

REGENCY ALLIANCE INSURANCE PLC RC 223946

2015

Annual Report & Accounts

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Notice of Annual General Meeting

Consolidated and Separate Financial Statements for the year ended 31 December 2015

NOTICE IS HEREBY GIVEN that the 22rdAnnual General Meeting of Regency Alliance Insurance Plc. will be held at the Ladi Kwali Conference Centre, Sheraton Abuja Hotel, Ladi Kwali Way, Wuse Zone 4, Abuja, Federal Capital Territory, Abuja on Thursday the 26th Day of May, 2016 at 10am, to transact the following business:

- 1. To receive the report of the Directors, the Audited Financial Statements for the year ended 31 December 2015 together with the reports of the Auditors and the Audit Committee thereon.
- 2. To ratify the appointment of the underlisted persons as Directors of the Company;
 - Mr. Clem Baiye a.
 - Mr. Matt Osayaba Aikhionbare, oon b.
 - C. Col. Aminu Isah Kontagora (rtd)
- To declare a Dividend. 3.
- To elect members of the Audit Committee. 4.
- 5. To appoint Messers Tac Professional Services (Chartered Accountants) as the Company's Auditors.
- To authorise the Directors to fix the 6. remuneration of the Auditors.

Special Business:

To consider and if thought fit to pass the following as an ordinary resolution:

7. To approve the remuneration of Directors.

NOTES:

PROXIES

A member of the Company entitled to attend and vote is entitled to appoint a proxy to attend instead of him. A proxy needs not be a member. A Proxy Form is attached to the Annual Report and Accounts. If the Proxy Form is to be valid for the purposes of the meeting, it must be completed and deposited at the office of the Registrars; Meristem Registrars Limited, 213, Herbert Macaulay Way, Sabo - Yaba, Lagos not less than forty-eight (48) hours prior to the time of the meeting.

DIVIDEND

If approved a dividend of 3kobo per every unit of share will be payable to shareholders whose names appear on the register of members at close of business on Thursday the 21st Day of April 2016. Dividend warrants will be posted on Friday the 27th day of May 2016.

AUDIT COMMITTEE MEMBERS

In accordance with Section 359(5) of the Companies and Allied Matters Act Cap. C20, Laws of the Federation, 2004, any Shareholder may nominate another Shareholder as a member of the Audit Committee by giving notice in writing of such nomination to the Company Secretary at least twentyone (21) days before the Annual General Meeting.

CLOSURE OF REGISTER

The Register of Members and Transfer Books of the Company will be closed from Friday the 22nd day of April, 2016 to Thursday the 28th Day of April, 2016 for the purpose of reviewing and updating the register of members.

RIGHT OF SHAREHOLDERS TO ASK QUESTIONS

Shareholders have a right to ask questions not only at the Meeting, but also in writing prior to the Meeting, and such questions must be submitted to the Company Secretary before close of work on or before Thursday the 12th day of May, 2016



BY ORDER OF THE BOARD

ANU SHOBO COMPANY SECRETARY FRC/2013/NBA/00000003654

DATED THIS 4TH DAY OF APRIL, 2016

Corporate Information

Consolidated and Separate Financial Statements for the year ended 31 December 2015

DIRECTORS Chief Bayo Adejumo (Acting Chairman)

Resigned on 31/12/2015

Ambassador Baba Gana Kingibe, CFR (Acting Chairman)

With effect from 01/01/2016

Mr. Biyi Otegbeye (Managing Director)

Mr. Akin Adelakun (Executive) Mr. Sammy Olaniyi (Executive) Mr. Kehinde Oyadiran (Executive) Lady Mary Anegbode-Eromosele

Chief Wale Taiwo

COMPANY SECRETARY Mrs. Anuoluwapo Shobo

FRC/2013/00000003654

A.A. DINA & CO. AUDITORS

> (Chartered Accountants) 3A KudiratAbiola Way

Ikeja, Lagos

FRC/2013/ICAN/000000000901

WALE TAIWO & CO. SOLICITORS

> (Legal Practitioners) Elizabeth Court 24 Queens Street Alagomeji, Lagos

FRC/2014/NBA/00000008128

HEAD OFFICE Regency Place

2 Ebun Street

Gbagada Expressway Gbagada, Lagos.

