

The Africa Experts

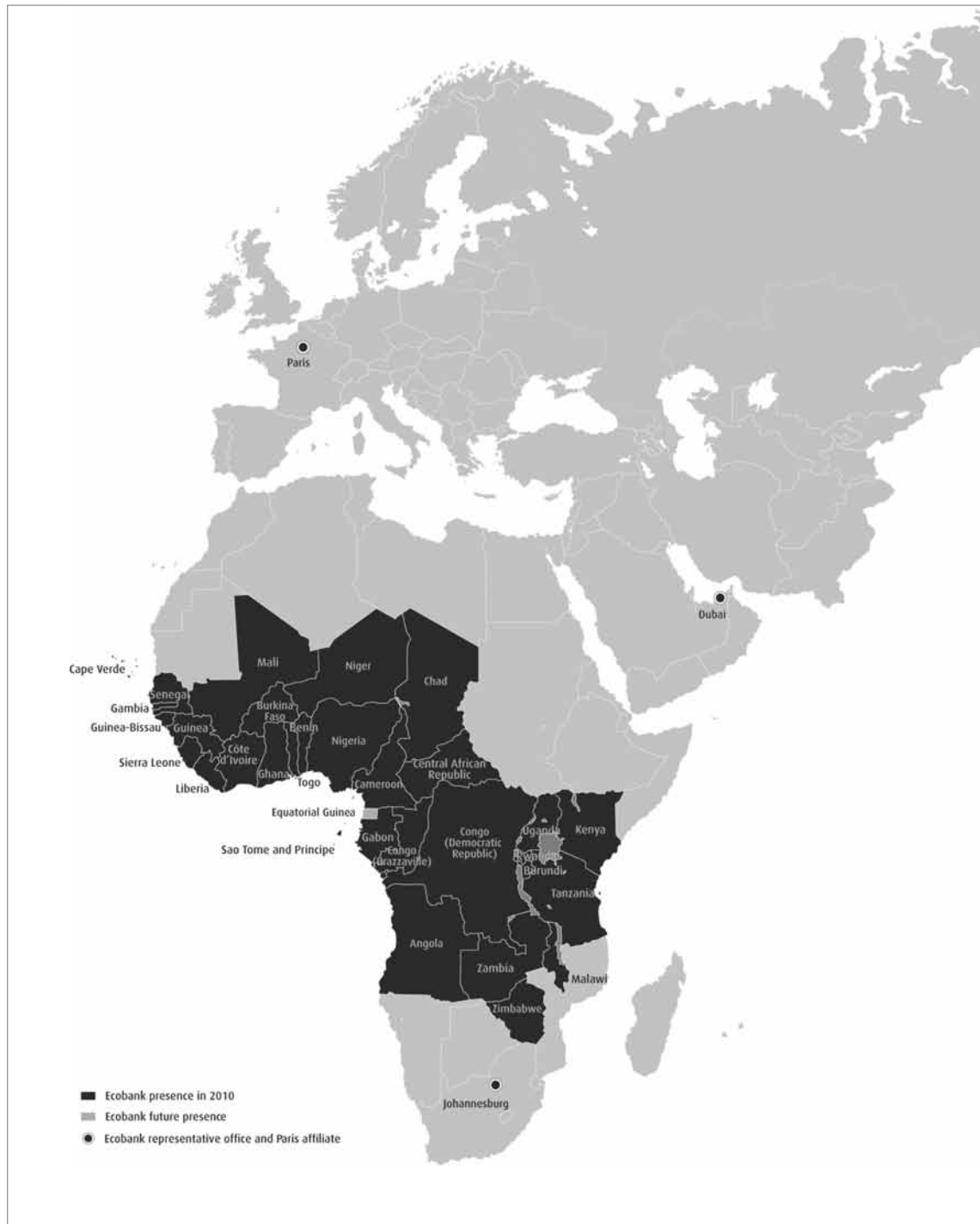
Ecobank Nigeria Plc Annual Report
RC No: 89773

2010



Ecobank
The Pan African Bank

The Ecobank Network



Ecobank Nigeria branches

Head Office Branch

Plot 21, Ahmadu Bello Way - P.O. Box 72688, Victoria Island - Lagos - NIGERIA
Tel: (234) 1 2710391/5 - Fax: (228) 221 51 19

CROSS RIVER / AKWA IBOM

CROSS RIVER STATE

Calabar II

15, Murtala Mohammed Highway,
Calabar
Tel.: (234) 803 720 4656/805 839 9981

Mary Slessor

12 Mary Slessor Avenue, Calabar
Tel.: (234) 87 290 474/704 145 0474

Obudu

No. 2 Government Station Ranch Road,
Obudu
Tel.: (234) 708 987 7826/803 418 6012

Ogoja

19 MLA Hospital Road Igoli Ogoja
Tel.: (234) 08037134913/08028363500

Ikom

72 Calabar Road, Four Corner, Ikom
Tel.: (234) 08123803975/08088947092

Tinapa

Shop B9, Tinapa Business Resort, Tinapa,
Calabar
Tel.: (234) 07041450460/087290473

AKWA IBOM STATE

Nung Udooe

12 Uyo Road, Nung Udooe, Ibesikpo
Tel.: (234) 704 145 0274/08030976015

Oron

104 Oron Road, Oron
Tel.: (234) 08033582389/08085360009

Uyo Oron Road

92 Oron Road Uyo
Tel.: (234) 07041450472/07041450259

Uyo Barracks Road

74 Barracks Road, Uyo
Tel.: (234) 08023122308/07041450695

EKET/QIT

Qua Iboe Terminal-QIT - IBUNO
Tel.: (234) 08023512886/0802919980

Cash center

Air Tel Implant
88, Eket/Oron Road AKWA IBOM STATE
Tel.: (234) 08064437638

Eket Cash Center

56 Hosiptal Road Eket
Tel.: (234) 07041450276/08029199808

Micheal Ani Secretariat Cash Centre

Micheal Ani Secretariat,
Tel.: (234) 087290474/07041450462

NACA

NACA - University Of Uyo
Tel.: (234) 07041450464

Abak Netpost

NO 1 Ikot Ekpene Road Abak
Tel.: (234) 07041450461

EAST

ABIA STATE

Factory Road, Aba.

No. 1, Factory Road, Aba.
Tel.: (234) 07041450398/07041450400

Ekeoha

Ekeoha Shopping Complex,
Ehi/Asa Road, Aba
Tel.: (234) 704 145 0389; 704 145 0415

Govt. Station Layout, Umuahia

Plot 110 Govt. Station Layout, Umuahia
Tel.: (234) 704 145 0411/704 145 0225

Faulks Road Aba

187 FAULKS ROAD,ABA ABIA-STATE
Tel.: (234) 082290476/07041450096

Ngwa Road

22A Ngwa Road, Aba
Tel.: (234) 082290478/07041450261

Old GRA, Aba

Plot 44, Old GRA, Aba-Owerri Road, Aba,
Tel.: (234) 704 145 0136/704 145 0405

ANAMBRA STATE

Awka Main

Abuja Estate, Opp. Anambra State Govt
House, Enugu-Onitsha Expressway, Awka
Tel.: (234) 704 145 0379; 806 040 8548;
(234) 704 145 0175

Bridge Head

24 Port Harcourt Road, Bridge Head,
Onitsha
Tel.: (234) 704 145 0364/704 145 0209

Fegge

33/35 Uga Street, Fegge Onitsha
Tel.: (234) 803 564 8908/704 145 0383;
(234) 808 583 9651/704 145 0137

New Market Road

27 New Market Road, Onitsha
Tel.: (234) 704 145 0172/46 280 476

Nkpor

43 New Market Road, Nkpor
Tel.: (234) 046-280478/07041450094

Nnewi I

2, Edo-Ezemewi Road, Uruagu Nnewi
Tel.: (234) 704 145 0098/704 145 0362

Nnewi II

No. 3 Edo Ezemewi Road, Nnewi
Tel.: (234) 803 396 4248/704 145 0174

Ogboefere Market

Tel.: (234) 806 099 7484/704 145 0365;
(234) 803 387 1772/704 145 0254

Old Market Road

24 Old Market Road, Onitsha
Tel.: (234) 704 145 0386/704 145 0171

Williams

7 William Street, Onitsha
Tel.: (234) 704 145 0366/803 335 7444;
(234) 704 145 0907

ENUGU STATE

Okpara Avenue I

31A Okpara Avenue, Enugu
Tel.: (234) 704 145 0381/704 145 0170;
(234) 42 290 578/704 145 0380

Okpara Avenue II

20B Okpara Avenue, Enugu
Tel.: (234) 704 145 0208/704 145 0361

IMO STATE

Okigwe Road

13C Okigwe Road, Owerri
Tel.: (234) 704 145 0271/83 430 472

Douglas Road Owerri

59 Douglas Road Owerri
083430473 & 083430474

EBONYI STATE

Abakaliki

11 Sam Egwu Way, Abakaliki
Tel.: (234) 08063659010/08020523482

CASH CENTERS

Kenyatta Cash Office

20B Amawbia Street, Uwani, Kenyatta,
Enugu
Tel.: (234) 42 290 576/704 145 0360

Umuokpu Cash Center

TIMBER MARKET AWKA
Tel.: (234) 07041450367

Concorde Cash Centre

Concorde Hotel Owerri
Tel.: (234) 07041450397/ 07041450271

Ogbete Cash Centre

Main Market, Enugu
Tel.: (234) 704 145 0368

Eziukwu Cash Centre

Eziukwu Road, Aba
07041450415

Ecobank Nigeria branches (continued)

UNEC NACA

University of Nigeria Enugu Campus,
Enugu
Tel.: (234) 704 145 0370

Awka Netpost
209 Ziks Avenue, NIPOST Building, Awka
Tel.: (234) 07041450369

Ohafia Netpost, Ebel
Arochukwu Road, Ohafia
Tel.: (234) 07041450393

**Nigerian Bottling Company - NBC
Depot Implant**
Port Harcourt Road, Aba
Tel.: (234) 07041450271

Promasidor implant
No. 80 Limca Road, Nkpor old Road.
Onitsha.

EDO / DELTA

DELTA STATE

Warri Effurun
102 Effurun/Sapele Road Effurun
Tel.: (234) 07041450508/07041450063

Asaba - Anwai Road
45, Anwai Dual Carriage Way, Asaba
Tel.: (234) 704 145 0179/704 145 0763

Eku House Branch
No. 6 Effurun / Warri Road, Enerhen
Junction, Warri
Tel.: (234) 704 145 0518/704 372 0094

Nnebisi Road
258 Nnebisi Road, Asaba
Tel.: (234) 704 145 0527/704 145 0528

Warri Deco
39 DECO ROAD WARRI
Tel.: (234) 07041450523/07041450762

Sapele-Amikpe
129, Sapele / Warri Road, Ajogodo
Sapele
Tel.: (234) 704 145 0526/808 718 0235

WRPC
Warri Refinery and Petrochemical
Complex, Ekpan-Warri
Tel.: (234) 808 313 2293/704 145 0530

ABRAKA DELSU
Delta State University, Abraka Campus
Tel.: (234) 07041450516/07041450117

EDO STATE

Ekpoma
62 Royal Market Road, Ekpoma,
Tel.: (234) 7041450519/08057400487

Auchi
35 Auchi Polytechnic Road, Auchi
Tel.: (234) 704 145 0256/802 335 0518

Akpakpava
49 Akpakpava Road, Benin City
Tel.: (234) 704 145 0044/52 291 533

New Lagos Road
3 New Lagos Road, Benin City
Tel.: (234) 704 145 0506/52 291 536

Ramat Park
3 Ikpoba Hill Layout, Ramat Park, Benin
City
Tel.: (234) 52 291 535/704 145 0505

Uselu
94 Uselu Lagos Road, Uselu, Benin City,
Tel.: (234) 07041450514/07041450150

CASH CENTER

Ugbowo Netpost
Ugbowo Post Office, Opp. University of
Benin Main Gate, Ugbowo, Benin City.
Tel.: (234) 704 145 0507

Deco Road Cash Centre, DSC Aladja.
Delta Steel Company DSC Aladja.
Tel.: (234) 070414150503

LAGOS

Daleko
812/813, Bank Road, Daleko
Market, Iyana Isolo
Tel.: (234) 01-4544750/078041450191

Maza-Maza
13, Old Ojo Road, Maza-Maza
Tel.: (234) 07041450119/07041450491

Ikoyi
67 Awolowo Road Ikoyi Lagos
Tel.: (234) 01-2700787/014547035

Oyin Jolayemi
Plot 1675, Oyin Jolayemi Street, Victoria
Island
Tel.: (234) 01-2710881/01-2710880

Alaba-Ojo Igbede
Alaba Int'l Mkt, Ojo Igbede Road Alaba
Tel.: (234) 08053309404/07041450147

Orile Agric Market
Agric Market, Lagos-Badagry Expressway
Tel.: (234) 08030601072/ 07041450268

Isheri
420 Oba Ogunnusi Road Ojodu Berger
Lagos
Tel.: (234) 07041450642 /08020523549

Ilupeju
1 Bank Lane ,Ilupeju Lagos
Tel.: (234) 08023000654/07041450808

Adeniran Ogunsanya
60, Adeniran Ogunsanya Street, Surulere
Tel.: (234) 1 454 3776/1 454 4763

Adeniyi Jones
84, Adeniyi Jones, Ikeja
Tel.: (234) 1 454 4695/704 145 0655

Adeola Odeku
54 Adeola Odeku Street, Victoria Island,
Lagos
Tel.: (234) 1 2714170/2714174

Ahmadu Bello Way
Plot 21, Ahmadu Bello Way,
Victoria Island
Tel.: (234) 1 270 6986/1 454 5949

Akin Adesola
25 Akin Adesola Street, Victoria Island.
Lagos
Tel.: (234) 01-2798054/01-2798053

Bishop Aboyade Cole
Plot 3 Bishop Aboyade Cole Street,
Victoria Island.
Tel.: (234) 07041450252/01 4547075

Ajose Adeogun
2 Ajose Adeogun Street, Victoria Island
Tel.: (234) 1 454 5962/1 271 9373

Alaba Agudosi
1 Agudosi Street, Alaba International
Market, Ojo, Alaba, Lagos
Tel.: (234) 1 454 6531/704 145 0492;
(234) 704 145 0188

Creek Road
No. 4 Creek Road, Apapa
Tel.: (234) 704 145 0118/704 145 0624

Olodi Apapa
Plot 17 Apapa Oshodi Express Way
Apapa
Tel.: (234) 07041450498/07041450146

Herbert Macaulay-Sabo
302, Herbert Macaulay Road, Sabo,
Yaba,
Tel.: (234) 01-4544844/07041450633

Coker
KM 85 Lagos Badagry Express Way,
Coker Lagos
Tel.: (234) 07041450296, 07041450479

ORILE
Marshall Plaza Building off balogun
street Coker,

Enu-Owa
37/43 Enu-Owa Street, Off Adeniji-
Adele, Idumota, Lagos Island
Tel.: (234) 704 145 0204/704 145 0625

Gbagada
228 Gbagada Residential Scheme,
Gbagada Oshodi Expressway, Lagos
Tel.: (234) 704 145 0692/704 145 0701

Idumagbo
74 Iga-Idunganran Street, Idumagbo,
Lagos Island
Tel.: (234) 704 145 0053/704 145 0607

Ikorodu Road
322A, Ikorodu Road, Anthony Village
Tel.: (234) 1 454 5840/704 145 0686

Ladipo

21, Akinwunmi Street, Aguyi Ironsi Shopping Plaza, Mushin
Tel.: (234) 1 454 8359

Matori

97 Ladipo Street, Matori
Tel.: (234) 01-4544420/07041450670

Ogudu

114 Ogudu Road, Ojota
Tel.: (234) 1 454 4699/704 145 0678

Ojuelegba

30/32, Ojuelegba Road, Yaba
Tel.: (234) 1 454 4930/704 145 0230

Okeafa

6, Egbe Road, Okeafa, Isolo Lagos
Tel.: (234) 704 145 0680/1 454 5839

Oke-Arin

No. 7 Sanusi Olusi Street, Oke-Arin, Lagos Island
Tel.: (234) 704 145 0269/704 145 0630

Okota

99B, Okota Road, Isolo-Okota
Tel.: (234) 1 454 5841/803 346 3229

St. Patrick I

St. Patrick Junction, Alaba International Market, Ojo
Tel.: (234) 704 145 0571/1 418 2989

St. Patrick II

3A Ojo-Igbede Road Alaba
Tel.: (234) 704 145 0247/1 454 7031

Seme Border

No. 3 Bank Avenue, Behind First Bank, Seme Border
Tel.: (234) 805 675 0265/704 145 0248

Tafawa Balewa Square

39/40B Tafawa Balewa Square, Race Course, Onikan, Lagos Island
Tel.: (234) 1 454 4950/704 145 0717

UNILAG

Bookshop Building, University of Lagos, Akoka
Tel.: (234) 1 454 5836/704 145 0800

Warehouse Road I

2 Warehouse Road, Apapa
Tel.: (234) 704 145 0622/704 145 0764

Warehouse II

42/44 Warehouse Road, Apapa
Tel.: (234) 704 145 0092/1 454 5005

Wharf Road

13/15, Wharf Road, Apapa
Tel.: (234) 708 645 8041/1 454 4849

Festac

HOUSE 22, 2nd Avenue Festac Town,
Tel.: (234) 07041450487/07041450106

Ligali Ayorinde

2B Ligali Ayorinde Street, Victoria Island
Tel.: (234) 01-280 5192/01-280 5035

Oba Akran

19A, Oba Akran Avenue Ikeja.
Tel.: (234) 01-4544698/07041450169

Ogba

21 Ijaiye Road Ogba Aguda Lagos
Tel.: (234) 01 4545837/07041450688

Balogun Business Association (BBA)

Atiku Abubakar Hall
Trade Fair Complex Ojo,
Tel.: (234) 01 4547033/07041450488

Ashogbon

NO 10 ,Ashogbon Street, Idumota, Lagos
Tel.: (234) 08033059035/07041450281
(234) 07041450628

Oyingbo

NO 22, Herbert Macaulay St, Oyingbo
Tel.: (234) 07041450606/ 08087180386
(234) 7041450223

Point Road

NO,1B Point Road, Polysonic Mall, Apapa
Tel.: (234) 07041450608/07041450193

Broad Street 1,

No. 130, Broad Street , Lagos Isand,
Tel.: (234) 07041450616/ 08020523483
(234) 08038170067

Broad Street 2, Apongbon

No. 137/139, Broad Street, Lagos
Tel.: (234) 07041450620/07041450227

Nnamdi Azikwe

No. 100, Nnamdi Azikwe Street, Idumota
Tel.: (234) 07041450632/ 08033015089
(234) 07041450220

Int'l Trade Fair (Aspamda)

Olusegun Obasanjo Hall, ASPAMDA
Tel.: (234) 01-4546489/07041450496

Ikota

Road 2, Ikota Shopping Complex Branch, Lekki - Lagos
Tel.: (234) 07041450575/01-4545875.

Chevron

KM 18, Lekki epe Expressway, Lekki – Lagos
Tel.: (234) (1)4545867/07041450597

Idi Oro, Mushin

118, Agege Motor Road, Idi oro, Mushin
Tel.: (234) 01-4548635/07086458037

Eleganza Shopping Mall

Km 22 Lekki Epe Express Way, Opposite VGC Lekki Lagos
Tel.: (234) 07041450151/07041450601

Ijaiye

572, Lagos-Abeokuta Expressway Ijaiye,
Tel.: (234) 08057780868/07041450076

Allen Avenue

94 Allen Avenue Road, Ikeja, Lagos
Tel.: (234) 014544753/07041450130

GRA

8, Joel Ogunnaike Street, GRA Ikeja Lagos
Tel.: (234) 08033256373/07041450205

Allen Avenue 2

2 Allen Avenue Road, Ikeja Lagos
Tel.: (234) 08022489090/ 07041450719

Ikorodu Road,

Ketu 487, Ikorodu Road , Ketu Bus- Stop, Ketu
Tel.: (234) 08034037786/ 07041450183

Ikeja- Intl Airport

D' Arrival Hall, Murtala Muhammed Int'l Airport, Ikeja Lagos
Tel.: (234) 07041450145/1-4545003

Airport Road

No. 14 Int'l Airport Road, Mafoluku Oshodi, Lagos
Tel.: (234) 014545844 /07041450154

IRE-AKARI

1A, Ire-Akari Estate Road, Isolo
Tel.: (234) 1-4544996 / 07041450640

CASH CENTER**TELLER IMPLANT.**

Herbert-Macaulay- Sabo Corporate Affairs Commission. Aje Str
Tel.: (234) 07041450634/07041450201

Wharf Road Apapa Custom House,

Tincan Port Apapa
Tel.: (234) 07041450613/ 07086458041
(234) 07041450186

Psychiatric Hospital Yaba

Tel.: (234) 07041450654/07041450230

Comfort Oil And Vegetable Implant

LASU Igando Road Lagos
Tel.: (234) 08033093755/07041450191

Qatar Implant

21,Ahmadu Bello Way Branch V/I Lagos
Tel.: (234) 07041450580 /08020523745

Qatar Implant

Murtala Muhammed Int'l Airport, Ikeja Lagos
Tel.: (234) 07041450580/08020523745

Five Star Travel

Falomo Shopping Complex Ikoyi Lagos.
Tel.: (234) 07041450602 /07041450226

Royal Air Maroc Teller Implant

Tettrazini Building, Akin Adesola Street, Victoria Island, LAGOS
Tel.: (234) 07041450598/07041450190

CASH CENTER**Festac Dedicated Center**

5th Avenue By G Close Festac Town
Tel.: (234) 07041450481/014547076

Berger Cash Center

MC 1 Motor Park, Berger Under Bridge
Tel.: (234) 704 145 0498/704 145 0483

Ojota Cash Center

Ojota New Garage, Ojota
Tel.: (234)704 145 0582

Ecobank Nigeria branches (continued)

Oko Oba Cash Center

2 Old Abeokuta Road Abattoir Oba
Agege
Tel.: (234) 07041450876/07041450039
(234) 08023125317

NAHCO Cash Centre

International Airport Road Lagos
Tel.: (234) 07028444876/07041450154

Bonny Camp

Bonny Camp Ahmadu Bello way Victoria
Island
Tel.: (234) 07041450580/08020523745

Wharf Road ApapaTincan Port.

Apapa Lagos
Tel.: (234) 07041450613/07086458041
(234) 07041450186

Ogba Dedicated Centre

Ogba Shopping Arcade, Ogba
Tel.: (234) 07041450647 /07041450130
(234) 08023044477

NETPOST

Moloney Netpost

Moloney Netpost Office
Tel.: (234) 07041450616/ 08020523483
(234) 08038170067

Ajgunle Netpost

Ajeromi Post Office, Ajegunle
Tel.: (234) 704 145 0498/704 145 0482

Navy Town Netpost

Navy Town Post Office, Navy Town
Tel.: (234) 07041450496/08020523542

NORTH

JIGAWA STATE

Dutse

Plot C2-RD/SS02 Layout,
Sani Abacha Way, Dutse
Tel.: 708 645 8044/803 609 5396

KADUNA STATE

Ahmadu Bello Way 2

22 Ahmadu Bello Way, Opp. Ten Storey
Building, Kaduna
Tel.: 704 372 0175/704 145 0320

Junction Road

No. 4 Junction Road, Kaduna
Tel.: (234) 62 290 775/704 145 0307

KRPC

Kaduna Refinery Complex, KM 16 Kachia
Road, Kaduna
Tel.: (234) 62 290 775/704 145 0071

Kaduna Ahmadu Bello way

6A Ahmadu Bello way Leventis Building.

Kaduna

Tel.: (234) 07041450078/07041450315

KANO STATE

Kano Bello Road

11E Bello Road, Kano
Tel.: (234) 704 298 2560/704 145 0080

France Road

5 France Road, Kano
Tel.: 07041450052/07041450322

Murtala Mohammed Kano

13C Murtala Mohammed Way, KANO

Ibrahim Taiwo Kano

18, Ibrahim Taiwo Road, Kano

KATSINA STATE

Kofar Kaura

IBB Way, Kofar Kaura, Katsina
Tel.: (234) 704 145 0818/65 290 123

KEBBI STATE

Kebbi State

Plot 71, Ahmadu Bello Way, Birnin Kebbi
Tel.: (234) 803 606 7230/805 273 1656

PLATEAU STATE

Jos Main

19 Ahmadu Bello Way Jos
Tel.: 07041450304/ 7041450931

Ahmadu Bello Way II

No. 35 Ahmadu Bello Way, Jos
Tel.: (234) 73 290 725/704 145 0912

BAUCHI STATE

Bauchi State

No. 2, Abdulkadir Road / Bank Road,
Bauchi
Tel.: (234) 803 589 3929/703 459 7844
No. 7 Murtala Mohammed Way, Bauchi
Tel.: (234) 803 589 3929/703 459 7844

BENUE STATE

Makurdi

No. 87 Gboko Road, Makurdi
Tel.: (234) 803 7464162/8033371360

BORNO STATE

Maiduguri Branch, Kiri Kasama

2, (Adjacent CBN) Kiri Kasama Road,
Maiduguri,
Tel.: (234) 76290521/76290522

GOMBE STATE

Gombe Branch

20/21 New Market Road, Commercial
Area.
Tel.: (234) 08036067371/08036491953

SOKOTO STATE

Sokoto Main

41,Kano Road, Sokoto
Tel.: (234) 703333-6869/7064757695

ABUJA

Le Meridien

Plot 903, Tafawa Balewa Way, Nicon
Luxury Hotel, Garki, Area 11, Abuja
Tel.: (234) 09-2910261; 07041450352

ECOWAS

ECOWAS Commission, Plot 101 Yakubu
Gowon Crescent, Asokoro
Tel.: (234) 09-2910260, 07041450351

Gwagwalada

7A Secretariat Road, Gwagwalada
Tel.: (234) 9 291 0253/704 145 0334

Nyanya

No. 20 Hospital Road, Area A, Nyanya,
Abuja
Tel.: (234) 704 145 0338-9/704 145 0040

Garki 2

769, Oka Akoko Close, Garki 2 Abuja
Tel.: (234) 092910252/07041450331

OAGF

Office of the Accountant General of the
Federation (OAGF),
Treasury House, Opp. Old CBN, Samuel
Ladoke Akintola Boulevard, Garki II
Tel.: (234) 802 333 4135/813 391 9019;
(234) 9 291 0249

Wuse II

Plot 212A, Adetokunbo Ademola Cres-
cent, Zone 8A, Wuse II
Tel.: (234) 9 291 0256/704 145 0636

Wuse Zone IV

Plot 2306 Suez Crescent, Wuse Zone IV
Tel.: (234) 9 291 0254/704 145 0336

National Assembly

Basement white House, National As-
sembly Complex, 3-Arms Zone.
Tel.: (234) 09-2903985/07041450357

Deidei

C3 802 International Building Materials
Market Deidei Abuja
Tel.: (234) 09 2910259/07041450348

Maina Court

Plot 252a, Herbert Macaulay Way,
Central Business District, Abuja.
Tel.: (234) 09-2910262/07041450355

Asokoro

Plot 67 Yakubu Gowon crescent Asokoro, Abuja

Tel.: (234) 07041450346/07041450347

Tofa House

Tofa House, Plot 770, Central Business District. ABUJA

Tel.: (234) 07041450813 /07041450326

Area 8, Garki

NO 4 Ogbomosho street, Off Tafawa

Balewa Way, Area 8, Garki

Tel.: (234) 09 2910250/07041450325

CASH CENTER**Bayero University Kano**

NACA CENTER, Bayero University KANO

NACA/Friendship Centre - Students

Hostel, Naraguta University of Jos

Tel.: (234) 704 145 0912

UNIABUJA NACA

NACA Centre, University of Abuja

Tel.: (234) 704 145 0328

RIVERS / BAYELSA**RIVERS STATE****Aba Road 2**

c/o 57 Aba Road, Port Harcourt

Tel.: (234) 08020523574, 08033032272

Ahoada

3, Abua Road Ahoada

Tel.: (234) 84 749 849/818 101 6168

Asei World Centre

57 Aba Road Branch, Port Harcourt

Tel.: (234) 84 300 580/704 145 0430

Bonny

10, New Road, Bonny Island

Tel.: (234) 803 531 0965/803 332 1332

Eleme Petrochemical

Eleme Expressway, By Eleme

Petrochemical Complex, Eleme

Tel.: (234) 808 718 0319/84 300 584

Fleet House

Plot 105 Olu Obasanjo Road,

Port Harcourt

Tel.: (234) 84 300 588/803 309 9284;

(234) 803 309 8762

Ikwerre I

42 Ikwerre Road, Port Harcourt

Tel.: (234) 84 300 582/704 145 0434-5

Ikwerre II

142 Ikwerre Road, Port Harcourt

Tel.: (234) 704 145 0255/84 300 578

Mothercat

Plot 8 Trans Amadi Ind Layout

Port Harcourt

Tel.: (234) 704 145 0250/708 645 8033

Okporo Road

53 Okporo Road, Artillery, Port Harcourt

Tel.: (234) 84 300 583/704 145 0436

Omoku

78 Ahoada Road, Omoku

Tel.: (234) 803 372 6361/803 575 5417

Oyigbo Mbano Junction

206 OLD Aba Road Mbano Junction.

Tel.: (234) 08087180230/07041450417

Rebisi Mile 3

21B Amaigbo Road, Mile 3, Rebisi,

Port Harcourt

Tel.: (234) 84 300 587/704 145 0445

PRPC Refinery

Opp. Port Harcourt Refinery and Petro-

chemical Complex Gate, Alesa Eleme

Tel.: (234) 08087180230

(234) 0704 145 0440

RSUST

Rivers State University of Science and

Technology, SUG Building, Nkpolu, Port

Harcourt

Tel.: (234) 84 300 586/802 352 2231

Trans Amadi Branch

13/15 Trans Amadi Industrial Layout,

Port Harcourt

Tel.: (234) 704 145 0242/708 645 8024

BAYELSA STATE**Yenagoga I**

106 Mbiama Yenagoga Road, Ovom,

Yenagoga

Tel.: (234) 802 052 3578/807 461 3041

Yenagoga II

204B Mbiama Yenagoga Road, Amarata,

Yenagoga

Tel.: (234) 708 645 8032/803 671 4652

CASH CENTER**UNIPORT**

University of Port Harcourt Shopping

Centre Complex, Choba Park, Choba,

Port Harcourt

Tel.: (234) 704 145 0431/703 324 9726

OYIGBO UMUEGBULE Cash center

NO 19 Umuegbule Road OYIGBO

2 ETCHE LGA

Tel.: 07041450419/084300577

PPMC Cash Centre

Trans Amadi - PPMC Area Office,

Okrika Port Harcourt

Onne Cash Centre

Trans Amadi - NPA Marketing Building

Onne

PRESIDENTIAL Cash Office

Trans amadi Presidential Hotel.

Aba Road Port Harcourt

WEST**EKITI STATE****Ado-Ekiti**

33, New Secretariat Road, Ado-Ekiti

Tel.: (234) 803 423 8470/808 718 0308

OGUN STATE**Agbara**

Plot 3 Ilaro Road, Agbara Industrial

Estate, Agbara

Tel.: (234) 08033230673/01-4545838

(234) 07041450194

Ita-Eko

Plot 4, Tinubu Street, Ita-Eko, Abeokuta

Tel.: (234) 704 145 0910/704 145 0550

Omida

No. 75 Obafemi Awolowo Way, Omida,

Ibara, Abeokuta

Tel.: (234) 704 145 0212/704 145 0547

Idiroko Road

237 Idiroko Rd, Opp de United Foods Ota

Tel.: (234) 07041450643/ 07041450239

ONDO STATE**Akure**

9, Owo Road, Alagbaka, Akure, Ondo

State

Tel.: (234) 704 145 0218/704 145 0545

OSUN STATE**Osogbo**

KM 4, Gbonga/Ibadan Road, Onward

Area, Osogbo

Tel.: (234) 704 145 0066/704 145 0880

OYO STATE**Agodi**

Beside Inaolaji Shopping Complex,

Agodi Gate, Ibadan

Tel.: (234) 2 291 1528/704 145 0257

Bodija

2, Odeku Close, Opp. S.S. Peter & Paul

Seminary, Bodija, Ibadan.

Tel.: (234) 704 145 0200/704 145 0551

Iwo Road

122, Abayomi Bus Stop, Iwo Road,

Ibadan

Tel.: (234) 2 291 1527/704 145 0199

Lebanon

43, Lebanon Branch, Old Gbagi, Dugbe,

Ibadan

Tel.: (234) 2 291 1525/704 145 0133

Ecobank Nigeria branches (continued)

New Court Road

24, New Court Road, Old Gbagi, Dugbe,
Ibadan
(234) 704 145 0090; (234) 2 291 1526

Okebola

SW8/95A, Obafemi Awolowo Way,

Okebola, Ibadan

Tel.: (234) 2 291 1530/704 145 0245

Agodi

Beside Inaolaji Shopping Complex, Opp.
Old Yidi, Agodi, Ibadan
Tel.: (234) 704 145 0543/704 145 0257

CASH CENTER

Otta Netpost

POST Building, Iganmode Road Otta
Tel.: (234) 07041450645/ 07041450239

Bodija Cash Centre

JMR Motor's Building, Bodija Market,
Bodija, Ibadan.
Tel.: (234) 704 145 0200/704 145 0534

OAU NACA

Beside Student Union Building Obafemi
Awolowo University, Ile Ife,
Tel.: (234) 07041450531, 08035128319

Saki Netpost-

Saki Netpost Building, Saki
Tel.: (234) 08033886547

Sapon Netpost

Abeokuta Netpost Building Abeokuta
Tel.: (234) 07041450533

OUR VISION

To build a world class Pan-African Bank and
to contribute to the economic and
financial development of Africa.

