10,000	2,718	7,282	2,337	381	27.18%
No of Accounts	Accounts with Cards	No of Accounts with no Cards	Single Card Accounts	Multi Card Accounts	Card Activation Rate

Date

1/2/2019   5/22/2021

Zone

All

Branch

All

Account Manager

All

Customer Tenure Band

All

Account with Cards by Gender

- M: 1,686
- F: 989
- U: 43

Account With Cards by Customer Type

- INDIVIDUAL: 2,717
- CORPORATE: 1

Account with Cards by Customer status
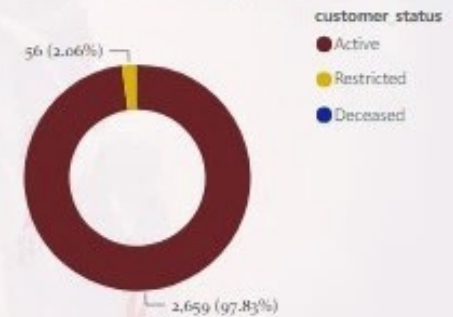
customer_status
- ● Active
- ● Restricted
- ● Deceased

56 (2.06%)

2,659 (97.83%)

Card Activation Rate by Gender

- F: 32.60%
- M: 28.39%
- U: 4.19%

Card Activation Rate by Customer Type

- INDIVIDUAL: 29.08%
- CORPORATE: 0.15%

RETAIL ANALYTICS - Accounts

10,000	3,327	2,272	4,373	0	28	0
No of Accounts	Active Accounts	Dormant Accounts	Restricted Accounts	Closed Accounts	Locked Accounts	Unfunded Accounts

Date
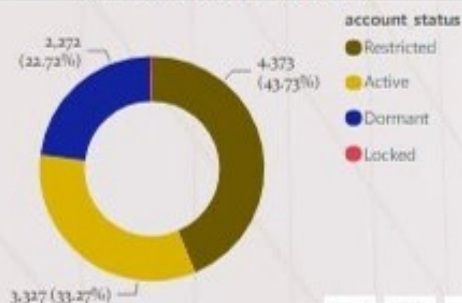1/1/2019   7/1/2021
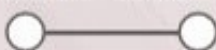
Zone
All

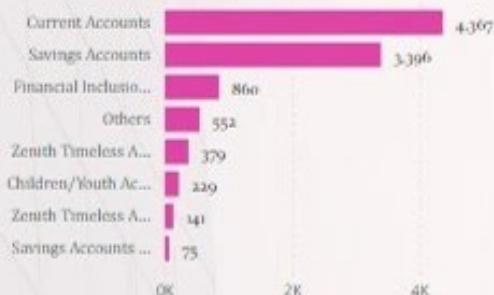### Branch
All

Account Manager
All

Account Tenure Band
All

No of Accounts by account_status

account status
- Restricted
- Active
- Dormant
- Locked

2,272 (22.72%)
4,373 (43.73%)
3,327 (33.27%)

No of Accounts by account_product_category

Category	Value
Current Accounts	4,367
Savings Accounts	3,396
Financial Inclusio...	860
Others	552
Zenith Timeless A...	379
Children/Youth Ac...	229
Zenith Timeless A...	141
Savings Accounts ...	75

0K   2K   4K

No of Accounts by account_product_type

account product ty...
- Individual

10,000 (100%)
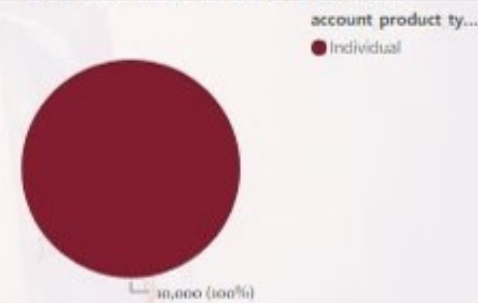
No of Accounts by currency
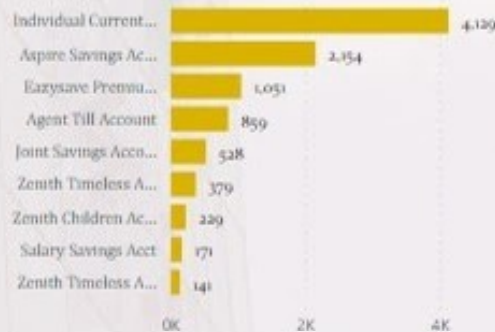
Currency	Value
Naira	9,976
US Dollar	24

0K   5K   10K

No of Accounts by account_product_name

Product Name	Value
Individual Current...	4,129
Aspire Savings Ac...	2,154
Eazysave Premiu...	1,051
Agent Till Account	859
Joint Savings Acco...	528
Zenith Timeless A...	379
Zenith Children Ac...	229
Salary Savings Acct	171
Zenith Timeless A...	141

0K   2K   4K

No of Accounts by account_type_short

Type	Value
CA	5,367
SA	4,633

6K / 4K / 2K / 0K

RETAIL ANALYTICS - Accounts

10,000	3,327	2,272	4,373	0	28	0
No of Accounts	Active Accounts	Dormant Accounts	Restricted Accounts	Closed Accounts	Locked Accounts	Unfunded Accounts

