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CORPORATE PROFILE

rapid banking, exceptional service

VISION

To be among the three (3) top savings and loans companies by 2015 and a dominant universal bank by 2017.

MISSION

To provide rapid and suitable deposit, transaction, and lending services to individuals and businesses through high quality and satisfied employees, and modern technology.

CORE VALUES

1. Godliness, Discipline and Integrity.
2. High degree of Customer Orientation.
3. Teamwork and Employee Welfare.
4. Interest in Shareholder Value.
5. Commitment and Productivity.



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The company offers all banking services including deposits and account management, Transaction banking(including e-banking) lending, and advisory services.

COMPANYBACKGROUND

UNION is one of the oldest savings and loans companies in Ghana.

It was registered in 1989 under the Company's code of 1963 (Act 179).

In 2006 and 2009, 90% and the remaining 10% of the company was acquired by the Josphong Group of Companies respectively. Following the acquisition, the company's paid in capital has increased steadily above the regulatory requirement of GHS 7million, making it one of the most solvent Saving and Loans Companies in Ghana

Union operates as a "tier 2" bank. This means that the company offers all banking services including deposits and account management, transaction banking(including e-banking), lending, and advisory services.

BOARD AND MANAGEMENT





ABDULLAH BABA ISSAH - Baba Issah is the Chairman of the Board.

He is an astute banker with over twenty years' experience in banking, management consulting and business strategy. As a banker, he worked up to the executive level in SG-SSB, Barclays Bank and Fidelity Bank.

He is a Chartered Accountant and also the Chief Executive Officer of ABI Consulting. Baba played a critical role in the acquisition process and

continues to provide strategic support in the vision of Union Savings and Loans. He is a proud member of the Institute of Chartered Accountants, Ghana and has an MBA (Finance) and a Bachelors degree in Accounting from the University of Ghana.



JOSHUA MAGNUS NICOL - Mr. Nicol is a Chartered Accountant and a local businessman with experience in financial management. He began his working career in 1968 as an accountant in London and worked with many international firms there including Aluminium Products Company Limited. He also worked with the Accountant General's Department and the State Transport Company as the Head of Accounting and also acted as the Head of STC.

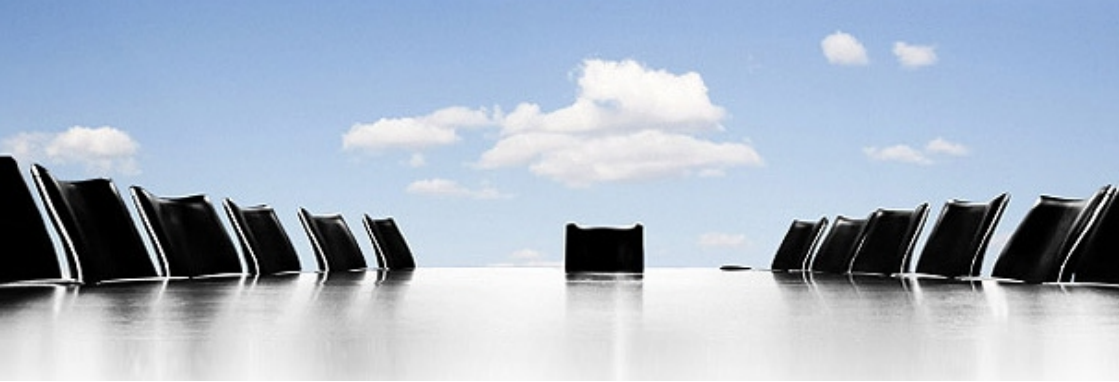
Nicol adds rich experience to the board, having worked extensively in both the private and public sector.



LOLU AKINDELE - Mr. Lolu Akindele is the Managing Director of J.A Plant Pool Ghana Ltd. He holds an MBA from the University of Lagos in Nigeria and a B.Sc (Hons) in Agricultural Engineering from the University of Ibadan.

He worked for many years in Nigeria in various management positions in different banks and later came to Ghana as the General Manager of Intercontinental Bank Ghana Limited, playing a key role in the transformation

and progression of the bank in Ghana. His main strength is in strategic planning, development of operational manuals and staff capacity building.



