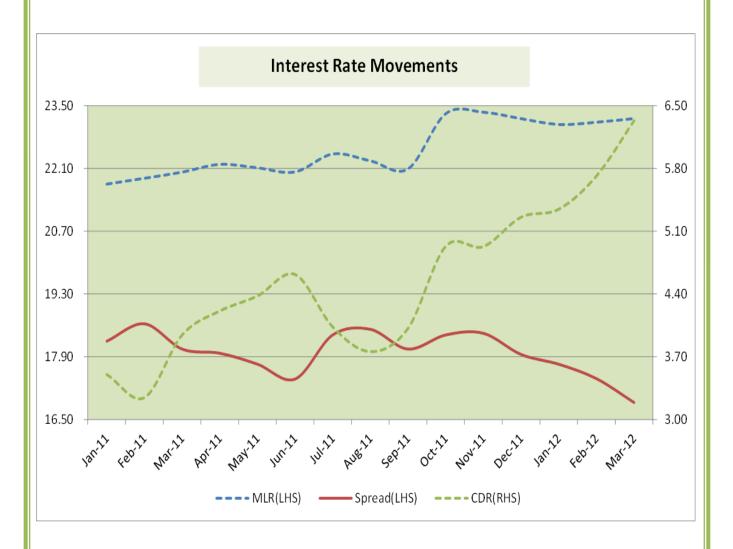
Deposit Money Banks Monthly Activities Report for March 2012



EXECUTIVE SUMMARY

- Total assets/liabilities of Deposit Money Banks (DMBs) in March 2012 stood at N19,843.8 billion, showing increases of N122.2 billion or 0.6 per cent and N17,698.7 billion or 2.3 per cent above the levels recorded in the preceding month and at end-December 2011.
- When compared with the level recorded in the preceding month, inter-bank liabilities decreased by N17.5 billion or 2.5 per cent.
- The major sources of funds in March 2012 were from the expansion of capital accounts and contraction of reserves by N205.0 billion and N107.6 billion, respectively.
- Funds were utilized mainly to reduce unclassified liabilities as well as expand unclassified assets, claims on central government, demand deposits, claims on state and local governments, decline of credit from central bank and reduction in money market instruments by N250.3 billion, N128.0 billion, N93.1 billion, N58.9 billion, N29.9 billion, N16.4 billion and N12.0 billion, respectively.
- Aggregate credit to the domestic economy (net) rose by N90.6 billion or 0.7 per cent above the level recorded in the preceding month, but fell by N391.7 billion or 3.0 per cent below the level at end-December 2011.
- Foreign assets (net) of the DMBs stood at N1,550.9 billion in the review month. At this level, the foreign assets (net) was N77.1 billion or 4.7 per cent lower than the preceding month's level.
- The consolidated deposit rates increased by 0.4 percentage points to 3.79 per cent, while the maximum lending rate increased by 0.08 percentage points to 23.21 per cent. Consequently, the interest rate spread between the maximum lending rate and consolidated deposit rate was 19.43 per cent in the review month.

1. Total Assets/Liabilities

Total assets/liabilities of Deposit Money Banks (DMBs) in March 2012 stood at N19,843.8 billion, showing increases of N122.2 billion or 0.6 per cent and N17,698.7 billion or 2.3 per cent above the levels recorded in the preceding month and at end-December 2011. The N122.2 billion rise in total assets reflected the increases in claims on state and local government, unclassified assets, claims on Federal Government and claims on private sector by N29.9 billion or 5.9 per cent, N128.1 billion or 4.2 per cent, N93.1 billion or 2.6 per cent and N58.9 billion or 0.7 per cent. respectively. The increase in total assets was, however, moderated by the N31.8 billion or 13.2 per cent, N107.6 billion or 7.3 per cent and N48.4 billion or 2.5 per cent declines in claims on other financial institutions, reserves and foreign assets, respectively.

All the liabilities components contributed to the rise in total liabilities, except unclassified liabilities, money market instruments and credit from central bank, which declined by N250.4 billion or 8.6 per cent, N12.0 billion or 6.6 per cent and N16.4 billion or 5.7 per cent, respectively (Table I).

1.2 Unclassified Assets

At N3,155.3 billion, unclassified assets rose by N128.0 billion or 4.2 per cent and N3,453.6 billion or 10.7 per cent above the levels recorded in the preceding month and at end-December, 2011.

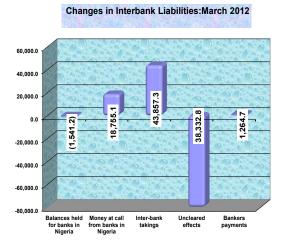
The increase in unclassified assets in the review month was attributed to the 16.1 and 1.2 per cent increases in other assets and fixed assets, respectively. These increases far outweighed the 14.3 per cent decrease in domestic inter-bank claims (Table I).

1.3 Credit from the Central Bank

The Central Bank's credit to the DMBs decreased by N16.4 billion or 5.7 per cent to N274.2 billion in March 2012. This was accounted for by the N24.6 billion or 57.9 per cent contraction in CBN overdraft to banks.

1.4 Inter - Bank Liabilities

When compared with the level recorded in the preceding month, inter-bank liabilities decreased by N17.5 billion or 2.5 per cent (Table 1). The decrease was attributed to the N79.5 billion or 32.6 per cent, N1.5 billion or 10.1 per cent and N0.2 billion or 0.2 per cent declines in un-cleared effects, balances held for banks in Nigeria and loans and advances from other banks in Nigeria, respectively (Chart 1). These decreases far outweighed the increases of 26.2, 19.6 and 1.7 per cent in inter-bank takings, money at call from banks in Nigeria and bankers payments, respectively.



1.5 Unclassified Liabilities

Unclassified liabilities stood at N2,671.2 billion in the review month, showing a decrease of N250.3 billion or 8.6 per cent when compared with the level recorded in the preceding month, but an increase of N115.9 billion or 4.5 per cent above the position at end-December 2011. The decrease in unclassified liabilities in the review month was attributed to the fall in letters of credit, other liabilities and inter-bank liabilities by 11.7 per cent, 10.9 per cent and 2.5 per cent, respectively.

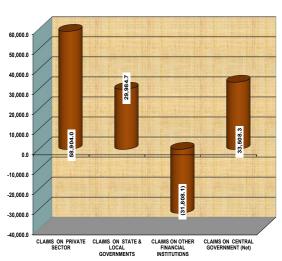
2. Sources and Uses of Funds

The major sources of funds in March 2012 were from the expansion of capital accounts and contraction of reserves by N205.0 billion and N107.6 billion, respectively. Other sources were increases in central government deposits, demand deposits, contraction of foreign assets, increase in bonds, decline in claims on other financial institutions, acquisition of foreign liabilities and increase in time, savings and foreign currency deposits, by N59.6 billion, N58.9 billion, N48.4 billion, N33.9 billion, N31.8 billion, N28.7 billion and N14.8 billion, respectively.

Funds were utilized mainly to reduce unclassified liabilities as well as expand unclassified assets, claims on central government, demand deposits, claims on state and local governments, decline of credit from central bank and reduction in money market instruments by N250.3 billion, N128.0 billion, N93.1 billion and N58.9 billion, N29.9 billion, N16.4 billion and N12.0 billion, respectively (Table 2)

3.0 Claims on the Domestic Economy

Aggregate credit to the domestic economy (net) rose by N90.6 billion or 0.7 per cent above the level recorded in the preceding month, but fell by N391.7 billion or 3.0 per cent below the level at end-December 2011. The rise was attributed to all the components except claims on other financial institutions which declined by N31.8 billion or 13.2 per cent (Table 3; Figure 2).



Changes in Claims on Core Private Sector

3.1 Net Claims on Federal Government

Net claims on the Federal Government stood at N2,756.9 billion, representing an increase of N33.5 billion or 1.2 per cent above the level in the preceding month, but a decrease of N260.7 billion or 8.6

per cent below the level at end-December 2011. The increase reflected mainly the expansion in treasury bills by N132.7 billion or 6.9 per cent. This increase far outweighed the 69.6 per cent and 1.5 per cent decreases in and loans and advances to central government and development stocks/FGN bonds, respectively (Table III)

3.2 Claims on State/Local Governments

At N538.1 billion, total credit to state and local governments increased by N29.9 billion or 5.9 per cent and N24.9 billion or 4.9 per cent above the levels in the preceding month and at end-December 2011. The 5.9 per cent increase was accounted for by the 6.0 per cent and 0.5 per cent increase in loans and advances to state governments and local governments, respectively (Table III).

