

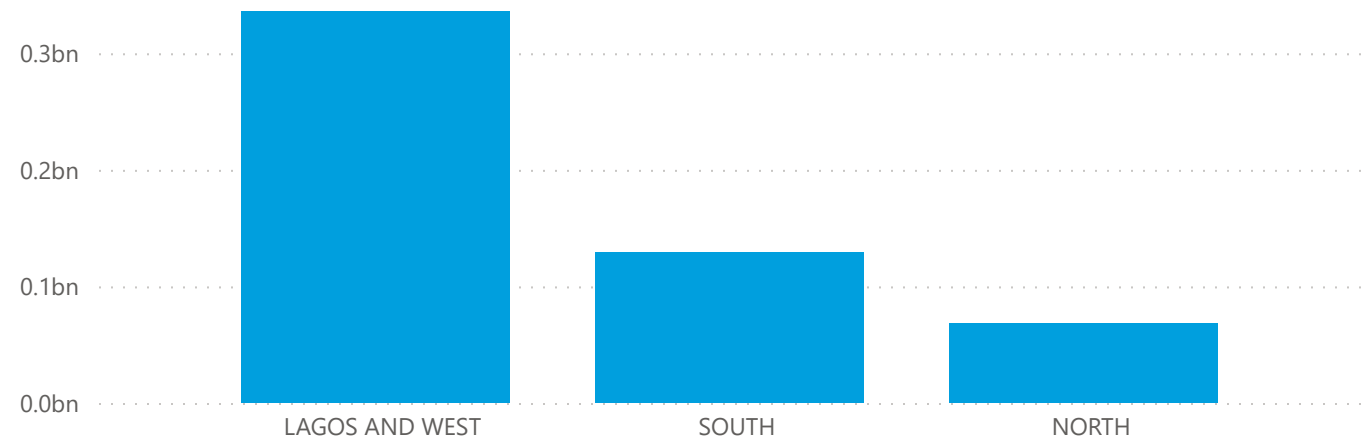
REVENUE ASSURANCE SUMMARY FOR April 2022 (NGN)

CCY

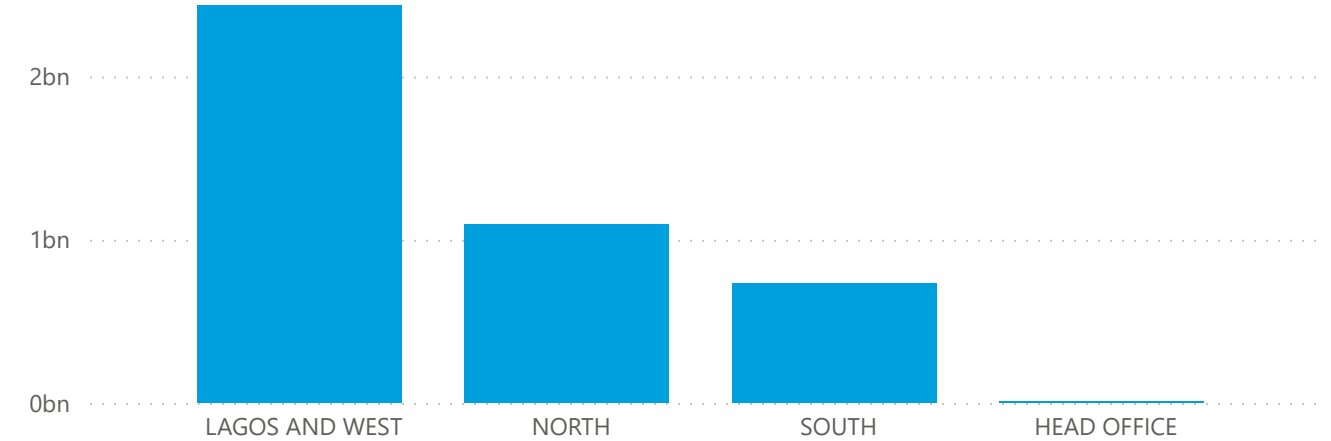
NGN

For Overdrafts, 10466 accounts were overdrawn with a value of NGN10,683,125.46 for overcharged interest and NGN12,738,893.16 for undercharged interest.
For Term Loans, 168717 contracts had due payments with a value of NGN1,976.23 for overcharged interest and NGN625,942.15 for undercharged interest.
For Term Deposits, 772 contracts were credited interest with a value of NGN0.00 for overpaid interest and NGN1,721,840.73 for underpaid interest.
For Credit Interest, 5298513 accounts were credited interest with a value of NGN373,261.28 for overpaid interest and NGN8,507,907.27 for underpaid interest.

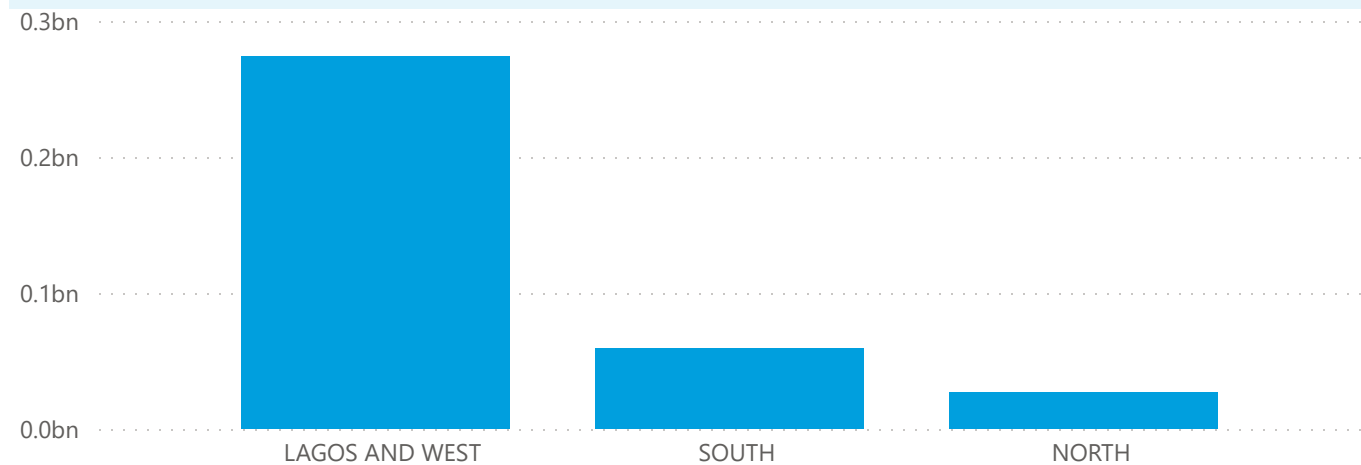
OVERDRAFTS INCOME BY REGION



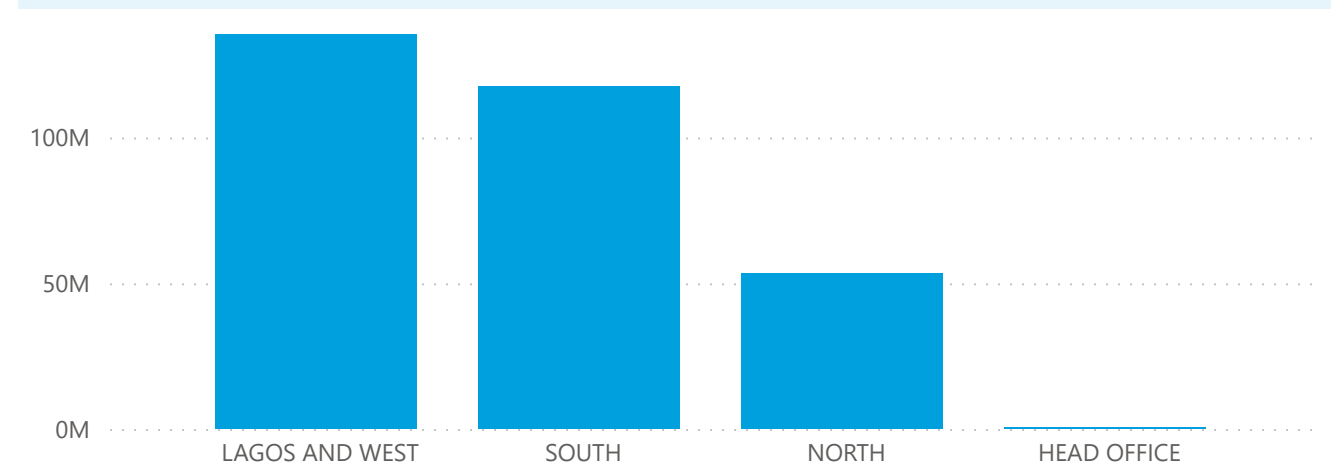
TERM LOANS INTEREST INCOME BY REGION



TERM DEPOSITS INTEREST REGION



CASA CREDIT INTEREST by REGION





OD AND TOD REVENUE ASSURANCE DASHBOARD FOR April 2022 (NGN)

CCY ▼NGN ▼

Overdrawn Accounts

10K

Interest Charged

YTD: ◆ 2,010.76... YTD: ◆ 107.17...

