



CAPITAL BANCORP PLC

9, Bancorp House, Wesley Street, Off Joseph Harden Street, Lagos.  
08118917701

Trial Balance

Date Range: 2024-10-04 - 2025-06-30  
Branch: All Branches

Account ID	Account Name	Debit Amount	Credit Amount	Balance
110001	PETTY CASH-LAGOS	410.00	700.00	290.00
110002	PETTY CASH-PORT HARCOUT	0.00	100.00	100.00
11010201	GUARANTY TRUST BANK-CURRE	7,577,827.83	1,700.00	(7,576,127.83)
11010202	GUARANTY TRUST BK- A/C2	0.00	50.00	50.00
11010202	UNITED CAPITAL	91,775,342.47	0.00	(91,775,342.47)
11010203	ZENITH BANK PLC	309,315.97	22,000.00	(287,315.97)
11010205	TRUSTBANC ASSET MGT	70,057,425.96	0.00	(70,057,425.96)
11010209	FSDH MERCHANT BANK LTD	2,978.36	0.00	(2,978.36)
11010210	GTB/BFL NAIRA CARD	65,878.13	0.00	(65,878.13)
11010211	GLOBUS BANK	2,802,710.04	0.00	(2,802,710.04)
11021000	ECL ALLOWANCE CASH & BANK	0.00	3,748,590.00	3,748,590.00
1103000	LOAN	480,177,874.00	0.00	(480,177,874.00)
1103100	PROJECT FINANCE	634,400,000.00	0.00	(634,400,000.00)
1103200	INVOICE DISCOUNTING	61,500,000.00	0.00	(61,500,000.00)
1103400	PERSONAL LOAN	223,500,050.00	40,632,266.00	(182,867,784.00)
1103500	SHARED BACKED LOAN	57,500,000.00	1,200,000.00	(56,300,000.00)
1103600	SECURITIES BACKED LOAN	257,000,000.00	9,523,347.38	(247,476,652.62)
1103700	ECL ALLOWANCE LOANS	0.00	2,790,371.38	2,790,371.38
1104000	FINANCE LEASE	1,301,756,070.00	1,000.00	(1,301,755,070.00)
1104100	VEHICLE FINANCE LEASE	91,620,142.00	16,134,642.00	(75,485,500.00)
1104200	GENERATOR / OTHER ASSETS FINANCE LEASE	78,000,000.00	0.00	(78,000,000.00)
1104300	SALES AND LEASE BACK	75,001,000.00	1,000.00	(75,000,000.00)
1104400	FINANCE LEASE-ECL	0.00	11,743,505.28	11,743,505.28

