# Week 48 11-25-2024

****MANAGEMENT MEETING****Duration: 8:30am - 10:05am  
Venue: Virtual Via Google Meet  
Presided by: Faith Ozegbe

****ATTENDEES****  
 *ABDULLAHI NAJIMUDEEN        - Lead, Internal Operations  
ADETAYO OLUKOGA                - National Channels Manager  
ADEDOYIN ADEYEMI                - Recovery  
ANTHONIA OGBU                    - Lead, Underwriting  
CHIMA AGU                              - Ag, Lead Client Experience Management  
CHUKWUMA OKONJI              - Telesales  
EMMANUEL ONAKOYA             - Lead, CRM  
GBENGA AJAYI                           - Lead, Wealth Management  
GODFREY EGBUOKPORO          - Lead, Communications  
ITIEKHAO IKPEMINOGENA        - General Manager  
FAITH OZEGBE                           -  Acting Secretary  
JOHN ESAN                               - Product Manager,  
LINDA OTTAH-IJEKEYE               -  Brokers Admin  
MERCY UMA                              - Branch Head, Port Harcourt  
OLUSEGUN AKEJU                     - Lead Data Science Unit/Loan Portfolio Unit  
OLUWOLE EWEJOBI                   -  Head, Information Technology  
OWOICHO AGADA                    - Ag. Head, Human Resources  
RALPH BRAYILLA                        - Head, Business Operations  
SAMUEL OTTAH                          - Product Development   
SOPHIA DAGI                             -  Deputy National Channel Manager  
SUNDAY KALU                           - Brokers  
WALE ABATAN                           - Wealth Management  
                          -*

***Faith Ozegbe***said the opening prayer   
  
***Linda Ottah-Ijekeye***seconded by  *****Faith Ozegbe***** adopted the minutes

****ORDER OF PRESENTATION**** Asset Creation, Telesales, Wealth Management, Credit Risk Management, Product Development, Business Operations, Legal,

****ACTIVITY REPORT (4th – 8th November, 2024)***Tele-sales Team Report***The total amount consummated by the team for the week in review is 0M, with the core telesales and customer retention team consummating 0M (0% of the week’s target) at 0 counts and 0M (0% of the week’s target) at  0 counts, respectively.

***Asset Creation report***  
For the period in review, Transactions disbursed are 7.2M. The total consummated by all sales channels is 7.2M

***Brokers Team Report***The week in review shows liability generation is 24.27% (14.4M) of the budget. Risk Asset Transaction Disbursed for the week Nil, Fresh Fund (RTN) for the Week 4.2M, Reap Fund for the week 50K, RWIN 200,000, Rollover for the week 10M, Liquidation for the week 5.7M

