

The WHEEL

Reaching New Horizons



In this edition, you'll find:

- ▶ Feature: Lessons from Walt Disney
- ▶ OmniBSIC Updated Tariff Guide
- ▶ OmniBSIC In Focus
- ▶ AI and Your Business: Part II



European shares start August on a positive note

European stocks began August strongly, with the pan-European STOXX 600 rising 0.5% and trading close to a record high. Strong corporate earnings and a sharp fall in oil prices helped boost investor sentiment and supported sectors such as travel and leisure.

(www.reuters.com 03/08/26)

Asian markets react to changing US rate expectations

Asian markets were influenced by shifting expectations around US interest rates in early August. Investors were closely watching US economic data for signs of whether the Federal Reserve would adjust monetary policy, with developments affecting currencies, equities and government bond markets across the region.

(www.reuters.com 03/08/26)

Iceland prepares for EU membership referendum

Iceland will hold a referendum on August 29 on whether to reopen negotiations to join the European Union. The vote will not decide on EU membership itself, but could pave the way for accession talks and potentially a second referendum. Supporters cite economic and geopolitical benefits, while opponents are concerned about sovereignty and control over the country's fisheries.

(www.reuters.com 19/08/26)

Alibaba opens Qwen AI platform to developers

Alibaba launched an open platform for its Qwen artificial-intelligence models, allowing outside developers to build customised AI agents. The first partners include companies in logistics, real estate and wealth management, with more than 10 industries represented. The move is part of Alibaba's strategy to build a wider AI ecosystem around Qwen and compete with other Chinese and international AI platforms.

(www.caixinglobal.com 11/08/26)

Eurozone set for firmer growth after bumper second quarter

Economic growth in the eurozone is set to quicken after showing surprising resilience to the Iran war, according to a Bloomberg survey of analysts. The 21-nation bloc is forecast to expand 0.8% in 2026, up from a 0.5% estimate in July. That revision almost exclusively reflects a stronger performance between April and June, when gross domestic product increased 0.4%, twice as much as projected.

(www.xinhuanet.com 09/08/26)

China July factory-gate inflation eases to 3- month low, CPI slows

China's producer price inflation eased more than expected in July to its weakest in three months, while consumer inflation also cooled, official data showed on Sunday, as global energy prices retreated despite the U.S.-Israel war against Iran.

(www.bloomberg.com 09/08/26)

DISCLAIMER: This information has been compiled by the Communications Department of OmniBSIC Bank for general reference purposes only. While every effort is made to ensure that the information is accurate, OmniBSIC Bank does not guarantee nor does it accept any responsibility or liability for the accuracy or completeness of the content or for any loss which may arise from reliance on information contained in this document.

US and Canada agree to extend trade negotiations

The United States and Canada agreed to extend negotiations over trade measures after discussions between the two countries. The development could help ease concerns about the impact of additional tariffs on businesses and consumers, although major differences remain between Washington and Ottawa.

(www.reuters.com 19/08/26)

China central bank reform plan targets high-level financial opening-up

The People's Bank of China has issued a reform and development plan for the 2026-2030 period, making work arrangements aimed at accelerating the building of a nation with a strong financial sector and improving the central banking system. The plan said measures will be taken to "prudently advance high-level financial opening-up" to expand global use of the renminbi in international trade.

(www.xinhuanet.com 10/08/26)





IMF URGES GHANA TO SUSTAIN QUARTERLY ELECTRICITY TARIFF ADJUSTMENTS

The International Monetary Fund (IMF) has urged Ghana to sustain quarterly electricity tariff adjustments to reduce fiscal risks in the energy sector. The sector shortfall declined to US\$1.4bn in 2025 from US\$1.6bn in 2024 but remained a significant pressure on public finances.

