

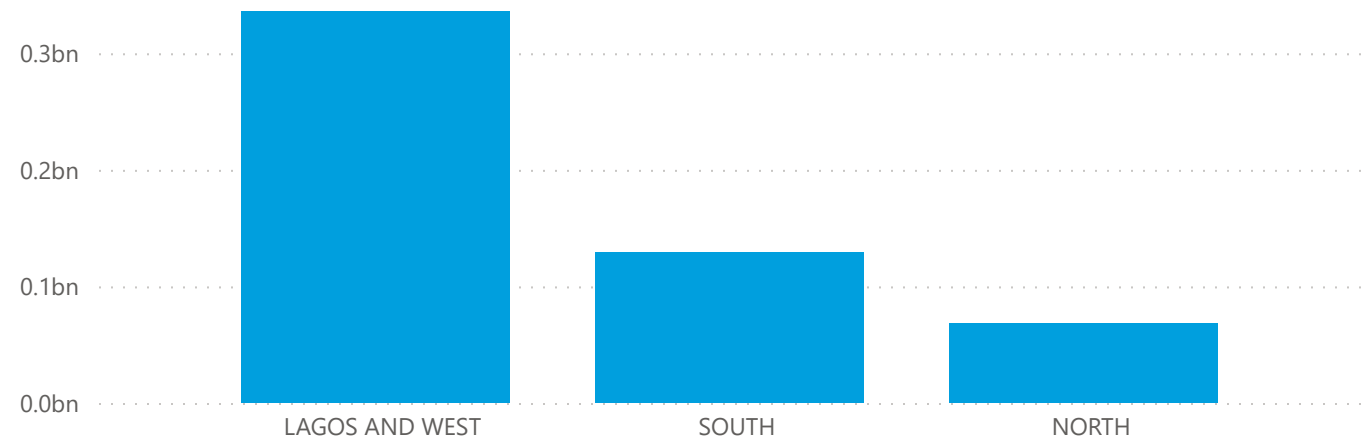
# REVENUE ASSURANCE SUMMARY FOR April 2022 (NGN)

CCY

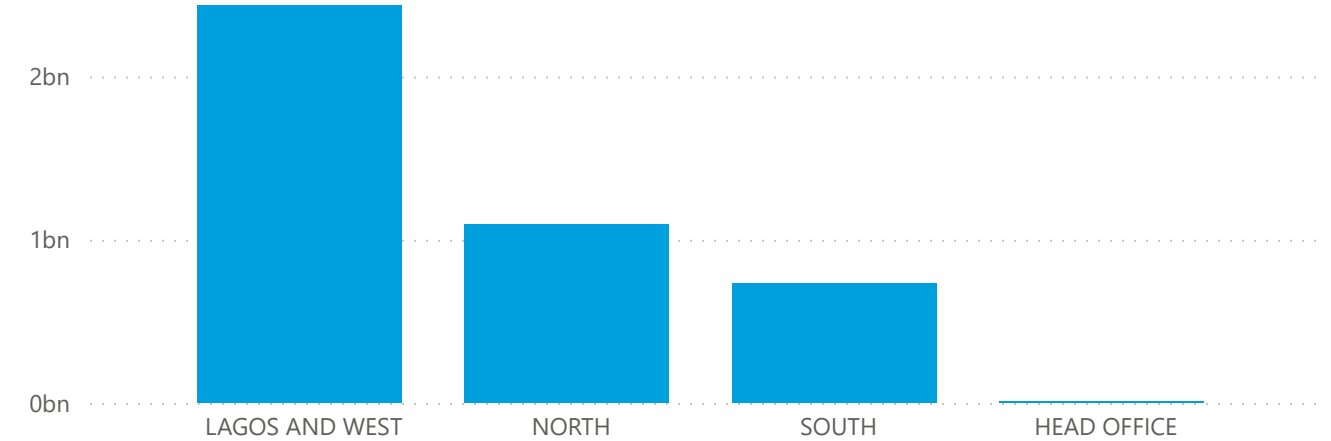
NGN

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.

