

# RETENTION DASHBOARD FROM 1 May, 2022 TO 31 May, 2022

Date

5/1/2022

5/31/2022

TRANSACTION COUNT

175.45K

TOTAL AMOUNT

585.51bn

RETAINED

124.81bn

NOT RETAINED

460.69bn

OUTFLOWS

101.51bn

RETENTION

21.32%

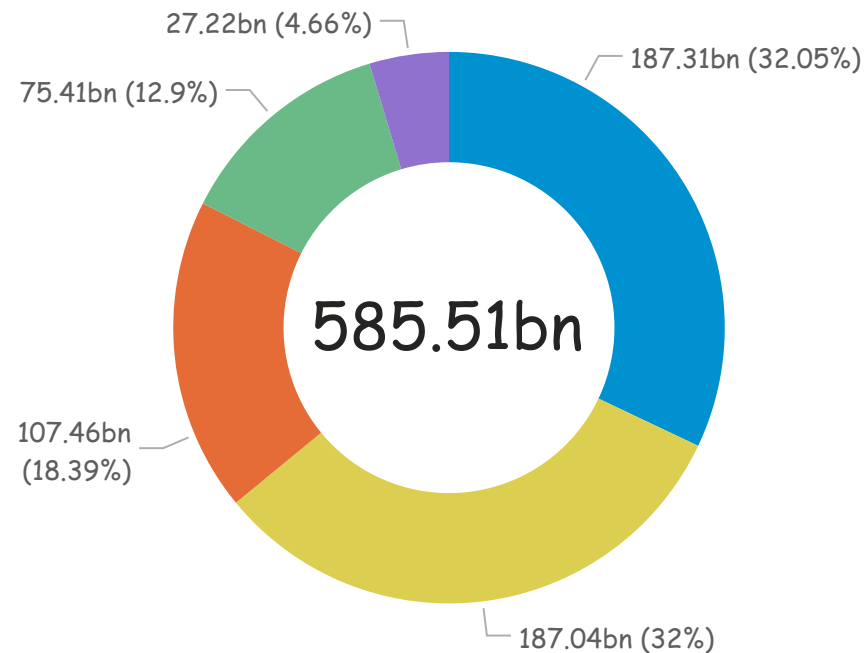
Customer

All

Area

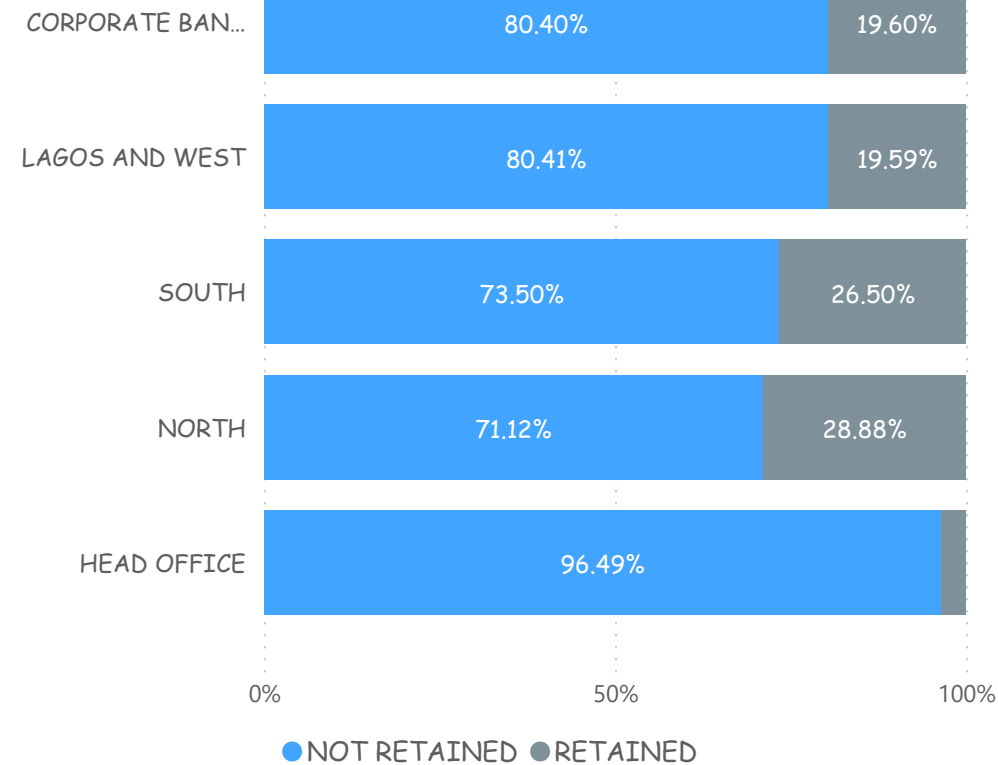
All

## TRANSACTION BY REGION



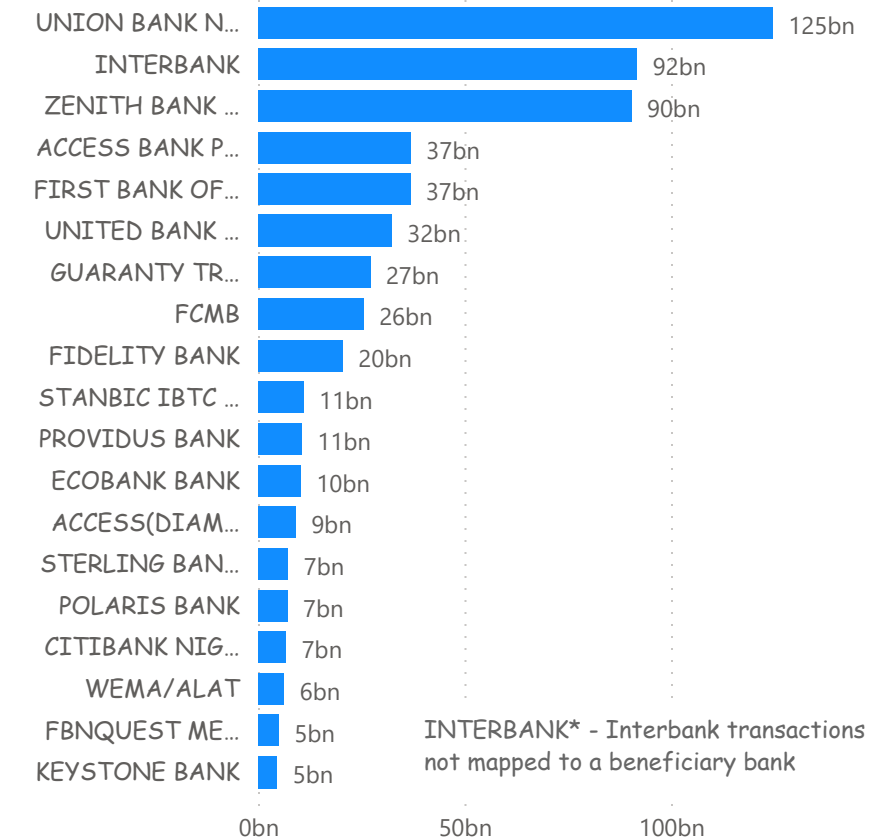
● CORPORATE ... ● LAGOS AND ... ● SOUTH ● NORTH ● HEAD O...