532.57M

MOM: ◆ 56.71M

Interest Chargeable

YTD: ◆ 2,042.3...

534.62M

MOM: ◆ 47.26M

Variance

2.06M

Undercharge

12.74M

MOM: ◆ -1.15M

Overcharge

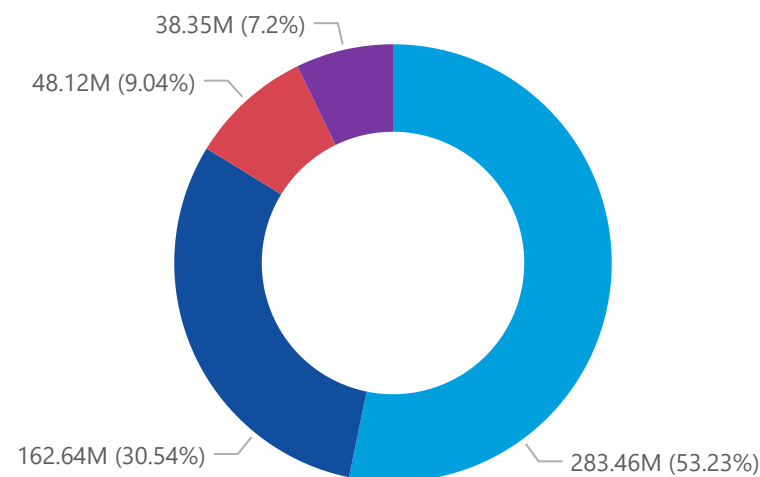
-10.68M

MOM: ◆ -8.31M

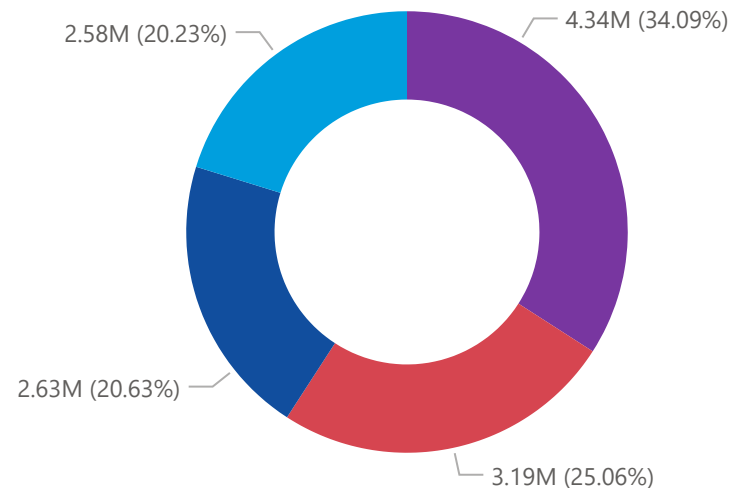
INCOME BY SEGMENT

SEGMENT

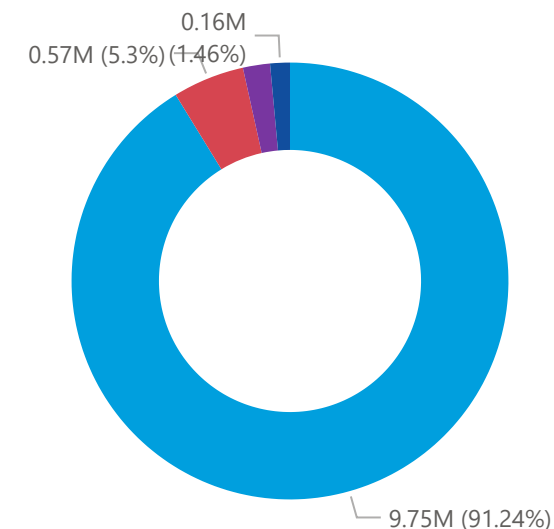
- Commercial
- Corporate
- Retail
- SME



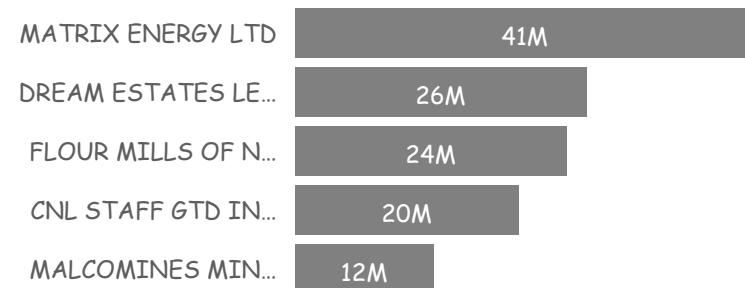
UNDERCHARGE BY SEGMENT



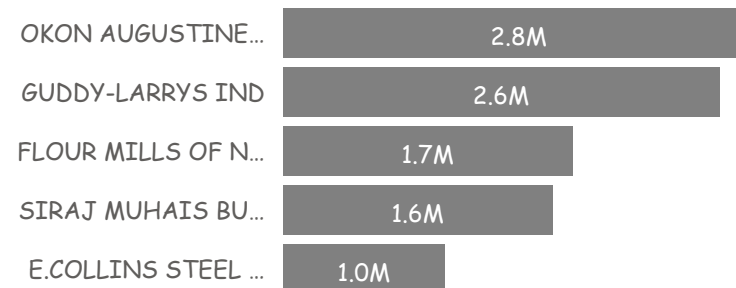
OVERCHARGE BY SEGMENT



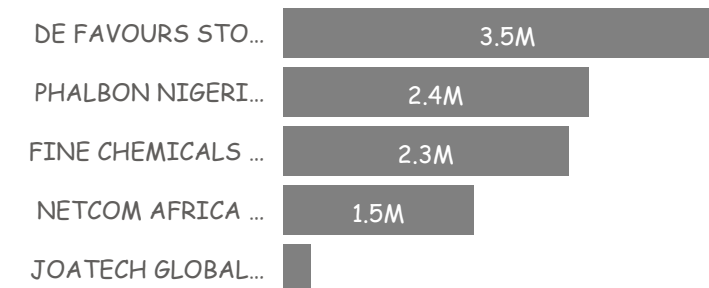
TOP 5 OVERDRAFT INCOME CUSTOMERS



TOP 5 UNDERCHARGED CUSTOMERS



TOP 5 OVERCHARGED CUSTOMERS

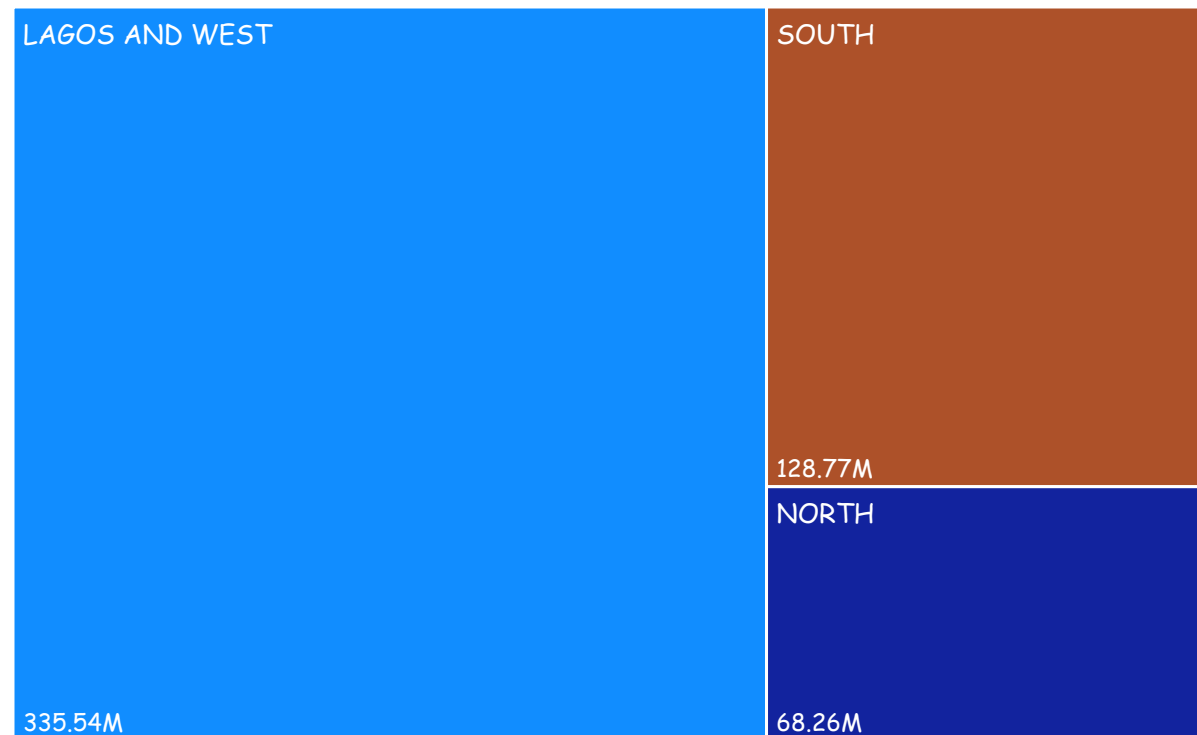


OD AND TOD REGIONAL INCOME REPORT FOR April 2022 (NGN)

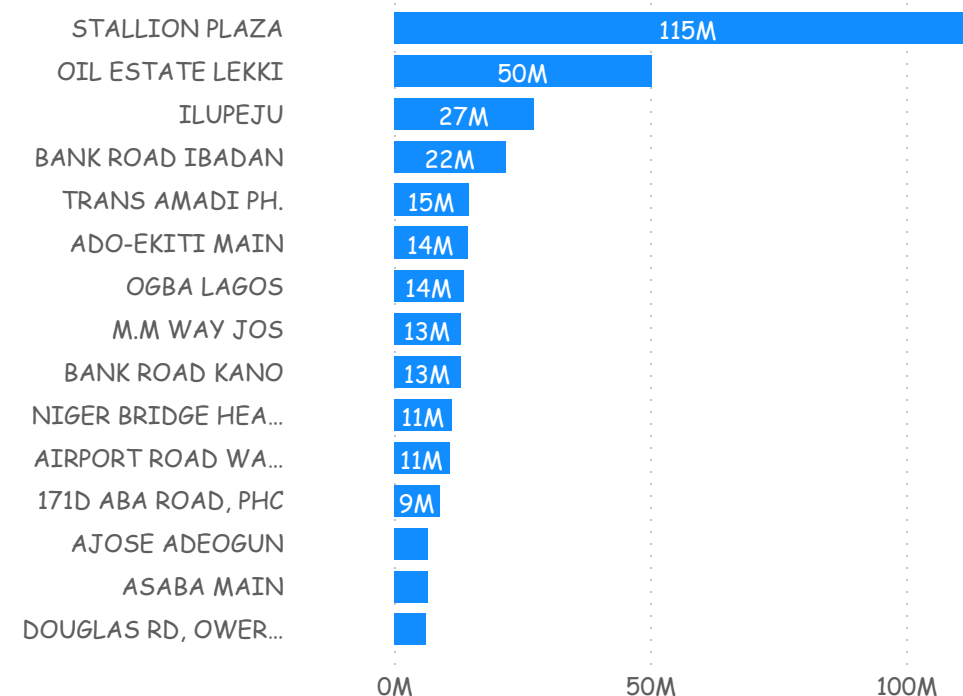
CCY

NGN

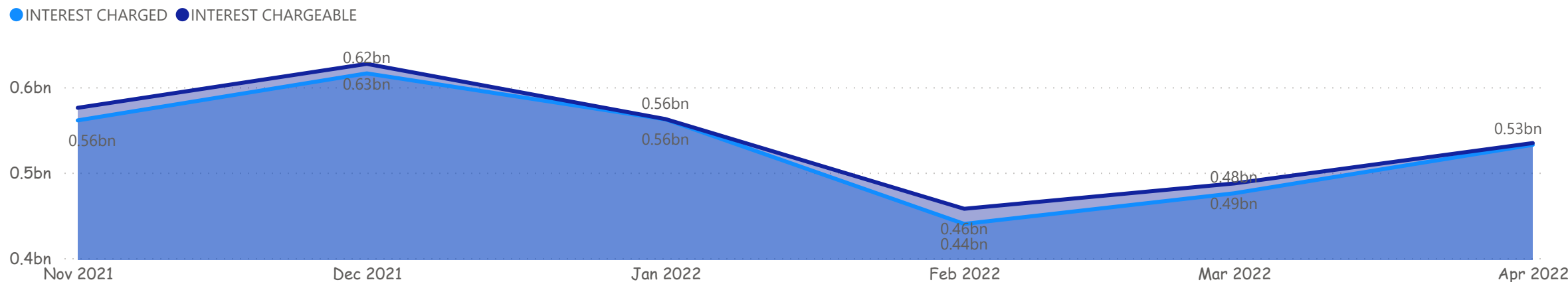
OVERDRAFTS INCOME BY REGION



OVERDRAFTS INCOME BY BRANCH



INCOME TREND BY MONTH (6 MONTHS)



Interest Charged

532.57M

Interest Chargeable

534.62M

Variance

2.06M

Undercharge

12.74M

Overcharge

-10.68M

OD AND TOD MOM GROWTH AND EXCEPTIONS REPORT FOR April 2022 (NGN)

CCY

NGN

Month-on-Month Variance

CLASS	Current Month	Previous Month	Variance
INTEREST CHARGEABLE	534,621,935.45	487,366,283.80	47,255,651.65
INTEREST CHARGED	532,566,167.75	475,854,949.29	56,711,218.46
OVERCHARGE	-10,683,115.38	-2,376,880.13	-8,306,235.25