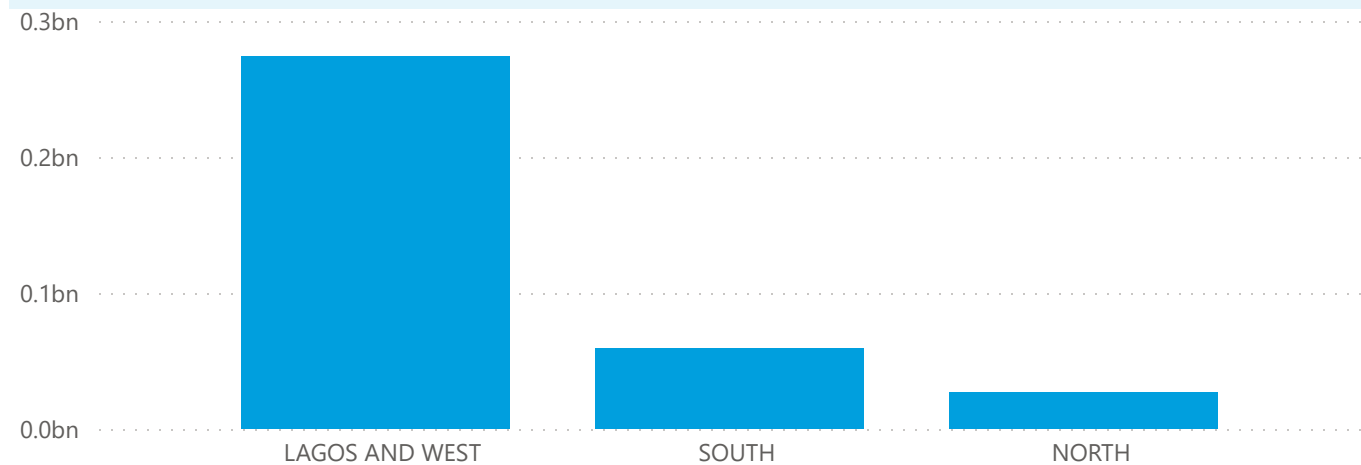
## OVERDRAFTS INCOME BY REGION



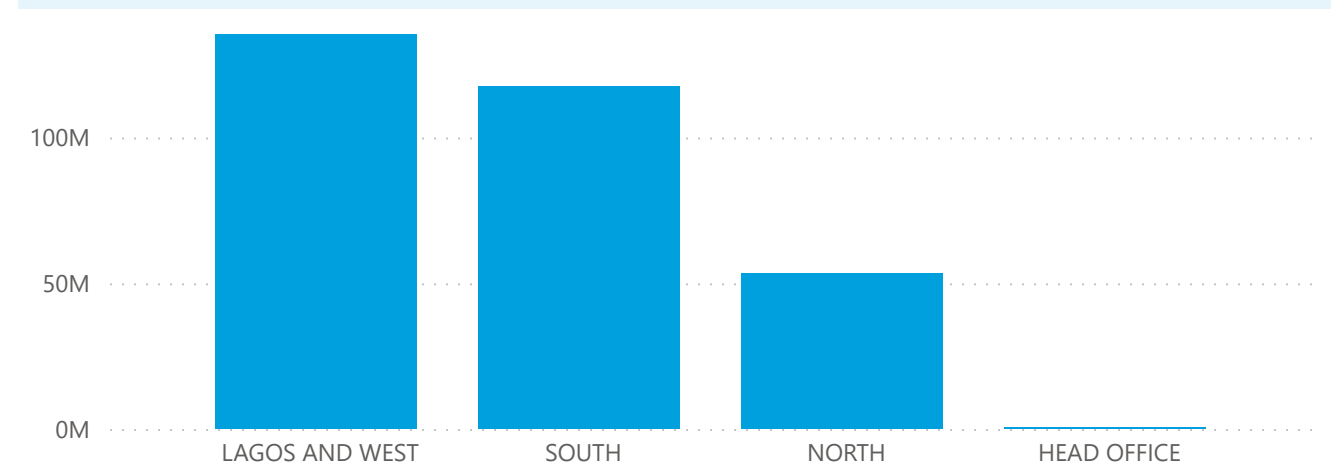
## TERM LOANS INTEREST INCOME BY REGION



## 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... YTD8: 107.17...  
532.57M  
MOM: 56.71M

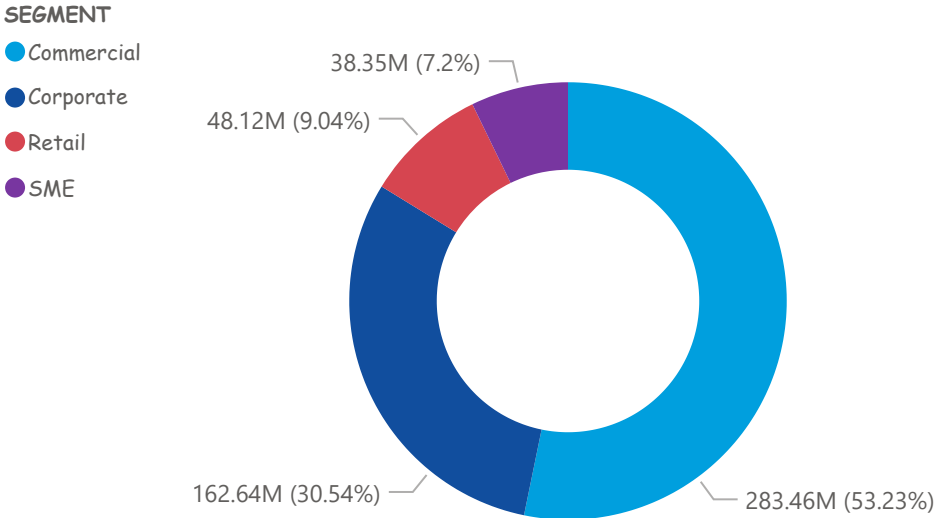
Interest Chargeable  
YTD: 2,042.3...  
534.62M  
MOM: 47.26M

