

The background features a complex financial visualization. On the left, there's a 3D bar chart with blue and green bars. In the center, a line graph with a dotted trend line is overlaid on a grid. To the right, two stacks of silver coins are visible. The entire scene is set against a blue background with faint, semi-transparent text and numbers, including 'ATO', '21,800', '41,30', '9,02', '8.65', '8.70', '41,400', '8.75', '9.75', '9.50', '5,200', '17,000', '2,000', '27,554', '23,785', '24,405', '23,785', '24,405', '23,785', and '24,405'.

CalBank PLC

Facts Behind the Figures Presentation

First Quarter 2026 Results

April 2026

AGENDA

Operating Environment

Business Update

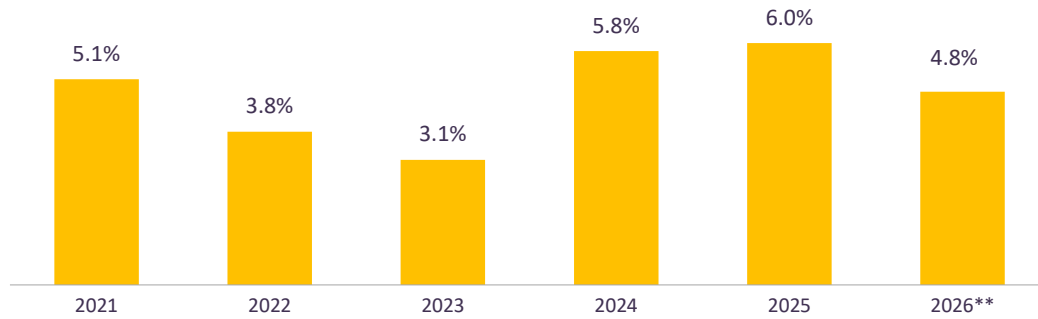
Financial Results

Our Outlook

Q & A

Macroeconomic Overview 1Q26

GDP GROWTH RATE

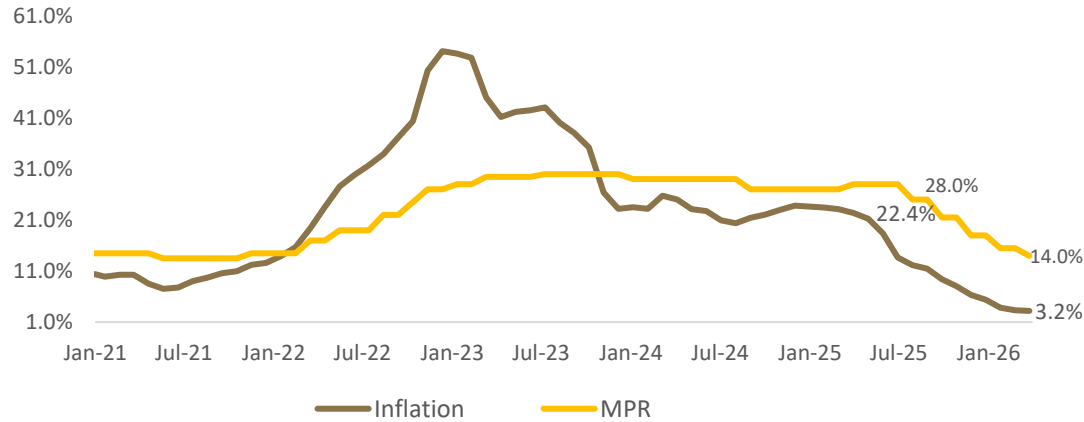


SECTOR CONTRIBUTION TO GDP*

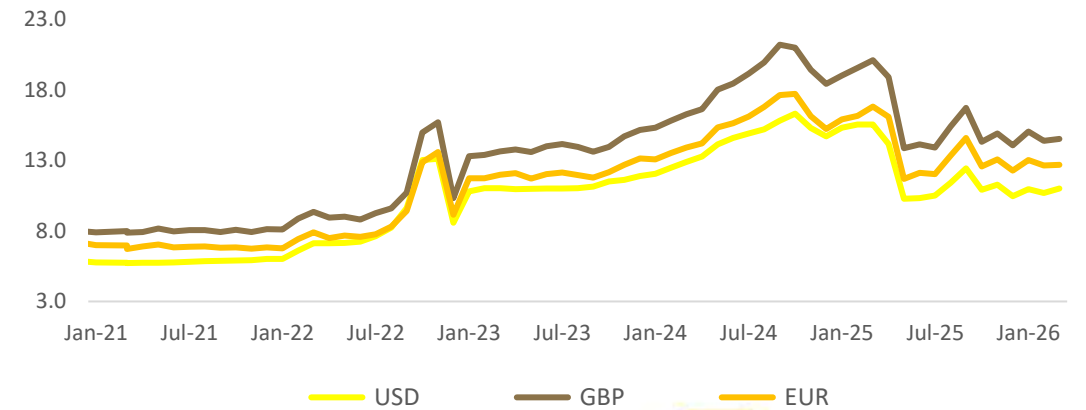


The finance and insurance sub-sectors accounted for 8% of the Services industry

MONETARY POLICY RATE



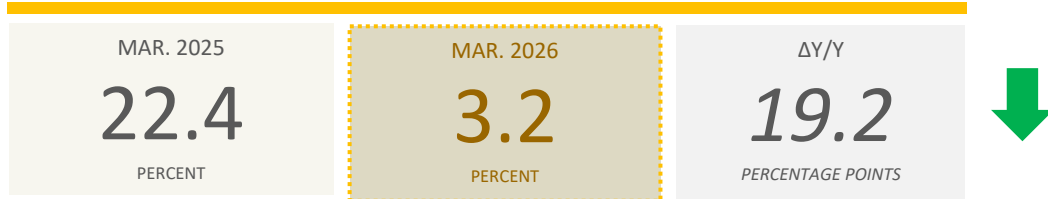
EXCHANGE RATE



Source: Bank of Ghana, Summary of Economic and Financial Data, Ghana Statistical Service
 * As at December 2025; **International Monetary Fund's estimate

Macroeconomic Indicators

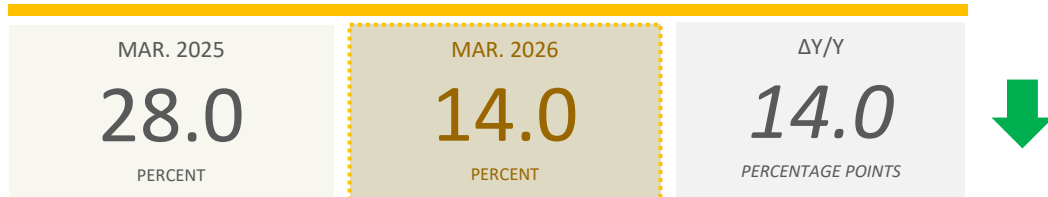
INFLATION RATE



INTEREST RATES 91-DAY BILL



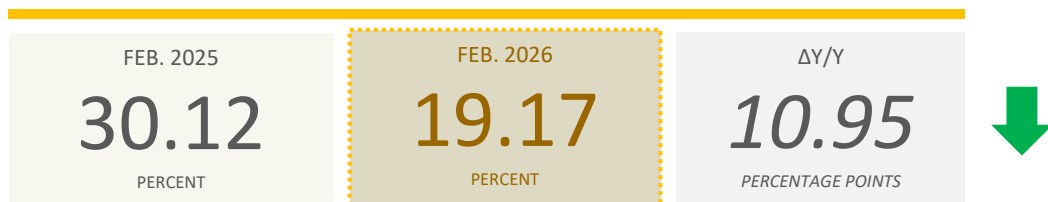
MONETARY POLICY RATE



PUBLIC DEBT TO GDP RATIO (%)