UNDERCHARGE	12,738,836.37	13,888,181.15	-1,149,344.78

Undercharged Accounts

Account Number	Account Name	OD Interest Charged	OD Interest Chargeable	Variance
0008588745	OKON AUGUSTINE E	-2,775,949.18	0.00	2,775,949.18
0122184135	GUDDY-LARRYS IND	0.00	2,568,612.68	2,568,612.68
0000803149	FLOUR MILLS OF NIGERIA LIMITED	24,237,194.71	25,940,702.30	1,703,507.59
0121058833	SIRAJ MUHAIS BUSINES	0.00	1,585,199.98	1,585,199.98
0141614293	E.COLLINS STEEL RESOURCES	0.00	952,478.22	952,478.22
0066948682	OSIKE SERVICES NIGERIA LIMITED	0.00	781,530.08	781,530.08
Total		159,338,350.06	172,077,186.43	12,738,836.37

Overcharged Accounts

Account Number	Account Name	OD Interest Charged	OD Interest Chargeable	Variance
0057909337	DE FAVOURS STORES	7,069,059.03	3,526,891.08	-3,542,167.95
0137407595	PHALBON NIGERIA ENTERPRISES	4,752,808.22	2,345,133.42	-2,407,674.80
0042420850	FINE CHEMICALS NIG LTD	5,033,910.92	2,779,782.05	-2,254,128.87
0040206470	NETCOM AFRICA LTD	2,588,160.19	1,083,574.15	-1,504,586.04
0168163794	JOATECH GLOBAL LINK INVESTMENTS LTD (OD ACCT)	538,908.63	325,378.89	-213,529.74
0038719513	APPLE AND PEARS LTD	7,927,563.08	7,794,576.18	-132,986.90
0151925066	YAKUBU ADAMS	118,612.62	1,138.09	-117,474.53
Total		30,966,523.70	20,283,408.32	-10,683,115.38



TERM LOANS REVENUE ASSURANCE DASHBOARD FOR April 2022 (NGN)

CCY ▼NGN ▼

Total Contracts

168.72K

Interest Charged

YTD: 19.12b YTD: 107.17...