Variance  
2.06M

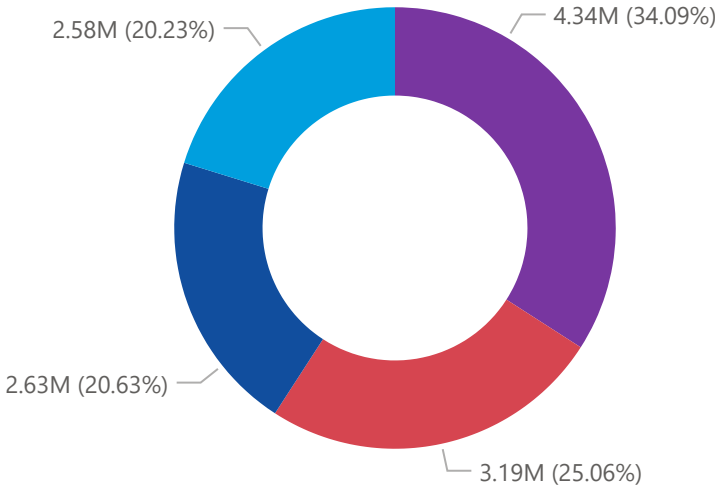
Undercharge  
12.74M  
MOM: -1.15M

Overcharge  
-10.68M  
MOM: -8.31M

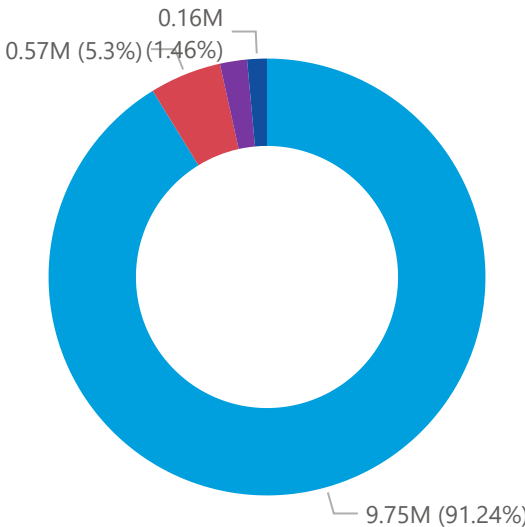
INCOME BY SEGMENT



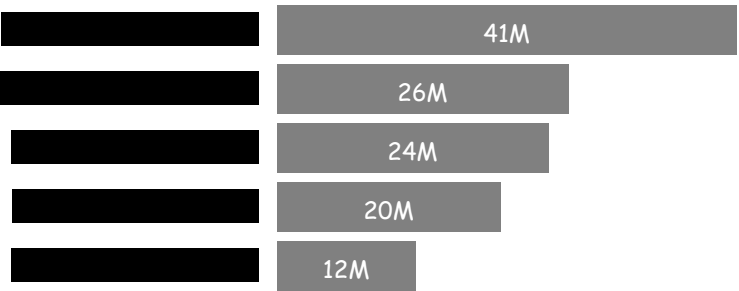
UNDERCHARGE BY SEGMENT



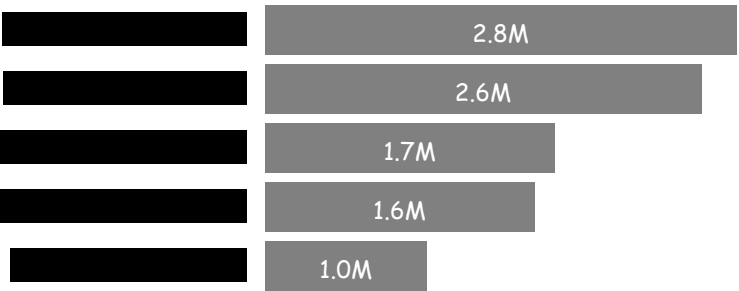
OVERCHARGE BY SEGMENT



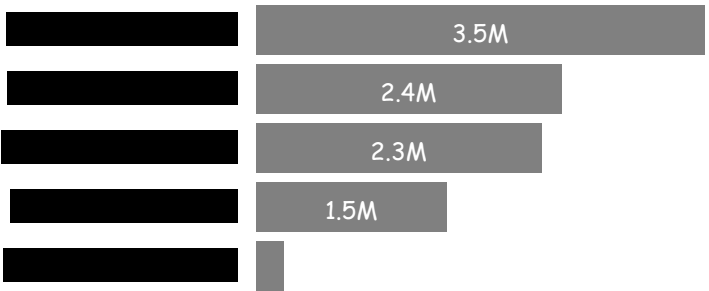
TOP 5 OVERDRAFT INCOME CUSTOMERS



TOP 5 UNDERCHARGED CUSTOMERS



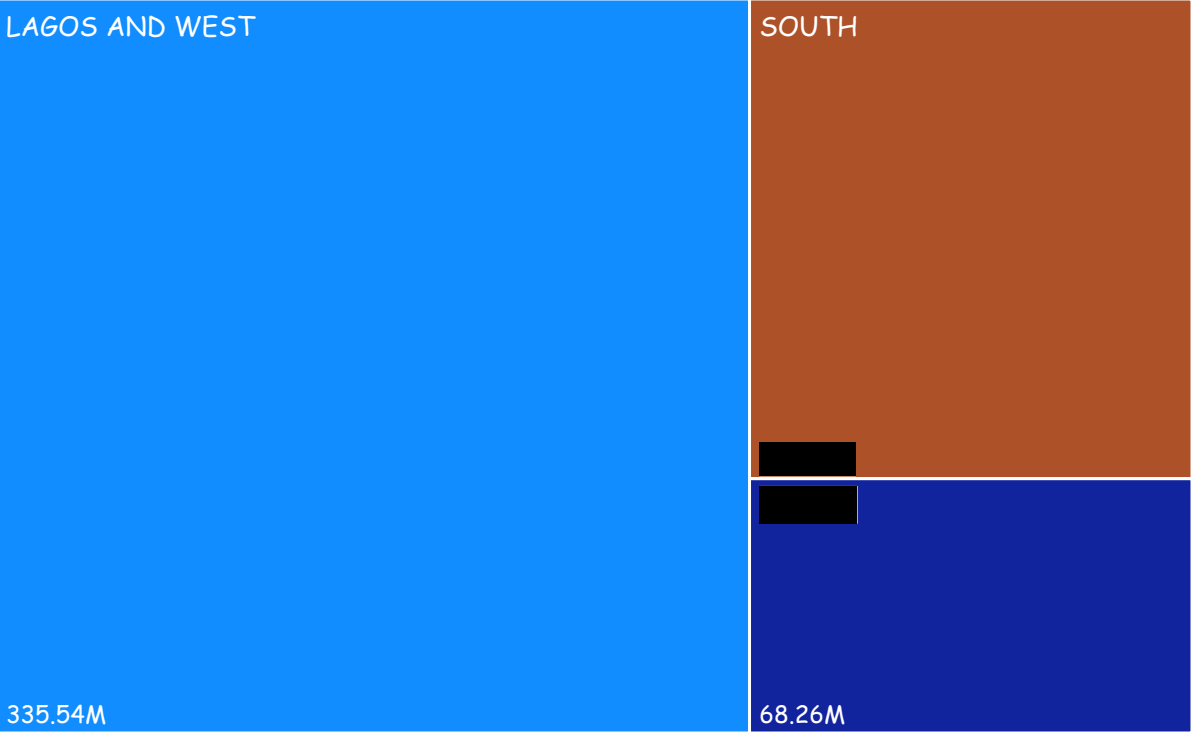
TOP 5 OVERCHARGED CUSTOMERS



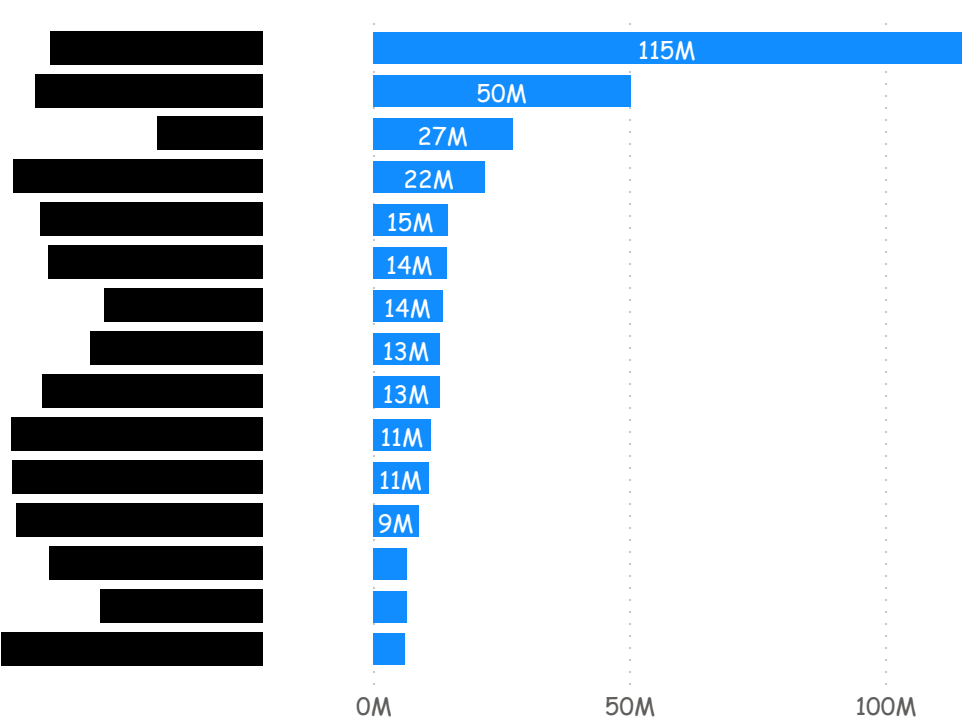
# OD AND TOD REGIONAL INCOME REPORT FOR April 2022 (NGN)

CCY  
NGN

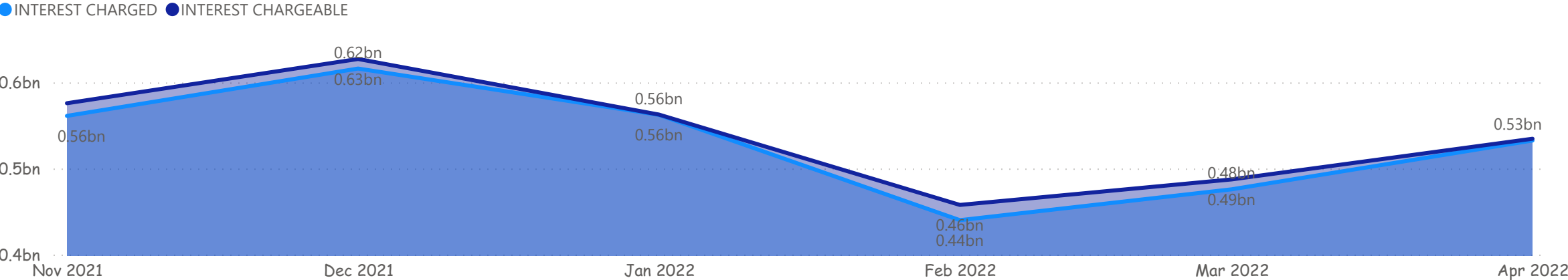
OVERDRAFTS INCOME BY REGION



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
		-2,775,949.18	0.00	2,775,949.18
		0.00	2,568,612.68	2,568,612.68
		24,237,194.71	25,940,702.30	1,703,507.59
		0.00	1,585,199.98	1,585,199.98
		0.00	952,478.22	952,478.22
		0.00	781,530.08	781,530.08
<b>Total</b>		<b>159,338,350.06</b>	<b>172,077,186.43</b>	<b>12,738,836.37</b>