***Cooperate Lease Team Report***shows all transactions of the existing operating lease clients and their outstanding payments. The report also captures transactions in the pipeline (operating lease)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | LAGOS BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | 47 |  | Ending |  |  |  | 23-Nov-24 |  |
|  | BAL B/F | WEEK 47 | ACTUAL PERFORMANCE | ACTUAL | NET PERFORMANCE | CUMULATIVE 2024 BUDGET | BUDGET VARIANCE YEAR TO DATE | PERFORMANCE YEAR TO DATE | % CHANGE BETWEEN 2024 & 2023 |
|  |  | ACTUAL PERFOMANCE | YEAR TO DATE | PRE-LIQUIDATED LOANS | YEAR TO DATE |  |  |  |  |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 2,277,572,048.19 | 550,000.00 | 2,278,122,048.19 | - | 2,278,122,048.19 | 4,146,238,037.28 | -45% | 1,446,099,016.84 | 58% |
| Consumer Leases | 1,709,520.00 |  | 1,709,520.00 |  | 1,709,520.00 | 17,757,322.98 | -90% | 4,533,941.97 | -62% |
| Asset Cash Loan |  |  | - |  | - |  | 0% |
| SPBS |  |  | - |  | - | 31,408,900.00 | -100% |
| Sub-Total | 2,279,281,568.19 | 550,000.00 | 2,279,831,568.19 | - | 2,279,831,568.19 | 4,163,995,360.26 | -45.25% | 1,482,041,858.81 | 54% |
| Corporate Leases | 92,125,000.00 |  | 92,125,000.00 |  | 92,125,000.00 | 31,610,801.35 | 0% |  | 0% |
| Operating Leases | - |  | - |  | - | 899,341,164.87 | 0% | 55000000 | -100% |
| Business Support Loan/ACL-Corporate | 34,000,000.00 |  | 34,000,000.00 |  | 34,000,000.00 | 9,239,245.01 | 0% | 20000000 | 70% |
| Sub-Total | 126,125,000.00 | - | 126,125,000.00 | - | 126,125,000.00 | 940,191,211.23 | -86.59% | 75,000,000.00 | 68% |
|  |  |  |  |  |  |  |  |  |  |
| B2C - Products | 2,279,281,568.19 | 550,000.00 | 2,279,831,568.19 | - | 2,279,831,568.19 | 4,163,995,360.26 | -45% | 1,482,041,858.81 | 54% |
| B2B - Products | 126,125,000.00 | - | 126,125,000.00 | - | 126,125,000.00 | 940,191,211.23 | -87% | 75,000,000.00 | 68% |
| TOTAL FOR LAGOS | 2,405,406,568.19 | 550,000.00 | 2,405,956,568.19 | - | 2,405,956,568.19 | 5,104,186,571.49 | -52.86% | 1,557,041,858.81 | 55% |
|  |  |  |  |  |  |  |  |  |  |
| Cash Backed loan / Credit Card | 89,175,359.81 |  | 89,175,359.81 |  | 89,175,359.81 | 277,500,589.85 | -68% | 22,100,000.00 | 304% |
|  |  |  |  |  |  |  |  |  |  |
| Total Risk Assets & Cash-Backed Loan | 2,494,581,928.00 | 550,000.00 | 2,495,131,928.00 | - | 2,495,131,928.00 | 5,381,687,161.34 | -53.64% | 1,579,141,858.81 | 58% |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | ABUJA BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | 47 |  | Ending |  |  |  | 23-Nov-24 |  |
|  | BAL B/F | WEEK 47 | ACTUAL PERFORMANCE | ACTUAL | NET PERFORMANCE | CUMULATIVE 2024 BUDGET | BUDGET VARIANCE YEAR TO DATE | PERFORMANCE YEAR TO DATE | % CHANGE BETWEEN 2024 & 2023 |
|  |  | ACTUAL PERFOMANCE | YEAR TO DATE | PRE-LIQUIDATED LOANS | YEAR TO DATE |  |  |  |  |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 550,916,428.53 | 500,000.00 | 551,416,428.53 | - | 551,416,428.53 | 3,006,022,577.03 | -82% | 371,218,069.86 | 49% |
| Consumer Leases |  |  | - |  | - | 6,457,208.35 | -100% |  | 0% |
| Asset Cash Loan |  |  | - |  | - | 0% | 0% |
| SPBS |  |  | - |  | - | 0% | 0% |