4.26bn

MOM: -1,804.32M

Interest Chargeable

YTD: 19.12b

4.26bn

MOM: -1,803.71M

Variance

623.97K

Undercharge

625.94K

MOM: 605,40...

Overcharge

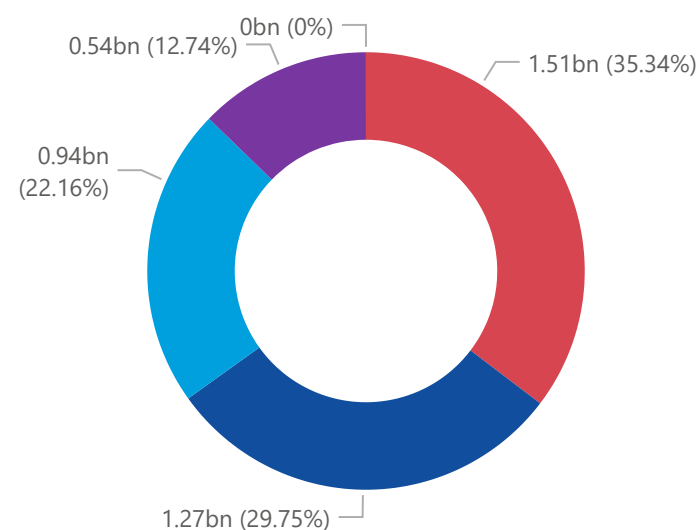
-1.98K

MOM: 1,664.50

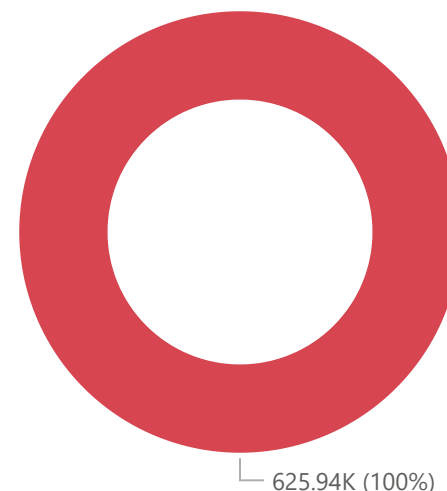
INCOME BY SEGMENT

SEGMENT

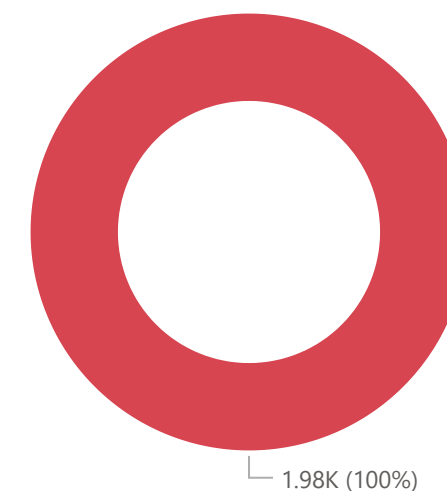
- Retail
- Corporate
- Commercial
- SME
- Untagged