## RETENTION BY REGION



● NOT RETAINED ● RETAINED

## TOP BENEFICIARY BANKS



INTERBANK\* - Interbank transactions not mapped to a beneficiary bank



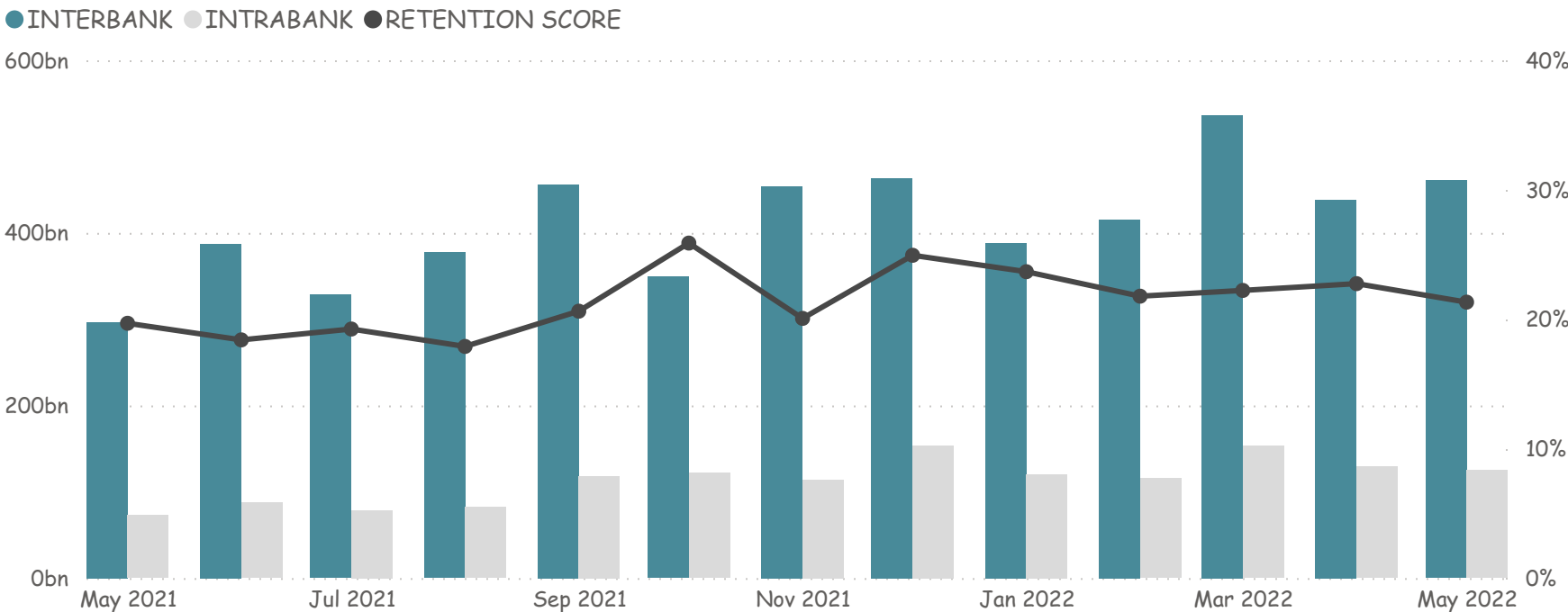
# REGIONAL RETENTION FROM 1 May, 2022 TO 31 May, 2022

