

**CAPITAL ADEQUACY COMPUTATION AS AT 30TH SEPTEMBER, 2006**

S/N	TYPE OF ASSET	NET VALUE OF ASSET ₦	WEIGHT OF RISK %	AMOUNT OF RISK ASSET ₦
1	CASH IN HAND	0	0	-
2	CASH RESERVE WITH CBN	0	0	-
3	BALANCE HELD WITH:			-
	(I) OTHER BANKS IN NIGERIA	XXX	20	#VALUE!
	(II) OTHER BANKS OUTSIDE NIGERIA (INCLUDING FOREIGN CURRENCIES HELD)		20	-
	FEDERAL GOVERNMENT STOCK			-
4	UNCLEARED EFFECTS	-	20	-
5	TREASURY CERTIFICATES	0	0	-
6	TREASURY BILLS	X	0	#VALUE!
7	NEGOTIABLE CERT. OF DEPOSIT		50	-
8	NON-NEGOTIABLE CERT. OF DEPOSIT	-	100	-
	QUOTED INVESTMENTS	-	100	-
9	UNQUOTED INVESTMENTS		100	-
10	<b>LOANS AND ADVANCES</b>			-
	(I) LOANS TO FEDERAL GOVERNMENT			-
	(II) BANKERS' ACCEPTANCES		0	-
	(III) OWNER OCCUPIER OF RESIDENTIAL MORTGAGE	-	100	-
	(IV) PRIVATE SECTOR COMMERCIAL REAL ESTATE	0	100	-
	(V) OTHER LOANS	XX	100	#VALUE!
	(VI) COMMERCIAL PAPERS		100	-
11	FIXED ASSETS	XX	100	#VALUE!
12	OTHER ASSETS	XXX	100	#VALUE!
13	CONTRA ITEMS		100	-
14	<b>CONTINGENT LIABILITIES</b>		20	-
	TOTAL AMOUNT OF RISK ASSETS	0		#VALUE!
	<b>1<sup>ST</sup> TIER CAPITAL</b>		<b>2<sup>ND</sup> TIER CAPITAL</b>	
	(A) PAID-UP CAPITAL	#VALUE!	(A) LOAN STOCK OF A	
			(B) DEBENTURE	
	(B) STATUTORY RESERVE	X	(C) BANK'S LOAN LOSS	
			LESS:	
	(C) GENERAL RESERVE	X	(D) INVESTMENTS IN UNCONSOLIDATED SUB-	
	(D) PUBLISHED P & L A/C	X	LESS:	
			TOTAL 2 <sup>ND</sup> TIER CAPITAL	
	(E) GOODWILL AND INTANGIBLE ASSETS			
	(F) UNDER PROVISION	0		
	(G) REQUIRED LOAN LOSS RESERVE			
	TOTAL 1 <sup>ST</sup> TIER CAPITAL	#VALUE!		

<b>RISK WEIGHTED ASSET RATIO:</b>			
TOTAL QUALIFYING CAPITAL	#VALUE!		
TOTAL AMOUNT OF RISK ASSE	#VALUE!		
CAPITAL ADEQUACY RATIO	#VALUE!		
MINIMUM REQUIRED RATIO	10%		
10% OF RISK ASSETS	#VALUE!		
EXISTING CAPITAL	#VALUE!		
RECAPITALIZATION REQUIRE	#VALUE!		