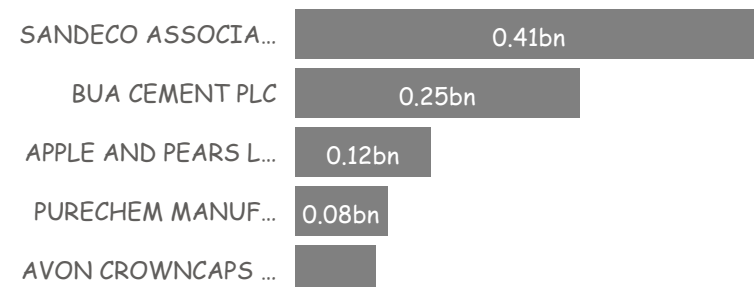
UNDERCHARGE BY SEGMENT



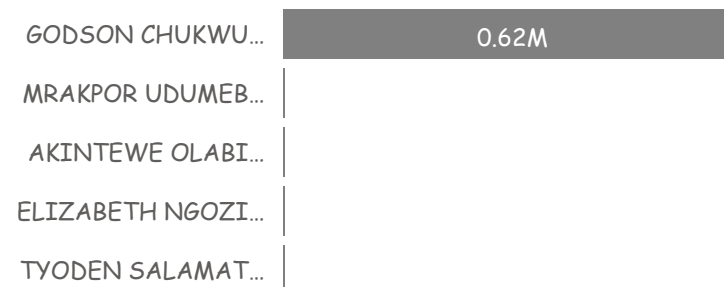
OVERCHARGE BY SEGMENT



TOP 5 TERM LOANS INTEREST INCOME



TOP 5 UNDERCHARGED CUSTOMERS



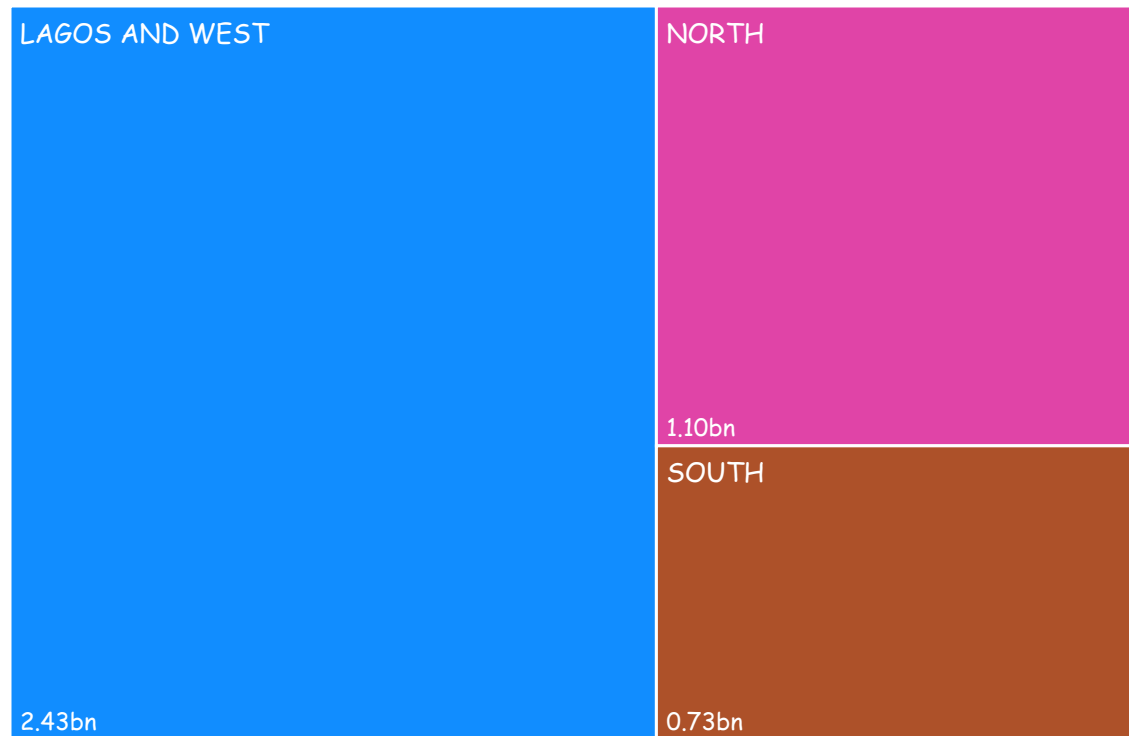
TOP 5 OVERCHARGED CUSTOMERS



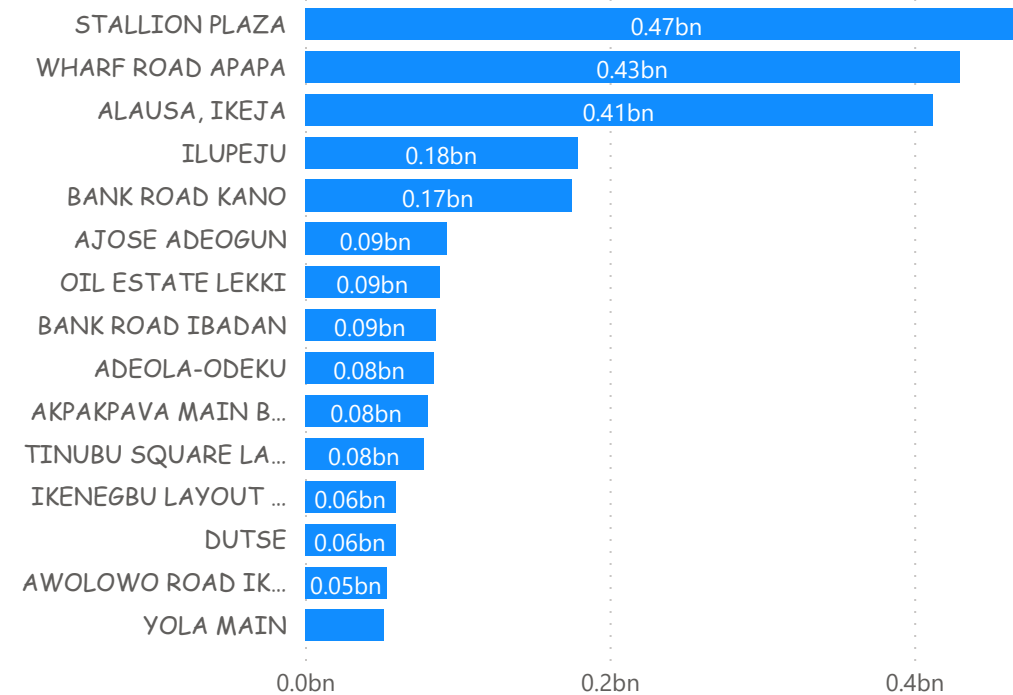
TERM LOANS REGIONAL INCOME REPORT FOR April 2022 (NGN)

CCY
NGN

MAIN INTEREST CHARGED BY REGION



MAIN INTEREST CHARGED BY BRANCH



Interest Charged

4.26bn

Interest Chargeable

4.26bn

Variance

623.97K

Undercharge

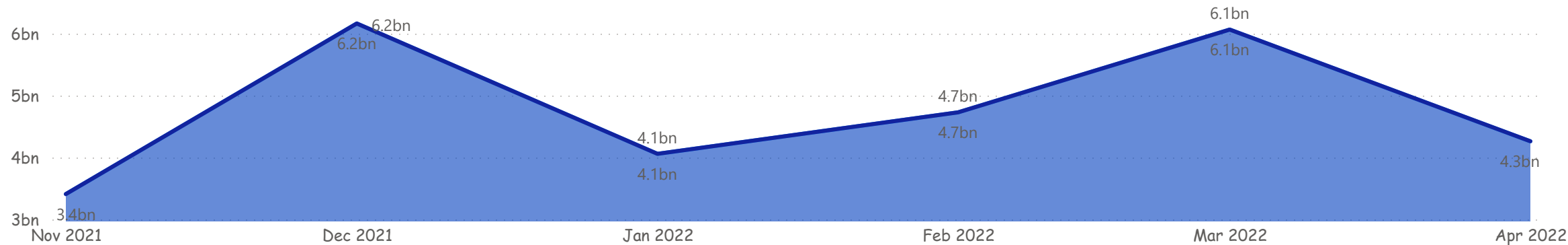
625.94K

Overcharge

-1.98K

MAIN INTEREST TREND BY MONTH

● MAIN INTEREST CHARGED ● MAIN INTEREST CHARGEABLE



TERM LOANS MOM GROWTH AND EXCEPTIONS REPORT FOR April 2022 (NGN)

CCY

NGN

Month-on-Month Variance			
CLASS	Current Month	Previous Month	Variance
MAIN INTEREST SETTLED	5,571,298,740.88	5,270,052,410.38	301,246,330.50
MAIN INTEREST UNDERCHARGED	625,942.16	20,537.75	605,404.41
MAIN INTEREST OVERCHARGED	-1,976.23	-3,640.73	1,664.50
MAIN INTEREST ACCRUED	4,261,409,390.32	6,064,246,239.55	-1,802,836,849.23
MAIN INTEREST CHARGEABLE	4,262,151,150.82	6,065,863,088.22	-1,803,711,937.40
MAIN INTEREST CHARGED	4,261,527,184.93	6,065,846,191.75	-1,804,319,006.82

Undercharged Accounts				
Account Number	Account Name	Main Interest Charged	Main Interest Chargeable	Main Interest Variance
682HMLB212910001	GODSON CHUKWUEMEKA OKONKWO	173,312.54	797,645.57	624,333.03
275V734211052002	MRAKPOR UDUMEBRAYE ABRAHAM	479,650.83	481,078.60	1,427.77
418Z695212440001	AKINTEWE OLABISI	10,906.73	10,966.51	59.78
463Z680201740001	ELIZABETH NGOZI OKORONKWO	9,262.90	9,295.43	32.53
Total		699,875.08	1,325,817.24	625,942.16

Overcharged Accounts				
Account Number	Account Name	Main Interest Charged	Main Interest Chargeable	Main Interest Variance
461Z683210910001	FADOWOLE-AJE GBOYEGA JOSEPH	123,388.40	121,665.35	-1,723.05
611Z695210190001	ISHOLA SHERIFF BABATUNDE	6,978.81	6,725.63	-253.18
Total		130,367.21	128,390.98	-1,976.23



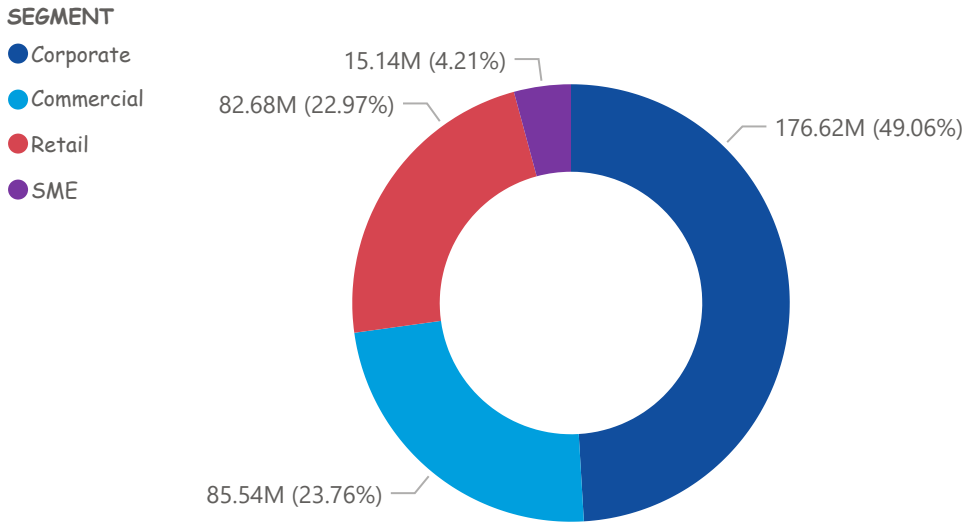
TERM DEPOSITS REVENUE ASSURANCE DASHBOARD FOR 30 April 2022 (NGN)

CCY

NGN

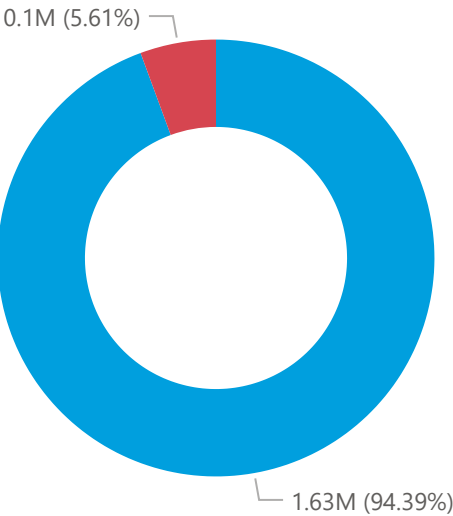
Total Contracts	Interest Paid YTD: 2,124.35b YTD8: 33.93bn 359.99M MOM: -275.7...	Interest Payable YTD: 2,126.19b 361.71M MOM: -274.0...	Variance -1.72M	Overpaid 0.00 MOM: 0.00M	Underpaid -1.72M MOM: -1.72M
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INTEREST PAID BY SEGMENT