www.regencyalliance.com

BANKERS First Bank of Nigeria Plc

Sterling Bank Plc Zenith Bank Plc Access Bank Plc

REGISTRAR Meristem Registrars Limited

213, Herbert Macaulay Way

Sabo, Yaba Lagos

RE-INSURERS African Reinsurance Corporation

> WAICA Reinsurance Limited Continental Reinsurance Limited

ACTUARY TAF Consulting (Nigeria) Limited

FRC/2013/NAS/00000002723

COMPANY RC NO. RC 223946

COMPANY FRC REG. NO. FRC/2013/0000000000598



Financial Highlights

Consolidated and Separate Financial Statementa for the year ended 31 December 2015

	CHANGE	(16) 6 0	, ∞	(6) 25 64 63 13	
	CHANGE Incresse/ (Decresse) =N=	334,998 (131,660) 406,679 4,002	329,876	(205,623) 100,027 242,286 74,683 190,289 38,422	
THE COMPANY	2014 =N=000	2,269,465 845,783 6,319,861 1,613,024	4,343,646	3,534,716 2,009,395 986,961 117,143 304,407 294,908	4.42
THE	2015 =N=000	2,604,463 714,122 6,726,540 1,617,026	6,334,573 4,673,522	3,329,094 2,109,422 1,229,247 191,826 494,695 333,329	9.00
	CHANGE	14 (16) 8 9	· 60	(0) 13 8 57 13 (15)	
	CHANGE Incresse/ (Decresse) =N=	387,869 (132,761) 525,124 167,010	350,119	(12,866) 322,467 117,683 101,886 63,954 (65,962)	
THE GROUP	2014 =N=000	2,861,565 851,509 6,766,019 1,929,381	4,175,146	4,313,998 2,497,051 1,420,666 177,774 505,295 439,074	6.58
Ė	2015 =N=000	3,249,435 718,748 7,291,144 2,096,391	4,525,265	4,301,132 2,819,518 1,538,349 279,660 569,249 373,112	5.59
	STATEMENT OF FINANCIAL POSITION Assets	Cash and Cash equivalents Total Investment Total Assets Insurance Contract Liabilities	Shareholder Fund Statement of COMPREHENSIVE INCOME	Gross Premium Written Net Premium Income Underwriting Profit(Loss) Investment Income Profit before tax Profit after Taxation	Basic earnings per share (in kobo)

Directors Certification



for the year ended 31 December 2015

CERTIFICATION PURSUEANT TO SECTION 60(2) OF INVESTMENT AND SECURITIES ACT NO.29 OF 2007

We the undersigned hereby certify the following with regards to our Audited Financial Statements for the year ended December 31, 2015 that:

We have reviewed the report:

To the best of our knowledge, the report does not contain:

Any untrue statement of a material fact, or

Omit to state a material fact, which would make statement, misleading in the circumstances under which such statement were made:

To the best of our knowledge, the financial statement and financial information included in the report fairly present in all material respect the financial condition and results of operations of the company as of , and the period presented in the report.

We:

Are responsible for establishing and maintaining internal control,

Having designed such internal control to ensure that material information relating to the company and its consolidated subsidiary is made known to such officers by others within those entries particularly during the period in which the periodic reports are prepared;

Have evaluated the effectiveness of the company's internal controls as of date within 90 days prior to the report:

Have presented in the report our conclusion about the effectiveness of our internal controls based on our evaluation as at that date:

We have disclosed to the Auditors of the company and Audit Committee:

All significant deficiencies in the design or operation of internal control which would adversely affect the company's ability to record, process, summarized and report financial data and have identified for the company's Auditor any material weakness in the internal control, and

Any fraud, whether or not material, that involves management or other employees who have significant role in the company's internal control;

We have identified in the report whether or not there were significant change in internal control or other factors that could significantly affect internal controls subsequent to the date of our evaluation, including any corrective action with regard to significant deficiencies and material weakness.

MR. BIYI OTE GBEYE FRC/2013/NBA/00000003749 GROUP MD/CEO

MR. KEHINDE OYADIRAN FRC/2013/ICAN/00000003559 GROUP CFO

Statement Of Directors' Responsibilities

Consolidated and Separate Financial Statements for the year ended 31 December 2015

The Companies and Allied Matters Act (cap C20) Laws of the Federation, 2004 requires the Directors to prepare financial statements for each financial year that give a true and fair view of the state of financial position of the Company at the end of the year and of its financial performance. This responsibility includes:

- Ensuring that the company keeps proper accounting records that disclose, with reasonable accuracy, the a) financial position of the company and comply with the requirements of the Companies and Allied Matters Act (cap C20) Laws of the Federation, 2004.
- b) 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; and
- c) Preparing the company's financial statements using suitable accounting policies supported by reasonable and prudent judgments and estimates that 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 judgments and estimates, in conformity with.