AVERAGE LENDING RATES

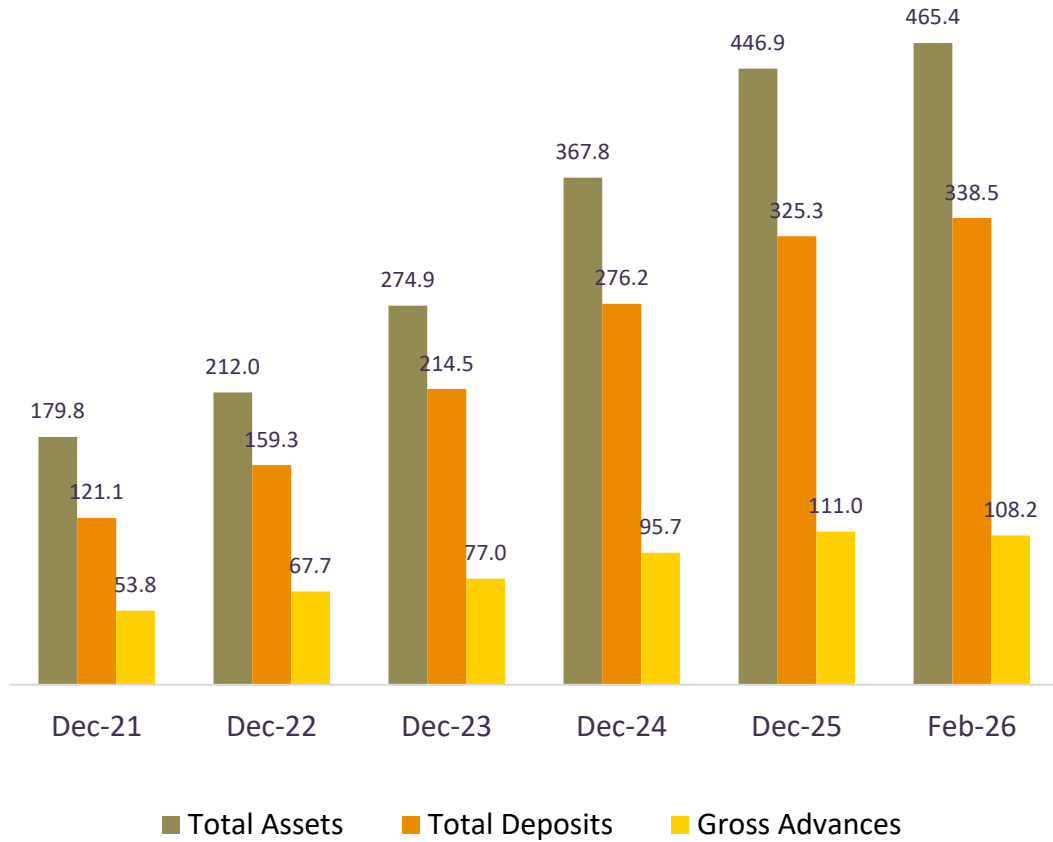


FISCAL DEFICIT/SURPLUS

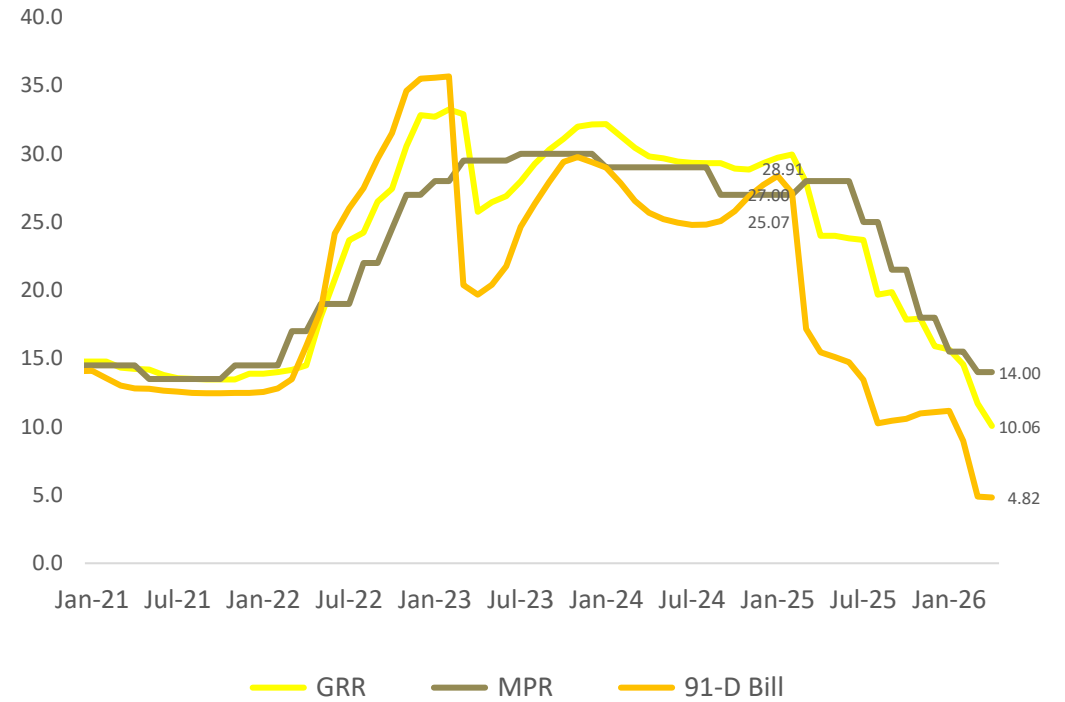


Banking Sector Overview

KEY INDICATORS GHS (BN)



AVERAGE INTEREST RATE (%)