(www.myjoyonline.com 11/08/26)

GOLDBOD TO PURCHASE 30% OF GOLD FROM LARGE-SCALE MINING COMPANIES

The government has signed an agreement with the Ghana Chamber of Mines for the Ghana Gold Board (GoldBod) and the Bank of Ghana to purchase 30% of gold produced by large-scale mining companies. The gold will be processed and refined locally before being added to Ghana's reserves under the Ghana Accelerated National Reserve Accumulation Programme 25.

(www.graphiconline.com 14/08/26)

BOG LIQUIDITY MOP-UP REACHES GH¢12.998BN IN LATEST 14-DAY BILL AUCTION

The Bank of Ghana (BoG) sold GH¢12.998bn in 14-day bills at its latest securities auction, maintaining an average interest rate close to 10.50% as the central bank continued to use short-term instruments to manage liquidity within the financial system.

(www.norvanreports.com 11/08/26)

GHANA'S TOTAL TRADE HITS RECORD GH¢654.7BN IN 2025

Ghana's total trade has reached a new milestone, with the total value of goods traded rising sharply over the past year to set a record high for the country. According to the latest Ghana Merchandise Trade report, the country's total trade climbed from GH¢545.1 billion in 2024 to GH¢654.7 billion in 2025. That represents an increase of GH¢109.6 billion in just 12 months.

(www.norvanreports.com 11/08/26)

MACROECONOMIC STABILITY IS A SHARED RESPONSIBILITY – BOG

Bank of Ghana Governor, Dr Johnson Asiama has said sustaining Ghana's improving macroeconomic environment cannot be left to the central bank alone, calling for stronger cooperation among policy makers, businesses, financial institutions, traders, farmers and households.

(www.norvanreports.com 07/08/26)

CUSTOMER EXPERIENCE – SETTING HIGH STANDARDS IN A COMPETITIVE MARKET



Anne Marie Appiah

(Group Head, Corporate Banking)

OmniBSIC Bank

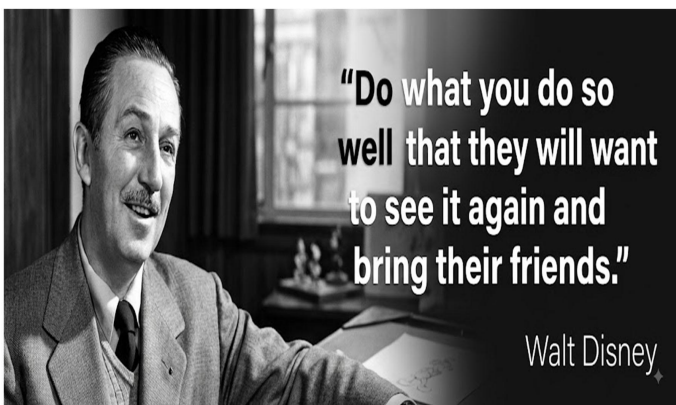
Lessons from Walt Disney World

The Walt Disney World Resort near Orlando, Florida, is the world's largest and most-visited vacation resort. Spanning nearly 25,000 acres, it welcomes over 50 million visitors every year; and this is because it lives up to its iconic tagline of being the Happiest Place on earth due to its wonderful customer service.

The magic of Disney's customer service is paying attention to details. The simplicity of these few words is lived out daily by tens of thousands of employees (referred to as cast members) performing and interacting with hundreds of thousands of guests, all delivered with a magical smile. Even maintenance workers are trained to help guests navigate the park and can orchestrate unexpected encounters that put smiles on faces.

The Walt Disney Company achieves service excellence through its "The Four Keys": Safety, Courtesy, Show, and Efficiency. The aim of each "cast member" therefore is to exceed each guest's expectations.

Disney treats every guest, no matter if it's their first visit or their hundredth, like a VIP. Disney's ability to "wow" its fans and captivate customers is impressive. Of all the facts, perhaps the most surprising is the 70% return rate of first time Disney visitors.