- International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB);
- the requirements of the Insurance Act;
- relevant Guidelines and Circulars issued by the National Insurance Commission (NAICOM); and
- the requirements of the Companies and Allied Matters Act (cap C20) Laws of the Federation, 2004

The Directors are of the opinion that the financial statements give a true and fair view of the state of the financial position of the Group and of its financial performance for the year. 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 Group will not remain a going concern for at least twelve months from the date of this statement.

Signed on behalf of the Board of Directors by:

MR/SAMMY OLANIYI DIRECTOR

FRC/2013/CIIN/00000003716

DATED THIS 10TH DAY OF MARCH 2016

MR. AKIN ADELAKUN

DIRECTOR

FRC/2013/CIIN/00000003713

Chairman's Statement



onsolidated and Separate Financial Statements for the year ended 31 December 2015



Distinguished shareholders, colleagues on the Board of Directors, special guests, gentlemen of the press, eminent ladies and gentlemen, it is with much pleasure that I welcome you all to the 22[™]Annual General Meeting of our company where the Audited Annual Financial Statements and Annual reports will be presented for your kind consideration.

This is my first address to you as the Acting Chairman of the company, following the resignation of our erstwhile Acting Chairman, Chief Adebayo Adejumo from the Board of Directors. Let me place on record the deepest appreciation of the Board, Management and staff of the company to Chief Adejumo for successfully steering the Board over the last year. On behalf of the company, I wish him well in all his future endeavours.

I will now give an overview of the environment in which the company operated in the past year.

GLOBAL BUSINESS OVERVIEW OF 2015

Output growth worldwide reached five year lows in 2015. Indeed many parts of the world witnessed significant reversal of fortunes in the second half of 2015. The underlying demand/supply dynamic remained unfavourable resulting in continued drop in prices of most commodities on the international market, with oil prices particularly reaching decade low levels. Various stimulus measures to boost economic growth in emerging markets did not give the desired results such that there were multiple downward reviews of 2015 global forecasts by both the IMF and the World Bank.

Against that backdrop, Nigeria's GDP grew by 2.79% in real terms in 2015. The year on year inflation rate in December 2015 was 9.6%, up from 8.0% in 2014. The external reserves fell by 17.40% from US\$34.247bn to US\$28.288bn as at December 31st 2015.

There was heavy pressure on the naira owing to significant drop in foreign exchange inflow occasioned by both lower oil prices and reduced crude oil production. This pressure forced the CBN to effectively devalue the naira to =N=198/\$1 in February 2015, while in June 2015, it prohibited 40 items from accessing the official foreign exchange market. Towards the year's end, owing to the huge gap between the official and parallel foreign exchange rates, there were incessant calls for either floating the naira or its outright devaluation. These calls went unheeded by both the CBN and Government. The Forex 'scarcity' continues to have negative impact on the real sector of the economy

The year 2015 started with palpable tension in the polity owing to the postponement of the General Elections initially scheduled for February 2015 by one month to March 2015. The relatively peaceful and free Presidential election whose loss was unexpectedly conceded by the outgoing President greatly helped reduce the political tension in the land. The 2015 Presidential election was the first whose outcome was not contested in the Elections Tribunal and it was the first time that an incumbent President and his party were defeated at the polls.

The incoming new Administration set as a priority bringing to an end the insurgency ravaging the North East and confronting the unfavourable economic situation it inherited. In the face of the parlous Government revenue profile, Government set out to fight official corruption and block wastages and leakages in the system. Noteworthy, it introduced the Treasury Single Account policy and started the probe of the payouts/spendings made by the previous Administration with a view to recovering those illegally made. The cabinet was constituted with the appointment of Ministers in the 4th quarter of 2015. As a result of the sharp reduction in the monthly Federal Allocation to the three tiers of Government, most states were unable to pay staff salaries and had to be bailed out. The much awaited and expectedly reduced budget for 2016 was laid before the National Assembly in December 2015.