CAROLINE REINDORF - Caroline Reindorf is an experienced banker, having worked with Barclays Bank (GH) for several years. She is currently the Chief Finance Officer for the Jospong Group of Companies. Caroline holds a B.Sc in Biological Science from the Kwame Nkrumah University of Science and Technology and an Executive Masters in Business Administration from Ghana Institute of Management and Public Administration (GIMPA). She is also an Associate Member of Chartered Institute of Bankers and a member of Institute of Financial Services in the UK. Having held various management positions for several years at Barclays Bank, she adds a lot of experience to the Board, especially her understanding of the Ghanaian Financial Sector.



GLORIA BENNEH - Gloria Benneh is the secretary to the Board. A legal practitioner with several years of experience in the Non-Bank Financial Sector. She is currently the head of the Legal Department of the Jospong Group of Companies, responsible for the formulation of legal strategy for the department and the Jospong Group. Until that appointment, she had worked with the legal team of ProCredit Savings and Loans for several years.

Gloria was called to the Bar in the year 2003 having successfully graduated from the Ghana Law School and also has a Bachelor of Arts in Law and Political Science from the University of Ghana. Gloria has vast experience and practice in contract administration, corporate law, and commercial international relations.



PHILIP OFORI-ASANTE - Philip Ofori-Asante is an enthusiastic and accomplished banker with over ten years in senior managerial roles, having attained leadership roles in both international and local banks in Ghana. With his strong entrepreneurial and leadership skills, he has experience working with various stakeholders in the industry and across industries. In that process he has acquired extensive experience in Business and Banking. He is currently

into private business in oil and gas.



Philip holds an Executive Masters in Business Administration(EMBA) from the Ghana Institute of Management and Public Administration(GIMPA) and a Bachelor of Arts in Sociology from the University of Ghana. He also holds a Post Graduate Certificate in Relationship Management from the Institute of Financial Services, United Kingdom and an Associate of the Chartered Institute of Bankers, Ghana.



PHILIP OTI - MENSAH -MANAGING DIRECTOR -Mr. Philip Oti-Mensah has over 10years experience in Micro, Small and Medium Enterprise(MSME)Banking. Prior to joining Union, Philip was the Deputy Managing Director of ProCredit - Ghana and an audit board member of ProCredit Bank in Congo. As Deputy Managing Director of ProCedit he achieved consistent growth, profitability and industry leadership. His broad areas of expertise are strategy formulation, business planning and development, risk management, institution building and employee development.

He holds a BSc degree in Banking and Finance and an Executive Masters degree in Project Management from University of Ghana Business School. Mr. Oti-Mensah also holds a ProCredit Banker Certificate(MBA equivalent) in International Bank Management from ProCredit Academy (Germany). He is a people focused and a result oriented leader.



KWASI NIMAKO -HEAD ,FINANCE - Kwasi is a qualified accountant (ACCA) with more than 10 years post qualification experience. He began his career as an associate with Pricewaterhouse Coopers Ghana. Subsequently, he worked in Barclays Bank as Head of Business Performance for four years and subsequently has been consulting for a number of financial institutions including Fidelity Bank and Union Savings and Loans Ltd. His area of expertise is in strategy formulation and management reporting for business



insights. Kwasi holds a Bachelor of Commerce degree from the University of Cape Coast.



DOMINIC GODLOVES DONKOH - HEAD, BUSINESS - Dominic has over 12 years experience in Business Development and Risk Management, in the banking and non-bank financial sector. His specific areas of expertise are in IT-led policy and process development, employee capacity building and product development.

Dominic has worked in Unibank in various positions including Head of Monitoring and Recoveries, Corporate Relationship Manager and Head of Small Business Unit. Later joined ProCredit as Head of Credit, Head of Credit Risk and later as Head of Risk Management Division (as Extended Management Board Member). Before joining Union, he held the position of Chief Risk Officer at IFS Financial Services. He holds a BSc. Degree in Accounting from the University of Ghana Business School and a ProCredit Banker Certificate (MBA equivalent) in Management from Procredit Academy (Germany)



| PRODUCTS & SERVICES |





Small & Medium Enterprise (SME) Banking

At UNION, we place emphasis on speed and quality service delivery. Every SME gets a relationship manager whose goal is to provide tailored services on an ongoing basis.

