KEY FIGURES

LOANS PURCHASED FROM VARIOUS ELIGIBLE FINANCIAL INSITUTIONS (EFIs)

The corporation has acquired Eligible Bank Assets (EBAs) or Non-performing Loans (NPLs) of various Eligible Financial Institutions (EFIs) in three different phases/ tranches. The top 5 EFIs represent 58.18% of all purchased EBAs. The table below summarises the corporation's position by institution:

Table1: Loan acquisition from EFIs

Eligible Financial Institutions(EFIs)	Percentage of AMCON Portfolio
Access	1.63%
Diamond	2.13%
Ecobank	2.07%
Enterprise	3.59%
ETB	0.59%
FBN	5.21%
FCMB	2.94%
Fidelity	1.75%
Finbank	4.04%
GTB	2.25%
Intercontinental	14.62%
Keystone	9.15%
MainStreet	11.40%
Oceanic	11.58%
SKYE	2.62%
Stanbic IBTC	0.13%
STERLING	1.22%
UBA	5.80%
UNION	11.43%
Unity	2.28%
Wema	1.13%
Zenith	2.42%
Grand Total	100.00%

TOP 5 SECTORS OF ALL PURCHASED EBAs

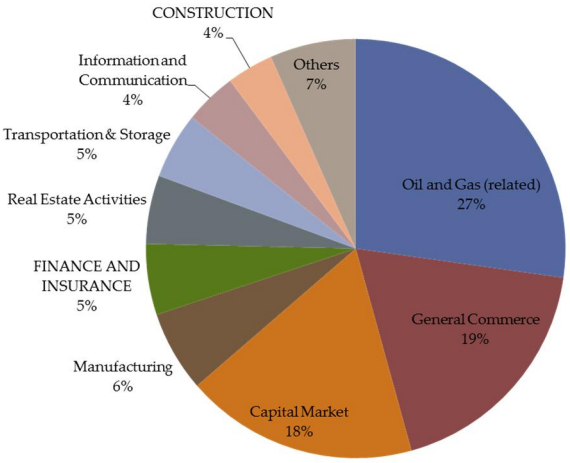
Table 2 shows a breakdown of the top five sectors in which the EBAs originate from. They represent 75.35% off all EBAs purchased.

Table 2: Top Five Sectors

Sector	Percentage of AMCON Portfolio
Oil and Gas	27.23%
General Commerce	18.49%
Capital Market	17.93%
Manufacturing	6.24%
Finance and Insurance	5.47%

SECTORIAL DISTRIBUTION OF EBAs

Chart 1: Sectorial Distribution of EBAs



LOAN DISTRIBUTION

The Loan Management Team classifies loans based on their size; Small (₦100m and below), Medium (Between ₦100m and ₦1b), Large (Between ₦1b and ₦10b and Strategic (Over ₦10b). The Loan distribution Table shows that Strategic Loans make up the greatest percentage (40%) of AMCON's portfolio.

Table 3: Distribution of Loans

Loan Distribution	Percentage of AMCON Portfolio	Number of Loans
Over N10b	40%	62
Between N1b and 10b	37%	431
Between N100m and 1b	16%	1,998
100m and Below	7%	10,046
Total	**100%**	**12,537**

Chart 2: Loan Distribution by Number of Loans

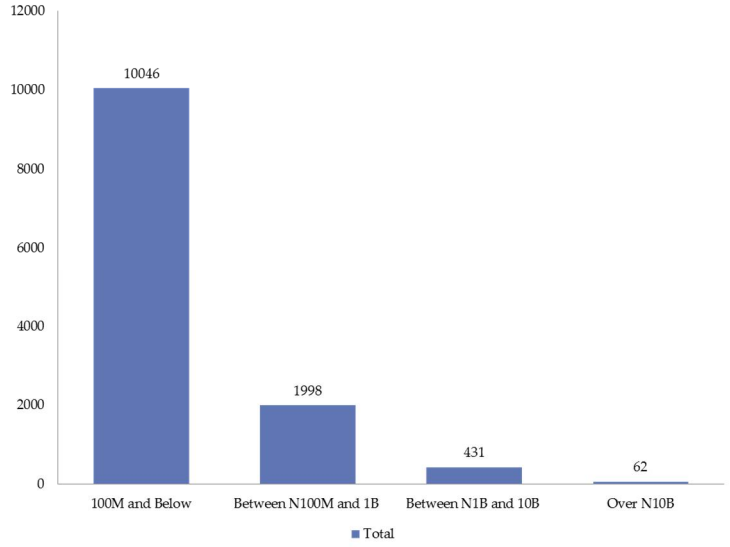
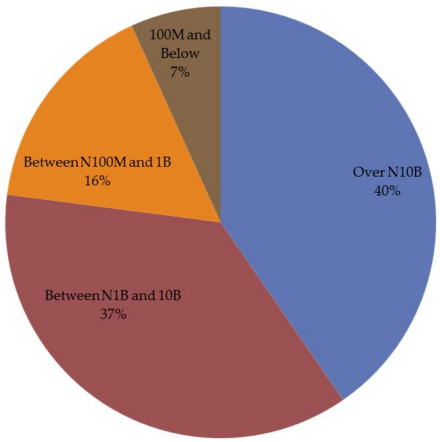


Chart 3: Loan Distribution by Percentage of Portfolio



ASSET CLASSIFICATION

The table below represents AMCON's Asset Classification of the underlying assets used to secure loans bought from EFIs.

Table 4: Breakdown of Assets Securing EBAs

Asset Classification	Percentage of AMCON Portfolio	Number of Loans
Combination of Assets	13%	103
Debenture	15%	295
Mortgage	20%	2,096
Others	6%	795
Shares	22%	4,105
Shares & Mortgage	4%	20
Unsecured	22%	5,123
Total	**100%**	**12,537**