Walt Disney



These are some lessons we can learn from Disney's approach to service:

1. Think about your customer's journey (internal or external customer) through their lens of doing business with you. How can you make each interaction seamless, enjoyable and memorable?
2. Exceeding customer expectations is the key to brand differentiation and customer loyalty in every kind of business. Every customer arrives with a set of expectations. If that set of expectations is not satisfied, that customer is not going to come back.
3. Put yourself in your customer's shoes. In the end, price and product are important, but it's the experience that people value most.
4. Attitude is everything. At work and in life, we are faced with problems every day and it is the same for our customers. Our attitudes about our customers' pain points or challenges can turn angry customers into loyal evangelists.

In conclusion, Jeff Bezos, Amazon's founder famously stated that "the most important single thing is to focus obsessively on the customer".

Let us therefore strive to do same in order to drive loyalty and exceed expectations of both our internal and external customers.

Credits: disneyworld.disney.go.com, hbr.org, forbes.com, medium.com.

OmniBSIC BANK IN FOCUS:

OMNIBSIC BANK CHAMPIONS DIGITAL LEARNING AT PRINCE OF PEACE INT.

OmniBSIC Bank has partnered with the Rotary Club of Accra-Cantonments East to support digital education at Prince of Peace International School in Accra. As part of the initiative, the Bank donated 20 computers to enhance teaching, learning, and robotics education.

The event also featured the commissioning of a Teacher in a Box digital learning station and the inauguration of the school's Interact Club, providing students with greater access to technology, leadership development, and service opportunities.

The initiative reflects OmniBSIC Bank's commitment to empowering young people through education, innovation, and community development.



BUILDING CONNECTIONS BEYOND THE FAIRWAY

OmniBSIC Bank was proud to partner the World Corporate Golf Challenge (WCGC) Ghana, an event that brought together some of Ghana's leading business executives and professionals for a day of networking, collaboration and friendly competition.

Beyond the golf course, the Bank engaged participants through meaningful conversations, showcased its tailored financial solutions, and strengthened relationships with key stakeholders. The evening's awards dinner also featured Rhoda Boakye, Head of Classic Banking, who shared insights on the value of corporate partnerships in driving business growth.

By supporting initiatives like the WCGC, OmniBSIC Bank continues to create opportunities for connection, collaboration and shared success across Ghana's corporate landscape.



SMART SCHOOLS, SMARTER SOLUTIONS

OmniBSIC Bank, in collaboration with Adesua360, continues to champion digital transformation in education by equipping private school proprietors with innovative tools and insights to enhance operational efficiency, strengthen financial management, and drive sustainable growth for the future.



OmniBSIC BANK IN FOCUS:

OmniBSIC BANK ENGAGES FAGE TO SUPPORT GHANAIAN EXPORTERS



OmniBSIC Bank hosted a roundtable discussion with the Federation of Associations of Ghanaian Exporters (FAGE) to better understand and address the needs of Ghanaian exporters. The engagement focused on access to finance, trade facilitation, and business growth opportunities. It also reinforced the Bank's commitment to providing tailored financial solutions that support exporters, enhance competitiveness and contribute to Ghana's economic growth.



OMNIBSIC SPONSORS MUM'S DAY OUT 6.0

In collaboration with Baby Bliss Ghana, OmniBSIC proudly sponsored Mum's Day Out 6.0, a special celebration honouring the incredible women who give so much every day. Through our brand activation, we connected with women, showcased our offerings, promoted **BOLD** (*Banking Opportunities for Ladies' Development*) and highlighted the financial solutions, mentorship and support available to women and women-led businesses. Because when women are empowered, families, businesses and communities thrive.