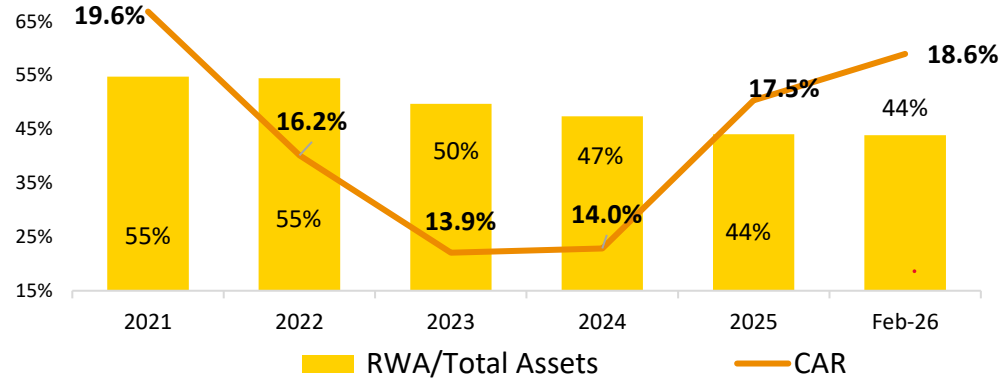


Ghana Reference Rate (GRR) | Monetary Policy Rate (MPR)

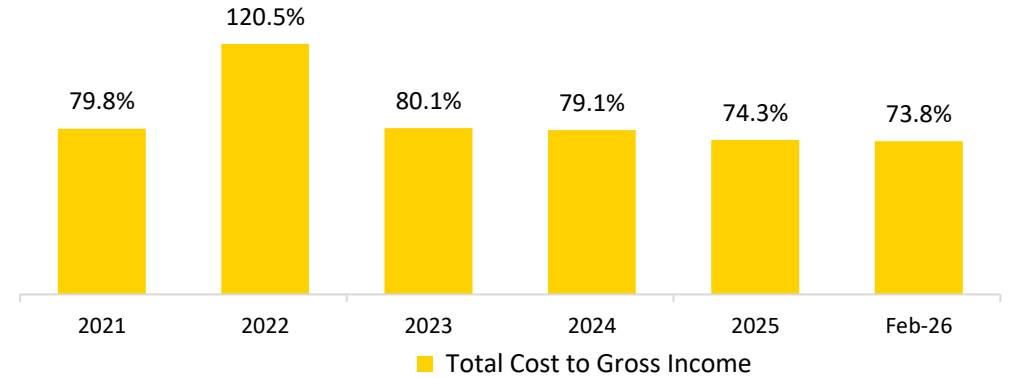


Banking Sector Financial Soundness Indicators (FSI)

SOLVENCY

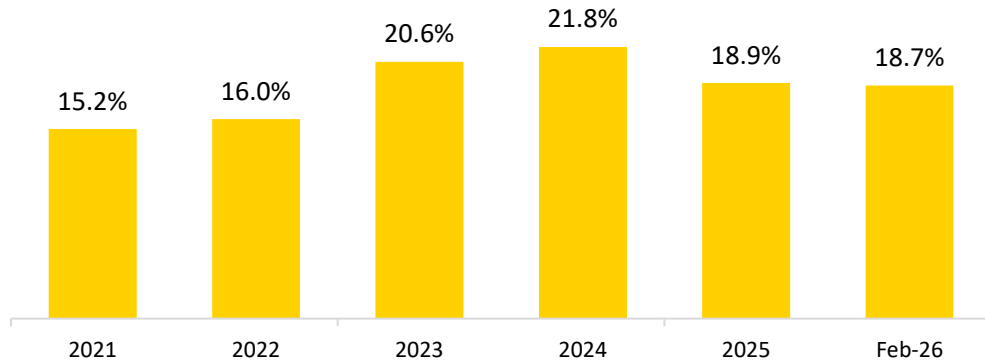


EFFICIENCY

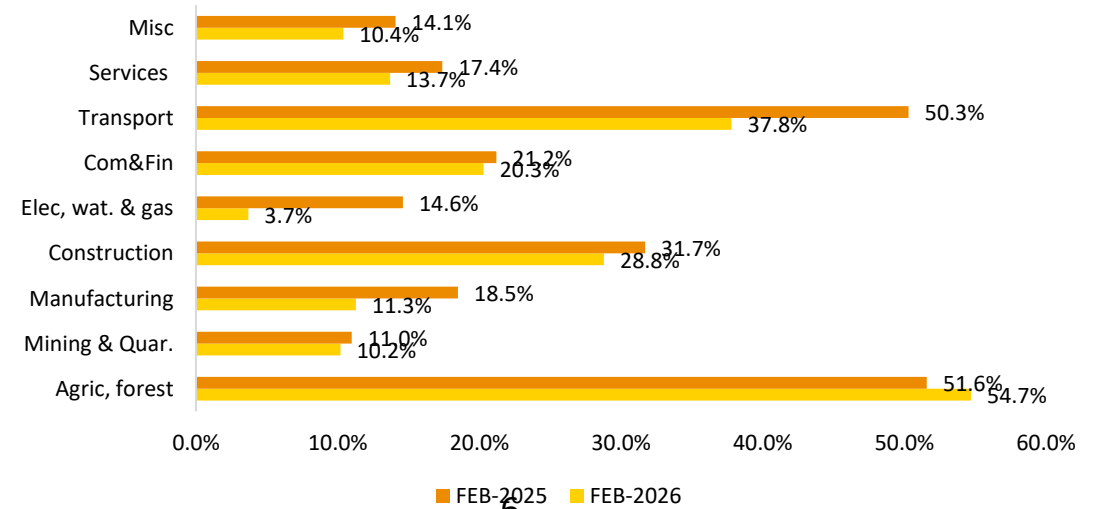


* includes impairment charge

NON-PERFORMING LOAN RATIO (%)



NPL Ratio by Sector (%)



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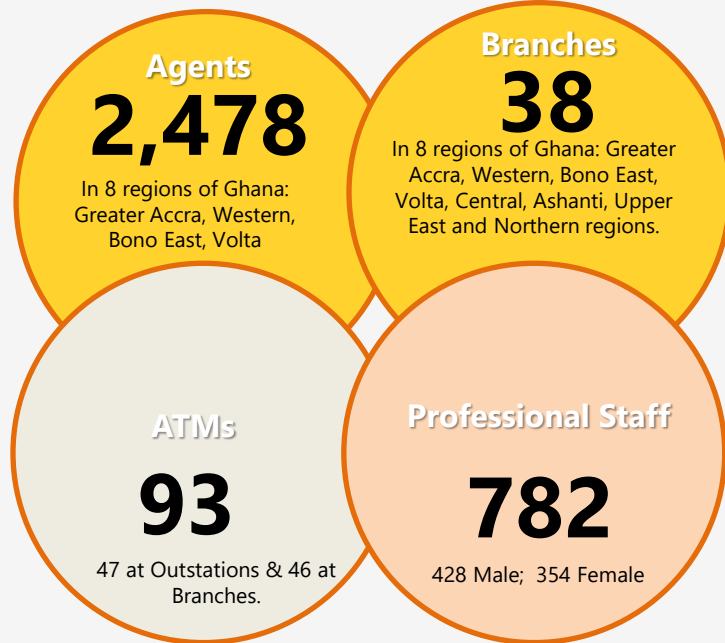
Financial Results

