





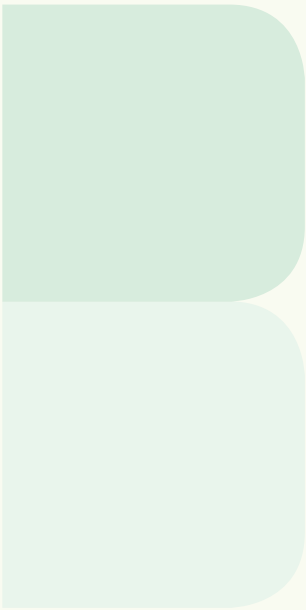
PROFILE OF BOARD
DIRECTORS & SECRETARY

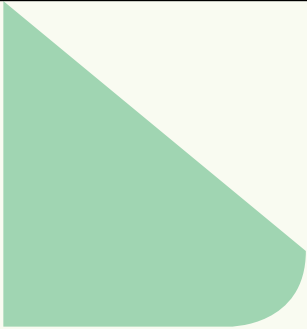
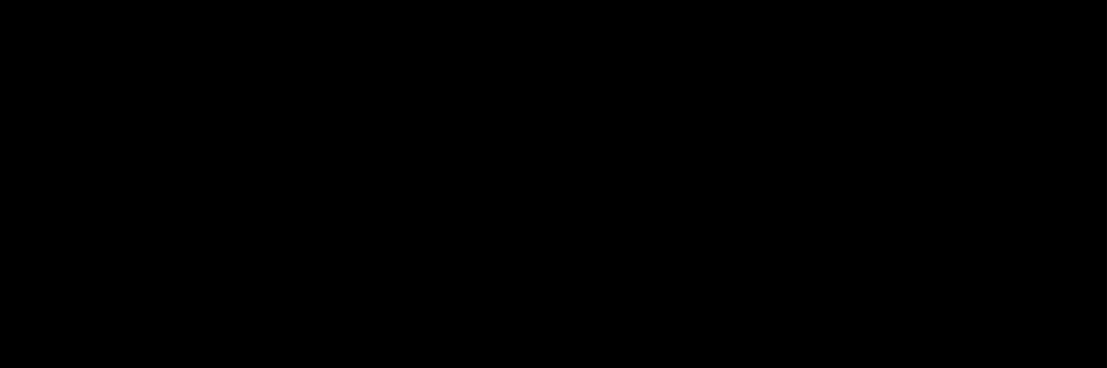


