



**THE CHARTERED INSTITUTE OF BANKERS, GHANA
ASSOCIATESHIP EXAMINATIONS – L - 200**

**CREDIT RISK MANAGEMENT
APRIL 2025**

EXAMINERS REPORT

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INTRODUCTION: GENERAL OBSERVATIONS

This sitting (April 2025) was the second edition of the new syllabus. During the maiden edition in October 2024, 31 candidates of the 42 passed. This number represented 74%, and the same was considered good per the lower pass rates scored previously. Below is the detailed report for the April 2025 diet for your perusal.

SUMMARY OF PERFORMANCE

A total of 118 registered to write/sit for this paper. Unfortunately, 4 of the candidates were absent, representing 3%. Notwithstanding the absenteeism, 114 sat for the paper representing the majority, thus, 97%. Of the 114 candidates, 88 successfully passed, including 4 with distinctions. This number of the successful candidates represented 75%. A percentage and numerical improvement from the maiden edition. It was too unfortunate to record 26 failures, representing 22%. Below is the detailed report in a tabular format.

MARKS	REMARKS	NO. SCORING	% SCORING
81% OR MORE	Distinction	4	3%
50%-80%	Pass	84	71%
46%-49%	Fail A	7	6%
36%-45%	Fail B	14	12%
35% or less	Fail C	5	4
Absent		4	3
Attendance		118	100.00%

Detailed Performance

TOTAL NO.	Q. NO.	NO. ATTEMPTED EACH QUESTION	% ATTEMPTED EACH QUESTION	PASS	FAIL	% PASS	% FAIL	TOTAL
SEC A	OBJECTIVES	114	100%	105	9	92%	8%	100%
SEC B	Q1	51	45%	39	12	76%	24%	100%
	Q2	74	65%	70	4	95%	5%	100%
	Q3	15	13%	7	8	47%	53%	100%
	Q4	88	77%	61	27	69%	31%	100%
SEC C	Q1	73	64%	49	24	67%	33%	100%

	Q2	58	52%	24	34	41%	59%	100%
	Q3	87	76%	46	41	53%	47%	100%

GENERAL PROBLEMS IDENTIFIED

There were a few deviations from what the questions required. However, the majority of the candidates who attempted had it right. Candidates must determine what a question exactly requires before setting out to answer the same.

Under Section A (Objective Questions) – All 114 candidates attempted this section, representing 100% as depicted in the Detailed Performance table above. It is worth noting that, out of these numbers, 114 candidates attempted this section of the paper, nine (9) candidates, representing 8%, failed.

Regarding Section B, only fifty-one (51) candidates attempted to question one (1). This number represented 45% of the candidates. That notwithstanding, thirty-nine (39) candidates passed, and twelve (12) failed, representing 76% and 24% respectively. Question 2 of Section B recorded the third highest number of candidates attempting, thus, seventy-four (74), representing 65%. Impressively, 70 candidates passed – 95%, and four (4), representing 5%, failed. Regarding question 3 of the section, only 15 candidates, representing 13% of the candidates, attempted. Unfortunately, this question regarding “Sound Problem Loans Management System in a Bank” was poorly answered. It was not surprising to the writer of this report that only 7 (47%) passed and 8 (53%) failed. Notwithstanding the poor attempt by candidates in question 3, question 4 was overwhelming. Eighty-eight (88) candidates, representing 77%, attempted with 61 passes and 27 failures, representing 69% and 31%, respectively.

Concerning Section C, seventy-three (73) of the candidates attempted question one (1), Fifty-eight (58) attempted question 2, while Eighty-seven (87) tried to answer question 3. These figures represented 64%, 52% and 76% respectively, with passes by candidates of 49%, 24 and

46%, representing 67%, 41% and 53% respectively. Failures recorded regarding questions 1, 2, and 3 were 24, 34 and 41, representing 33%, 59% and 47% in that order. It is worth noting that question 3 recorded the highest number of attempts by candidates in section C. NB: Detailed analysis is depicted in a table labelled “***Detailed Performance***” above.

CONCLUSION

The overall problem observed were time management and understanding of what the question required. Performance under both sections was generally good, except for question 3 of section B. However, some candidates needed to be adequately prepared for the paper. Consequently, this examiner would like to meet the twenty-six (26) candidates who failed this second edition of the paper for a one-on-one discussion.

Candidates must read the Examiner’s Reports thoroughly to avoid repeating such mistakes.