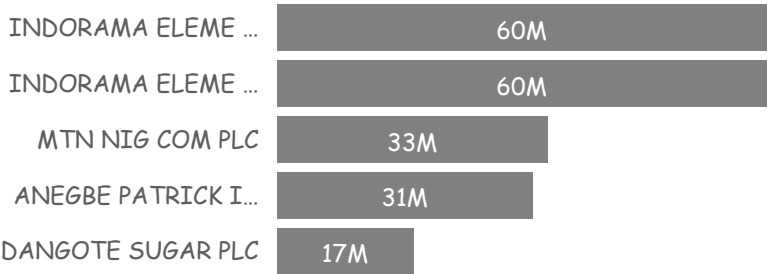


OVERPAID BY SEGMENT

UNDERPAID BY SEGMENT



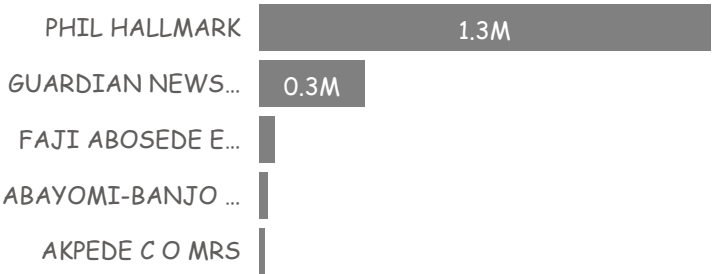
TOP 5 TERM DEPOSITS INTEREST PAID



Sum of INTEREST PAID

TOP 5 OVERPAID CUSTOMERS

TOP 5 UNDERPAID CUSTOMERS



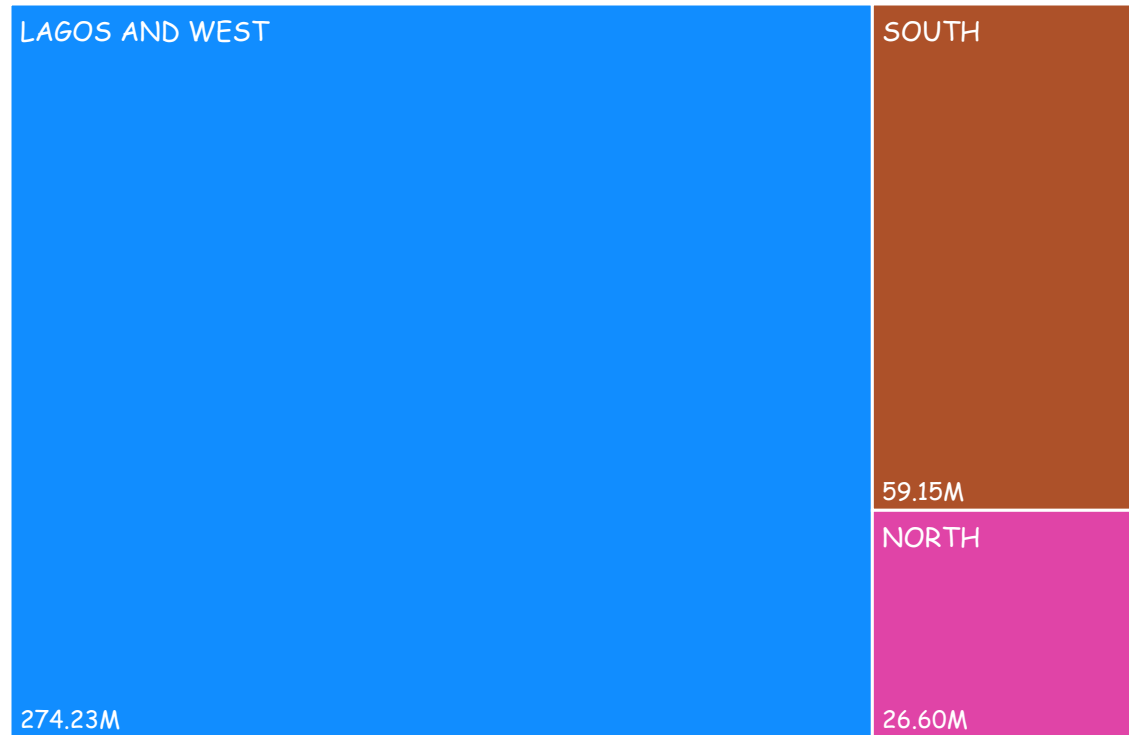
UNDERPAID_BAL

TERM DEPOSITS INTEREST REGIONAL REPORT FOR April 2022 (NGN)

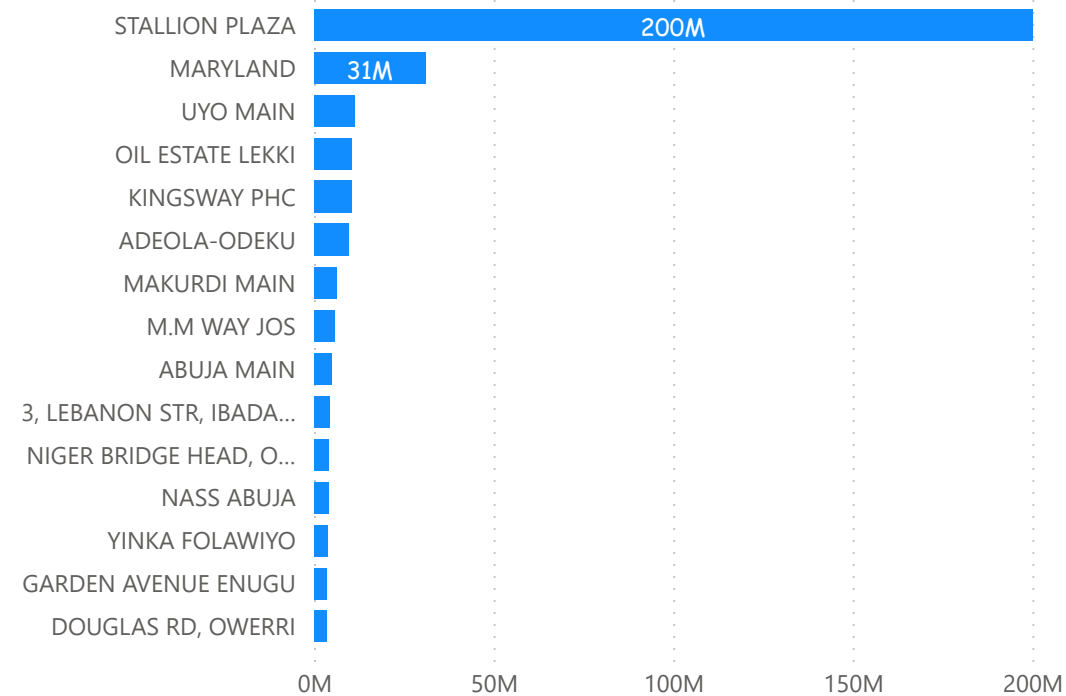
CCY

NGN

INTEREST PAID BY REGION



INTEREST PAID BY BRANCH



Interest Paid

359.99M

Interest Payable

361.71M

Variance

-1.72M

Overpaid

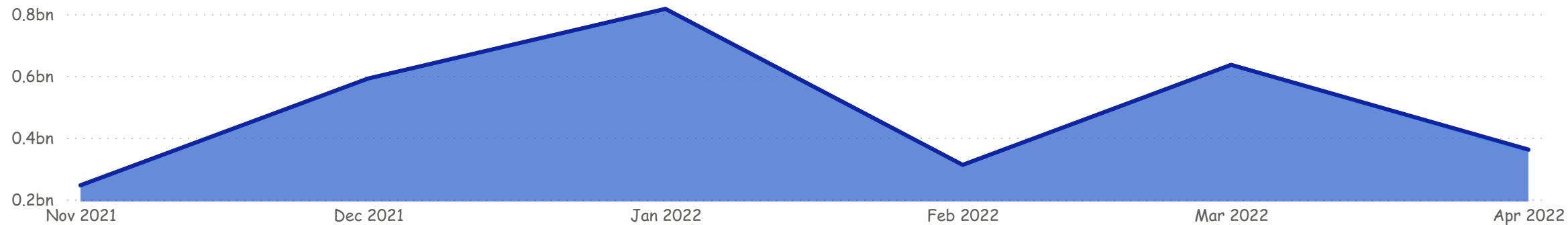
0.00

Underpaid

-1.72M

TERM DEPOSITS INTEREST TREND

● Sum of INTEREST PAID ● INTEREST PAYABLE



TERM DEPOSITS MOM GROWTH AND EXCEPTIONS FOR April 2022 (NGN)

