

FINANCIAL DATA OF TWO (2) FOREIGN BANKS(GT Bank & Zenith LTD) IN GHANA FOR 2018-2020										
THE AMOUNTS ARE RECORDED IN THOUSANDS OF GHANA CEDIS										
	GT Bank Ghana Ltd					ZENITH LTD				
	HORIZONTAL ANALYSIS					HORIZONTAL ANALYSIS				
	2018	2019	2019[%]	2020	2020[%]	2018	2019	2019[%]	2020	2020[%]
NET INTEREST INCOME	160,909,598	268,210,429	67	285,909,263	78	423,419	468,019	11	578,438	37
NET NON-INTEREST INCOME	152,997,766	220,897,372	44	273,493,242	79	180,309	153,541	(15)	153,748	(15)
TOTAL OPERATING INCOME	313,907,364	489,107,801	56	559,402,505	78	603,728	621,560	3	732,186	21
TOTAL OPERATING EXPENSES	98,708,812	188,963,488	91	174,415,401	77	321,885	258,680	(20)	265,313	(18)
NET INCOME BEFORE TAX	215,198,552	300,144,313	39	384,987,104	79	281,843	352,787	25	466,873	66
TAX	64,609,621	92,343,323	43	115,656,298	79	95,959	106,320	11	128,747	34
NET INCOME AFTER TAX	150,588,931	207,800,990	38	269,330,806	79	185,884	246,467	33	338,126	82
CASH AND CASH EQUIVALENT	832,689,912	423,746,000	(49)	598,072,669	(28)	754,241	751,473	(0)	1,489,323	97
CASH ASSETS DUE -BANKS	106,280,678	61,982,092	(42)	111,172,070	5	161,512	266,824	65	534,494	231
CASH ASSETS DUE-GOVERNMENT	106,474,224	28,861,272	(73)	183,630,296	72	459,275	585,782	28	673,732	47
TOTAL LOANS	424,714,417	569,536,071	34	1,057,579,838	149	733,084	648,250	(12)	1,057,205	44
TOTAL ASSETS	2,283,761,988	3,253,180,850	42	4,081,089,298	79	5,572,474	6,691,004	20	8,034,580	44
COMMON EQUITY SHARES (units)						4,000,000	4,000,000	0	4,000,000	0
STATED CAPITAL	404,895,476	404,895,476	0	404,895,476	0	4,000,000	400,000	(90)	400,000	(90)
TOTAL EQUITY	580,471,476	788,272,466	36	1,007,420,243	74	872,201	1,118,668	28	1,456,794	67
TOTAL LIABILITIES	1,703,290,512	2,464,908,384	45	3,073,669,055	80	4,700,273	5,572,336	19	6,577,786	40
TOTAL DEPOSITS	1,664,299,711	2,390,395,075	44	2,995,393,368	80	3,434,249	4,493,305	31	5,730,627	67
TIER 1	544,700,974	768,465,385	41	979,779,688	80	832,933	1,081,409	30	1,398,208	68
TIER 2	35,770,502	19,807,081	(45)	27,640,555	(23)	-	-			
RISK WIEGHTED AVERAGE	1,032,491,067	1,610,807,340	56	2,234,315,932	116	1,727,044	2,229,255	29	1,803,364	4
PROVISION FOR LOANS & ADVANCES				16,244,825		109,324	57,253	(48)	69,574	(36)
SPECIALISED INCOME & EXPENSE ITE	163,318,433	281,306,811	72	290,071,699	78	417,844	375,093	(10)	394,060	(6)

FINANCIAL DATA OF TWO (2) FOREIGN BANKS (FIDELTY & ADB LTD) IN GHANA FOR 2018-2020										
THE AMOUNTS ARE RECORDED IN THOUSANDS OF GHANA CEDIS										
	FIDELITY LTD					ADB LTD				
	HORIZONTAL ANALYSIS					HORIZONTAL ANALYSIS				
	2018	2019	2019[%]	2020	2020[%]	2018	2019	2019[%]	2020	2020[%]
NET INTEREST INCOME	500,521	641,117	28.09	801,642	60.16	265,351	300,096	13.09	415,413	56.55
NET NON-INTEREST INCOME	189,925	261,807	37.85	176,820	(6.90)	122,125	126,930	3.93	138,559	13.46
TOTAL OPERATING INCOME	690,446	902,924	30.77	978,462	41.71	387,476	427,026	10.21	553,972	42.97
TOTAL OPERATING EXPENSES	448,356	581,132	29.61	659,882	47.18	353,419	409,182	15.78	456,283	29.11
NET INCOME BEFORE TAX	242,090	321,792	32.92	318,580	31.60	34,057	17,844	(47.61)	97,689	186.84
TAX	78,373	60,865	(22.34)	66,483	(15.17)	28,149	3,021	(89.27)	32,286	14.70
NET INCOME AFTER TAX	163,717	260,927	59.38	252,097	53.98	5,908	14,823	150.90	65,403	1007.02
CASH AND CASH EQUIVALENT	1,757,719	3,316,432	88.68	1,439,323	(18.11)	652,828	927,086	42.01	755,756	15.77
CASH ASSETS DUE -BANKS	299,030	454,676	52.05	402,465	34.59	277,027	420,394	51.75	309,098	11.58
CASH ASSETS DUE-GOVERNMENT	596,619	390,573	(34.54)	910,879	52.67	279,728	387,259	38.44		(100.00)
TOTAL LOANS	1,419,472	2,454,186	72.89	2,392,426	68.54	1,068,814	1,468,653	37.41	1,911,988	78.89
TOTAL ASSETS	7,015,823	10,478,022	49.35	9,250,849	31.86	3,597,395	4,577,659	27.25	5,715,794	58.89
COMMON EQUITY SHARES (units)	25,250		(100.00)		(100.00)					NULL
STATED CAPITAL	404,486	404,886	0.10	422,840	4.54	275,100	421,700	53.29	698,700	153.98
TOTAL EQUITY	691,605	877,048	26.81	1,000,424	44.65	639,711	793,384	24.02	850,623	32.97
TOTAL LIABILITIES	6,324,218	9,600,974	51.81	8,250,425	30.46	2,957,684	3,784,275	27.95	4,865,171	64.49
TOTAL DEPOSITS	4,456,339	5,216,783	17.06	6,511,922	46.13	2,586,265	3,392,209	31.16	4,281,037	65.53
TIER 1	539,690	647,983	20.07	815,081	51.03	201,102	291,885	45.14		(100.00)
TIER 2	151,915	229,065	50.78	185,343	22.00	314,059	40,399	(87.14)		(100.00)
RISK WIEGHTED AVERAGE	2,788,484	3,495,170	25.34	4,200,378	50.63	1,934,460	2,019,949	4.42		(100.00)
PROVISION FOR LOANS & ADVANCES										
SPECIALISED INCOME & EXPENSE ITEMS	526,729	641,997	21.88	726,365	37.90	381,568	412,203	8.03	488,569	28.04