## Overcharged Accounts

Account Number	Account Name	OD Interest Charged	OD Interest Chargeable	Variance
		7,069,059.03	3,526,891.08	-3,542,167.95
		4,752,808.22	2,345,133.42	-2,407,674.80
		5,033,910.92	2,779,782.05	-2,254,128.87
		2,588,160.19	1,083,574.15	-1,504,586.04
		538,908.63	325,378.89	-213,529.74
		7,927,563.08	7,794,576.18	-132,986.90
		118,612.62	1,138.09	-117,474.53
<b>Total</b>		<b>30,966,523.70</b>	<b>20,283,408.32</b>	<b>-10,683,115.38</b>



# 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

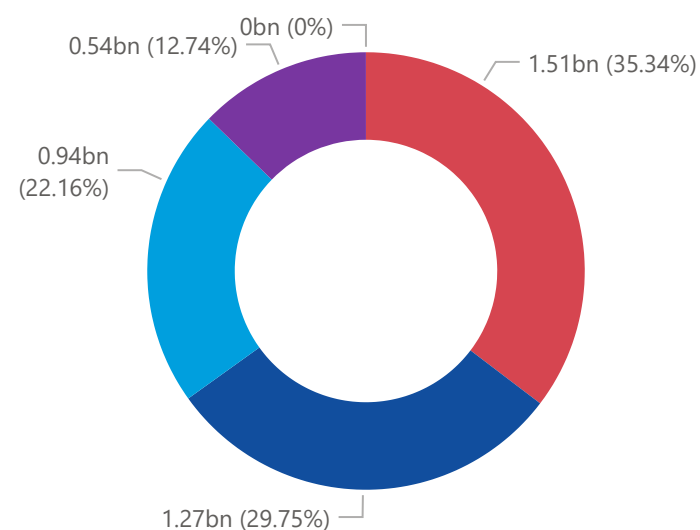
-1.98K

MOM: ◆1,664.50

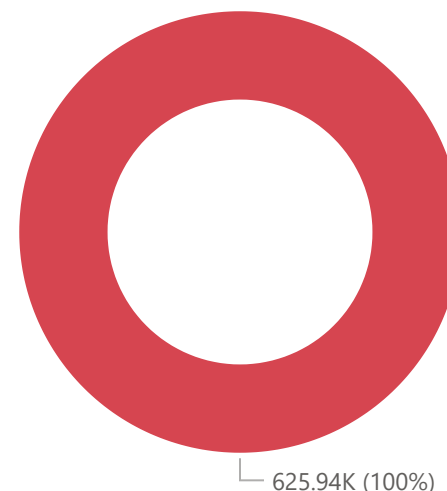
## INCOME BY SEGMENT

SEGMENT

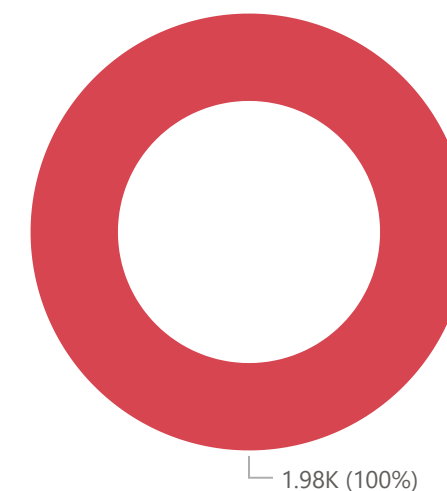
- Retail
- Corporate
- Commercial
- SME
- Untagged