On the industry level, two major Guidelines, the Prudential Guidelines and Market Conduct & Business Practice Guidelines were released for implementation in 2015. The 'no premium, no cover' policy introduced in 2013 was still in force during the year. Accordingly, insurers did business on a 'cash and carry' basis which drastically reduced the volume of receivables and improved the liquidity and solvency position of the industry. The Regulatory Authority, NAICOM, continued its supervisory activities with the view to ensuring a robust and healthier insurance industry.



Chairman's Statement (Cont'd)

Consolidated and Separate Financial Statements for the year ended 31 December 2015

2015 FINANCIAL HIGHLIGHTS FOR THE COMPANY

The company's performance modestly improved during the 2015 financial year. The gross premium written decreased by 5.8% from =N=3.535bn to =N=3.329bn. However underwriting profit increased by =N=242.286m from =N=0.987bn to =N=1.229bn. This was achieved mainly through increased retention of businesses by the company. During the year, the company had a net claim expense of =N=-427.366m showing a decrease of =N=178.454m or 29.46% compared with the figure for the previous year.

Overall, the profit after tax for the company increased from =N=294.908m in 2014 to =N=333.329m in 2015.

For the group, the contribution of the subsidiaries to the overall profit after tax, after deducting that attributable to Non-Controlling Interests, decreased from =N=135.889m in 2014 to =N=33.715m in 2015. The drop arose mainly from the drop in profit from Regency Alliance Insurance Ltd., Ghana occasioned by huge claims payout owing to the floods of 2015.

In line with International Financial Reporting Standards, the financial statements of 2014 had to be restated by transferring to retained earnings, balances on Asset Revaluation Reserve and Fair Value Reserves, as it affects quoted entities. Together with the effect of change in depreciation policy on leasehold land, the group's retained earnings balance as at 2015 year end stood at =N=259.036m

The total assets for the group and the company as at December 31st 2015, stood at =N=7.291bn and =N=6.726bn respectively.

DIVIDENDS

As a way of appreciating our esteemed shareholders, the Board is recommending a total dividend payout of =N=200,062,500, representing 3k per each 50k share for eligible shareholders. This is the highest dividend payout the company has so far recorded. The patience of our shareholders over the years, when no dividends were declared, is sincerely appreciated. We believe that with your continued support and patronage, the company will succeed in paying dividend annually.

BOARD CHANGES

As I have mentioned in the beginning, Chief Adebayo Adejumo resigned from the Board of Directors with effect from December 31st 2015. In line with the Code of Corporate Governance issued by the National Insurance Commission, Chief Wale Taiwo and Lady Mary Anegbode-Eromosele also resigned from the Board effective March 31st 2016, having spent the maximum nine (9) years allowable for Non-Executive Directors. While appreciating them for their immense contributions to the growth and development of the company, I want you all to join me in wishing them well in their future endeavours.

Three new Board members, Mr Clem Baiye, Mr. Matt. Osayaba Aikhionbare, OON, and Col. Aminu Isah Kontagora (rtd) were appointed earlier in the year to the Board. Shareholders will be called upon to ratify their appointments at this meeting. We believe they will bring their wealth of experience to bear on the growth of the company.

MOVING FORWARD

The company has already started to implement its strategic plan for expansion, growth and increase in value. Currently, the company has plans to expand into the North West and North East zones.

Furthermore, in view of the Federal Government's policy on local content in the oil and gas industry, the company is repositioning itself to increase its share of oil and gas insurance business in the country. Our subsidiaries are being recapitalised and strengthened to make them not only compete effectively in their core areas but to add more value to the group as a whole.

CONCLUSION

The Management and staff of the company are highly commended for the deep sense and display of loyalty, commitment, honesty and dedication to duty in the year. Their efforts in moving the company forward will always be recognised and adequately rewarded. I must also appreciate our esteemed clients, agents and brokers for continuing to do business with us. We trust we have earned your enduring confidence and we look forward to your increased support and patronage going forward.

I want to assure you all that Regency Alliance Insurance Plc is here for the long haul. We have strong confidence that the dampened socio-economic climate is temporary and Nigeria remains a land of immense opportunities and prospects. Your company is positioned to make the best of the brighter future ahead. We will always be guided by our corporate ideals and values of Professionalism, Integrity, Commitment and Efficiency as we create wealth for all our stakeholders while mitigating all associated risks that may arise. That is our commitment to you our dear shareholders.