| Sub-Total Abuja | 550,916,428.53 | 500,000.00 | 551,416,428.53 | - | 551,416,428.53 | 3,012,479,785.38 | -82% | 371,218,069.86 | 49% |
| Corporate Lease |  |  | - |  | - | 4,515,828.76 | -100% |  | 0% |
| Operating Leases |  |  | - |  | - | 139,897,514.54 | -100% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  | - |  | - | 5,081,584.75 | -100% |  | 0% |
| Sub-Total B 2 B Leases | - | - | - | - | - | 149,494,928.05 | -100% | - | 0% |
|  |  |  |  |  | - |  |  |  |  |
| B2C - Products | 550,916,428.53 | 500,000.00 | 551,416,428.53 | - | 551,416,428.53 | 3,012,479,785.38 | -82% | 371,218,069.86 | 49% |
| B2B - Products | - | - | - | - | - | 149,494,928.05 | -100% | - | 0% |
| TOTAL FOR ABUJA | 550,916,428.53 | 500,000.00 | 551,416,428.53 | - | 551,416,428.53 | 3,161,974,713.43 | -83% | 371,218,069.86 | 49% |
|  |  |  |  |  |  |  |  |  |  |
| Cash Backed loan / Credit Card |  |  | - |  | - | 27,750,058.99 | -100% |  | 0% |
|  |  |  |  |  |  |  |  |  |  |
| Total Risk Assets & Cash-Backed Loan | 550,916,428.53 | 500,000.00 | 551,416,428.53 | - | 551,416,428.53 | 3,189,724,772.41 | -83% | 371,218,069.86 | 49% |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | PORT-HARCOURT BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | 47 |  | Ending |  |  |  | 23-Nov-24 |  |
|  | BAL B/F | WEEK 47 | PERFORMANCE YEAR TO DATE 2024 | PRE-LIQUIDATED LOANS 2024 | NET PERFORMANCE 2023 | CUMULATIVE 2024 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 & 2023 |
|  |  | ACTUAL PERFOMANCE | YEAR TO DATE | PRE-LIQUIDATED LOANS | YEAR TO DATE |  |  |  |  |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 625,445,993.33 |  | 625,445,993.33 | - | 625,445,993.33 | 3,213,334,478.88 | -81% | 414,741,596.08 | 51% |
| Consumer Leases | 159,300.00 |  | 159,300.00 |  | 159,300.00 | 8,071,510.45 | -98% |  | 0% |
| Asset Cash Loan |  |  | - |  | - | 0% |  | 0% |
| SPBS |  |  | - |  | - | 0% | 7,150,000.00 | -100% |
| Sub-Total Port Harcourt | 625,605,293.33 | 0 | 625,605,293.33 | 0 | 625,605,293.33 | 3,221,405,989.33 | -80.58% | 421,891,596.08 | 48% |
| Corporate Leases |  |  | - |  | - | 9,031,657.53 | -100% |  | 0% |
| Operating Leases |  |  | - |  | - | 959,297,242.53 | -100% | 336,000,250.00 | -100% |
| Business Support Loan/ACL-Corporate |  |  | - |  | - | 8,777,282.76 | -100% | 15,400,000.00 | -100% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 977,106,182.81 | -100.00% | 351,400,250.00 | -100% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 625,605,293.33 | - | 625,605,293.33 | - | 625,605,293.33 | 3,221,405,989.33 | -81% | 421,891,596.08 | 48% |
| B2B - Products | - | - | - | - | - | 977,106,182.81 | -100% | 351,400,250.00 | -100% |
| TOTAL FOR PORT HARCOURT | 625,605,293.33 | 0 | 625,605,293.33 | 0 | 625,605,293.33 | 4,198,512,172.14 | -85.10% | 773,291,846.08 | -19% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card | 50,000,000.00 |  | 50,000,000.00 |  | 50,000,000.00 | 91,178,765.24 | -45% | 550,000.00 | 8991% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 675,605,293.33 | 0 | 675,605,293.33 | 0 | 675,605,293.33 | 4,289,690,937.38 | -84.25% | 773,841,846.08 | -13% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | ANAMBRA BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | WEEK 47 |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F | ACTUAL PERFOMANCE | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2022 | NET PERFORMANCE 2023 | CUMULATIVE 2022 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | ACTUAL PERFOMANCE | YEAR TO DATE | PRE-LIQUIDATED LOANS | YEAR TO DATE |  |  |  |  |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 34,942,000.00 |  | 34,942,000.00 |  | 34,942,000.00 |  | 0% | 32,344,000.00 | 8% |
| Consumer Leases |  |  | - |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  | - |  | - | 0% |  | 0% |
| SPBS |  |  | - |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 34,942,000.00 | 0 | 34,942,000.00 | 0 | 34,942,000.00 | 0 | 0.00% | 32,344,000.00 | 8% |
| Corporate Leases |  |  | - |  | - |  | 0% |  | 0% |
| Operating Leases |  |  | - |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  | - |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 34,942,000.00 | - | 34,942,000.00 | - | 34,942,000.00 | - | 0% | 32,344,000.00 | 8% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR ANAMBRA | 34,942,000.00 | 0 | 34,942,000.00 | 0 | 34,942,000.00 | 0 | 0.00% | 32,344,000.00 | 8% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% |  | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 34,942,000.00 | 0 | 34,942,000.00 | 0 | 34,942,000.00 | 0 | 0.00% | 32,344,000.00 | 8% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | OYO BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | ACTUAL PERFOMANCE |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F | ACTUAL PERFOMANCE | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2022 | NET PERFORMANCE 2023 | CUMULATIVE 2024 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | ACTUAL PERFOMANCE | YEAR TO DATE | PRE-LIQUIDATED LOANS | YEAR TO DATE |  |  |  |  |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 40,310,000.00 |  | 40,310,000.00 |  | 40,310,000.00 |  | 0% | 30,825,000.00 | 31% |
| Consumer Leases |  |  |  |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  |  |  | - | 0% |  | 0% |
| SPBS |  |  |  |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 40,310,000.00 | 0 | 40,310,000.00 | 0 | 40,310,000.00 | 0 | 0.00% | 30,825,000.00 | 31% |
| Corporate Leases |  |  |  |  | - |  | 0% |  | 0% |
| Operating Leases |  |  |  |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  |  |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 40,310,000.00 | - | 40,310,000.00 | - | 40,310,000.00 | - | 0% | 30,825,000.00 | 31% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR OYO | 40,310,000.00 | 0 | 40,310,000.00 | 0 | 40,310,000.00 | 0 | 0.00% | 30,825,000.00 | 31% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 40,310,000.00 | 0 | 40,310,000.00 | 0 | 40,310,000.00 | 0 | 0.00% | 30,825,000.00 | 31% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | ONDO BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | ACTUAL PERFOMANCE |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F | ACTUAL PERFOMANCE | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2024 | NET PERFORMANCE 2023 | CUMULATIVE 2022 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 12,130,000.00 |  | 12,130,000.00 |  | 12,130,000.00 |  | 0% | 8,120,000.00 | 49% |