Date
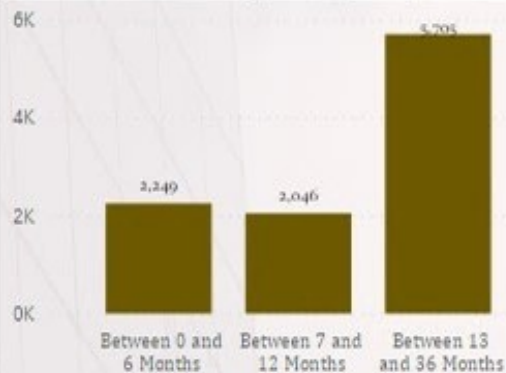1/2/2019   5/22/2021

Zone
All

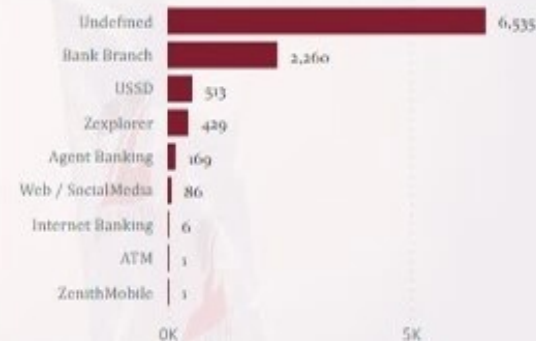**Branch**
All

Account Manager
All

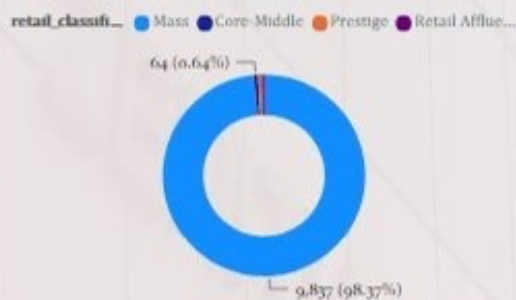**Account Product Type**
All

No of Accounts by last_tran_date_band

- Last 30 Days: 2,375
- 31 To 60 Days: 1,026
- 61 To 90 Days: 818
- 91 To 180 Days: 1,134
- 181 To 365 Days: 1,603
- Above 365 Days: 3,044

No of Accounts by account_tenure_band

- Between 0 and 6 Months: 2,249
- Between 7 and 12 Months: 2,046
- Between 13 and 36 Months: 5,705

No of Accounts by account_creation_channel

- Undefined: 6,535
- Bank Branch: 2,260
- USSD: 513
- Zexplorer: 429
- Agent Banking: 169
- Web / Social Media: 86
- Internet Banking: 6
- ATM: 1
- ZenithMobile: 1

No of Accounts by retail_classification and retail_classification_group

retail_classifi... ● Mass ● Core-Middle ● Prestige ● Retail Afflue...

- 64 (0.64%)
- 9,837 (98.37%)

No of Accounts by school_account_flag

school account flag
- ● N
- ● Y

- 6 (0.06%)
- 9,994 (99.94%)
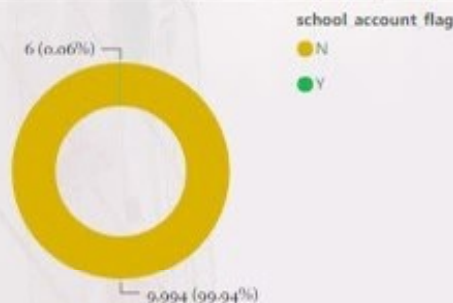
No of Accounts by religion_account_flag

- N: 9,877
- Y

RETAIL ANALYTICS - Customers
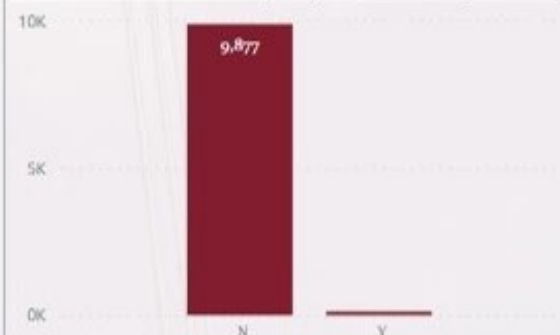
9,974	9,905	655	9,344	6
No of Customers	Active Customers	Corporate Accounts	Individual Customers	Deceased Customers

Date
1/2/2019 — 5/22/2021

Zone
All

Branch
All

Account Manager
All

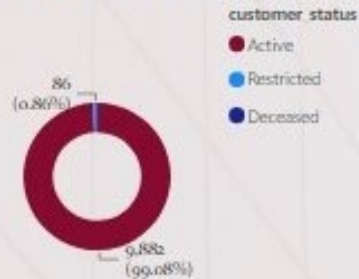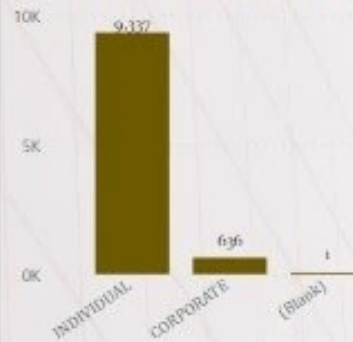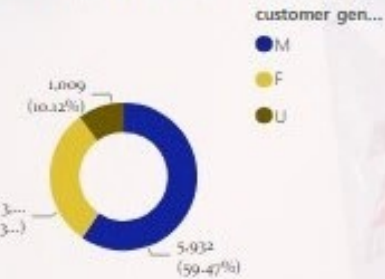## No of Customers by customer_status

customer status
- Active
- Restricted
- Deceased

86 (0.86%)
9,882 (99.08%)

No of Customers by customer_type

9,337
636
1

INDIVIDUAL CORPORATE (Blank)

No of Customers by customer_gender

customer gen...
- M
- F
- U

1,009 (10.12%)
3...
(3...)
5,932 (59.47%)

No of Customers by customer_marital_status

Married	5,333
Single	4,620
Divorced	18
Separated	3

0K — 5K

No of Customers by customer_age_band

00 TO 16 Years	31
17 TO 24 Years	2,202
25 TO 30 Years	1,553
31 TO 45 Years	3,543
46 TO 65 Years	2,275
ABOVE 65 Years	370

0K — 2K — 4K

No of Customers by customer_phone_number_telco

6,261
223 545 1,526 1,080 6,261 2 407

(Blank) 9MOBILE AIRTEL GLO MTN NTEL OTHERS

No of Customers by customer_tenure_band

Between 0 and 6 ...	2,034
Between 7 and 12...	1,811
Between 13 and 3...	5,596
Between 37 and 6...	167
Between 61 and 1...	215
Between 121 and ...	121
Between 181 and ...	28
Above and 240 M...	2