OUR MISSION

To provide our Retail and Wholesale customers
with convenient, accessible and reliable banking
and financial products and services.

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Notice of Annual General Meeting

NOTICE IS HEREBY GIVEN that the Twenty Third (23rd) Annual General Meeting of Ecobank Nigeria Plc will be held at the Shell Hall, MUSON Centre, Onikan Lagos, on Thursday June 23rd, 2011 at the hour of 11a.m. to transact the following business:

AGENDA

ORDINARY BUSINESS:

1. To receive and consider the Report of the Directors, the Audited Financial Statements as at 31st December 2010, the Auditors Report thereon and the Audit Committee's Report.
2. To re-elect Director(s) retiring by rotation.
3. To appoint the firm of Akintola Williams Deloitte as independent auditors of the Company pursuant to the end of tenure of PricewaterhouseCoopers.
4. To authorise Directors to fix the remuneration of the auditors
5. To elect members of the Audit Committee for the ensuing year.

SPECIAL BUSINESS:

To consider and if thought fit pass the following resolution:

1. To approve the remuneration of non-Executive Directors for the 2011 financial year.

BY ORDER OF THE BOARD:

Adenike Laoye

Company Secretary

Dated this 10th day of May 2011

PROXY:

A member entitled to attend and vote at the meeting is entitled to appoint one or more proxies to attend and vote in his place. A proxy need not be a member of the company.

A form of proxy is attached and if it is to be valid for the purpose of the meeting, it must be duly executed and deposited at the office of the Secretary, Plot 21 Ahmadu Bello Way, Victoria Island, Lagos and/or the Registrar at 137/139 Broad Street (Ground Floor), Lagos not less than 48 hours before the meeting.

CLOSURE OF REGISTER

For the purpose of attendance at the meeting the shareholders register shall close on June 1st, 2011.

AUDIT COMMITTEE

The Audit Committee usually consists of 3 shareholders and 3 directors. In accordance with Section 359 (5) of the Companies and Allied Matters Act 1990, any shareholder may nominate a shareholder for appointment to the Audit Committee. Such nomination should be in writing and should reach the Company Secretary at least 21 days before the Annual General Meeting.

The Central Bank of Nigeria in its Code of Corporate Governance for banks stipulates that some of the members of the Audit Committee should be knowledgeable in internal control processes, accounting and financial matters.

Results at a glance

	2010 N'million	2009 N'million	Change %
At year end			
Deposits	340,147	243,831	40
Loans, Leases and Advances	237,107	189,719	25
Shareholders Funds (Including Deposit for Shares)	74,320	73,534	1
Total Assets	454,239	355,662	28
Total Assets (Plus Contingents)	541,485	449 385	20
For the year			
Gross Earnings	58,313	59,864	(3)
Interest Income	43,713	42,299	3
Interest Expense	(15,159)	(19,042)	(20)
Diminution in Assets Values	(10,367)	(16,094)	(36)
Overhead Expenses	(30,521)	(30,614)	(0)
Loss before tax and extra-ordinary item	2,120	(5,944)	(136)
(Loss)/Profit after tax and extra-ordinary item	1,619	(4,588)	(135)
Other data			
Loss Per Share (Basic)	12	(64k)	1,1875
Loss Per Share (Diluted)	12	(33k)	(1,3636)
Number of Employees (Average)	2,776	3,052	(9)
Branches/Business Outlets	256	256	-

Chairman's address



The Olor'ogun Sonny F. Kuku OFR
Chairman

Distinguished shareholders, I am pleased to present to you the Financial Statements of our Bank for the year ended December 31 2010.

2010 was a year of change and challenge in equal measure. The main focus of the banking industry in 2010 following the "stress test" conducted by the CBN in 2009 was essentially to harness and reap the benefits of the significant reforms implemented by the Central Bank of Nigeria (CBN) with a view to reinforcing the stability of the banking industry.

The reforms resulted in the establishment of the Asset Management Corporation of Nigeria (AMCON) which provided a viable opportunity for banks to resolve loan losses for which substantial provisions were made in 2009.

Consequently, our Bank made significant progress in resolving loan losses by intensifying efforts on the recovery of loans and engaging the AMCON where necessary. I am confident that greater progress will be made in 2011 to substantially eliminate the effect of loan losses in our Bank. In this regard, we have and will continue to enhance our risk management processes.

Therefore, I am pleased to report that we have had a successful year with revenue and earnings showing resilience and underlying growth despite the adverse operating environment.

Financial Results

In spite of the challenges encountered in addressing the effect of loan losses, our total assets grew to N454 billion, representing a 28% increase from 2009. We recorded a

modest increase of 6% in our operating income from N40.76 billion in 2009 to N43.01 billion in 2010.

The Bank made good progress with the cost saving programs during the year with no increase in the operating costs in spite of a number of initiatives to improve the Bank's systems and processes.

Our profit before tax grew to N2.12 billion, which is indicative of improvement in performance given the loss of N5.9 billion recorded in the previous year. Undoubtedly, the improved performance affirms that our Bank can only continue to grow. Indeed our fundamentals remain strong and we expect a better year ahead.

Capital

You will recall that in 2009 the Bank had intended to increase its capital by way, amongst others, of Rights Issue or Public Offer. However owing to the state of the capital market at the time, Rights Issue or Public Offer could not be embarked upon. Accordingly, Ecobank Transnational Incorporated (ETI), in order to provide needed capital at the time, by way of a Special Placing injected the sum of N45.5 billion into the Bank which increased its shareholding in the Bank to 85%. The Board sought and obtained the approval of the Nigerian Stock Exchange (NSE) to defer the NSE listing requirement of a minimum of 25% free float for a period of two years. The two year period is coming to an end and the Board remains committed to realizing the terms of the approval with the support of all shareholders.

Chairman's address (continued)

People and Processes

Following from the deterioration in the outlook for the overall economy and industry, we had to review our staff strength and structure during the year to ensure that the quality of staff in the Bank ultimately translates to improved performance. The review resulted in a 15% reduction in our staff strength. We are grateful for the support and understanding shown by all stakeholders.

In the last year, the Bank's Executive Management remained stable. This continuity helped the Bank navigate the challenging times, while remaining close to its customers. The experience, knowledge and skills of all our employees continue to be a crucial element in the success of the Bank. I take this opportunity to thank all our employees for their hard work and dedication during the year.

Indeed, we continue to ensure quality training and development of our staff, in order to guarantee the best quality of service to our customers whilst also enhancing our processes.

Corporate Governance

As part of our commitment to continually improve the performance of the Bank, the Board at the last Annual General Meeting held on June 30, 2010, appointed Mr. Orikolade Karim as a Non-Executive Director. I am confident that his contribution, in view of his commendable pedigree, would further enhance our Bank.

Please join me in welcoming him to the Board.

Corporate Social Responsibility

Our Bank continued to support the empowerment of people within its operating environment. The Ecobank Cares Project which was launched in 2009, as a platform to reach out to the underprivileged was sustained and 41 Charity Organizations benefited during the year.

The Ecobank Foundation, the corporate philanthropic arm of the Ecobank Group also partnered with and supported various communities in Nigeria and across West, Central and East Africa.

Continued Focus

In 2011, we will continue to focus on improved performance and enhancement of our customer base. We will employ our status as the truly Pan African Bank to ensure optimal customer service delivery and accordingly continue to enhance our Information Technology Systems. We are focusing on our strength in the Pan African space in delivering appropriate products to meet the needs of our customers.

Pursuant to our commitment to achieve significant improvement in our overall performance, the Ecobank Debit Regional Card was launched in February 2011 as a renewed marketing strategy to ensure that wherever Ecobank is present in Africa, our customers have access to our service and their accounts.

We will continue to develop new products and ensure that the Ecobank brand remains vibrant and dynamic to address the evolving needs of our customers at all times.

As part of the Ecobank Group strategy, we implemented the "Project Excellence" campaign which focused on an operating system that eliminates waste and improves our processes. It enables our branches work faster and more efficiently.

I must also mention that in line with the requirements of the Central Bank of Nigeria on categorization of banks, we have applied for a Commercial Banking licence with national authorization. This is well within our strategy.

Conclusion

Dear shareholders, I must extend the sincere appreciation of the Board to you all, our customers and regulators for continued support, understanding and co-operation.

I would also like to thank our management and staff for their contributions and urge them to continue to focus on prosperity for our Bank.

Certainly, our expectations for a brighter future will be met.

Thank you all.

Directors, professionals, address

Directors

The Olor'ogun Sonny F Kuku OFR

Alhaj Muazu (Dr.) Anache

Chief Wilfred Belonwu

Dr (Mrs.) E Nadu Denloye

Mr. Edouard Dossou-Yovo

Mr. Oladisun Holloway

Mr. Orikolade Karim

Ms. Eveline Tall

Jibril Aku

Foluke Aboderin

Oluwagbemiga Kuye

Ibironke Wilson

Morenike Adepoju

Esijolone Okorodudu

Chairman

Non Executive Director

Independent Director

Independent Director

Non Executive Director

Non Executive Director

Non Executive Director

Non Executive Director

Managing Director

Executive Director, Corporate Bank

Executive Director, Operations & Technology

Executive Director, Finance & Risk

Executive Director, Lagos & West

Executive Director, South & East

Company secretary

Adenike Laoye

Registered office

Plot 21 Ahmadu Bello Way

Victoria Island - Lagos Nigeria

Registrars

EDC Securities Limited

137 139 Broad Street

Lagos Nigeria

Tel: +234-01-262983 7738284, 4610347, 7301260 7301261

Fax: 01-461 0345

Independent auditors

PricewaterhouseCoopers (Chartered Accountants)

Plot 252E Muri Okunola Street

Victoria Island

Lagos Nigeria

Report of the Directors

The Directors are pleased to submit their report together with the financial statements for the year ended 31 December 2010.

1. Results

	2010 N'million	2009 N'milion
The (Loss)/Profit of the Company after providing for taxation was:	1,619	(4,588)
Transfer to Statutory Reserve:	-	-
Transfer to retained Earnings:	1,619	(4,588)

2. Legal form

The Company, which was incorporated on October 7, 1986 as a Public Limited Liability Company, commenced business on April 24, 1989.

3. Principal activities

The Company is engaged in the business of Commercial Banking.

4. Directors

1. The names of the current directors are listed are listed on page 15.
2. Mr. Orikolade Karim was appointed as a non-Executive Director at the last Annual General Meeting held on June 30, 2010.
3. In accordance with Article 93 of the Bank's Articles of Association, Mr. Edouard Dossou- Yovo, Alhaji Muazu Anache and The Olor'ogun S. F. Kuku, OFR retire by rotation and being eligible, offer themselves for re-election.

Current holdings of directors

	31 March 2011 Direct	31 March 2011 Indirect	31 March 2010 Direct	31 March 2010 Indirect
The Olor'ogun S. F. Kuku, OFR	3,469,221	-	3,469,221	-
Alhaji Mua'zu Anache	167,237	-	167,237	-
Chief Wilfred Belonwu	100,000	666,666	100,000	666,666
Dr. (Mrs.) Nadu Denloye	-	-	-	-
Mme Eveline Tall	-	-	-	-
Mr. Orikolade Karim	-	-	-	-
Mr. Edouard Dossou-Yovo	-	-	-	-
Mr. Oladisun Holloway	8,740,854	-	8,740,854	-
Jibril Aku	375,000	-	375,000	-
Foluke Aboderin	-	-	-	-
Morenike Adepaju	-	-	-	-
Oluwagbemiga Kuye	-	-	-	-
Jolone Okorodudu	-	-	-	-
Ibironke Wilson	-	-	-	-

5. Directors' responsibilities

In accordance with the provisions of sections 334 and 335 of the Companies and Allied Matters Act (CAMA) 1990 and Sections 24 and 28 of the Banks and Other Financial Institutions Act 1991 as amended, the Directors are responsible for the preparation of Annual Financial Statements.

These responsibilities include ensuring that:

- (a) adequate internal control procedures are instituted to safeguard assets, prevent and detect fraud and other irregularities;
- (b) proper accounting records are maintained;
- (c) applicable accounting standards are followed;
- (d) suitable accounting policies are used and consistently applied;
- (e) the financial statements are prepared on a going concern basis, unless it is inappropriate to presume that the company will continue in business.

6. Analysis of shareholding

Authorized Capital: 30,000,000,000 **Quantity Issued :** 13,879,951,642

Share Range	Number of Shareholders	% of Shareholders	Number of Holdings	% Shareholding
1 - 1,000	15,651	18.431	7,518,697	0.0541
1,001 - 10,000	51,475	60.619	216,193,089	1.557
10,001 - 100,000	15,947	18.779	446,773,011	3.218
100,001 - 1,000,000	1,643	1.9348	409,320,760	2.949
1,000,001 - 10,000,000	179	0.2107	533,971,037	3.847
10,000,001 -100,000,000	19	0.0223	458,087,252	3.300
100,000,001-250,000,000,000	1	0.0011	11,808,087,796	85.0730
Total:	84,915	100.0000	13,879,951,642	100.0000

7. Substantial interest in shares

	31 December 2010	%	31 March 2010	%
Ecobank Transnational Inc.	11, 808,087,796	85	11,808,087,796	85
Nigerian Citizens and Associations	2,071,863,846	15	2,071,863,846	15
Total	13,879,951,642	100	13,879,951,642	100

8. Donations and contributions

DESCRIPTION	AMOUNT (N)
Donation to 3 orphanages in Lagos (Modupe Cole, armor of God & Love home)	654,600
Sponsorship of Entrepreneur TV Series & awards to Entrepreneurs – 2009/2010	100,000,000
Donation of books to Ecowas Library	250,000
	100,904,600

Report of the Directors (continued)

9. Fixed assets

Movements in fixed assets during the year are shown in note 20 on page 49. In the opinion of the Directors, the market value of the Company's properties is not less than the value shown in the Financial Statements.

10. Post balance sheet events

In March 2011, the company sold a total of N55.55 billion worth of loans to the Asset Management Corporation of Nigeria (AMCON) and received consideration bonds of N41.52 billion from AMCON in return.

11. Employment and employees

Employment of Disabled Persons

It is the policy of the Company that there should be no discrimination in considering applications for employment including those from disabled persons. All employees are given equal opportunities for self development. As at December 31, 2010, one disabled person was in the employment of the Company.

Employee Involvement and Training

The Company is committed to keeping employees fully informed as much as possible regarding the Company's performance and progress and seeking their views wherever practicable on matters, which particularly affect them as employees.

Management, professional and technical expertise are the Company's major assets and investment in their further development continues.

Training is carried out from entry level through various levels with both in-house and external courses.

Health, safety at work and welfare of employees

Health and safety regulations are in force within the Company's premises and employees are aware of safety regulations. The Company provides subsidies for all employees for medical, transportation, housing and lunch. Incentive schemes designed to meet the circumstances of each individual are implemented wherever appropriate, and some of these include bonuses, salary review, promotion, use of health management organizations for medical and gratuity for long service.

12. Audit Committee

Pursuant to Section 359(4) of the Companies and Allied Matters Act, 1990, the Company had in place an Audit Committee comprising three shareholders and three directors as follows as at December 31, 2010:

Pastor Oyelakin Awobode (Chairman)

Ms. Bosede Benson

Mr. Ayodele Ogundeji

Alhaji Mua'zu Anache

Dr. (Mrs). Nadu Denloye

Mr. Orikolade Karim

The functions of the Audit Committee are as contained in Section 359(6) of the Companies and Allied Matters Act 1990.

March 31, 2011
BY ORDER OF THE BOARD
ADENIKE LAOYE
COMPANY SECRETARY
LAGOS, NIGERIA



Profile of Directors

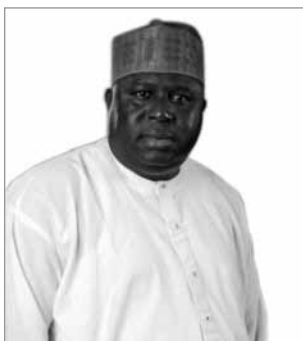


The Olor'ogun (Dr.) Sonny Folorunso Kuku, OFR **Chairman since March 2010, Non Executive Director since 2004**

Born 1944, Dr. Kuku is a renowned Physician, Scholar and Administrator. He has been Joint Chief Medical Director and Chairman at EKO Hospital (Ekocorp Plc) which he co-founded in 1978.

Dr. Kuku has also been a Trustee and a Distinguished Fellow of the National Postgraduate Medical College of Nigeria, President and Trustee West African College of Physicians. A past Chairman of the Committee of Pro-Chancellors of State Universities and Committee of Chairmen of Federal Tertiary Hospitals, he was a recipient of the First Distinguished Alumnus Award University of Lagos and Ambassador of Goodwill Award, City of Freetown. The first African Master of the American College of Physicians, he is a Fellow of the prestigious Nigerian Academy of Science. He was a Director of Midas Merchant Bank and is Chairman of Midas Stockbrokers Limited. He was the Chairman of the Human Capital Policy Commission of the Nigerian Economic Summit Group. He is an Officer of the Order of the Federal Republic (OFR).

Dr. Kuku was the immediate past President, King's College Old Boys Association and current Chairman, Board of Management University College Hospital Ibadan. He joined the Board of Ecobank Nigeria Plc in 2004 and was appointed Chairman in March 2010



Alhaji Muazu Anache **Non-Executive Director since 2005**

Born 1954, Alhaji Anache is a non-Executive Director. He obtained a National Certificate of Education from the Advanced Teachers College, Minna, Niger State in 1978 and a Higher National Certificate in Accounting from the Dundee College of Commerce, Scotland in 1982. He joined the Board of the Bank in March 2005. Alhaji Anache is a member of the Institute of Chartered Secretaries and Administrators and was with the Niger State Development Company Limited since 1985 until recently as the General Manager Administration/Company Secretary. Alhaji Anache is a Director of the Niger State Supply Company Limited.



Chief Wilfred A. Belonwu **Independent Director**

Born 1942, Chief Belonwu is a distinguished accountant and graduate of the University of Nigeria, Enugu Campus. He is a fellow of the Association of National Accountants of Nigeria.

From 1974 to December 2005, Chief Belonwu worked in different positions in Mobil Producing Nigeria Unlimited (MPN) and Mobil Oil Corporation New York. He was Executive Director Finance/Chief Financial Officer and rose to the position of Vice-Chairman of MPN a position he held between January 2004 – December 2005 when he retired.

Chief Belonwu has had extensive experience in financial analysis, internal audit and financial control. He is bringing over 31 years experience in a major international conglomerate to Ecobank.

Profile of Directors (continued)



Mme Eveline Tall

Non-Executive Director since 2010

Born 1958, Eveline Tall is an Executive Director in Ecobank Transnational Incorporated and also its Chief Operating Officer. She started her banking career in 1981 in Citibank in Dakar. She left Citibank to join Ecobank Mali as Deputy Managing Director in 1998, and was made Managing Director in 2000. She was later transferred to Ecobank Senegal as Managing Director in 2000. She was appointed Regional Head of the UEMOA Zone in October 2005. Eveline Tall holds a Bachelor's degree in English (Dakar) and a Diploma in International Trade, Distribution and Marketing from the Ecole d'administration et de Direction des Affaires, Paris.



Mr. Oladisun Holloway

Non-Executive Director since 2009

Born, 1955, Mr. Oladisun Holloway is currently the Chairman and Chief Executive Officer of EOF Investments Nigeria Limited. He is an Economist and a Financial Consultant. Mr. Holloway has been the Chairman of the Planning Committee of Inaugural Lagos Carnival for the past two years, and was also the Chairman of the 2009 Eyo Festival Planning Committee.

Between 1993–1994, he was Deputy Managing Director of Ecobank Nigeria after which he became Managing Director from 1994 – 2001. He remained with the Ecobank Group as Managing Director of Ecobank Development Corporation, Togo between 2001 – 2005 after which he retired from the Group. Mr. Holloway worked with International Merchant Bank (IMB), Mobil Oil Corporation, New York and Colgate Palmolive, New York before joining Ecobank Nigeria as one of the pioneer staff in 1989.

Mr. Holloway has a Bachelor Degree in Economics (Summa Cum Laude) from Morehouse College, Atlanta and an MBA Finance and International Business from Columbia University.

He is married with children.

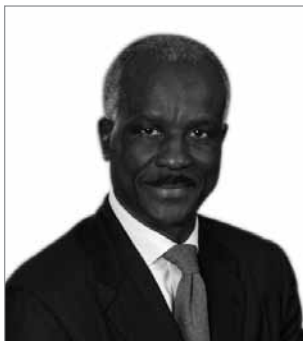


Dr. (Mrs.) Elizabeth Nadu Denloye

Independent Director since 2006

Born 1956, Dr. Denloye is a PhD holder in Electronic Engineering from the University of Hull. She co-founded Telnet Nigeria Limited in 1987 and was Managing Director of Telnet Network Services in 1997 and later Group Managing Director of Telnet Group between 2000 – December 2006. She still remains a non-Executive Director on the board of Telnet Group.

She is a fellow of the Nigerian Society of Engineers and a member of the Association of Professional Women Engineers of Nigeria. She is a director on the board of LEAP Africa and a member of the Advisory Board of EDS of the LBS-Pan African University.



Mr. Edouard Virgile Dossou-Yovo

Non-Executive Director since 2009

Born 1949, Mr. Dossou-Yovo has a Masters Degree and PHD in Commercial Law. He worked with Banque Paribas Group France for 10 years as Investment Advisor and Legal Counsel. Since leaving Banque Paribas Group, from 1990 to date, Mr. Dossou-Yovo has been operating his own Company, Cabinet International Ingenierie Financiere Assistance Juridique et Gestion (CIIFAG). Mr. Dossou-Yovo is bringing his wealth of experience in international banking as well as the Law to Ecobank Nigeria Plc as a non-Executive Director. He is from the Republic of Benin.



Mr. Orikolade Karim

Non-Executive Director since 2010

Born 1968, Mr. Karim is the Group Managing Director/CEO Shoreline Energy International Ltd (a leading energy and infrastructure company focused on Africa). His current portfolio consists of business in the construction, commodity trading, agro-allied products, oil and gas, engineering and power sectors.

In addition to his role at Shoreline Energy International, Mr. Karim is the current Chairman of Costain (West Africa) Plc and serves as director in seven (7) subsidiary companies including Schlumberger Testing & Production Services Nigeria Limited, Trans Amadi Facilities Ltd and Chairman, Nigerian Ropes Plc. Mr. Karim is a Young Global Leader 2008 Award Honoree and also a pioneer and active member of the Global Agenda Council on Emerging Multinationals of the World Economic Forum. He had delivered opinion and position papers at international conferences, investment forum, business schools and universities. He has attended many courses both locally and international including management and leadership courses at the prestigious Harvard Business School and John F. Kennedy School of Government.

Mr. Karim is a member of the Institute of Directors, Nigeria (IoD), Lagos Polo Club, Ikoyi Club 1938 and Lagos Motor Boat Club. He was appointed a director in Ecobank Nigeria in June 2010.



Mr. Jibril Aku

Managing Director since 2010 (Executive Director 2006-2010)

Born 1960, Mr. Jibril Aku has over 24 years banking experience with 17 years spent in senior management level. His banking career has included key positions in Capital Markets, Foreign Exchange and Treasury Management. Mr. Aku at one time served two terms as director of Nigeria Inter-bank Settlement Systems (NIBSS) and various subsidiaries of Afribank Group including Afribank International Limited (Merchant Bankers) and ANP International Finance, Dublin, Ireland. Mr. Aku is a former President of the Money Market Association of Nigeria (MMAN) and currently serves as Chairman of the NIBOR Committee of the Association. Prior to joining Ecobank in 2006 as Executive Director, he worked for Nigeria International Bank Limited (Citibank) and later with Afribank Nigeria Plc as Executive Director in charge of Operations & Information Technology. He holds a Bachelors and Masters Degrees in Business Administration. He was appointed Managing Director of Ecobank Nigeria Plc in March 2010.

Profile of Directors (continued)



Ms. Foluke Aboderin

Executive Director since 2007

Born in 1961, Ms. Aboderin is a Chartered Accountant and also holds a first degree in Economics. She joined Ecobank in March 2007.

A seasoned banker, her banking experience spans over twenty-two years, managing the relationships of Multinationals and Top-tier Local Corporates operating in key sectors of the economy. She has attended several Citibank courses locally and abroad and she performed a short-time assignment in Citibank South Africa. Before working with Citibank, she started her banking career at First City Merchant Bank (now First City Monument Bank) where she worked in the Corporate Finance and Corporate Banking Departments of the bank for over ten years.

Foluke Aboderin is the Group Head of Corporate Banking.



Mr. Oluwagbemiga Kuye

Executive Director since 2009

Born in 1967, 'Gbenga Kuye has over 19 years of local and international banking experience with over 10 years in senior management level. His banking career has included key positions in Human Resources, Trade Operations, Sales & Trading Operations, Branch Operations, Internal Control, Audit - Risks & Reviews, Customer Services, Process Improvement, Technology and overall Country supervision. 'Gbenga spent the bulk of his career in Citigroup where he rose to become the Vice President responsible for Central Africa Operations and Technology and Deputy Chief Executive Officer for Citigroup Cameroon. He left Citigroup in 2006 to join United Bank for Africa where he held several positions namely Head of Group Operations, Acting Head of Group Operations and Technology and Chief Operating Officer for about 75% of the entire UBA Group.

'Gbenga holds First Class honors degree in Chemical Engineering from University of Lagos and is also a graduate of the prestigious Citigroup Executive Leader program. He is a member of the Chartered Institute of Bankers and Nigerian Society of Chemical Engineers.

'Gbenga Kuye is responsible for the Bank's Operations and Technology Group.



Mrs. Ibironke Wilson

Executive Director since 2009

Born in 1961, Ronke is a graduate of Economics and also holds a Masters Degree in Business Administration. She is a member of the Institutes of Chartered Accountants of Nigeria and Ghana. She started her career with Coopers and Lybrand, Lagos where she worked for more than 10 years. With over 14 years in the banking industry, Ronke has held key management positions including Finance, Investment Banking and Human Resources. She was the Ecobank Group Chief Human Resources Officer between 2006 and October 2009.

She was appointed as Executive Director in October 2009. She is responsible for Finance & Risk



Mrs. Morenike Adepoju

Executive Director since 2010

Born 1960, Morenike Adepoju is a graduate of the University of Ife, now Obafemi Awolowo University Ile Ife Nigeria (June 1981); she holds a Masters in Fine Arts Degree in Management from Brooklyn College of the City University of New York (June 1985) and a certificate in Advanced Management from the Lagos Business School (June 2004).

A banker with over 21 years experience, Mrs. Adepoju worked at Intercontinental Bank as a pioneer staff and joined Ecobank Nigeria in March 1996 serving in various capacities including Branch Manager, Head of Consumer and Cards Business, and Head of Branch Network in Ecobank Benin (April 2005). She also served as Regional Head of Retail Bank for 8 French Speaking West African Countries UEMOA Region prior to being posted to Ecobank Liberia as Managing Director in January 2007 for three years. She assumed responsibility as Regional Head Lagos and South West and Executive Director of Ecobank Nigeria in March 2010.

Morenike Adepoju is happily married with children



Ms. Esijolone Okorodudu

Executive Director since 2010

Born 1962, a banker with over 23 years of banking experience spanning many countries in the Pan African region. Currently the Executive Director, South-South and South-East, Ecobank Nigeria.

Before her current responsibility, she played significant executive roles in the Ecobank Group spanning West, Central, Eastern and Southern Africa. As part of her professional journey, Mrs. Okorodudu held different executive positions amongst which were: Managing Director of Ecobank Liberia, Managing Director of the Retail Bank for the Group and Managing Director, Ecobank Gambia. She has also worked in Ghana, Togo, Niger, Mali and Cote-d' Ivoire. In addition, she played a significant role in being responsible for the Regional Rapid Transfer product which today is the Group's flagship product, facilitating trade in the Pan-African regional space.

Mrs. Esijolone Okorodudu is one of the pioneer staff of Ecobank Nigeria. Before joining Ecobank in 1989, she worked with Citibank Nigeria.

Corporate Governance

Commitment to Corporate Governance

Ecobank's commitment to ensuring international best practice in terms of Corporate Governance remains total and unconditional.

1. Board composition

As at December 31, 2010, the Board comprised fourteen (14) Directors: eight (8) non-executive and six (6) executive directors.

The Bank is in compliance with the CBN Code of Corporate Governance regarding the appointment of a minimum of two (2) independent non-executive directors. The independent directors during the period were Dr. (Mrs.) Nadu Denloye and Chief Wilfred Belonwu.

The Bank's Directors have varied experience and backgrounds and are well equipped to handle the responsibilities of the Board

2. Role of the Board

Fundamental to the guiding principles of Ecobank is that all power belong to the shareholders.

The role of the Board is well documented in the Ecobank Group Corporate Governance Charter which is revised from time to time to take into consideration the evolving nature of the responsibilities of the Board.

The Board receives continuous training on corporate governance and relevant areas of banking. The Board's oversight of the operations and activities of the Bank is carried out transparently without undue influence or over-bearance.

3. Compliance with the Central Bank of Nigeria (CBN) code of Corporate Governance and the Securities & Exchange Commission (SEC) Governance Code

The Bank rendered monthly returns to the CBN on the status of its compliance with the CBN Code of Corporate Governance. The Bank is in compliance with the terms of the Code.

The Bank also rendered returns to SEC in line with the SEC Code of Corporate Governance in compliance with SEC requirements.

4. Board Committees

During the 2010 financial year, the Board delegated some of its responsibilities to the following Committees:

i. Board Credit Committee

Responsibilities

- Approval of credits outside management's approval limit
- Approval of insider-related transactions/credits
- Review of remedial accounts/past due obligations/classified accounts
- Approval of accounts to be written-off and any other related matters
- Approval of exceptions to the credit policy
- Review of periodic reports and assessment of portfolio performance

Committee Composition:

Mr. Disun Holloway	Chairman
Chief Wilfred Belonwu	
Dr. (Mrs.) Nadu Denloye	
Mr. Jibril Aku	
Ms. Foluke Aboderin	

ii. Board Governance Committee

Responsibilities

- Compliance with Governance Code
- Corporate governance issues and assessment/evaluation of the Board
- Approval of contractors and major contracts
- Human Resources matters, relating to employment, termination of employment and review of performance appraisal of Assistant General Managers and above, staff salary changes and loans, and consideration of
- appointment of directors and their emoluments

Committee Composition:

Chief Wilfred Belonwu	Chairman
Alhaji Mua'zu Anache	
Mr. Edouard Virgile Dossou-Yovo	
Mme. Eveline Tall	
Mr. Orikolade Karim	

iii. Board Risk Committee

Responsibilities

- Review and recommend changes to the Board as needed to ensure that the Bank has in place at all times, a Risk Management Policy
- Approve and recommend risk tolerance levels, limits and metrics.

- Review on an annual basis a risk assessment prepared by management that identifies and evaluates all material risks.
- Provide oversight to ensure that the risk management monitoring and reporting functions in the Bank are independent of business line or risk-taking processes.
- Discuss and evaluate the Bank's risk exposures in light of current market conditions, established risk limits, operating performance and other relevant factors.
- Review report that monitor compliance with risk parameters established by regulation or Bank policy and measure the adequacy of risk monitoring, testing and governance.
- Inform the Board of the status of risk exposures and risk management processes in the Bank.
- Oversee the Bank's risk framework and controls, and monitor the activities of the management level risk committees.
- Periodically review and approve proposals regarding financial, investment, credit and operating risk management strategies and key decisions of the management level risk committee.

Committee Composition:

Dr. (Mrs.) Nadu Denloye Chairperson
Mr. Disun Holloway
Mr. Edouard Virgile Dossou-Yovo
Mr. Jibril Aku
Mr. Oluwagbemiga Kuye
Mrs. Ibironke Wilson

iv. Board Audit & Compliance Committee

Responsibilities

- Review and assessment of all internal and external audit reports. Review and monitoring of internal control and ensuring effectiveness of controls
- Review of frauds and forgeries
- Review of the Bank's compliance requirements
- Liaising with auditors and management
- Ensuring compliance with all applicable laws and regulations, as well as operating standards
- Review of the Bank's financial performance
- Review of capital expenditure and operating expenses

Committee Composition:

Alhaji Mua'zu Anache Chairman
Dr. (Mrs.) Nadu Denloye
Mr. Orikolade Karim

v. Statutory Audit Committee

In compliance with Section 359 (6) of the Companies and Allied Matters Act (CAMA) 1990, an Audit Committee comprising three (3) representatives of shareholders elected annually at Annual General Meetings (AGM), and three (3) non-executive directors, is in place. The responsibilities of the Committee are as contained in the CAMA.

The members representing shareholders during the year were Pastor Oyelakin Awobode (Chairman), Ms. Bosede Benson and Mr. Ayodele Ogundeji. The other three (3) members, who are directors of the Bank are Alhaji Anache, Mr. Kola Karim and Dr. (Mrs.) Nadu Denloye.

The Statutory Audit Committee meets to consider the following:

- Scope and planning of audits
- To review the internal control processes
- To review frauds and forgeries
- To consider and assess the audited accounts as well as the Management Control Report issued by the auditors.

5. Frequency of meetings

Meetings of the Board and its Committees are usually held quarterly, but may be convened at any time whenever the need arises.