3.3 Total Loans and Advances (Net)

Total loans and advances of the DMBs to the domestic economy decreased by N60.6 billion or 1.0 per cent and N406.1 billion or 6.3 per cent below the levels recorded in the preceding month and at end-December 2011, respectively (Table 3).

3.4 Domestic Investments

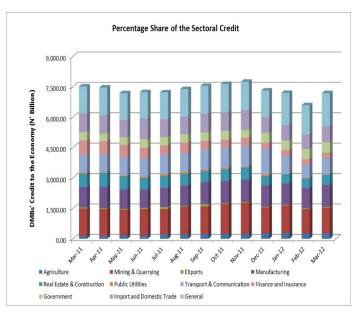
At N6,286.4 billion, the domestic investments of the DMBs rose by N164.7 billion or 2.7 per cent and N22.1 billion or 0.4 per cent above the levels in the preceding month and at end-December 2011, respectively (Table 3).

4. Sectoral Distribution of Credit

Total credit extended to the private sector by the DMBs in the review month amounted to N7,185.8 billion. This showed increase of 9.1 per cent above the level in the preceding month (Table 3.4).

The 9.1 per cent rise in total credit reflected increases of credit to all the sectors of the economy in the reviewed month (Figure 3).

Further analysis of the sectoral distribution of credit showed that the less preferred sectors absorbed N2,868.3 billion or 39.9 per cent of the total credit, while the preferred sectors got N2,682.1 billion or 37.3 per cent. The "other sectors (general)" received N1,635.3 billion or 22.8 per cent of the total credit (Table 4).

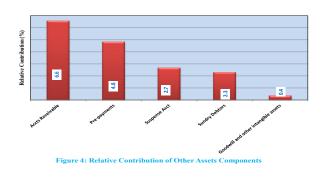


5.0 Analysis of other Assets/Liabilities

5.1 Other Assets

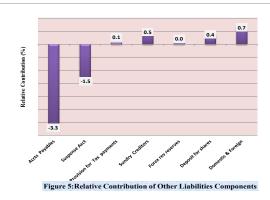
Other assets of the DMBs stood at N1,443.4 billion, representing an increase of N200.5 billion or 16.1 per cent above the level reported in the preceding month (Table 4).

The increase in "other assets" reflected increases in the relative contributions of all the components except unamortised reserves for loan losses which declined by 1.2 percentage points (Figure 4).



5.2 Other Liabilities

Other liabilities" of the DMBs stood at N1,671.9 billion, showing a decrease of N205.5 billion or 10.9 per cent below the level recorded in the preceding month (Table V). The decrease in "other liabilities" was largely accounted for by the decreases in the relative contributions of provision for bad debt, accounts payables and suspense account by 4.2, 3.3 and 1.5 percentage points, respectively (Figure 5).



6.0 Total Current Liabilities and Some Financial Ratios

6.1 Specified Liquid Assets

Total specified liquid assets of the DMBs stood at N5,889.9 billion in March 2012, representing a fall of N251.3 billion or 4.1 per cent below the level recorded in February 2012. The decline reflected the 32.7 per cent and 3.4 per cent decreases in cash related items and other specified liquid assets, respectively.

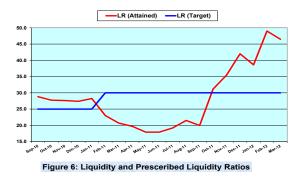
This decrease was, however, moderated by the 6.9 per cent increase in liquid assets structure.

6.2 Total Current Liabilities

Total current liabilities of the DMBs rose by N140.9 billion or 1.1 per cent to N12, 674.4 billion in the review month. The rise was attributable mainly to the increase of N215.3 billion or 2.1 per cent in deposit liabilities. This increase far outweighed the N94.1 billion or 4.1 per cent decrease in other deposit.

6.3 Liquidity Ratio

The DMBs achieved a liquidity ratio of 46.5 per cent in March 2012. At that level, the DMBs' liquidity ratio was 16.5 percentage point above the minimum target of 30.0 per cent prescribed for fiscal 2012 but 2.5 percentage points below the level in the preceding month (Figure 6).



6.4 Loans to Deposit Ratio

The DMBs' loans-to-deposit ratio, expressed as the ratio of loans and advances (net) to total current liabilities, was 48.0 per cent in the review month, compared with 49.0 per cent recorded in the preceding month. The ratio achieved in the review month was 32.0 percentage points below the prescribed maximum prudential target of 80.0 per cent (Table 6).

7.0 Net Foreign Assets

Foreign assets (net) of the DMBs stood at N1,550.9 billion in the review month. At this level, the foreign assets (net) was N77.1 billion or 4.7 per cent lower than the preceding month's level. The decrease in net foreign assets was mainly accounted for by the decrease of N48.4 billion or 2.5 per cent in foreign as

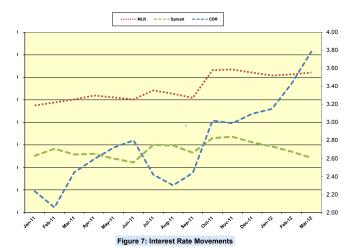
sets and the expansion by N28.7 billion or 9.2 per cent in foreign liabilities (Table 7).

8.0 Interest Rate Movements

Most of the DMBs interest rates in the review month showed an upward trend. The only exception was the over twelve month's rate, the average of which fell by 1.15 percentage points.

The consolidated deposit rates increased by 0.4 percentage points to 3.79 per cent, while the maximum lending rate increased by 0.08 percentage points to 23.21 per cent.

Consequently, the interest rate spread between the maximum lending rate and consolidated deposit rate was 19.43 per cent in the review month.



DEPOSIT MONEY BANKS' Comparative Statement of Assets & Liabilities (=N=' million)