0K — 5K
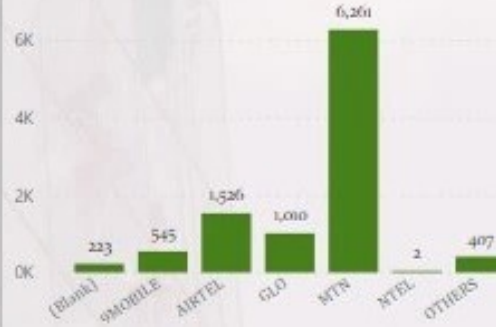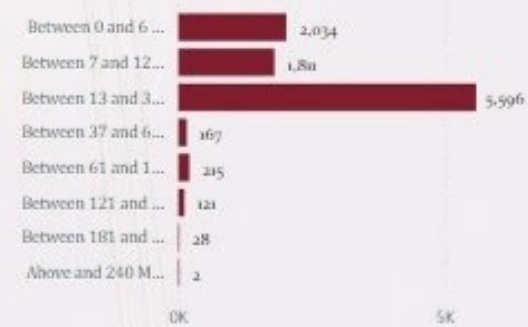
10,000	1,591	-100.00%	-62.2%
No of Accounts	Year to Date	MOM Growth Rate	Year Growth Rate

Date
1/2/2019   5/22/2021

Zone
All

Branch
All

Account Manager
All

Account Type
All

No of Accounts by Year

4,199 (2019) — 4,210 (2020) — 2021

No of Accounts by Week

Week-01: 59, Week-02: 282, Week-03: 275, Week-04: 298, Week-05: 299, Week-06: 295, Week-07: 307, Week-08: 263, Week-09: 240, Week-10: 243, Week-11: 261, Week-12: 269, Week-13: 214, Week-14: 155, Week-15: 158, Week-16: 160, Week-17: 176, Week-18: 182, Week-19: 187, Week-20: 96, Week-21: 106, Week-22: 81, Week-23: 86
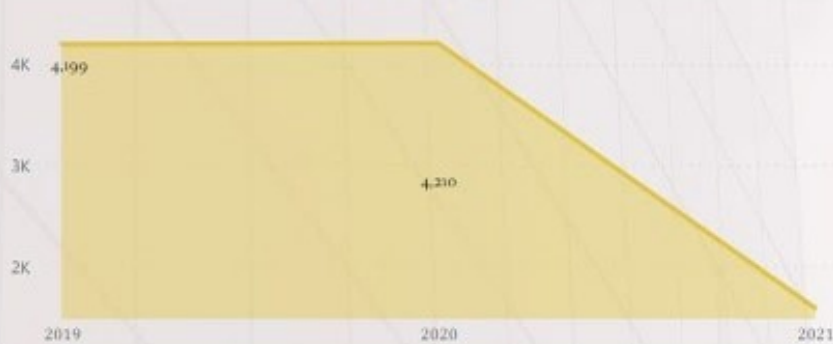
Number of Accounts by 5 Years Analysis

Year
- 2019
- 2020
- 2021

2019: January 334, 300, 252, 387, 254, 285, 226, 281, 314, 345, 369, 509, 441, 509, 507, 510, 432
2020: 545, 472, 389, 415, 382, 74, 265, 99, 131, 393, 418, 384, 274
2021: 300, 389

No of Accounts by Month on Month

Jan-2019: 309, Feb-2019: 252, Mar-2019: 254, Apr-2019: 289, May-2019: 265, Jun-2019: 281, Jul-2019: 314, Aug-2019: 345, Sep-2019: 441, Oct-2019: 507, Nov-2019: 510, Dec-2019: 432, Jan-2020: 545, Feb-2020: 472, Mar-2020: 415, Apr-2020: 74, May-2020: 131, Jun-2020: 226, Jul-2020: 393, Aug-2020: 418, Sep-2020: 369, Oct-2020: 509, Nov-2020: 384

10,000
No of Accounts

₦ 4.98bn
Account Balance (NGN)

$4.98bn
Account Balance ($)

Date
1/2/2019   5/22/2021

Zone
All
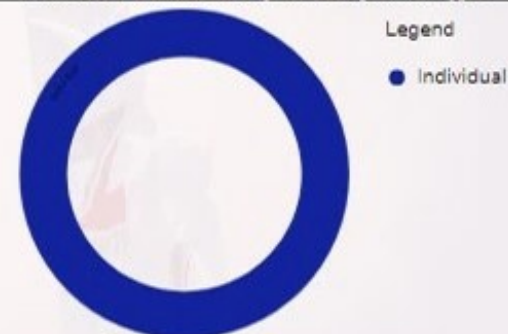
Branch
All

Account Manager
All

Account Tenure Band
All

Account Balance by currency
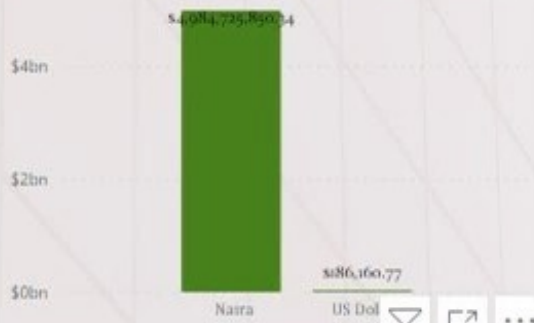
$4bn   ₦4,725,850.54
$2bn
$0bn $86,160.77

Naira   US Dol

Account Balance (NGN) by account_product_category

Category	Value
Current Accounts	₦ 3,189,098,388.31
Others	₦ 836,585,099.71
Zenith Timeless Ac...	₦ 745,972,611.18
Zenith Timeless Ac...	₦ 93,717,636.13
Savings Accounts	₦ 59,074,349.18
Children/Youth Ac...	₦ 44,187,951.19
Financial Inclusion...	₦ 16,126,374.95
Savings Accounts /...	₦ 149,534.46

₦ 0bn   ₦ 2bn   ₦ 4bn

Account Balance (NGN) by account_product_type

Legend
● Individual

Account Balance (NGN) by account_status

Status	Value
Active	₦ 2,542,172,701.21
Restricted	₦ 1,867,090,627.86
Locked	₦ 321,506,505.28
Dormant	₦ 254,142,176.76

₦ 0bn   ₦ 2bn

Account Balance (NGN) by account_product_name

Product	Value
Individual Current ...	₦ 2,082,622,381.45
Joint Savings Acco...	₦ 836,398,938.94
Zenith Timeless Ac...	₦ 745,972,611.18
Gold Current Acco...	₦ 675,025,390.42
Platinum Current ...	₦ 420,241,622.99
Zenith Timeless Ac...	₦ 93,717,636.13
Zenith Children Acct	₦ 44,187,951.19
Aspire Savings Acc...	₦ 32,745,963.41
Eazysave Premium ...	₦ 17,065,582.44

