ADEHYEMAN SAVINGS AND LOANS LTD
UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30TH JUNE 2026

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2026

	JUNE, 2026	JUNE, 2025
	GH¢	GH¢
ASSETS		
Cash and cash equivalents	72,641,666	56,749,246
Loans and advances to customers	170,108,982	149,162,705
Investment securities	110,206,507	60,987,918
Other Assets	5,617,652	8,626,406
Property, plant and equipment	5,388,838	7,694,069
Intangible Assets	982,683	1,264,174
TOTAL ASSETS	364,946,327	284,484,517
LIABILITIES		
Deposits from customers	183,546,326	161,870,044
Other Liabilities	17,269,117	19,179,018
Lease Liabilities	2,893,443	2,120,032
Total Liabilities	203,708,887	183,169,094
EQUITY		
Stated Capital	33,104,024	33,104,024
Income Surplus	72,097,326	50,287,511
Revaluation reserve	1,290,310	1,290,310
Statutory Reserve	54,326,610	16,466,567
Credit risk reserve	419,170	167,012
Shareholders' Funds	161,237,440	101,315,423
TOTAL LIABILITIES AND EQUITIES	364,946,327	284,484,517
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STATEMENT OF COMPREHENSIVE INCOME FOR THE HALF YEAR ENDED 30TH JUNE 2026

	JUNE, 2026	JUNE, 2025
	GH¢	GH¢
Interest Income	66,948,400	51,123,970
Interest Expense	(4,858,407)	(4,351,271)
Net Interest income	62,089,994	46,772,699
Fees and Commission Income	366,781	421,794
Other income	536,837	24,054
Total Operating Income	62,993,611	47,218,548
Impairment on Loans and Advances to Customers	(182,416)	(220,781)
Personnel Expenses	(12,914,030)	(9,738,756)
Depreciation and Amortization	(661,149)	(628,299)
Other Expenses	(9,964,265)	(7,955,433)
Profit before income tax	39,271,751	28,675,279
Income Tax Expense	(11,781,525)	(8,602,584)
Profit for the Period	27,490,226	20,072,695
Other Comprehensive Income		
Revaluation Suplus	-	-
Total Comprehensive Income for the year	27,490,226	20,072,695

Approved by the Board on 27th July 2026

Director

Director

STATEMENT OF CASH FLOWS FOR THE HALF YEAR ENDED 30TH JUNE 2026

	JUNE, 2026	JUNE, 2025
	GH¢	GH¢
Cash flows from operating activities		
Profit for the period	27,490,226	20,072,695
Adjustment for:		
Depreciation and amortisation	661,149	628,299
Impairment	182,416	220,781
Changes in Loans and Advances	7,747,182	(33,278,007)
Changes in Other Assets	5,071,685	(279,373)
Changes in Financial Securities	(22,500,000)	16,634,151
Changes in Deposits	8,479,435	16,710,252
Changes in Other Liabilities	11,344,199	5,809,288
Cash generated by operating activities	38,476,291	26,518,086
Income tax paid	(8,909,483)	(7,261,286)
Net Cash From Operating Activities	29,566,808	19,256,800
Cash flows from investing activities		
Purchase of Property, Plant & Equipment	(552,538)	(332,225)
Purchase of Intangible Assets	(227,000)	(894,246)
Net cash used in investing activities	(779,538)	(1,226,470)
Cash flows from Financing Activities		
Change in Lease Liabilities	205,024	207,695
Net Cash flows from Financing Activities	205,024	207,695
Net Increase / (Decrease) in Cash and Cash Equivalents	28,992,295	18,238,025
Cash and cash equivalents at 1st January	43,649,371	38,511,221
Cash and cash equivalents at the end of 30th June	72,641,666	56,749,246
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SUMMARY NOTES TO THE FINANCIAL STATEMENTS

1. Statement of Compliance

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) and adopted by Institute of the Chartered Accountants, Ghana (ICAG) and Guide for Financial Publications for Banks & BOG licensed Financial Institutions and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930).

2. Risk Management

The company's activities expose it to a variety of operational and financial risks and those activities involve in the analysis, evaluation, acceptance and management of some degree of risk or combination of risks. Taking risk is core to savings and loan's business and operational risks are inevitable in the business of providing savings and loans services.

The company's aim is therefore to achieve an appropriate balance between risk and return and minimize potential adverse effects on its financial performance. The most important types of risk includes:

- Credit Risk
- Liquidity Risk
- Market Risk (Includes currency, interest rate and other price risk)
- Operational Risk

The Board of Directors has overall responsibility for the establishment and the oversight of the company's risk management framework. The Board has established a Governance, Credit and Risk Oversight Committee as well as Risk Management, Compliance and Internal Control Department to assist in the discharge of this responsibility.

3. Quantitative disclosures	JUNE, 2026	JUNE, 2025
(a) Capital Adequacy Ratio (CAR)	57.21%	42.71%
(b) Non-Performing Loan (NPL) Ratio	0.51%	0.08%