| Consumer Leases |  |  |  |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  |  |  | - | 0% |  | 0% |
| SPBS |  |  |  |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 12,130,000.00 | 0 | 12,130,000.00 | 0 | 12,130,000.00 | 0 | 0.00% | 8,120,000.00 | 49% |
| Corporate Leases |  |  |  |  | - |  | 0% |  | 0% |
| Operating Leases |  |  |  |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  |  |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 12,130,000.00 | - | 12,130,000.00 | - | 12,130,000.00 | - | 0% | 8,120,000.00 | 49% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR ONDO | 12,130,000.00 | 0 | 12,130,000.00 | 0 | 12,130,000.00 | 0 | 0.00% | 8,120,000.00 | 49% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 12,130,000.00 | 0 | 12,130,000.00 | 0 | 12,130,000.00 | 0 | 0.00% | 8,120,000.00 | 49% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | KANO BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK | ACTUAL PERFOMANCE |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F |  | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2024 | NET PERFORMANCE 2023 | CUMULATIVE 2022 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 48,934,000.00 |  | 48,934,000.00 |  | 48,934,000.00 |  | 0% | 5,275,000.00 | 828% |
| Consumer Leases |  |  |  |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  |  |  | - | 0% |  | 0% |
| SPBS |  |  |  |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 48,934,000.00 | 0 | 48,934,000.00 | 0 | 48,934,000.00 | 0 | 0.00% | 5,275,000.00 | 828% |
| Corporate Leases |  |  |  |  | - |  | 0% |  | 0% |
| Operating Leases |  |  |  |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  |  |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 48,934,000.00 | - | 48,934,000.00 | - | 48,934,000.00 | - | 0% | 5,275,000.00 | 828% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR ONDO | 48,934,000.00 | 0 | 48,934,000.00 | 0 | 48,934,000.00 | 0 | 0.00% | 5,275,000.00 | 828% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 48,934,000.00 | 0 | 48,934,000.00 | 0 | 48,934,000.00 | 0 | 0.00% | 5,275,000.00 | 828% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | OSUN BRANCH PERFORMANCE |  |  |  |  |
|  | WEEK |  |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F |  | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2024 | NET PERFORMANCE 2023 | CUMULATIVE 2022 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 215,617,000.00 |  | 215,617,000.00 |  | 215,617,000.00 |  | 0% |  | 0% |
| Consumer Leases |  |  |  |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  |  |  | - | 0% |  | 0% |
| SPBS |  |  |  |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 215,617,000.00 | 0 | 215,617,000.00 | 0 | 215,617,000.00 | 0 | 0.00% | 0 | 0% |
| Corporate Leases |  |  |  |  | - |  | 0% |  | 0% |