OmniBSIC
BANK

Q2 Unaudited 2026 Financial

UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

UNAUDITED SUMMARY STATEMENT OF COMPREHENSIVE INCOME

(All amounts are expressed in thousands of Ghana cedis)

	JUN 2026	JUN 2025
Interest income	806,820	1,153,909
Interest expense	(476,508)	(565,947)
Net interest income	330,313	587,962
Fee and commission income	95,826	50,335
Fee and commission expense	(11,346)	(7,510)
Net fee and commission income	84,480	42,824
Net trading income	206,078	59,017
Other income	2,601	3,223
Operating income	623,472	693,026
Net impairment release/(charge)	(22,000)	(15,500)
Personnel expenses	(111,913)	(89,967)
Depreciation and amortisation expense	(57,185)	(42,897)
Other operating expenses	(159,173)	(174,630)
Profit before tax	273,200	370,032
Income tax expense	(95,620)	(88,282)
Profit after tax	177,580	281,750
Other comprehensive income	-	-
Total comprehensive income	177,580	281,750

UNAUDITED SUMMARY STATEMENT OF FINANCIAL POSITION

(All amounts are expressed in thousands of Ghana cedis)

	JUN 2026	JUN 2025
Assets		
Cash and balances with banks	8,952,165	3,081,720
Loans and advances to customers	2,102,830	1,062,375
Investments	11,754,334	11,702,446
Current tax assets	27,011	-
Non-current asset held for sale	-	4,694
Other assets	161,674	293,453
Right-of-use assets	101,739	80,446
Intangible assets	40,315	43,856
Property Plant and equipment	259,612	224,082
Total assets	23,399,680	16,493,072
Liabilities		
Deposits from banks and other financial institutions	1,778,562	484,434
Deposits from customers	20,008,357	14,798,412
Other liabilities	238,686	166,537
Lease liabilities	84,082	71,074
Total liabilities	22,109,687	15,520,458
Equity		
Stated capital	921,948	921,948
Statutory reserve	463,681	164,117
Credit risk reserve	183,835	150,456
Retained earnings - (deficit)	(279,471)	(263,906)
Total equity	1,289,993	972,614
Total liabilities and equity	23,399,680	16,493,072

UNAUDITED SUMMARY STATEMENT OF CASH FLOWS

(All amounts are expressed in thousands of Ghana cedis)

	JUN 2026	JUN 2025
Cash flows from operating activities		
Profit before tax	273,200	370,032
Adjustments for:		
Depreciation and amortization expense	57,185	42,897
Interest Income	(806,820)	(1,153,909)
Interest Expense	476,508	565,947
Net impairment charge/(release)	22,000	15,500
Interest charged on finance lease	2,323	2,687
Tax paid	(95,620)	(88,282)
Changes in operating assets and liabilities		
Loans and advances to customers	(712,587)	(82,302)
Non-trading assets (maturing over 91 days)	(9,548,664)	(8,734,313)
Other assets	367,707	65,313
Non-current assets held-for-sale	4,694	(4,694)
Deposits from customers	3,449,240	6,418,712
Deposits from banks and other financial institutions	(1,802,629)	(85,579)
Other liabilities	12,322	16,582
Interest expense paid	(417,686)	(83,125)
Interest income received	578,806	327,314
Net cash (used in)/from operating activities	(8,140,021)	(2,407,221)
Cash flows from investing activities		
Purchase of intangible assets	(23,881)	(334)
Purchase of property and equipment	(145,726)	(27,546)
Proceeds from disposal of property and equipment	-	41
Net cash (used in)/from investing activities	(169,607)	(27,840)
Cash flows from financing activities		
Finance lease payments	(6,969)	(2,687)
Net cash from/(used in) financing activities	(6,969)	(2,687)
Cash and cash equivalents at 1 January	17,360,032	5,528,056
Increase in cash and cash equivalents	(8,316,597)	(2,437,747)
Effects of foreign and cash and cash equivalents	(91,269)	(8,590)
Cash and cash equivalents at 31 March	8,952,165	3,081,720

UNAUDITED SUMMARY STATEMENT OF CHANGES IN EQUITY

(All amounts are expressed in thousands of Ghana cedis)