The Board and its Committees met as follows:

	No. of Meetings
Board/Committees Meetings	
Board of Directors	6
Board Credit	4
Board Risk	4
Board Governance	4
Board Audit & Compliance	4
Statutory Audit Committee	3

During the year under review, management was supported by the following Management Committees

Corporate Governance (continued)

- i. Executive Management Committee chaired by the Managing Director
- ii. Management Committee chaired by the Managing Director
- iii. Human Resources Committee, chaired by an Executive Director
- iv. Assets and Liabilities Committee, chaired by the Managing Director
- v. Disciplinary Committee, chaired by an Executive Director
- vi. Doubtful Debt Recovery Committee, chaired by the Head of Risk Management Group
- vii. Information Technology Steering Committee, chaired by an Executive Director

6. Attendance at Board and Committee Meetings The Board

The Board of Directors convened six (6) times during the year

Directors	Total No. Attended	%
1. The Olor'ogun S. F. Kuku, OFR	6	100%
2. Alhaji M. Anache	6	100%
3. Dr. (Mrs.) Nadu Denloye	6	100%
4. Chief W. Belonwu	6	100%
5. Mr. Edouard Dossou-Yovo	4	70%
6. Mme Eveline Tall	4	70%
7. Mr. Oladisun Holloway	5	85%
8. Mr. Kola Karim		
*Appointed June 30, 2010	3	100%
9. Jibril Aku	6	100%
10. Foluke Aboderin	6	100%
11. Oluwagbemiga Kuye	6	100%
12. Ibironke Wilson	6	100%
13. Morenike Adepoju	6	100%
14. Jolone Okorodudu	6	100%

Board Governance Committee

The Committee convened four (4) times during the year.

Directors	Total No. Attended	%
1. The Olor'ogun S. F. Kuku, OFR *	1	100%
2. Dr. (Mrs.) Nadu Denloye *	1	100%
3. Alhaji Muazu Anache	4	100%
4. Chief W. Belonwu **	3	100%

5. Mme. Eveline Tall **	2	70%
6. Mr. Edouard Dossou-Yovo **	3	100%
7. Mr. Orikolade Karim ***	0	0%

* Ceased to be members in March 2010

** Appointed March 2010

*** Appointed June 2010

Board Credit Committee

The Committee convened four (4) times during the year.

Directors	Total No. Attended	%
1. Mr. Oladisun Holloway	4	100%
2. Chief W. Belonwu	4	100%
3. Dr. (Mrs.) Nadu Denloye **	1	100%
4. Jibril Aku	3	75%
5. Foluke Aboderin	4	100%
6. Ibironke Wilson *	3	100%

* Appointed March 2010

** Appointed September 2010

Board Audit & Compliance Committee

The Committee convened four (4) times during the year.

Directors	Total No. Attended	%
1. The Olor'ogun Sonny F. Kuku, OFR*	1	100%
2. Alhaji Muazu Anache	4	100%
3. Dr. (Mrs.) Nadu Denloye **	2	100%
4. Chief Wilfred Belonwu ***	2	100%
5. Mr. Edouard Dossou-Yovo *	1	100%
6. Mr. Oladisun Holloway **	2	100%
7. Mr. Kola Karim **	2	100%

* Ceased to be a member in March 2010

** Appointed June 2010

*** Ceased to be a member in June 2010

Board Risk Committee

The Committee convened four (4) times during the year

Directors	Total No. Attended	%
1. Dr. (Mrs.) Nadu Denloye	4	100%
2. Mr. Edouard Dossou-Yovo	3	75%
3. Mr. Oladisun Holloway *	3	100%
4. Jibril Aku *	3	100%
5. Morenike Adepoju **	2	100%
6. Ibironke Wilson ***	1	100%
7. Jolone Okorodudu **	1	50%

8. Oluwagbemiga Kuye * 3 100%
 * Appointed March 2010
 ** Appointed March 2010 and ceased to be a member in September 2010
 *** Appointed September 2010

Statutory Audit Committee

The Committee convened three times during the year.

Directors	Total No. Attended	%
1. Pastor (Dr.) Oyelakin Awobode	3	100%
2. Ms Bose Benson	3	100%
3. Mr. Ayodele Ogundeji	3	100%
4. Alhaji Muazu Anache	3	100%
5. Chief Wilfred Belonwu **	1	50%
6. Mr. Oladisun Holloway **	1	50%
7. Dr. (Mrs.) Nadu Denloye *	1	100%
8. Mr. Orikolade Karim *	1	100%

* Appointed September 2010
 ** Ceased to be member June 2010

7. Related party transactions

The Bank in the ordinary course of business entered into contracts with some companies related to some directors. All the contracts were done on arms-length basis and have been duly performed.

These are as follows:

Project Management of some Branch Transformation
 Kenarch Nigeria Limited (one of whose directors is the brother in-law of Mr. Jibril Aku). Mr. Aku formally declared his relationship with the director of the company.

Supply of some corporate gift items:

Link 96 International (One of directors of the company is related to Mrs. Ibironke Wilson). Mrs. Wilson formally declared her relationship with the director of the company.

8. Shareholder participation

The Bank is conscious of, and promotes shareholder rights. It continues to take necessary steps to ensure same. The benefits from contributions, advice and the wise counsel of shareholder members of the Statutory Audit Committee remain invaluable.

9. Whistle-blowing

In line with our commitment to instill best corporate governance practices in the institution and in compliance with regulatory requirements, all stake holders are invited to report any concern about a threatened/suspected or actual breach of any corporate governance requirement to this special e-mail address: governance@ecobank.com or telephone hotline number 234-1-7613792 for the attention of the Bank's Chief Compliance Officer or the Company Secretary.

Similarly, in order to ensure independence and integrity of our Whistle-Blowing process, the Bank currently subscribes to the KPMG Ethics Line, an independent Whistle-Blowing procedure which ensures anonymity of the whistle-blower and effective handling of issues reported. All stakeholders are enjoined to utilize the Line. The e-mail address is :

Kpmgethicsline@ng.kpmg.com.

Toll free hotlines: **07030000026, 0700000027, 08088118888, 08088228888**

Good Corporate Governance is fundamental to the long term success of any institution. This is the bedrock of the operations of the Bank and its Board.

Statement of Director's responsibilities

The Companies and Allied Matters Act and the Banks and other Financial Institutions Act, require the directors to prepare financial statements for each financial year that give a true and fair view of the state of financial affairs of the Bank at the end of the year and of its profit or loss.

The responsibilities include ensuring that the Bank:

- a• keeps proper accounting records that disclose, with reasonable accuracy, the financial position of the Bank and comply with the requirements of the Companies and Allied Matters Act and the Banks and other Financial Institutions Act;
- b• establishes adequate internal controls to safeguard its assets and to prevent and detect fraud and other irregularities; and
- c• prepares its financial statements using suitable accounting policies supported by reasonable and prudent judgements and estimates, and are consistently applied.

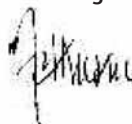
The directors accept responsibility for the annual financial statements, which have been prepared using appropriate accounting policies supported by reasonable and prudent judgements and estimates, in conformity with the:

- Nigerian Statements of Accounting Standards;
- Prudential guidelines for licensed banks;
- Relevant circulars issued by the Central Bank of Nigeria;
- Requirements of the Banks and Other Financial Institutions Act; and
- Requirements of the Companies and Allied Matters Act

The directors are of the opinion that the financial statements give a true and fair view of the state of the financial affairs of the Bank and of its profit and cash flows. The directors further accept responsibility for the maintenance of accounting records that may be relied upon in the preparation of financial statements, as well as adequate systems of internal financial control.

Nothing has come to the attention of the directors to indicate that the Bank will not remain a going concern for at least twelve months from the date of this statement.

The Olor'ogun (Dr.) Sonny Kuku, OFR



Jibril Aku Managing Director



Report of the Audit Committee

In compliance with the provisions of Section 359(3) to (6) of the Companies and Allied Matters Act 1990, the Committee considered the Audited Financial Statements for the year ended 31 December, 2010 together with the Management Control Report from the Auditors and the Bank's Response thereto at a duly convened meeting of the Committee.

In our opinion, the scope and planning of the audit for the year ended 31 December 2010 were adequate.

After due consideration, the Committee accepted the Report of the Auditors that the Financial Statements were in accordance with ethical practice and generally accepted accounting principles and give a true and fair view of the state of the Bank's financial affairs.

The Committee reviewed management's response to the Auditors findings in respect of the Management Control Report and we and the Auditors are satisfied with the management's response thereto.

The Committee reviewed insider/related party transactions and took note of their status.

The Committee therefore recommended that the Audited Financial Statements of the Bank for the year ended 31 December 2010 and the Auditor's Report thereon be presented for adoption by the Bank at the Annual General Meeting.

The Committee also approved the provision made in the Financial Statements for the remuneration of the Auditors.

April 7, 2011

Pastor (Dr.) Oyelakin Awobode
Chairman
Audit Committee



Members of the Committee

1. Pastor (Dr.) Oyelakin Awobode	Chairman
2. Ms. Bose Benson	Member
3. Mr. Ayodele Ogundeji	Member
4. Alhaji Muazu Anache	Member
5. Mr. Oladisun Holloway	Member
6. Mr. Orikolade Karim	Member

Auditor's Report



Plot 252E, Muri Okunola Street,
Off Ajose Adeogun Street
Victoria Island, Lagos, Nigeria

Report of the Independent Auditor to the Members of ECOBANK Nigeria PLC

Report on the financial statements

We have audited the financial statements of Ecobank Nigeria Plc which comprise the balance sheet as of 31 December 2010 and the profit and loss account and statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes.

Directors' responsibility for the financial statements

The directors are responsible for the preparation and fair presentation of these financial statements in accordance with Nigerian Statements of Accounting Standards and with the requirements of the Companies and Allied Matters Act and the Banks and Other Financial Institutions Act. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

Our responsibility is to express an independent opinion on the financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform our audit to obtain reasonable assurance that the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Opinion

In our opinion the financial statements give a true and fair view of the state of the Bank's financial affairs at 31 December 2010 and of its profit and cash flows for the year then ended in accordance with Nigerian Statements of Accounting Standards, the Companies and Allied Matters Act and the Banks and Other Financial Institutions Act.

Report on other legal requirements

The Companies and Allied Matters Act and the Banks and Other Financial Institutions Act require that in carrying out our audit we consider and report to you on the following matters. We confirm that:

- i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
- ii) in our opinion proper books of account have been kept by the Bank, so far as appears from our examination of those books;
- iii) the Bank's balance sheet and profit and loss account are in agreement with the books of account;
- iv) our examination of loans and advances was carried out in accordance with the Prudential Guidelines for licensed banks issued by the Central Bank of Nigeria;
- v) related party transactions and balances are disclosed in the financial statement as required by Central Bank of Nigeria Circular No. BSD/1/2004;
- vi) to the best of our information, the Bank has complied with the relevant provisions of the Banks and Other Financial Institutions Act and the relevant circulars issued by the Central Bank of Nigeria.


Chartered Accountants
Lagos, Nigeria



8 April 2011

Statement of accounting policies

The principal accounting policies adopted in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented, unless otherwise stated.

a) Basis of preparation

The financial statements are prepared in compliance with Nigerian Statements of Accounting Standards (SAS) issued by the Nigerian Accounting Standards Board (NASB). The financial statements are presented in the functional currency, Nigerian Naira (N), rounded to the nearest million and prepared under the historical cost convention as modified by revaluation of certain investment securities and property and equipment.

The preparation of financial statements in conformity with Generally Accepted Accounting Principles in Nigeria requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on the directors' best knowledge of current events and actions, actual results may differ from those estimates.

B) Segment reporting

A business segment is a group of assets and operations engaged in providing products or services that are subject to risks and returns that are different from those of other business segments. The Bank is segmented along 3 main business segment viz: Corporate banking group, Domestic banking group and Capital group.

c) Foreign currency transactions

The financial statements are presented in Nigeria Naira, which is the Bank's reporting currency.

Transactions denominated in foreign currency are converted into Naira at the rate of exchange ruling at the date of the transaction. Assets and liabilities denominated in foreign currency at the balance sheet date are translated into Naira at the rates of exchange prevailing at year-end. Exchange gains or losses are included in the profit and loss account.

d) Recognition of interest income

1• Interest income is recognised on an accrual basis, except for interest overdue for more than 90 days, which is suspended and recognised only to the extent that cash is received. Recoveries made are credited to

the profit and loss account as collected. Interest accruing on non-performing accounts is not taken to the profit and loss account until the debt is recovered.

2• Interest income accruing on advances under finance lease is amortised over the lease period to achieve a constant rate of return on the outstanding net investment.

3• Interest earned on investment securities is reported as interest income. Dividends are recognized in the income statement when the Bank's right to receive payment is established.

e) Recognition of fees, commissions and other income

Fees and commissions, where material, are amortised over the life of the related service. Otherwise, fees, commissions and other income are recognised as earned upon completion of the related service.

f) Provision against credit risk

Provision is made in accordance with the Statement of Accounting Standard for Banks and Non-Bank Financial Institutions, (SAS 10) issued by the Nigerian Accounting Standards Board (NASB), and Prudential Guidelines issued by the Central Bank of Nigeria (CBN). For each account that is not performing in accordance with the terms of the related facility, provision is made as follows:

Interest and/or principal outstanding for over:

Classification	Provision minimum
90 days but less than 180 days Substandard	10%
180 days but less than 360 days Doubtful	50%
Over 360 days Lost	100%

The Bank normally makes provision of at least 1% for performing risk asset inherent in any credit portfolio. However, the Central Bank of Nigeria and the Nigerian Accounting Standards Board have permitted all Nigerian Banks to suspend this policy for the reporting period ended 31 December 2009 and 2010.

When a loan is deemed uncollectible, it is written off against the related provision for impairments. Subsequent recoveries are credited to the provision for loan losses in the profit and loss account. If the amount of the impairment subsequently decreases due to an event occurring after the write-down, the release of the provision is credited as a reduction of the provision for impairment in the profit and loss account.

Risk assets in respect of which a provision was made are written directly to the profit and loss account when they are deemed to be not collectible.

g) Investment securities

The Bank categorises its investment securities into short and long term investment. Investment securities are initially recognised at cost and management determines the classification at initial investment.

i- Short-term investments

Short term investments are investments held temporarily in place of cash and which can be converted into cash when current financing needs make such conversion desirable. In addition, it is management's intention to hold the investment for not more than one year.

Short-term investments in treasury bills and other marketable securities are stated at net realisable value. The gain/loss on revaluation is credited/charged to profit and loss account during the year.

Investments for which there is no active market are stated at the lower of cost and net realisable value. Realised gains and losses on disposal of short term investments is taken to the income statement in the period of disposal.

ii- Long-term investments

Long term investments are investments held by management over a long period of time to earn income. Long term investments may include debt and equity securities. Long term investments in marketable securities are stated at the lower of cost and net realizable value. Investments for which there is no active market are stated at the lower of cost and net realisable value. Any discount or premium arising on acquisition of bonds is included in the original cost of the investment and is amortised over the period of purchase to maturity. Dividends receivable are included separately in dividend income when a dividend is declared. A change in market value of investment securities is not taken into account unless it is considered to be permanent.

h) Property and equipment

All property and equipment is initially recorded at cost. They are subsequently stated at historical costs less depreciation except where there is a permanent significant change in the value of the asset. Historical costs include expenditure that is directly attributable to the acquisition of assets. Costs relating to fixed asset

under construction or in the course of implementation are disclosed as work in progress, upon completion, the attributable cost of each asset is transferred to the relevant fixed assets category immediately the asset is put to use and depreciated accordingly.

Subsequent costs are included in the asset's carrying amount or are recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the asset will flow to the Bank and the cost of the asset can be measured reliably. All other repairs and maintenance are charged to the profit and loss account during the financial period in which they are incurred.

Payments in advance for items of property and equipment are included as prepayments in Other assets and upon delivery are reclassified as additions in the appropriate category of property and equipment. No depreciation is charged until the assets are put into use. Depreciation is calculated on a straight line basis to write down the cost of property and equipment to their residual values over their estimated useful lives at the following annual rates:

Leasehold improvements	Over the unexpired lease term
Leasehold land & buildings	Over the lease period
Motor vehicles	25%
Furniture & fittings	20%
Machinery & equipment	20%
Computer software	33.33%
Computer hardware	33.33%

Assets that are subjected to depreciation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount. The recoverable amount is the higher of the asset's value less costs to sell and value in use. Gains and losses on disposal are determined by comparing proceeds with the carrying amount. These are included in the profit and loss account for the year.

i) Advances under finance leases

Finance lease transactions are recorded in the books of the Bank at the net investment in the lease. Net investment in the lease is the gross investment in the lease discounted at the interest rate implicit in the lease. Gross investment in the lease is the sum of the minimum

Statement of accounting policies (continued)

lease payments plus any residual value payable on the lease. The discount on the lease is defined as the difference between the gross investment in the lease and the present value of the asset under lease. This discount is recognised as unearned in the books of the Bank and amortised to income as earned over the life of the lease at a basis that reflects a constant rate of return on the Bank's net investment on lease.

Finance leases are treated as risk assets and the net investment in the lease are subject to the provisioning policy listed in (f).

j) Business combinations

The purchase method of accounting is adopted in accounting for business combinations. The cost of an acquisition is measured as the fair value of the assets given, equity instruments issued and liabilities incurred or assumed at the date of exchange, plus costs directly attributable to the acquisition. Identifiable assets and liabilities acquired and contingent liabilities assumed in a business combination are measured at their fair values at acquisition date. The excess of the cost of acquisition over the fair value of the identifiable net assets acquired is recorded as goodwill. Goodwill is tested annually for impairment and losses recognised in the profit and loss account. If the cost of acquisition is less than the fair value of the net assets acquired, the difference is recognised directly in profit and loss.

k) Off-balance sheet transactions

Contingent liabilities arising from guaranteed commercial papers, letters of credit (clean line), performance bonds and guarantees issued on behalf of customers in the ordinary course of business are reported off-balance sheet in recognition of the risk inherent in those transactions. Income on these transactions is recognised as earned on issuance of the bond or guarantee.

l) Provisions, contingent liabilities and contingent assets

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognised when: the Bank has a present legal or constructive obligation as a result of past events; it is more likely than not that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated. Provisions are normally made for restructuring costs and legal claims. Risk assets comprise of loans and advances, advances under finance leases, etc. A contingent liability is a

possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank or the Bank has a present obligation as a result of past events but is not recognised because it is not likely that an outflow of resources will be required to settle the obligation; or the amount cannot be reliably estimated. Contingent liabilities normally comprise of legal claims under arbitration or court process in respect of which a liability is not likely to eventuate. A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank. A contingent asset is never recognised rather they are disclosed in the financial statements when they arise.

Forward exchange transactions are recognised as contingent when the commitment to deliver foreign exchange obligation at a latter date is contracted.

m) Retirement benefits

The Bank operates a defined contribution pension scheme in line with the provisions of the Pensions Act. Under the scheme the employees and the Bank each contribute 7.5% of pensionable emoluments consisting of employees basic salary, housing and transport allowance. The Bank's contributions are charged to the income statement as employee benefit expense in the period which they relate. Amounts deducted are transferred to the staff nominated Pension Fund Administrator. The employer's liability is limited to any unremitted contributions under the scheme.

In addition to the contributory pension scheme, the Bank operates a defined benefit gratuity scheme for employees who have spent 10 years and above in its employment. Additional liability in any year is charged to the income statement.

n) Income and deferred taxation

Income tax expense is the aggregate of the charge to the profit and loss account in respect of current income tax, information technology (IT) tax, education tax and deferred income tax.

Current income tax is the amount of income tax payable on the taxable profit for the year determined in accordance with the Companies Income Tax Act (CITA). Education tax is assessed at 2% of the chargeable profits. Information Technology levy is assessed at 1% of profit before tax.

The tax effects of income tax losses available for carry forward are recognised as an asset when it is probable that taxable profit will be available against which the timing difference can be utilised.

Deferred tax is provided using the liability method, and is based on timing differences resulting from the inclusion of items of income and expenditure in different periods for financial accounting and taxation purposes for all temporary differences arising between the tax bases of assets and liabilities and their carrying values for financial reporting purposes. Currently enacted tax rates are used to determine deferred income tax.

The principal timing differences arise from depreciation of property and equipment, provisions for pensions and other post retirement benefits, provisions for losses and tax losses carried forward. The rates enacted or substantively enacted at the balance sheet date are used to determine deferred income tax.

Deferred tax assets are recognised where it is probable that future taxable profit will be available against which the timing differences can be utilised.

o) Borrowed funds

Borrowed funds are recognised initially at their issue proceeds and subsequently stated at cost less any repayments. Transaction costs where immaterial, are recognized immediately in the profit and loss account. Where transaction costs are material, they are capitalized and amortised over the life of the loan.

Interest paid on borrowings is recognised in the profit and loss account for the year.

p) Offsetting

Financial assets and liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously.

q) Cash and cash equivalents

Cash comprises cash on hand and demand deposits denominated in Naira and to foreign currencies. Cash equivalents are short-term, highly liquid instruments which are:

- (a) readily convertible into cash, whether in local or foreign currency; and
- (b) so near to their maturity dates as to present insignificant risk of changes in value as a result of

changes in interest rates.

r) Ordinary share capital

i- Share issue costs

Incremental costs directly attributable to the issue of new shares or to the acquisition of a business are shown in equity as a deduction, net of tax, from the proceeds.

ii- Dividends on ordinary shares

Dividends on ordinary shares are appropriated from revenue reserve in the period they are approved by the Bank's shareholders.

Dividends for the year that are approved by the shareholders after the balance sheet date are dealt with in the subsequent events note.

Dividends proposed by the Directors' but not yet approved by members are disclosed in the financial statements in accordance with the requirements of the Company and Allied Matters Act.

s) Sales of loans or securities

A sale of loan or security without recourse to the Bank is accounted for as a disposal and the assets excluded from the balance sheet. Profits or losses on sale of loans or securities without recourse to the Bank is recognised by the Bank when the transaction is completed.

The Bank regards a sale of loans or securities as without recourse, if it satisfies all the following conditions. Any sale not satisfying these conditions will be regarded as with recourse.

- control over the economic benefits of the asset must be passed on to the buyer;
- the Bank can reasonably estimate any outstanding cost; and
- there must not be any repurchase obligations

A sale or transfer of loans or securities with recourse where there is an obligation to, or an assumption of, repurchase is not treated as a sale, and the asset remains in the Bank's balance sheet, with any related cash received recognised as a liability.

Profit arising from sale or transfer of loan or securities with recourse to the seller is amortised over the remaining life. However, losses are recognised as soon as they can reasonably be estimated.

Where there is no obligation to or assumption of repurchase, the sale will be treated as a disposal and the asset excluded from the balance sheet, and any contingent liability disclosed.

Profit and Loss Account

For the year ended 31 December 2010

	Note	December 2010 N'million	December 2009 N'million
Gross earnings		58,313	59,864
Interest and similar income	3	43,713	42,299
Interest and similar expense	4	(15,159)	(19,042)
Net interest income		28,554	23,257
Fee and commission income	5	10,981	10,228
Fee and commission expense		(146)	(58)
Net fee and commission income		10,835	10,170
Foreign exchange income		3,400	7,287
Income from investments	6	218	44
Other income		1	6
Operating income		43,008	40,764
Operating expenses	7	(30,521)	(30,614)
Diminution in asset values	15	(10,367)	(16,094)
Profit before tax		2,120	(5,944)
Tax charge	8	(501)	1,356
Profit after tax		1,619	(4,588)
Appropriated as follows:			
Statutory reserve		-	-
Transfer to retained earnings		1,619	(4,588)
		1,619	(4,588)
Earning per share (basic)	30	12k	(64k)
Earning per share (diluted)	30	12k	(33k)

The accounting policies on pages 32 to 35 and notes on pages 39 to 58 form an integral part of these financial statements.

Balance sheet

As of 31 December 2010

	Note	December 2010 N'million	December 2009 N'million
Assets			
Cash and balances with the Central Bank	9	19,437	9,524
Bills discounted	10	1,233	-
Treasury bills	11	20,756	15,116
Due from other banks	12	100,339	73,490
Loans and advances to customers	13	231,108	183,719
Advances under finance lease	16	5,999	6,000
Investment securities	18	19,656	15,387
Other assets	19	35,428	29,971
Deferred tax asset	25	688	1,073
Property and equipment	20	19,595	21,382
		454,239	355,662
Liabilities			
Customer deposits	21	340,147	243,831
Due to other banks	22	939	17,147
Other borrowings	23	3,760	4,576
Other liabilities	24	34,744	16,361
Current income tax	8	329	213
		379,919	282,128
Equity			
Ordinary share capital	26	6,940	3,609
Share premium	26	54,119	11,917
Deposit for shares	28	-	46,366
Retained earnings	27	(1,242)	(2,861)
Other reserves	27	14,503	14,503
		74,320	73,534
Total equity		74,320	73,534
Total equity and liabilities		454,239	355,662
Acceptances and guarantees	29	87,246	93,723

The financial statements and notes on page 36 to 58 were approved by the Board of Directors and signed on its behalf by:

The Olor'ogun (Dr.) Sonny F. Kuku, OFR
(Chairman)

Jibril Aku
(Managing Director)

The accounting policies on pages 32 to 35 and notes on pages 39 to 58 form an integral part of these financial statements.

Statement of Cash Flows

For the year ended 31 December 2010

	Note	December 2010 N'million	December 2009 N'million
OPERATING ACTIVITIES			
Cash generated from/(used in) operations	34	52,661	(98,393)
Tax paid	8	-	(527)
Net value added tax paid		(325)	(445)
Net cash generated from/(used in) operating activities		52,336	(99,365)
FINANCING ACTIVITIES			
Repayment of long term borrowings		(816)	-
Proceeds from long term borrowings		-	882
Interest paid on long term borrowing	4	(149)	(178)
Net cash (used in) / generated from financing activities		(965)	704
INVESTING ACTIVITIES			
Purchase of long term investment securities		(5,734)	(1,397)
Dividend income	6	218	44
Purchase of property, plant and equipment	20	(1,636)	(5,292)
Proceeds from sale of property and equipment		558	46
Net cash used in investing activities		(6,594)	(6,599)
Increase/(decrease) in cash and cash equivalents		44,777	(105,260)
Analysis of changes in cash and cash equivalents			
At start of the year	35	94,586	199,846
At end of the year	35	139,363	94,586
Increase/(decrease) in cash and cash equivalents		44,777	(105,260)

The accounting policies on pages 32 to 35 and notes on pages 39 to 58 form an integral part of these financial statements.

Notes to the Financial Statements

1) General information

Ecobank Nigeria Plc (hereinafter referred to as "the Bank") was incorporated as a public limited liability company on October 7, 1986, and was granted banking licence on April 24, 1989. The Bank became listed on the Nigerian Stock Exchange by introduction on April 24, 2006. The Bank is a subsidiary of Ecobank Transnational Incorporated (ETI), Lome, incorporated in the Republic of Togo which holds 85.1% of its equity; while the balance is held by Nigerian individual and institutional investors.

The principal activity of the Bank is the provision of commercial banking services; which include domestic and corporate banking services. The Bank had opted for commercial bank licence with National Banking status in line with the new Banking Model by the Central Bank of Nigeria.

2) Segment analysis

The Bank's operations by major business segments during the year are summarised below:

- (i) Domestic banking - provides banking services to governments, small and medium scale enterprises and local companies including retail solutions to consumers
- (ii) Corporate banking - provides a broad range of financial solutions to multinationals, regional companies, state-owned companies, non-governmental multinational organisations and financial institutions.
- (iii) Ecobank Capital comprises our treasury, investment banking, and asset management businesses which focus on financial markets and investors.

	Corporate Banking Group	Domestic Banking Group	Ecobank Capital	Total	Corporate Banking Group	Domestic Banking Group	Ecobank Capital	Total
	December 2010				December 2009			
	N'million	N'million	N'million	N'million	N'million	N'million	N'million	N'million
Revenue :								
- Derived from external customers	14,671	31,689	11,953	58,313	16,065	16,702	27,097	59,864
- Derived from other business segments	1,940	1,240	(3,180)	-	(3,875)	12,415	(8,540)	-
Total revenue	16,611	32,929	8,773	58,313	12,190	29,117	18,557	59,864
Total cost								
- Interest expense	(5,939)	(6,010)	(3,210)	(15,159)	(5,372)	(4,765)	(8,905)	(19,042)
- Risk and other asset provisions	(804)	(9,563)	-	(10,367)	(1,663)	(14,431)	-	(16,094)
- Other operating expenses	(6,146)	(20,631)	(3,890)	(30,667)	(4,220)	(21,510)	(4,942)	(30,672)
Total cost	(12,889)	(36,204)	(7,100)	(56,193)	(11,255)	(40,706)	(13,847)	(65,808)
Profit/ (loss) before tax and extraordinary item	3,722	(3,274)	1,673	2,120	935	(11,589)	4,710	(5,944)
Tax	-	-	-	(501)	-	-	-	1,356
Profit/ (loss) after tax and extraordinary item	3,722	(3,274)	1,673	1,619	935	(11,589)	4,710	(4,588)
Segment asset	82,387	210,431	161,421	454,239	90,235	151,909	113,518	355,662
Segment liabilities	135,850	239,370	4,699	379,919	68,659	191,746	21,723	282,128
Net asset	(53,463)	(28,939)	156,722	74,320	21,576	(39,837)	91,795	73,534

All transactions between business units were conducted at an arms length basis. Internal charges and transfer pricing adjustments are reflected in the performance of each segment. The Bank operates in a single geographical location, thus no segmentation based on geographical location is presented in this financial statement.

Notes to the Financial Statements (continued)

3) Interest and similar income

	December 2010 N'million	December 2009 N'million
a) Source		
Placements	4,632	5,280
Treasury bills and investment securities	3,725	3,662
Loans and advances	34,256	31,657
Advances under finance lease	1,100	1,700
	43,713	42,299
b) Geographical location		
Interest income earned in Nigeria	43,578	41,732
Interest Income earned outside Nigeria	135	567
	43,713	42,299

Interest income earned outside Nigeria represents interest earned on foreign placement with banks.

4) Interest and similar expense

	December 2010 N'million	December 2009 N'million
a) Source		
Current accounts	1,504	1,952
Savings accounts	457	511
Time deposits	12,916	10,932
Inter-bank takings	133	5,469
Borrowed funds	149	178
	15,159	19,042
b) Geographical location		
Interest expense paid in Nigeria	14,969	18,260
Interest expense paid outside Nigeria	190	782
	15,159	19,042

Included in the interest expense paid outside Nigeria is an amount of N39.9 million (December 2009: N60 million) representing expense paid on takings from foreign banks.

5) Fees and commission income

	December 2010 N'million	December 2009 N'million
Credit related fees	2,277	2,183
Commission on turnover	2,486	2,686
Commission on off-balance sheet transaction	2,079	1,358
Remittance fees	34	31
Letters of credit commissions and fees	1,070	1,245
Facility management fees	200	114
Commission on transfers	250	1,116
Other fees and commissions	2,585	1,495
	10,981	10,228

6) Income from investments

	December 2010 N'million	December 2009 N'million
Dividend income	218	44
	218	44

7) Operating expenses

	December 2010 N'million	December 2009 N'million
Staff costs (see note 39)	12,814	13,195
Depreciation (see note 20)	2,866	2,692
Auditors' remuneration	90	100
Directors' emoluments (see note 39)	293	228
Other operating expenses (see note 36)	14,458	14,399
	30,521	30,614

8) Current income tax

	December 2010 N'million	December 2009 N'million
Charge		
Current tax	-	-
Education tax	95	-
Technology tax	21	-
Capital gains tax	-	-
Income tax charge	116	-
Over provision in prior years	-	-
Deferred tax credit (see note 25)	385	(1,356)
Change/(credit) for the year	501	(1,356)
Payable		
At start of year	213	752
Tax paid	-	(527)
Income tax charge	116	-
Write back - prior year over provision	-	(12)
At end of year	329	213

Notes to the Financial Statements (continued)

9) Cash and balances with the Central Bank

	December 2010 N'million	December 2009 N'million
(a) Cash and balances with regulatory bodies comprise:		
Cash	13,688	5,953
Operating account with Central Bank	3,347	27
Included in cash and cash equivalents	17,035	5,980
Mandatory reserve deposits with Central Bank	2,402	3,544
	19,437	9,524

(b) Mandatory deposits are not available for use in the Bank's day to day activities.

10) Bills discounted

	December 2010 N'million	December 2009 N'million
Sovereign debt note	1,233	-

This represents discounted sovereign debt note issued by the Federal Government of Nigeria to the Bank's customers in respect of importation and supply of petroleum products.

11) Treasury bills

	December 2010 N'million	December 2009 N'million
Treasury bills	20,756	15,116

(a)(i) Included in the treasury bills is N9.21 billion (2009: N5.42 billion) worth of treasury bills pledged as collateral to Federal Inland Revenue Service, eTransact, Nigeria Interbank Settlement System, Interswitch, GT Bank and Central Bank of Nigeria.

(a)(ii) The original cost of the treasury bills as at 31 December 2010 was N19.76 billion (31 December 2009: N14.73 billion).

12) Due from other banks

	December 2010 N'million	December 2009 N'million
(a)(i) Due from other banks comprise:		
Current balances with banks within Nigeria	2,163	1,886
Current balances with banks outside	26,590	27,848
Nigeria Placements with banks and discount houses	71,586	43,756
	100,339	73,490

(a)(ii) Balances with banks outside Nigeria include N2.23 billion (2009: N2.75 billion) which represents the naira value of foreign currency bank balances held on behalf of customers in respect of letters of credit transactions. The corresponding liability is included in other liabilities. (See Note 24). The amount is not available for the day to day operations of the Bank.

(a)(iii) Included in placements with banks and discount houses are placements with banks within Nigeria of N65.05 billion (2009: N43.59 billion).