₦ 0bn   ₦ 2bn

Account Balance (NGN) by account_type_short
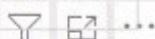
Legend
● SA
● CA
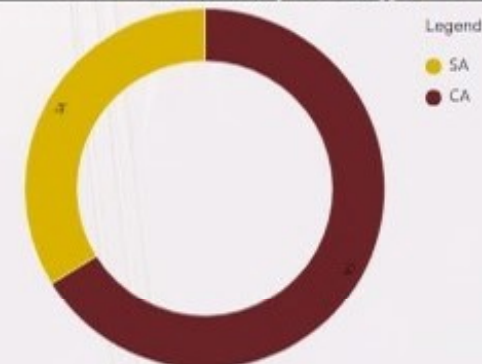
10,000
No of Accounts

₦ 4.98bn
Account Balance (NGN)

$4.98bn
Account Balance ($)

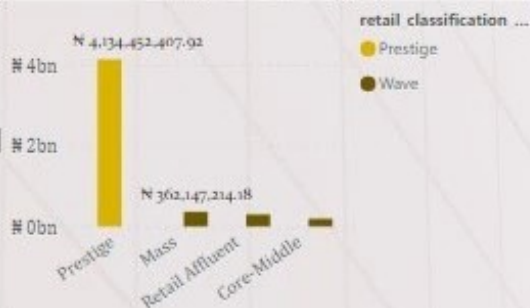**Date**
1/2/2019   5/22/2021

Zone
All

Branch
All

Account Manager
All

Account Product Unit
All

Account Balance (NGN) by retail_classification and retail_classification_group

retail classification ...
- Prestige
- Wave

₦ 4,134,452,407.92 (Prestige)
₦ 362,147,214.18 (Mass)

Prestige | Mass | Retail Affluent | Core-Middle

Account Balance (NGN) by account_creation_channel

Channel	Balance
Undefined	₦ 4,391,734,695.32
Bank Branch	₦ 524,349,017.69
Web / SocialMedia	₦ 35,416,255.16
Zexplorer	₦ 24,708,946.47
USSD	₦ 4,983,269.08
Agent Banking	₦ 3,715,520.34
Internet Banking	₦ 4,230.33
ATM	₦ 67.55

₦ 0bn   ₦ 5bn

Account Balance (NGN) by account_tenure_band

₦ 2,966,167,855.97
₦ 1,224,039,809.26
₦ 794,704,345.88

Between 0 and 6 Months | Between 7 and 12 Months | Between 13 and 36 Months

Account Balance (NGN) by branch_zone

Zone	Balance
Abuja 03	₦ 981,923,478.15
Rivers- Bayelsa	₦ 539,348,665.15
Coker-Festac	₦ 414,255,746.88
Ikoyi	₦ 363,771,863.17
Surulere 1	₦ 253,197,958.82
Ikorodu 1	₦ 250,385,130.92
Delta	₦ 231,475,535.72
Lekki	₦ 207,930,014.36
Cross River	₦ 191,799,681.80

₦ 0.0bn   ₦ 0.5bn   ₦ 1.0bn

Account Balance (NGN) by branch_name

Branch	Balance
Akintola Boulevard	₦ 871,778,600.06
Badagry	₦ 349,096,478.92
Ikorodu 2	₦ 247,683,846.65
Kingsway	₦ 194,547,449.63
Calabar	₦ 183,447,263.66
Aba Road 2	₦ 180,537,375.64
Lekki	₦ 179,563,713.53
Agbor 2	₦ 170,132,342.47
College Road	₦ 147,905,609.52

₦ 0.0bn   ₦ 0.5bn   ₦ 1.0bn

Account Balance (NGN) by account_manager_name
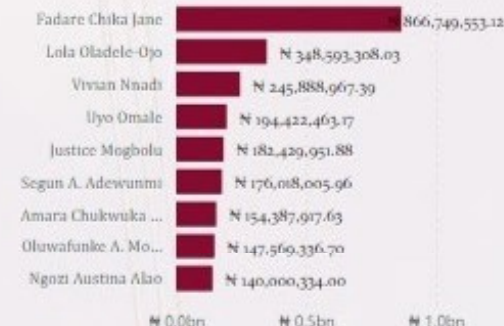
Manager	Balance
Fadare Chika Jane	₦ 866,749,553.12
Lola Oladele-Ojo	₦ 348,593,308.03
Vivian Nnadi	₦ 245,888,967.39
Uyo Omale	₦ 194,422,463.17
Justice Mogbolu	₦ 182,429,951.88
Segun A. Adewunmi	₦ 176,018,005.96
Amara Chukwuka ...	₦ 154,387,917.63
Oluwafunke A. Mo...	₦ 147,569,336.70
Ngozi Austina Alao	₦ 140,000,334.00

₦ 0.0bn   ₦ 0.5bn   ₦ 1.0bn

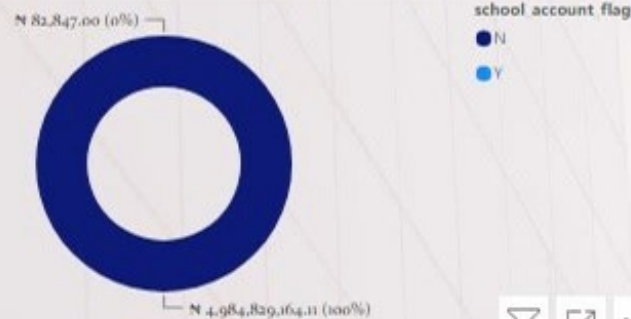| 10,000	3,327	2,272	4,373	0	28	0
No of Accounts	Active Accounts	Dormant Accounts	Restricted Accounts	Closed Accounts	Locked Accounts	Matured Accounts