## UNDERCHARGE BY SEGMENT



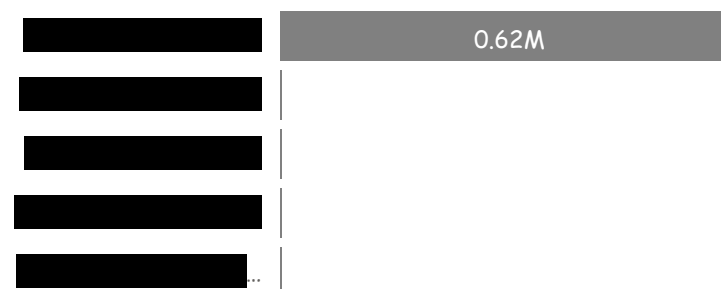
## OVERCHARGE BY SEGMENT



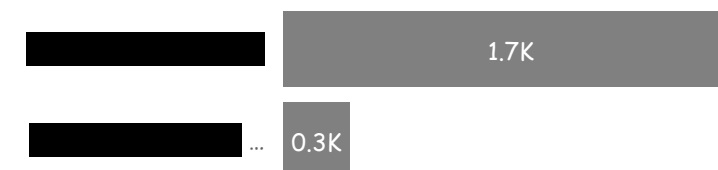
## TOP 5 TERM LOANS INTEREST INCOME



## TOP 5 UNDERCHARGED CUSTOMERS



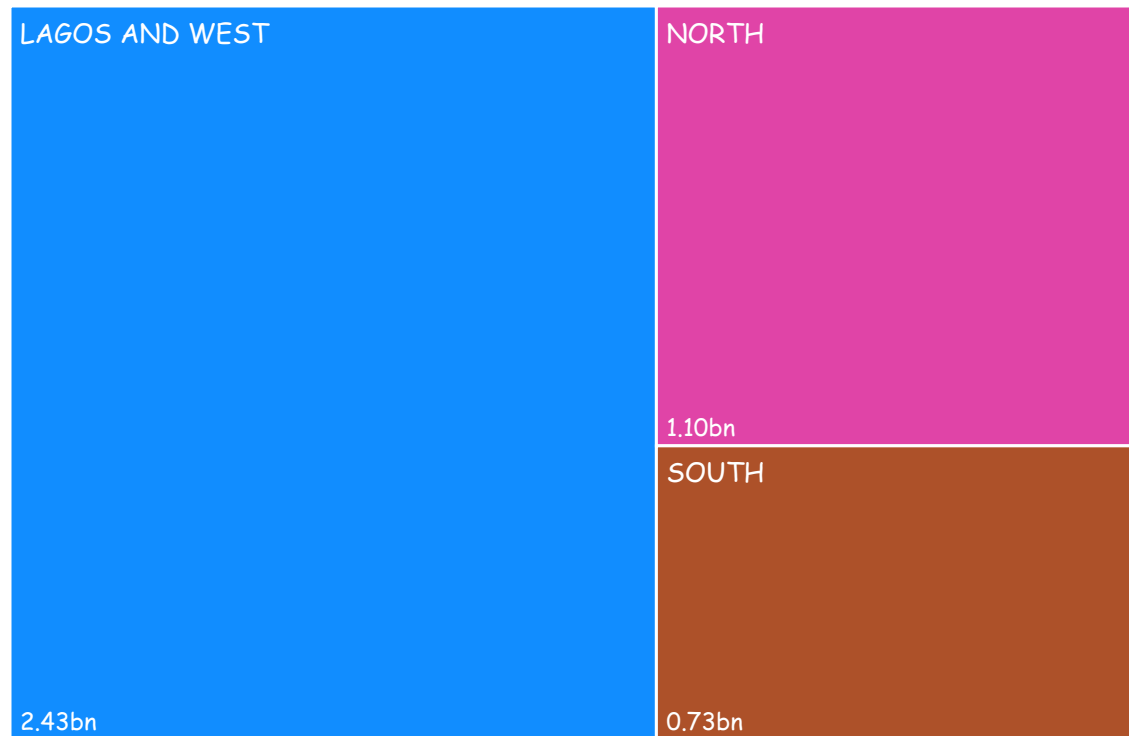
## TOP 5 OVERCHARGED CUSTOMERS



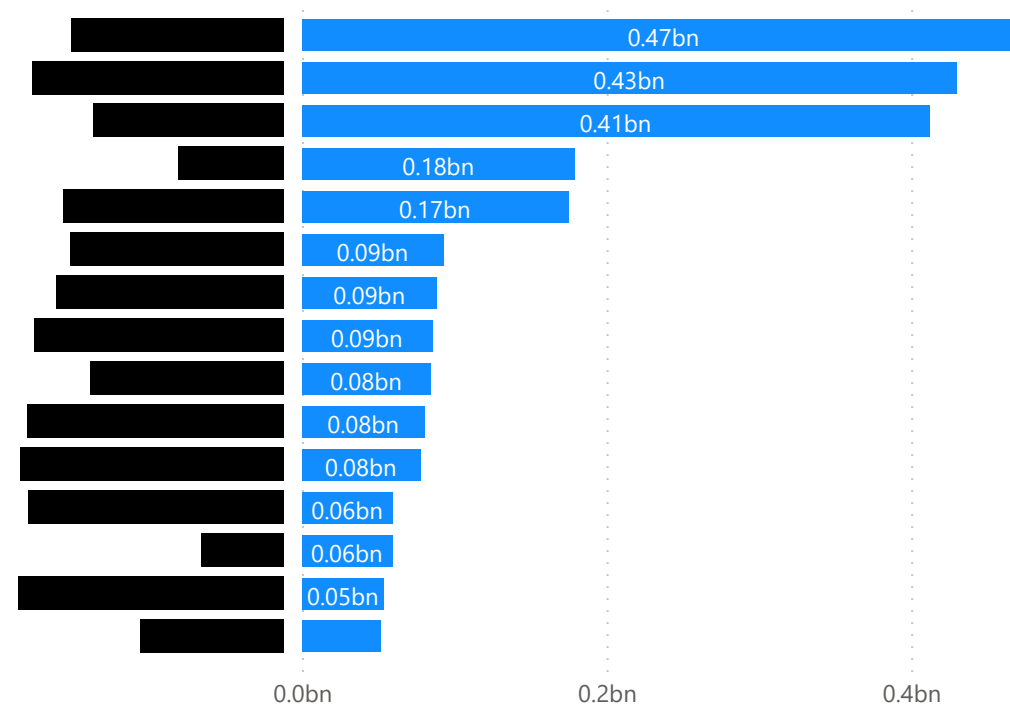
# TERM LOANS REGIONAL INCOME REPORT FOR April 2022 (NGN)

CCY  
NGN

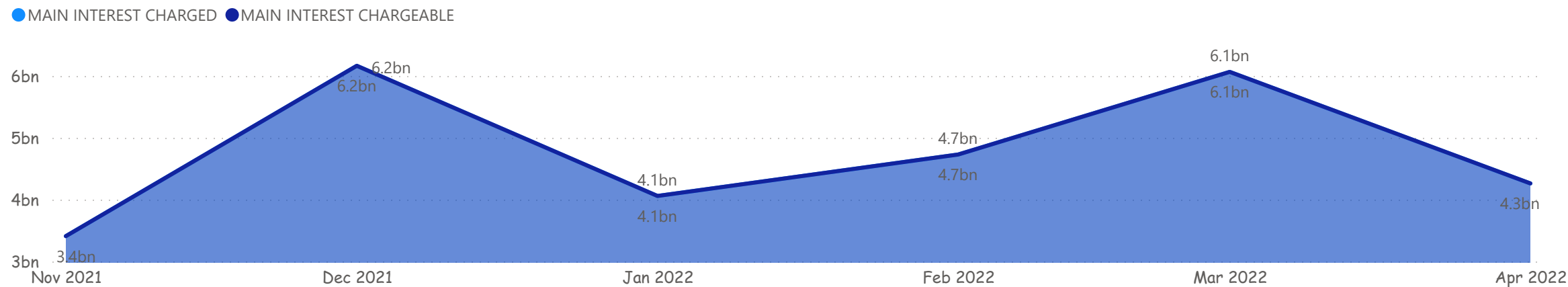
## MAIN INTEREST CHARGED BY REGION



## MAIN INTEREST CHARGED BY BRANCH



## MAIN INTEREST TREND BY MONTH



Interest Charged

4.26bn

Interest Chargeable

4.26bn

Variance

623.97K

Undercharge

625.94K

Overcharge

-1.98K

# 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
		173,312.54	797,645.57	624,333.03
		479,650.83	481,078.60	1,427.77
		10,906.73	10,966.51	59.78
		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
		123,388.40	121,665.35	-1,723.05
		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