Thank You

Ambassador Baba Gana Kingibe, CFR

Acting Chairman

Board of Directors



for the year ended 31 December 2015



Amb.Baba GanaKingibe (CFR)

Acting Chairman (Independent Director)

Baba Gana Kingibe is an elder statesman and colourful politician who played significant roles in the events that shaped the Nigerian state in the past 30 years. Athorough bred bureaucrat

In a bid to tap from his wealth of experience, he was appointed Secretary to the Federal Government in 2007, a position he held until 2008.

Amb. Kingibe is a Commander of the order of the Federal Republic (CFR).

Biyi Otegbeye (B.SC, ACII, MBA, LLB, BL)

Group Managing Director

Biyi Otegbeye is the Managing Director of Regency Alliance Insurance Plc. Following the consolidation with three other strong insurance brands in 2007, he was retained as the Managing Director of Regency Alliance.

Prior to the founding of Regency Insurance Company in 1993, he began his career at the United Nigeria Insurance Company Limited (UNIC) in 1986. He was the General Manager, Capital Asset Insurance Brokers Between 1990 and 1991. In 1991, he became CEO of Excel Insurance Brokers.

Biyi holds a B.Sc. in Insurance and a Masters' Degree (MBA) in Financial Management and Accounting from the University of Lagos. He is an Associate of the Chartered Insurance Institute London (ACII). He obtained his LLB degree from the Lagos State University and was called to the Nigerian Bar as a Barrister and Solicitor of the Supreme Court of Nigeria in year 2003.

He sits on the Boards of many companies either as Chairman or Director. They include: Regency Alliance Insurance Limited, Ghana, RIC Microfinance Bank Limited, RIC Properties and Investment Limited, and RIC Technologies Limited.

He also served as Chairman of the Governing Board of the University of Uyo Teaching Hospital.





Consolidated and Separate Financial Statementa for the year ended 31 December 2015



Lady Mary Chibuzor Anegbode-Eromosele Director

A distinguished Business Tycoon and Industrialist, Lady Mary Anegbode-Eromosele is the Managing Director/CEO of Tohan Group of Companies. An astute businesswoman with substantial interests in many industries, Lady Eromosele was also a Director of Nigerian Alliance Assurance Corporation Limited. She belongs to the prestigious Institute of Directors (IOD)

Chief Wale Taiwo (LLB, BL, LLM) Director

A distinguished commercial law guru, Chief Wale Taiwo is an alumnus of the University of Lagos LLB (Hons) (1984) and LLM (1989). He was called to the Nigerian Bar as a Solicitor & Advocate of the Supreme Court of Nigeria in August 1985.

A member of the prestigious Island and mainland Executive Clubs, Chief Taiwo holds the traditional title of Bamofin of Ikosi/Kosefe Land, Lagos. He is a member of the Nigerian Bar Association [NBA] and the International Bar Association [IBA].





Consolidated and Separate Financial Statements for the year ended 31 December 2015



Clem Baiye

Clem Baiye is a media entrepreneur and human resource expert with significant banking and corporate experience. Baiye has built a solid reputation for integrity and a superior grasp of public affairs and is on the board of several companies, including; The Capital Consortium Limited, Security Swaps Limited and Partnership Trust Investment Limited. Baiye is also Chairman of the Editorial Board of NewAge, a quality daily newspaper. He is also the Chief Executive Verity Communications Limited, a bespoke publishing outfit and Verity Associates, a human capital outsourcing company.

Aikhionbare Osayaba Matt (OON)

Aikhionbare Osayaba is a seasoned statesman with many years of service in various capacities. Aikhionbare was Chairman, Sub Committee on information Management and Community Relations, Presidential Security Committee on Niger Delta and Chairman Board of Directors, Edo Broadcasting service (Radio & Television). He was also Chief Executive Officer, Lifestlye Limited a public relations consultancy and is currently a Member, Board of Regents, Benson Idahosa University, Benin. In 2012, he was awarded National Honour of Officer of the Order of the Niger (OON) for his outstanding contribution to national development.





Consolidated and Separate Financial Statementa for the year ended 31 December 2015



Col. Aminu Isah Kontagora (rtd)

Aminu Isah Kontagora is a retired Colonel of the Nigerian Army and served as military administrator. Kontagora has held various Military and Administrative appointments including Battery commander, Regiment Commander Air Defence Regiments, ADC/MA to General Officer Commanding, Commander Corps of Artilery and Minister of Defence and Chairman Joint Chief of Staff. He was a member of Board of intercity Bank Plc.