13) Loans and advances to customers

	December 2010 N'million	December 2009 N'million
(a)(i) Loans and advances to customers comprise:		
Overdrafts	111,715	104,899
Term loans	150,103	113,062
Others (see note (a) (ii) below)	3,705	6,352
	265,523	224,313
Loan loss provision (note 14 (a))	(26,587)	(29,290)
Interest in suspense (note 14 (b))	(7,828)	(11,304)
	231,108	183,719
(a)(ii) Included in the gross loans and advances were total interest receivables from customers amounting to N1.15 billion (2009: N2.67 billion).		
(a)(iii) Other loans and advances represent Bankers' Acceptance (BA's) and Commercial Paper (CP's). The balance was re-classified from off balance sheet BA's and CP's to loans and advances in line with CBN circular BSD/DIR/GEN/CIR/03/018 issued on 23 July 2009 on "Suspension of BA's and CP's as off balance-sheet items".		
(a)(iv) Included in the gross loans and advances were loans re-booked as a result of the Bank of Industry (BOI) intervention funds of N12.92 billion received during the year.		
(b) Analysis by performance		
Performing	200,984	134,693
Non-performing:		
• substandard	3,916	44,676
• doubtful	19,433	22,938
• lost	41,190	22,006
	265,523	224,313
(d) Analysis by maturity		
0-30 days	107,070	93,089
1-3 months	39,425	17,626
3-6 months	10,232	1,709
6-12 months	5,718	5,243
Over 12 months	103,078	106,646
	265,523	224,313
(e)(i) Analysis by security		
Secured against real estate	22,856	17,324
Secured by shares	51,856	64,165
Otherwise secured	145,265	119,359
Unsecured	45,546	23,465
	265,523	224,313

(e)(ii) Included in loans and advances is a total loan amount of N0.715 billion secured by cash held in various deposit accounts on behalf of customers.

Notes to the Financial Statements (continued)

14) Loan loss provision and interest in suspense

	December 2010 N'million	December 2009 N'million
(a)(i) Movement in loan loss provision		
At start of year:		
• Non-performing	29,290	13,672
• performing	-	973
	29,290	14,645
Additional provision:		
• Non-performing	8,746	15,049
• performing	-	-
Amounts written off	(7,384)	(149)
Provision no longer required	(4,065)	(255)
	(2,703)	14,645
At end of year:		
• Non-performing	26,587	29,290
• performing	-	-
	26,587	29,290
(a)(ii) General provision of 1% on performing loans was not made during the year as a result of the waiver from the Central Bank of Nigeria and Nigerian Accounting Standards Board.		

	December 2010 N'million	December 2009 N'million
(b) Movement in interest-in-suspense		
At start of year:	11,304	6,414
Suspended during the year	9,735	5,142
Amounts written back	(9,490)	(163)
Amounts written off	(3,721)	(89)
At end of year	7,828	11,304

15) Diminution in asset values

	December 2010 N'million	December 2009 N'million
(a) The charge for the year is analysed as follows:		
Loans and advances - specifics	8,746	15,049
Loans and advances - general	-	-
Provision no longer required	(851)	(255)
Write back on advances under finance lease	(131)	158
Provision for off-balance sheet items	-	15
Bad debt written off	2,266	249
Provision for diminution of investments	296	114
Provision for other assets	41	764
	10,367	16,094

16) Advances under finance lease

	December 2010 N'million	December 2009 N'million
(a) Advances under finance lease comprise:		
Gross investment	6,970	8,073
Less: Unearned income	(758)	(1,729)
Net investment	6,212	6,344
Less: Provision	(213)	(344)
	5,999	6,000
(b) Analysis by performance		
Performing	6,066	5,626
Non-performing:		
• substandard	20	219
• doubtful	102	287
• lost	24	212
	6,212	6,344
(c) Analysis by maturity		
0-30 days	22	7
1-3 months	25	77
3-6 months	114	159
6-12 months	991	787
Over 12 months	5,060	5,314
	6,212	6,344

17) Movement in Advances under finance lease provision

	December 2010 N'million	December 2009 N'million
At start of year:		
• Non-performing	344	98
• performing	-	88
	344	186
Additional provision:		
• Non-performing	(131)	158
• performing	-	-
Provision no longer required	-	-
Amounts written off	-	-
	(131)	158
At end of year:		
• Non-performing	213	344
• performing	-	-
	213	344

Notes to the Financial Statements (continued)

18) Investment securities

	December 2010 N'million	December 2009 N'million
(a) Long term investments		
(a)(i) <u>Debt securities @ cost</u>		
Federal Govt. Bonds (see note (c) (i) below)	1,879	1,379
State Government Bonds (see note (d) below)	816	-
Crusader Insurance Plc Bond (see note (e) below)	400	400
(a)(ii) <u>Unlisted debt securities</u>		
AMCON Bonds (see note (f) (i) & (ii) below)	4,177	-
Corporate Bonds (see note (g) below)	250	-
(a)(iii) <u>Unlisted equity securities</u>		
Express Discount House Limited	181	181
First Securities Discount House Limited	479	479
EDC Securities Limited	111	111
Afreximbank	32	32
Valucard Nigeria Plc	5	5
Central Securities Clearing System	125	125
Nigerian Automated Clearing System	60	60
Card Technology Limited	200	200
SME II Partnership	94	99
National e-Government Strategies	25	25
Tinapa Business Resort Limited	500	500
Accion Microfinance Limited	232	232
Aureos West Africa Fund	177	177
	9,743	4,008
Provision for diminution in value	(227)	(20)
	9,516	3,988
(a)(iv) <u>Listed equity securities</u>		
Cadbury Nigeria Plc (market value: N2.8 million)	3	3
Guaranty Trust Bank Plc (market value: N11.1 million)	8	8
Nigerian Breweries Plc (market value: N23.1 million)	11	11
Nig-German Chemicals Plc (market value: Nil)	-	-
Oando Plc (market value: N11.2 million)	14	14
Union Bank Plc (market value: N0.05 million)	-	-
DAAR Communication Plc (market value: N13.3 million)	209	209
Provision for diminution in value	(184)	(184)
	61	61
(b) Short term investments		
(b)(i) <u>Debt securities</u>		
FGN Bonds (see note (i)(ii) below)	6,686	11,338
(b)(ii) <u>Unlisted debt securities</u>		
Promissory notes (see note (j) below)	3,393	-
	10,079	11,338
Total investment securities	19,656	15,387

18) Investment securities (continued)

	December 2010 N'million	December 2009 N'million
Movement in long term investments		
At start of year	4,049	2,366
Additions	5,743	1,840
Redemption of long term bonds	(8)	-
Provision for diminution in value	(207)	(114)
Disposals -	-	(43)
At end of year	9,577	4,049
(c)(i) The analysis of FGN Bonds - Held to maturity is as follows:		
4th FGN Bond Series 6 (9.20%)	550	50
4th FGN Bond Series 5 (9.23%)	500	500
4th FGN Bond Series 2 (9.50%)	105	105
4th FGN Bond Series 9 (9.35%)	44	44
4th FGN Bond Series 10 (9.50%)	80	80
3rd FGN Bond Series 8 (12.00%)	500	500
3rd FGN Bond Series 9 (15.00%)	100	100
	1,879	1,379
(c)(ii) The market value of the FGN Bonds held to maturity was N1.95 billion (2009: N1.93 billion).		
(d) State Government Bonds represent investment in the Lagos state (2nd tranche) bond at coupon rate of 10% for the tenure of 7 years		
(e) Crusader Insurance Plc Bond represents the Bank's investment in Crusader unsecured debenture stock at coupon rate of 12% for the tenure of 5 years.		
(f)(i) AMCON (Asset Management Corporation of Nigeria) Bonds represent bonds received as consideration value on sale of toxic risk assets to the AMCON.		
(f)(ii) The realizability of the AMCON bonds is subject to (any) adjustment which the AMCON might make within 12 months in line with the AMCON guidelines after due diligence on the information supplied by the Bank is performed to confirm the pricing of the loans sold.		
(g) The Corporate bond represents Flour Mills of Nigeria Plc unsecured bond at coupon rate of 12% for the tenure of 5 years.		
(h)(i) Unlisted equity securities represent the Bank's investments under the Small and Medium Enterprises Equity Investment Scheme (SMEEIS) per the Policy Guidelines for 2001 Fiscal Year (Monetary Policy Circular No. 35). A total of N1.23 billion (2009: N1.23 billion) have so far been invested under the scheme.		
(h)(ii) The valuation of the unlisted equity securities was performed by the Management. The valuation was performed on 31 December 2010 using net assets basis of valuation.		
	December 2010 N'million	December 2009 N'million
(i)(i) The analysis of FGN Bonds - Trading comprise:		
3rd FGN Bond Series 13 (12.99%)	1,136	1,100
3rd FGN Bond Series 15 (10.98%)	310	300
4th FGN Bond Series 1 (10.75%)	-	300
4th FGN Bond Series 10 (9.50%)	156	100
4th FGN Bond Series 11 (9.25%)	-	200
4th FGN Bond Series 12 (7.00%)	-	200
4th FGN Bond Series 14 (8.99%)	-	102
4th FGN Bond Series 2 (9.50%)	-	350
4th FGN Bond Series 3 (10.75%)	84	175
4th FGN Bond Series 4 (9.00%)	-	1,100
4th FGN Bond Series 5 (9.23%)	208	100

Notes to the Financial Statements (continued)

18) Investment securities (continued)

	December 2010 N'million	December 2009 N'million
4th FGN Bond Series 6 (9.20%)	214	50
4th FGN Bond Series 7 (7.97%)	-	350
4th FGN Bond Series 8 (9.85%)	197	200
4th FGN Bond Series 9 (9.35%)	435	500
5th FGN Bond Series 1 (9.45%)	97	1,800
5th FGN Bond Series 2 (10.70%)	771	1,673
5th FGN Bond Series 4 (10.50%)	10	211
5th FGN Bond Series 5 (15.00%)	408	251
6th FGN Bond Series 1 (9.92%)	168	266
6th FGN Bond Series 2 (10.50%)	1,337	1,306
6th FGN Bond Series 3 (12.49%)	389	204
6th FGN Bond Series 4 (7.00%)	240	100
6th FGN Bond Series 5 (8.50%)	183	400
7th FGN Bond Series 1 (5.50%)	269	-
7th FGN Bond Series 2 (4.00%)	74	-
	6,686	11,338

(i)(ii) The original cost of the FGN Bonds - trading as at 31 December 2010 was N6.775 billion (2009: N11.933 billion).

(j) The promissory notes were issued by the Central Bank of Nigeria in respect of acquired AIB (Africa International Bank) customers' deposits verified and paid during the year.

19) Other assets

	December 2010 N'million	December 2009 N'million
Interest and fee receivable	625	1,543
Prepayments	1,824	1,452
Accounts receivable	18,585	13,827
Pledged bond (see note (a)(i))	9,148	-
Pledged treasury bills (See note (a)(ii) below)	3,769	12,150
Other receivables	2,437	2,041
Provision for doubtful receivables (see note (b) below)	(960)	(1,042)
	35,428	29,971

(a)(i) Pledged bonds represent face value of FGN (Federal Government of Nigeria) Bonds held by BOI (Bank of Industry) as collateral in respect of loans obtained for the purpose of on-lending to manufacturing customers.

(a)(ii) Treasury bills sold was nil (2009: N12.15 billion) under repurchase agreements are classified as other asset balances in accordance with Central Bank of Nigeria circular BSD/8/2003. The corresponding liability is recognised in other liabilities (Note 22).

(b) Movement in provision for doubtful receivables:

	December 2010 N'million	December 2009 N'million
At start of the year	1,042	278
Provision charged during the year	41	764
Write-off on account receivables	(123)	-
At end of the year	960	1,042

20) Property and equipment

	Work in progress	Leasehold improvements	Leasehold land and buildings	Motor vehicles	Furniture and fittings	Machinery & equipment	Computer software	Computer hardware	Total
	N'million	N'million	N'million	N'million	N'million	N'million	N'million	N'million	N'million
Cost									
1 January 2010	2,764	1,375	12,494	2,921	587	4,234	1,205	3,586	29,166
Additions	416	33	207	192	110	541	5	132	1,636
Transferred from WIP	(911)	207	-	321	7	311	-	65	-
Disposals	(498)	-	-	(181)	(12)	(110)	-	(58)	(859)
Reclassifications	-	4	-	-	-	(4)	-	-	-
At 31 December 2010	1,771	1,619	12,701	3,253	692	4,972	1,210	3,725	29,943
Depreciation									
1 January 2010	-	392	539	1,567	211	1,295	731	2,419	7,784
Charge for the year	-	48	243	636	130	740	324	745	2,866
Disposal	-	-	-	(152)	(6)	(88)	-	(56)	(302)
At 31 December 2010	-	440	782	2,051	335	2,577	1,055	3,108	10,348
Net book amounts									
At 31 December 2010	1,771	1,179	11,919	1,202	357	2,395	155	617	19,595
At 31 December 2009	2,764	983	11,955	1,354	376	2,309	474	1,167	21,382

The Bank applies the straight line method of depreciation of its property and equipment to allocate the cost of the assets over their estimated economic useful life.

21) Customer deposits

	December 2010 N'million	December 2009 N'million
Current deposits	100,082	71,374
Savings deposits	33,630	25,676
Term deposits	115,680	93,012
Domiciliary deposit	90,755	53,769
	340,147	243,831

Included in the customer deposits were total interest payable to customers amounting to N0.62 billion (2009: N1.44 billion).

	December 2010 N'million	December 2009 N'million
Analysis by maturity		
0-30 days	284,315	206,234
1-3 months	50,698	34,216
3-6 months	4,137	1,339
6-12 months	454	1,844
Over 12 months	543	198
	340,147	243,831

Notes to the Financial Statements (continued)

22) Due to other banks

	December 2010 N'million	December 2009 N'million
Items in course of collection	939	2,488
Current balances with banks	-	2,509
Open buy back treasury bills	-	12,150
	939	17,147

23) Other borrowings

	December 2010 N'million	December 2009 N'million
International Finance Corporation (see note (i) below)	3,082	3,691
Deutsche Bank (see note (ii) below)	678	885
	3,760	4,576

- (i) The amount represents outstanding balance (\$22.45 million) on dollar denominated on-lending credit obtained from the International Finance Corporation. The facility will expire on or after 24 November 2015 and has a rate of 2.75% above 3 month's LIBOR.
- (ii) The amount represents outstanding balance (\$4.5 million) on dollar denominated loan from Deutsche Bank with Sun and Sand Industries as the beneficiary. The facility will run for 2 years ending in June 2012 at 1.8% above LIBOR payable semi-annually.

	December 2010 N'million	December 2009 N'million
Analysis by maturity		
0-30 days	226	-
1-3 months	-	-
3-6 months	342	340
6-12 months	569	1,013
Over 12 months	2,623	3,223
	3,760	4,576

24) Other liabilities

	December 2010 N'million	December 2009 N'million
Customers' deposit for letters of credit	2,232	2,754
Unearned income	2,025	1,415
Interest payable	16	7
Account payables	27,528	8,466
Unclaimed balances	1,179	1,363
Provision on losses for off balance sheet	18	18
Other	1,746	2,338
	34,744	16,361

25) Deferred tax asset

	December 2010 N'million	December 2009 N'million
Deferred tax liabilities	-	(283)
Deferred tax assets	-	1,356
	-	1073
Movement in deferred taxes:		
At start of year	1,073	(283)
(Charge)/abatement	(385)	1,356
At end of year	688	1,073

26) Share capital

	December 2010 N'million	December 2009 N'million
Authorised		
30 billion ordinary shares of 50 kobo each (2009: 30 billion of 50 kobo each)	15,000	15,000
Issued and fully paid		
(i) Ordinary shares		
13,879,951,642 (31 December 2009: 7,218,075,642) ordinary shares of 50 kobo each	6,940	3,609
The movement on this account during the year is as follows:		
At start of year	3,609	3,609
	3,609	3,609
Issued during the year (see note 28)	3,331	-
At end of year	6,940	3,609
(ii) Share premium		
The movement on this account during the year is as follows:		
At start of year	11,917	11,917
	11,917	11,917
Premium from the share issue (see note 28)	42,202	-
At end of year	54,119	11,917

Movement in share capital and premium during the year is attributable to the allotment of 6,661,876,000 ordinary shares of 50 kobo each at N7.00 per share to Ecobank Transnational Incorporated via Special Placement exercise as endorsed by Securities and Exchange Commission on February 6, 2010 (see note 28).

Notes to the Financial Statements (continued)

27) Reserves

	N'million Statutory reserve	N'million SMIEIS reserve	N'million Capital reserve	N'million Retained earnings	N'million Total
(i) At prior period start - 1 January 2009	6,135	1,150	7,218	1,727	16,230
Transfer from profit and loss account	-	-	-	(4,588)	(4,588)
At 31 December 2009/1 January 2010	6,135	1,150	7,218	(2,861)	11,642
Transfer from profit and loss account	-	-	-	1,619	1,619
At year end 31 December 2010	6,135	1,150	7,218	(1,242)	13,261

	December 2010 N'million	December 2009 N'million
(ii) Analysis of other reserves		
Statutory reserve	6,135	6,135
SMIEIS reserve	1,150	1,150
Capital reserve	7,218	7,218
	14,503	14,503

28) Deposit for shares

On 6 February 2010, the Securities and Exchange Commission gave final clearance to the Special Offer exercise and share allotment basis. Management approved appropriation of the deposit for share account to ordinary share and share premium accounts accordingly. The Special Placing was officially listed on Nigerian Stock Exchange floor on July 6, 2010.

29) Contingent liabilities and commitments

(a) Legal proceedings

There were a number of legal proceedings outstanding against the Bank at 31 December 2010 with claims totalling N9.1 billion (2009: N6.6 billion). Apart from provisions of N17 million made in the accounts, no further provision has been made in these financial statements for outstanding legal claims because the directors, based on legal advice from the Bank's solicitors and legal advisors, are of the opinion that no significant liability will arise there from.

(b) Capital commitments

As at the balance sheet date, the Bank had a capital commitment of N190 million (31 December 2009: N686 million) in respect of buildings and equipment purchases.

(c) Acceptances and guarantees

In the normal course of business, the Bank is party to financial instruments with off-balance sheet risk. The instruments are used to meet the credit and other financial requirements of customers. The contractual amounts of the off-balance sheet financial instruments are:

	December 2010	December 2009
	N'million	N'million
Performance bonds and guarantees	46,419	37,914
Letters of credit	22,603	20,007
Guaranteed commercial papers	13,055	32,299
Forward exchange transaction	5,169	3,503
	87,246	93,723

30) Earnings/(loss) per share

Earnings per share (actual) is calculated by dividing the profit after tax by the number of shares in issue during the period, while earnings per share (basic) is calculated by using the weighted average number of shares in issue during the period as the denominator. Earnings per share is calculated by using the number of shares outstanding as at the balance sheet date as a common denominator for all years.

	December 2010	December 2009
Profit after tax (N'million)	1,619	(4,588)
Net profit attributable to shareholders (N'000)	1,618,628	(4,587,893)
Number of shares in issue during the year (in thousands)	13,879,952	7,218,076
Weighted average number of shares (in thousands)	13,879,952	7,218,076
Diluted number of shares (in thousands)	13,222,890	13,879,952
Earnings per share (EPS) - basic	12k	(64k)
Earnings per share (EPS) - diluted	12k	(33k)

31) Contravention with banking regulation

The Bank did not contravene any provision of the Banks and Other Financial Institutions Act and relevant circulars issued by the Central Bank of Nigeria.

32) Comparatives

Where necessary, comparative figures have been adjusted to conform with changes in presentation in the current year.

Notes to the Financial Statements (continued)

33) Post balance sheet events

In April 2011, the Bank sold a total of N55.55billion worth of loans to Assets Management Corporation of Nigeria (AMCON) and received consideration bonds of N42.39 billion from AMCON in return. In line with the sales agreement, the realizability of the AMCON bonds is subject to (any) adjustment which the AMCON might make within 12 months in line with the AMCON guidelines.

34) Cash generated from operations

	Note	December 2010 N'million	December 2009 N'million
(i) Reconciliation of profit before tax to cash generated from operations			
Operating profit/(loss)		2,120	(5,944)
Provision - loans and advances	15	8,746	15,049
Provision - other assets and contingencies	15	41	764
Write back - finance leases	15	(131)	158
Provision - investment securities	15	296	114
Provision - off-balance sheet items	14	-	15
Loans written off	15	2,266	249
Recoveries/provision no longer required	15	(851)	(255)
Increase in interest in suspense		(3,475)	4,889
Depreciation on fixed assets	20	2,866	2,692
(Gain)/loss on disposal of property and equipment		(1)	(10)
Interest paid on long term loan	4	149	178
Investment income	6	(218)	(44)
Operating profit before changes in operations		11,808	17,855
(ii) (Increase) / decrease in operating assets:			
Loans to customers		(52,254)	(58,336)
Advances under leases		133	2,744
Short term investment		1,258	8,051
Interest receivable and prepayment		546	662
Accounts receivable		(4,758)	(773)
Cash reserve balance		1,141	(908)
Other assets		(1,163)	4,568
		(55,097)	(43,992)
(iii) Increase / (decrease) in operating liabilities:			
Customer deposits		96,316	(66,883)
Due to other banks		(16,208)	(6,766)
Customers' deposit for foreign currency denominated transactions		(521)	943
Interest payable		9	(744)
Unearned income		609	(2,700)
Deposit for shares		-	1,296
Value added tax paid		325	445
Other payables		15,420	2,153
		95,950	(72,256)
(iv) Cash generated from/(used in) operations		52,661	(98,393)

35) Cash and cash equivalents

	December 2010 N'million	December 2009 N'million
For the purposes of the statement of cash flows, cash and cash equivalents include:		
Cash and balances with central bank (less restricted cash - see note 9)	17,035	5,980
Treasury bills (see note 11)	20,756	15,116
Due from banks (see note 12)	100,339	73,490
Bills discounted (see note 10)	1,233	-
	139,363	94,586

36) Other operating expenses

	December 2010 N'million	December 2009 N'million
Advertisement and business promotion	847	930
Information, communication and technology	1,237	2,060
Insurance expenses	2,191	1,925
Consultancy and advisory expenses	2,274	2,046
Premises expenses	2,072	2,092
Equipment running costs	1,315	725
Motor vehicle running costs	503	554
Cash processing costs	1,245	1,298
Business travels	515	586
Office consumable expenses	398	406
Other operating expenses	1,861	1,777
	14,458	14,399

37) Related party transactions

A number of banking transactions were entered into with related parties in the normal course of business. These include loans and deposits. The volume of related-party transactions and outstanding balances at the year-end are as follows:

(a) Risk assets outstanding as of 31 December 2010

Included in loans and advances is an amount of N2.66 billion (2009: N1.06 billion) representing credit facilities to companies in which certain directors and shareholders have interests and personal loans to directors. The balances as at 31 December, 2010 are as follows:

Name of company/individual	Relationship	Facility Type	N'million	Status	Security
Osigwe Foods and Agro Ind. Company Ltd	Ex-Joint director	Overdraft	617.9		Debenture on fixed & floating assets
Costain (West Africa) Plc	Joint director	Overdraft	235.4		Legal mortgage
Costain (West Africa) Plc	Joint director	Lease	373.0	Performing	Asset financed
Costain (West Africa) Plc	Joint director	Overdraft	206.1	Performing	Legal mortgage
Nigerian Ropes Plc	Joint director	Term Loan	113.0	Performing	Legal mortgage
Learning Gate School	Joint director	Lease	1.6	Performing	Asset financed
Chief J.A Odeyemi	Ex-Director	Overdraft	1.0	Performing	Shares
Patrick Akinwuntan	Ex-Director	Mortgage	5.5	Performing	Mortgage property
Offong & Hamda Ambah	Ex-Dir. of Parent spouse	Mortgage	80.5	Performing	Mortgage property

Notes to the Financial Statements (continued)

37) Related party transactions (continued)

Name of company/individual	Relationship	Facility Type	N'million	Status	Security
Ambah Offong Okon	Ex-Director	Mastercard	0.4	Performing	Clean
Gbenga Kuye	Director	Mortgage	86.9	Performing	Mortgage property
Adepoju Morenikeji	Director	Mastercard	1.0	Performing	Clean
Okorodudu Jolone	Director	Mortgage	27.0	Performing	Mortgage property
Okorodudu Jolone	Director	Mastercard	0.6	Performing	Clean
Lawson Adesola Kolapo	Director of parent	Mastercard	3.7	Performing	Clean
Ekpe Arnold	Director of parent	Mastercard	4.2	Performing	Clean
Laurence Do Rego	Director of parent	Mastercard	0.4	Performing	Clean
Agbara Estates Limited	Joint dir. of parent	Term Loan	900.7	Performing	Legal mortgage
			2,659.0		

(b) Off-balance sheet engagements

Costain (West Africa) Plc	Joint director	639.0	Performing	Legal mortgage
Bisrod Limited	Ex-Director	11.3	Performing	Cash collateral
Elizade Nigeria Ltd	Ex-Director	11.3	Performing	Negative pledge
		654.1		

(c) Directors deposits liabilities outstanding

Deposits liabilities outstanding as of 31 December 2010 amounted to N54.2 million (2009: N125.4million).

Intercompany balances

Affiliate	Loans/ Placements N'million	Takings/ Deposits N'million	Due To N'million	Due From N'million	Vostro N'million	Nostro N'million	Interest Income N'million	Interest Expense N'million
Benin	-	-	3.2	12.7	1.6	38.0	-	-
Burkina Faso	-	-	2.1	-	-	53.9	-	-
Cameroun	-	-	2.2	-	-	11.3	-	-
Congo Brazzaville	-	-	-	-	-	-	-	-
Ivory Coast	-	-	0.6	1.5	9.8	22.6	-	-
EDC Ghana	-	-	-	5.7	10	-	-	-
E-Process	-	-	918.4	131.8	-	-	-	-
ETI	-	-	2,265.6	1,047.2	-	-	-	-
Ghana	-	-	20.3	1.1	2.7	13.0	-	-
Guinea	1,205.3	-	-	-	-	-	8.6	-
Kenya	301.3	-	5.0	4.1	-	-	1.2	-
Liberia	-	941.6	-	2.6	-	-	-	-
Mali	-	-	2.3	0.0	0.6	3.7	-	-
Malawi	-	-	-	2.5	-	-	-	-
Niger	-	-	-	-	0.0	(2.6)	-	-

Senegal	-	-	2.7	0.4	-	4.8	-	-
Togo	-	-	1.9	0.5	-	22.3	0.6	8.9
Chad	-	-	-	0.6	-	-	-	-
Sierra Leone	-	-	-	0.3	-	-	-	3.9
EDC Nigeria	-	-	-	9.5	(302.9)	-	-	-
Sao Tome	-	-	0.2	-	0.8	-	-	-
Gambia	-	-	-	0.2	-	2.0	-	-
Uganda	-	-	-	0.2	-	-	-	-
Zambia	150.6	-	-	3.5	-	-	1.2	-
France	2,035.6	-	-	-	-	7,631.4	22.4	-
As at 31 December 2010	3,692.8	941.6	3,224.5	1,224.4	(277.4)	7,800.4	34.0	12.8
As at 31 December 2009	4,824.0	2,519.0	2,141.0	3,270.0	694.0	34.0	-	64.0

Shared services agreement

The Bank has a shared service agreement with Ecobank Transnational Incorporated (ETI) under which the Bank contributes to the cost of receiving services from ETI and other subsidiaries/affiliates.

38) Retirement benefits

The Bank operates a defined contribution pension scheme in line with the provisions of the Pensions Reform Act. Under the scheme, the employees and the Bank each contribute 7.5% of pensionable emoluments. Amounts contributed during the year amounted to N498 million (2009: N576 million).

In addition to the defined contribution pension scheme;; the Bank operates a gratuity scheme for employees who have spent 10 years and above in its employment. An amount of N181 million (2009: N361 million) was transferred to the fund administrator. The movement in the provision for the Bank's liability under the gratuity scheme is as shown below:

	December 2010 N'million	December 2009 N'million
At 1 January	-	213
Charge for the year	186	201
Payment to separating staff	(5)	(53)
Transfer to fund administrator	(181)	(361)
At 31 December	-	-

Notes to the Financial Statements (continued)

39) Employees and Directors

	2010	2009
a) Employees		
The average number of persons employed by the bank during the year by category:	Number	Number
Executive directors	6	5
Management	118	130
Non-management	2,652	2,917
	2,776	3,052
Staff costs for the above persons (excluding executive directors):	N'million	N'million
Salaries and wages	11,673	11,807
Pension cost -		
• Defined contribution plan	488	576
• Defined benefit plan	186	201
Other employee costs and benefits	467	611
	12,814	13,195

The number of employees of the bank, excluding executive directors, who received emoluments in the following ranges were (excluding pension contributions):

	Number	Number
Below N1,000,001	270	308
N1,000,001 - N2,000,000	444	474
N2,000,001 - N3,000,000	805	994
N3,000,001 - N4,000,000	421	382
N4,000,001 - N5,000,000	242	249
N5,000,001 - N6,000,000	242	275
N6,000,001 and above	346	365
	2,770	3,047

The remuneration paid to the directors of the bank was:	N'million	N'million
Fees and sitting allowances (non-executives)	31	42
Executive compensation	234	184
	265	226
	28	2
	293	228

Fees and other emoluments disclosed above include amounts paid to:

(i) the chairman	7	4
(ii) the highest paid director (executive)	38	88

The number of directors who received fees and other emoluments (excluding pension contributions) in the following ranges were:

	Number	Number
Below N3,000,001	3	-
N3,000,001 - N4,000,000	3	4
N4,000,001 - N5,000,000	1	2
N5,000,001 and above	4	3
	11	9

Statement of Value Added

	2010		2009	
	N'million	%	N'million	%
Gross income	58,313		59,864	
Interest paid:				
• Local	(14,408)		(18,292)	
• Foreign	(750)		(750)	
Administrative overheads	(15,990)		(12,073)	
Value added	27,165	100%	28,749	100%
Distribution				
Employees				
• Salaries and benefits	12,814	47%	13,195	46%
Government				
• Taxation	(501)	-2%	1,356	5%
The future				
• Asset replacement (depreciation)	2,866	11%	2,692	9%
• Asset replacement (loan loss provision)	10,367	38%	16,094	56%
• Expansion (transfers to reserves)	1,619	6%	(4,588)	-16%
	27,165	100%	28,749	100%

Five Year Financial Summary

	2010 N'million	2009 N'million	2008 N'million	2007 N'million	2006 N'million
Assets:					
Cash and balances with the central bank	19,437	9,524	18,768	12,927	8,764
Treasury bills and other eligible bills	21,989	15,116	21,247	47,393	2,436
Due from other banks	100,339	73,490	162,467	84,142	41,974
Loans and advances to customers	231,108	183,719	144,917	116,181	52,279
Advances under finance lease	5,999	6,000	8,902	7,404	2,108
Investment securities	19,656	15,387	22,155	24,261	13,889
Other assets	35,428	29,971	35,192	4,835	4,272
Deferred income tax asset	688	1,073	-	-	-
Property and equipment	19,595	21,382	18,818	14,253	6,370
	454,239	355,662	432,466	311,396	132,092
Financed by:					
Share capital	6,940	3,609	3,609	10,827	10,827
Share premium	54,119	11,917	11,917	11,917	11,917
Reserves	13,261	11,642	16,230	12,078	6,577
Customer deposits	340,147	243,831	310,714	222,885	84,041
Due to other banks	939	17,147	23,913	8,600	-
Deposit for shares	-	46,366	45,070	-	-
Borrowed funds	3,760	4,576	3,269	-	-
Current income tax	329	213	752	1,885	1,440
Other liabilities	34,744	16,361	16,709	42,016	16,859
Deferred tax liabilities	-	-	283	1,188	431
	454,239	355,662	432,466	311,396	132,092
Acceptances and guarantees	87,246	93,723	173,366	88,088	68,878

	2010 N'million	2009 N'million	2008 N'million	2007 N'million	2006 N'million
Gross earnings	58,313	59,864	55,156	32,710	17,258
Profit before taxation	2,120	(5,944)	(898)	10,096	5,012
Taxation	(501)	1,356	893	(2,646)	(1,453)
	1,619	(4,588)	(5)	7,450	3,559

Proposed dividend

Earnings per share (basic)	12k	(1k)	(0k)	34k	27k
Earnings per share (diluted)	12k	(0k)	(0k)	34k	49k
Number of business offices	256	256	240	200	131

Risk Management

1. Risk Management Framework

Risk is an inherent part of the business activities of Ecobank. Accordingly, Ecobank has designed a risk management framework and governance structure to achieve an appropriate balance between risk and reward.

The risk management framework consists of a comprehensive set of policies, standards, procedures and processes designed to identify, measure, monitor, mitigate and report significant risk exposures in a consistent and effective manner in Ecobank.

1.1. Risk Identification

Ecobank identifies risk by evaluating the potential impact of internal and external factors on business transactions and positions. Risk managers then develop strategies for mitigation of identified risks. Such strategies include setting of appropriate risk limits by customer, product and business, and obtaining sufficient collateral coverage.

1.2. Risk Measurement

Ecobank uses a variety of methodologies to measure risk. These include calculating probable loss (both expected and unexpected), conducting stress tests and benchmarking.

1.3. Risk Monitoring and Control

Ecobank reviews risk management policies and systems regularly to reflect changes in markets, products and emerging best practice. Risk monitoring is based on the following central risk areas: credit risk, including counterparty risk; market risk; liquidity risk; and operational risk. Risk professionals and internal auditors monitor risk exposures and adherence to approved risk limits on a daily, weekly and monthly basis, by means of reliable and up-to-date information systems.

1.4. Risk Reporting

Ecobank allocates considerable resources to ensuring on-going compliance with the approved risk limits. It has set guidelines for reporting to relevant management bodies, including the Board of Directors and the Executive Committee. Significant changes in the credit portfolio, non-performing loans and other risk measures are reported on a daily, weekly and monthly basis.

2. Major Risk Types

Ecobank is exposed to the following major risk types:

Credit risk is the probability of financial loss arising from customer or counterparty default. It can arise either because the borrower, or the counterparty is unwilling to perform, or because its ability to perform has been impaired. Credit risk is said to be direct credit risk when it arises in connection with credit facilities such as loans and advances and indirect or contingent credit risk when Ecobank has guaranteed contractual obligations of a client by issuing letters of credit and guarantees. Credit risk also exists when Ecobank and its client have mutual obligations to exchange (deliver) financial instruments at a future date. The risk of default before settlement, also called pre-settlement risk, arises when the counterparty defaults before the contract matures, and Ecobank suffers a financial loss in the process of replacing the unexecuted contract. The settlement risk becomes direct credit risk at the time of default.