	Stated Capital	Statutory Reserve	Credit Risk Reserve	Retained Earnings	Total
Period ended 30 June 2026					
At 1 January 2026	921,948	374,892	183,835	(368,264)	1,112,411
Profit for the Period ended	-	-	-	177,580	177,580
Total comprehensive income	-	-	-	177,580	177,580
Transfer to Statutory reserve	-	88,790	-	(88,790)	-
At 30 June 2026	921,948	463,681	183,835	(279,471)	1,289,993

NOTES TO THE UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

Basis of accounting

The Bank's financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and adopted by the Institute of Chartered Accountants Ghana (ICAG) and in the manner required by the Companies Act, 2019 (Act 992) and the Banks and Specialized Deposits - Taking Institutions Act, 2016 (Act 930).

Quantitative disclosures

	JUN 2026	JUN 2025
(a) Capital Adequacy Ratio	21.05%	17.77%
(b) Non-performing Loan Ratio	14.69%	19.5%
(c) Liquid Ratio	103.51%	105.1%

Qualitative disclosures

The Board of Directors have overall responsibility for the establishment and oversight of the Bank's Risk Management Framework. The Bank has exposure to credit, liquidity, operational and market risks due to the nature of its business. The Risk Management Framework enjoins each member of the Bank's Management Team to play a role in the identification and management of the Bank's risks through measures integrated with planned procedures as enshrined in the principles established in the Bank's Risk Management policy. The Risk Management Strategy adopted for the period ended 30th June 2026 are consistent with those followed for the year ended 31st December 2025.

Default in statutory liquidity and accompanying sanctions

	JUN 2026	JUN 2025
(a) Default in statutory liquidity (times)	Nil	Nil
(b) Sanctions (GHS)	Nil	Nil

The financial statements do not contain untrue, misleading or omitted material facts to the best of our knowledge.

Daniel Asiedu
Managing Director

Teresa Effie Cooke
Board Chair

AI & YOUR BUSINESS

With

Dr. Gillian Hammah, Founder of GradePoint AI
(an AI-Powered Grading Assistant for African University Lecturers)



**THIS ARTICLE IS A CONTINUATION OF OUR AI AND YOUR BUSINESS SERIES.
KINDLY FIND PART I IN EDITION 6 OF THE WHEEL.**

PART 2: Building an AI-Ready Business That Lasts Beyond the Hype

In the previous article, we looked at where AI creates immediate, practical value inside a business, and I gave you three questions to help you find your own specific starting point. The response I have heard most often from people who read that kind of article is: "I tried it, but it did not really change anything." If that is your experience, this second article is for you.

There is a significant difference between trying AI and embedding it into how your business works. Most businesses that experiment with AI tools and come away underwhelmed are not dealing with a tool problem. They are dealing with a process problem, a people problem, or a data problem. AI is only as useful as the foundation it is applied to. I want to help you build that foundation.

Why 'we tried AI' is not the same as 'we use AI'

Think about what normally happens when a business first experiments with AI. Someone on the team, often the most tech-curious person, discovers a tool and starts using it. Results are mixed. There is no clear process for how it fits into existing work. Other team members are not sure whether to use it or not. After a few weeks, it quietly gets used less. Eventually, it is not used at all.

This is not a failure of ambition. It is a failure of integration. AI tools, like any tool, only create lasting value when they are built into a defined workflow. When everyone on the relevant team knows when to use them, how to use them, and what good output looks like. When there is a shared expectation, not just individual experimentation.

Businesses that get real, sustained value from AI are the ones that treat adoption as a process change versus a software purchase. That distinction is worth sitting with before you invest further time or money.

Your data is the foundation

Before any AI tool can help your business, it needs something to work with. And in most businesses, I have spoken with, the data situation is more complicated than people initially realise.

Ghana's own National AI Strategy acknowledges this honestly. Institutions across the country are largely unprepared to manage and share data responsibly. There is also a systematic lack of accurate, high-quality, and well-organized data even at the national level. If this is true of large institutions, it is even more true of individual businesses.