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1105100	VEHICLE OPERATING LEASE	13,000,000.00	50,000.00	(12,950,000.00)
1106110	INCOME RECEIVABLE ON SECURITIES BACKED LOAN	23,805,607.76	4,423,662.13	(19,381,945.63)
1106111	ECL ALLOWANCE RECEIVABLES	0.00	220,059.47	220,059.47
1106112	WHT RECEIVABLES	34,249,986.84	0.00	(34,249,986.84)
1106300	INCOME RECEIVABLE ON VEHICLE OPERATING LEASE	12,395,445.22	0.00	(12,395,445.22)
1106400	INCOME RECEIVABLE ON SALES AND LEASE BACK	0.00	6,333,970.29	6,333,970.29
1106500	INCOME RECEIVABLE ON PROJECT FINANCE	14,294,389.77	0.00	(14,294,389.77)
1106600	INCOME RECEIVABLE ON INVOICE DISCOUNTING	1,532,606.47	0.00	(1,532,606.47)
1106700	INCOME RECEIVABLE ON OVERDRAFT	23,067,927.67	0.00	(23,067,927.67)
1106800	INCOME RECEIVABLE ON PERSONAL LOAN	1,897,272.07	99,441.02	(1,797,831.05)
1106900	INCOME RECEIVABLE ON SHARED BACKED LOAN	1,516,092.18	1,315.07	(1,514,777.11)
1108100	P/H OFFICE SPACE RENT	0.00	78,550.02	78,550.02
1108101	PREPAID EXPENSES	16,101,464.06	0.00	(16,101,464.06)
1108102	ELAN	50,000.00	0.00	(50,000.00)
1108103	FHAN	100,000.00	0.00	(100,000.00)
1108104	CASH ADVANCE	300,000.00	0.00	(300,000.00)
1108105	PREPAYMENT -SUBSCRIPTIONS	1,581,364.39	0.00	(1,581,364.39)
1108106	PREPAYMENT- TATA	845,505.25	0.00	(845,505.25)
1108107	CAPITAL BANCORP PLC-C/A	0.00	868,444,551.30	868,444,551.30
120100	MOTOR VEHICLE -COST	1,031,613,500.00	0.00	(1,031,613,500.00)
120101	OFFICE EQUIPMENT-COST	7,100,996.88	0.00	(7,100,996.88)
120120	MOTOR VEHICLE-ACCUM DEPR	0.00	97,942,762.53	97,942,762.53
120121	OFFICE EQUIPMENT-DEP	0.00	4,804,286.38	4,804,286.38
200100	BANCORP SAVINGS	232,863,715.31	1,479,513,860.00	1,246,650,144.69
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200100	BANCORP SAVINGS	232,863,715.31	1,479,513,860.00	1,246,650,144.69
210121	DEPOSIT FOR INSURANCE	0.00	5,383,953.32	5,383,953.32
210804208	SUNDRY CREDITORS	0.00	318,888.41	318,888.41

Account ID	Account Name	Debit Amount	Credit Amount	Balance
21080601	STAMP DUTY FGN	0.00	1,272,531.29	1,272,531.29
210806092	AUDIT FEE-EY	0.00	2,508,333.44	2,508,333.44
210806093	ACCRUED PROFESSIONAL EXP	0.00	5,305,086.54	5,305,086.54
21080701	DIRECTOR TRAVELLING	0.00	26,549,249.00	26,549,249.00
2109011	INTERCOMPANY ACCOUNT	0.00	1,136,181,584.00	1,136,181,584.00
2109012	ACCRUED EXPENSES	0.00	442,000,000.00	442,000,000.00
21101	SUNDRY CREDITORS	0.00	5,054,922.10	5,054,922.10
21103	P.A.Y.E LIRS	0.00	540,559.68	540,559.68
21104	PAYE RIRS	0.00	86,222.07	86,222.07
21106	VAT PAYABLE	0.00	425,611.40	425,611.40
21107	WHT PAYABLES	0.00	865,733.80	865,733.80
211101	INSURANCE CLAIM-LSR557 DZ	0.00	1,231,334.08	1,231,334.08
31010	ORDINARYSHARE CAPITAL	0.00	190,000,000.00	190,000,000.00
31020	RETAINED EARNINGS	0.00	7,200,991.52	7,200,991.52
31030	STATUTORY RESERVE	0.00	63,254,566.41	63,254,566.41
31040	REGULATORY RESERVES	0.00	82,622,111.73	82,622,111.73
400000	INTEREST INCOME	516,623,818.40	258,311,909.20	(258,311,909.20)
400050	INCOME ON PROJECT FINANCE	11,717,189.16	12,630,321.65	913,132.49
400060	INCOME ON INVOICE DISCOUNTING	537,724.88	449,706.50	(88,018.38)
400080	INCOME ON PERSONAL LOAN	1,498,833.14	1,897,271.87	398,438.73
400090	INCOME ON SHARED BACKED LOAN	1,259,468.26	1,516,092.18	256,623.92
400100	INCOME ON SECURITIES BACKED LOAN	15,784,043.38	23,669,523.38	7,885,480.00
400200	OTHER INCOME	98,936,802.86	49,468,887.62	(49,467,915.24)
400300	FEES	159,257,241.75	173,429,000.00	14,171,758.25
400310	INSURANCE COMMISSION	26,889,350.60	13,444,675.30	(13,444,675.30)
400320	FINANCE LEASE OTHERS INCOME	231,593,813.40	115,796,906.70	(115,796,906.70)
400330	FINANCE LEASE OTHERS INCOME	42,195,369.38	21,097,684.69	(21,097,684.69)
400400	INVESTMENT INCOME	32,582,582.14	16,291,291.07	(16,291,291.07)