Market risk is the risk of loss arising from adverse changes in market conditions during the period required by Ecobank to close out its on- and off-balance sheet positions; losses may be driven by changes in interest rates, exchange rates, equity prices, etc. Positions that expose Ecobank to market risk can be trading or non-trading related. Trading risk comprises positions that Ecobank holds as part of its trading or market-making activities, whereas non-trading risk includes discretionary positions that the bank undertakes for liquidity, or capital hedging purposes. Sources of market risk include:

- **Interest rate risk** is the exposure of current and future earnings and capital to adverse changes in the level of interest rates. Exposure to interest rate risk can result from a variety of factors:
 - **Repricing risk** arises from timing differences in the maturity or repricing of assets, liabilities and off-balance sheet instruments.
 - **Yield curve risk** is the risk that changes in market interest rates may have different effects on prices of similar instruments with different maturities.
 - **Basis risk** is the risk that changes in market interest rates may have different effects on rates received or paid on instruments with similar repricing characteristics (e.g. funding an adjustable rate loan that is indexed to the 3-month Treasury bill with deposits that are indexed to the 3-month LIBOR or NIBOR as the case may be). Interest rates for various assets and liabilities change at the same time, but not necessarily by the same amount.
 - **Options risk** is inherent in embedded options in assets and liabilities. An example is provisions in agreements that give borrowers the right (and not the obligation) to prepay their loans, or give depositors the right (and not the obligation) to withdraw funds at any time, often with little or no penalty. These options, if exercised, can affect net interest income and underlying economic value.
- **Liquidity risk** arises from the general funding needs of the Bank, and in the management of its assets and liabilities. The Bank is exposed to the risk that depositors' demands for withdrawals outstrip its ability to realise longer-term assets in cash. The Bank, therefore, strikes a balance between its liquidity requirements and funding costs by capturing stable, reliable and low-cost sources of funding. There are two types of liquidity risk:
 - **Funding liquidity risk** is the risk that funds will not be available when needed to meet our financial commitments.
 - **Trading liquidity risk** is the risk that assets cannot be liquidated quickly enough. This can happen when the liquidity of a market disappears making it difficult, or costly to close, or modify positions.
- Interest rate risk and liquidity risk are interconnected given that management of either side of the balance sheet has an impact on interest rate risk exposure.
- **Foreign exchange risk** is the risk to earnings and capital arising from sudden changes in the relative prices of different currencies. It can arise directly through trading in foreign currencies, making loans in a currency other than the local currency of the obligor, buying foreign-issued securities, or issuing foreign currency-denominated debt as a source of funds. It can also arise when assets and liabilities are denominated in foreign (as well as domestic) currencies. Ecobank is also exposed to foreign exchange risk arising from adverse changes in currency exchange rates used to translate carrying values and income streams in foreign currencies to the US Dollar, the Ecobank Group's reporting currency.
- **Equity price risk** is the risk of loss from adverse changes in the value of equity portfolios due to changes in the level of equity prices.

Risk Management (continued)

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or external events. It is inherent in every product and service that Ecobank provides. It manifests itself in a variety of ways, including internal fraud, external fraud, transaction processing errors, business interruption, and disputes with employees, clients and vendors. Operational risk also includes legal risk, the risk of loss resulting from the failure to comply with laws, prudent ethical standards and contractual obligations. These events can potentially result in reputational harm to Ecobank (reputational risk).

Sovereign risk includes political, convertibility and cross-border risks. Such risks can arise from actions of a sovereign state or from unforeseen circumstances such as wars and uprisings. They affect the ability of residents to meet their obligations to a lender who is domiciled in another country.

Strategic and franchise risks arise whenever Ecobank launches a new product or a new service, or when it implements a strategy. The risk is that the strategy may fail, causing damage to the Bank's image, which may impair its ability to generate or retain business. However, Ecobank always carefully assesses both the impact of external factors on its strategic choices (strategic risk) and the feed-back from clients, shareholders and regulators on its results and capital (franchise risk).

Compliance risk is related to violations of rules and regulations in force in Nigeria. The compliance risk also arises when the rules or regulations applicable to the products and activities of Ecobank are ambiguous. Such a risk could result in sanctions, penalties, damages and even the voiding of existing contracts. Legal and regulatory risks are part of compliance risk.

Disclosure risk is the risk of loss due to the presentation of incomplete or false information to the general public, or shareholders, or regulatory bodies. Non-compliance with accounting rules and requirements for rendition of reports to regulatory and supervisory or fiscal authorities could also give rise to strategic and franchise risks.

3. Governance Structure

Governance

Board of Directors, Board Risk Committee, Board Credit Committee, Board Audit Committee and within Management: Asset and Liability Committee, the Management Risk Committee and the Executive Committee

The **Board of Directors** exercises its oversight of risk management through the **Risk Committee**, the **Credit Committee** and the **Audit and Compliance Committee** of the Board. The Board articulates the amount of risk that Ecobank is willing to accept in the normal course of business (risk appetite) and sets the overall risk profile for the Bank. The Risk Committee oversees risk policies and the overall approach to risk management, and monitors the adequacy of controls, compliance with risk policies and the Bank's risk profile. The Credit Committee has delegated authority from the Board to approve credits outside Management's limits, reviews periodic reports, approves credit requests on behalf of the Board, reviews classified accounts and strategies for recovery, assesses portfolio performance, approves exceptions to credit policy and approves write-offs amongst other credit related matters. The Audit and Compliance Committee ensures that the financial activities of the business are subject to independent review and external audit.

Risk Management, under the oversight of the Risk Committee and in line with the Ecobank Group Risk Management Policies implements appropriate risk management strategy, principles and framework, risk management processes, methodologies and tools for managing risk. The Executive Director, Finance & Risk is responsible for all the finance and risk activities, and reports to the Managing Director.

The **Head, Risk Management** is the most senior risk management officer in the Bank. The Head, Risk Management advises and coaches management and business units on risk management; monitors the application and effectiveness of risk management processes; and co-ordinates appropriate and timely delivery of risk management information to the Executive Director, Finance & Risk, the Managing Director, the Executive Committee of the Bank, the Management Risk Committee, the Board Risk Committee and the Board.

Risk Management is completely independent from all the operating and risk-taking units. The risk management department is managed by the Head of Risk Management.

The risk management approval process is fully independent of the businesses. Accordingly, all credit approval requests require the no objection of Risk Management and technical input/no objection of Ecobank Group Risk Management, before submission to the board of directors for approval, where applicable. These include:

- Credits to Governments, Financial Institutions and Corporate businesses
- Credits to SMEs

The **Asset and Liability Committee (ALCO)**, a sub-committee of the Executive Committee is responsible for the supervision and management of market risk, mainly interest rate and liquidity risks. ALCO members meet monthly to review the structure and pricing of the Bank's assets and liabilities, to agree the optimum maturity profile and mix of incremental assets and liabilities, to evaluate inherent market risks in new products and to articulate the Bank's interest rate view.

The responsibility of asset and liability management lies with the Treasury Department. Specifically, the Asset and Liability Management (ALM) desk of the Treasury & Financial Institutions Unit manages the balance sheet. The results of balance sheet analysis along with appropriate recommendations are reviewed in monthly ALCO meetings where important decisions are made to minimise risk and maximise returns.

The Management Risk Committee, a sub Committee of the Executive Committee chaired by the Managing Director is responsible for the supervision and management of all inherent risks in the Bank's business and reports to the Board Risk Committee. The responsibility of this Committee lies with the Risk Management Department.

4. Risk Management Approach

4.1. Credit Risk

4.1.1. Organisation

Credit risk is managed by means of a governance structure with clearly defined responsibilities and credit approval authority.

The **Board of Directors** of the Bank is the highest credit approval authority in the Bank. It sets credit policies and ensures that all officers involved in the extension of credit across the Bank scrupulously adhere to the policies approved by the Board.

From time to time, the Board delegates its credit approval authority to individual **credit officers** based on their credit skills, experience and independence of judgment. While credit approval limits are delegated to individual credit officers, no credit officer approves credits singly. All extensions of credit are approved by at least three credit officers, one of whom must have an individual credit limit equal to or greater than the amount of credit extension under consideration. Also, because of the separation of duties between origination and risk management, at least one of the three credit officers must come from Risk Management department. Furthermore, all credits above the credit authority delegated to Ecobank require the technical input/no objection of Group risk managers at the Ecobank Group level (as described in section 3 above).

Risk Management (continued)

The Board reviews and approves all credits in excess of the policy limit, defined as the maximum credit exposure to any borrower or group of related borrowers, currently set at 20% of the Bank's Shareholders funds. It has, however, delegated this function to the **Credit Committee**, which has the authority to approve all such credits on behalf of the Board subject to ratification by the Board. The Credit Committee comprises three non-executive directors, the Managing Director and Executive Director, Corporate Bank. One of the non-executive directors is the Committee Chairman. The Head, Risk Management participates in Credit Committee meetings in a consultative capacity.

The primary responsibility for managing credit risk, lies with the Head, Risk Management. He ensures that there is enough resources, expertise, and controls in place for efficient and effective management of credit risk across the Bank. The Head, Risk Management is expected to review all unusual risks as well as extensions of credit which exceed the credit authorities granted.

Ecobank receives delegations of credit approval authority from the Board of Directors, in line with the general framework of the Ecobank Group, subject to local laws.

4.1.2. Risk Identification

The bank is involved essentially in commercial banking. This entails various risks, which fall into the main categories of the Bank's risk management framework; these are credit, market, operational and liquidity risks.

Ecobank is exposed to credit risk through direct lending, issuance of financial and performance guarantees and money market activities. Credit risk analysts work in partnership with the sales function in identifying risk exposures within the bank.

Credit decisions are based on an in-depth review of obligor creditworthiness. Ecobank utilises an internal risk rating system that is based on a scale of 1 to 10 to rate commercial and industrial obligors, financial institutions, sovereign governments, as well as small and medium scale enterprises. A rating of "1" identifies obligors of the highest quality, comparable to AAA on the scale of Standard and Poor's. A risk rating of "10" is assigned to obligors of lowest quality or highest risk, identical to D on the scale of Standard and Poor's. Obligor risk rated 1 to 6 are considered as "normal borrowers"; those risk rated 7 and 8 are considered as "borrowers requiring caution" while those risk rated 9 are "substandard borrowers", and those risk rated 10, "borrowers at risk of permanent default".

Risk ratings provide an objective means to compare obligors and facilities within a given portfolio, and to measure and manage credit risk across different geographies, industry segments, and business segments and other relevant risk factors using the same standards. Accordingly, the level of credit authority required to approve any credit transaction is also based on the risk rating of obligors and facilities involved.

An obligor risk rating is defined as the risk of default on long-term unsecured debt in local currency over a twelve month period. It is assigned and approved when a credit facility is first extended and is reviewed annually and upon the occurrence of a significant adverse event. The risk of default is derived from an analysis of the obligor's historical and projected financial statements and such qualitative criteria as industry issues, the obligor position in the market, the quality of the board and management and access to financing. The process for determining the obligor risk rating is carried out through automated decision-making tools.

With regard to consumer lending, the Bank utilises a credit program approach whereby credit is extended on the basis of product-specific risk parameters, using manual scoring systems. The products involved are secured and of a self-liquidating nature.

A facility risk rating describes the risk associated with a particular facility of a given obligor. It is usually equivalent to the obligor risk rating; however, a different facility risk rating may be assigned by adjusting the obligor risk rating to take into account such factors as the facility structure or collateral.

4.1.3. Risk Measurement

Credit risk measurement takes into account the actual risk exposure ("Exposure at Default" or EAD), the probability of default (PD), and the percentage of loss in the event of default (also called "loss given default" or LGD).

To measure credit risk, Ecobank estimates the level of the statistical expected economic loss in the event of default. This figure measures the net present value of credit costs that Ecobank would face from the time of default until the end of the recovery process. Credit costs include all provisions taken against bad debts, write-offs, interest earned not collected and possibly attorney fees incurred in the process of enforcing the Bank's claims in court. Under the current methodology, Ecobank proceeds by assigning risk ratings to credit facilities of all the obligors in the credit portfolio. Then, the amount of credit exposure with a given facility risk rating is multiplied by the corresponding loss norms to arrive at a statistical measure of loss in the event of default on the exposure involved. The weighted average loss norm provides a measure of the portfolio risk profile and portfolio risk rating. The results are compared with statistical loss measurement under the bank economic capital model.

4.1.4. Risk Monitoring and Control

Credit administration units monitor the performance of individual credit exposures on a daily basis, ensure regularity of credit approvals and line utilisations, authorise disbursements of credit facilities when approval conditions are met and perform periodical reviews of collateral. These units are also responsible for the preparation of internal risk management reports for the bank. Risk control units within internal control department provides a second line of defence as they ensure that controls are in place and are effective. Remedial management units identify early warning signals of portfolio quality deterioration, and monitor past due exposures with a view to maximizing collections of delinquent loans and recoveries of loans previously reserved or written-off.

Portfolio management unit monitors risks taken by the bank on individual obligors and economic groupings through a review of monthly reports. These reports include early warning systems designed to monitor troubled exposure and credit process problems. They also include detailed credit exposure data that enable Ecobank monitor the risk profile in terms of obligors, business segments, industry segments, geography, currency, and asset maturity. The unit also determines the level of the statistical unexpected and expected economic loss, and the overall direction of the portfolio risk profile.

Risk Management (continued)

The portfolio management unit ensures that the bank is not exposed to excessive concentration of credit risk on any one obligor, asset class, industry segment or geography. In particular, the unit ensures that the bank achieves its strategic diversification objectives within the prescribed time horizon.

Approval limits are set by the Board of Directors and reviewed from time to time as the circumstances of the Bank demand. Exposure to credit risk is also managed through regular analysis of the ability of borrowers and potential borrowers to meet interest and capital repayment obligations and by changing these lending limits where appropriate. It is worth noting that no individual approving officer/director of the bank can approve alone.

Authorising level	Approval limit (N)
Board/Board Credit Committee	2,250 million and above
Management Credit Committee	Between 300 - 2,250 million
Managing Director	300 million
Executive Director, Corporate Bank	300 million
Executive Director, Lagos & West	300 million
Executive Director, South South East	300 million
Group Head, Risk Management Group	300 million

4.1.5. Portfolio Stress Testing

Stress tests are an important means of analysing our risk profile since they give management a better understanding of how Ecobank portfolios are affected by macroeconomic changes, including the effects of negative events on the bank's capital. The tests support compliance with regulatory capital requirement and are an important tool in capital planning. When the bank uses stress tests in capital planning, stress is applied to risks, income and costs. Stressing income affects the bank capital, while stressing risk exposures affects the capital need. This means that the stress tests quantify the effect of macroeconomic changes on the capital buffer.

For credit risk, Ecobank uses statistical models that transform macroeconomic scenarios into loss levels. The models are used to stress the probability of default (PD), causing higher loan impairment charges and a greater need for capital. The exposure is stressed further by subjecting collateral to stress, that is, a reduction in the collateral value. For other risk types, such as market risk, Ecobank uses scenario-specific variables on current market positions, and this can result in a decline in market values. The changes in market value are considered as losses that reduce bank earnings and capital.

The outcomes of stress test scenarios are reviewed on a consolidated basis across all risk types and compared with the Bank's risk appetite. They are reviewed by the management and the Risk Committee to ensure that Ecobank is prepared for worst case scenarios, and that appropriate decisions are taken in the areas of risk appetite and capital management.

Several stress test exercises were undertaken during 2010 to assess the potential impact of various crisis (including political) on our businesses. The results showed that the Ecobank had adequate capital in all scenarios.

4.1.6. Risk Reporting

Risk Management presents a quarterly report, to the Credit Committee as well as the Risk Committee. The Committees review the report to ensure that the portfolio performs in accordance with approved concentration limits and risk appetite. The Committees refer their decisions to the Board for final approval.

4.2. Market Risk

Market risk comprises both price risk and liquidity risk. Price risk measures the impact of changes in interest rates, foreign exchange rates, equity and commodity prices and their implied volatilities on earnings. Ecobank trading and non-trading books are exposed to price risk. Liquidity risk on the other hand refers to the risk that an organisation is unable or is perceived to be unable to meet its financial commitments.

The objective of Ecobank market risk management policy framework is to ensure that all significant market risks are identified, measured, and managed in a consistent and effective manner in the bank in order to stabilise earnings and capital under a broad range of market conditions, and to ensure that the bank possesses adequate sources of liquidity.

4.2.1. Organisation

Ecobank market risk management covers all assets, liabilities and off-balance sheet items. The Risk Committee sets the overall risk policies for market risk exposures, including risk limits. The Bank's Internal Audit provides timely and objective assurance regarding the continuing appropriateness of, and the adequacy of compliance with the policy framework.

The **Asset and Liability Committee (ALCO)** is responsible for the supervision and management of market risk in Ecobank. ALCO members meet monthly and more often if warranted by market conditions to review the bank's liquidity and funding needs, the structure and pricing of the bank's assets and liabilities, and market risk involved in new products. They articulate the bank's interest rate view and decide on the required maturity profile and mix of incremental assets and liabilities. ALCO committee fulfil these functions monthly at the country level.

The staff and management working within or managing operational business units and their board of directors are responsible for the day-to-day management and control of market risk within their businesses.

4.2.2. Risk Identification

Consistent with an independent and centralised risk management function, Ecobank measures, monitors, manages, and reports its exposure to market risk on a daily basis. It also conducts intraday spot checks of market risks by calculating risk exposures with internally developed systems that cover all of its positions. In addition, conventional risk measures and mathematical and statistical measures, such as Value at Risk, are utilised to calculate market risk exposures as well as economic and regulatory capital.

Trading units maintain blotters for recording movements and balance sheet positions of traded instruments, which include daily monitoring of profit and loss balances of trading and non-trading positions. Internal auditors and market risk managers monitor daily trading activities to ensure that risk exposures taken are within the approved price risk limits and the overall risk tolerance levels set by the Board. Members of ALCO and Management Risk Committee, treasurers and market risk managers monitor market risk factors that affect the value of trading and non-trading positions as well as income streams on non-trading portfolios on a daily basis. They also track liquidity indicators to ensure that the bank meets its financial obligations at all times.

4.2.3. Risk Measurement

4.2.3.1. Banking Book

Ecobank currently uses repricing maturity gap analysis to measure exposure to interest rate risk in its non-trading book. Through this analysis, the bank compares the values of interest rate sensitive assets and interest rate sensitive liabilities that mature or reprice at various time periods in the future. In performing this analysis, the bank may make judgmental assumptions about the behaviour of assets and liabilities which do not have specific contractual maturity or re-pricing dates.

Risk Management (continued)

An interest rate sensitive gap is positive or a gap profile is said to be asset sensitive when the amount of interest rate sensitive assets exceeds that of interest rate sensitive liabilities maturing or re-pricing within a specified time period. It is negative (liability sensitive) when the amount of interest rate sensitive liabilities exceeds that of interest rate sensitive assets maturing or re-pricing within a specified period.

In general, an asset sensitive institution may expect net interest income to increase with rising market interest rates and decline with falling market interest rates. Conversely, an institution with a negative gap can expect net income to increase when market interest rates are falling and to decline when interest rates are increasing.

4.2.3.2. Trading Book

At Ecobank, trading market risk generally emanates from the bank's market making activities where the bank acts as principal with the market. It therefore arises from open positions in interest rate and foreign currency positions, and it is generally affected by changes in the level and volatilities of yields and foreign exchange rates.

Trading risk exposures are controlled using the following:

- Risk limits, driven by the notional size of net open positions (NOPs) by currency and
- Management Action Triggers (MAT)
- Stop Loss Limits
- Factor Sensitivity Limits

4.2.3.3. Liquidity Risk

At Ecobank, liquidity risk is managed using a balance sheet approach that estimates all sources and uses of liquidity including loans, investments, deposits and borrowings, as well as contingent off-balance sheet exposures. The treasurer is generally responsible for formulating the bank's liquidity and contingency planning strategies and identifying, monitoring and reporting on all liquidity risks. The main tools used for liquidity risk measurement are the contractual maturity gap and ratio analysis.

4.3. Operational Risk

Ecobank has committed significant resources to develop a "risk-aware" culture and to ensure that all significant operational risks are identified, measured, assessed, prioritised, managed, monitored and treated in a consistent and effective manner in the bank. Operational Risk Management unit ensures that existing policies and procedures adequately address risks emerging from changing operating environments.

4.3.1. Organisation

The Bank operates an operational risk governance structure that ensures that the **Board of Directors** and the Managing Director have direct responsibility for operational risk in the bank. The Board acts through the **Risk Committee**, whose decisions are implemented by Risk Management and Monitored by the Management Risk Committee.

The Operational Risk Management Unit drafts operational risk policies, defines operational risk management standards, and develops tools, techniques, analysis, reporting, communication and training for effective management of operational risk. The Bank's Operational Risk Management Unit coordinates and participates in preparing, testing and reviewing the business continuity and disaster recovery plan of every business unit. The **Operational Risk Manager** plays a coordination, aggregation, facilitation and enabling function.

4.3.2. Operational Risk Policy

The operational risk policy covers the following activities:

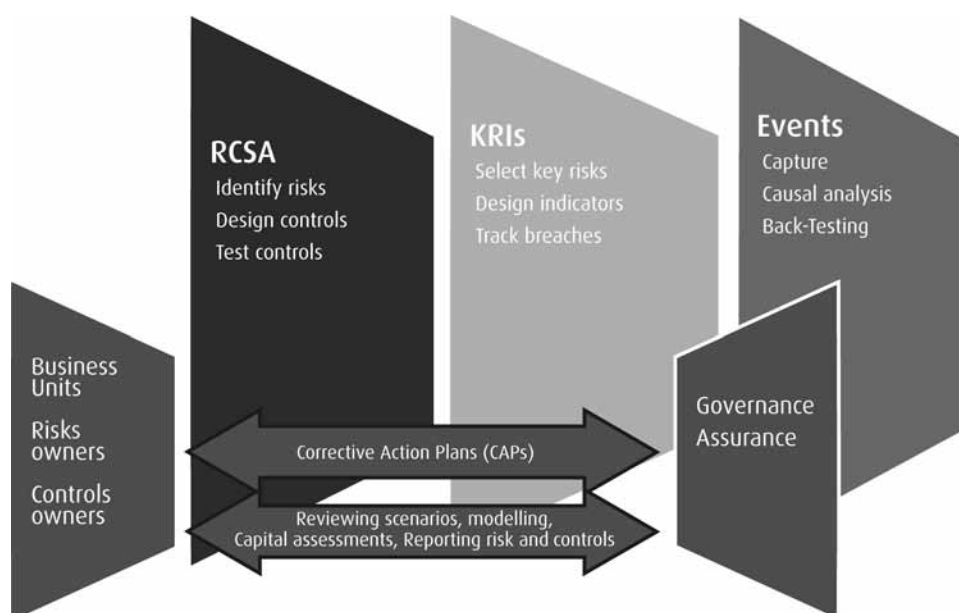
- Identifying, monitoring and managing current and potential operational risk exposure;
- Managing “critical risks”. That is, risks that, in the view of business unit management or the Risk Committee, require follow-up and further reporting;
- Following up on reports from Internal Audit and regulatory authorities and informing the Risk Committee of issues that involve the bank operational risks;
- Preparing management information on issues such as IT security, physical security, business continuity and compliance with legislation in these areas.

Ecobank has other policies, including policies on security, control and compliance that also support operational risk management.

4.3.3. Operational Risk Framework

During the year under review, the Bank continued with the use of the basic indicator approach for the calculation of operational risk capital requirement. However, Ecobank Operational Risk Management has developed a roadmap to migrate to the standardised approach, subject to regulatory approvals.

As shown in the figure below, risk and control self-assessments (RCSA), key risk indicators (KRI), and operational loss events represent the 3 pillars for managing operational risk across in Ecobank. The pillars anchor the Bank’s operational risk governance and reporting structure.



Risk Management (continued)

4.3.3.1. Risk and Control Self-Assessment (RCSA)

RCSA is the first pillar in the operational risk framework. The principal objective of the RCSA is to identify, measure, and monitor operational risks. It is owned by the business. RCSA is an additional control process and does not replace existing controls.

The RCSA process directly involves business management and staff assessment of the bank's system of internal controls. After the assessment, owners continue to evaluate key risks and control, usually on a quarterly basis. During the evaluation or testing of controls, if the business finds out that some controls are not effective, the assessor documents the nature of the defect, and escalates to a higher level in the organisation (Executives and Operational risk). The RCSA process leads to senior management committing to corrective action plans (CAPs) for defective controls, which are tracked by Operational Risk Management.

4.3.3.2. Key Risk Indicators (KRI)

Key Risk Indicators are the second pillar for managing operational risk. They are quantifiable measures linked to the documented key risks in the risk evaluation processes. They enable changes in a risk level to be monitored for improvement. They are effective management tools for validating the RCSA process.

Business units collect KRI data to signal issues where remedial action is required. The process thus leads to senior management committing to corrective action plans (CAPs) for KRI breaches, which are tracked by Ecobank Operational Risk Management.

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4.3.3.3. Events

Event data collection is the final pillar of new operational risk framework. Identifying, analysing and recording events are important in assessing the effectiveness of the operational risk framework. Analysing root causes that crystallise into events assists management in taking the necessary steps to restore or tighten controls.

The events process leads to senior management committing to corrective action plans (CAPs) when root cause analyses are complete.

4.3.3.4. Risks and Controls Ownership, Governance, and Assurance

Within the framework, business units own the risks and controls. Their efforts are guided by control and risk functions (Internal Control and Operational Risk) because these are independent from the business. Both Internal Control and Operational Risk track corrective actions plans (CAPs) and report on these to senior management. The Operational Risk unit has the primary responsibility for profiling business risks using scenarios, modelling, and capital assessment methodologies. It deploys the necessary tools across the Bank. Internal Audit function provides independent assurance through audits and risk reviews.

4.3.4. Risk identification, measurement, monitoring and control

Losses are categorised according to the Basel II event categories for operational risk losses. The loss categories are: internal fraud, external fraud, employment practices and workplace safety, disputes with clients, damage to physical assets, business disruptions and systems failure, and execution, delivery and process management.

Operational risk managers within each business unit ensure that all operational risk events are recorded and reported to the appropriate management levels. Internal loss events are categorised into actual loss (an incident that has resulted in a financial loss), potential loss (an incident that has been discovered, that may or may not ultimately result in a financial loss) and "near miss" events. A "near miss" event is an incident that was discovered through means other than normal operating practices and that, through good fortune or focused management action, resulted in no loss or a gain.

4.3.5. Compliance and Regulatory Risk

Ecobank operates a governance structure that is expected to reduce compliance and regulatory risks. The Managing Director has direct oversight for these functions. Ecobank Operational Risk Management assists by highlighting breaches throughout the network for immediate management action. Internal Audit carries out its assurance roles through on-site visits to branches routinely.

4.3.6. Know-Your-Customer (KYC) and Due Diligence

Frontline staff, relationship managers, and other officers who face clients and potential clients undergo Anti-money laundering (AML) and counter-terrorism financing training. The Bank has implemented systems that track suspected transactions for money laundering and screen the financial activities of politically exposed persons (PEPs) and those of individuals, companies or States under sanctions imposed by the United Nations Organisation, the United States and the European Union.

All employees are required to participate in mandatory AML training through the Ecobank Virtual Banking Institute (VBI) e-learning platform. VBI has been positioned as a key operational risk management and awareness tool.

4.3.7. Technology Risks and Information Security

Emerging electronic threats continue to receive attention from senior management. Businesses or functions that are exposed to these threats include the card business, ATM operations, automated clearing systems, corporate and individual Internet Banking services and other electronic payment systems. Similarly, sensitive materials could be exposed to risks. Ecobank has instituted measures to manage technology related risks.

Firstly, changes to any system that impact on the infrastructure and on more than two users have to undergo rigorous tests, and then escalated to an IT Change Review Board for approval and tracking for impact on others systems. Operational Risk Management directly works with the review board to ensure the cut-over process is backed by appropriate tests and user concurrence. The diverse composition of the team, drawn from Technology (infrastructure and applications), Operations and Services, Information Security, Internal Control, and Operational Risk (cut-over) ensures that thorough assessments are made before any systems changes. IT changes within "freeze periods" are not authorised. During 2010, Operational Risk Management sought to minimise emergency changes, because of the implicit higher risks involved.

Secondly, project management methodologies were strengthened in the Ecobank during 2010.

Thirdly, in order to increase the success rate of technology project, and to ensure coordinated approach in utilising technology infrastructure, all technology projects must go through a Central Design Authority (CDA) for technical and functional assessments. CDA reviews cover identification for duplications and clarity on resource usage (hardware, operating systems, manpower, etc.).

Finally, it is the bank's policy to escalate information security threats to the Chief Information Security Officer. Actions depend on the severity and complexity of threats.

4.3.8. Business Continuity Management

The Technology Group devoted significant efforts to establish disaster recovery (DR) capacity to expeditiously restore operations if activities have been disrupted. DR processes are part of business continuity management (BCM). Operational Risk Management carries out an assessment on a standardised scoring scale to determine readiness against disruptions. It is expected that an assessment would be carried out in 2011 when an ongoing infrastructural project is completed. The Bank intends to maintain multiple technology centres in strategic locations.

Risk Management (continued)

4.3.9. People Risk

People risk has a direct correlation with internal frauds. For this reason, Human Resources Unit reviews and monitors the hiring process, particularly for employees in sensitive positions in the Bank. Generally, management has maintained an efficient balance between sales and processing staff ratios, and ensured that the segregation of duties was upheld at all locations.

Where external organisations provided services, the Bank was guided to assign less sensitive roles to such support staff; employee screening was also extended to cover such non-permanent staffing arrangements. Other control mechanisms, such as vacation management and job rotation were enforced throughout 2010.

An automated performance management, career management, and staff administration system was implemented in late 2010. When completed, people risk is expected to be contained as the system will facilitate the identification of people-related risks and engender early intervention.

4.3.10. Risk Reporting

Ecobank requires immediate escalation to the Risk Committee in all instances of unauthorised deviations from standards set out in the operational risk policy; this includes likely or actual breaches of thresholds.

Against the backdrop of rising internal frauds, Operational Risk focused on internal factors that drive such events. These include staff loyalty and integrity, code of ethics awareness, vacation policy enforcement, and using non-permanent/contract staff on sensitive roles. A firm control over these driving forces is expected to forestall internal fraud losses.

5. Capital Adequacy

The Bank's capital management policies supports its business strategy and ensures that the Bank is sufficiently capitalised to withstand severe macroeconomic downturns. In addition, they are designed to ensure that the Bank complies with regulatory capital requirements and to support the Bank's credit rating objectives.

Provisioning policies

The internal and external rating systems described above focus more on credit-quality mapping from the inception of the lending and investment activities. In contrast, loan loss provisions are recognised for financial reporting purposes only for losses that have been incurred at the balance sheet date based on criteria set out in the Prudential Guidelines for Licensed Bank.

Risk Assets (Loans and Advances, Advances under Finance Leases, Off-balance sheet direct credit substitutes, etc) Loans and advances are summarised as follows:

	2010 N'million	2009 N' million
Performing	207,049	140,319
Non-performing		
• substandard	3,936	44,895
• doubtful	19,535	23,225
• lost	41,214	22,218
	271,734	230,657

Performing but past due loans

Loans and advances less than 90 days past due are considered performing, unless other information is available to indicate the contrary. Gross amount of loans and advances by class to customers that were past due but performing were as follows:

At 31 December 2010	Retail	Corporate	SME	Financial Institutions	Others	Total
	N'million	N'million	N'million	N'million	N'million	N'million
Past due up to 30 days	258	7	106	41	2	414
Past due up to 30-60 days	13	-	62	2	21	98
Past due up to 60-90 days	13	-	2	-	-	15
	284	7	170	43	23	527
At 31 December 2009						
Past due up to 30 days	1188	31	93	29	-	1341
Past due up to 30-60 days	62	25	57	-	-	144
Past due up to 60-90 days	80	-	20	1	14	115
	1,330	56	170	30	14	1,600

Risk Management (continued)

Non-performing loans by industry

	2010 N'million	2009 N' million
Agriculture	-	11
Oil and gas	21,026	13,537
Capital market	3,839	36,437
Consumer credit	24,341	22,293
Manufacturing	10,145	9,040
Mining and quarrying	65	248
Mortgage	840	875
Real estate and construction	1,498	1,776
Finance and insurance	496	1,543
Government	30	16
Transportation	1,234	285
Communication	1,009	4,191
Education	162	86
	64,685	90,338

Non-performing loans by Geography

	2010 N'million	2009 N' million
South south	10,966	9,887
South west	46,049	68,370
South east	2,101	1,921
North west	-	-
North central	5,166	9,729
North east	403	431
Rest of Africa	-	-
	64,685	90,338

Specialised loans provisioning

(a) Classification into specialised and non-specialised loans.

	2010 N'million
(i) Total loans	271,734
This is broken down into:	
- Specialised loan	48,448
- Non-specialised loan	223,286
	271,734
(ii) Provision for loan loss	26,587
This is broken down into:	
- Specialised loan	3,403
- Non-specialised loan	23,184
	26,587

(b) In line with the new CBN prudential guideline, non-performing loans have been classified under each of the classification category as follows:

	Project Finance N'million	Object Finance N'million	Real Estate N'million	SME Manuf. N'million	Mortgage Finance N'million	Agric N'million	Total N'million
At start of the year	-	576	-	874	191	2	1,643
Additional provisions	-	-	-	-	-	-	-
- watchlist	-	-	-	-	-	-	-
- substandard	-	110	60	-	5	-	175
- doubtful	-	812	-	12	231	-	1,055
- verydoubtful	-	-	-	-	-	-	-
- lost	-	5	-	425	94	6	530
Total loans	-	1,503	60	1,311	521	8	3,403

C) During the year, the Central Bank of Nigeria (CBN) published a new set of prudential guideline for Banks which specified certain criteria for classifying a loan facility as specialised loan. The classification and provisioning for specialised loans such as Project finance, Object finance, Real estate finance, SME finance and Mortgage finance takes into consideration the cashflows and gestation of the different loan types.