Date

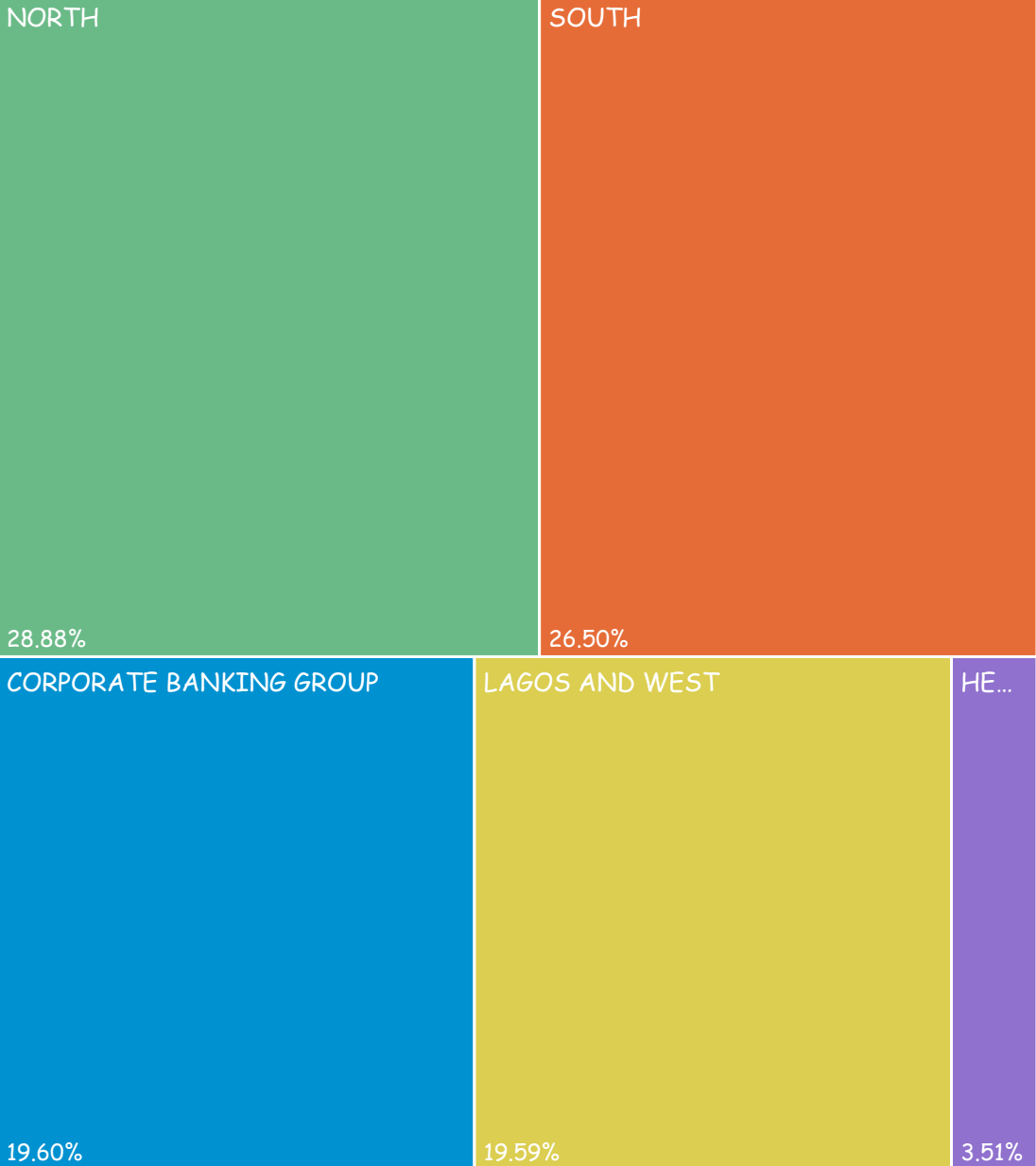
5/1/2022

5/31/2022

RETENTION PERFORMANCE TREND



RETENTION BY REGION



AREA PERFORMANCE

ACCOUNT AREA	NOT RETAINED	RETAINED	Total	RETENTION SCORE
	AMOUNT	AMOUNT	AMOUNT	
				0.00%
ABIA/IMO 1	14,045,037,805.86	9,516,924,582.39	23,561,962,388.25	40.39%
ABIA/IMO 2	5,587,789,342.73	881,112,895.93	6,468,902,238.66	13.62%
ABUJA 1	5,230,519,592.92	4,520,883,717.71	9,751,403,310.63	46.36%
ABUJA 2	3,676,337,253.46	742,674,251.88	4,419,011,505.34	16.81%
ABUJA 3	2,042,759,742.36	209,307,640.21	2,252,067,382.57	9.29%
Total	460,694,340,492.85	124,813,835,676....	585,508,176,169.28	21.32%