| Operating Leases |  |  |  |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  |  |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 215,617,000.00 | - | 215,617,000.00 | - | 215,617,000.00 | - | 0% | - | 0% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR ONDO | 215,617,000.00 | 0 | 215,617,000.00 | 0 | 215,617,000.00 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 215,617,000.00 | 0 | 215,617,000.00 | 0 | 215,617,000.00 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | CROSS RIVERBRANCH PERFORMANCE |  |  |  |  |
|  | WEEK |  |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F |  | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2024 | NET PERFORMANCE 2023 | CUMULATIVE 2022 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 10,080,000.00 | 4,035,000.00 | 14,115,000.00 |  | 14,115,000.00 |  | 0% |  | 0% |
| Consumer Leases |  |  |  |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  |  |  | - | 0% |  | 0% |
| SPBS |  |  |  |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 10,080,000.00 | 4,035,000.00 | 14,115,000.00 | 0 | 14,115,000.00 | 0 | 0.00% | 0 | 0% |
| Corporate Leases |  |  |  |  | - |  | 0% |  | 0% |
| Operating Leases |  |  |  |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  |  |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 10,080,000.00 | 4,035,000.00 | 14,115,000.00 | - | 14,115,000.00 | - | 0% | - | 0% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR ONDO | 10,080,000.00 | 4,035,000.00 | 14,115,000.00 | 0 | 14,115,000.00 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 10,080,000.00 | 4,035,000.00 | 14,115,000.00 | 0 | 14,115,000.00 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ROSABON FINANCIAL SERVICES LTD- RISK ASSET GENERATION REPORT |  | |  |  | BENUE PERFORMANCE |  |  |  |  |
|  | WEEK |  |  | Ending |  |  |  | PERFORMANCE YEAR TO DATE 2023 |  |
|  | BAL B/F |  | PERFORMANCE YEAR TO DATE 2023 | PRE-LIQUIDATED LOANS 2024 | NET PERFORMANCE 2023 | CUMULATIVE 2022 BUDGET | BUDGET VARIANCE YEAR TO DATE 2024 | PERFORMANCE YEAR TO DATE 2023 | % CHANGE BETWEEN 2024 Vs 2023 |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 Vs 2023 |
| PRODUCTS |  |  |  |  |  |  |  |  |  |
| Personal Loan / Public Sector Employee Loan / Group Loan | 1,790,000.00 | 2,150,000.00 | 3,940,000.00 |  | 3,940,000.00 |  | 0% |  | 0% |
| Consumer Leases |  |  |  |  | - |  | 0% |  | 0% |
| Asset Cash Loan |  |  |  |  | - | 0% |  | 0% |
| SPBS |  |  |  |  | - | 0% |  | 0% |
| Sub-Total Port Harcourt | 1,790,000.00 | 2,150,000.00 | 3,940,000.00 | 0 | 3,940,000.00 | 0 | 0.00% | 0 | 0% |
| Corporate Leases |  |  |  |  | - |  | 0% |  | 0% |
| Operating Leases |  |  |  |  | - |  | 0% |  | 0% |
| Business Support Loan/ACL-Corporate |  |  |  |  | - |  | 0% |  | 0% |
| Sub-Total B 2 B Leases | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | - |  | 0% |
| B2C - Products | 1,790,000.00 | 2,150,000.00 | 3,940,000.00 | - | 3,940,000.00 | - | 0% | - | 0% |
| B2B - Products | - | - | - | - | - | - | 0% | - | 0% |
| TOTAL FOR ONDO | 1,790,000.00 | 2,150,000.00 | 3,940,000.00 | 0 | 3,940,000.00 | 0 | 0.00% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Cash Backed loan / Credit Card |  |  |  |  |  |  | 0% | 0 | 0% |
|  |  |  |  |  |  |  | 0% |  | 0% |
| Total Risk Assets & Cash-Backed Loan | 1,790,000.00 | 2,150,000.00 | 3,940,000.00 | 0 | 3,940,000.00 | 0 | 0.00% | 0 | 0% |