Below are our general products and services for SMEs:

- U-First Account
- U-Flexi (Current Accounts)
- U-Save (Savings Account)
- U-InvestPlus (Fixed Deposit)
- U-Business Loan
- U-Rapid Loan
- U-Car Owner Loan
- U-SMEClinic

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Call Centre

WELCOME TO OUR WORLD OF SUPERIOR SERVICE QUALITY!

At Union we simply ensure that we deliver on our promise of "rapid banking, exceptional service". Our strength is in our carefully selected, well trained and committed staff. We will be glad to receive your feedback about customer service.

Please call our hotline on

0501255397

or send your feedback by mail

info@unionbanking.com.gh

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Micro Enterprise Banking

At UNION, we have specially trained officers to provide friendly services to microenterprises and recommend them for credit facilities which we provide rapidly and professionally.

Our products and services for microenterprises are:

- U-Susu
- U-Flexi (Current Accounts)
- U-Save (Savings Account)
- U-Micro Loan
- U-Car Owner Loan
- U-Micro Clinic
- U-InvestPlus (Fixed Deposit)

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Personal & Family Banking

At UNION, our aim is to meet the banking needs of everyone in the family. Below are our general products and services for individuals and their families:

- U- Investplus (Fixed Deposit)
- U- Flexi (Current Accounts)
- U- Save Savings Account)
- U- Personal Loan
- U- Scheme Loan
- U- Renovate Loan
- U- Junior Account
- U- Scholar Account

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Union SME Clinic Business Solutions!

Small and **Medium** Enterprises play a critical role in the development of Ghana's economy. At **Union**, we are interested in ensuring that SMEs have the right knowledge and skills to manage their business which will impact positively on **Union** and the economy as a whole. **SME Clinic** is a platform we provide free of charge to business owners and managers on regular basis. Topics are based on need analysis and by popular request. Broad topics include: Business Development, Marketing, Human Resource Management and Financial Management.

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U-Junior & U-Scholar Accounts

Invest in Education,
Secure your future

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Omni Saving Every Cedi Counts

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OmniBanking Banking Everywhere

OmniBanking combines mobile technology, and the Kiosk banking model to make banking accessible to all. Omni- a Latin word which means 'all'- has been chosen as the brand name for this product because this low cost model (which has been created by Union and Zoom Cabin) will be seen everywhere in Ghana.