Date

1/2/2019   5/22/2021

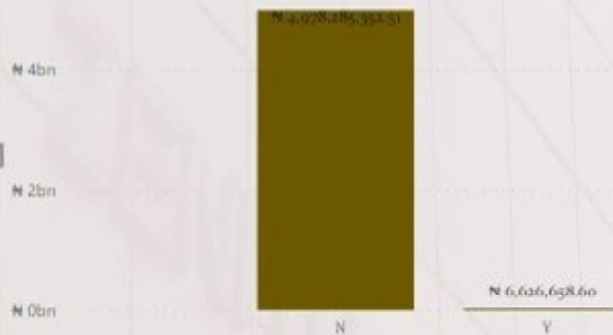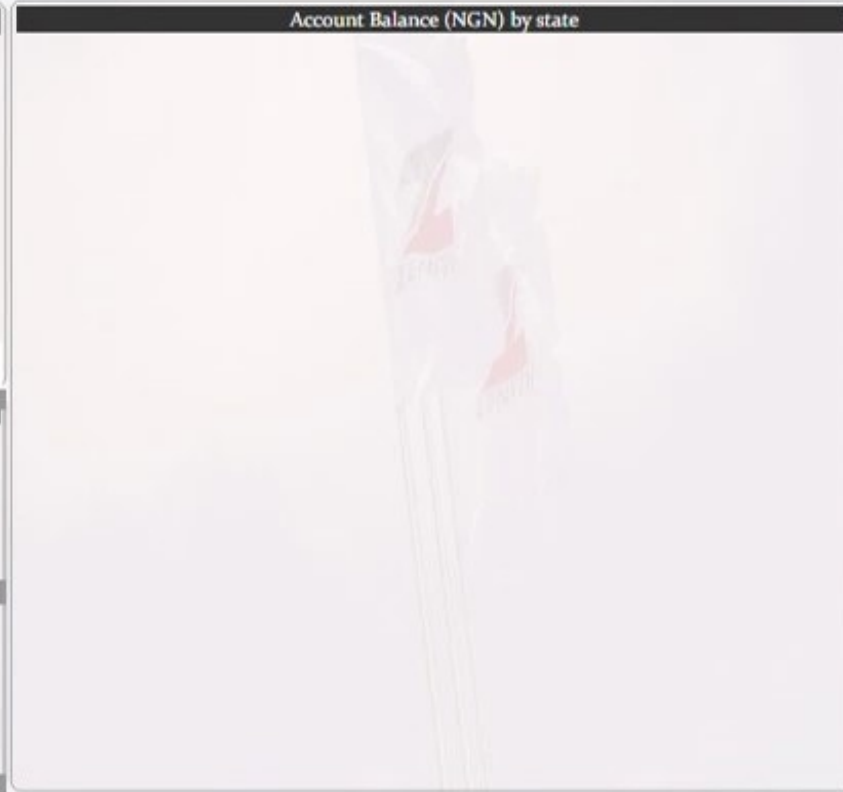**Zone**

All

Branch

All

Account Manager

All

Account Type

All

Account Balance (NGN) by school_account_flag

₦ 82,847.00 (0%)

school_account_flag
- N
- Y

₦ 4,984,829,164.11 (100%)

Account Balance (NGN) by religion_account_flag

₦ 4,978,386,353.51

₦ 4bn

₦ 2bn

₦ 0bn

₦ 6,626,658.60

N   Y

Account Balance (NGN) by state

10,000
No of Accounts
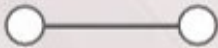
₦ 4.98bn
Account Balance (NGN)

$4.98bn
Account Balance ($)

Date

1/2/2019   5/22/2021

Zone

All
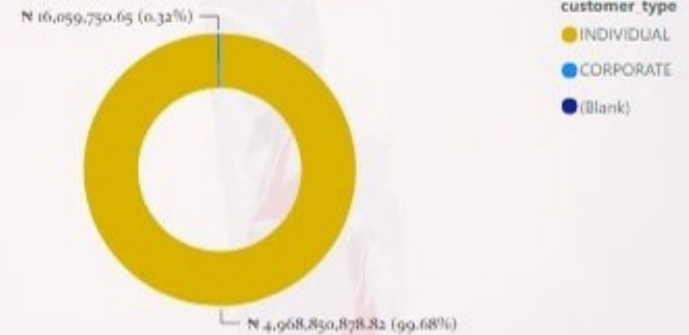
Branch

All

Account Manager
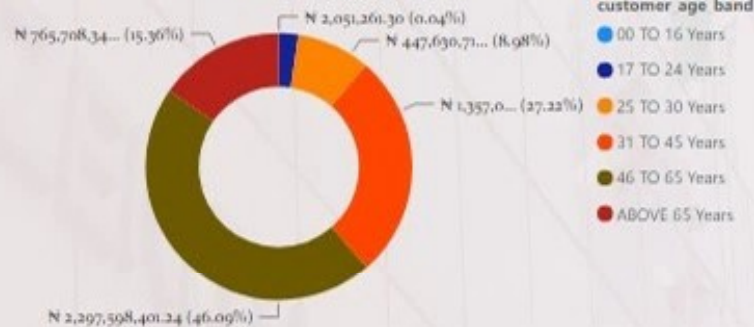
All

Customer Status
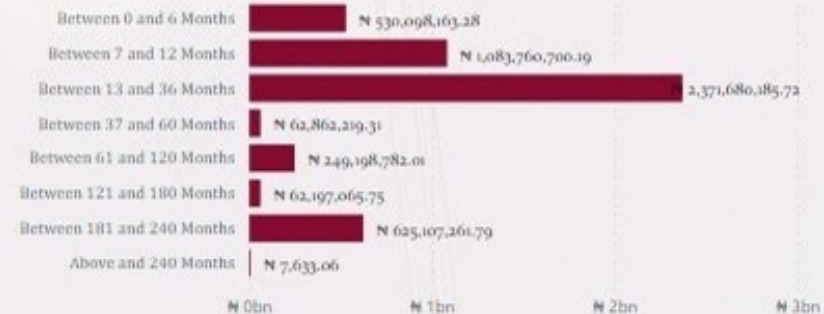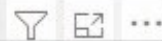
All

Account Balance (NGN) by customer_marital_status

Married	₦ 4,134,286,876.91
Single	₦ 847,872,921.70
Divorced	₦ 2,214,300.08
Separated	₦ 537,912.42

₦ 0bn   ₦ 2bn   ₦ 4bn

Account Balance (NGN) by customer_type

₦ 16,059,750.65 (0.32%)

customer_type
- INDIVIDUAL
- CORPORATE
- (Blank)

₦ 4,968,850,878.82 (99.68%)

Account Balance (NGN) by customer_age_band

₦ 765,708,34... (15.36%)

₦ 2,051,261.30 (0.04%)

₦ 447,630,71... (8.98%)