PROFILE OF BOARD





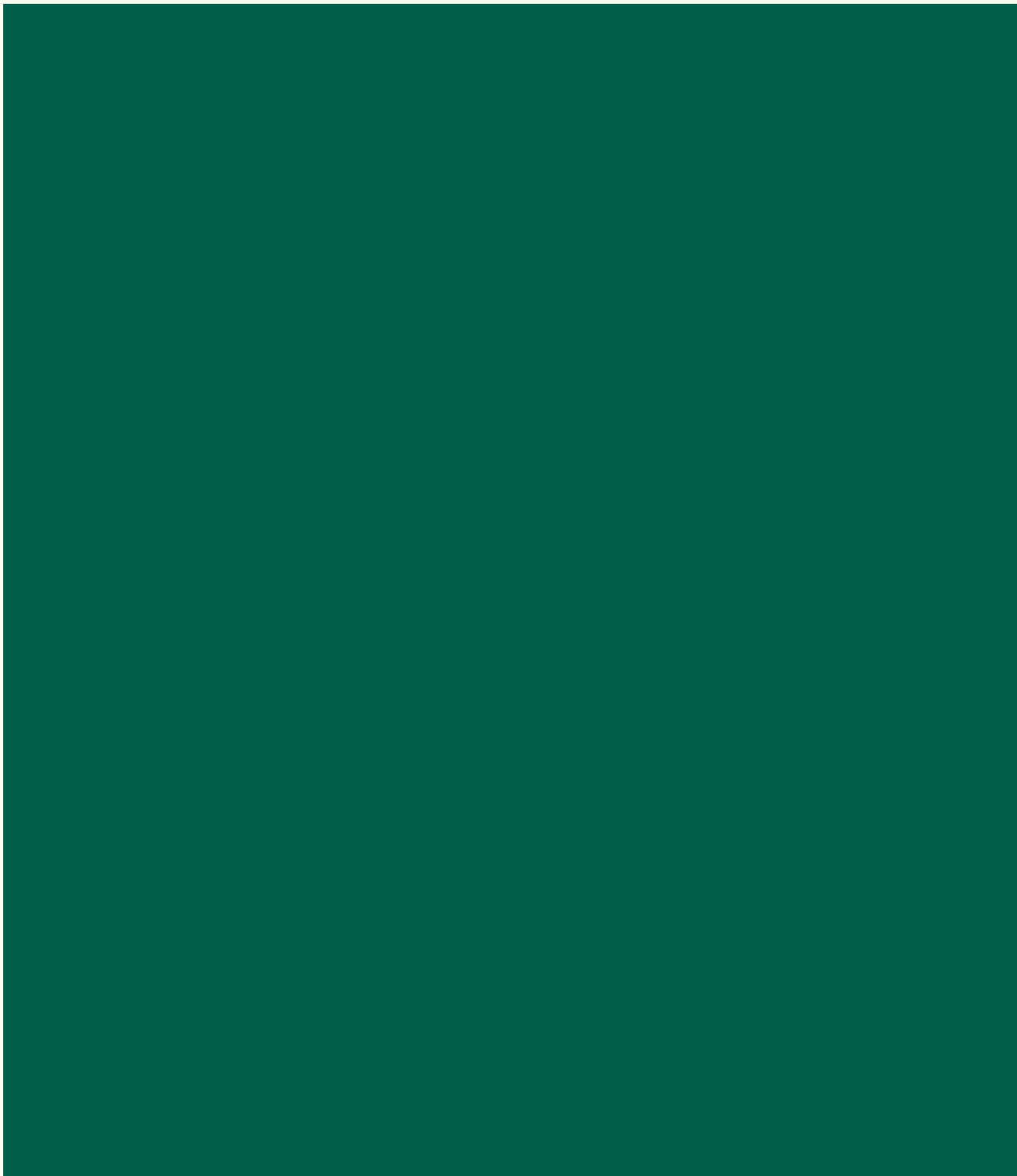




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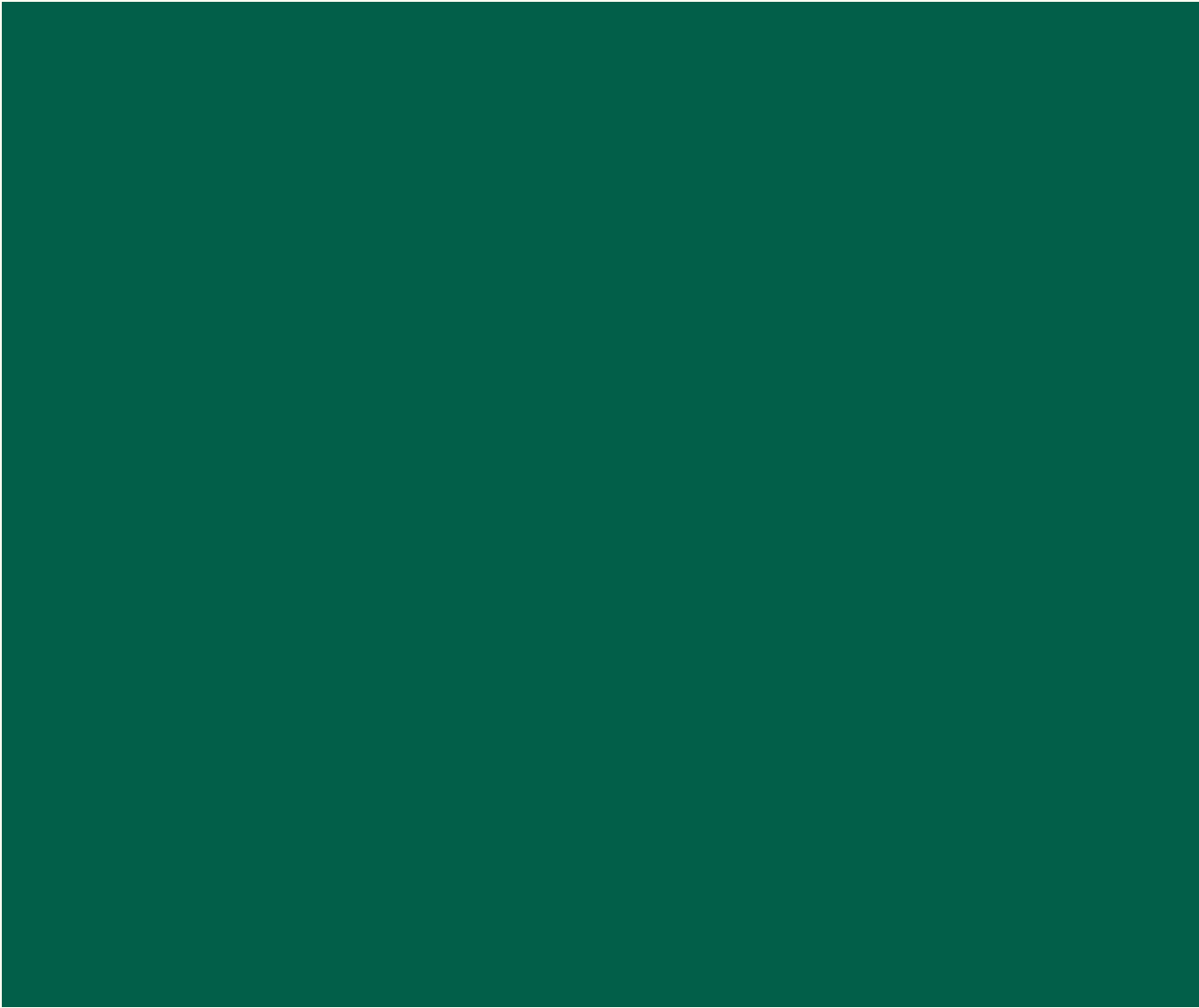






NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

5. FINANCIAL RISK REVIEW – (CONT'D)



NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

Loans with renegotiated terms - See accounting policy in Notes 47 (h)





NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

5. FINANCIAL RISK REVIEW CONT'D

[illegible]

NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

5. FINANCIAL RISK REVIEW – (CONT'D)

NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015



NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

6. 494949



NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

19. LOANS AND ADVANCES TO CUSTOMERS

[illegible]

The following table shows the results of the regression analysis for the dependent variable "Number of publications" (Y-axis) and the independent variables "Gender" (X-axis) and "Age" (Z-axis). The results are presented in the form of a table with columns for the variable, the coefficient, the standard error, the t-statistic, and the p-value.

NOTES TO THE FINANCIAL STATEMENTS CONT'D

FOR THE YEAR ENDED 31 DECEMBER 2015

NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

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25.