	Dec-11 (1)	Feb-12 (2)	Mar-12 (3)	Percentage C betwee (1) & (3) (2		Mar-11 Memo	(3)-(2)	(3)-(1)
RESERVES_	1,287,075.1	1,465,352.1	1,357,690.3	5.5	(7.3)	524,739.1	(107,661.7)	70,615.2
Currency	320,911.1	356,935.8	291,423.3	(9.2)	(18.4)	303,694.9	(65,512.5)	(29,487.8)
Deposits with CBN:	966,164.1	1,108,416.2	1,066,267.0	10.4	(3.8)	221,044.2	(42,149.2)	100,103.0
[i] Reserve Requirements [ii] Current Accounts	770,052.5 131,509.6	817,752.6 250,598.6	836,044.3 215,176.8	8.6 63.6	(14.1)	17,539.4 197,891.2	18,291.7 (35,421.8)	65,991.8 83.667.2
[iii] Stabilization Securities	0.0	0.0	0.0		#N/A	0.0	0.0	0.0
[iv] CBN Registered Certificates	115.0	8,915.3	8,915.3	7,655.8	0.0	2,847.3	0.0	8,800.4
[v] Shortfall/excess credit/others	64,487.0	31,149.6	6,130.6	(90.5)	(80.3)	2,766.2		
FOREIGN ASSETS	1,702,513.5	1,940,861.8	1,892,419.5	11.2	(2.5)	1,520,166.3	(48,442.2)	189,906.0
Claims on Non-resident Banks: [i] Balances held with banks outside Nigeria	1,702,511.8 1,606,494.4	1,940,860.1 1,796,134.0	1,892,417.8 1,770,607.8	11.2 10.2	(2.5)	1,520,155.5 1,434,735.9	(48,442.2) (25,526.3)	189,906.0 164,113.4
[ii] Balances held with offices and branches outside Nig	96,017.4	144,726.0	121.810.1	26.9	(15.8)	85,419.6	(22,915.9)	25,792.7
[iii] Loans & Advances to Banks outside Nigeria	0.0	0.0	0.0		(,	0.0	0.0	0.0
Bills Discounted Payable outside Nigeria	1.7	1.7	1.7	0.0	0.0	10.8	0.0	0.0
CLAIMS ON CENTRAL GOVERNMENT	3,696,292.7	3,615,646.1	3,708,749.8	0.3	2.6	3,052,721.5	93,103.8	12,457.2
Treasury Bills	1,992,111.1	1,924,437.9	2,057,169.8	3.3	6.9 #N/A	1,187,724.6	132,731.9	65,058.6
Treasury Certificates Development Stocks/FGN Bond	0.0 1,697,671.9	0.0 1,669,693.8	0.0 1,645,043.0	#N/A (3.1)	(1.5)	0.0 1,860,342.6	0.0 (24,650.8)	0.0 (52,628.9)
Loans & Advances to Central Government	6,509.6	21,514.4	6,537.1	0.4	(69.6)	4,654.3	(14,977.3)	27.5
Bankers Unit Fund	0.0	0.0	0.0	0	(00.0)	0.0	0.0	0.0
CLAIMS ON STATE & LOCAL GOVERNMENT	513,218.7	508,129.6	538,114.3	4.9	5.9	376,771.7	29,984.7	24,895.7
Loans & Advances to State Government	497,830.2	496,136.4	526,067.1	5.7	6.0	364,189.6	29,930.7	28,236.9
Loans & Advances to Local Government	15,388.4	11,993.2	12,047.2	(21.7)	0.5	12,582.1	54.0	(3,341.2)
CLAIMS ON PRIVATE SECTOR	9,101,227.1	8,923,533.6	8,982,437.6	(1.3)	0.7	8,632,667.2	58,904.0	(118,789.5)
Loans & Advances to Other Customers Loans & Advances to Nigeria Banks Subsidiaries	6,098,513.5 24,504.3	6,009,723.5 11,056.8	6,053,885.0 3,448.9	(0.7) (85.9)	(68.8)	6,409,412.2 183,414.9	44,161.5 (7,607.9)	(44,628.5) (21,055.4)
Bills Discounted from non-bank sources	3,080.8	277.9	3,448.9	(92.5)	(16.6)	355.3	(7,607.9) (46.2)	(21,055.4)
Investments	2,574,658.9	2,527,616.3	2,584,248.9	0.4	2.2	1,676,351.0	56,632.5	9,589.9
Commercial papers	203,008.3	206,825.7	195,818.0	(3.5)	(5.3)	201,050.5	(11,007.6)	(7,190.2)
Bankers Acceptances	73,406.1	38,143.2	28,377.9	(61.3)	(25.6)	60,208.9	(9,765.3)	(45,028.2)
Factored Debt	0.0	0.0	0.0			0.0	0.0	0.0
Advances under Lease	124,055.3	129,890.2	116,427.3	(6.1)	(10.4)	101,874.5	(13,462.9)	(7,628.0)
CLAIMS ON OTHER FINANCIAL INSTITUTIONS	246,227.8	240,872.8	209,064.8	(15.1)	(13.2)	138,023.2	(31,808.1)	(37,163.0)
Placement with Discount Houses UNCLASSIFIED ASSETS	246,227.8 2,850,078.9	240,872.8 3,027,292.6	209,064.8 3,155,370.9	(15.1) 10.7	(13.2) 4.2	138,023.2 3,453,656.2	(31,808.1) 128,078.3	(37,163.0) 305,292.0
Fixed Assets	1,169,784.5	1,180,267.6	1,194,438.6	2.1	1.2	1,121,717.1	14,171.0	24,654.1
Domestic Inter-Bank Claims:	543,840.0	604,102.8	517,530.7		(14.3)	982,033.4	(86,572.2)	(26,309.3)
[i] Bills Discounted from Banks in Nigeria	0.0	0.0	0.0		#N/A	1.2	0.0	0.0
[ii] Money at call with Banks	116,421.9	160,483.8	185,060.8	59.0	15.3	179,510.3	24,577.0	68,639.0
[iii] Inter-bank Placements	208,869.3	258,435.1	191,495.5	(8.3)	(25.9)	560,934.7	(66,939.7)	(17,373.9)
[iv] Balances held with banks in Nigeria	120,995.4	110,691.4	61,850.5	(48.9)	(44.1)	142,586.0	(48,840.9)	(59,144.9)
[v] Loans & Advances to other Banks in Nigeria [vi] Cheques for Collection	0.1 97,553.4	0.1 74,492.4	0.1 79,123.8	7.2 (18.9)	2.4 6.2	0.1 99,001.2	0.0 4,631.4	0.0 (18,429.6)
Money at call outside banks	0.0	0.0	0.0		#N/A	0.0	0.0	0.0
Certificates of Deposit	0.0	0.0	0.0		#N/A	0.0	0.0	0.0
Palcement with Discount Houses	0.0	0.0	0.0		#N/A	0.0	0.0	0.0
Other Assets:	1,136,454.4	1,242,922.2	1,443,401.7	27.0	16.1	1,349,905.6	200,479.5	306,947.3
TOTAL ASSETS	19,396,633.8	19,721,688.6	19,843,847.4	2.3	0.6	17,698,745.2	122,158.7	447,213.6
<u>LIABILITIES</u>								
DEMAND DEPOSITS:	4,920,850.2	4,723,959.8	4,782,835.6	(2.8)	1.2	3,964,078.4	58,875.9	
Private Sector Deposits	4,920,850.2	4,723,959.8	4,782,835.6	(2.8)	1.2	3,964,078.4	58,875.9	(138,014.6) (138,014.6)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI	4,920,850.2 6,531,913.0	4,723,959.8 6,733,184.4	4,782,835.6 6,747,988.7	(2.8) 3.3	1.2 0.2	3,964,078.4 6,229,106.6	58,875.9 14,804.2	(138,014.6) 216,075.7
Private Sector Deposits	4,920,850.2	4,723,959.8	4,782,835.6	(2.8)	1.2	3,964,078.4	58,875.9	(138,014.6)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits:	4,920,850.2 6,531,913.0 4,566,392.0	4,723,959.8 6,733,184.4 4,645,647.1	4,782,835.6 6,747,988.7 4,742,497.6	(2.8) 3.3 3.9	1.2 0.2 2.1	3,964,078.4 6,229,106.6 4,481,636.3	58,875.9 14,804.2 96,850.5	(138,014.6) 216,075.7 176,105.5
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7	(2.8) 3.3 3.9 47.2	1.2 0.2 2.1 2.5	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7	58,875.9 14,804.2 96,850.5 111,220.4	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits:	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0
Private Sector Deposits Time, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS:	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4)	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7)
Private Sector Deposits Time, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS:	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4)	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 2,005,491.1 0.0 172,074.4 172,073.6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4)	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES:	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2 387,635.0	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 312,761.4	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,073.6 175,736.8 175,736.8 341,502.8	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9)	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 (29,367.6 (46,132.2)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 387,635.0 7.6	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.8 172,074.4 0.8 172,073.6 175,736.8 175,736.8 341,502.8	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6)	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 0.2	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 254,885.5 7.5	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2 387,635.0 125,273.6	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 63,141.5	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1)	1.2 0.2 2.1 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 0.2 56.4	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 (29,367.6 (46,132.2) (0.1) (26,489.7)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2 387,635.0 7.6 125,273.6	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 312,761.4 7.4 63,141.5 0.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,073.6 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.0	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) **N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 56.4 **N/A	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 (26,719.7) 29,367.6 (46,132.2) (0.1) (26,489.7)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 146,350.0 7.6 125,273.6 0.0 262,353.8	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.0 141,740.0 141,740.0 312,761.4 7.4 63,141.5 0.0 249,612.5	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5)	1.2 0.2 2.1 (8.4) (64.6) (3.9) *N/A (6.6) 0.0 (6.6) 24.0 9.2 0.2 56.4 *N/A (2.8)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2 387,635.0 7.6 125,273.6	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 312,761.4 7.4 63,141.5 0.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 172,073.6 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.242,711.4	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) **N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 56.4 **N/A	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 (26,719.7) 29,367.6 (46,132.2) (0.1) (26,489.7)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 137,635.0 0.0 262,353.8 678,707.2 131,0246.6	4,723,959.8 6,733,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.0 141,740.0 141,740.0 312,761.4 7.4 63,141.5 63,2248.7 151,356.8 740,891.9	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 172,073.6 175,736.8 175,736.8 341,502.8 98,783.9 0.0 242,711.4 951,844.2	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 24.0 24.0 24.0 24.0 24.0 24.0 24.0 6.6 9.2 0.2 56.4 #N/A (2.8) 6.7 20.8	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) (19,642.4) 273,137.0 51,817.4 221,319.6
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2 387,635.0 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 63,141.5 0.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 172,073.6 175,736.8 175,736.8 341,502.8 175,736.8 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0)	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 8.3 8.5 7)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 (29,367.6 (29,367.6 (46,132.2) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5)