772

Interest Paid

YTD: 2,124.35b YTD: 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

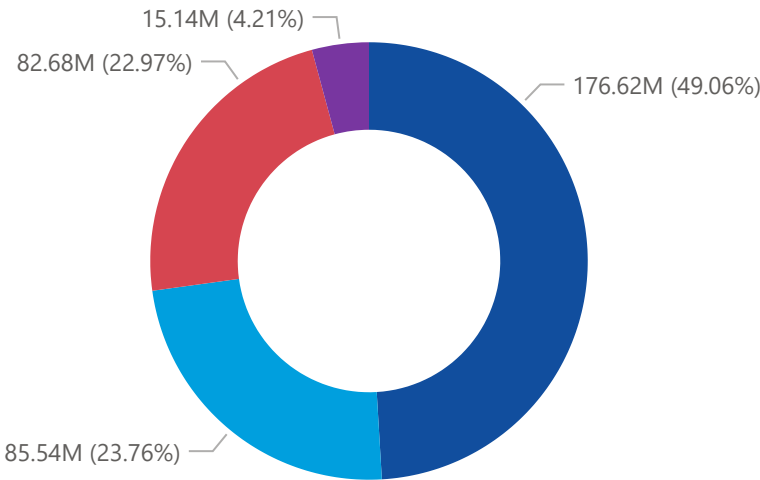
-1.72M

MOM: -1.72M

INTEREST PAID BY SEGMENT

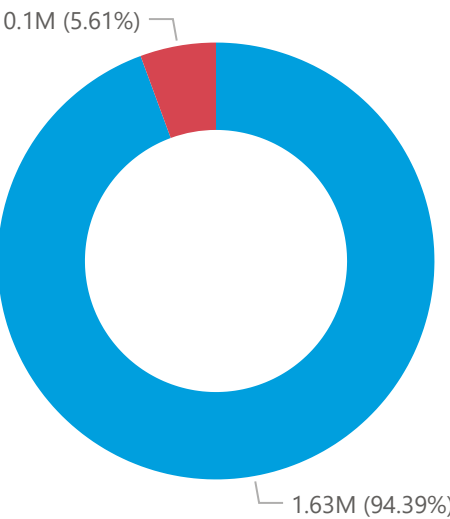
SEGMENT

- Corporate
- Commercial
- Retail
- SME

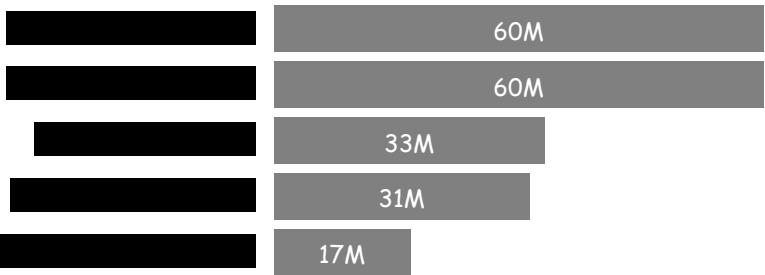


OVERPAID BY SEGMENT

UNDERPAID BY SEGMENT



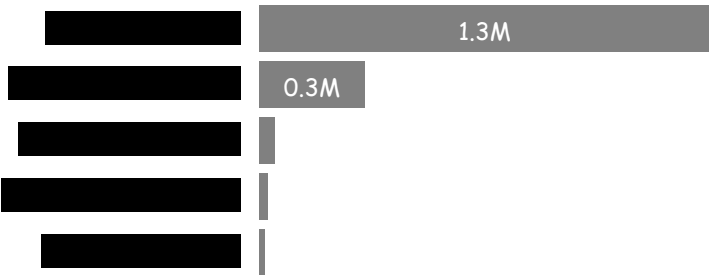
TOP 5 TERM DEPOSITS INTEREST PAID



Sum of INTEREST PAID

TOP 5 OVERPAID CUSTOMERS

TOP 5 UNDERPAID CUSTOMERS



UNDERPAID\_BAL

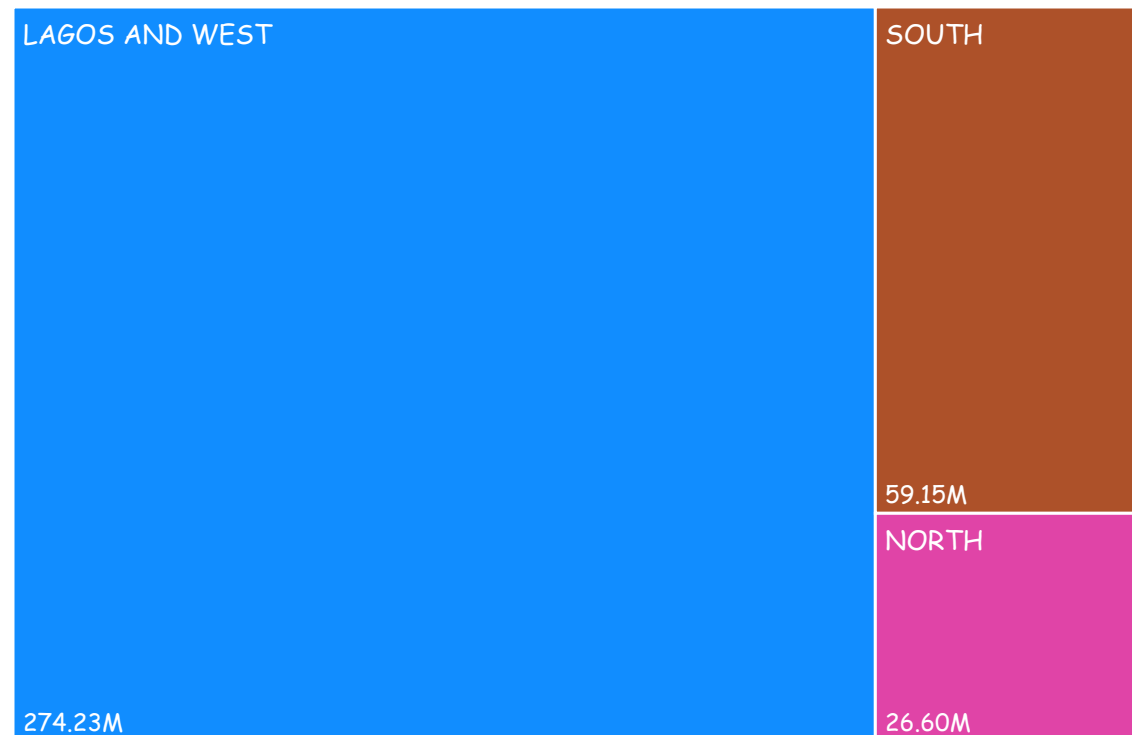


# TERM DEPOSITS INTEREST REGIONAL REPORT FOR April 2022 (NGN)

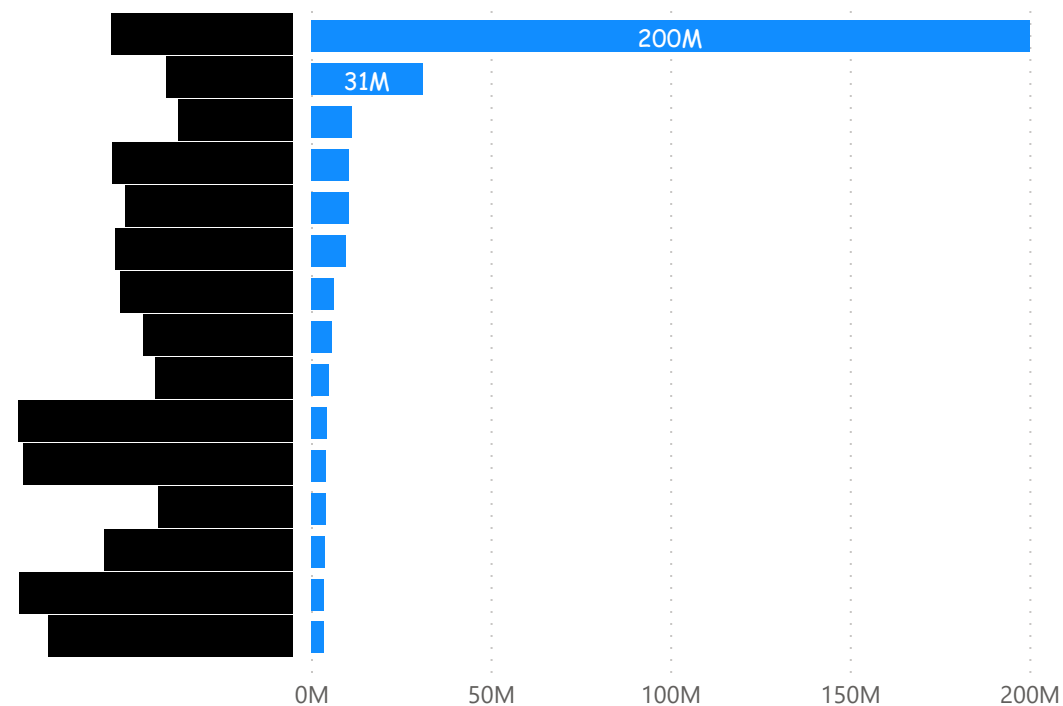
CCY

NGN

## INTEREST PAID BY REGION



## INTEREST PAID BY BRANCH



### Interest Paid

359.99M

### Interest Payable

361.71M

### Variance

-1.72M

### Overpaid

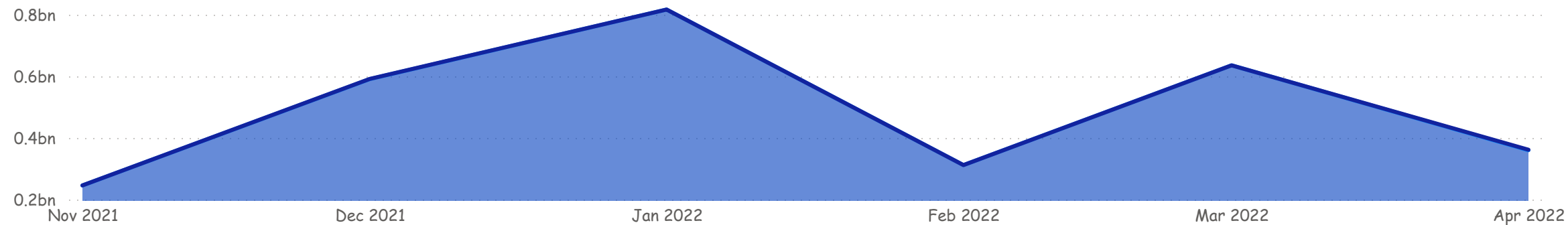
0.00

### 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
-----------------	--------------	---------------	------------------	----------