So before you invest significantly in AI tools, take stock of your data. Ask yourself, where does the important information in my business live? Is it in:

- 1. Spreadsheets that only one person maintains?**
- 2. WhatsApp messages that disappear when someone leaves?**
- 3. Physical records that have never been digitized?**
- 4. Email inboxes that are not shared?**

AI tools trained on disorganized or incomplete data produce disorganized or unreliable outputs. The quality of what you get out is directly tied to the quality of what you put in.

Getting your data into a clean, accessible, and consistently maintained state is not the exciting part of AI adoption, but it is the part that determines whether everything else works.

"AI amplifies what is already there. if your processes are unclear, AI will produce unclear results faster"

Continued from page 07

The human side of AI adoption

Technology, genuinely, is rarely the hardest part. The hardest part is your team. Some team members will be enthusiastic about AI tools from the start, perhaps too enthusiastic, using them for everything without thinking critically about the outputs. Others will be resistant, either because they do not trust the tools or because they worry, quietly or openly, about what AI means for their role. Both responses are understandable. Neither is helpful if left unmanaged.

The most important thing a business leader can do when introducing AI is to be honest and deliberate about it. Explain what problems you are trying to solve. Explain what the tool will and will not do. Explain that a human being is still responsible for reviewing outputs before they reach a customer or affect a decision. Then create a way for team members to tell you when the tool is not working the way you expected, because they will often notice before you do.

Ghana's National AI Strategy specifically flags the importance of building an AI culture across both the public and private sectors.

Responsible use: What it means in practice

Responsible AI is a phrase that appears throughout Ghana's national strategy, and it can feel abstract when you first encounter it. However, at the business level, it comes down to three concrete commitments that any owner can make regardless of the size or sector of their business.

THREE COMMITMENTS FOR RESPONSIBLE AI USE

- ▶ **Transparency:** Be transparent with your customers when AI is involved in a decision or communication that affects them. If an AI tool helped draft the message they received or influenced a recommendation they were given, they have a right to know.
- ▶ **Protection:** Protect your customers' data in the tools you use. Ghana's Data Protection Act is already in effect, and a Responsible AI Authority is being established to oversee compliance. Build good habits now, before accountability becomes mandatory.
- ▶ **Human-in-the-loop:** Keep a human in the loop for any decision with significant consequences. Whether it is a credit decision, a health recommendation, or a major customer communication, AI should inform and accelerate. It should not replace human judgment. These are not just ethical commitments. They are business ones. In a market where trust is built slowly and lost quickly, the businesses that handle AI responsibly will have a meaningful advantage over those that do not.

Sector considerations at a glance

The practical considerations for AI adoption vary depending on your industry. Here is a brief guide for four of the sectors that feature most prominently in Ghana's national AI strategy, and in the B&FT readership:

Sector	Where AI helps most	What to be careful about
Financial services	Automating document review, credit assessment support, fraud detection alerts, and customer query handling	AI decisions affecting credit or insurance must always have a human review step, and soon, a regulatory one
Agriculture & agribusiness	Weather and yield forecasting, supply chain tracking, market price monitoring, and farmer advisory SMS tools	AI tools trained on Western crop data may not reflect Ghanaian farming conditions; local validation is essential
Health & wellness	Patient appointment scheduling, symptom triage support, administrative workflow automation, and health record summarization	Any AI involved in clinical decisions must have qualified professional oversight; patient data requires strict protection
Retail & Trading	Inventory forecasting, customer communication automation, personalized promotions, and sales trend analysis	Customer data collected through AI tools must be handled in line with Ghana's Data Protection Act

Wrapping Up

I want to close this series where Ghana's national strategy closes its own argument: with a reminder that the decisions individual businesses make today will shape the economy we all operate in five and ten years from now.

Every Ghanaian business that adopts AI thoughtfully in a way that protects its customers' data, builds its team's capability, and stays close enough to its specific context to use AI in ways that fit is contributing to an ecosystem that works for us. Not just one built by others, for others, we are trying to adapt to our reality after this fact.