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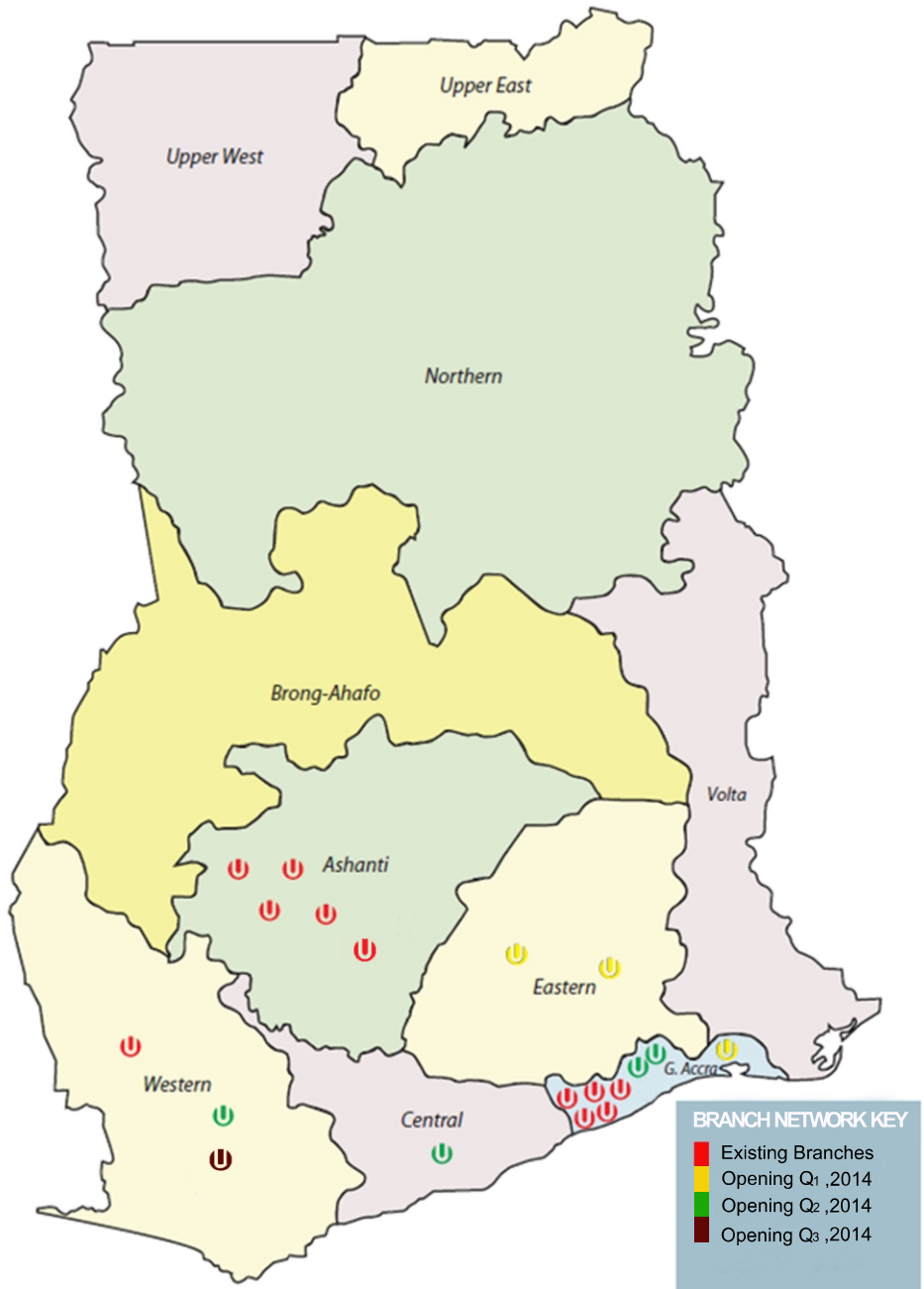
Outlook

At union, the customer is our absolute priority – and this is not a cliché. We live it every day! We seek to make a clear difference in the quality of customer service by focusing on the quality and satisfaction of our employees. We strive to attract the right people, develop them and reward them for their commitment and output. With good people as the foundation-stone, we expect to constantly be ahead of our competitors.

Being a small institution with only 4 branches as at the end of 2012 is ironically our key advantage because the banking and financial sector has gone through constant transformation and increasing competition in the last decade and we feel our profound understanding of the sector gives us the opportunity to develop the right strategies and partnerships to succeed. We have started transforming Union to become a full fledged bank and expect to achieve this vision very soon, with the backing of our strong shareholders and partners.

We plan to increase the number of branches to 18 by end of 2014. In 2013, we increased deposit, loans and total assets by more than 100%. Branch Network also grew from 4 to 11 and expect to do even better in 2014 as we strive to achieve our long term vision.

BRANCH NETWORK





HEAD OFFICE CONTACT

#C9/14 Dzorwulu, Olusegun Obasanjo Way
Opposite Allied Oil Filling Station.

GREATER ACCRA REGION

ABOSSEY OKAI BRANCH

#28/1 Somuah & Sons Building,
Old Fadama Road, Abossey-Okai

ASHIAMAN BRANCH

Opp. Ashiaman SHS

DZORWULU BRANCH

Head Office
#C9/14 Dzorwulu, Olusegun Obasanjo Way
Opposite Allied Oil Filling Station.

DOME BRANCH

Opposite Engen Filling Station,
Dome Market

NMAI DZORN BRANCH

Hse No. 20, Near Africa Institute of
Sanitation and Waste Management,
Nmai Dzorn

ASHANTI REGION

KUMASI CENTRAL MARKET (KCM) BRANCH

#OTB503, Roman Hill,
Near Afihene Mattress House, Central Market

MANHYIA BRANCH

#KO56/57, Apedwahene House, Manhyia

KEJETIA BRANCH

Opp. Methodist Book Depot, Kumasi

ANLOGA BRANCH

Opposite Haycorn Hotel, Anloga Junction

KRONUM BRANCH

Near Kronum Market, Adjacent CCC Church

WESTERN REGION

TAKORADI BRANCH

Takoradi, Market Circle