Private Sector Deposits Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks otheria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 387,635.0 7.6 125,273.6 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 7.4 63,141.5 0.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9	4782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 172,073.6 175,736.8 175,736.8 175,736.8 241,502.8 7.4 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) (#N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 9.2 0.2 56.4 (2.8) 6.7 20.8 3.8 (5.7) 3.3	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 137,635.0 7.6 125,273.6 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.0 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 172,073.6 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6)	1.2 0.2 2.1 2.5 (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 (5.7) 3.8 (5.7) 3.8	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 (26,319.7) (26,489.7) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS:	4,920,850.2 6,531,913. 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.1 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,3568.8 740,891.9 290,685.9 248,088.9 242,597.0 3,521,349.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 175,736.8 175,736.8 341,502.8 175,736.8 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 (5.7) 3.3 (57.9) 5.8	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 137,635.0 7.6 125,273.6 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 7.4 63,141.5 0.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 172,073.6 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0	1.2 0.2 2.1 2.5 (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 (5.7) 3.8 (5.7) 3.8	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,220.3
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 2387,635.0 7.6 125,273.6 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.1 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,3568.8 740,891.9 290,685.9 248,088.9 242,597.0 3,521,349.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0,00 172,074.4 0,03 6,175,736.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0,0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 9.2 0.2 56.4 #N/A (2.8) 6.7 20.8 3.8 (5.7) 3.3 (57.9) 5.8	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 7.4 63,141.5 0.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 0.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 172,073.6 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.0 242,711.4 951,844.2 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.0	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 (5.7) 3.8 (5.7) 5.8 5.8	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 131,024.6 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,206,758.5 927,410.8 0.0 267,743.9	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 0.0 234,667.4	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,073.6 175,736.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.242,711.4 951,844.2 182,844.0 175,736.8 175,736.8 175,736.8 242,711.4 951,844.2 182,844.0 17,954.0 3,726,442.8 222,408.6 0,172,143.8 1,048,966.8 0,282,933.7	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A 6.6) 0.0 (6.6) 0.2 24.0 24.0 9.2 56.4 #N/A 6.7 20.8 (5.7) 3.3 (57.9) 5.8 5.8 5.8 4 N/A	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES:	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,793.4 146,369.2 146,369.2 146,369.2 146,369.2 146,369.2 146,369.2 146,369.2 146,369.2 125,273.6 0.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 25,486.9 3,682,121.4 220,208.2 2,266,786.5 927,410.8 0.0 0.267,743.9 2,555,259.5	4,723,959.8 6,733,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 63,141.5 0.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 248,088.9 242,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 0.0 234,667.4 2,921,623.7	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 175,736.8 175,736.8 175,736.8 341,502.8 242,711.4 951,844.2 182,842.0 262,43.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0.282,933.7 2,671,224.4	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6) 0.2 24.0 24.0 24.0 9.2 56.4 4N/A (2.8) 6.7 20.8 3.8 (5.7) 3.3 (57.9) 5.8 5.8 2.1 10.5 #N/A	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 65,645.9 3,158,583.5	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (29,367.6 (29,367.6 (21,312.2) 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserves fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities:	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 1310,24 6547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8 0.0 267,743.9 2,555,259.5	4,723,959.8 6,733,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 312,761.4 7.4 63,141.5 0.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 234,667.4 2,921,623.7 711,925.5	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0,03 172,074.4 0,36 175,736.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0,0 242,711.4 951,844.2 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0,282,933.7 2,671,224.4 654,470.8	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4	1.2 0.2 2.1 2.5 (8.4) (66.6) 0.0 (6.6) 24.0 9.2 0.2 56.4 (8.7) 20.8 3.8 (5.7) 3.3 (57.9) 5.8 2.1 10.5 ***NVA	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,882.1 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 33,996.8 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (19,642.4) 273,137.0 (19,642.4) 273,137.0 (20,786.5) (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [i] Balances held for banks in Nigeria	4,920,850.2 6,531,913. 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 136,363.6 6,76,60 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8 0.0 267,743.9 2,555,259.5 612,386.4 18,125.1	4,723,959.8 6,733,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 234,667.4 2,921,623.7 711,925.5 15,196.1	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 172,073.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0 282,933.7 2,671,224.4 694,470.8 13,654.9	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7)	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 (5.7) 3.3 (57.9) 5.8 5.8 5.8 4.1 10.5 #N/A (8.6) (2.5) (10.1)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0,8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0,174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 938.1 658,645.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 29,367.6 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ii] Balances held for banks in Nigeria [iii] Money at call from banks in Nigeria	4,920,850.2 6,531,913. 1,404,069.3 3,159,233.7 1,404,069.3 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 146,369.2 131,024.6 0.0 262,353.8 678,707.2 131,024.6 294,984.1 229,487.2 2,266,786.5 927,410.8 0.0 267,743.9 2,555,259.5 612,386.4 18,125.1 26,436.4	4,723,959.8 6,733,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 24,597.0 3,521,349.0 210,208.2 2,127,553.3 948,940.0 0.0 234,667.4 2,921,623.7 711,925.5 15,196.1 95,833.2	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 175,736.8 175,736.8 341,502.8 175,736.8 341,502.8 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0.0 282,933.7 2,671,224.4 694,470.8 13,654.9 114,588.3	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4	1.2 0.2 1.2 2.1 2.5 (8.4) (3.9) #N/A (6.6) 0.0 (6.6) 0.2 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 3.8 (5.7) 3.3 (57.9) 5.8 5.8 2.1 10.5 #N/A (8.6) (2.5) (10.1) 19.6	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) 18,755.1	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,1898 81,5964.9 82,084.5 (4,470.2) 88,151.9
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserves fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ij] Balances held for banks in Nigeria [iii] Money at call from banks in Nigeria [iii] Money at call from banks in Nigeria [iii] Money at call from banks in Nigeria [iiii] Hoter-bank takings	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8 0.0 267,743.9 2,555,259.5 612,386.4 18,125.1 26,436.4	4,723,959.8 6,733,184.3 6,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,135.7 0.1 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,682.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 234,667.4 2,921,623.7 7711,925.5 15,196.1 95,833.2 167,361.2	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0,0 172,074.4 0,8 172,073.6 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0,0 242,711.4 951,844.2 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0,0 282,933.7 2,671,224.4 13,654.9 11,588.3 211,218.6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4 46.7	1.2 0.2 2.1 2.5 (8.4) (66.6) 0.0 (6.6) 24.0 9.2 0.2 56.4 (8.8) 6.7 20.8 3.8 (5.7) 5.8 2.1 10.5 **NVA (8.6) (2.5) (10.1) 19.6 (2.5) (10.1) 19.6 (2.5)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,882.1 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0 721,059.5	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) (16,488.3) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) (1,541.2) 18,755.1 43,857.3	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 0.0 (19,642.4) 273,137.0 (20,786.5) (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ii] Balances held for banks in Nigeria [iii] Money at call from banks in Nigeria	4,920,850.2 6,531,913. 1,404,069.3 3,159,233.7 1,404,069.3 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 146,369.2 131,024.6 0.0 262,353.8 678,707.2 131,024.6 294,984.1 229,487.2 2,266,786.5 927,410.8 0.0 267,743.9 2,555,259.5 612,386.4 18,125.1 26,436.4	4,723,959.8 6,733,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 24,597.0 3,521,349.0 210,208.2 2,127,553.3 948,940.0 0.0 234,667.4 2,921,623.7 711,925.5 15,196.1 95,833.2	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 175,736.8 175,736.8 341,502.8 175,736.8 341,502.8 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0.0 282,933.7 2,671,224.4 694,470.8 13,654.9 114,588.3	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4	1.2 0.2 1.2 2.1 2.5 (8.4) (3.9) #N/A (6.6) 0.0 (6.6) 0.2 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 3.8 (5.7) 3.3 (57.9) 5.8 5.8 2.1 10.5 #N/A (8.6) (2.5) (10.1) 19.6	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) 18,755.1	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5 (81,939.1)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ij] Balances held for banks in Nigeria [iii] Money at call from banks in Nigeria [iii] Inter-bank takings [iv] Uncleared effects	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.3 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8 2,555,259.5 612,386.4 18,125.1 26,436.4 143,965.1	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 234,667.4 2,921,623.7 711,925.5 15,196.1 95,833.2 167,361.2 243,763.9	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0 0.0 172,074.4 98,783.9 175,736.8 175,736.8 341,502.8 7.4 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1,048,956.8 0,172,143.8 1,048,956.8 13,654.9 11,588.3 211,218.6 164,211.1	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4 46.7 (33.3)	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6) 0.2 24.0 24.0 9.2 56.4 #N/A (2.8) 6.7 20.8 5.8 5.8 5.8 5.8 10.5 #N/A (8.6) (2.5) (10.1) 19.6 26.2 (32.6)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0 721,059.5 304,523.9	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) 18,755.1 43,857.3 (79,552.9)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5 (81,939.1)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ij Balances held for banks in Nigeria [iii] Money at call from banks in Nigeria [iii] Inter-bank takings [iv] Uncleared effects [v] Loans & Advances from other banks in Nigeria [vi] Bankers payments Loans & Advances from Other creditors	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 131,024.6 547,635.0 262,353.8 678,707.