	Project Finance N'million	Object Finance N'million	Real Estate N'million	SME Manuf. N'million	Mortgage Finance N'million	Agric N'million	Total N'million
Performing	8,912	14,723	906	17,090	3,348	-	44,979
Non-performing:							
- watchlist	-	-	-	-	-	-	-
- substandard	-	420	601	5	47	5	1,078
- doubtful	-	1,412	-	23	426	-	1,861
- verydoubtful	-	-	-	-	-	-	-
- lost	-	5	-	425	94	6	530
	-	1,837	601	453	567	11	3,469
Total loans	8,912	16,560	1,507	17,543	3,915	11	48,448
Percentage to total loans	0%	11%	40%	3%	14%	100%	7%

Risk Management (continued)

Concentration of risks of financial assets with credit risk exposure

(a) Geographical sectors

The following table breaks down the Bank's main credit (due from banks, loans and advances, finance under lease) exposure at their carrying amounts, as categorised by geographical region as of 31 December 2010. For this table, the Bank has allocated exposures to regions based on the region of domicile of our counterparties.

At 31 December 2010	Due from banks	Loans	Advances under finance lease	Total
Nigeria				
South south	-	19,526	1,962	21,488
South west	67,213	217,171	3,992	288,376
South east	-	4,199	110	4,309
North central	-	2	-	2
North east	-	24,625	148	24,773
Outside Nigeria	33,126	-	-	33,126
	100,339	265,523	6,212	372,074

At 31 December 2009

South south	-	13,630	451	14,081
South west	45,481	183,374	5,062	233,917
South east	-	3,169	80	3,249
North central	-	23,578	725	24,303
North east	-	562	26	588
Outside Nigeria	28,009	-	-	28,009
	73,490	224,313	6,344	304,147

(b) Industry sectors

The following table breaks down the Bank's main credit (due from banks, loans and advances, finance under lease) exposure at their carrying amounts, as categorised by industry sector as of 31 December 2010. For this table, the Bank has allocated exposures to industry based on the sector of industry of our counterparties.

At 31 December 2010	Due from banks	Loans	Advances under finance lease	Total
Agriculture	-	-	-	-
Oil and gas	-	77,498	9	77,507
Capital market	-	65,057	-	65,057
Consumer credit	-	44,388	2,569	46,957
Manufacturing	-	30,532	104	30,636
Mining and quarrying	-	498	357	855
Mortgage	-	4,171	-	4,171
Real estate and construction	-	13,520	424	13,944
Finance and insurance	100,339	1,695	17	102,051
Government	-	3,239	787	4,026
Transportation	-	1,935	1,820	3,754
Communication	-	22,667	81	22,748
Education	-	323	44	367
	100,339	265,523	6,212	372,074

At 31 December 2009

Agriculture	-	9	2	11
Oil and gas	-	52,990	259	53,249
Capital market	-	63,953	-	63,953
Consumer credit	-	44,492	4,514	49,456
Manufacturing	-	25,431	354	25,785
Mining and quarrying	-	310	764	1,074
Mortgage	-	5,325	-	5,325
Real estate and construction	-	14,412	4	14,416
Finance and insurance	73,490	1,371	11	74,872
Government	-	17	349	366
Power	-	-	-	-
Other public utilities	-	-	-	-
Transportation	-	591	80	671
Communication	-	14,853	7	14,860
Education	-	109	-	109
	73,490	224,313	6,344	304,147

Analysis by portfolio distribution and risk rating

	AAA to AA-	A+ to A-	BBB+ to BB-	Below BB-	Unrated
At 31 December 2010	2,461	13,121	160,527	95,626	-
At 31 December 2009	2,861	1,121	123,794	102,881	-

Foreign exchange risk

Foreign exchange risk (or **currency risk**) is the risk to earnings and capital arising from sudden changes in the relative prices of different currencies while a bank maintains an open position in one currency or another. It can arise directly through trading in foreign currencies, making loans in a currency other than the local currency of the obligor, buying foreign-issued securities, or issuing foreign-currency denominated debt as a source of funds. It can also arise when assets and liabilities are denominated in foreign (as well as domestic) currencies.

The Bank takes on exposure to the effects of fluctuations in the prevailing foreign currency exchange rates on its financial position and cash flows. The Board sets limits on the level of exposure by currency and in aggregate for both overnight and intra day positions, which are monitored daily. The table below summarises the Bank's exposure to foreign currency exchange risk at 31 December.

Risk Management (continued)

Concentrations of currency risk – on- and off-balance sheet financial instruments

At 31 December 2010	Naira equivalent					Total N'million
	Naira	Dollar	GBP	Euro	Others	
Assets						
Cash and balances with the Central Bank	19,437	-	-	-	-	19,437
Treasury bills and others eligible bills	21,989	-	-	-	-	21,989
Due from other banks	59,495	27,809	1,195	11,592	248	100,339
Loans and advances to customers	173,636	57,461	4	6	1	231,108
Advances under finance lease	4,229	1,770	-	-	-	5,999
Insurance receivables	-	-	-	-	-	-
Investment securities	19,656	-	-	-	-	19,656
Other assets	31,548	3,674	164	-	41	35,428
Total financial assets	329,991	90,714	1,363	11,598	290	433,956
Liabilities						
Customer deposits	248,192	79,193	1,360	11,153	249	340,147
Due to other banks	939	-	-	-	-	939
Other borrowings	-	3,760	-	-	-	3,760
Current income tax	329	-	-	-	-	329
Other liabilities	27,424	6,791	76	431	22	34,744
	276,884	89,744	1,436	11,584	271	379,919
Net on-balance sheet financial position	53,106	970	(73)	14	20	54,036
Off balance sheet (liabilities)	41,292	52,732	(34)	(6,744)	-	87,246
At 31 December 2009						
Total financial assets	264,568	53,743	1,522	13,047	327	333,207
Total financial liabilities	214,845	52,888	1,302	12,872	221	282,128
Net on-balance sheet financial position	49,723	855	220	175	106	51,079
Off balance sheet	24,710	74,880	(499)	(5,354)	(14)	93,723

Maturity profile – on Balance Sheet

	Up to 1 month	1 – 3 months	3 – 6 months	6-12 months	1 – 5 Years	Over 5 Years	Total
	N'million	N'million	N'million	N'million	N'million	N'million	N'million
31 December 2010							
Liabilities:							
Customer deposits	284,315	50,698	4,137	454	543	-	340,147
Due to other banks	-	-	939	-	-	-	939
Borrowings	226	-	342	569	2,623	-	3,760
Current income tax	-	-	-	329	-	-	329
Other liabilities	2,943	2,232	2,025	27,544	-	-	34,744
Deferred income tax liabilities	-	-	-	-	-	-	-
Retirement benefit obligations	-	-	-	-	-	-	-
Total liabilities	287,484	52,930	7,443	28,896	3,166	-	379,919
Assets:							
Cash and balances with central banks	19,437	-	-	-	-	-	19,437
Treasury bills and other eligible bills	4,929	2,707	6,676	7,677	-	-	21,987
Due from other banks	100,339	-	-	-	-	-	100,339
Loans and advances to customers	107,070	39,425	10,232	5,718	68,663	-	231,108
Advances under finance lease	23	25	114	991	4,846	-	5,999
Investment securities	-	-	500	1,100	12,344	5,712	19,656
Other assets	33,500	95	44	314	783	692	35,428
Deferred income tax assets	-	-	-	-	688	-	688
Property and equipment	-	-	-	-	6,497	13,098	19,595
Total assets	265,298	42,252	17,566	15,800	93,821	19,502	454,239
Gap	(22,186)	(10,678)	10,123	(13,096)	90,655	19,502	74,320

31 December 2009

Liabilities:							
Customer deposits	206,234	34,216	1,339	1,844	198	-	243,831
Due to other banks	2,509	12,150	2,488	-	-	-	17,147
Borrowings	-	-	-	-	885	3,691	4,576
Current income tax	-	-	-	213	-	-	213
Other liabilities	3,720	2,754	1,415	8,472	-	-	16,361
Total liabilities (contractual dates)	212,463	49,120	5,242	10,529	1,083	3,691	282,128
Assets:							
Cash and balances with central banks	9,524	-	-	-	-	-	9,524
Treasury bills and other eligible bills	6,536	8,580	-	-	-	-	15,116
Due from other banks	73,490	-	-	-	-	-	73,490
Loans and advances to customers	93,089	17,626	1,709	5,243	66,052	-	183,719
Advances under finance lease	7	77	159	787	4,970	-	6,000
Investment securities	3,256	-	1,100	652	5,244	5,135	15,387
Other assets	23,615	4,904	1,452	-	-	-	29,971
Deferred income tax assets	-	-	-	-	1,073	-	1,073
Property and equipment	-	-	-	-	21,382	21,382	42,764
Total assets	209,517	31,187	4,420	6,682	98,721	26,517	377,044
Gap	2,946	17,933	822	3,847	97,638	22,826	94,916

Risk Management (continued)

Maturity profile – Off Balance Sheet

(a) Financial guarantees and other financial facilities

Performance Bonds and financial guarantees (Note 27), are also included below based on the earliest contractual maturity date.

(b) Contingent letters of credits

Unfunded letters of credit (Note 27) are also included below based on the earliest contractual payment date.

(c) Capital commitments

Capital commitments for the acquisition of buildings and equipment (Note 27) are also part of the summary in the table below:

	Up to 1 month	1 – 3	3 – 6	6-12	1 – 5	Over 5	Total
	N'million	months N'million	months N'million	months N'million	Years N'million	Years N'million	N'million
31 December 2010							
Performance bonds and financial guarantees	3,116	11,927	1,964	24,850	4,562	-	46,419
Contingent letters of credits	4,867	12,296	4,647	793	-	-	22,603
Bankers acceptances	-	-	-	-	-	-	-
Guaranteed commercial papers	6,134	6,782	139	-	-	-	13,055
Forward exchange contract	-	5,169	-	-	-	-	5,169
Capital commitments	-	-	-	-	-	-	-
	14,117	36,174	6,750	25,643	4,562	-	87,246
31 December 2009							
Performance bonds and financial guarantees	1,107	5,003	5,644	5,426	20,734	-	37,914
Contingent letters of credits	7,250	10,784	1,973	-	-	-	20,007
Bankers acceptances	2,951	4,623	88	-	-	-	7,662
Guaranteed commercial papers	7,312	16,108	1,217	-	-	-	24,637
Forward exchange contract	3,503	-	-	-	-	-	3,503
Capital commitments	-	-	686	-	-	-	686
	22,123	36,518	9,608	5,426	20,734	-	94,409

Capital management

Capital adequacy

The Bank manages its capital base to achieve a prudent balance between maintaining capital ratios to support business growth and depositor confidence, and providing competitive returns to shareholders. The capital management process ensures that the Bank maintains sufficient capital levels for legal and regulatory compliance purposes. The Bank ensures that its actions do not compromise sound governance and appropriate business practices and it eliminates any negative effect on payment capacity, liquidity or profitability.

Capital adequacy and the use of regulatory capital are monitored daily by the Bank's management, employing techniques based on the guidelines developed by the Central Bank of Nigeria (CBN), for supervisory purposes. The required information is filed with the CBN on a monthly basis. Auditors to the Bank are also required to render an annual certificate to the Nigeria Deposit Insurance Corporation (NDIC) that includes the computed capital adequacy ratio of the Bank.

The CBN requires each bank to:

- (a) hold the minimum level of the regulatory capital of N25 billion and
- (b) maintain a ratio of total regulatory capital to the risk-weighted asset at or above the minimum of 10%.

The capital adequacy ratio, which reflects the capital strength of an entity compared to the minimum regulatory requirement, is calculated by dividing the capital held by that entity by its riskweighted assets. The Bank's regulatory capital as managed by its Financial Control and Treasury Units is divided into two tiers:

- Tier I capital: (primary capital) represents permanent forms of capital such as share capital, retained earnings and reserves created by appropriations of retained earnings. The book value of goodwill is deducted in arriving at Tier 1 capital; and
- Tier II capital: (secondary capital) includes preference shares, minority interests arising on consolidation, qualifying debt stock, fixed assets revaluation reserves, foreign currency revaluation reserves, general provisions subject to maximum of 1.25% of risk assets and hybrid instruments - convertible bonds.

The risk-weighted assets are measured by means of a hierarchy of five risk weights classified according to the nature of credit/counterparty risk and reflecting an estimate of credit risks associated with each asset and counterparty. A similar treatment is adopted for off balance sheet exposures, with some adjustments to reflect the more contingent nature of the potential losses.

The table below summarises the composition of regulatory capital and the ratios of the Bank for the years ended 31 December 2010 and December 31, 2009. During those two years, the Bank complied with all of the externally imposed capital requirements to which they are subject.

	2010 N'million	2009 N' million
Tier 1 capital		
Share capital	6,940	3,609
Share premium	54,119	11,917
Statutory reserves	6,621	6,621
SMIEIS reserve	1,150	1,150
Capital reserve	7,218	7,218
Retained earnings	(1,728)	(2,861)
Deposit for shares	-	46,366
Less: goodwill and intangible assets	-	-
Total qualifying Tier 1 capital	74,320	74,020
Tier 2 capital	-	-
General provision	-	-
Total qualifying Tier 2 capital		
Total regulatory capital	74,320	74,020
Risk-weighted assets:		
On-balance sheet	289,376	246,290
Off-balance sheet	40,786	58,760
Total risk-weighted assets	330,162	305,050
Risk weighted Capital Adequacy Ratio (CAR)	23%	24%

Share Capital History

The following changes have taken place in the Bank's authorised and issued capital since incorporation:

Date Issued	Authorised		Issued		Fully Paid	Nominal Value	Remarks
	From N(000)	To N(000)	From N(000)	To N(000)			
1986	25,000	25,000	-	-		₦100	
1989	25,000	50,000	25,000	25,000		₦100	Cash
1991	-	50,000	7,500	32,500		₦100	Bonus
1992	50,000	100,000	6,500	39,000		₦100	Bonus
1994	-	100,000	50,000	89,000		₦100	Cash
1996	150,000	250,000	44,500	133,500		₦100	Bonus
1997	750,000	1,000,000	400,500	534,000		₦100	Bonus
1999	-	1,000,000	118,667	652,667		₦100	Cash
2001	1,000,000	2,000,000	453,110	1,087,778		₦100	Bonus
2003	-	2,000,000	435,111	1,522,889		₦100	Bonus
2004	-	2,000,000	217,556	1,740,445		₦100	Bonus
2005	4,000,000	6,000,000	3,325,023	5,065,468		₦0,50	Cash (STOCK SPLIT)
2005	-	6,000,000	348,089	5,413,557		₦0,50	Bonus
2006	9,000,000	15,000,000	5,413,557	10,827,114		₦0,50	Bonus
2007	-	15,000,000	-	10,827,114		₦0,50	
2008	-	-	-	3,609,037		₦0,50	Reconstruction
2009	-	-	-	3,609,037		₦0,50	Reconstruction
2010	-	15,000,000	3,609,037	6,939,975		₦0,50	Special placement to ETI

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R/C NO 352393

25th April, 2011

Dear Sirs

**Report to the Directors of Ecobank Nigeria Plc
on the outcome of the Board Evaluation**

Deloitte Corporate Services Limited was engaged to carry out an evaluation of the Board of Ecobank Nigeria Plc (Ecobank) as required by Section 5.4.6 of the Central Bank of Nigeria (CBN) Code of Corporate Governance ("the Code"), covering all aspects of the Board's structure and composition, responsibilities, processes and relationships for the period ended 31st December 2010.

Our responsibility is to reach a conclusion on the Board's performance based on work carried out within the scope of our engagement as contained in our engagement letter dated the 11th of March 2011.

On the basis of our work, it is our conclusion that nothing has come to our attention which causes us to believe that the Board's performance does not comply in any material respect with the criteria set out in the code. Under section 4.4 of the CBN Code, the Board is required to put in place a formal procedure of resolving conflicts. We have made recommendations to the Board in this respect. Other recommendations are contained in our detailed report.

Yours faithfully,
For: **Deloitte Corporate Services Ltd**


Bisi Adebeyemi
Managing Director

Senior management staff

EMPLOYEE NAME	JOB FUNCTION	
ADE-JOHN, MOPELOLA OLUFUNMILAYO	HEAD, CORE BANKING APPLICATION	SECONDMENT
JAFIYA, SHEHU	HEAD, PUBLIC SECTOR	
UMADIA, KINGSLEY ONOCHIE	HEAD OPERATIONS	
LAOYE, ADENIKE	COMPANY SECRETARY/CHIEF LEGAL COUNSEL	
KOMOLAFE, GODWIN SUNDAY OLUFEMI	HEAD, INTERNAL AUDIT	
DEMOLA-ADENIYI, OLUKOREDE	HEAD, TREASURY UNIT	
EBUBE, VINCENT CHUKUEKU	HEAD, CONSUMER BANKING, EAST	
DADA, OLUGBOWEGA AKINWANDE	HEAD, TECHNOLOGY	
AREMO, FELIX IDOWU	HEAD, RISK MGT GROUP	
ONABANJO, OLUKEMI FOLASADE	HEAD, HUMAN RESOURCES	
BALOGUN, ROTIMI ISMAIL	HEAD, CORPORATE BANK, NORTH	
OLANIYAN, KOLAWOLE	RISK MGT GROUP	SECONDMENT
AJAYI, FUNMI	HEAD, RETAIL	
NWOSU, CLIFFORD OKECHUKWU	HEAD, E-SOLUTIONS	SECONDMENT
AFOLABI, BILIAMINU ATANDA	HEAD, INTERNAL CONTROL	
OGUNDEJI, BENSON OLASIMBO	GLOBAL ACCOUNT MANAGER	
FASUYI, OLAWALE OLATOKUNBO	HEAD, LOCAL CORPORATE	
OLUKOYA, OLUYEMISI ADEBUSOLA	HEAD, COMPLIANCE	
OGUNDIPE, KEHINDE GBENGA	REGIONAL HEAD, SME, NORTH	
UKPEVO, GODSON OLOGBO	HEAD, CONSUMER BANKING, NORTH	
OGBALU, MICHAEL OBI	HEAD, E-PRODUCT & REMITTANCES	
AMANGBO, EZIASHI STEPHEN	HEAD, TRADING	
AKINSEYE, MOJI TAIWO	REGIONAL MANAGER, SOUTH WEST	
MARTINS, BOLAJI RICHARD	GLOBAL ACCOUNT MANAGER	

MANDATE FOR e-DIVIDEND PAYMENT

ECOBANK NIGERIA PLC
RC 89773

EDC SECURITIES LIMITED
137/139, Broad Street, Lagos
01-7301260-1

It is our pleasure to inform you that you can henceforth, collect your dividend through DIRECT CREDIT into your Bank Account. Consequently, we hereby request you to provide the following information to enable us process direct payment of your dividend (when declared) into your bank account.

Shareholder's Account number	Date (DD/MM/YYYY)
Surname / Company name	
Other name (for individual Shareholder)	
Present postal address	
City	State
E-mail address	
Mobile (GSM) Phone number	
Bank name	
Branch address	
Bank Account number	
Bank Sort Code	

I/W hereby that from now, all dividend warrant(s) due to me/us from my/our holding(s) in all company you are Registrars to be mandated to my/our Bank named above.

Shareholder's signature or thumbprint	Shareholder's signature or thumbprint	Company's Seal/Incorporation number (Corporate Shareholder)
--	--	--

AUTHORISED SIGNATURE & STAMP OF BANKERS

Proxy Form



**23rd Annual General Meeting to be held at Shell Hall
Muson Centre, Onikan Lagos on June 23, 2011 at 11 A.M.**

I/WE _____
being a member/members of ECOBANK NIGERIA PLC, hereby
appoint _____ or
failing him, the Chairman of the meeting as my/our proxy to
act and vote for me/us and on my/our behalf at the 23rd
Annual General Meeting of the Company to be held on June 23,
2011 or at any adjournment thereof.

Dated this _____ day of _____ 2011

Shareholder's Signature _____

IF YOU ARE UNABLE TO ATTEND THE MEETING

A member (Shareholder) who is unable to attend an Annual General Meeting is allowed by law to vote by proxy. The above proxy form has been prepared to enable you exercise your right to vote, in case you cannot personally attend the meeting.

Please sign this proxy form and forward it, so as to reach the office of the Secretary, 7th Floor, Plot 21, Ahmadu Bello Way, Victoria Island, Lagos not later than 48 hours before the time fixed for the meeting. If executed by a Corporation, the Proxy Form should be duly executed by the appointor.

It is a requirement of the law under the Stamp Duties Act Cap 411 Laws of the Federation of Nigeria, 1990 that any instrument of proxy to be used for the purpose of voting by any person entitled to vote at any meeting of shareholders must be stamped by the Commissioner for Stamp Duties.

The Proxy must produce the Admission Card below to obtain entrance to the Meeting.

RESOLUTIONS	FOR	AGAINST
To receive and consider the Report of the Directors, the Audited Financial Statements as at 31st December, 2010, the Auditors Report thereon and the Audit Committee's Report.		
To re-elect Directors retiring by rotation.		
To appoint Akintola Williams Deloitte as independent auditors and authorize the Directors to fix the remuneration of the Auditors.		
To elect members of the Audit Committee for the ensuing year.		
To approve the remuneration of Non-Executive Directors.		
Please indicate with a "X" in the appropriate square how you wish your votes to be cast on the resolutions set out above. Unless otherwise instructed, the proxy will vote or abstain from voting at his discretion.		



23rd Annual General Meeting ADMISSION CARD

Please admit the Shareholder named on this card or his duly appointed proxy to the Annual General Meeting of the

company to be held on June 23rd, 2011 at the _____

Name: _____

Address: _____

Signature: _____

Number of Shares: _____

Shareholder Names

ADEBAYO OLAJIDE OLUWALEPU
 ADEBAYO OLANIKE ADEJIDE
 ADEBAYO OLAREWAI VINCENT
 ADEBAYO OLUWOLAYINKA RACHEL
 ADEBOYE SEBIL AJANI
 ADEBOYE SUNDAY ABIMOLA
 ADEBOSIN OLUSEGUN
 ADEBOSI ADEEMI AJANI
 ADEBOSI BABOS OLUSEGUN
 ADEBOSI KENNEDY KINGSLEY
 ADEBOSI FOLASHADE ADEBAYO
 ADEBOSI NEMAT FOLAYEMI
 ADEBOSI OLALEYE
 ADEBOSI OLUFEMI LEKAN
 ADEBOSI OLUSEUNMI ABEGBE
 ADEBOSI MOREENDE OLUSSOLA
 ADEBOYE EGBELEKUN ABANG
 ADEBOWALE ADETUTU ABENI
 ADEBOWALE OLAIDRAN
 ADEBOWALE OLATIAN IDOWU
 ADEBOWALE OLUNWEMISITI
 ADEBOWALE OMOLARA TAYLOR
 ADEBOWALE OLUNWEMI OMODELE
 ADEBOWALE TITUS AKINOLU
 ADEBOYE ADEBAYO AKINWALE
 ADEBOYE OLUWOLE
 ADEDOPO AKINTIAN TEMITOPE
 ADEDOPO ALFRED AKINTIDE
 ADEDOPO VICTORIA ABAYO
 ADEDEJI CHRISTIANA IBYINKA
 ADEDEJI ELIZABETH OMOWAMI
 ADEDEJI KEHINDE MUTIYA
 ADEDEJI MARGARET, ADEOLA
 ADEDEJI MARIALA DURO
 ADEDEJI SAMUEL ABAYO ABAYO
 ADEDEJI TAYO ABAYO
 ADEDEJIA ELIZABETH, SIMSOLA
 ADEDEJAN SAMSON ANI
 ADEDEJURA EMANUEL ANI
 ADEDEJURA OLUNWEMI ENJOKE
 ADEDEJUN SAMUEL ADEBAYO
 ADEDEJUN TAJUDEEN TAYO
 ADEDEJUN NIKI
 ADEDEJUN OLUWALAYISA ADESEWA
 ADEDEJUN VIHAN OJOADETA
 ADEDEJO ADEBOSI
 ADEDEJO TILAKU MUTI
 ADEDEKARAN ADEDEDE THOMPSON
 ADEDEKUN FOLUKE, ADETI
 ADEFLA OLUWOLE, PETER
 ADEFGBE IFEOJUNA ABILA
 ADEFGBE IFEOJUN OJUNU
 ADEFGBE KEGBOGBOYE
 ADEFGBE SOLOMON OLUSSOLA
 ADEFGBE ADEOLA ADESOLE
 ADEFGBE CAMFOT MOPELOLA
 ADEFGBE JAMES TEKBO
 ADEFGBE JULIUS ABAYO
 ADEGBALA OLUWOLE
 ADEGBENIKO ADEDEMI IDOWU
 ADEGBENRO TAYO, OLAFANYI
 ADEGBESAN OLAKINTAN
 ADEGBESAN OLUSSOLA
 ADEGBESAN OMOTAYO YETUNDE
 ADEGBESUN SEGUN
 ADEGBITE EZEKIEL ADEBAYO
 ADEGBITE MORIAM
 ADEGBITE PETER ISHOLA
 ADEGBOLA OLUFUNSO ADEFGUNE
 ADEGBOLE ABAYE ADEKUNLE
 ADEGBOLE OFEYALE SUNDAY
 ADEGBONGESUN ADEBAYO OLAIVOLYA
 ADEGBOTHYUN AKINTOYE
 ADEGBOKE ADETESSE RICHARD
 ADEGBOKE JOSEPH ADEBAYO
 ADEGBOKE OLAWALE O
 ADEGBOKE OLUBINMI, TOSIN
 ADEGBOKE RASHED SEGUN
 ADEGOLA SAMUEL ADEJIDE
 ADEGOLA SOLALITO TITOLA
 ADEGOLA BUBURU ADEBOSI
 ADEGUNWA ADEBAYO ADEJIDE
 ADEGUNWA ADEBAYO ADEDOPO SAMUEL A.
 ADEHOB SIMON WESTHAM
 ADEHOBABATUNDE OLUADARE
 ADEHOBABATUNDE OLAREWAI
 ADEHOB TAYOYAYO HANNAH
 ADEJARE OLUSSAY SAMUEL
 ADEJAYAN ADEBAYO FRANKLIN
 ADEJO EDACHE MIKE
 ADEJO ADEOLA
 ADEJO ADEOLA OLUWOLE, BABAFEMI
 ADEJO ADEYINKA FOLU
 ADEJO OLUOQUOLA, ADEWALE
 ADEJOYIBI WASIU ADEJIDE
 ADEJUTIGBE AYODELE
 ADEKANBIWA MOJSOLA ALAKE
 ADEKEYE E.
 ADEKEYE OLABODE ADEJOYE
 ADEKOLA ADEYAYO
 ADEKOLA OLUWAKEMI MOJESOLA
 ADEKOLA ADEBAYO
 ADEKOLA ADEBAYO RASHED
 ADEKOLA ADESANIYAN, AUGUSTINE
 ADEKOLA DAVID GREGEL OLUWA
 ADEKOLA KEHINDE ADEBAYO
 ADEKOLA SILFAT ABENI
 ADEKUNLE GANTUO, AYINKA
 ADEKUNLE GANTUO, ABUBAKARI
 ADEKUNLE PETER ISHOLA
 ADEKUNLE SAMSON OLUKAYODE
 ADEKUNLE STELLA EBERECHUKO
 ADEKUNLE STELLAMARIS
 ADEKUNLE TEMITOPE
 ADEKUNLE TEMIYIN
 ADEKUNLE TEMITOPE
 ADEKUNLE TEMITOPE
 ADELABI TOLAN ZAKARIYA
 ADELABI OLUWATUNDE TOLUPELE
 ADELANA DAMILOLA, LUCKY
 ADELANA DAVID ADEUDUNNI
 ADELANA OLUWAKEMI ABAYO
 ADELEGAN SAMUEL AFOLABI
 ADELEKE ADEFOJOWO
 ADELEKE ADEWOYIN
 ADELEKE AMOS, ADEKUNLE
 ADELEKE BAMBIDE DAVID
 ADELEKE BAMBIDE DAVID
 ADELEKE JOHNSON ADEJIDE & ADEKUNDE A.
 ADELEKE LAITEEF
 ADELEKE OLUFUNSO,
 ADELEKE VICTOR ADEYINKA
 ADELEKE VICTOR ADEYINKA

[illegible]

AJAYI VICTORIA BOLAJI
 AJAYI YEMISI
 AJEUNGBE BANDEDE HENRY
 AJEUNGBE ERIK TIJANI
 AJIBO OCHENGBO
 AJIBO ADOLFO ADOLFO E RASHEED
 AJIKUNMBU EBUN
 AJIPE ABOLA OLUDOLAPO
 AJIKUNMBORI OLUDOLFO AYOODE OLATUN
 AJIKUNMBORI AJIBO OKOTARA OLATUN
 AJIKUNMBE GABRIEL ADEHINTI
 AJIKUNMBE OYAMADE ADEHINTI
 AJIKUNMBE AJIBO MERCY
 AJIKUNMBE BOLANLE AGEKE
 AJIKUNMBE IDOWU NAJEM
 AJIKUNMBE OLABISI ADEBIMPE
 AJIKUNMBE RAUFU
 AJIKUNMBE ROSELINE TRENE
 AJIKUNMBE TAYE JOHN
 AJIBI SUNDAY OLAKUNLE
 AJIBO BENJAMIN OLUGBESUN
 AJIBOOLUN OLATUBOSUN DEDE
 AJIBOLA DAMILOLA MORADEKE MRS
 AJIBOLA MRS
 AJIBOLA OLAYINKA KAYODE
 AJIBOLA OLUMUTUYA ADEYINKA
 AJIBOLA PETER BABATUNDE
 AJIBOTE ISAC BANJO
 AJIBOTE OLAJUBO RICHARD
 AJIBOTE SHERAF OMOLU
 AJIDASILE OLUKEMI IRENE
 AJIFOLAW AIBIODUN
 AJILA FEMO
 AJILA KENYA
 AJILADE SUNDAY AYOOLE
 AJIMUDA SUNDAY TEMILOLA
 AJIKUNSI VICTOR OLAWALE
 AJIBOLA OLAYINKA OLAWATOMILOLA
 AJITERU FELIX DEBO
 AJORU NDIABUSI LAZARUS
 AJORUNFEMI ADEYUN ADEGUN
 AJORU OLUDOLFO
 AJOSI SILIAT ADETUN
 AJULO IDOWU FESTUS
 AJUMORI SAMUEL BASHA IDOWU
 AJUNJO PETER CHINERYE
 AJUNJOBA DEDEHAR CHOMA
 AJUYALA OLAWADAMOLUJO DEHINZAL
 AJUSE JOSEPH, CHIMEZIE
 AKAGBOU LOUIS NNOUO
 AKAHU ADEJUN OLASUNKANLA
 AKALA ADETUN MONSIEUR
 AKANU ADEOYE
 AKANANIM FRANKLIN
 AKANBI FOLARAKAN OLUFEMI
 AKANBI KIKELOMO, S
 AKANBI NUSSE GHANEM
 AKANDE BAHAMUD VICTOR
 AKANDE ENNIFER, EMKE
 AKANDE FOLASHADE FUNMI
 AKANDE JENNIFER, EMKE
 AKANDE KEHINDE MONSIEUR
 AKANDE NATHANAL OLAWUSOLA
 AKANDE ISAH KANDE
 AKANBI ADEOYE
 AKANBI OLUFEMI RUFUS
 AKANLE TESTIMONY OLAMIDE
 AKANNU OLASUNKANBI AREMU
 AKANNU OLASUNKAN OLATINKA
 AKANNU ADEOLU KEMILAT
 AKANNU ADEOLUWAH ALADE
 AKANNU GHANU DIOU
 AKANNU IBRAHIM ALALI
 AKAPO DANIEL OLUSOLA NUTAYI
 AKAPO OLAMUN, ALAMI
 AKAPO OLAMUN, ALAMI
 AKAPPO-MATTHEWS OMOLARA, MOREEN
 AKICA CONSTANCE
 AKEGI SUAKOR, PETER
 AKEJELU SAMUEL, YOUNG
 AKEKE HINSELA FAITH
 AKEKE ENUGHO ADEYIN
 AKEKE MORRIS OGHERNISE
 AKEKEDE ADEGBEYO ADEBAMBO
 AKER BOLANLE AKINSI
 AKEREDOLU AYIMPOSI OLUWATAMINS
 AKEREK CATHERINE FOLUSHO
 AKEREDOLU AYIMPOSI
 AKEREKE OLUWATOLABOLA ODELUWALA
 AKHALUMENHO PETER
 AKHARUMBE TORITSEJUS ROSEMARY
 AKHATOR JOHN
 AKHATOR JOHN
 AKHIGBE KEKEKFE PAUL
 AKHIGBEMUNDI VICTOR
 AKHIGBEMUNDI VICTOR
 AKHIMEN OBECHI
 AKHIMOMEN DAVID ALFREDO
 AKHINU IDEMUDOLA ALOYSIUS
 AKHINU GODFREY ADEYIN
 AKIN KOLAPO ADEJAYI
 AKINJADE JAMIL OLUFINKE
 AKINBANJO FRANCIS AKINTUNDE
 AKINBO ADISA
 AKINBO KENNETH OLUYOMBO
 AKINBO STEPHEN ADEAYO
 AKINBO KUNLE ADEYIN
 AKINBOLE OLURANTI MORAKINJO
 AKINBOLE OLAMIKUN OLATUN
 AKINBOLE EZEKIEL OLANREWAJE
 AKINBOSE TIMOTHY, OLUWATAMINS
 AKINBOSE OLUWATAMINS
 AKINBOSE DAVAN DEHINBO
 AKINBOLE AKINSI
 AKINDELE JOHN
 AKINDELE OLADAPO ADEYIN
 AKINDELE OLUGBESUN
 AKINDELE OYEDISI OKUFH
 AKINDELE ADEYIN OMIODELE
 AKINDURO AYOMINI ELIZABETH
 AKINDURO ENIOLA OLUMIDE
 AKINDURO JILEYE OLATUN
 AKINKENDE AKINKINNI JAMES
 AKINKENDE AKINKINNI
 AKINKENDE ADEYE BOTBI
 AKINKENDE ROBERT AKINBOLA
 AKINGBONGHUNDE AKINSI
 AKINGBULU AKIN MARTINS
 AKINGBULU SAMUEL AYODE
 AKINGBULU AKINDEHIN ADETUNJO
 AKINGBULU AKINDEHIN ADETUNJO
 AKINGBULU JOSEPH AKINBOLAN
 AKINGBULU JOSEPH AKINBOLAN
 AKINGBULU OLASUNKAN OLUYOMBI
 AKINGBULU OLASUNKAN AKINROPO
 AKINLEMA BARAWALE AKINGBAMBI
 AKINLEMA MOLA OLADUPO
 AKINLEMA NWAJIOLO LACITIA
 AKINLEMA OLUDOLFO
 AKINLEMA DAVID SUNDAY