CCY

NGN

Month-on-Month Variance

CLASS	Current Month	Previous Month	Variance
INTEREST PAID	359,986,383.94	635,710,467.36	-275,724,083.42
INTEREST PAYABLE	361,708,224.82	635,710,467.61	-274,002,242.78
OVERPAID	0.00	0.00	0.00
UNDERPAID	-1,721,840.73	0.00	-1,721,840.73

Overpaid Accounts

Contract Number	Account Name	Interest Paid	Interest Payable	Variance
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Underpaid Accounts

Contract Number	Account Name	Interest Paid	Interest Payable	Variance
463LCCD213012001	FAJI ABOSEDE ENITAN	2,835.62	47,496.58	-44,660.96
611TDIC181160001	OJEKA D IYEJE	0.00	2,468.38	-2,468.38
184TDIC190450001	UDE MODESTER N	0.00	3,142.53	-3,142.53
265TDIC190320001	ABAYOMI-BANJO ELIZABETH MOJISOLA		24,153.53	-24,153.53
576TDIC183090001	ADANE M MRS		7,397.26	-7,397.26
694TDIC183090002	AKPEDE C O MRS		14,794.52	-14,794.52
335LCCD201910001	GUARDIAN NEWSPAPERS		308,922.19	-308,922.19
Total		2,835.62	1,724,676.35	-1,721,840.73



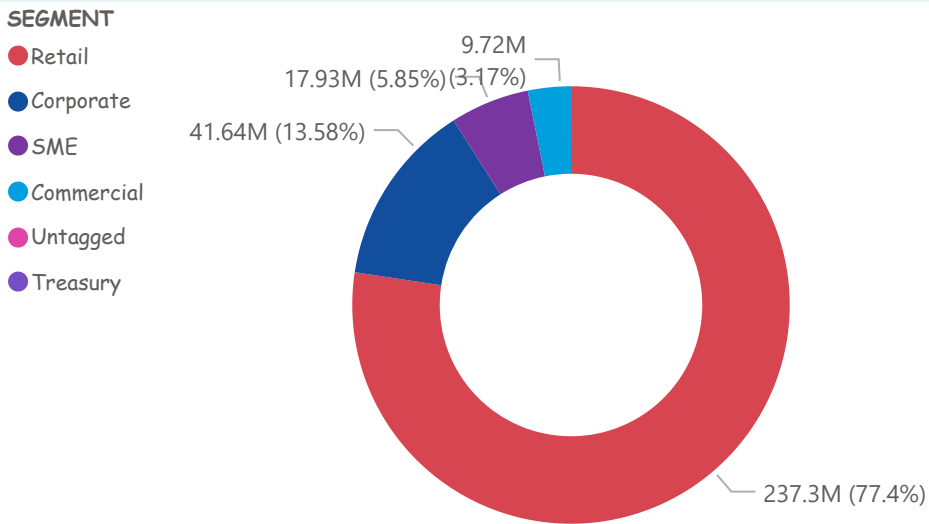
CREDIT INTEREST REVENUE ASSURANCE DASHBOARD for April 2022 (NGN)

CCY

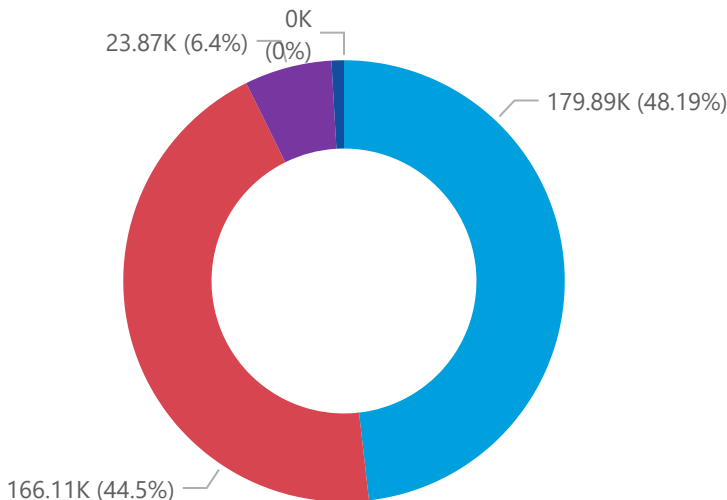
NGN

Total Accounts	Interest Paid	Interest Payable	Variance	Overpaid	Underpaid
	YTD: 1,203.58... YTDB: 33.93bn	YTD: 1,226.69...			
5.30M	306.60M	314.73M	-8.14M	373.26K	-8.51M
	MOM: -10.87M	MOM: -10.61M		MOM: 0.14M	MOM: -0.40M