*****Credit Risk Management Report*****The report shows that Core underwriters approved 114 transactions and pushed back 64, and senior underwriters approved 201 transactions and pushed back 19. In the recovery space, the total recovery is 19.9M (51.59%), broken down as PDO is 12.1M (49.13% of the target), extended interest recovery is 1.5M  (28.30% of the target), and Provisioned Accounts recovery is 6.2M at 17 counts (100.8% of the target).

*****RISK ASSET GENERATION REPORT*****

****WEALTH MANAGEMENT REPORT****

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ROSABON FINANCIAL SERVICES | LIABILITY GENERATION REPORT |  |  |  |  |  |  |  |  |
|  | WEEK | 25 | Ending | 22-Jun-24 |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| LAGOS | BAL B/F | INFLOW | OUTFLOW | NET FLOW | CUM BUDGET YEAR TO DATE | PERFORMANCE YEAR TO DATE | PERFORMANCE YEAR TO DATE | BUDGET VARIANCE YEAR TO DATE | % CHANGE BETWEEN 2024 & 2023 (ACTUAL) |
|  |  |  |  |  |  |  |  |  |  |
|  |  | 2024 | 2024 | 2024 | 2024 | 2024 | 2023 | 2024 |  |
| TENOR FUND | 933,094,952.33 | 18,050,000.00 | 121,474,762.29 | -103,424,762.29 | 1,687,400,906.06 | 829,670,190.04 | -826,904,289.93 | -857,730,716.02 | -200% |
| R-WIN | -9,979,518.80 | 1,060,000.00 | 625,000.00 | 435,000.00 | 35,902,146.94 | -9,544,518.80 | -5,853,612.59 | -45,446,665.74 | 63% |
| REAP PRODUCT | 10,634,356.40 | 600,000.00 | 611,904.16 | -11,904.16 | 71,804,293.88 | 10,622,452.24 | 5,061,421.33 | -61,181,841.64 | 110% |
| RBIP |  |  |  |  |  |  |  |  | - |
| TOTAL | 933,749,789.93 | 19,710,000.00 | 122,711,666.45 | -103,001,666.45 | 1,795,107,346.88 | 830,748,123.48 | -827,696,481.19 | -964,359,223.40 | -200% |
|  |  |  |  |  |  |  |  |  |  |
| ABUJA |  |  |  |  |  |  |  |  |  |
| TENOR FUND | 53,563,923.30 | 5,000,000.00 |  | 5,000,000.00 | 938,686,596.75 | 58,563,923.30 | -15,665,516.83 | -880,122,673.45 | -474% |
| R-WIN | - |  |  | - | 19,972,055.25 | - | - | -19,972,055.25 | - |
| REAP PRODUCT | -87,095.00 | - |  | - | 39,944,110.50 | -87,095.00 | 968,316.39 | -40,031,205.50 | -109% |
| TOTAL | 53,476,828.30 | 5,000,000.00 | - | 5,000,000.00 | 998,602,762.50 | 58,476,828.30 | -14,697,200.44 | -940,125,934.20 | -498% |
|  |  |  |  |  |  |  |  |  |  |
| WARRI |  |  |  |  |  |  |  |  |  |
| TENOR FUND |  | - | - | - |  | - |  | - | 0% |
| R-WIN |  | - | - | - |  | - | - | - | 0% |
| REAP PRODUCT |  | - | - | - |  | - | - | - | 0% |
| TOTAL |  | - | - | - | - | - | - | - | 0% |
|  |  |  |  |  |  |  |  |  |  |
| TOTAL | 987,226,618.23 | 24,710,000.00 | 122,711,666.45 | -98,001,666.45 | 2,793,710,109.38 | 889,224,951.78 | -842,393,681.63 | - | -206% |
|  |  |  |  |  |  |  |  |  |  |
| PORT-HARCOURT |  |  |  |  |  |  |  |  |  |
|  |  |  | WEEK 25 |  |  |  |  |  |  |
| TENOR FUND | 181,337,531.56 | 7,000,000.00 | 3,087,990.27 | 3,912,009.73 | 1,098,859,309.69 | 185,249,541.29 | 330,829,774.33 | -913,609,768.40 | -44% |
| R-WIN | -1,903,457.29 |  |  | - | 23,379,985.31 | -1,903,457.29 | 1,075,000.00 | -25,283,442.60 | -277% |
| REAP PRODUCT | 2,663,694.66 | 50,000.00 |  | 50,000.00 | 46,759,970.63 | 2,713,694.66 | 3,121,864.79 | -44,046,275.97 | -13% |
|  |  |  |  |  |  |  |  |  |  |
|  | 182,097,768.93 | 7,050,000.00 | 3,087,990.27 | 3,962,009.73 | 1,168,999,265.63 | 186,059,778.66 | 335,026,639.12 | -982,939,486.97 | -44% |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| CONSOLIDATED | BAL B/F | INFLOW | OUTFLOW | NET FLOW | CUM BUDGET YEAR TO DATE | PERFORMANCE YEAR TO DATE | PERFORMANCE YEAR TO DATE | BUDGET VARIANCE YEAR TO DATE | % CHANGE BETWEEN 2023 & 2022 (ACTUAL) |
| TENOR FUND | 1,167,996,407.19 | 30,050,000.00 | 124,562,752.56 | -94,512,752.56 | 3,724,946,812.50 | 1,073,483,654.63 | -511,740,032.43 | -2,651,463,157.87 | -310% |
| R-WIN | -11,882,976.09 | 1,060,000.00 | 625,000.00 | 435,000.00 | 79,254,187.50 | -11,447,976.09 | -4,778,612.59 | -90,702,163.59 | 140% |
| REAP PRODUCT | 13,210,956.06 | 650,000.00 | 611,904.16 | 38,095.84 | 158,508,375.00 | 13,249,051.90 | 9,151,602.51 | -145,259,323.10 | 45% |
| RBIP | - |  |  |  | - | - |  |  | 0% |
|  | 1,169,324,387.16 | 31,760,000.00 | 125,799,656.72 | -94,039,656.72 | 3,962,709,375.00 | 1,075,284,730.44 | -507,367,042.51 | -2,887,424,644.56 | -312% |

****MEETING ADJOURNMENT***Mercy Uma***seconded by***Faith Ozegbe***adjourned the meeting