# TRANSACTION INSIGHTS FROM 1 May, 2022 TO 31 May, 2022

Region/Segment/Cluster

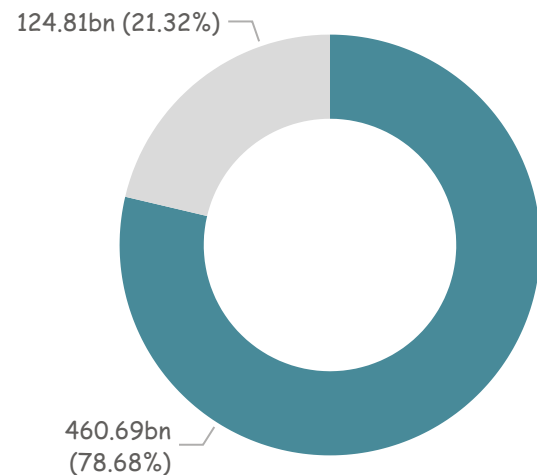
All



## TRANSACTIONS BY SOURCE

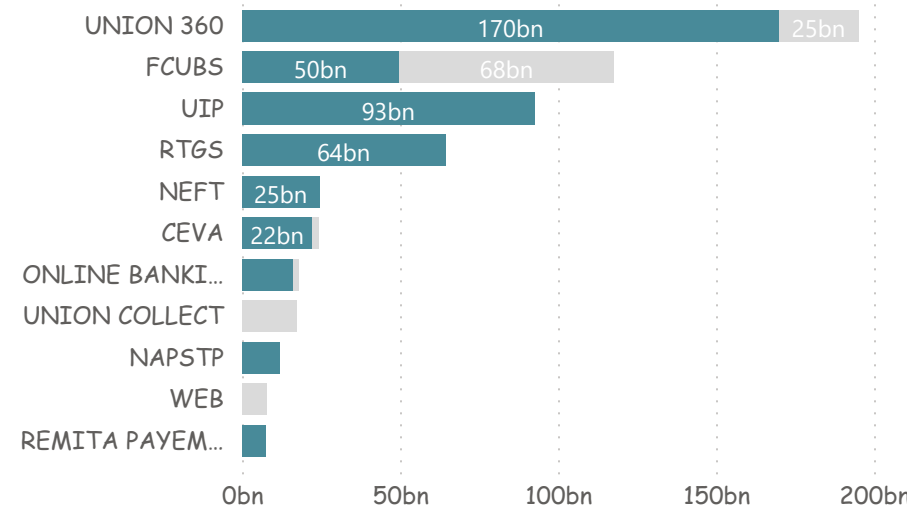
### SOURCE

- INTERBANK
- INTRABANK



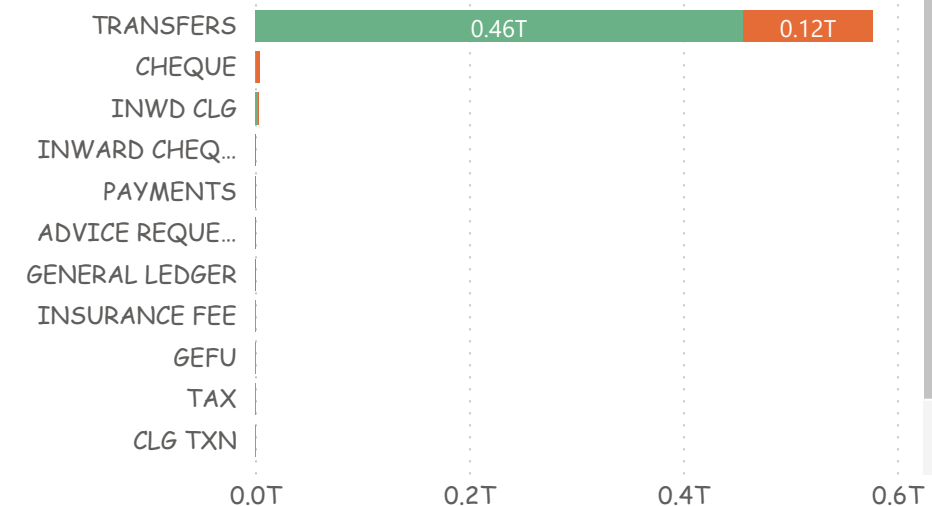
## TRANSACTIONS BY APPLICATIONS

- INTERBANK
- INTRABANK



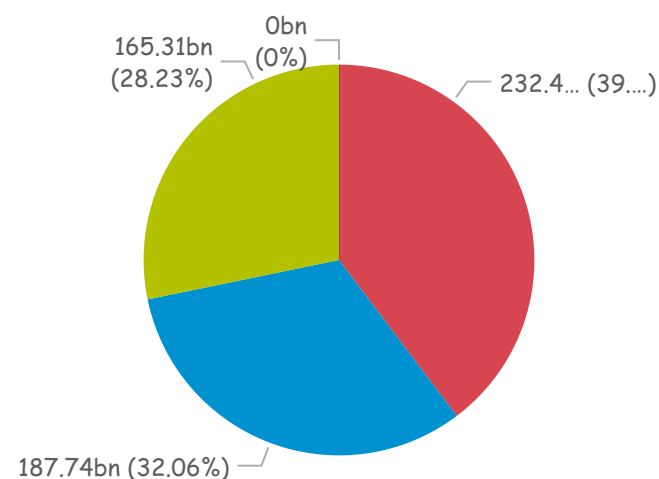
## TRANSACTIONS BY GROUP

- NOT RETAINED
- RETAINED

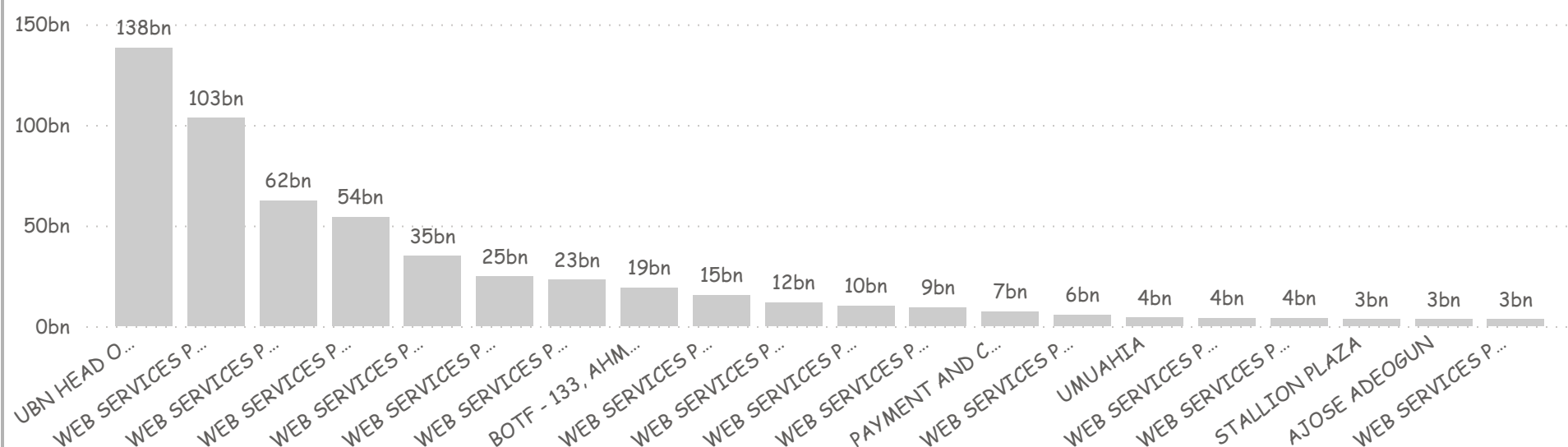


## TRANSACTIONS BY CUSTOMER SEGMENT

- BUSINESS BAN...
- CORPORATE
- SME
- RETAIL
- UNTAGGED



## TOP TRANSACTING BRANCHES BY VOLUME



RM RETENTION DASHBOARD FROM 1 May, 2022 TO 31 May, 2022

Segment

All

Region

All

RELATIONSHIP MANAGER

(Blank)

SEGMENT

ALL

TOTAL AMOUNT

585.51bn

RETAINED

124.81bn

RETENTION

21.32%

TRANSACTION GROUPS

TRANSFERS

0.46T

0.12T

CHEQUE

INWD CLG

INWARD CH...

PAYMENTS

ADVICE REQ...

GENERAL LE...

INSURANCE ...

0.0T

0.5T

BENEFICIARY BANKS

UNION BAN...

0.12T

INTERBANK

0.09T

ZENITH BAN...

0.09T

ACCESS BAN...

0.04T

FIRST BANK ...

0.04T

UNITED BAN...

0.03T

GUARANTY T...

0.03T

FCMB

0.03T

0.0T

0.1T

TOP TRANSACTING CUSTOMERS

TEAMAPT LT...

35bn

SUPERLIN V...

25bn

CHEVRON NI...

24bn

HABIB BANK...

17bn

MATRIX ENE...

14bn

MTN NIG CO...

12bn

HABIB BANK...

10bn

DANGOTE CE...