₦ 1,357,0... (27.22%)

₦ 2,297,598,401.24 (46.09%)

customer age band
- 00 TO 16 Years
- 17 TO 24 Years
- 25 TO 30 Years
- 31 TO 45 Years
- 46 TO 65 Years
- ABOVE 65 Years

Account Balance (NGN) by customer_tenure_band

Between 0 and 6 Months	₦ 530,098,163.28
Between 7 and 12 Months	₦ 1,083,760,700.19
Between 13 and 36 Months	2,371,680,185.72
Between 37 and 60 Months	₦ 62,862,219.31
Between 61 and 120 Months	₦ 249,198,782.01
Between 121 and 180 Months	₦ 62,197,065.75
Between 181 and 240 Months	₦ 625,107,261.79
Above and 240 Months	₦ 7,633.06

₦ 0bn   ₦ 1bn   ₦ 2bn   ₦ 3bn

10,000	₦ 4.98bn	$4.98bn
No of Accounts	Account Balance (NGN)	Account Balance ($)

Date
1/2/2019 — 5/22/2021

Zone
All

Branch
All

Account Manager
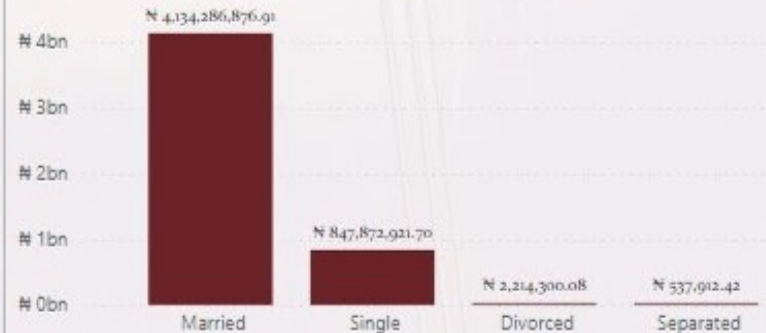All

Account Balance (NGN) by last_tran_date_band
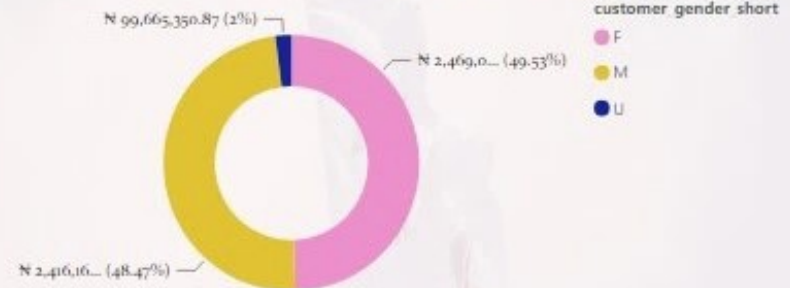
Band	Value
Last 30 Days	₦ 1,927,050,097.42
31 To 60 Days	₦ 294,756,695.58
61 To 90 Days	₦ 120,646,975.12
91 To 180 Days	₦ 1,417,727,734.70
181 To 365 Days	₦ 698,485,981.01
Above 365 Days	₦ 526,244,527.28

Account Balance (NGN) by customer_gender_short

customer gender short
- F
- M
- U

₦ 99,665,350.87 (2%)
₦ 2,469,0... (49.53%)
₦ 2,416,16... (48.47%)

Account Balance (NGN) by customer_phone_number_telco

Telco	Value
(Blank)	₦ 107,820,894.14
9MOBILE	₦ 116,429,007.81
AIRTEL	₦ 548,100,129.88
GLO	₦ 596,314,279.48
MTN	₦ 3,339,225,319.81
NTEL	₦ 50,922.00
OTHERS	₦ 276,971,457.99

Account Balance (NGN) by customer_marital_status

Status	Value
Married	₦ 4,134,286,876.91
Single	₦ 847,872,921.70
Divorced	₦ 2,214,300.08
Separated	₦ 537,912.42

10,000
No of Accounts

1,913
Accounts with E-Channels

10,000
Accounts with no E-Channels

1,252
Single E-Channel Accounts

10,000
Multiple E-Channel Accounts

Date
1/2/2019 — 5/22/2021

Zone
All

Branch
All

Account Manager
All

No of Accounts by has_easymoney
has easymoney
- N

10,000
(100%)

No of Accounts by has_ibank
N — 10,000

0K   5K   10K

No of Accounts by has_mobile
N
Y

0K   5K   10K

No of Accounts by has_xpath
N

0K   5K   10K

No of Accounts by has_globalpay
N

0K   5K   10K

No of Accounts by has_scantopay
has scantopay
- N
- Y

7 (0.07%)

9,993 (99.93%)

No of Accounts by has_ussd
has ussd
- N
- Y

1,312 (13.12%)

8,688
(86.88%)

RETAIL ANALYTICS - E-Channels

10,000	1,913	10,000	1,252	10,000
No of Accounts	Accounts With E-Channel	Accounts with no E-Channels	Single E-Channel Accounts	Multiple E-Channel Accounts

Date
1/2/2019   5/22/2021
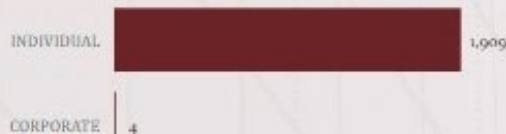
Zone
All

Branch
All

Account Manager
All

Account Type
All

E-Channel Accounts by Customer Type

- INDIVIDUAL — 1,909
- CORPORATE — 4

E-Channel Accounts by Account Product Category and Account Name

- Savings Accounts — 1,421
- Current Accounts — 306
- Zenith Timeless A... — 80
- Others — 54
- Zenith Timeless A... — 30
- Children/Youth Ac... — 11
- Financial Inclusio... — 8

E-Channel Accounts by Account Manager

- Ahmad Hafizu — 23
- Sadau Abubakar A... — 22
- Oluwadunsin Adeb... — 17
- Tolulope Akinyemi — 17
- Adigweme Emman... — 16
- Anna Agbake — 13
- Bolanle Ayandele — 13
- Doyinsola Adenuga — 13