Underpaid Accounts

Contract Number	Account Name	Interest Paid	Interest Payable	Variance
		2,835.62	47,496.58	-44,660.96
		0.00	2,468.38	-2,468.38
		0.00	3,142.53	-3,142.53
			24,153.53	-24,153.53
			7,397.26	-7,397.26
			14,794.52	-14,794.52
			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

5.30M

Interest Paid

YTD: 1,203.58... YTD8: 33.93bn

306.60M

MOM: -10.87M

Interest Payable

YTD: 1,226.69...

314.73M

MOM: -10.61M

Variance

-8.14M

Overpaid

373.26K

MOM: 0.14M

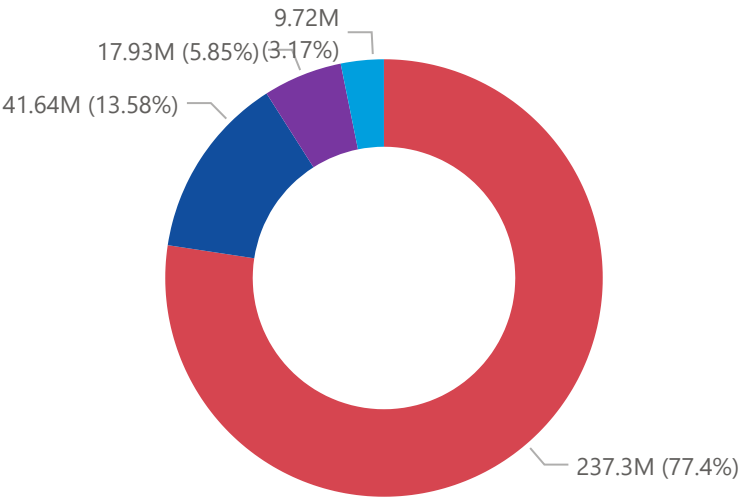
Underpaid

-8.51M

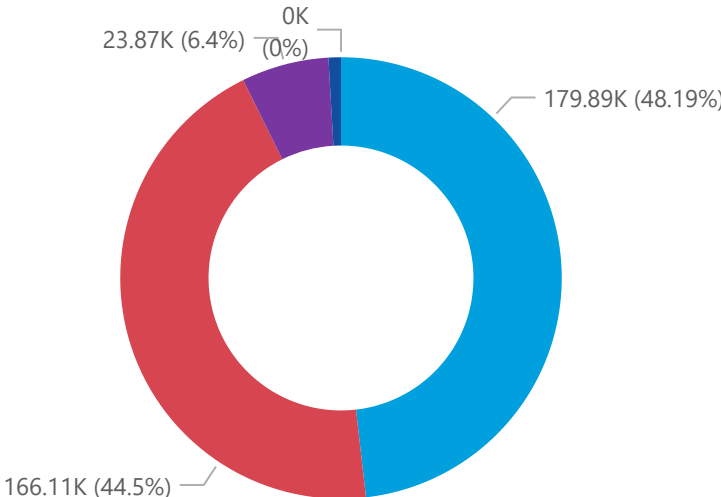
MOM: -0.40M

INTEREST PAID BY SEGMENT

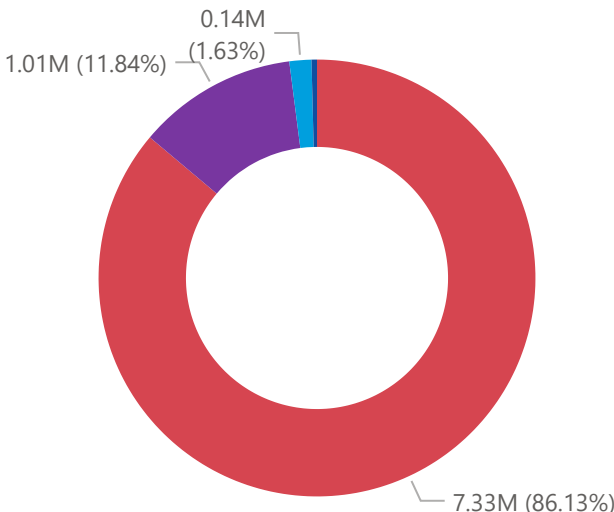
- SEGMENT
- Retail
  - Corporate
  - SME
  - Commercial
  - Untagged
  - Treasury