Akin Adelakun BSc. ACII, MBA Executive Director (Technical Operations)

A 1984 Graduate of University of Ibadan, Mr. Adelakun started his Insurance career with Glanvill Enthoven & Company (Nigeria) where he worked extensively in Reinsurance Division. He is an Associate of the Chartered Insurance Institute, London and Nigeria with wide experience in General underwriting and Claims. Mr. Adelakun is a specialist in Reinsurance. He was formerly an Executive Director in Regency Insurance Plc and retains his position in the post-merger Regency Alliance Insurance Plc as the Executive Director (Operations).





Consolidated and Separate Financial Statements for the year ended 31 December 2015



Sammy Olaniyi BSc, MSc

Executive Director (Business Development)

Mr. Sammy Olaniyi is the Executive Director, Business Development, Regency Alliance Insurance Plc. A business Strategist and a versatile marketer, he is a member of the Institute of Directors, and is also a Chartered Insurer. He has attended various specialized courses both internationally and locally.

Sammy has extensive experience in Insurance Business Development and Marketing Research that makes him a leading resource person in modern business penetration.

Kehinde Oyadiran MBA, FCA Executive Director (Finance & Administration)

Mr. Oyadiran is a seasoned Accountant, a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN) and a Member of Nigerian Institute of Management (NIM). Mr. Oyadiran attended several Management courses. He started his working career as an Underwriter with WAPIC Insurance Plc and later worked in Finance and Administration Department of the same company and rose to the position of Company Accountant. He joined Nigerian Alliance Assurance Corporation Ltd in 2001 where he rose to the position of Head of Finance.





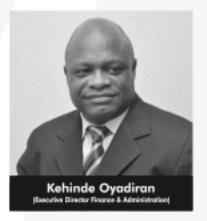
Management Staff

Consolidated and Separate Financial Statementa for the year ended 31 December 2015





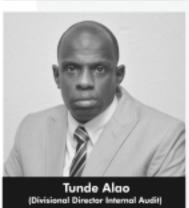
















Report of the Directors



for the year ended 31 December 2015

The Directors have pleasure in presenting their report on the affairs of Regency Alliance Insurance Plc. ("the Company") and its subsidiaries ("the Group") together with the Group Audited Financial Statements and the Auditor's Report for the year ended 31 December, 2015.

1. LEGAL FORM AND PRINCIPAL ACTIVITY

The Company was incorporated on the 16th day of June, 1993 as a private limited liability Company known as "Regency Insurance Company Limited" and was licensed by NAICOM to underwrite all classes of NON-Life Insurance Business. On the 11th of March 2005, the Company obtained license to underwrite Life Insurance Business in addition to the Non-Life Insurance Business thereby becoming a composite Insurance Company. However, in 2007, the Company's name was changed to Regency Alliance Insurance Plc. after a successful merger with three other companies. The Company was re-registered and licensed to underwrite all classes of Non-Life Insurance Business.

The Company's principal activity is the provision of general insurance cover to corporate and individual clients in Nigeria.

The Company has four subsidiaries: Regency Alliance Insurance Ltd Ghana, RIC Properties & Investment Limited, RIC Microfinance Bank Limited and RIC Technologies Limited. The information on the subsidiaries is provided in note 48 to the Financial Statements.

2. OPERATING RESULTS

The following is a summary of the Group's operating results:

		THE GROUP	TH	E COMPANY
	2015 =N='000	2014 =N='000	2015 =N='000	2014 =N='000
Profit Before Tax	569,249	505,295	494,695	304,407
Income Tax Expense	(196,137)	(66,222)	(161,366)	(9,499)
Profit After Taxation	373,112	439,073	333,329	294,908
Non Controlling Interest	(9,614)	(41,006)		
	363,498	398,067	333,329	294,908
Transfer to Contingency Reserves	(129,030)	(130,347)	(99,873)	(106,041)
Other Transfers	2,944	811,367	-	819,646
Profit for the Year	237,412	1,079,087	233,457	1,008,513
Retained Profit Brought Forward	21,262	(1,057,825)	192,992	(815,521)
Retained Profit Carried Forward	259,036	21,262	426,447	192,991

3. DIRECTORS' BENEFICIAL INTERESTS

The interests of Directors of the Company in the issued share capital of the Company as recorded in the register of members as at 31 December 2015 and notified by the Directors for purpose of Sections 275 and 276 of the Companies and Allied Matters Act (Cap C.20) Laws of the Federation 2004 and the listing requirement of the Nigerian Stock Exchange are as stated below.



