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CIRCULAR TO ALL BANKS

Publication of Un-Audited Accounts of Banks as at September 30, 2009

Following the conclusion of the special examination on the deposit money banks in Nigeria, banks are hereby required to recognize the examiners' loan loss provision and fully provide for same in their accounts as at September 30, 2009. Therefore banks are required to publish their un-audited accounts as at September 30, 2009 latest by October, 2009.

Banks are directed to adopt the attached format and ensure that their un-audited financial statements as at September 30, 2009 are published on or before the October 31, 2009 accordingly.

It should be noted that banks that have already published their September 2009 un-audited accounts are required to re-publish the accounts in line with the attached format.

**SAMUEL A. ONI
DIRECTOR OF BANKING SUPERVISION**

FORMAT FOR UN-AUDITED ACCOUNTS AS AT SEPTEMBER 30, 2009

BALANCE SHEET AS AT SEPTEMBER 30, 2009

	GROUP	GROUP	BANK	BANK
ASSETS	September 2009	September 2008	September 2009	September 2008
Cash & Balances with CBN	X	X	X	X
Due from Other Banks & Fin. Inst	X	X	X	X
Short Term Investments	X	X	X	X
Bills Discounted	X	X	X	X
Loans and Advances	X	X	X	X
Advances under Finance Lease	X	X	X	X
Deferred Taxation	X	X	X	X
Other Assets	X	X	X	X
Long term Investments	X	X	X	X
Investment properties	X	X	-	-
Fixed Assets	X	X	X	X
Intangibles	X	X	X	X
Total Assets	<u>Xx</u>	<u>Xx</u>	<u>Xx</u>	<u>xx</u>
LIABILITIES				
Deposits	X	X	X	X
Due to other banks and fin. Inst	X	X	X	X
Taxation	X	X	X	X
Deferred Taxation	X	X	X	X
Dividend payable	X	X	X	X
Other Liabilities	X	X	X	X
Long Term Borrowings	X	X	X	X
	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>
CAPITAL AND RESERVES				
Capital	X	X	X	X
Reserves	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>
Total Capital and Reserves	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>
Minority interest	<u>X</u>	<u>X</u>		
Total Liabilities	<u>Xx</u>	<u>Xx</u>	<u>Xx</u>	<u>xx</u>
Off Balance Sheet Engagements & Contingencies	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>

PROFIT AND LOSS FOR THE PERIOD ENDED SEPTEMBER 30, 2009

ITEM	GROUP September 2009	GROUP September 2008	BANK September 2009	BANK September 2008
Gross Earnings	<u>XX</u>	<u>XX</u>	<u>XX</u>	<u>XX</u>
Interest and Discount income	x	x	X	X
Interest Expense	(x)	(x)	(x)	(x)
Net Interest and Discount income	x	x	X	X
Other income	<u>x</u>	<u>x</u>	<u>X</u>	<u>X</u>
Operating Income	x	x	X	X
Operating Expenses	(x)	(x)	(x)	(x)
Provision for Risk Assets	(x)	(x)	(x)	(x)
Net Profit before Tax & Exceptional Items	X	X	X	X
Exceptional Items	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>
Net profit(loss) before tax	X	X	X	X
Taxation	(x)	(x)	(x)	(x)
Profit (loss) after tax before extra ordinary items	x	x	X	X
Extraordinary items (net of tax)	x	x	X	X
Minority Interest	(X)		(X)	
Profit after tax and minority interest	<u>X</u>	X	<u>X</u>	X

Key Financial Information

ITEM	GROUP September 2009	GROUP September 2008	BANK September 2009	BANK September 2008
Total non-performing loans and advances	x	x	X	X
Total non-performing loans to total loans and advances	%	%	%	%
EPS (Basic)	x	x	X	X
EPS (Diluted)	x	x	X	X