E-Channel Accounts by Zone

- Ilorin — 61
- Mobil Road — 60
- Sokoto — 50
- Wukari — 38
- Aba Road 2 — 33
- Ile-Ife — 32
- Birnin Kebbi — 31
- Yabatech — 31
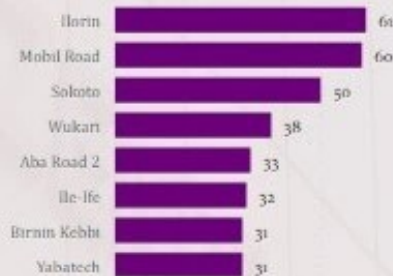
E-Channel Account by Branch

- Ilorin — 61
- Mobil Road — 60
- Sokoto — 50
- Wukari — 38
- Aba Road 2 — 33
- Ile-Ife — 32
- Birnin Kebbi — 31
- Yabatech — 31

E-Channel Accounts by Account Manager

- Ahmad Hafizu — 23
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- Bolanle Ayandele — 13
- Doyinsola Adenuga — 13
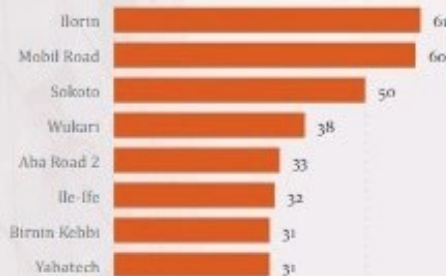
RETAIL ANALYTICS - E-Channels(Mobile Banking)

10,000	1,260	8,740	14.42%
No of Accounts	Mobile Banking Accounts	Accounts that dont use Mobile ...	Mobile Banking Activation Rate

Date

1/2/2019 — 5/22/2021
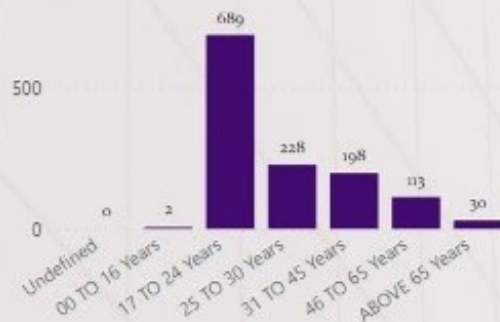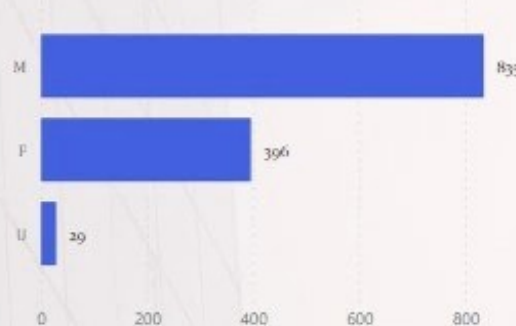
Zone
All

Branch
All

Account Manager
All

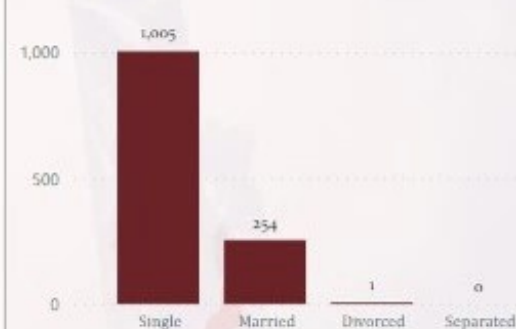## Account Type
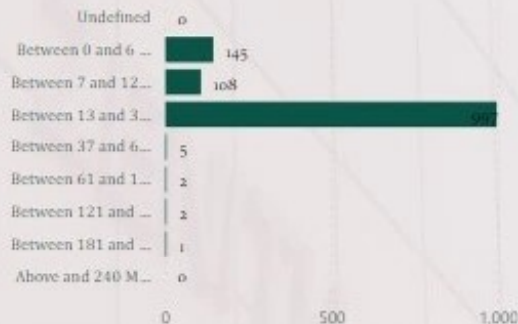All

Mobile Banking Accounts by customer_age_band

- Undefined: 0
- 00 TO 16 Years: 2
- 17 TO 24 Years: 689
- 25 TO 30 Years: 228
- 31 TO 45 Years: 198
- 46 TO 65 Years: 113
- ABOVE 65 Years: 30

Mobile Banking Accounts by customer_gender_short

- M: 835
- F: 396
- U: 29

Mobile Banking Accounts by customer_marital_status

- Single: 1,005
- Married: 254
- Divorced: 1
- Separated: 0

Mobile Banking Accounts by customer_tenure_band

- Undefined: 0
- Between 0 and 6 ...: 145
- Between 7 and 12...: 108
- Between 13 and 3...: 997
- Between 37 and 6...: 5
- Between 61 and 1...: 2
- Between 121 and ...: 2
- Between 181 and ...: 1
- Above and 240 M...: 0

Mobile Banking Accounts by customer_status

- Active: 1,230
- Restricted: 30
- Closed: 0
- Deceased: 0
- Pending: 0

Mobile Banking Accounts by customer_gender_short

customer gender sh...
- M
- F
- U

- 835 (66.27%)
- 396 (31.43%)
- 29 (2.3%)
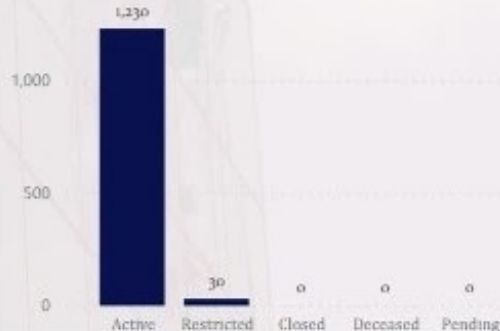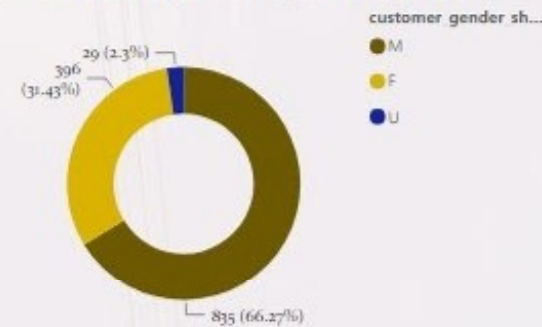
RETAIL ANALYTICS - E-Channels(USSD)