AKINLEYE ELIZABETH OLUWEMIMO
AKINLEYE EMMAUEL AKINTUNDE
AKINLEYE OLUWEMISIBI ABIDEMI
AKINLEYE SEYI SUNDAY
AKINLEYE WASU, OLALERE
AKINLO WILLIAM ROTIMI
AKINLOLU HEZEKIAH OLUSEGUN
AKINLOLU ROBERT OLADEHINDE
AKINLOSOTU CLARA OMOLARA
AKINLOTAN EMMAN AKINLOLU
AKINLOYE ADIAT BOLANLE
AKINLOYE AHMED OLADINJI
AKINLOYE AISAT MOTUNRAYO
AKINLOYE AKINTUNDE, SEGUN
AKINLOYE MARIAM ADERONKE
AKINLOYE OLULEYE
AKINLOYE OLUSEGUN OLAYIWOLA
AKINLOYE SURAJU OLANREWaju
AKINMOLADUN ISAAC AFOLABI
AKINNUJOYE OLAYINKA JOSEPHINE
AKINNUJOYE TEMIDAYO
AKINOLA ADULAI AKINWALE
AKINOLA ADEWALEKE ABDUDUNIRIN
AKINOLA AKINWALE OLUWABIMO
AKINOLA BAMIDELE
AKINOLA DAVID OLOSOLA
AKINOLA IYABODE HELEN
AKINOLA JOHN OLATUNJI
AKINOLA OLUMUYIWA, BABATUNDE & OLU
AKINOLA OLUWEMISIBI JULIANA
AKINOLA OLUWEMIMO DORCAS
AKINOLA RIQZAT FEHINTOLA-OLUWA
AKINSOSH EMMANUEL OLUWALEKE
AKINPELU RAMON OLAOSU
AKINKREMI DETOLA
AKINKRIBIDO EZEKIEL OLUWEMISIBI
AKINRINLOLA MORAKINYO
AKINROLABU JOKE MERCY
AKINSANYA ABISOLA KAFAYAH
AKINSANYA ADEOLA,
AKINSETE OLAYINKA
AKINSETE ALBERT WALEOLA
AKINSHILO BOLAJI JNR
AKINSHILO OLUWASEUN
AKINSIFE EMMANUEL O.
AKINSIFE OMOLAYO
AKINSOLA BABATUNDE ADEMOLA
AKINSOLA DAVID, OLUSEGUN
AKINSOLA EBENEZER OLUSSJO
AKINSOLA HAASIRUP BABATUNDE
AKINSOWUN HENRY OLATOKUNBO
AKINSULLE TOLUPOLE ANIYEMI
AKINSUNMI BOLANLE STELLA
AKINSUYI OLUASOMBO, IBITOLA
AKINTAYO FUNKEYI
AKINTAYO KUNLE
AKINTOLA AMOS OGWOLABI
AKINTOLA ISAAC YELE
AKINTOLA OLUWATOSIN, AKINWANE
AKINTOLA REBECCA FUNMILAYO
AKINTOYE ISAAC, TOLUWALOJU
AKINTOYE RUFUS AJIBOLA
AKINTUNDE ADEKUNBI OLUFINWE
AKINTUNDE FESTUS, ADEKUNLE
AKINTUNDE HAKEEM OLUKEMI
AKINTUNDE OLUWASOLA ATINUKI
AKINTUNDE PAUL B.
AKINTUNJI AMOS, AKINNUBI
AKINTUNJI JONES, EKEKLE
AKINWALE JEMIMA OLUKEMI
AKINWALE OMODELE ADENIKE
AKINWALE CLEMENT
AKINWANE CHRISTIANA EBIOBOERE
AKINWUNMI NAJIA OLAYIWOLA
AKINWUNMI TEMIDAYO MICHAEL
AKINYANJU MILDRED FOLASADE
AKINYELE I., OLUWAFIROPO
AKINYELURE TOM SOJI
AKINYEMI ADEBAYO OKHIDE
AKINYEMI ADEWOLA
AKINYEMI DAVID OLUWADAYO
AKINYEMI ELIZABETH O
AKINYEMI FOLUKE OYINLOLA
AKINYEMI JOHN AKINWUNMI
AKINYEMI JOHNSON
AKINYEMI OLUMUYIWA, OLOSOLA
AKINYEMI TOLUPOLE OLUKEMI
AKINYEYE TIMOTHY BOLUWAI
AKINYOYENU IKSANNI SMART
AKIODE ADOIS OLA
AKIOLU KUDIRAT
AKSANNI CHRISTIANAH A.
AKSANNI-SAMUEL BABATUNDE OLOSOLA
AKSANYA ANYOTUNDE
AKVIE FRANCA
AKO EMOBOTSEHME INNOCENT
AKOJE JULIUS AYOBORE CARL
AKOJE IRENE, MILLER
AKOMA UDOMA
AKONI ADETUTU OLUKEMI
AKONI AYINUOLUWA TOLUPOLE
AKONI OLUYOMBO ADEDEJI
AKOR RAPHAEL
AKORODE ADEOLA OLUBUNMI HALIMAT
AKORODE ADEOLA JAHU
AKORODA CHARLES GOWDIN OTERI
AKPAKAN UDO JAMES
AKPALA PATRICIA IFEANYI
AKPAN AUGUSTINE UDOIKPA
AKPAN COMFORT
AKPAN EFTONNE JONAH
AKPAN EMMANUEL EDEM
AKPAN ENFIQOK PETER
AKPAN IMOWO CELESTINE
AKPAN JOSEPH E
AKPAN IFYON OKON
AKPAN MIKE UDON
AKPAN PAUL HORGAN
AKPAN PETER OBOT
AKPAN UBONGABAS NSE
AKPAN UWEN SUNDAY
AKPRANTAH CHUKWUEMEKA
AKPATA JOSEPH JEREMIAH
AKPI KEMBAROKUMO FRANCA
AKPILE JOSEPH OBUKOWHO
AKPODITE O'WEGGA, ONAJITE
AKPODUADE ESEGHENE LUCKY
AKPOKE MONDAY
AKPONMIDE VICTORIA ADEPEJI
AKPONMIDE CHRISTOPHER OYIO
AKPONYE FIDELIS IHEDOHANNA O.
AKPORE OBUKADATA, BEATRICE
AKPOROMO EMMANUEL UTEDUO
AKPOTHINO ONYAEKACHIE TELUMOLA
AKPOWEMYE REGINA
AKUBO EMMANUEL OBAJE
AKUETE ERIC K.A KWAOFI
AKUGBO JULIET U., & THEOPHILUS E.
AKUJOBI S OGECHUKWU

AKUMA OGBOUNNAYA AMOS
AKUNNAH BENEDICT
AKUNYONU DOMINIC
AKUSU MARTHA EJENAYI S
AKWANO MARY FRANK
AKWUKA CHUKWUKA JOHN
ALABA OLUFINKE ADOKE
ALABA SURAJUDEEN ADEWOLE
ALABI ADEUTLA AUGUSTINE
ALABI AHMAD OLANWUNMI
ALABI BIODUN
ALABI EMMANUEL AYODELE
ALABI FOLASADE MORENIKE
ALABI HAWAU OLABISI
ALABI JOHN OLADEJI
ALABI LOVETH FUNMILAYO
ALABI MARY
ALABI MOSES ADEODKUN
ALABI OLADELE ADEBIYI
ALABI OLADELE ADEBIYI
ALABI OLUWATOFARATI ADEBAYO
ALABI SHAKIRAT OLANIKE
ALABI TENIOTPE BAMIDELE
ALABI-OYO FEYISAYO OLUWAPELUMI
ALADE EZEKIEL ADEBAYO
ALADE FRANCIS OLUFEMI
ALADE MUNIRAT BOLAJOKO
ALADE SHAKIRAT OLANIKE
ALADE REMIGIUS OBINNA
ALADE TIMOTHY OYERINDE
ALADEMEHIN OLU AUGUSTUS
ALADEOTAN OLANREWAI, ZEPHANAH
ALADETAN Y. O.
ALADI ALKISYUS
ALADI BEATRICE CHINYELE
ALADI FRANCIS CHIJOKE
ALADI VICTOR CHUKWUEBUKA
ALAGBE ADEDOLOPO AYINLA
ALAGBUN MATTHEW ADESHINA
ALAGA JOSEPH, OGBANOMYO
ALAKOJA OLUKEMI
ALALADE FELIX OLAOLU
ALAMBIA OGHONNAYA CHRIS
ALAMU OLANIYI ABRAHAM
ALAMU RAFU OLOYEDE
ALAMUNA BASHIR, BALA
ALAO EMMANUEL, OLUWATOSIN
ALAO OLUGBENGA A.
ALAO-PETERS DANIELA OFUKE
ALAWYE MOHSHOOD ABIODUN
ALAWODE FESTUS
ALAWODE ISAAC, OLADEPO
ALAWODE WAHAB ABIODUN
ALAZOMA IKECUKWU JUNIOR
ALBERT QUEENSLY OBIANJUWU
ALE ATINUKE, TAIWO
ALE JOSEPH TINI OLUWAFEMI
ALEBOSU JOSEPH OLATUNJI
ALFEGBELEY MICHAEL OLANREWAI
ALEKHI OMEREFI GOWDIN
ALEX-ODUNSI JANET OLUFEMI
ALFRED NSIKAK
ALFASANN MOHAMMED, MUSA
ALFRED JOSEPH OGUCHUKWU O.C.
ALFI NOAH
ALKOR EMMANUEL AMESI
ALIMKIHENA JOHN OSIGBEME
ALIMSON TAWAKULTI TAIWO
ALISA ARIYAN
ALJI REFUELWA TOLUWALASE
ALITU MANDILA KAROFI
ALITU MUSA AGANA
ALJEDIN LTD. LTD.
ALLEN CHRISTOPHER TAMUNO TONYE
ALLEN HERBERT ADEHAYIWA
ALLEN OLUFEMI VICTOR
ALLI TAOFIK ABIODUN
ALLI TIAMIYU
ALLISON ABISOGUN
ALLISON SHUKURAT AINA
ALLU SIKRU BUNMI
ALLO BABATUNDE
ALLWELL-BROWN BARA
ALMON LIMITED
ALO OLADINJI
ALONGBA OLABISI ODUNOLA
ALONGDE ISAAC OMEIZA
ALONGDE MOSES BABATUNDE
ALONGDE SAKA, ISOLA OLATUNDE
ALONGDE SUNDAY OJO
ALOR FRANKLYN THOMPSON IKECUKWU
ALOTU CHIDBERLE
ALUOMA HAKEEM, OLADEINDE
ALUZE PAUL OGBONNA
ALUBANKUDI BISI
ALUDE JAPHETH
ALUDE MONDAY IGBERASE
ALUGBUN SAMUEL ADEREMI
ALUKO ADEBISI
ALUTU BENNETH MADUKWE
AMADAK JOSH CHARLES
AMADI ERNEST NNAMDI
AMADI INNOCENTIAN CHINYERE
AMADI JUSTINA PRECIOUS AMARAKHI
AMADI LEONARD
AMADI LEONARD
AMADI LUCKY, EZINWANYI
AMADI MORRISON, ONYEANUNAM
AMADI NIXON NKANYEOWAM
AMADINI ADEUSIVA ESTHER
AMADI ADEBISI
AMAEFULE FABIAN CHINYERE
AMAH ABRAHAM NNANNA
AMAJOUJI BLAISE OKWUDILI
AMAKOBI NNAEMELO
AMANKARGO MICHAEL CHAZOR
AMANCHUKWU GABRIEL IFEANYICHUKWU
AMANCHUKWU PRECIOUS CHIDINMA
AMANCHUKWU SHILO IGADI
AMANCHUKWU STEPHENA CHIDINMA
AMANCHUKWU VICTOR OZICHUKWU
AMANCHUKWU VICTORIA OZIDOMA
AMANGELE ALEXANDER
AMAO IYABO TEMILOLA
AMASIANI AMAECHI CYPRIAN
AMBAU ADEOLA BAMIDELE
AMULE HENRY
AMUNDE BUKOLA MORENIKE
AMEH BENJAMIN MICHAEL
AMELE ELIZABETH
AMENRIO JOHNSON
AMIEGBE AMENEZ
AMINONE ANTHONY TIVERE
AMINU GABRIEL IDOS
AMINU ISHOLA YUSUF
AMINU-KANO M.
AMO AMOWUNMI MURIANA
AMOI EDMUND OKECHUKWU
AMOI MORRIS NNE

AMODU AFOLARIN
AMODU SILUFATU AMOKE
AMOLEGBO MOHAMMED
AMOMKRO ADEWALE
AMONO GOSWAMI SILLAS
AMORIGHOYE DESIDONE ESJOLMI
AMORIGHOYE ESIGEMI G
AMORIGHOYE LILY OLUDEWA
AMORIGHOYE ORTISEMEYIWA
AMOS ADENIKE OLUWATOTIN
AMOS EDOMO OTOBONG
AMOS PEACE, DEIN
AMOS STANLEY
AMOSU MUKAILA
AMOSU SIMON SONOLA
AMOSUN VINCENT OYEINKA
AMUDA ARSEMU YAKUBU
AMUDA-GIWA SULAIMAN OMOTOSHO
AMUNEH JOSEPH SHAKADE
AMUNGO ZILPAH NGO
AMURE ADESOOLA TUNDE
AMURE PAUL OLATUNDE
AMURUJICE ONYEBUCHI VINCENT
AMUSA MARY OLUYEMISI MARY OLUYEMISI
AMUSAN EBENEZER TEMITAYO
AMUTA EMEKA IHEANYI
AMUTA ORISON OBINNA
AMUWISA EDWART OGHORCHOREVA
ANAKA REMIGIUS OBINNA
ANAGBOSO UCHENNA NWOGO
ANAGHA I PATRICK MARY
ANAKA OWUNA SOLOMON
ANAKREBEH TONY OGECHUKWU
ANALO CHRISTOPHER
ANANA ENOBONG JAMES
ANCHOR-MARIC NIG.LTD
ANDRE BOLANLE, GETRUEDE
ANDREW AKPAN AKPAN
ANDREW MOSES
ANKEA ALEXANDER, OBORA
ANKE ROSALINE NIKENKA
ANKEWIE EUGENE LOTANNA
ANKEWE NDOBISI U
ANKEWE OBIANJUWU CHIKA
ANKELE KINIKANWO AZUNDUA
ANGA ALEXANDRA LARABA
ANI FELICIA, NGZI
ANI IKECUKWU JUDE
ANI MATHIAS
ANI ONYEBUCHI JONATHAN
ANIKOR JOY NNEKA
ANIKWA ADEBIJI BABATUNDE
ANILABKA KAYODE BOLARINWA
ANIBABA TITILAYO SOLAPE
ANI EMEKE MARSHAL
ANIED COMFORT, TIMOTHY
ANIED TIMOTHY
ANIEBI CHUKWUDI OBIFOKOA
ANIKWEW IKECUKWU EMMANUEL
ANIELO VALENTINE NDOBISI
ANIMEKE TONY O.
ANIEKE-EPHONG CHUKA DERRICK
ANIEZIE ESTHER JEDOM
ANIKFOWOSE EUNICE OLUYEMISI
ANIFOWOSHE ABULRAFUJ AKANNI
ANIFOWOSHE MARY FOLASHADE
ANIGBOGO OKWUCHUKWU NICODEMUS
ANIH CHLOMA DEBORAH & ONYINYE
STELLA MARIS
ANII BHAIK CHUKWUDI PETER
ANIK DEBORAH ADAOBI
ANIM RICHARD
ANIMASAWU ADESOOLA, KUORAT
ANIMASHAUN FATI ABAYOMI
ANIMASHAUN FIDAT OLANINKA
ANIMASHAUN MISHU ADEDEJI
ANINOR OLUBUNMI E.
ANKA MAMMAN
ANOGHWA SOROKHI PAULINUS
ANODO NOBLE UDOCHUKWU
ANOKA OBIAGELI GRAKE
ANONKURU BERNARD
ANORUE EDWARD CHINEMEREM
ANORUO PAUL CHUKWUKA
ANOSIKE ISAAC CHIJOKE
ANOSIKE JOY OKWUCHI
ANTHONY KOLAWOLE CLAUDIUS
ANTHONY OGBAFEMI ABIODUN ADEOTUN
ANUEYAGU ANTHONY EMEKA
ANUMNU CHIBUZOR RAYMOND
ANUSI AMARACHS COMFORT
ANUTA FRANKLIN,
ANWANA EKEATIE FAVOUR ABANASANG
ANWATU UDOKA MSHAL
ANYA ADA
ANYA FRANK UME
ANYADIKE MARTINS, IFEDILCHUKWU
ANYAEGBU CHUKWUDI UCHI
ANYAEGBU ONYEBUCHI
ANYAEGBU UCHECHUKWU GOWDIN
ANYAEGUNAM OBI
ANYAELE CHARLES OGBOINNA
ANYAERI FELIX, UCHI
ANYAKOCHA CHINWE NNEKA
ANYAKORABI IFEANYI
ANYALEBECHI CHUKWUEBUKA
ANYALEBECHI WILFREDE
ANYALEWECHI DENIS, OHAERI
ANYAM LINUS OKYE
ANYAMELE CHIBUNE MARTIN
ANYANWU EMEKA, CAJATAN
ANYANWU HENRY ONYEBUCHI
ANYANWU NNAMDI
ANYANWU SIMON IBE
ANYANWU THOMAS
ANYANWU JATHIR CHIZOBA
ANYINGBO FLORENCE, NIKRIKUA
AFOQUJUNWONO OLOTULA
APAMPA QUASSIM OYELEYE
APOLLO STEEL INTERNATIONAL
APOLOS EMEKA ONYENOMCHIRI
APOLLO FEFERIE EBUOCHUKWU
APALI OBLINMEKE JOHN
ARALI OKWUCHUKWU JAMES
ARANISOLA SAMSON ABIODUN
ARANISOLA VICTORIA MOTUNRAYO
ARATI DEBORAH ISIDORA
ARAWOLE OLUGBOTEGA AREMUI
ARAYOMI EMMANUEL OLUWEMI
ARCHIBONG ENO
AREGBEDE OLOYEDE SOLOMON
AREGHAN INGBENGEBO MICHAEL
AREHIN GABRIEL IDOS
AREMU MORENKEJI FUNMI
AREMU OLOSOLA OLAYINKA
AREMU SAMSON, OLUATAYO
AREMU ZACHEAS OLALEKE
ARHETE LOLE EHGIGATOR

ARINZE DOMINIC OKYE
ARINWAIYE IBUKUN RUTH
ARIBIYI OLUFEY OLUIMIDE
ARITO BIODUN OLUWUKOKE
ARJO EMOLOLA
ARJO JOSHUA OLUWAFEMI
ARO VICTOR OLUADUNJOYE
AROFIN VICTOR OLANKUNLE
AROGBA SUNDAY SALIU
AROGUNDADE MOSSINMOLA, OLOSOLA
AROGUNDADE OLUATIMWA AMOS
AROMIRE SIKIRAT JOKOROLA
AROMIWUA ADELE ADEREMI
AROWIYA ISRAEL AIYEMEYI
AROWOLO BABATUNDE QUADRI
AROTEFUN OLAIDPOPU, WASII
ARTHABANU ANTHONY KOFI
ARTHUR ADOLF
ARTHUR IRENE EFE
ARTHUR PATIENCE EDET
ARUBALEZE CHRIS OKYE
ARUKWE CAROLINE OBIANJUWU
ARUMI MELLETS CHIKMA
ASALU AKINTUNDE
ASALU AKINTUNDE
ASAMAH ISI T.
ASANAENENG NSIKAK, AKAMBA
ASAMISA SAMUEL IGE
ASEMOTA KINGSLEY OLVER A
ASHA JERRY MOBOLAJI
ASHARA EGBUNA SAMUEL
ASHARA SULIAT YETUNDE
ASHAYE AWUJODLA OLAMIDE
ASYANAKOR NIKHAI OVIWIGHETE
ASHIRU AZEEZ, ADEBISI
ASHIRU SHAKIRU FOLORUNSHO
ASHLEY JOSEPH ADEBO
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ASIEGBU HARRISON
ASIEGBU OGHENEVO JOHNSON
ASIEGBU JOHN NWACHUKWU
ASIE TONY
ASKIA YVETTE ULOMA
ASILA MYLIUS, SAM
ASINDI IMAGBONG ANDREW
ASINKE ADIGA WILFRED
ASIODU ELIZABETH DUMEBI
ASKA NKEM,
ASOMUGHA UNOMA, ADA
ASOMUGHA UWEMEDIMO EDET
ASONYE ANTHONY
ASOR ADIGA WILFRED
ASSAM EMMANUEL, JOSEPH
ASSIAN MICHAEL, JACOB
ASU JANET BESSONG
ASUELMHEN CYRIL
ASUYE ABOTUYA IRENE
ASUELMHEN ALPHONSO CHUKWUEMEKA
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ASUQUO UTANG EDET
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ASUQUO VICTORIA,
ASUQUO MODESTUS CHINEDU
ATAGANA VERA IRIS
ATALOR SAMUEL OKAFOR
ATANMOKUN ADEBAYO LAWRENCE
ATANKOBA
ATANKOBA
ATANKOBA
ATEME DEPIRYTE ORINAWENGIBO STEPH
ATEY PASTEUR EMMANUEL
ATEYA CATHIERE OSE
ATIKWA OBIAGELI OLUURANTI
ATIBI JOSEPH KAYODE
ATOBATELE ADEBAYO OLABIRAN
ATOBATELE JOHN OLATUNDE
ATOKI OLUASUNKAMI PETER
ATOLAGBE JOSEPH OLUWATOLA
ATONUE ONABUKUNLA JODEUNMI
ATOTERI MODUPPE OLUFINMILAYO
ATOTERI OLUWALE AYOLA
ATUGBANA MUSA CLEMENT
ATTIGBOE AMUSU T.
ATTINUSKE ABIE, BANJI
ATUNWA EKEATIE FAVOUR
ATUDIFFEREN OLUYEMI OLUJIMI
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AUDU MOHAMMED SALE
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AWA CHINLEO
AWO OGWOLABI EMMANUEL
AWESU LATEEF
AWHOTU THERESA OCHUKO
AWO JOHN,
AWOABAYO STEPHEN,
AWOBOTE OLUWADU, OLUGBENGA
AWOJOLE DAN ONI FUNMI
AWOJOLE JOHNSON ADEBAYO
AWODIBU MICHAEL
AWODUYELEMI ADEBAYO ULUWAKETO
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AWOFODU JULIUS, ABAYOMI
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AWOKUNLEHIN AYOTUNDE A.
AWONUGA OLUFINKE,
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AWORINDE ISOLUWA
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AWOSIKA OTUNOLA CLEMENT
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AYANMOWOYE OLUOSALAPE, OLATOKUNBO
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AYANKEKE OLUWUNMI ABIE
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AYANTOKUN COMFORT MOSOBAJALE
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AYENI AKINWANE OLUSEGUN
AYENI BERNARD OLAGOKE
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AYOADE ABIODUN
AYOADE KASOPE
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AZEEZ OMOYEMI MAUME
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BADUNDE TOLUWANI ENIOLA
BADU ABIODUN SUNDAY
BADUNDE GABRIEL ADEBOYE
BADARI MOJISOLA OLUKUNKE
BADARI OLUFADELE ADEBEMI
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BAMIRI OLUKUNLE RAKSICO
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BAMISLE OMOLOLA, OMOWUNMI
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BANJOKE OLUOTUSIN MICHAEL
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BANSAL MANISH
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BENSON-EREMI CHIJOKE WELI
BERECHI EMMANUEL I
BERNABAS BERNICE,
BERNARD ADEMOLA, OLUWABEMIGA
BETKU MARY ABIE
BEWADE EGBUNAWA SIM
BESHADIMS TOLUPOLE USMAN
BHUTTO LARABA, ELSIE BINTA
BIINA MEBABRI, RACHAEL
BILLY GABRIEL
BIORUKI KATHIE OLAFARE
BIRUKUN OLUWADAMOLA OLANREWAI
BITUKU JAMES OLANLADI
BOADU VICTOR
BOAHENE JOHNSON AKWASI
BOB MANUEL LESLIE
BOODEDE OLUWOLE AYODEJI
BOJAN OLUWADAMOLA OLANREWAI
BOJUNNOR STEPHEN ADEBAYO
BOJUTOLA MUJIKAT ASAKE
BOLA BOTIMI ADEMOLA
BOLA-KUKU OLUWASOLA
BOLAKINWA FAUST OMOWUNMI APINKE
BOLAKINWA KOLAWOLE ABIODUN
BOLARINWA KOLAWOLE ADEBAYO
BOLAYI CHARITY, OYANNANE
BONKUSI TIMEYIN
BOJIMI SAMUEL OWOUDUNNI
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BALA UMAR YERIMA
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BALOGUN ADIAT BUKOLA
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BALOGUN DALIAJ ADEBAYO
BALOGUN GANIYU AYODELE
BALOGUN GRACE SHUBBOLA
BALOGUN JAHU TUNJI
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BARNIS OLUWATOLA MONSURAT
BALOGUN NIJUREDEM AKANNI
BALOGUN OLABAMJI, OLUFINKE
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BALOGUN OLATIAN ADEWALE
BALOGUN OLAYEMI SHERIAT
BALOGUN OLUFINMILAYO, IBIRONKE
BALOGUN OLUKUNLE ADEBAYO
BALOGUN RASHED OLANREWAI
BALOGUN SUNDAY ADELEKE
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BAMGBOPE ATIM, MONESI
BAMGBOYE DAVID, OLAIDPO
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BAMISLE MICHAEL BAYODE
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BEWADE EGBUNAWA SIM
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BAKARE GANIYU ABIOLA
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BALA UMAR YERIMA
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BALOGUN GRACE SHUBBOLA
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BALOGUN OLABAMJI, OLUFINKE
BALOGUN OLANREWAI
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IBEZIM GRACE
IBIDAPO HENRY BABATUNDE
IBIDUBARA TOLUFAIR GEORGE
IBIKUNLE OLUKAYO OMOLOLA
IBIKUNLE OLUSEGUN, RICHARDSON
IBIKUNLE PHILLIP
IBILOYE SUNDAY
IBIRINDE FOLUSO FRANCIS
IBIRONKE KENNETH
IBITOYE ABDUL LATIFE
IBITUYE OLUWABANKE KIKELOMO
IBOTYE NETWAKE OLUSEGUN AUSTINE
IBOY ROSE OKON
IBRAHEEM LAJA
IBRAHIM ADOLABIRAHIM, FUNSHO
IBRAHIM ABUBAKAR,
IBRAHIM ALIYU BABA
IBRAHIM OLANREWAJU AKANDE
IBRAHIM OZOWHE, SADIO
IBRAHIM SHERIAT MOBOLAJI
IBRAHIM UNABU
ICHA ISAAC, PETER
IDAH ASUQO EDUOFO
IDAH EMMANUEL EGHOSA
IDAHOSEA OSEVBRINU, SOLOMON
IDEGBE ANDREW, VENTURE
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IDEHEN N. NOSAKHARE KINGSLEY
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IDEMOTER GERTRUDE AGOM
IDENDUJA JOSUAH OKOHIANWANE
IDENDUJA TESSY OSHUWA
IDERAWUM ADEDETU OYINDAMOLA
IDERAWUM OLAYIMIKA ENIOLA
IDERAWUM OLUSEYI OLUWALANLO
IDERAWUM OLUWABIYINKUNMI
IDRAGI FRIDAY EDGON
IDRKA NNEOMA
IDIO MFONGBONG AKPAN
IDIONG GOWDIN DAVID
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IDOWU IBAYO OLANREWAJU
IDOWU JACOB KEHINDE
IDOWU JEREMIAH SHOLA
IDOWU OLAWAKE OLAKUNLE
IDOWU OLUKUNLA OLUFUNMILAYO
IDOWU SAMSON AYODEJI
IDOWU SAMUEL OLUOSOLA
IDOWU TITILOLA KIKELOMO
IDOWU-TITOYE ARIKOLA ADEJOKE A.
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IDRIS RASHEED IDRIS
IDRIS SHAMUSIDEEN
IDRIS SHUAIBU ABUBAKAR
IDUBOR MAUREEN OMOTASE
IDUO AKEHNE SYLVANUS
IDUOMANLENA CATHERINE, ITOHAN
IDUWE GABRIEL LEVI ONYEKACHUKWU
IFEADI EVELYN CHUKWUEVINWIE
IFEAKOR NNAEMI, JOHNCHRISTIAN
IFEYANTU CHIBUIZOR
IFEYANTU CHUGO
IFEYANTU CHRISTOPHER KENYEKEA
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IFEBUNANDU OKEY
IFEKWEM MODETUS CHUKWUEMEKA
IFEK FRANCIS MUKURUMA CHUKWUJINDU
IFEK TOCHUKWU BRIDGET IFEKUN
IFEJH ROWLAND
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IGBEKA CHUKWUEMEKA
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IGHILE MOHAMMED
IGHOFEZARUE OVUOKEBIE, JACOB
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IGNILA OLOLADE
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IGWE ALEX ONYELAKANA
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IGWE KELECHI KARAOCHIKI
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IGWEZE UGOCHUKWU MICHAEL

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IHANACHO OKEZIE ORJI
IHEKWAKA FRANKLIN
IHONAH LAMBERT
IHIDERO IDOWU SAMUEL
IHIONKHAN FRIDAY USUNOBUN
IJADUNOLA ABDULRASHEED ADEKUNLE
IJALAYE ADEDAYO DAVID
IJALAYE OLAYINKA ADEOTKUNBO
IJALAYE OLUWASEYE
IJALAYE OLUWASEYI
IJALAYE ADEBOLA IDOWU
IJALOLA AKINKUNMI OLU MANUEL
IJALA CHRISTINA OLUOSOLA OLAYINKA
IJALA KINGSLEY O OJUNIOR
IJAROTIMI OLA OLU
IJAROTIMI OLA OLU
IJEARU JULIANA ADAKU
IJEH CHIKE CHRISTOPHER
IJEH MICHAEL EMEKA
IJEDINA RAPHIEL ANYA
IJERE OGWO EMMANUEL
IJESA CLUB 21
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KUALA BOTOURE OVONHWE
KUNLE KUNLE OLANIYAN
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KIJOFONYI FOLASADE TEMITAYO
KIJOFORI MOFOLORUNSO AJANI
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KUNLE KUNLE OLANIYAN
KUFERI YANFESSA ABUDUN
KIJOFONYI FOLASADE TEMITAYO
KIJOFORI MOFOLORUNSO AJANI
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KIKUYI FOROMBO RIGHA
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KUTUYI SAMUEL OLUWADAMILOLA
KUTUYI OLUWATOYIN
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KUYOR BENJAMIN BOLADE
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OGUNDARE MATHEW OYEDALE
OGUNDARE TAIWO
OGUNDARE TOLUWALASE ISAC
OGUNDE GEORGE OLUSEGUN
OGUNDE MORADEUN TAIWO
OGUNDEJI IOAN BOLADE
OGUNDEJI MARGARET MOJSOLA
OGUNDEJI OLUWAKEMI, IBIRONKE
OGUNDIEN ROSEDE
OGUNDIMU ABOSEDE, IVABODE
OGUNDIMU RISKAT
OGUNDIPE ALERO IRENE
OGUNDIPE EMMANUEL OLUFEMI
OGUNDIPE E. ADEDIRAN
OGUNDIPE M.A
OGUNDIPE MOJSOLA
OGUNDIPE OLATAN ADEBAYO
OGUNDIPE OLUWAFAYISAYO MOBOLANLE
OGUNDIPE PETER OLUFEMI
OGUNDE ENENI
OGUNDIPE TAIWO OLUFINKE
OGUNDUGBA ADELEKE AYOTUNDE
OGUNFOWORA MICHAEL
OGUNGA MONDAY OYI
OGUNGBE TAIWO ADEKINSOLA
OGUNGBE JOSHUA DAVO
OGUNGBEMI WILLIAMS S S
OGUNGBENRO KAZEEM OGBUNGOLA
OGUNJA FAVOUR TEMILADE
OGUNJA HENRY AYODEJI
OGUNJA STEPHEN ADEGBAMBO
OGUNJAN BOLAJI OLUAKEME
OGUNJANI BASIRAT ABIOLA, NEE GAJI
OGUNJANI OLUWATAYEMI AGNES
OGUNJOBI ABIODUN OMOLABEKS S
OGUNJOBI ANDIKOLE OLL
OGUNJOBI DANIEL IDOWU /
OGUNJOBI MORENKEJI ZAINAB
OGUNJO ADEBISI K.
OGUNKOYA MOBOLAJI, OLUFUNMILAYO
OGUNKOYA OLAYINKA OLATUNKUNBO
OGUNKOYA OLUWATAYEMI OGBINNA
OGUNLABI JOSEPH TEJOMUWA
OGUNLAIJA OLASUNKANNI G
OGUNLANA BOSE OJULAPE
OGUNLANA MARGARET OLUREMI
OGUNLANA OLUWAFELIMI
OGUNLEYE ABIMOLA
OGUNLEYE ADEOTUN
OGUNLEYE FOLASHADE
OGUNLEYE IBIDOLA
OGUNLEYE JOSHUA ADELEKE
OGUNLEYE KOLAWOLE
OGUNLEYE OLUWATAYEMI OLATUNJI
OGUNLEYE OLUROPO AMOS
OGUNLEYE OLUWAKEMI
OGUNLEYE OORIYOMI AYODELE
OGUNLOLU PETER OLUGBEMIRO
OGUNNAKIN KENHIDE
OGUNNAKIN VERONICA
OGUNNAKIN VICTOR
OGUNNEFUM JOY FELICIA
OGUNNERU OLUKAYODE OLUGBENGA
OGUNNILEDE OLUWATAYI, ELEAZAR
OGUNNIMIRO AYODELE JULIUS