Our **Outlook**

Q & A

CalBank | At a Glance

CalBank Limited is an indigenous bank established in Ghana in 1990, listed on the Ghana Stock Exchange



MARKET STATISTICS¹

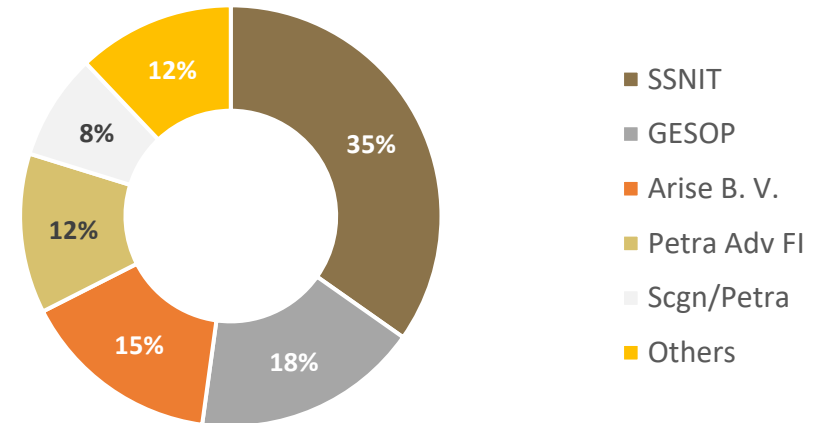
Current Share Price (GHS)	0.86
Market Capitalization (GHS mn)	3,640
YTD Performance	34.38%
52-Week High (GHS)	0.94
52-Week Low (GHS)	0.33

Source: Company Filings, Bloomberg
¹As at 20th April, 2026

MISSION

To become a Tier 1 bank and deepen our retail presence by leveraging innovation and customer centricity

SHAREHOLDING STRUCTURE



SERVICES AND ONLINE PRESENCE

Products & Services

- ✓ Cal Kiddysave Account
- ✓ Cal InvestPlus Account
- ✓ CAL Teen Account
- ✓ CAL Mortgage
- ✓ CAL Govt. Employee loan
- ✓ CAL Auto loan

Online & CAL App Help

- ✓ Internet Banking
- ✓ E- Alert
- ✓ Online Account opening
- ✓ Branch locator
- ✓ Deposit & Forex rates



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CalBank Group Highlights - Q1-2026

 **98%**

From GHS 86mn

Net interest income

GHS 171mn

 **89%**

From GHS 81mn

Non-funded income

GHS 154mn

 **156%**

From GHS 64mn

Profit before tax

GHS 164mn

 **48%**

From GHS 2.2 bn

Loans and advances


GHS 1.1bn

 **11%**

From GHS 9.3 bn

Total deposits

GHS 10.4bn

 **13%**

From GHS 11.8 bn

Total assets

GHS 13.4bn

 **24%**

From -7.1%

Capital Adequacy

17.2%

 **30%**

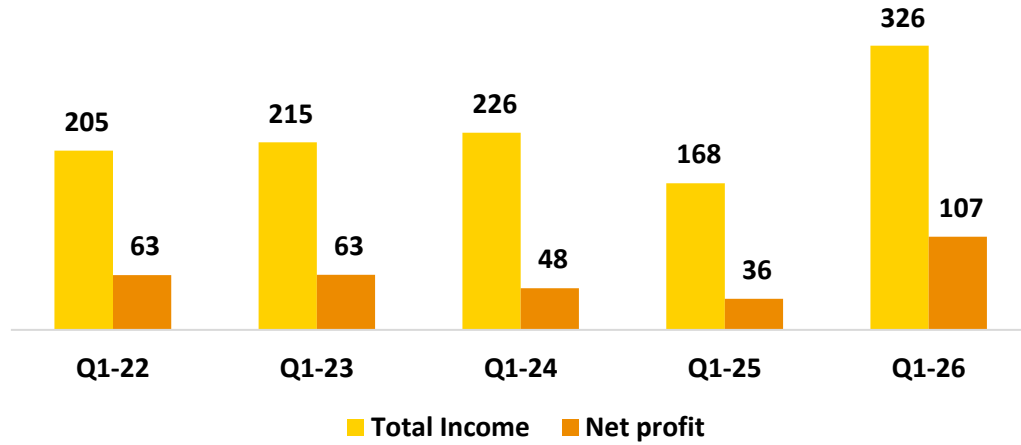
From 45.5%

NPL ratio

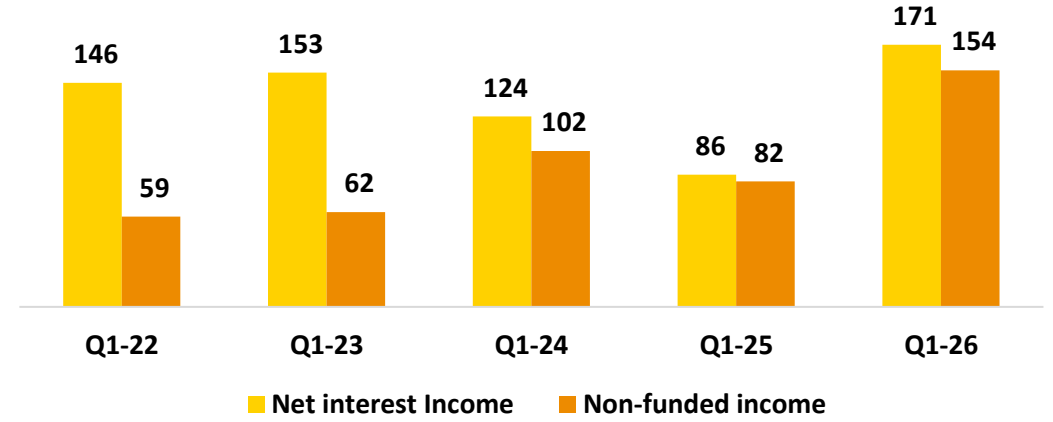
15.1%

Operating performance & profitability (1/2)

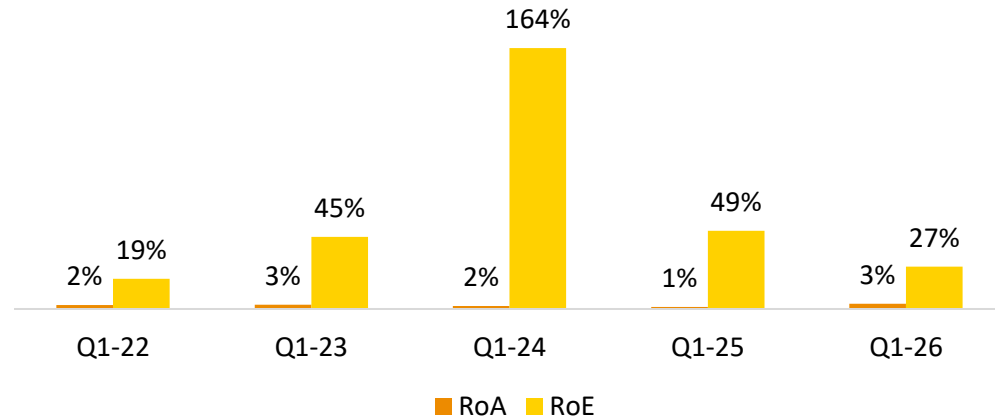
RESILIENT PROFITABILITY (GHS MN)