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

S/N	DIRECTORS	Direct Holdings	Indirect Holdings	Units
1	CHIEF ADEJUMO ADEBAYO (resigned 31st December, 2015)	54,663,931	*******	*******
2	AMB. BABA GANA KINGIBE	*******	*******	******
3	MR. OTEGBEYE OLUBIYI	789,328,879	********	******
4	LADY MARY ANEGBODE-EROMOSELE	*******	111,830,400	******
5	CHIEF TAIWO WALE	14,349,235	633,531,250	******
6	MR. ADELAKUN AKINDELE	89,224,919	*******	******
7	MR. OLANIYI SAMMY	43,580,457	******	******
8	MR. OYADIRAN KEHINDE	206,250	******	******

Lady Mary Anegbode - Eromosele held 111,830,400 units through the Estate of late Sir Tony Eromosele; while Chief Wale Taiwo held 633,531,250 units through Alexander Riesse Consulting Limited.

DIRECTORS' INTEREST IN CONTRACT

Chief Wale Taiwo is the Principal Partner of Wale Taiwo & Co. (Legal Practitioners) who are the Company's External Solicitors.

In compliance with Section 277 of the Companies and Allied Matters Act (Cap C. 20) Laws of the Federation of Nigeria 2004, no other Director has given notice of interest in any contract involving the Company during the year under review.

DIRECTORS REMUNERATION 5.

In compliance to the provisions of Section 34.5 of the Code of Corporate Governance for public companies as issued by Securities and Exchange Commission (SEC), the remuneration of the Company's Directors is disclosed as follows:

Remuneration	Description	Timing
Basic Salary	This represents part of the gross salary package for Executive Directors. This reflects the insurance industry competitive salary package and the extent to which the Company's objectives have been met for the financial year.	Paid monthly during the financial year
13th Month Salary	This represents part of the gross salary for Executive Directors	Paid during the last month of the year
Directors' Fees	Allowances paid to Non-Executive Directors	Paid once during the financial year
Sitting Allowance	Allowances paid to Non- Executive Directors only for siting at the Board meetings and other business meetings	Paid during the financial year



Consolidated and Separate Financial Statements for the year ended 31 December 2015

ANALYSIS OF SHAREHOLDERS

(a) Active Shareholders Summary Position as at 31 December 2015

	RANGE		N	umber of Sh	areholders	Share	holding Units
From	То	No	%age	Cumm. No	Units	%age	Cumm. Units
1	1,000	452	8.78%	452	195,347	0.00%	195,347
1,001	5,000	920	17.88%	1,372	2,468,228	0.04%	2,663,575
5,001	10,000	639	12.42%	2,011	4,563,042	0.07%	7,22,617
10,001	50,000	1603	31.15%	3,614	37,006,113	0.55%	44,232,73
50,001	100,000	502	9.76%	3,116	35,644,960	0.53%	79,777,69
100,001	500,000	644	12.51%	4,760	127,840,499	1.92%	207,618,18
500,001	1,000,000	114	2.221%	4,874	77,804,999	1.17%	285,423,18
1,000,001	5,000,000	175	3.401%	5,049	361,217,838	5.42%	646,641,026
5,000,001	10,000,000	35	0.681%	5,084	243,643,083	3.65%	890,284,10
10,000,001	Above	62	1.201%	5,146	5,778,465,891	86.65%	6,668,750,00
GRAND	TOTAL	5, 146	100.00		6,668,750,000	100.00	

(b) Substantial Interest in Share

Listed hereunder are Shareholders, who held more than 5% of the issued share capital of the Company as at 31 December, 2015.

S/NO	NAME	UNIT	%
1	OTEGBEYE OLUBIYI	789,328,879	11.84%
2	ALEXANDER REISSE CONSULTING. LTD	633.531.250	9.50%

7. PROPERTY, PLANT AND EQUIPMENT

Information relating to changes in property, plant and equipment is given in note 15 of the financial statements. In the opinion of the Directors, the market value of the Company's assets is not less than the value shown in the financial statements.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

DONATIONS AND CHARITABLE GIFTS 8.

The group made no political donations during the year, but the following donations were made.