8bn

0bn

20bn

40bn

TRANSACTIONS							
DATE	ACCOUNT	ACCOUNT NAME	AMOUNT	BENEFICIARY NAME	DESTINATION BANK	TRN GROUP	APPLICATION
10/05/22			80,000.00		FIRST BANK OF NIGERIA PLC	INWD CLG	FCUBS
04/05/22			350,000.00		FCMB	INWD CLG	FCUBS
24/05/22			1,600,000.00		GUARANTY TRUST BANK PLC	INWD CLG	FCUBS
04/05/22			1,301,546.00		FCMB	INWD CLG	FCUBS
04/05/22			282,945.00		GUARANTY TRUST BANK PLC	INWD CLG	FCUBS
06/05/22			400,000.00		ZENITH BANK PLC	TRANSFERS	UIP
24/05/22			661,000.00		FIRST BANK OF NIGERIA PLC	INWD CLG	FCUBS
20/05/22			442,482.00		UNION BANK NIG PLC	CHEQUE	FCUBS
20/05/22			96,190.00		UNION BANK NIG PLC	CHEQUE	FCUBS
Total			585,508,176,169.28				



# RETENTION INSIGHTS

Segment

All

Relationship Manager

All

Outflow report shows payment from corporate to their accounts in other banks. These payments make up 17.34% of total payments. Relationship managers can harness this data to deepen our relationships with client with the aim of improving operational dependency on us  
Payments to UBN customer in other banks contributes 8.92 % of the total payments. Relationship Managers can leverage on this to to drive their retention targets as well as re-engaged clients to make payments through us especially for beneficiaries with account in UBN.

## OUTFLOWS

DATE	ACCOUNT	ACCOUNT NAME	AMOUNT	BENEFICIARY NAME	DESTINATION BANK	SEGMENT	TRN GROUP
04/05/22			250,000.00		FIDELITY BANK	SME	TRANSFERS
04/05/22			231,000.00		AB MICROFINANCE BANK	SME	TRANSFERS
04/05/22			1,500,000.00		KEYSTONE BANK	SME	TRANSFERS
04/05/22			50,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			70,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			120,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			214,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
Total			42,108,548,194.96				

## PAYMENTS TO UBN CUSTOMERS IN OTHER BANKS

DATE	ACCOUNT	ACCOUNT NAME	AMOUNT	BENEFICIARY NAME	DESTINATION BANK	SEGMENT	TRN GROUP
04/05/22			50,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			100,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			650,800.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			100,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			185,000.00		POLARIS BANK	SME	TRANSFERS
04/05/22			75,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			200,000.00		ZENITH BANK PLC	SME	TRANSFERS
04/05/22			5,301,000.00		ACCESS BANK PLC	BUSINESS BANKING	TRANSFERS
04/05/22			19,133,035.92		KEYSTONE BANK	CORPORATE	TRANSFERS
Total			52,225,290,053.57				



# NON UBN BENEFICIARIES

Segment

All

Relationship Manager

All

Payments to non-UBN beneficiaries contributes 44.65 % of the total payments. Relationship Managers can leverage on this to drive their retention targets as well as onboard these beneficiaries as new customers in UBN.

## PAYMENTS TO NON UBN BENEICIARIES

DATE	ACCOUNT	ACCOUNT NAME	AMOUNT	BENEFICIARY NAME	DESTINATION BANK	SEGMENT	TRN GROUP
04/05/22			50,000.00		ACCESS BANK PLC	SME	TRANSFERS
04/05/22			210,000.00		ZENITH BANK PLC	SME	TRANSFERS
04/05/22			1,000,000.00		ACCESS BANK PLC	SME	TRANSFERS
04/05/22			100,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			114,700.00		STANBIC IBTC BANK PLC	SME	TRANSFERS
04/05/22			70,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			150,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			60,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			215,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			100,000.00		UNITED BANK FOR AFRICA PLC	SME	TRANSFERS
04/05/22			60,480.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			986,000.00		ACCESS BANK PLC	SME	TRANSFERS
04/05/22			176,950.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			5,000,000.00		GUARANTY TRUST BANK PLC	SME	TRANSFERS
04/05/22			61,900.00		ECOBANK BANK	SME	TRANSFERS
04/05/22			298,700.00		UNITED BANK FOR AFRICA PLC	SME	TRANSFERS
04/05/22			462,500.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			300,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS
04/05/22			50,000.00		ACCESS BANK PLC	SME	TRANSFERS
04/05/22			3,750,000.00		FIRST BANK OF NIGERIA PLC	SME	TRANSFERS

Total261,451,191,025.08