10,000	513	8,688	5.90%
No of Accounts	USSD Accounts	Accounts that dont use USSD	USSD Activation Rate

Date

1/2/2019 — 5/22/2021

Zone
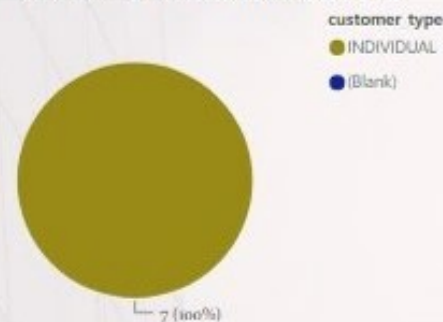
All

Branch

All

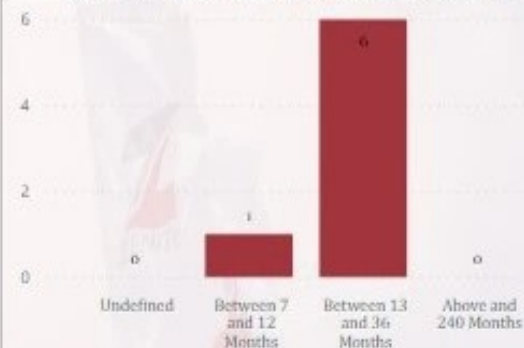## Account Manager

All

Account Type

All

USSD Banking Accounts by customer_marital_status

Single: 7
Divorced: 0

USSD Banking Accounts by customer_type

customer type
- INDIVIDUAL
- (Blank)

7 (100%)

USSD Banking Accounts by customer_tenure_band

- Undefined: 0
- Between 7 and 12 Months: 1
- Between 13 and 36 Months: 6
- Above and 240 Months: 0

USSD Banking Accounts by customer_age_band

- Undefined: 0
- 17 TO 24 Years: 6
- 25 TO 30 Years: 1

USSD Banking Accounts by customer_type

- INDIVIDUAL: 7
- (Blank): 0

USSD Banking Accounts by customer_gender_short

Legend
- M
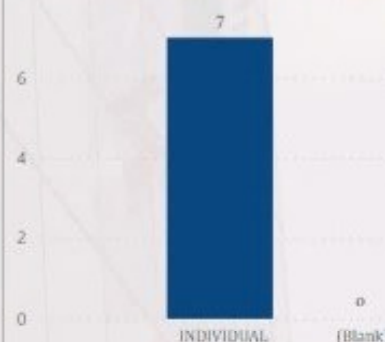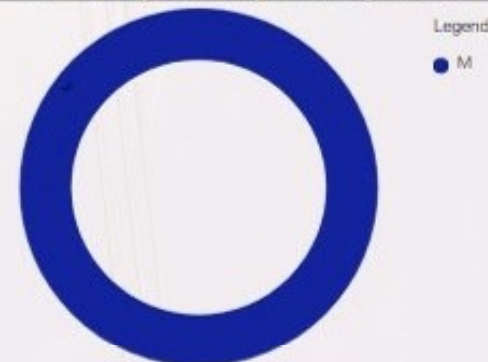
RETAIL ANALYTICS - Cards

10,000	2,718	7,282	2,337	381	27.18%
No of Accounts	Accounts with Cards	Accounts with no Cards	Single Card Accounts	Multi Card Accounts	Card Activation Rate

Filters

Date
1/2/2019 — 5/22/2021

Zone
All

Branch
All

Account Manager
All

Account Type
All

Number of Single, Multiple and No Card Accounts

- No of Multi ca... — 381 (3.81%)
- No of No card... — 7,282 (72.82%)
- No of Single c... — 2,337 (23.37%)
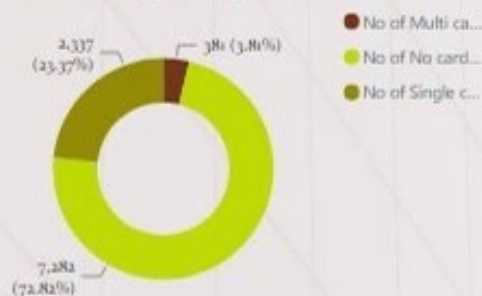
Account with Cards by Account Product Category

Category	Value
Savings Accounts	1,695
Current Accounts	678
Zenith Timeless A...	204
Others	62
Zenith Timeless A...	48
Savings Accounts ...	18
Children/Youth A...	13
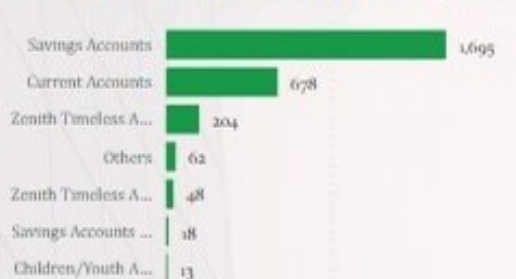
Accounts with Cards by Account Tenure Band

Tenure Band	Value
Between 0 and 6 M...	440
Between 7 and 12 ...	452
Between 13 and 36 ...	1,826

Accounts with and with no Cards

- No of Account... — 2,718 (27.08%)
- No of Account... — 7,282 (72.82%)
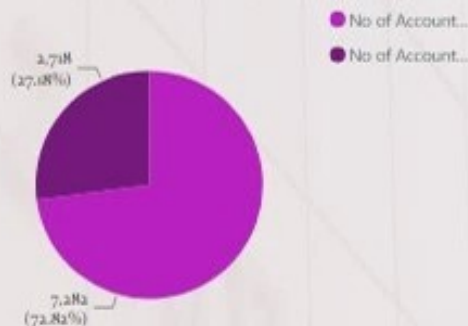
Account Product Category and Account Product Name by Card Activation Rate

Category	Rate
Zenith Timel... Acco... Savings	53.83%
Savings Acco...	49.91%
Zenith Timel... Acco... Curre...	34.04%
Savings Acco... /NDE Acco...	24.00%
Curre... Acco...	15.53%
Others Acco...	11.23%
Child... Acco...	5.68%

Account Tenure Band by Card Activation Rate

Tenure Band	Rate
Between 0 and 6 M...	19.56%
Between 7 and 12 ...	22.09%
Between 13 and 36 ...	32.01%