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8 2,2555,259.5 612,386.4 18,125.1 26,436.4 143,965.1 246,150.2 114,960.9 62,748.7	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 234,667.4 2,921,623.7 711,925.5 15,196.1 95,833.2 143,763.9 113,124.0 76,647.1 98,360.8	4,782,835.6 6,747,988.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 172,073.6 175,736.8 175,736.8 175,736.8 341,502.8 7.4 98,783.9 98,783.9 0.0 242,711.4 951,844.2 182,842.0 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 222,408.6 2,172,143.8 1.048,956.8 0.0 282,933.7 2,671,224.4 694,470.8 13,654.9 114,588.3 211,218.8 112,188.3 77,911.7 98,389.0	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4 46.7 (33.3) (1.8) 24.2 (37.6)	1.2 0.2 2.1 2.5 (8.4.6) (3.9) #N/A (6.6) 0.0 (6.6.5) 0.2 24.0 22.0 22.6 4.0 (2.8) 6.7 20.8 (5.7) 3.3 (57.9) 5.8 5.8 5.8 (57.9) (6.6) (0.2) 1.7 (0.0)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0,8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0,174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 9,381.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0 721,059.5 304,523.9 41,591.1 72,096.5 101,265.5	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 28,741.4 0.0 35,642.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) 18,755.1 43,857.3 (79,552.9) (237.8) 1,264.7 28.1	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) 26,756.5 (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5 (81,939.1) (2,074.6) 15,163.0 (59,246.2)
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Governmen Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ii] Balances held for banks in Nigeria [iii] Inter-bank takings [iv] Uncleared effects [v] Loans & Advances from other banks in Nigeria [iii] Bankers payments Loans & Advances from Other creditors Letters of Credit	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 146,369.2 131,024.6 547,682.6 624,982.6 624,982.6 62,9482.6 62,748.7 65,496.9 1,682,121.4 220,208.2 2,266,758.5 612,386.4 18,125.1 26,436.4 143,965.1 246,150.9 62,748.7 157,635.2 182,875.5	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,135.7 0.1 141,740.0 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 0.0 234,667.3 711,925.5 15,196.1 95,833.2 167,361.2 243,763.9 113,124.0 76,647.1 98,360.8 233,832.5	4,782,835,6 6,747,988,7 4,742,497,6 4,650,404,7 8,660,2 3,432,7 2,005,491,1 0,0 172,074,4 0,36 175,736,8 175,736,8 175,736,8 175,736,8 175,736,8 242,711,4 951,844,2 182,842,0 769,002,2 274,197,6 256,243,6 17,954,0 3,726,442,8 2,172,143,8 1,048,956,8 2,172,143,8 1,048,956,8 2,172,143,1 1,588,3 211,218,6 164,211,1 112,886,3 77,911,7 98,389,0 206,383,6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4 46.7 (33.3) (1.8) 24.2 (37.6) 12.9	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 24.0 9.2 56.4 (2.8) 6.7 3.3 (57.9) 5.8 2.1 10.5 #N/A (2.5) (10.1) 19.6 26.2 (32.6) (0.2) 1.7 0.0 (11.7)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0 721,059.5 304,523.9 41,591.1 72,096.5 101,265.1 211,897.4	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 33,996.8 33,996.8 31,986.2 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) 18,755.1 43,857.3 (79,552.9) (237.8) 1,264.7 28.1 (27,448.9)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5 (81,939.1) (2,074.6) 15,163.0 (59,246.2) 23,508.0
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserves Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Government Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ij Balances held for banks in Nigeria [iii] Money at call from banks in Nigeria [iii] Inter-bank takings [iv] Uncleared effects [v] Loans & Advances from other banks in Nigeria [vi] Uncleared effects [vi] Loans & Advances from Other creditors Letters of Credit Takings from Discount Houses	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 131,024.6 547,682.6 294,984.1 229,487.2 65,496.9 3,682,121.4 220,208.2 2,266,758.5 927,410.8 0.0 267,743.9 2,555,259.5 612,386.4 143,965.1 246,150.2 114,960.9 62,748.7 157,635.2 182,875.5 0.0	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,134.9 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,682.9 248,088.9 42,597.0 3,521,349.0 210,228.2 2,127,533.3 948,940.0 234,667.4 2,921,623.7 7711,925.5 15,196.1 95,833.2 167,361.2 243,763.9 113,124.0 76,647.1 98,360.8 233,832.5 0.0	4,782,835.6 6,747,988.7 4,742,497.6 4,650,404.7 88,660.2 3,432.7 2,005,491.1 0.0 172,074.4 0.8 172,073.6 175,736.8 175,736.8 341,502.8 9.0 242,711.4 951,844.2 769,002.2 274,197.6 256,243.6 17,954.0 3,726,442.8 1,048,956.8 2,172,143.8 1,048,956.8 2,172,143.8 1,048,956.8 13,654.9 141,588.6 141,218.6 164,211.1 112,886.3 77,911.7 98,389.0 206,383.6 0.0	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4 46.7 (33.3) (1.8) 24.2 (37.6) 12.9 #N/A #	1.2 0.2 1.2 2.1 2.5 (8.4) (66.6) 0.0 (6.6) 24.0 9.2 0.2 56.4 (8.8) 6.7 20.8 3.8 (5.7) 5.8 2.1 10.5 **NVA (2.8) (2.5) (10.1) 19.6 (2.6) (2.6) (0.2) 1.7 0.0 (11.7) **NVA	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,882.1 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0 721,059.5 304,523.9 41,591.1 72,096.5 101,265.1 211,897.4 25,250.0	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 33,996.8 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) (16,488.3) (250,399.3) (17,454.7) (1,541.2) 18,755.1 43,857.3 (79,552.9) (237.8) 1,264.7 28.1 (27,448.9) 0.0	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 0.0 (19,642.4) 273,137.0 (20,786.5) (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 115,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5 (81,939.1) (2,074.6) 15,163.0 (59,246.2) 23,508.0 0.0
Private Sector Deposits TIME, SAVINGS & FOREIGN CURRENCY DEPOSI Time Deposits: [i] Private Sector Time & Savings Deposits [ii] State Government Time & Savings Deposits [iii] Local Government Time & Savings Deposits Foreign Currency Deposits: Other Deposits MONEY MARKET INSTRUMENTS: Certificate of Deposit Issued Notes & Deposit (Cash) certificates BONDS Debentures FOREIGN LIABILITIES: Balance Held for outside offices and branches Balance Held for outside offices and branches Balance Held for banks outside Nigeria Money at call with foreign banks Loans & Advances from other banks outside Nigeria CENTRAL GOVERNMENT DEPOSITS Federal Government Time & Savings Deposits Federal Government Demand Deposits CREDIT FROM CENTRAL BANK Loans & Advances from CBN CBN Overdrafts to banks CAPITAL ACCOUNTS: Capital Reserve Fund Reserves for Depreciation & non-performing assets Loans & Advances from Federal and State Governmen Total Loans/Lease Loss Provision UNCLASSIFIED LIABILITIES: Inter-bank liabilities: [ii] Balances held for banks in Nigeria [iii] Inter-bank takings [iv] Uncleared effects [v] Loans & Advances from other banks in Nigeria [iii] Bankers payments Loans & Advances from Other creditors Letters of Credit	4,920,850.2 6,531,913.0 4,566,392.0 3,159,233.7 1,404,069.8 3,088.5 1,965,521.0 0.0 198,794.1 0.8 198,793.4 146,369.2 146,369.2 146,369.2 146,369.2 131,024.6 547,682.6 624,982.6 624,982.6 62,9482.6 62,748.7 65,496.9 1,682,121.4 220,208.2 2,266,758.5 612,386.4 18,125.1 26,436.4 143,965.1 246,150.9 62,748.7 157,635.2 182,875.5	4,723,959.8 6,733,184.4 4,645,647.1 4,539,184.3 96,766.5 9,696.3 2,087,537.3 0.0 184,135.7 0.8 184,135.7 0.1 141,740.0 141,740.0 141,740.0 141,740.0 249,612.5 892,248.7 151,356.8 740,891.9 290,685.9 248,088.9 42,597.0 3,521,349.0 210,208.2 2,127,533.3 948,940.0 0.0 234,667.3 711,925.5 15,196.1 95,833.2 167,361.2 243,763.9 113,124.0 76,647.1 98,360.8 233,832.5	4,782,835,6 6,747,988,7 4,742,497,6 4,650,404,7 8,660,2 3,432,7 2,005,491,1 0,0 172,074,4 0,36 175,736,8 175,736,8 175,736,8 175,736,8 175,736,8 242,711,4 951,844,2 182,842,0 769,002,2 274,197,6 256,243,6 17,954,0 3,726,442,8 2,172,143,8 1,048,956,8 2,172,143,8 1,048,956,8 2,172,143,1 1,588,3 211,218,6 164,211,1 112,886,3 77,911,7 98,389,0 206,383,6	(2.8) 3.3 3.9 47.2 (93.7) 11.1 2.0 #N/A (13.4) 0.0 (13.4) 20.1 20.1 (11.9) (1.6) (21.1) (21.1) #N/A (7.5) 40.2 39.5 40.4 (7.0) 11.7 (72.6) 1.2 1.0 (4.2) 13.1 #N/A 4.5 13.4 (24.7) 333.4 46.7 (33.3) (1.8) 24.2 (37.6) 12.9	1.2 0.2 2.1 2.5 (8.4) (64.6) (3.9) #N/A (6.6) 0.0 (6.6) 24.0 24.0 24.0 9.2 56.4 (2.8) 6.7 3.3 (57.9) 5.8 2.1 10.5 #N/A (2.5) (10.1) 19.6 26.2 (32.6) (0.2) 1.7 0.0 (11.7)	3,964,078.4 6,229,106.6 4,481,636.3 4,378,348.7 98,526.6 4,760.9 1,747,470.3 #N/A 210,882.1 0.8 210,881.3 402,450.7 402,450.7 254,885.5 7.5 80,523.2 0.0 174,354.7 891,435.8 159,879.5 731,556.3 420,486.3 414,764.6 5,721.7 2,166,836.4 249,714.6 421,835.9 835,701.9 938.1 658,645.9 3,158,583.5 1,226,215.0 16,444.1 70,500.0 721,059.5 304,523.9 41,591.1 72,096.5 101,265.1 211,897.4	58,875.9 14,804.2 96,850.5 111,220.4 (8,106.4) (6,263.6) (82,046.2) 0.0 (12,061.3) 0.0 (12,061.3) 33,996.8 33,996.8 33,996.8 33,996.8 33,996.8 31,986.2 28,741.4 0.0 (6,901.1) 59,595.5 31,485.2 28,110.3 (16,488.3) 8,154.7 (24,643.0) 205,093.8 12,200.3 44,610.5 100,016.7 0.0 48,266.3 (250,399.3) (17,454.7) (1,541.2) 18,755.1 43,857.3 (79,552.9) (237.8) 1,264.7 28.1 (27,448.9)	(138,014.6) 216,075.7 176,105.5 1,491,171.0 (1,315,409.6) 344.2 39,970.1 0.0 (26,719.7) 0.0 (26,719.7) 29,367.6 29,367.6 (46,132.2) (0.1) (26,489.7) 0.0 (19,642.4) 273,137.0 51,817.4 221,319.6 (20,786.5) (47,542.9) 44,321.4 2,200.3 (94,614.7) 121,546.0 0.0 15,189.8 215,964.9 82,084.5 (4,470.2) 88,151.9 67,253.5 (81,939.1) (2,074.6) 15,163.0 (59,246.2) 23,508.0