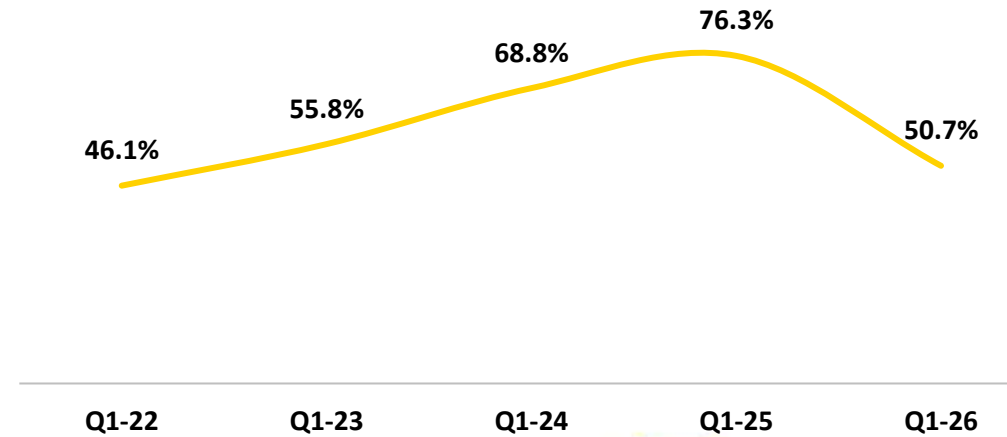
OPERATING INCOME COMPOSITION (GHS MN)



RETURNS (%)



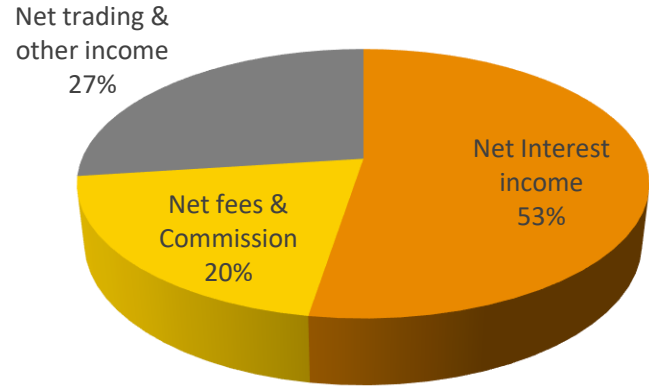
COST TO INCOME (%)



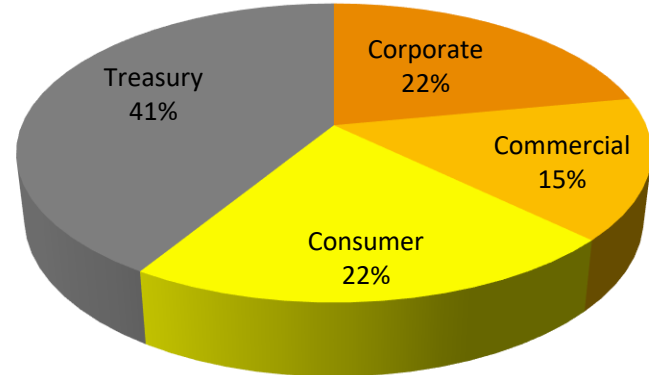
RoE = Return on average equity
RoA = Return on average asset

Operating performance & profitability (2/2)

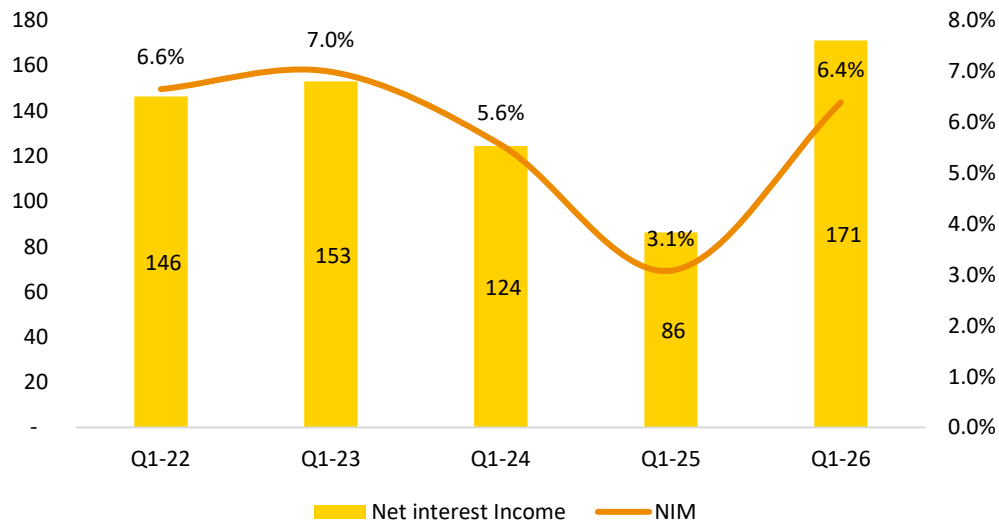
Q1-2026 OPERATING INCOME BY TYPE



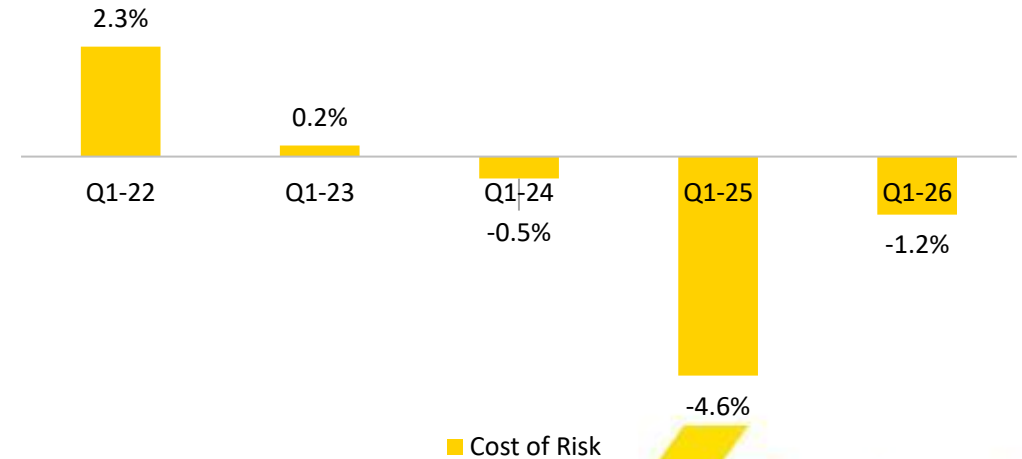
Q1-2026 OPERATING INCOME BY BUSINESS LINE (%)