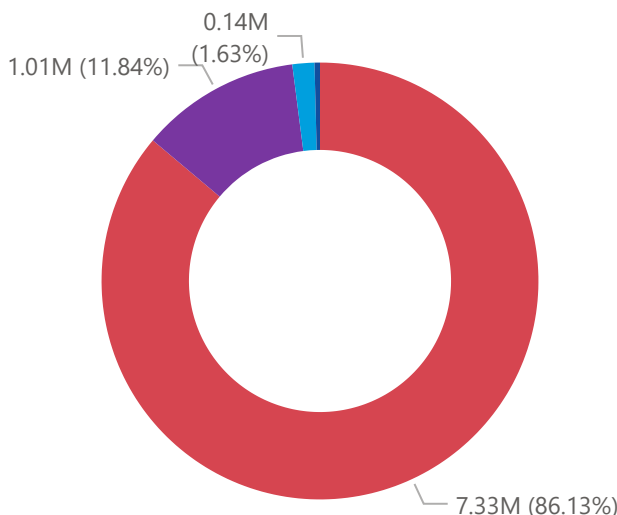
INTEREST PAID BY SEGMENT



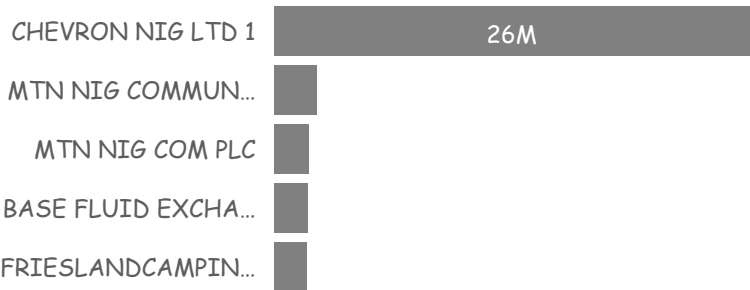
OVERPAID BY SEGMENT



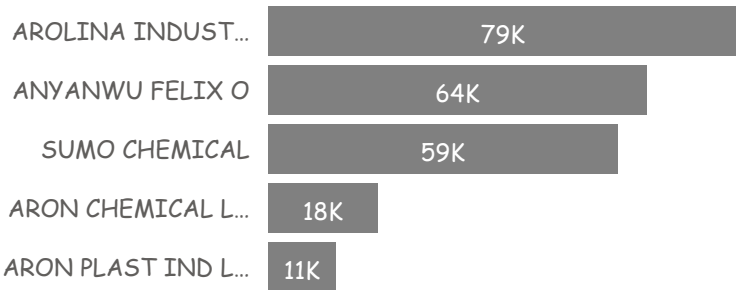
UNDERPAID BY SEGMENT



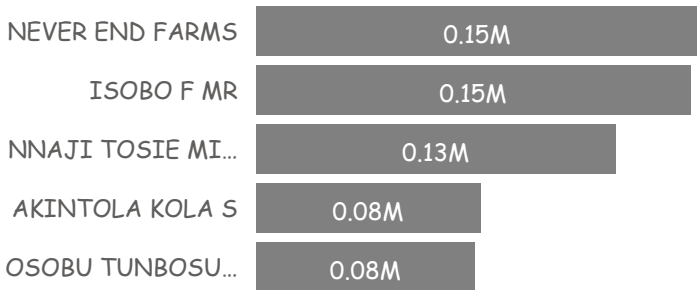
TOP 5 CREDIT INTEREST PAID



TOP 5 OVERPAID CUSTOMERS



TOP 5 UNDERPAID CUSTIOMERS

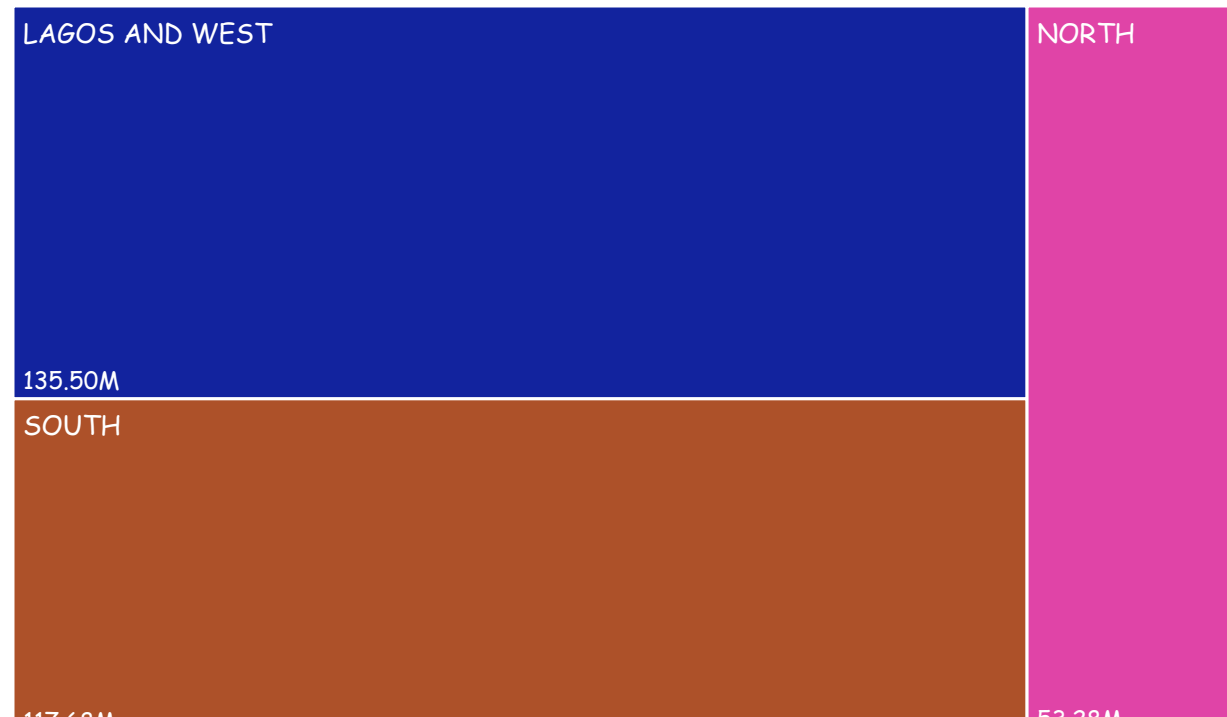


CREDIT INTEREST REGIONAL REPORT FOR April 2022 (NGN)

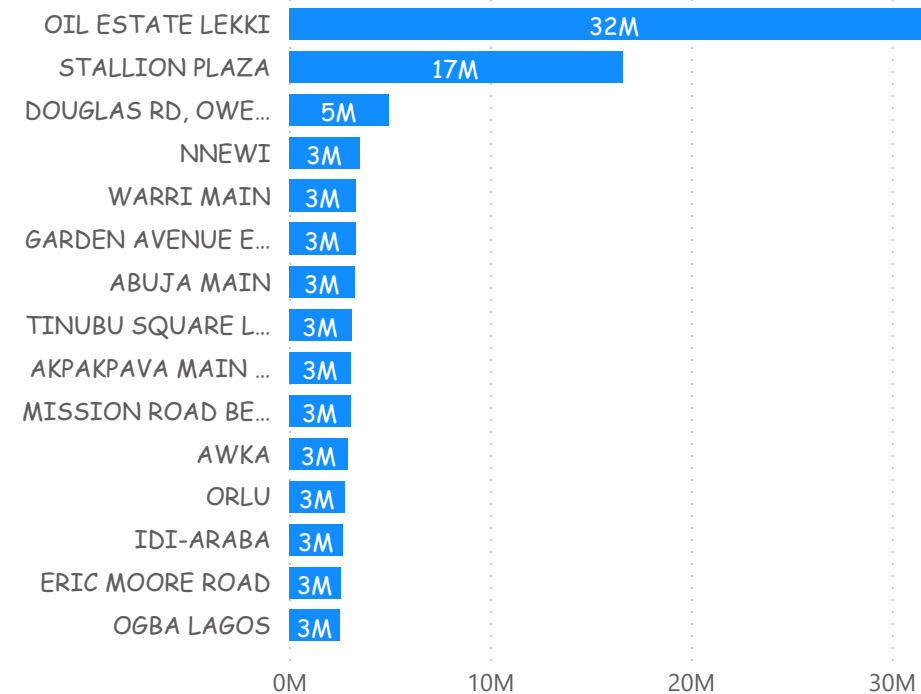
CCY

NGN

INTEREST EXPENSE BY REGION



INTEREST PAID BY BRANCH



Interest Paid

306.60M

Interest Payable

314.73M

Variance

-8.14M

Overpaid

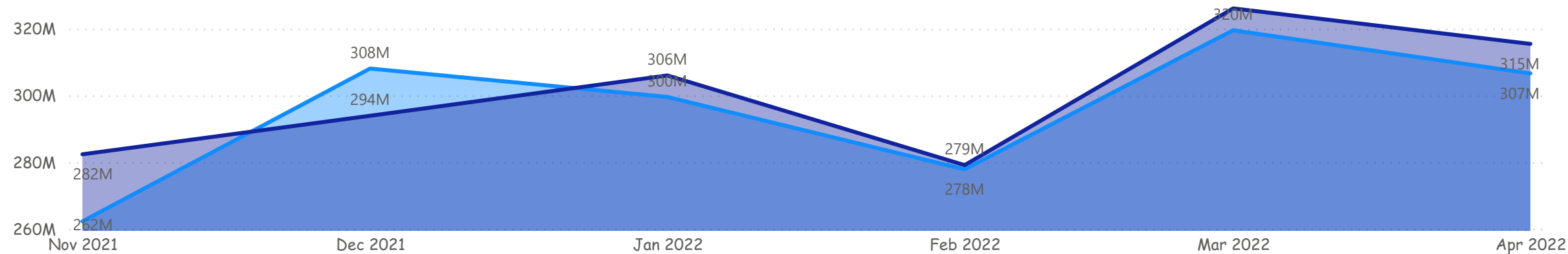
373.26K

Underpaid

-8.51M

CREDIT INTEREST PAID TREND

● INTEREST_CREDITED ● INTEREST_COMPUTED



CREDIT INTEREST MOM GROWTH AND EXCEPTIONS REPORT FOR April 2022 (NGN)

CCY

NGN

Month-on-Month Variance

CLASS	Current Month	Previous Month	Variance
INTEREST PAID	306,596,329.12	317,465,513.90	-10,869,184.78
INTEREST PAYABLE	314,731,867.62	325,339,731.83	-10,607,864.21
OVERPAID	373,261.28	229,930.74	143,330.55
UNDERPAID	-8,507,907.27	-8,103,115.58	-404,791.69

Overpaid Accounts

Account Number	Account Name	Interest Paid	Interest Payable	Variance
0025269522	ONUKWULU NKECHI SCHOLASTICA	6.47	6.27	0.20
0175320041	AHUEKWE OKECHUKWU STANLEY	2.05	1.85	0.20
0175227047	IORHEMBA DOOSE	2.05	1.85	0.20
0173932149	OYESANYA OLUWAKEMI MONSURAT	1.64	1.44	0.20
0174051407	JOSHUA ANTHONY ETIM	1.64	1.44	0.20
0174056749	ONYEMAECHI CHIGOZIRI STEPHEN	1.64	1.44	0.20
0174057746	ONYEMAECHI CHIGOZIRI STEPHEN	1.64	1.44	0.20
Total		3,284,469.06	2,911,207.78	373,261.28

Underpaid Accounts

Account Number	Account Name	Interest Paid	Interest Payable	Variance
0145737794	OJUNEKU PETER	0.00	0.20	-0.20
0164672258	AHMAD MUHAMMAD	0.00	0.20	-0.20
0051333721	ZUBAIR MUSA N	0.00	0.20	-0.20
0037107902	OTTI KASIE	0.00	0.20	-0.20
0115254100	NTEYOHO DANIEL UDUAK	0.00	0.20	-0.20
0170846834	EVERESTUS I EPNAAAN	0.00	0.20	-0.20
Total		46,356.65	8,554,263.92	-8,507,907.27