Table 2

	Sources and Application of Funds of DMBs in March 2012 (in Millions of Naira)							
		Month: F		Month: I				
ASSETS		SOURCES	USES	SOURCES	USES			
[1]	RESERVES	(6,679.1)	0.0	(107,661.7)	0.0			
<u>[2]</u>	FOREIGN ASSETS	0.0	104,479.9	(48,442.2)	0.0			
[3]	CLAIMS ON CENTRAL GOVERNMENT	(128,911.8)	0.0	0.0	93,103.8			
[4]	CLAIMS ON STATE & LOCAL GOVERNMENT	0.0	13,980.0	0.0	29,984.7			
<u>[5]</u>	CLAIMS ON PRIVATE SECTOR	(638,927.8)	0.0	0.0	58,904.0			
<u>[6]</u>	CLAIMS ON OTHER FINANCIAL INSTITUTIONS	0.0	9,869.5	(31,808.1)	0.0			
[7]	UNCLASSIFIED ASSETS	(51,189.5)	0.0	0.0	128,078.3			
LIABILITIES								
[1]	DEMAND DEPOSITS:	0.0	(337,429.7)	58,875.9	0.0			
<u>[2]</u>	TIME, SAVINGS & FOREIGN CURRENCY DEPOSITS:	0.0	(195,203.4)	14,804.2	0.0			
[3]	MONEY MARKET INSTRUMENTS:	0.0	(8,962.1)	0.0	(12,061.3)			
<u>[4]</u>	BONDS	0.0	(5,272.6)	33,996.8	0.0			
<u>[5]</u>	FOREIGN LIABILITIES:	0.0	(43,668.8)	28,741.4	0.0			
<u>[6]</u>	CENTRAL GOVERNMENT DEPOSITS	6,466.5	0.0	59,595.5	0.0			
[7]	CREDIT FROM CENTRAL BANK	46,248.4	0.0	0.0	(16,488.3)			
[8]	CAPITAL ACCOUNTS:	0.0	(98,317.3)	205,093.8	0.0			
[9]	UNCLASSIFIED LIABILITIES:	0.0	(61,239.7)	0.0	(250,399.3)			
	FUNDS SOURCED & USED	878,423.1	878,423.1	589,019.6	589,019.6			