NET INTEREST INCOME AND MARGIN (NII in GHS MILLIONS / NIM in %)

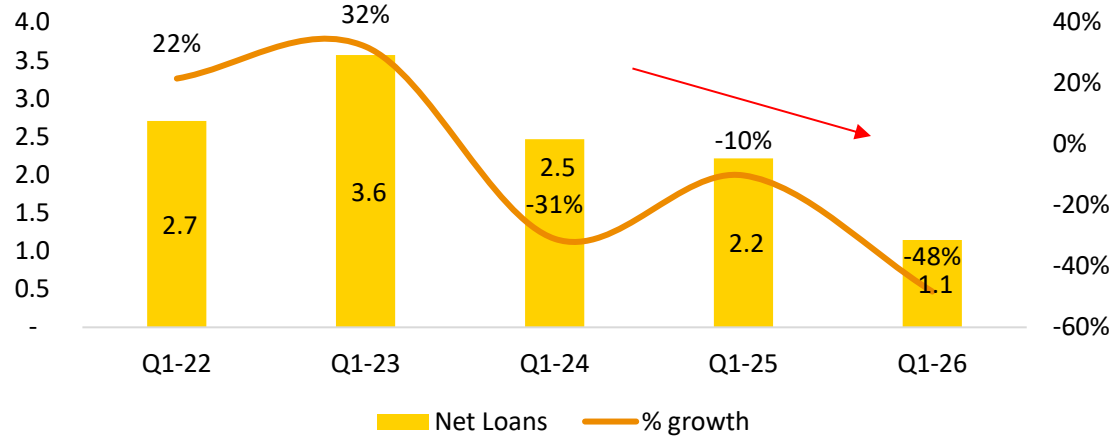


COST OF RISK (%)

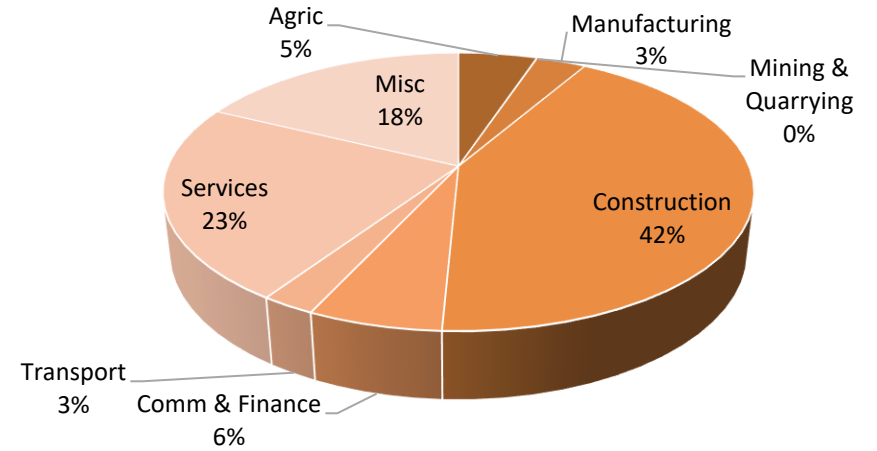


Earning assets portfolio

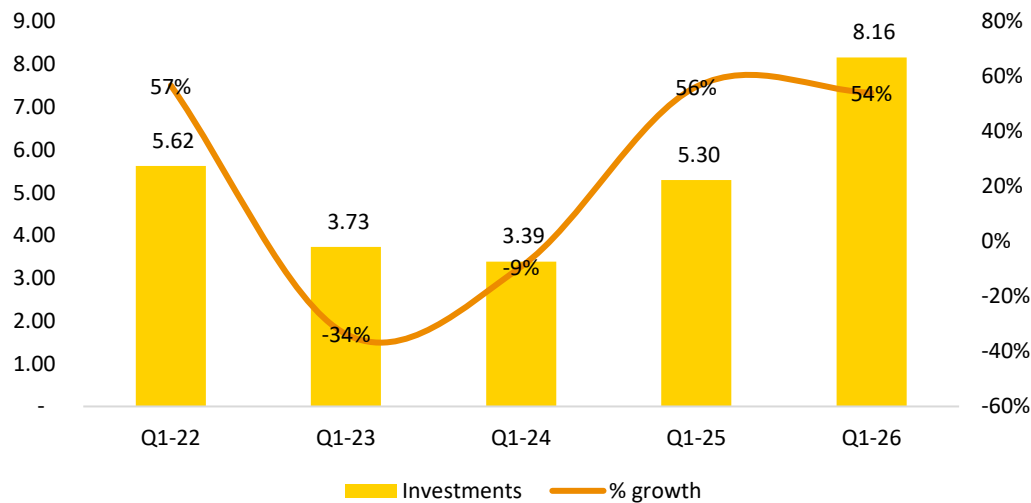
NET LOAN PORTFOLIO (GHS BN)



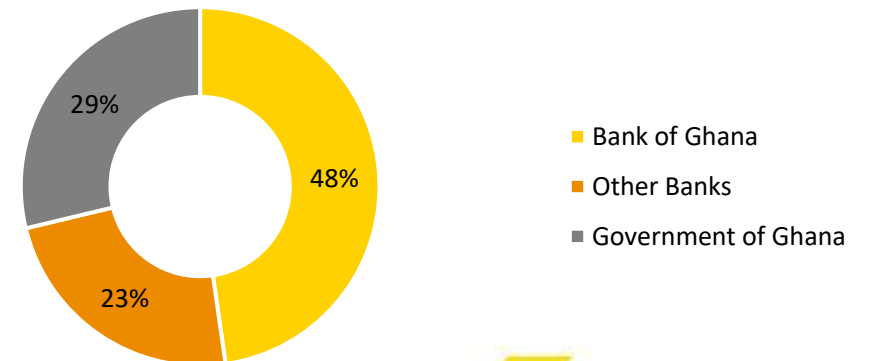
LOAN BOOK DISTRIBUTION BY SECTOR (Q1-2026)



INVESTMENT PORTFOLIO (GHS BN)