You do not need to transform your business overnight. You need to start somewhere real, pay attention to what happens, and keep going. The businesses that will look back in 2035 and say that AI genuinely changed what they were able to do are the ones that started. Stop waiting for the perfect moment. There's no such thing.

Biography: Dr. Gillian Hammah is Founder & CEO of Grade Point AI, an AI-Assisted grading platform for university lecturers. With nearly 30 years in marketing across Ghana and Canada, she's an international keynote speaker, weekly B&FT columnist, the 2025 Global WiMAI for Impact Award winner and a 2019 top 50 Ghanaian CMO.



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IS YOUR RIGHT!**

GEN Z CORNER

FINANCIAL RED CARDS

Money mistakes Gen Z's keep making and how to fix them like a pro.



1

SUSU WITHOUT A PURPOSE



✗ The Foul

Contributing to a susu group with no clear goal, so the payout just gets absorbed into random spending instead of something planned.

✓ The Fix

Name the payout before the cycle starts — rent, stock, tuition. A susu with no destination gets spent by default.

2

CATCHING CRUISE & VIBES



✗ The Foul

"I know all the hangout spots in Accra, but I don't know my savings balance."

✓ The Fix

Make checking your savings as routine as planning your next outing. Don't be caught broke.

3

FOREX/CRYPTO



✗ The Foul

Jumping into a trading trend because a friend on TikTok made quick money, without understanding the risk.

✓ The Fix

Never put in money you can't afford to lose and never trade off a screenshot from someone else's win.

4

AFTER THOUGHT



✗ The Foul

Creating a lean budget only after your money finishes.

✓ The Fix

Budget before you spend. Tell your money where to go instead of wondering where it went.

5

COPYING THE INFLUENCER



✗ The Foul

Lifestyle inflation dressed as "self-care." Spending like the person you follow online, on the salary you earn.

✓ The Fix

Budget against your own payslip, not someone else's highlight reel.

6

RELIGIOUSLY COSTLY



✗ The Foul

My financial plan is "God will provide all my needs eventually."

✓ The Fix

Faith and planning can go together. Save consistently, budget wisely and prepare for the future.

RACK YOUR MIND!

ANSWERS

TO PREVIOUS TRIVIA

QUESTIONS

1



True or False?

The first ATM was introduced in the 1960s.

ANSWERS



True

The world's first ATM was installed in 1967 in London.

2



True or False?

Ghana's currency is one of the oldest in Africa.



False

The Ghana cedi was first introduced in 1965. While Ghana has a long monetary history, several African currencies are much older.

3

Can you guess what this means?



I Love Money

A gentle reminder to save wisely, spend responsibly, and invest in your future.



4

Can you guess the word?

(Hint: Shift each letter back by one.)



BQQMJDBUJPO



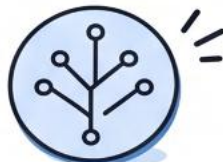
APPLICATION



5

Riddle

I have branches but no leaves, trunks, or fruit. What am I?



A Bank



HOW MANY DID YOU GET RIGHT?



Brain Bank Champion



Money Master



Keep Learning

Think you can do it again?

Check the next page and rack your mind with a fresh set of challenges!





QUICK GUIDE

1

SHIFT BACK BY ONE

Use the letter immediately before each letter.

B → A, D → C, E → D

Example:

CAMJ → BANK

2

SHIFT FORWARD BY ONE

Move every letter one position forward.

A → B, C → D, E → F

Example:

TMHS → UNIT

3

REVERSE IT!

Read the word from right to left.

Simply read backward.

Example:

ETAR → RATE



YOUR CHALLENGE

01

EJHJUBM CBOLJOH (Shift Back By One)



02

TBWJOHT (Shift Back By One)



03

MPBOT (Shift Back By One)



04

RLD (Shift Forward By One)



05

TNEMTSEVNI (Reverse It)



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