# **ZONE: {{title}}**

PBT

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ACHIEVED | BUDGET | % ON BUDGET | Cost to Income Ratio | YOY VARIANCE | RUNRATE |
| {{PBT\_value1}} | {{PBT\_value2}} | {{PBT\_value3}}% | {{PBT\_value6}}% | {{PBT\_value4}} | {{PBT\_value5}} |

* {{PBT\_summary}}.
* Highest branch is {{PBT\_branch\_high}} branch and contributed {{PBT\_branch\_high\_perc}}% with a MOM variance of ₦{{PBT\_branch\_high\_var}}.
* Lowest branch is {{PBT\_branch\_low}} branch and contributed {{PBT\_branch\_low\_perc}}% with a MOM variance of ₦{{PBT\_branch\_low\_var}}.
* The cost to income ratio for the zone is {{PBT\_value6}}%
* The branch with the highest cost to income ratio is {{PBT\_branch\_cost\_to\_income\_high}} which implies that {{PBT\_branch\_cost\_to\_income\_high}} is spending a large portion of its income on operating costs.
* The branch with the lowest cost to income ratio in the zone is {{PBT\_branch\_cost\_to\_income\_low}} which implies that {{PBT\_branch\_cost\_to\_income\_low}} is managing its operating expenses effectively in relation to its income

DDA

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | % ACHIEVED | YTD |
| {{DDA\_value1}} | {{DDA\_value2}} | {{DDA\_value3}} | {{DDA\_value4}}% | {{DDA\_value5}} |

* {{DDA\_summary}}.
* Highest branch is {{DDA\_branch\_high}} branch and contributed {{DDA\_branch\_high\_perc}}% with a MOM variance of ₦{{DDA\_branch\_high\_var}}.
* Lowest branch is {{DDA\_branch\_low}} branch and contributed {{DDA\_branch\_low\_perc}}% with a MOM variance of ₦{{DDA\_branch\_low\_var}}.

SAVINGS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | % ACHIEVED | YTD |
| {{SAV\_value1}} | {{SAV\_value2}} | {{SAV\_value3}} | {{SAV\_value4}}% | {{SAV\_value5}} |

* {{SAV\_summary}}.
* Highest branch is {{SAV\_branch\_high}} branch and contributed {{SAV\_branch\_high\_perc}}% with a MOM variance of ₦{{SAV\_branch\_high\_var}}.
* Lowest branch is {{SAV\_branch\_low}} branch and contributed {{SAV\_branch\_low\_perc}}% with a MOM variance of ₦{{SAV\_branch\_low\_var}}.

FIXED DEPOSIT

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | % ACHIEVED | YTD |
| {{FD\_value1}} | {{FD\_value2}} | {{FD\_value3}} | {{FD\_value4}}% | {{FD\_value5}} |

* {{FD\_summary}}.
* Highest branch is {{FD\_branch\_high}} branch and contributed {{FD\_branch\_high\_perc}}% with a MOM variance of ₦{{FD\_branch\_high\_var}}.
* Lowest branch is {{FD\_branch\_low}} branch and contributed {{FD\_branch\_low\_perc}}% with a MOM variance of ₦{{FD\_branch\_low\_var}}.

DOMICILIARY DEPOSIT ($)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | % ACHIEVED | YTD |
| {{DP\_value1}} | {{DP\_value2}} | {{DP\_value3}} | {{DP\_value4}}% | {{DP\_value5}} |

* {{DP\_summary}}.
* Highest branch is {{DP\_branch\_high}} branch and contributed {{DP\_branch\_high\_perc}}%.
* Lowest branch is {{DP\_branch\_low}} branch and contributed {{DP\_branch\_low\_perc}}%.

TOTAL RISK ASSET

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | Loan To Deposit Ratio % | YTD  VARIANCE |
| {{TRA\_value1}} | {{TRA\_value2}} | {{TRA\_value3}} | {{TRA\_value4}}% | {{TRA\_value5}} |

* {{TRA\_summary}}.

AGENCY BANKING

|  |  |  |
| --- | --- | --- |
| Value |  |  |
| AUGUST | SEPTEMBER | Variance |
| {{AB\_value1}} | {{AB\_value2}} | {{AB\_value3}} |

ACCOUNTS OPENED

AUGUST

|  |  |  |
| --- | --- | --- |
|  | CA | SA |
| Funded | {{AO\_value1}} | {{AO\_value2}} |
| Unfunded | {{AO\_value3}} | {{AO\_value4}} |
| Total | {{AO\_value5}} | {{AO\_value6}} |

CARDS (AUGUST - SEPTEMBER)

|  |  |  |
| --- | --- | --- |
| ACTIVE | INACTIVE | TOTAL |
| {{CDS\_value1}} | {{CDS\_value2}} | {{CDS\_value3}} |

* {{CDS\_summary}}.

CHANNELS ENROLLED

|  |  |  |  |
| --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | TOTAL |
| {{CE\_value1}} | {{CE\_value2}} | {{CE\_value3}} | {{CE\_value4}} |

AGENTS ONBOARDED

|  |  |  |  |
| --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | TOTAL |
| {{AOB\_value1}} | {{AOB\_value2}} | {{AOB\_value3}} | {{AOB\_value4}} |

DORMANT ACCOUNTS

|  |  |  |
| --- | --- | --- |
| SEPTEMBER | NO. ACTIVATED | % REACTIVATED |
| {{DMT\_ACT\_value1}} | {{DMT\_ACT\_value2}} | {{DMT\_ACT\_value3}}% |

* {{DMT\_ACT\_branch\_high}} has the most dormant accounts in this zone and it managed to reactivate {{DMT\_ACT\_branch\_high\_perc}}% of its dormant accounts.
* {{DMT\_ACT\_branch\_low}} has the least dormant accounts in this zone and it managed to reactivate {{DMT\_ACT\_branch\_low\_perc}}% of its dormant accounts.
* Altogether, the zone managed to reactivate {{DMT\_ACT\_value3}}% of dormant accounts in the period under review.

POS

|  |  |  |  |
| --- | --- | --- | --- |
| ACTIVE | INACTIVE | DEPLOYED | RETRIEVED |
| {{POS\_value1}} | {{POS\_value2}} | {{POS\_value3}} | {{POS\_value4}} |

* {{POS\_summary}}.

NXP ($)

|  |  |  |  |
| --- | --- | --- | --- |
| JULY | AUGUST | SEPTEMBER | YOY VARIANCE |
| {{NXP\_value1}} | {{NXP\_value2}} | {{NXP\_value3}} | {{NXP\_value4}} |