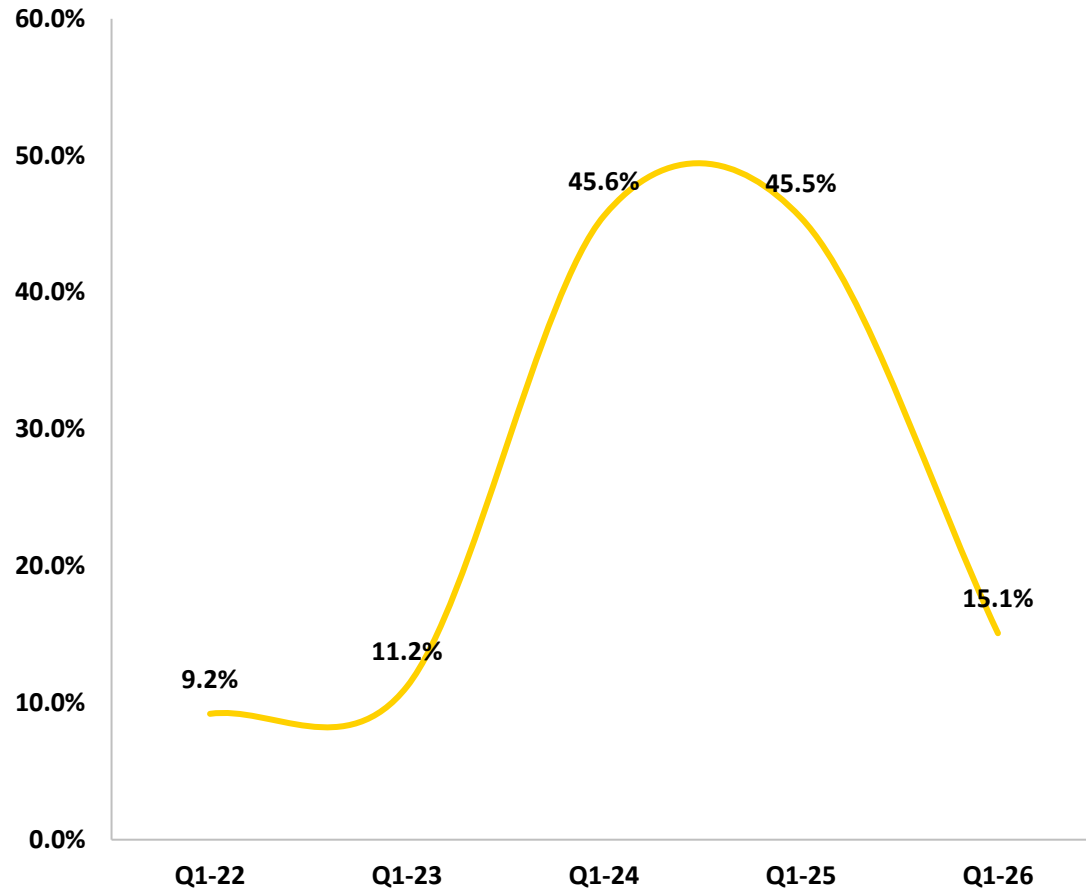


Q1-2026 INVESTMENT CONCENTRATIONS

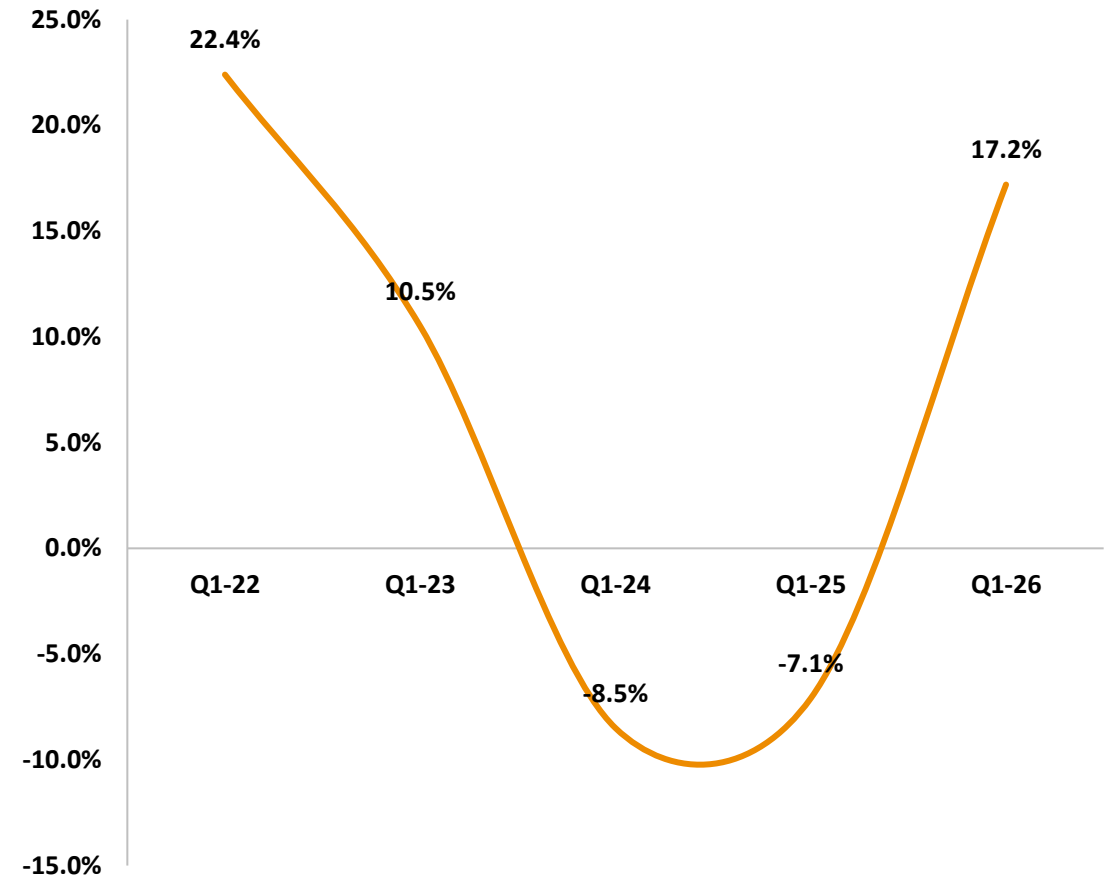


Capitalization and asset quality

NON-PERFORMING LOANS RATIO

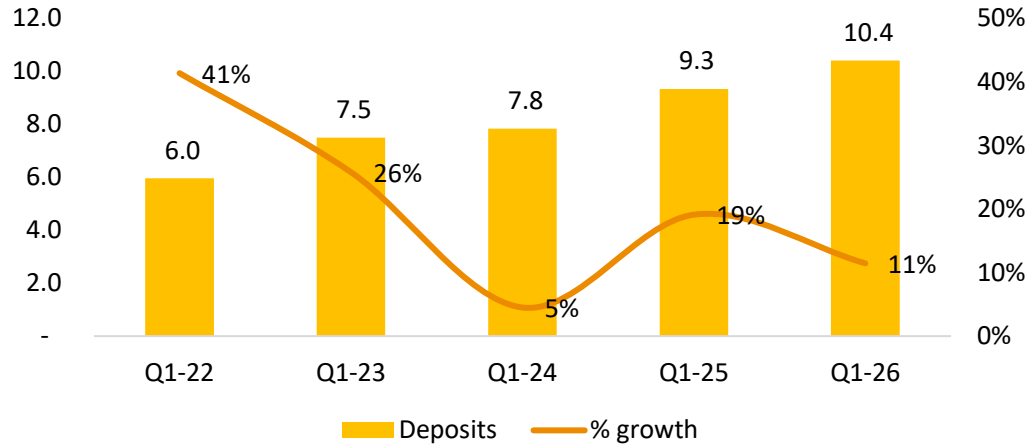


CAPITAL ADEQUACY RATIO

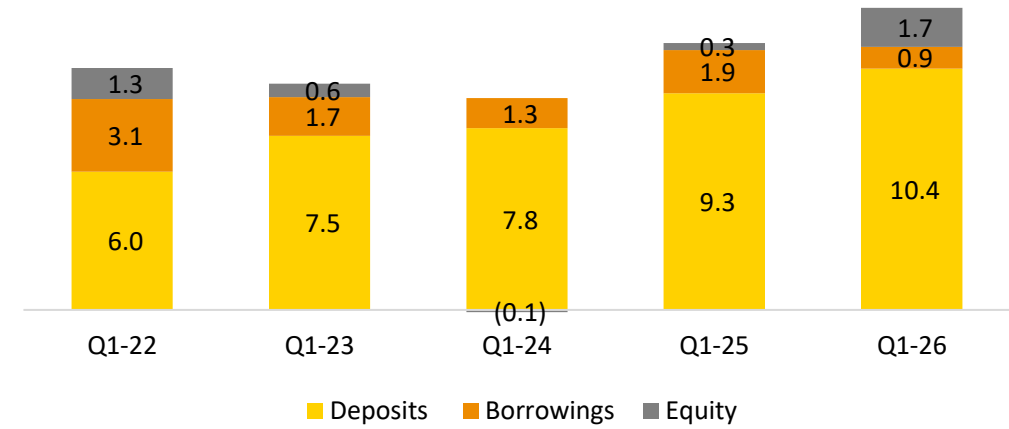


Funding and liquidity positions

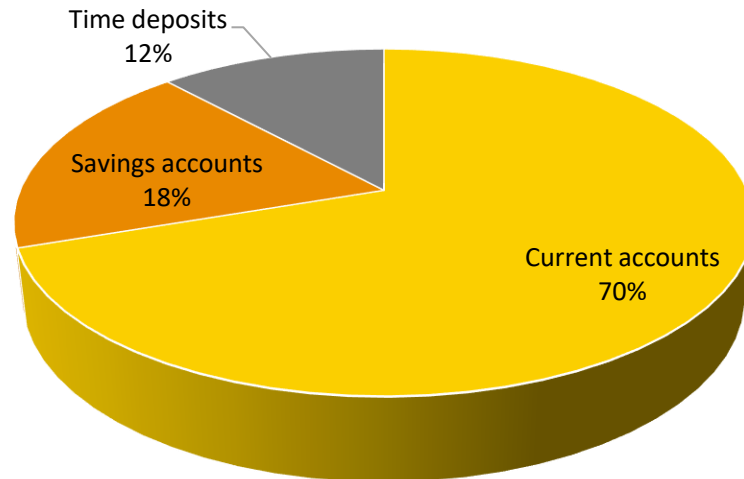
TOTAL DEPOSITS (GHS BN)