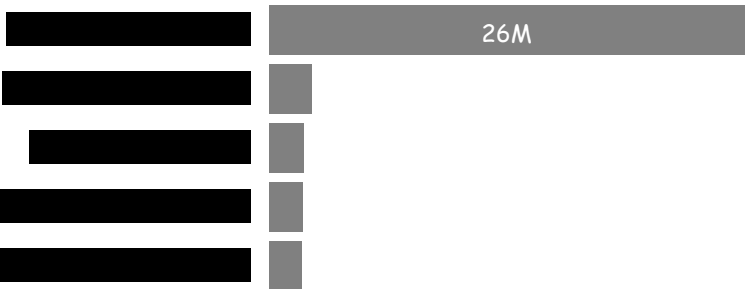
OVERPAID BY SEGMENT



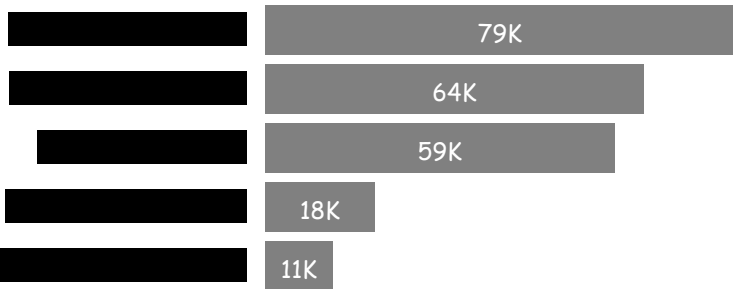
UNDERPAID BY SEGMENT



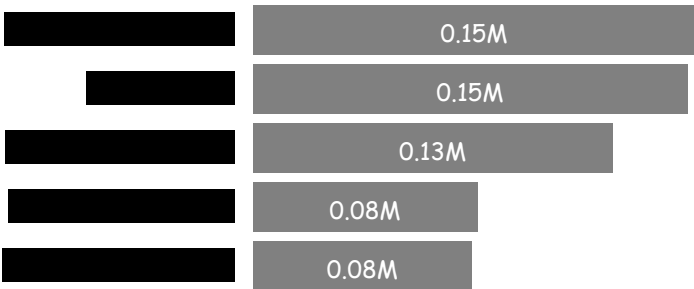
TOP 5 CREDIT INTEREST PAID



TOP 5 OVERPAID CUSTOMERS



TOP 5 UNDERPAID CUSTIOMERS

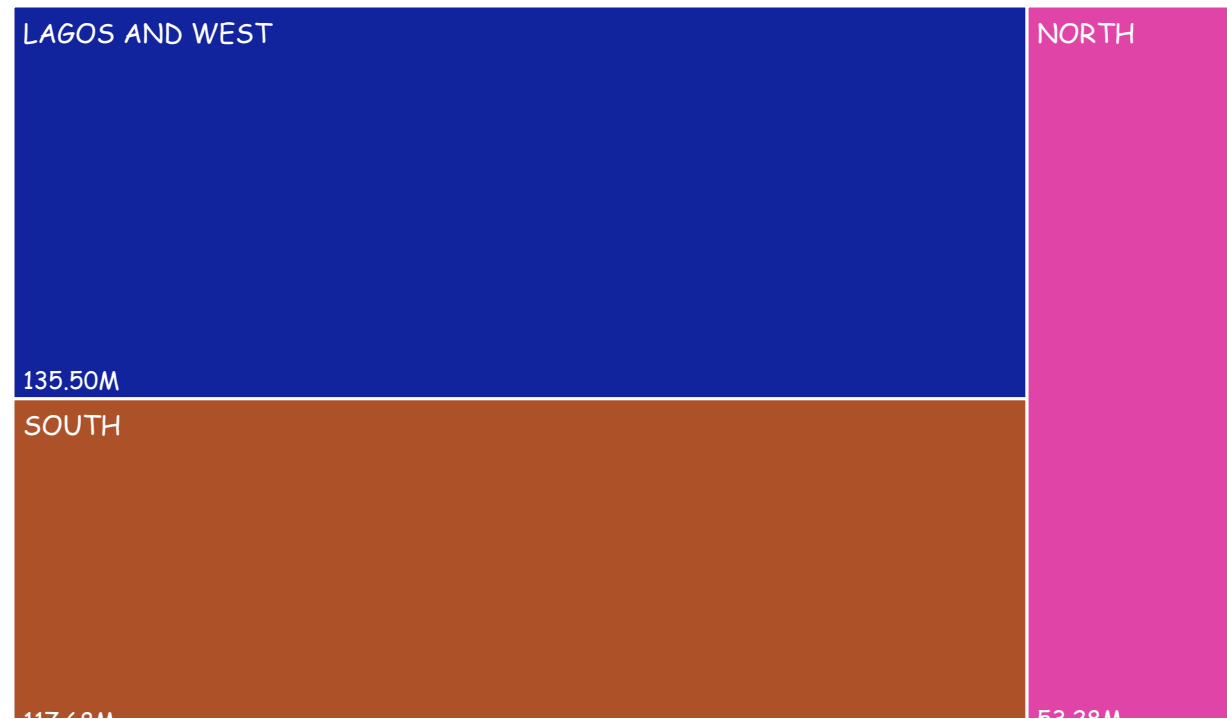


# CREDIT INTEREST REGIONAL REPORT FOR April 2022 (NGN)

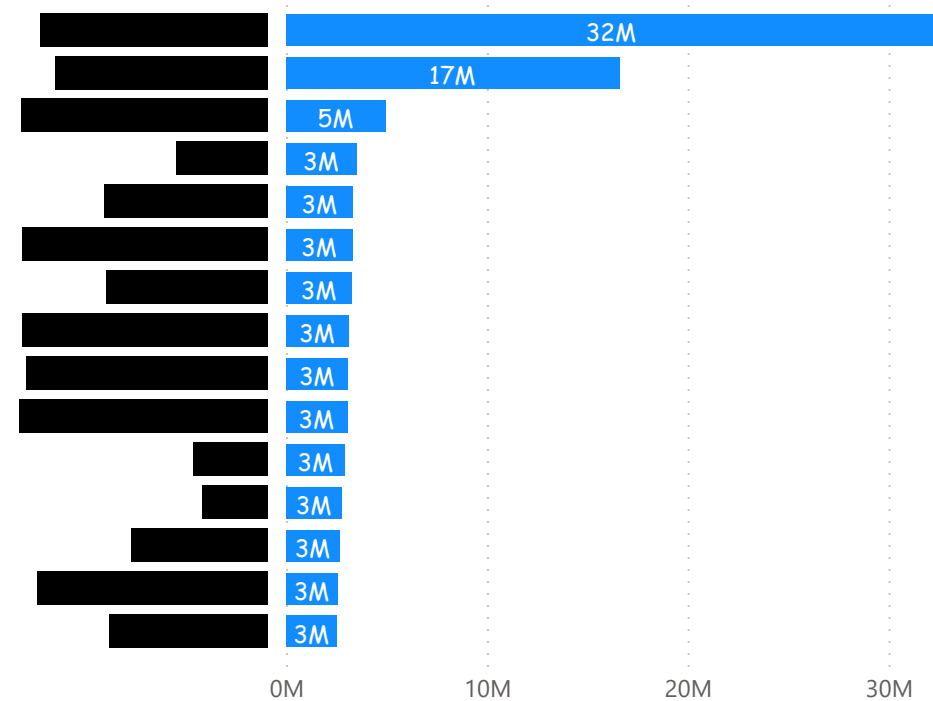
CCY

NGN

## INTEREST EXPENSE BY REGION

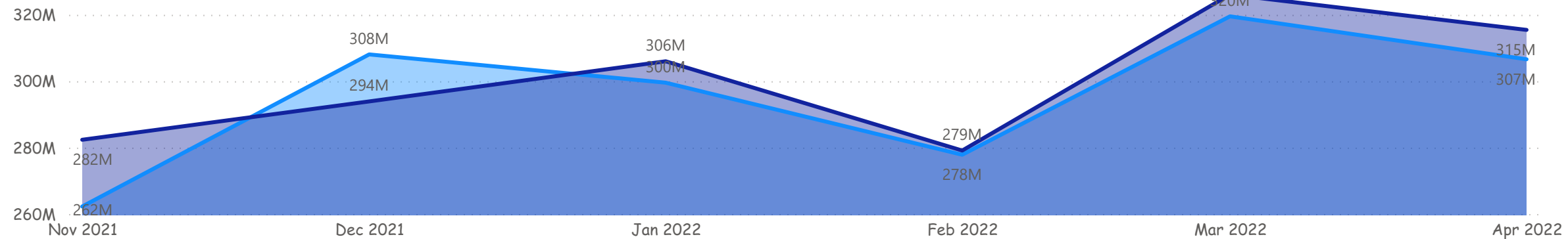


## INTEREST PAID BY BRANCH



## CREDIT INTEREST PAID TREND

● INTEREST\_CREDITED ● INTEREST\_COMPUTED



## Interest Paid

306.60M

## Interest Payable

314.73M

## Variance

-8.14M

## Overpaid

373.26K

## Underpaid

-8.51M

CREDIT INTEREST MOM GROWTH AND EXCEPTIONS REPORT FOR April 2022 (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
		6.47	6.27	0.20
		2.05	1.85	0.20
		2.05	1.85	0.20
		1.64	1.44	0.20
		1.64	1.44	0.20
		1.64	1.44	0.20
		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
		0.00	0.20	-0.20
		0.00	0.20	-0.20
		0.00	0.20	-0.20
		0.00	0.20	-0.20
		0.00	0.20	-0.20
		0.00	0.20	-0.20
Total		46,356.65	8,554,263.92	-8,507,907.27