NOTES TO THE FINANCIAL STATEMENTS CONT'D

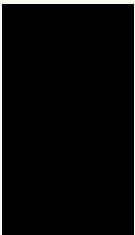
27. BORROWED FUNDS CONT'D

Government of Ghana

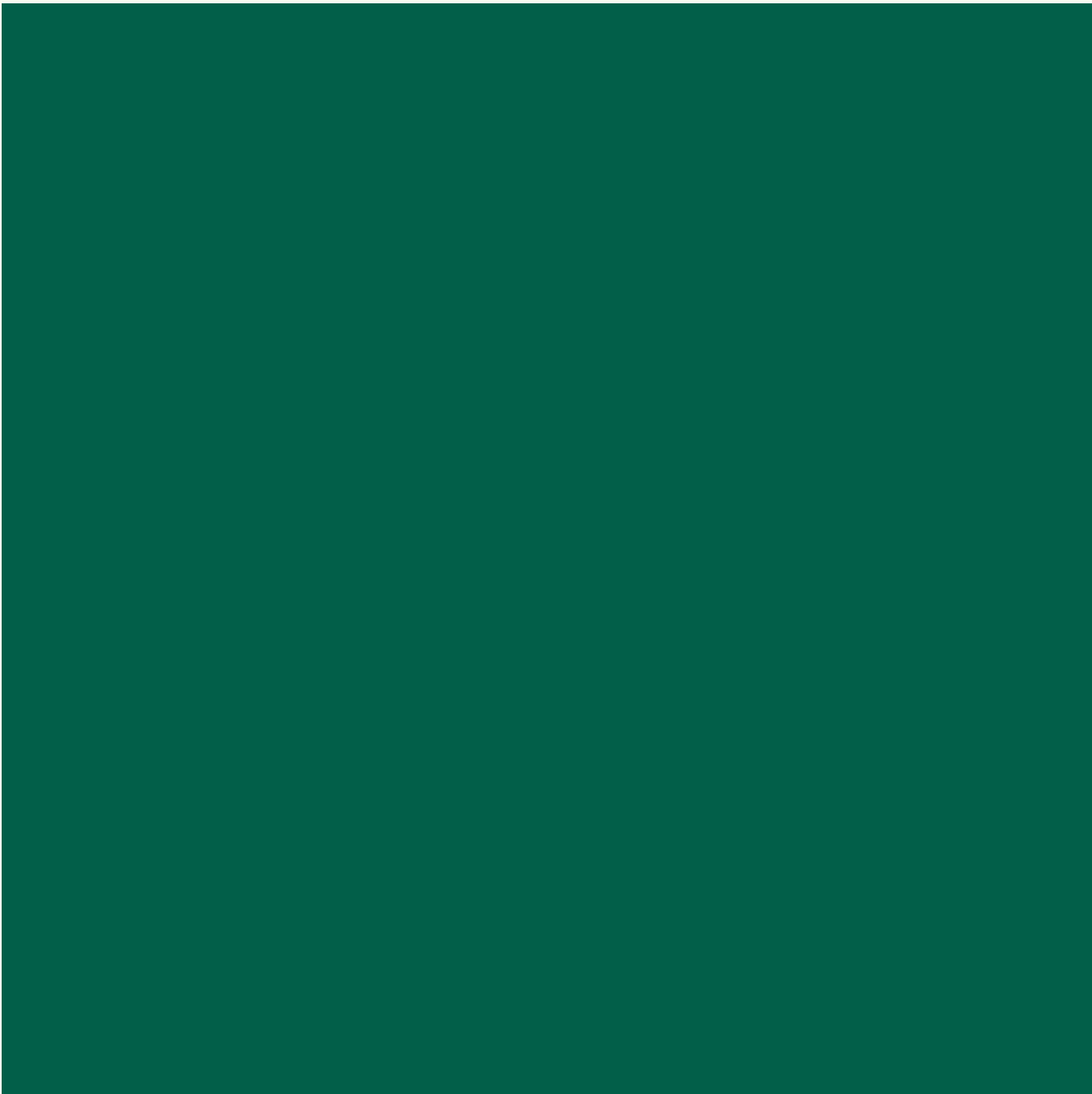
As a result, the model is able to capture the complex relationships between the variables and provide a more accurate prediction of the outcome. The model is also able to identify the most important variables that influence the outcome, which can be used to inform decision-making and policy-making.

28.





NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015



44.

45. FINANCIAL RISK MANAGEMENT CONT'D

Risk management framework – (cont'd)

45. FINANCIAL RISK MANA

NOTES TO THE FINANCIAL STATEMENTS CONT'D

FOR THE YEAR ENDED 31 DECEMBER 2015

47. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONT'D

(h) Financial assets and financial liabilities – (Cont'd)

In assessing collective impairment, the Bank uses statistical modelling of historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, and makes an adjustment if current economic and credit conditions are such that the actual losses are likely to be greater or lesser than is suggested by

47. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES CONT'D

(I) Property and equipment (cont'd)

(iii) Depreciation

Depreciation is calculated over the depreciable amount, which is the cost of the asset, or other amount



NOTES TO THE FINANCIAL STATEMENTS CONT'D
FOR THE YEAR ENDED 31 DECEMBER 2015

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47.

13. Goaso Branch

P. O. Box 72, Goaso

Tel: 035- 2091918, 2094370

024- 4312134

14. Kenyasi Branch

37. Cedi House Branch

PMB, Ministry Post Office,
Accra