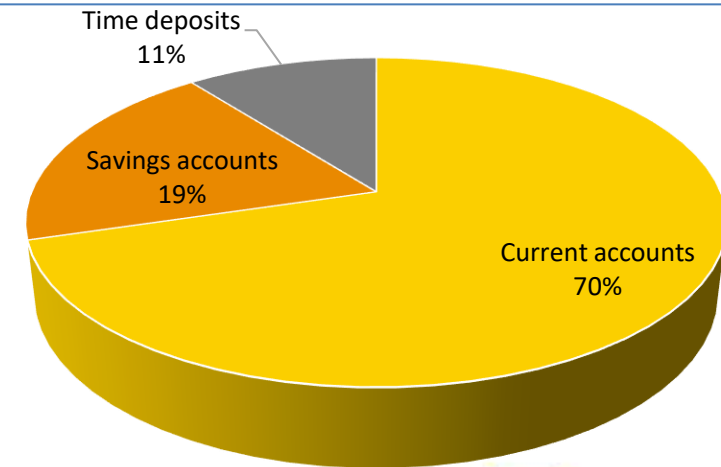
FUNDING MIX (GHS BN)



DEPOSIT MIX [Q1-2025]



DEPOSIT MIX [Q1-2026]



AGENDA

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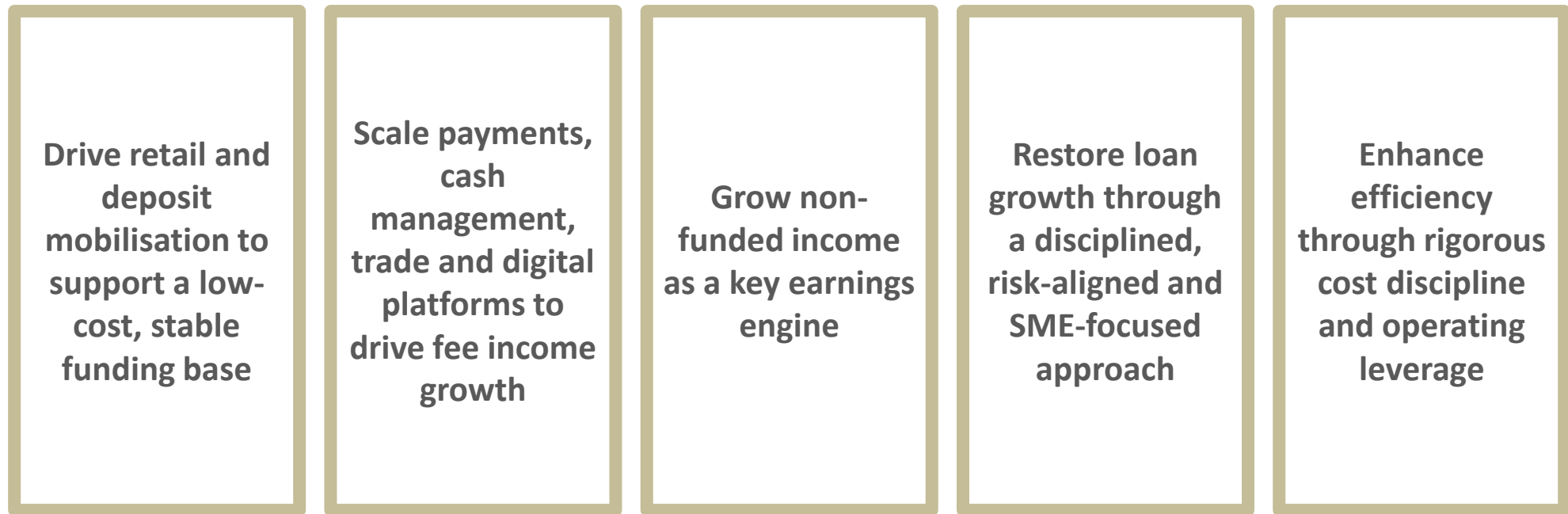
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Core Pillars of Growth



.....*From Recovery to Sustainable Growth*

THANK YOU

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Q & A