OGUMONKUN SABINAH TITILOLA
OGUMOLLA MUDASIRU ALABI
OGUMOROTI ADEUNDMOLA AJIKIBE
OGUMOTELA ELIZABETH TITILAYO
OGUNOBI ALDO TIM
OGUNOKI ADEJOKE BUNMI
OGUNOKE OLUWASEYE ADEDEJI RICHARD
OGUNNWO-BOLAJI MARIAN MOUFEOLE
OGUNUSU ADENITI
OGUNODE ELIZABETH TAYEOLUO
OGUNOKE ELIAS ELUK OLABESKARAN
OGUNINADE ADELAN
OGUNINDE FOLAKE LYDIA
OGUNINDE KEHINDE OBAYEMI
OGUNINDE OLA MUDATHIR
OGUNINDE OLUBUNMI ADO
OGUNNO OMOYUNADE ANTHONY
OGUNSAKIN ABOSEDE ADEENKE
OGUNSAKIN MICHAEL OLATERU
OGUNSAKIN PATRICK OLASAMBO
OGUNSAKIN PATRICK OLASUMBO
OGUNSANIYA OLAJUMIKE EDUNOLUWA
OGUNSANIYA OLOSOLA E.
OGUNSEKAN GABRIEL AKANBI
OGUNSEMI OLUKAYODE BABATUNDE
OGUNSEMI YEWANDE OLUKEMI
OGUNSEMORE MISHAEL, OLUAMUYEWA
OGUNSEKUN ADEKUNLE OJUDILAHMAN
OGUNSHIMOLA OLAOLUWA MARIAM
OGUNSOLA ABIMOLA
OGUNSOLA ABIMOLA OLUOJO
OGUNSOLA GLORIA THERESA
OGUNSOLA OLUKAYODE
OGUNSOLA OLUKAYODE, AYOMIDE
OGUNTADE TUNDE OLUWOLE
OGUNTEBI FEHINTOLA
OGUNTONA MICHAEL, ABAYOMI
OGUNTONTINO JOSHUA
OGUNTONTINO SOLOMON
OGUNTUNTA EMMANUEL
OGUNTUNASE YEMISI ROSEDE
OGUNWU OLUGBENGA AYODELE
OGUNWU OLATIWOLA WABI
OGUNWUSI ADEOLA
OGUNTANYO FUNGB SEGUN
OGUNAYO KENN ADJE BABAJIDE
OGUNYEMI FUNMILAYO ABIOLA
OGUNYEMI KUNBI WINIFRED
OGUNYEMI OLASIMBO OKIKOLA ABIMOLA
OGUNYEMI TOBI GEMISOLA
OGUNTUPE ADEWALE
OGUNYEMI ABIMOLA VICTOR
OGUORA NNEKA, BRIDGET
OGUIZE JERRY HENRY OJ
OGWUCHE AJENE, VICTOR
OGWUGWU BONIFACE
OHAERI MAUREEN NGIDI
OHAI OBECHUKWU GODWIN
OHANUGO WILBERFORCE NONYE
OHANUGO WILLIAMS
OHAUKWU CHUKWUEMKA JOSEPH
OHANBAMERU NITI
OHANBAMERU OLUSEGUN
OHANBAMERU MUSTAQUEM OLUORUNJU
OHANBUTI ADEBOLA
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OHANBUN SUNDAY, BENJAMIN
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OHANBUN OORIYOMI AYODELE
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OGUNINADE ADELAN
OGUNINDE FOLAKE LYDIA
OGUNINDE KEHINDE OBAYEMI
OGUNINDE OLA MUDATHIR
OGUNINDE OLUBUNMI ADO
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OGUNSOLA OLUKAYODE
OGUNSOLA OLUKAYODE, AYOMIDE
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OGUNTEBI FEHINTOLA
OGUNTONA MICHAEL, ABAYOMI
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OGUNTONTINO SOLOMON
OGUNTUNTA EMMANUEL
OGUNTUNASE YEMISI ROSEDE
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OGUNWU OLATIWOLA WABI
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OGUNTANYO FUNGB SEGUN
OGUNAYO KENN ADJE BABAJIDE
OGUNYEMI FUNMILAYO ABIOLA
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OHANBAMERU NITI
OHANBAMERU OLUSEGUN
OHANBAMERU MUSTAQUEM OLUORUNJU
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OHANBUN OYELAKIN MICHAEL
OHANBUN OLUWATAYEMI
OHANBUN MATHEW OYEDALE
OHANBUN TAIWO
OHANBUN TOLUWALASE ISAC
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OHANBUN OLUWAKEMI, IBIRONKE
OHANBUN ROSEDE
OHANBUN ABOSEDE, IVABODE
OHANBUN RISKAT
OHANBUN ALERO IRENE
OHANBUN EMMANUEL OLUFEMI
OHANBUN E. ADEDIRAN
OHANBUN M.A
OHANBUN MOJSOLA
OHANBUN OLATAN ADEBAYO
OHANBUN OLUWAFAYISAYO MOBOLANLE
OHANBUN PETER OLUFEMI
OHANBUN ENENI
OHANBUN TAIWO OLUFINKE
OHANBUN ADELEKE AYOTUNDE
OHANBUN MICHAEL
OHANBUN MONDAY OYI
OHANBUN TAIWO ADEKINSOLA
OHANBUN JOSHUA DAVO
OHANBUN WILLIAMS S S
OHANBUN KAZEEM OGBUNGOLA
OHANBUN FAVOUR TEMILADE
OHANBUN HENRY AYODEJI
OHANBUN STEPHEN ADEGBAMBO
OHANBUN BOLAJI OLUAKEME
OHANBUN BASIRAT ABIOLA, NEE GAJI
OHANBUN OLUWATAYEMI AGNES
OHANBUN ABIODUN OMOLABEKS S
OHANBUN ANDIKOLE OLL
OHANBUN DANIEL IDOWU /
OHANBUN MORENKEJI ZAINAB
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OHANBUN JOSEPH TEJOMUWA
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OHANBUN BOSE OJULAPE
OHANBUN MARGARET OLUREMI
OHANBUN OLUWAFELIMI
OHANBUN ABIMOLA
OHANBUN ADEOTUN
OHANBUN FOLASHADE
OHANBUN IBIDOLA
OHANBUN JOSHUA ADELEKE
OHANBUN KOLAWOLE
OHANBUN OLUWATAYEMI OLATUNJI
OHANBUN OLUROPO AMOS
OHANBUN OLUWAKEMI
OHANBUN OORIYOMI AYODELE
OHANLOLU PETER OLUGBEMIRO
OHANNAKIN KENHIDE
OHANNAKIN VERONICA
OHANNAKIN VICTOR
OHANNEFUM JOY FELICIA
OHANNERU OLUKAYODE OLUGBENGA
OHANNILEDE OLUWATAYI, ELEAZAR
OHANNIMIRO AYODELE JULIUS

OSSAI CHUKWUKA DANIEL
OSSAI MICHAEL UGWU
OSSAI OLUSEGUN NKEONYE
OSU SAMUEL IBANUNO
OSUAGWU AGATHA UWACHI
OSUAGWU CHINEDU GOWDIN
OSUAGWU FLORENCE JEOMA
OSUAGWU HONEST CHIBUZOR
OSUAGWU STELLA CHINWE
OSUBOR NWACHUKWU DESMOND
OSUBU STEVE AUSTIN BIANCO
OSUJI PHILIP FRANCIS
OSUJI UGOCHUKWU CHRISTIAN
OSUME RICHARD
OSUNDARO JONATHAN OLUFUNMILOLA
OSUNKAYODE HABIBAT AFOLAKE
OSUNSAN OLUATUNDOSUN BAKAS
OSUNSAN TOLUPOLE OLUFUNMILAYO
OSUNSANYA AGNES OLUFINKE
OSUNSANYA KOLAPO K
OSUNTUYINBO EMMANUEL OLUFEMI
OSUONA ANTHONY CHUKWUDI
OTABOR CHRISTOPHER
OTADE ADEDOYIN, DUNJOJAYE
OTAFU SUNDAY
OTARI ROTIMI DEJI
OTEGBADE OLAUDOTIN
OTERI LUNCHE ESE
OTERI FRANK
OTERI MICHAEL ONORIEURAYE
OTHHAM HALIMA SHEHU
OTISI AWO, O.A
OTISI NDUKWE ANDY
OTTOLUJO ABEL
OTORO NODON
OTOR GABRIEL, O
OTOWO ONJEFU JEFF
OTTI CHIBUIKE, BASIL
OTTO BENJAMIN
OTUAYE JACOB ETU
OTUDOH CHARLES
OTUFOWORA HAKEEM ADEBOLA
OTUMARA FANNY MEJEBI
OTUNBA AINSAR
OWHORI PATRICIA, EFEBBERA
OWARE ALUESELE
OWIOMAGHO AKPVOUGBETA MICHAEL
OWABIE RACHAEL EBERECHI
OWADAYO IBITOWA KAYODE
OWAGBEAI BUKOLA FATIH
OWANGA TELEMA CRAWFORD
OWATE SAMUEL C
OWEN CHINONYEMEREM UDENSI
OWHONDA CHILE GLORIA
OWHOR CHEMABARLINE
OWHOR PRINCE EMEKENI
OWINIWOYE UJONAKI
OWODUNNI ADEGOKE AHMED
OWODUNNI MIYUDEEN ADESHOLA
OWOYE MOSES ADEREMI AKANBI
OWOYE-WISE ABIMBOLA B.
OWOIGHRI PEACE
OWOJORI FUNSO OLUYEMISI
OWOLABI ADEDOYIN IDOWU
OWOLABI ANDREW PETER
OWOLABI ANTHONY ADEOLA
OWOLABI AWEIDA WASIU
OWOLABI DABRY JOSHUA OLUSEGUN
OWOLABI FATIA IBOLAN
OWOLABI FOLA
OWOLABI JELU AJAO
OWOLABI OKE OLAJIDE
OWOLABI OLUKUNDE ADEISA
OWOLABI OLUMIDE OLABISI
OWOLABI OLUSEGUN S.
OWOLABI OYENIKE OLUOSOLA
OWOLABI YEMISI, RONKE
OWOLABI OLUFUNMILAYO. O
OWONIFARI DAVID ABIODUN
OWONIFARI WALE YETUNDE, IDEKA
OWONYI DAVID & ONALUJO APO
OWONTE MAGNUS HART
OWOWA GLORY MODUPE
OYADEJI ABIOLA OLAITAN
OYADEJI VICTORIA OLUWAYEMISI
OYAHANYES SAMUEL, BOLA
OYAKHIRE HADA
OYALANA OYUNWAMI
OYALWO ANJO, OMOTAYO
OYEMENDA OMOLEGBE JOHN
OYEBADE ADELEYE OLUOSOLA
OYEBADE BOKOLA AMOD
OYEBADE OLUFINKE ABOSEDE
OYEBAYO FEYISHALA SHERIAT
OYEBAMJI JULIUS ALANI. O.
OYEBAMJI OYEKOLA ATANDU
OYEBANYO OLUKUNDE OLUOTIYIN
OYEBANYO OYESINA OLUOTIMOMO
OYEBO YEMISI GRACE
OYEBOLU OLUWAFUNMITO ABISOLA
OYEBOWALE A. OLUWAKUNMI, NEE KOLAWOLE
OYEDEJI ADEBAYO OLAAYINOLA
OYEDEJI NAJIMUDEEN, OYESHINA
OYEDEPO YETUNDE, MODUPE NEE AFOLABI
OYEGBAN EMMANUEL OYEJIDE
OYEFGSO ADELOLAP, IBYEMI
OYEGBAMI OLUSEGUN OLUATUNDE
OYEGUNLE MULIKAT, KUNBI
OYEGWA EDOR
OYEKAN ABOYE ADEBOLA
OYEKAN DIAT, OLOLADE
OYEKAN TEMITOPE THOMPSON IDOWU
OYEKUNLE FELICIA
OYELAJA BOSE
OYELAMI GANJU MORAKUNJI
OYELEDUN BOLANLE OLUYEMISI
OYELEGGB ADEDEREMI ISMAIL
OYELEJE DELPHINE IMAOBONG
OYELOLA ABOSEDE, ADEOTUTU
OYELOLA AZEEZ OLADE
OYELOLA OLUWAKEMI UBERGE
OYELOLO OLUGBOTOLA, T.
OYENYE OLUKANTI ANTHONY
OYENYIN OYEMEMI F.
OYENIRAN ABIODUN DOMINIC
OYENYIN FELIX OYEYEMI
OYENYIN FESTUS KAYODE
OYENYIN OLUWAFEMI IDOWU
OYENYIN SAMUEL BODOJOON
OYENYIGA VICTOR OLUSEGUN
OYERINDE MODUPOLUWA OLUASUNMIDO
OYESANYA IDOWU ADEBAYO
OYESANYA OLUKANTIAN IBILOLA
OYEYADE OLUREMI ANTHONIA
OYEYADE-SORUNKE SAMUEL QUINTAE A
OYEYOLA MUSHAFAR OLUFEMI
OYEYOLA TITUS
OYEYOLUNJI ABILA

OYEWOLE JOKOTADE BAMIDELE
OYEWOLE JOSHUA OJO
OYEWOLE OLUATUNDE
OYEWOLE KASAKAT OMOWUNMI
OYEWOLE MICHAEL ANJOLELE, O.
OYEWUMI OLUFUNMILAYO
OYEWUSI OLUWAKEMI OYEKEMI
OYEWUSI OYELERE
OYEMEMI FELICIA TITILAYO
OYIBU ABIGAIL
OYIMI OMARE IARE VICTORY
OYINLOLA KOLAWOLE, ISAAC
OYINLOYE BENJAMIN OLADELE
OYISOLA ODISIKATU
OYOLOLA TIJANI ADEBAYO
OZIM TUM CHUKWUEMEKA
OZAMPASSOU GABRIEL KOSSI
OZEBGE OGOCCHUKU
OZEMAN DAMION OYEMACHIE
OZOMARU KIKELOMO REBECCA
OZOMOLUN. C.
OZOR ANAYO OZIE
OZOR CREKA MICHAEL
OZUAH PETER
OZUBELLE OLUWATOYIN, ABIMBOLA
OZULIGBO -OKAFOR AMAECHI, ANTHONY
OZULIGBO-OKAFOR AMAECHI, ANTHONY
OZURUCHA CHINEDU ZEBULON
PADONU KOPI, AJAYI
PALMLIGHT ASSOCIATES NIG.
PALMPRO NIGERIA LIMITED
PASEDA ESTHER JOLADE
PEARL ONYX LIMITED
PELEMO ANTHONIA NDIOMAKA
PEMIH IMMACULATA ZIGA
PENFIELDS SECURITIES LTD
PEPPLE CHRISTOPHER, IWO
PEREASUODE JOY ENEBIMODE
PETER ASEN FESTUS
PETER FESTUS ASENI
PETER IBRAHIM
PETERS COMFORT NSIDIBE
PETERS EBUNOLUWA OLUFUNMILAYO
PETERSEN KUNY
PETERSIDE SODI DODO
PHILIPS CHUKWUEKE
PHILLIPS DAVID, OLUWASEYI
PHILLIPS CONSULTING LIMITED
PINKI VICKY
PIONEER INVESTMENT INDUSTRIES LIMITED
POPOOLA ADEBISI GBEHISOLA
POPOOLA FRANCIS, OLALEKAN
POPOOLA GABRIEL AYODELE
POPOOLA ISAAC OLUFEMI
POPOOLA ISAKA ADEKE
POPOOLA LEKAN
POPOOLA MARY EKEREONYEUBA
POPOOLA OLUOSOLA EMMANUEL
POPOOLA OMONYI OMOWON
POPOOLA TEMITAYO OLUALAND
POPOOLA WAIDI
POPOOLA YUSUF ADETORO
POBUBO EBBOTITE ELISHA NIMITEI
POBUBO EDETERI RUTH NIMITEI
POYANJU JULIANA
PRATT AKINTOMIWA
PRINCEWILL NDERIYA BESSI
QUADRI ABIBU ISHOLA
QUADRI AYODELE A.
QUAO ALFRED A.
RABOR DEREK AKUGBE KOLAWOLE
RASHUWMI YESIDE ABIOYE
SHOBEYI TITUS OLUJIDE
SHOBEYE JULIUS OPAFEMI
SHOBAN OLUKAITI ABOYE
SHOBAN MOHAMMED ABDELLAH
SIKIRU WASIU AYINLA
SIMON LOHNAN DAVID
SINGINSI RUTH
SITU IDOWU
SIYANBOLA AKINTAYO
SIYANBOLA ABRAHEM OPEYEMI
SIYANBOLA OLADELE TAIWO
SIYANBOLA OLUIMIDE
SMART-GEORGE CHIKA
SMITH MARSHAPPA MOHAMMED
SMITH EIBONKE MULIKAT
SOBAMIMI OLAUDUNNI RONKE
SOBAMIWA OLUFEMI 'DIPLO
SOBANJO ADELANI ADEDEJI
SOBOGUN FELIX DOTUN
SOBOLA DOPINSOLA DA
SOBOLA JESUNLEIGHETI, MIRACLE
SOBOLA OLUWASESTEMI DEBORAH
SOBOWALE MAYOWA OLUATAY
SODADE A.
SODE OLUSEUN
SODEUNDE OLUATAY
SODUO BABATUNDE, ADEBAYO
SODUO LADELE MONSIRAT
SODUO-OKIKOLA GLADYS OLUKOBOLA
SOEZE OGECHE RITA
SOFILE MUDASIRU AKINWALE
SOFIYAH ABAYOMI ELIJAH LATEEF
SOFIYE ADEGBENGA OLUFEMI
SOGAOLU TAIWO ABIOYE
SOGESBAN R.OLUKAYODE
SOHAIL JOSEPH A. STEFANO
SOJI-JOHN SHOLA
SOKUNDI MOSES OLAIDO
SOKUNDI OLUWAPOLUMI
SOLA-ADEYEMI OLUWASOMIDOTUN
SOLA-ADEYEMI TOLUWANNI KOFOWOROLA
SOLABOMI ADEBAYO OLUWASEYE ABIODUN
SOLABOMI WANDERA ABILA
SOLAFK
SOLANKI OLUKABNE LINDA
SOLARIN ELIZABETH ABOLANLE
SOLID-ROCK SECURITIES INVESTMENT
LIMITED
SOLOMON FELICIA
SOLOMON HANANMIH IYABODE
SOLOMON OLUREMI EMMANUEL OLUOSGO
SOLOMON OLUWALATI TIMOTHY ADEOTKUNB
SOMIARI NENE EMMANUELA
SOMUYIWA BABABODE AKINBOMI
SOMUYIWA(DEC) SOMUYIWA
SOLA-ADEBAYO(ORJI) ELIJAH OLUATUNJI
SONAKE ADEYINKA OLABISI
SONDE BOLAJI NELSON
SONDE OLUFEMI GRENGA
SORIYAN OYEODKUN, ADEESINA
SOSANYA TIJANUDE OLUOSOLA
SOSANDI MATTHEW HASSAN
SAMSON RACHAEL ALABA
SAMUEL JEOMA
SAMUEL OLUSESAN, FAKUNLE
SAMUGANA CYLINE UMO
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SANYADE-IBIKUNLE FELICIA O.
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EKPE CLIFFORD, CHIBUIKE
EKPE EDIOBORONG OSHIOKUN
EKPEYINTUNYAS MARKI, EKPEKIN
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EKUNYATO JANET MOJISOLA
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EKWEGBAAL NICHOL, FRANCISCA
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ELACHI EDWARD IKWUOCHE
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 ODOENDE FOLASHADE IVABO
 ODOENDE OLUDOLAPO ADUNNI
 ODOENDE OYINKANSOLA OLUKEMI
 ODOENDE RHN, OJASUNKANMI
 ODENNI AYODELE, KAYODE
 ODERINDE ABIODUN OLAYINKA
 ODERINDE LAWRENCE
 ODERINDE USORO
 ODESANYA OLAPEJU, OLABISI
 ODESHI ANKINDOLA OLUKUNMI
 ODESOLA IBRAHEEM, ADUNJI
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 ODEWALE OLUKUNLE, JOHNSON
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 ODIGE DAVID T. ILENLU
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 ODIGWE HYACINT NWAGZO
 ODI NWAMAKA CHIFOZIE
 ODIMEGWU CLEMENT,
 ODEJIBA JAMES, EFTOBERE
 ODEJIBA OGHENETGA,
 ODO REMIGIUS UCHENNA
 ODO UCHENNA R
 ODOOCHA NGOZI, ADANI
 ODOEMEN DORIS DABOTA
 ODOH NZUBECHUKWU
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 ODOU BENJAMIN
 ODU YERA
 ODU-AJOSE OLANREWaju,
 ODUABANO ADEMOLA, DAVID
 ODUABANO MERCY, OGHENEKEWE
 ODUKAYO OLUSEYIN, IFECHUKWU
 ODUKUNAN ADJOKE,
 ODUKUYA OLAWALE
 ODUKUYA OLUSEGUN, TEMITAYO
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 ODUOLUO OLUWATUNJI
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 OFEYIN REMIGIUS CHUKWUDI.E
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 OFIRI GEORGE,
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 OGAGA EZI,
 OGAGA LAWRENCE
 OGAI HANWAI OZIKENE
 OGAI DAMINABO, T
 OGAGIA HUOMA,
 OGBE HARRIETH,
 OGBRELA ADOTUN EZEKIEL
 OGBURU THEODORA ESI
 OGBE-OMDROGEE EDWIN
 OGBIOHE HELENA,
 OGBORULA ISAAC, ABBOT
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 OGBORONAYA OKORO LINUS
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AMADI ADEBAKAR
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ANABE REHMOUS OBINNA
ANAH NKEKA, NGOZICHUKWU
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ANAKUOD IGNATIUS, EKWUNIFE
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ANICHEBE OBIDORA, JOHN
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ANTHONY OBAFEMI ABIODUN ADETOUN
ANUNU PETER
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ASEKUN ADELAJA ADEKUNLE
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CHUKS-AJUNWA JEAN, CHINEDU
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CHUKUBI SUNDAY,
CHUKWU BENJAMIN
CHUKWU CHIKOKE, E
CHUKWU MICHAEL KEHINDE
CHUKWU JOYCE, UGOCHINYERE
CHUKWUEDE LIVINUS,
CHUKWUEKE UGO, CHISOM
CHUKWUEMEKA ORJI, CHIDIOZE
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DANIEL ATJ, AMEN
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DOROSIMI OLATOYE, ADIO
DOROWADE FLORENCE OLUYEMISI
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DURI CHIDI OKECHUKWU
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EDWUN VICTOR, EFE OKOR
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EFIONATY ANNE SOLOMON
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EGBEROYE WAHAB OLASUPO
EGBEYEMI FUAID, ABDUDUN
EGBORKE SUBENJOJA SYLVESTER
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EGBUAWA IFEANYI
EGBUGHU ISAAC NDUOZE
EGBULE AUGUSTINE IFEANYICHUKWU
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EGUBANI OGOS
EGYINKA VICTOR IFY OSEWUNKUNYA
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EJIOGU MICHAEL OYUNNDA
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EJIWUNMI OLUBISI MORADEKE
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EJIOKHE KENNETH
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EJORI PRECIOUS, NDO
EJOKUNEMU ROLAND
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EKANEM AFFIONG ANIEDI
EKANEM EZEKEL OLUWAFEMI
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EKE CATHERINE OBIAGELI
EKE NSI
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EKEMADI U. STANLEY
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EKECHUKWU FIDELIS OSONDU
EKEMO MANASSEH, SILAS
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EKEMOCHUKWU SYLVESTER,
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EKOR
EKOT PAUL EDET
EKPEMANNU JOSEPH N
EKPENU GABRIEL ENWEREJE
EKPEYONG BASSEY EDET
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EKPO PETER OKON
EKPO IMEBOBENG DAN, EKPO JOSHUA
EKPO CLETUS, OGBONNA
EKWALE RUFUS, E.
EKWE CHIDI, HENRY
EKWE TORECH DANIEL
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EKWIBE GLADYS CLEMENT A.
EKWIBE MAKENZIE NEMEST
EKWO NDOM EDEM
EKWUEME ADEAZE UDOKA
EKWUEME ARINZECHUKWU
EKWUEME GODWIN, ONYEMACH
EKWUEME HELEN IHERESHA
EKWUEKE JPE, BILLY
EKWUTE EJKEME IGNATIUS
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ELGBOR MICHAEL OLUSEGUN
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ELEMOSHO BASHIR
ELEMOSHO HENRY
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ELETE FLORA
ELIMAN OYENKHOHEN INES
ELIMMANIN MERCY, ITOHAN
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ELUGABODE LAWRENCE, OLADPEO
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EMANO BEHEDETE U.
EMANO CHISTIAN, ANYINU
EMEDU NDO NNAEMEKA
EMEKA EMMANUEL
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EMESSIRI HERRITTA

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OGHAGUEMI REGINARD EBUZO
OHANAEHRE EMMANUEL, ONYEMA
OHANIGBO WILBERFORCE NONYE
OHANIGBO WILLIAMS
OHANWIE ESTHER, ADA
OHIEKU ABDULGANIYU NUHU
OHILEBO ALICE OGHOGHIO
OHIOKHUABO EGAVIN, JIMOH
OHIONODA VICTOR,
OHIONBAMU BENSON
OHWOKEWMO JOSHPINE EIRO
OHWOVORIOLE AUGUSTINE E.
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OIGANGBE FRANCIS, AKIHMOUN
OIGAH CHINYER CHRIS
OIKEKERE ANTHONY,AGEVAN
OJEKALE ADEJARE, AMOBI
OJELABI DAMILOLA
OJELABI EZEKIEL, OLA
OJELADE ADEJISI
OJENNY OLAADPO, ABAYOMI
OJI CHRISTIAN CHIMEIZE
OJIAKO NNENNA NGOZI
OJIAKU OGBONNA, IBE
OJI-ALALA OIJINTA, KINGSLEY
OJI-KEHME OLUFORD EDEBE
OJIMA JULIET ADUJAH
OJIMI CHIMA IOEL
OJINMAH SYDNEY, CHIDI
OJINNI NOUBIUSI,
OJISUA FESTUS ADEMOLA
OJO ADOLLA, NIKOTA
OJO ADETOLA, OLUNYI
OJO AYORINDE, OLUBUKOLA
OJO BAMIDELE, EZEKIEL
OJO DAVID BAYONE
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OJO JOHN OLAWALE
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OJO OLUWASEGUN,
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OJO OMOSELEWA, OLUOKE
OJO OSATOHANNWEN,
OJO TOSIN SAMUEL
OJO YINUSU KOLAWOLE
OJOBE SAMUEL, SESAN
OJODU KAMORUDEEN ADEGBOLA
OJOH TOYEN,
OJOMO BASHAU, FEHINTOLA 2
OJOMU OLUTOYINSI
OJONNY DEBOHAR, OLAOLUWA
OJOLA IDIS ABIODUN
OJOLA MORUFU ADEKUNLE
OJOLA YUSSUF ABIODUN
OJUBANKE ABDULAH
OJUGBELE LAMINA AYINLA
OJUGBELE TANAKALIT IBIDOLA
OJUMAH PATRICK
OJUMU MERCY OLUKOREDE
OJURI JAPHET JAYESIMI
OJUTAIAYO OLUIMIDE
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OKANWALI OGHENEMARAO JASMIN
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OKE THECLA, UCHENNA
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OKECHUKWU CHIDI,
OKEDUN HEZEKIAH, ADEKUNH
OKEKE-AGUIGBO CHOMA JENNIFER NENE
OKEGBENLE SAMSON IBUKUNLOLU
OKEKE ALOYSIUS CHUKWUDI
OKEKE ANDREW CHUKWUMA
OKEKE BASIL, NCHEDO
OKEKE EDWARD, OGBORNU
OKEKE EDC
OKEKE IGNATIUS, EMEKA
OKEKE IKECHEKWU ANTHONY
OKEKE KANAYO JAPHET
OKEKE LAWANIAN, LAWRENCE
OKEKE MATTHEW EJE
OKEKE NNEKA, STELLA
OKEKE PATRICK, ANIDIUMAKA
OKEKE UCHENNA,
OKEKEMBA CHUKWUKAODINKA, PHOENIX
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OKELEYE OLUWAKEME ADENIKE
OKELOLA RACHAEL OLUFINMLAYO
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OKEME OGHENECHUKO
OKEWO DAVID, O
OKERE JUDE, CHUKWUNYENO
OKERE KINGSLEY TERRY
OKERE VICTORIA, ONYEMAZUNNYE
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OKEREKE FRANKLYN OKOKE
OKEREKE OBIAGELI, PRISCILLIA
OKEREKE PETER AZU
OKETOLA MATTHEW ADEBIMPE
OKIZIE CHINEDU
OKIZIE FEELCHI
OKIAHE OKATOR,
OKIANH CHINDJO
OKIKE NNABUGWU CHRISTIANA
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OKIOMAH ODAFE, RICHMOND
OKOKE FOLASHADE, KUDIRAT
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OKODUWA GREGG OSOBOHAKHA
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OKOH ALEX,
OKO DENNIS ONYEMA
OKOH FREDICK OKEH
OKOJEHO OVIGHO RICHARD
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OKOLI FELICIA CHIDINMA
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OKOLIE STEPHEN IFEANYICHUKWU
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OKON PRECIOUS
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OKUSANYA OLAYINOLA, OLADOSU
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OKUTENYIE SAMUEL, ETUKUDO
OKWESOBIO OLATINKA
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OKWAKA MICHAEL, OZEMELAM
OKWARUKU CHINENYE,
OKWACHIKE ANTHONY ELOKE
OKWACHIKE EDE IFEANYI
OKWECHEKE MABIAN, NGOZICHUKWU
OKWECHEKE OSAYEME, EMMANUEL
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OKWENI AUGUSTINE, O
OKWERKEKWU IFEANYI, GABRIEL
OKWODUO PATRICK NOUBIUSI
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OKWUASABA VERONICA, OGUGUA
OKWUBA THEODORE, NDIIBE
OKWUDIRE GOODLUCK, UGONNA
OKWUDUO NNEBUDOGOR NGOZI
OKWUDUO JOSEPH, OJAFEN
OKWUKE DICKSON LUCY
OKWUKEI SIMON SUNDAY
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OLA OLUWASEUN, TEMITOPE
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OLABISI COMFORT OMILOLA O.
OLABISI WILLSON, OLATUNDE
OLABIYI OLUKUNLE,
OLABIYI SOLOMON, OLUYINKA
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OLABODE GLORIA, SERKI

OLABODE OLUGBENGA, WILLIAMS
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OLADAPO EZEKIEL OLAYELE
OLADUKE OLUKOREDE FATAI
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OLADEJO AYOBAMI, ABIODUN
OLADEJO JAMU, ADIO
OLADELE MOJISOLA ABIOLA
OLADELE MUTIAT, BIMBO O.
OLADELE SAMUEL OBIWALE,
OLADIMEJI LEKAN, ALABI
OLADIMEJI OLUSEYI,
OLADINNI OLUWOLE OLAPOJU
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OLADOGBA SAMSON OLATINKA
OLADOKUN SUNDAY
OLAFIRIHAN ABRAHAM, OLAIJIBE
OLAFINMIHAN ANTHONIA, TEMITOPE
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OLAGHERE PATRICK O, AND OJINKA
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OLADE MUTIFOLU-DADA
OLAITAN ABUDUNDE SESAN
OLAITAN OLADIPO
OLAITAN RAIMI AYINLA
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OLAITAN WAIDI
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OLAYUWON OLUWATOYIN, LORETTA
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OLALERE DAUDA, AKINWUYI
OLAYELE ABDUL AZEEZ
OLAYELE OLUWUTIYWA, (DR)
OLAYINLA ROTIMI MUYINYA
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OLAMIKUNKE AFAPAF, ABIOLA
OLAMIKUN OLUWAFAYSAYO
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OLANITORI ABIMOLA,
OLANIRAN AJAYI & CO
OLANIVAN BODUNRIN JIDE
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OLANIYAN OLUBUNMI OLAYINKA
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OLANIYI DEHILOLA OLAMIDE
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OLANREWAJU DAVID, OLATINKA
OLANREWAJU PETER, SUNDAY
OLANREWAJU YINUSU
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OLAJOYE LINDA EZELA
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OLAYEMI IDIAT, ONAYEMI
OLAYEMI OLUWASOLATA SKIRAT
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