Table 3

	Deposi Aggregate Do	t Money Banks mestic Credit (=N=' mil						
	Dec-11	Feb-12	Mar-12	Percenta	ge Chan	Mar-11		
•	(1)	(2)	(3)		etween	Memo		
				(1)&(3)	(2)&(3)		3-2	3-1
[1] CLAIMS ON PRIVATE SECTOR	9,101,227.1	8,923,533.6	8,982,437.6	(1.3)	0.7	8,632,667.2	58,904.0	(118,789.5
(i) Loans & Advances to Other Customers	6,098,513.5	6,009,723.5	6,053,885.0	(0.7)	0.7	6,409,412.2	44.161.5	(44,628.5
(ii) Advances under Lease	124,055.3	129,890.2	116,427.3	(6.1)	(10.4)	101,874.5	(13,462.9)	
(iii) Commercial Papers/Bankers Acceptances	276,414.4	244,968.9	224,195.9	(18.9)	(8.5)	261,259.4	(20,773.0)	(52,218.5
(iv) Investments	2,574,658.9	2,527,616.3	2,584,248.9	0.4	2.2	1,676,351.0	56,632.5	9,589.9
(v) Bills from non-bank/L&A to banks' subsidiaries/factored det	27,585.1	11,334.7	3,680.5		(67.5)	183,770.2	(7,654.1)	
[2] CLAIMS ON STATE & LOCAL GOVERNMENTS	513,218.7	508,129.6	538,114.3	4.9	5.9	376,771.7	29,984.7	24,895.7
(i) Loans & Advances to State Governments	497,830.2	496,136.4	526,067.1	5.7	6.0	364,189.6	29.930.7	28,236.
(ii) Loans & Advances to Local Governments	15,388.4	11,993.2	12,047.2	(21.7)	0.5	12,582.1	54.0	(3,341.
3] CLAIMS ON OTHER FINANCIAL INSTITUTIONS	246,227.8	240,872.8	209,064.8	(15.1)	(13.2)	138,023.2	(31,808.1)	(37,163.
(I) Placement with Discount Houses	246,227.8	240,872.8	209,064.8	(15.1)	(13.2)	138,023.2	(31,808.1)	(37,163
4] CLAIMS ON CENTRAL GOVERNMENT (Net)	3,017,585.5	2,723,397.4	2,756,905.7	(8.6)	1.2	2,161,285.8	33,508.3	(260,679.
(i) Treasury Bills	1,992,111.1	1,924,437.9	2,057,169.8	3.3	6.9	1,187,724.6	132,731.9	65,058.
(ii) Treasury Certificates	0.0	0.0	0.0	#N/A	#N/A	0.0	0.0	0.
(iii) Development Stocks/FGN Bonds	1,697,671.9	1,669,693.8	1,645,043.0	(3.1)	(1.5)	1,860,342.6	(24,650.8)	(52,628.
(iv) Loans & Advances to Central Government	6,509.6	21,514.4	6,537.1	0.4	(69.6)	4,654.3	(14,977.3)	27.
_ess (i) Central Government Deposits	678,707.2	892,248.7	951.844.2	40.2	6.7	891,435.8	59,595.5	273,137.
			,-			·		
AGGREGATE DOMESTIC CREDIT (Net)	12,878,259.1	12,395,933.5	12,486,522.4	(3.0)	0.7	11,308,747.8	90,588.9	(391,736.
LOANS & ADVANCES (net)	6,489,761.8	6,144,295.2	6,083,633.5	(6.3)	(1.0)	6,482,455.1	(60,661.7)	(406,128.
DOMESTIC INVESTMENTS	6,264,442.0	6,121,748.0	6,286,461.6	0.4	2.7	4,724,418.3	164,713.6	22,019.
ADVANCES UNDER LEASE	124,055.3	129,890.2	116,427.3	(6.1)	(10.4)	101,874.5	(13,462.9)	(7,628.
								l

Table 4

	and Loans to	Sectoral Cre	edit Utilization	ral Customs	are.				
		By Deposit Money	•	ai Custome	315				
	Dec-11 (=N='m)	Feb-12 (=N='m)	Mar-12 (=N='m)	Dec-11	tage Share Feb-12	Mar-12	% Cha	nge Betw (1)&(3)	Rel Contri
[1] SECTORAL CREDIT ALLOCATION	(1)	(2)	(3)	(4)	(5)	(6)			
[a] Preferred Sectors (i) Agriculture	2,639,897.0 255,205.3	2,503,133.9 258,262.1	2,682,115.6 264,651.3	36.1 3.5	38.0 3.9	37.3 3.7	7.2 2.5	1.6 3.7	2.7 0.1
(ii) Mining & Quarying 1/ (iii) Exports (iv) Manufacturing	1,295,298.9 36,179.5 1,053,213.3	1,205,570.0 40,874.4 998,427.4	1,268,116.0 66,491.8 1,082,856.4	17.7 0.5 14.4	18.3 0.6 15.2	17.6 0.9 15.1	5.2 62.7 8.5	(2.1) 83.8 2.8	0.9 0.4 1.3
[b] Less Preferred Sectors [v] Real Estate & Construction [vi] Public Utilities	3,347,382.0 453,503.6 68,541.5	2,643,636.9 470,486.0 22,058.9	2,868,371.4 503,956.4 25,560.9	45.8 6.2 0.9	40.1 7.1 0.3	39.9 7.0 0.4	8.5 7.1 15.9	(14.3) 11.1 (62.7)	0.5
[vii] Transport & Communication [viii] Finance & Insurance [ix] Government	1,266,950.7 303,258.1 499,451.1	674,971.3 253,241.9 507,558.1	784,742.6 274,324.7 527,420.3	17.3 4.1 6.8	10.2 3.8 7.7	10.9 3.8 7.3	16.3 8.3 3.9	(38.1) (9.5) 5.6	
[x] Imports & Domestic Trade [c] Others (General)	755,677.0 1,325,446.9	715,320.7 1,439,285.3	752,366.5 1,635,357.4	10.3 18.1	10.9 21.9	10.5 22.8	5.2 13.6	(0.4)	0.6 3.0
[d] TOTAL PRIVATE SECTOR CREDIT 2/	7,312,726.0	6,586,056.1	7,185,844.4	100.0	100.0	100.0	9.1	(1.7)	9.1
[2] LOANS TO SSE as percentage of total credit	15,611.7	14,848.3	14,875.1	0.2	0.2	0.2	0.2	(4.7)	26.8
[3] DEPOSITS MOBILISED IN RURAL BRANC	20.2	20.7	20.0	0.0	0.0	0.0	-3.66	-1.07	-0.8
[a] Loans to Rural Customers as percentage of deposit moblised 1/ Oil & Gas is included 2/ Exculdes investment in share, debetures an	19,980.30	19,058.64 ents	20,257.63	98,990.4	91,948.7	101,451.3	6.3	1.4	1,199.0

Table 5

		Breako	down of Other	Assets/Liabili	ties						
			of Deposit Mo	•							
	(=N=' Million)										
			Percentage S	hare in Total	Change Between	en (1) & (2)					
	Feb-12	Mar-12	Feb-12	Mar-12	Actual	(%)	rel Cont(%)				
	(1)	(2)	(3)	(4)							
[1] Total Other Assets	1,242,922.2	1,443,401.7	100.0	100.0	200,479.5	16.1	16.1				
[a] Accounts Receivable	705,799.1	787,568.9	56.8	54.6	81,769.7	11.6	6.6				
[b] Pre-payments	240,266.0	300,221.7	19.3	20.8	59,955.7	25.0	4.8				
[c] Bills Payable	0.0	0.0	0.0	0.0	0.0		0.0				
[d] Suspense	44,478.3	77,718.6	3.6	5.4	33,240.2	74.7	2.7				
[e] Sundry Debtors	45,803.3	74,545.5	3.7	5.2	28,742.2	62.8	2.3				
[f] Goodwill and other intangible assets	74,492.4	79,123.8	6.0	5.5	4,631.4	6.2	0.4				
[g]unamortised reserves for loan looses	133,592.8	119,064.8	10.7	8.2	(14,528.0)	(10.9)	(1.2)				
[i] Miscellaneous	4,081.3	4,059.9	0.3	0.3	(21.5)	(0.5)	(0.0)				
[2] Total Other Liabilities	1,877,504.8	1,671,981.0	100.0	100.0	(205,523.8)	(10.9)	(10.9)				
[a] Accounts Payables	801,109.0	739,792.8	42.7	44.2	(61,316.2)	(7.7)	(3.3)				
[b] Provision for bad debt	243,763.9	164,211.1	13.0	9.8	(79,552.9)	(32.6)	(4.2)				
[c] Suspense Account	233,832.5	206,383.6	12.5	12.3	(27,448.9)	(11.7)	(1.5)				
[d] provision for tax payments	76.647.1	77.911.7	4.1	4.7	1,264.7	1.7	0.1				
[e] Sundry Creditors	102,222.3	110,948.3	5.4	6.6	8,726.0	8.5	0.5				
[f] Forex rev reserves	97,307.2	98,236.6	5.2	5.9	929.4	1.0	0.0				
[g] Deposit for shares	66,172.1	72,914.5	3.5	4.4	6,742.4	10.2	0.4				
[h] Domestic & Foreign	(71,486.1)	(58,586.4)	(3.8)	(3.5)	12,899.7	18.0	0.7				
[I] Miscellaneous	(3,018.0)	(1,264.5)	(0.2)	(0.1)	1,753.5	58.1	0.1				

