



## Requirements overview

## Expression of Interest (Financial Institution)

Please provide your company email address (personal emails are not allowed).

Email Address

Continue

## Expression of Interest (Financial Institution)

Background Information & Board/Management Capacity



Name of Institution

Email of Institution

Contact Email Address

Contact Phone Number

Address of Institution

City of Institution

State of Institution

LGA of Institution

What is your Shareholders' Fund (unencumbered by losses)

When was your operating license issued by CBN?

License Number

What date did you commence operation?

Day

Month

Year

What type of FI is your institution?

Select Financial Institution Type

How many branches do you currently have?(if branchless, enter 0)

Enter the number of branches

How many of these branches are used as outlets for selling consumer credit products?

Enter number of outlets

Any major regulatory exception(s) on corporate governance on your board in the last two years?

Select option

Do you have a well documented Board approved risk management framework, policies and procedures for managing all types of risks?

Select

Do you have relationships with Credit Bureaus to check the credit status of prospective borrowers?

Select

Which of our two credit products would you prefer to access?

**1: Wholesale lending**

We lend you OUR money at good rates, and you lend to Nigerians seeking any type of consumer credit

**2: Credit guarantees**

You lend Nigerians YOUR money to buy made-in-Nigeria goods, and we share the credit risk partially with you

Choose credit product

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Choose credit product

What is the total amount of consumer credit extended by your institution in the last consecutive years?

2021 Amount

Enter amount for 2021

2022 Amount

Enter amount for 2022

2023 Amount

Enter amount for 2023

What is the average tenor of the products (in Years)?

Choose average product tenure

What is the average interest rate per annum offered your consumer credit products? (per annum) %

Enter average interest rate

%

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# Expression of Interest (Financial Institution)

## Profitability & Other Prudential Requirements



Please provide the PBT figures for the last three consecutive years?

2021 figures(₹)

2022 figures(₹)

2023 figures(₹)

Capital Adequacy Ratio of your bank in the last three consecutive years?

2021 Ratio(%)

2022 Ratio(%)

2023 Ratio(%)

Liquidity Ratio(%) of your bank in the last three consecutive years?

2021 Ratio(%)

2022 Ratio(%)

2023 Ratio(%)

What was the Non-Performing Loans (NPL) ratio(%) of your bank in the last three consecutive years?

2021 Ratio(%)

2022 Ratio(%)

2023 Ratio(%)

Non-Performing Loans (NPL) Ratio(%) of your bank's Consumer Credit portfolio in the last three consecutive years?

2021 Ratio(%)

2022 Ratio(%)

2023 Ratio(%)

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Overall CBN/NDIC risk rating of your bank based on the last two consecutive routine examinations?

Year  Rating

Year  Rating

Do you have a well-documented risk management framework, policies and procedures for managing all type of risks?

How frequently are they reviewed to take account of changes in the bank's risk profile and operating environment?

Does your bank have a Board approved risk appetite statement and risk appetite framework?

Describe your bank's risk appetite and risk profile

Are there measures (limits and thresholds) in place to monitor compliance with the bank's risk appetite?

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Describe the level of compliance of your bank with extant laws and regulations?

Any breach in regulations, involving payment of fines and penalties by your bank to the regulators?

Do you have in place a Board approved well-documented compliance framework, policies, programmes and plan?

Does your bank have in place a board approved well-documented Anti-Money Laundry (AML) and Counter Financings Terrorism (CFT) policies and procedures?

What is your level of compliance with the requirements of the Money Laundering (Prohibition) Act, 2011 (as amended), Terrorism (Prevention) Act, 2011 (as amended)

What measures does your bank put in place to ensure compliance with KYC requirements of CBN?

What is the level of compliance of your bank to the CBN/Bankers Committee's Nigerian Sustainable Banking Principles (NSBP)?

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What is the average Debt Service Ratio on your consumer credit Products? (%)

How does your institution assess the creditworthiness of borrowers applying for loans?

How successful are the products (Total Loan portfolio and NPL ratio)?

What is the total number of consumer credit customers in your Bank in the last three consecutive years?

2021 Number

2022 Number

2023 Number

What is the proportion of borrowing consumer credit customers to the total borrowing customers in your Bank in the last three consecutive years? (%)

2021 (%)

2022 (%)

2023 (%)

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