. When women have the power and freedom to make their own decisions .....
4. OmniBSIC is her Bank, she is .....
5. Women are .....



## Downward Direction

1. She starts and runs her own business. She's an .....
2. The ability to believe in your own abilities and worth .....
3. A Nigerian writer known for promoting modern African feminism .....
4. When women support and uplift other women .....
5. The first name of Ghana's first female Chief Justice .....
6. A female parent .....
7. The league women belong to .....





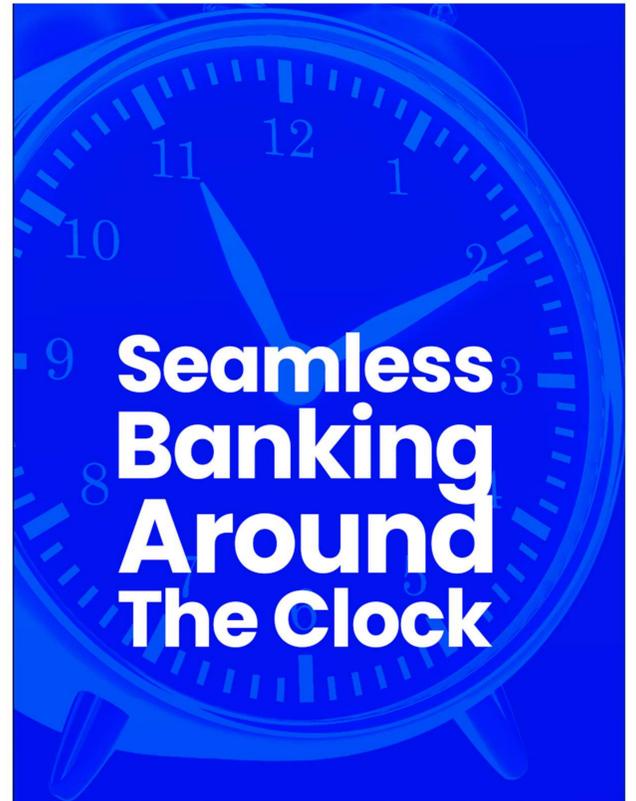
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