Table 6

Liquidity Ratio, Liquid Assets Structure Ratio, Cash Reserve Ratio and Loans-to-Deposit Ratio of Deposit Money Banks

			Change Between				
	Feb-12	Mar-12	(1) & (2)				
	(1) (=N=' m)	(2) (=N=' m)	Actual	(%)			
	(14 111)	(14)	Actual	(70)			
A] TOTAL SPECIFIED LIQUID ASSETS	6,141,254.8	5,889,927.5	(251,327.3)	(4.1)			
A.1] Cash Related Items	827,547.1	557,236.7	(270,310.4)	(32.7)			
(i) Currency	356,935.8	291,423.3	(65,512.5)	(18.4)			
(ii) Deposit at Central Bank (CBN Records)	1,321,840.3	1,094,769.7	(227,070.6)	(17.2)			
<u>.ess</u>							
(iii) Penalty Deposits	0.0	0.0	0.0	#N/A			
(iv) Cash Reserve Requirements (CBN Records)	820,079.5	822,825.8	2,746.3	0.3			
(v) Stabilization Securities	31,149.6	6,130.6	(25,019.0)				
A.2] Liquid-Assets-Structure	1,933,353.2	2,066,085.1	132,731.9	6.9			
(i) Treasury Bills	1,924,437.9	2,057,169.8	132,731.9	6.9			
(ii) Treasury Certificates	0.0	0.0	0.0				
(iii) CBN Certificates	8,915.3	8,915.3	0.0				
A.3] Other Specified Liquid Assets	3,380,354.5	3,266,605.7	(113,748.8)	(3.4)			
(i) Balances with other banks (net)	95,495.3	48,195.6	(47,299.7)	(49.5)			
(ii) Placements with other banks (net)	91,073.9	0.0	(91,073.9)	(100.0)			
(iii) Placement with Discount Houses (net)	240,872.8	209,064.8	(31,808.1)	(13.2)			
(iv) Money at call (net)	64,650.7	70,472.5	5,821.9	9.0			
(v) Certificates of deposit held (net)	0.0	0.0	0.0				
(vi) Development Stocks/AMCON Bonds/FGN Bonds	2,888,261.8	2,938,872.8	50,611.0	1.8			
B] TOTAL CURRENT LIABILITIES	12,533,528.6	12,674,466.0	140,937.4	1.1			
B.1] Deposit Liabilities	10,261,855.6	10,477,177.4	215,321.8	2.1			
(i) Demand Deposits	5,464,851.7	5,551,837.8	86,986.1	1.6			
(ii) Savings Deposits	1,868,705.9	1,920,857.6	52,151.7	2.8			
(iii) Time Deposits	2,928,298.0	3,004,482.0	76,183.9	2.6			
B.2] Other Deposits	2,271,672.2	2,177,564.7	(94,107.5)	(4.1)			
(i) Domiciliary Deposits	2,087,537.3	2,005,491.1	(82,046.2)	(3.9)			
(ii) Other Deposit Certificates & Notes	184,134.9	172,073.6	(12,061.3)	(6.6)			
B.3] Other Current Liabilities	0.8	19,723.9	19,723.1				
(i) Excess balance held for other banks	0.0	0.0	0.0	#N/A			
(ii) Excess money at call takings	0.0	0.0	0.0	#N/A			
(iii) Excess inter-bank takings	0.0	19,723.1	19,723.1	#N/A			
(iv) Excess takings from Discount Houses	0.0	0.0	0.0	#N/A			
(v) Excess Certificate of Deposit issued	0.8	0.8	0.0	0.0			
C] LIQUIDITY RATIO	49.0	46.5	(2.5)				
D] LIQUID ASSET STRUCTURE RATIO	15.4	16.3	0.9				
F] LOANS-TO-DEPOST RATIO	49.0	48.0	(1.0)				
Loans & Advances (net)	6,144,295.2	6,083,633.5	(60,661.7)	(1.0)			

Table 7

Deposit Money Banks' Foreign Assets (Net) (In =N=' million)									
	Dec-11	Feb-12	Mar-12	Change Betwee	n (2) & (3)				
	f (1)	(2)	(3)	Actual	(%)				
[A] FOREIGN ASSETS	1,702,513.5	1,940,861.8	1,892,419.5	(48,442.2)	(2.5)				
[A.1] Claims on Non-Resident Banks:	1,702,511.8	1,940,860.1	1,892,417.8	(48,442.2)	(2.5)				
(i) Balances held with banks outside Nigeria	1,606,494.4	1,796,134.0	1,770,607.8	(25,526.3)	(1.4)				
(ii) Balances held with Offices & Branches abroad	96,017.4	144,726.0	121,810.1	(22,915.9)	(15.8)				
(iii) Loans & Advances to Banks abroad	0.0	0.0	0.0	0.0					
[A.2] Bills Discounted Payable outside Nigeria	1.7	1.7	1.7	0.0	0.0				
[B] FOREIGN LIABILITIES	387,635.0	312,761.4	341,502.8	28,741.4	9.2				
[B.1] Balances held for banks abroad	7.6	7.4	7.4	0.0	0.2				
[B.2] Balances held for offices & branches abroad	125,273.6	63,141.5	98,783.9	35,642.4	56.4				
[B.3] Money at call takings from non-resident banks	0.0	0.0	0.0	0.0	#N/A				
[B.4] Loans & Advances from banks abraod	262,353.8	249,612.5	242,711.4	(6,901.1)	(2.8)				
NET FOREIGN ASSETS	1,314,878.5	1,628,100.3	1,550,916.7	(77,183.6)	(4.7)				

Table 8: Interest Rate Movements

DEPOSIT MONEY BANKS WEIGHTED INTEREST RATE STRUCTURE	Fe	eb-12		M	ar-12	12		
[1] INTEREST BEARING DEPOSIT RATES	AVE	MIN	MAX	AVE	MIN	MAX		
1.1 Savings	1.43	0.00	4.00	1.61	0.00	5.00		
1.2 Call	3.99	0.50	13.00	6.27	0.50	15.25		
1.3 Seven days	3.64	0.00	14.00	4.42	1.20	15.50		
1.4 One month	6.98	1.20	15.00	7.54	1.20	16.00		
1.5 Three months	7.96	2.00	15.50	8.27	2.00	16.25		
1.6 Six Months	6.83	2.00	16.00	7.42	2.00	16.50		
1.7 Twelve months	6.63	2.00	16.50	8.01	2.00	16.50		
1.8 Over twelve months	8.26	2.00	12.00	7.11	2.00	12.25		
Consolidated Interest Bearing								
Deposit rate	5.72	1.21	13.25	6.33	1.36	14.16		
[2] DEMAND DEPOSIT RATES								
2.1 Demand	0.49	0.00	1.25	0.54	0.00	1.25		
Consolidated Deposit rate(Demand,								
Saving, Time/Term)	3.43	0.68	8.01	3.79	0.76	8.49		
[3] LENDING RATES								
3.1 Prime	17.11	10.00	22.00	17.28	10.00	22.00		
3.2 Maximum	23.13	16.00	27.00	23.21	16.00	27.00		
Interest rate spread								
Maximum Lending minus Consolidated								
Interest bearing	17.41			16.88				
Maximum Lending minus Consolidated								
Deposit rate	19.70			19.43				
Memorandum Item								
Total Demand Deposit	5,488.38		0.44	5,566.46		0.44		
Total Other Deposit (Savings,								
Time/Term)	7,068.68		0.56	7,102.90		0.56		