Account ID	Account Name	Debit Amount	Credit Amount	Balance
410106	INSURANCE	23,399,472.00	11,699,736.00	(11,699,736.00)
410205	LOAN INCOME	22,163,351.96	41,258,593.71	19,095,241.75
510201	FINANCE COST	0.00	83,149.88	83,149.88
51020101	FINANCE COST-LOAN	68,389,950.20	136,779,900.40	68,389,950.20
51020102	FINANCE COST-LEASE	148,767,282.50	297,534,565.00	148,767,282.50
510301	BANK CHARGES	471,654.45	943,308.90	471,654.45
5200110103	SALARIES-EKE NJIDEKA	29,102,120.11	58,204,240.22	29,102,120.11
52001502	LEAVE ALLOWANCE -LAGOS	1,336,407.39	2,672,814.78	1,336,407.39
520017	STAFF PENSION	2,968,759.14	5,937,518.28	2,968,759.14
520101	DIRECTOR TRAVELLING	13,800,000.00	27,600,000.00	13,800,000.00
520102	DIRECTOR SITTING ALLOWANC	3,517,500.00	7,035,000.00	3,517,500.00
5202100	STAFF TRANSPORT & FARE	1,157,677.58	2,315,355.16	1,157,677.58
5202101	RENT	200.00	100.00	(100.00)
5202102	PRINTING AND STATIONERIES	62,000.00	124,000.00	62,000.00
5202103	MEDICAL-EKE NJIDEKA	1,298,478.40	2,596,956.80	1,298,478.40
5202104	COMMUNICATION & TELEPHONE EXPENSES	38,700.00	77,400.00	38,700.00
5202110	ELAN	340,000.00	680,000.00	340,000.00
5202119	AUDIT EXPENSES	2,508,333.36	5,016,666.72	2,508,333.36
5202120	PROFESSIONAL/CONSULTANCY	4,278,750.00	8,557,500.00	4,278,750.00
521701	MOTOR VEHICLES-DEPRECIATI	9,856,421.36	19,712,842.72	9,856,421.36
521703	MOTOR VEHICLE-OPERATING E	6,000,000.00	12,000,000.00	6,000,000.00
521705	OFFICE EQUIPMENT-DEPRECIA	518,776.72	1,037,553.44	518,776.72
5218100	POSTAGES AND FREIGHT	12,000.00	24,000.00	12,000.00
5218103	OPEX LEASE EXPENSES-KIA S	8,924,965.59	17,849,931.18	8,924,965.59
5218104	TAX EXPENSES	2,838,608.00	5,677,216.00	2,838,608.00
5218106	SEUN ODUYEMI	1,820,000.00	3,640,000.00	1,820,000.00
5218107	UTILITIES-OTHERS	7,944,294.40	15,888,588.80	7,944,294.40
5218108	REPAIRS & MAINTENANCE	30,000.00	60,000.00	30,000.00

Account ID	Account Name	Debit Amount	Credit Amount	Balance
5218109	FUEL & LUBRICANT	812,817.80	1,625,635.60	812,817.80
5218110	H/OFFICE SUPPORT SERVICE	29,284,811.12	58,569,622.24	29,284,811.12
5218111	CAR REPAIR	1,879,239.64	3,758,479.28	1,879,239.64
5218112	OTHER OFFICE EXPENSES	4,686,821.96	9,373,643.92	4,686,821.96
5302109	GIFT AND DONATIONS	100.00	200.00	100.00