



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

**CREDIT RISK MANAGEMENT  
OCTOBER 2025**

**EXAMINERS REPORT**

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**INTRODUCTION: GENERAL OBSERVATIONS**

During the second edition in April 2025, 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.

This sitting (October 2025) was the third edition of the new syllabus.

Below is the detailed report for the October 2025 diet for your perusal. A total of 179 registered to write/sit for this paper as compared with the second edition of 118 candidates. Unfortunately, 8 of the candidates were absent, representing 4.5 %. Notwithstanding the absenteeism, 171 sat for the paper representing the majority, thus, 95.5%. Of the 171 candidates, 122 successfully passed, including 3 with distinctions, but unfortunately, 49 candidates failed, representing 27.5%.

**SUMMARY OF PERFORMANCE**

Below is the detailed report in a tabular format.

MARKS	REMARKS	NO. SCORING	% SCORING
81% OR MORE	Distinction	3	1.7
50%-80%	Pass	119	66.5
46%-49%	Fail A	6	3.4
36%-45%	Fail B	13	7.3
35% or less	Fail C	30	16.8
Absent	8		4.5
Attendance		179	100.00%

## Detailed Performance

TOTAL NO.	Q. NO.	NO. ATTEMPTED EACH QUESTION	% ATTEMPTED EACH QUESTION	PASS	FAIL	% PASS	% FAIL	TOTAL
SEC A	OBJECTIVES	171	100%	168	3	98.2%	1.8%	100%
SEC B	Q1	154	90.1%	121	50	78.6%	21.4%	100%
	Q2	28	16.8%	13	15	46.4%	53.6%	100%
	Q3	31	18.0%	11	20	35.5%	64.5%	100%
	Q4	119	69.6%	80	39	67.2%	32.8%	100%
SEC C	Q1	53	31.0%	27	26	50.9%	49.1%	100%
	Q2	155	90.6%	97	58	62.6%	37.4%	100%
	Q3	121	70.7%	46	75	38.0%	62%	100%

## GENERAL PROBLEMS IDENTIFIED

There were a few deviations from what the questions required, especially Section B, Questions 2 and 3. Moreover, Question 3 of Section C also recorded a poor result as depicted in the table labelled - *Detailed Performance* above. Consequently, candidates must determine what a question exactly requires before setting out to answer the same.

Under Section A (Objective Questions) – All the 171 candidates attempted this section, representing 100% as depicted in the *Detailed Performance* table above. It is worth noting that, out of these numbers, 171 candidates who attempted this section of the paper, three (3) candidates, representing 1.8%, failed.

Regarding Section B, one hundred and fifty-four (154) candidates attempted question one (1). This number represented 90% of the candidates. That notwithstanding, one hundred and twenty-one (121) candidates passed, and twelve (33) failed, representing 78.6% and 21.4% respectively. Question 2 of Section B recorded the third lowest and the poorest number of candidates attempting and passes, thus, twenty-eight (28), representing 16.8%. Unfortunately, 13 candidates passed – 46.4%, and fifteen (15), representing 53.6%, failed. Regarding question 3 of the section, only 31 candidates, representing 18% of the candidates, attempted. Unfortunately, this question was again, poorly answered. It was not surprising to the writer of this report that only 11 (35.5%)

passed and 20 (64.5%) failed. Notwithstanding the poor attempt by candidates in question 3, question 4 was overwhelming. One hundred and nineteen (119) candidates, representing 69.6%, attempted with 80 passes and 39 failures, representing 67.2% and 32.8%, respectively.

Concerning Section C, fifty-three (53) of the candidates attempted question one (1), one hundred and fifty-five (155) attempted question 2, and one hundred and twenty-one (121) attempted question 3. Out of these numbers, 27 candidates who attempted question one (1) passed and 26 failed. These figures represented of 50.9%, and 49.1% pass and failure respectively. Of the 155 candidates who attempted questions two (2), of which 62.6% and 37.4%, representing 97 and 58 pass and failure respectively, it was the most answered/attempted paper.

As already mentioned above, 121 attempted question three (3). Forty-six (46) candidates passed, representing 38%, and seventy-five (75) failed, representing 62%.

## **CONCLUSION**

The overall problem observed were time management and understanding of what the question required. Performance under both sections was generally good, except for questions 2 and 3 of section B and 3 of section C. It is worth noting that, some candidates need to prepare well for the paper. Finally, candidates must read the Examiner's Reports thoroughly to avoid repeating such mistakes.