Chartered Insurance Institute of Nigeria Actuarial Science & Insurance Student Association Nigerian Red Cross Society Motherless Babies' Home Missionaries of Charity (Mother Theresa) Modupe Cole Memorial Childcare Hearts of Gold Children's Hospice Delta State University	= N = 2015 =N='000 100 100 100 100 100 100 450	= N = 2014 =N='000
Actuarial Science & Insrance Student's Association Bells University of Tecnology CIIN President Investiture Gbagada Estate Resident Association SOS Children's Village Pacelli School for the Blind Lancaster Old People's Home National Orthopaedic Special School Love Home Ophanage Bale of Mercy Orphanage	1.050	100 500 150 70 200 200 200 100 100

9. **HUMAN RESOURCES**

(a) **Employment of Disabled Persons**

The Company operates a non-discriminatory policy in considering applications received for employment. The Company engages the most qualified applicant after necessary assessment irrespective of the applicant's physical condition, state of origin, ethnicity or religion.

In the event of any employee becoming disabled in the course of employment, the Company is in a position to arrange appropriate training to ensure the continuity of his or her employment without subjecting such employee to any disadvantage in his/her career development.

(b) Health, Safety and Welfare at Workplace

The Company maintains medical scheme which provides medical facilities to members of staff and their immediate family.

Safety rules and procedures are strictly enforced at the work place, the rules and procedures are reviewed regularly. Fire prevention and fire fighting equipment are installed within the Company's premises and Members of staff are trained and re-trained on the use of the equipment.

In addition, the Company also maintains Group Personal Accident and Life Insurance covers for all members of staff and in accordance with the Pensions Reforms Act 2004; the Company maintains a contributory pension plan for all members of staff.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

(c) Training and Development

The Group places a high premium on the development of its manpower by maintaining a policy of continuous Training and Development for optimal performance.

Several internal courses were arranged for members of staff to address perceived deficiencies and improve their performance on the Job.

In addition to the internal courses members of staff were sponsored on relevant external seminars, workshops and on the job attachment programs both within and outside the country during the year under review.

(d) Gender Analysis

The company maintains a non- discriminatory Gender employment policy and ensures adequate attention is given to gender parity in employing its work force. The structure of the workforce is as shown below;

LEVEL	MALE NUMBER	FEMALE NUMBER	TOTAL	MALE %	FEMALE %
JUNIOR STAFF	34	28	62	59%	45%
SENIOR STAFF	6	6	12	50%	50%
LOWER MANAGEMENT	13	10	23	57%	43%
SENIOR MANAGEMENT	16	5	21	76%	24%
TOTAL	69	49	118		

ACQUISITION OF OWN SHARES 10

The Group did not acquire any of its own shares during the year.

EVENTS AFTER THE REPORTING PERIOD 11.

As at 31st December, 2015, there were no events after the reporting period which could have material effects on the financial position of the Group and profit attributable to the equity shareholders.

AUDITORS 12

The Auditors, Messrs. A.A. Dina & Company will not be continuing as the Company's external Auditors haven completed the term provided by Section 2.22d of NAICOM Prudential Guideline, 2015. In their place, Messrs. TAC Professional Services are proposed for appointment.

BY ORDER OF THE BOARD

ANU SHORO COMPANY SECRETARY FRC/2013/NBA/00000003654 LAGOS, NIGERIA March 10, 2016



Corporate Governance Report

Consolidated and Separate Financial Statements for the year ended 31 December 2015

INTRODUCTION

The Company is guided in its operations by the principles of Corporate Governance. For the achievement of its corporate goals and enhancing the interest of stakeholders, the Company complied with all applicable Corporate Governance Regulations and embraced international best practices. The Board ensures the continued separation of the person, position and functions of the Chairman and Managing Director/Chief Executive Officer. The Company also imbibes the principle of Accountability, Transparency in Financial Reporting and the use of committees with clearly defined terms of reference.

BOARD OF DIRECTORS

The Board is made up of highly accomplished individuals who are well exposed and experienced in their chosen professional fields with sufficient experience in insurance thus enabling them to provide broad guidance and oversight functions to the Company.

The Board at the commencement of the year consisted of 8 Directors. At the end of the year however, the Acting Chairman of the Board resigned from being the Acting Chairman and a Board member. His resignation was majorly as a result of his advanced age.

No two members of the same extended family are members of the Board.

The Articles of Association of the Company empowers the Board to appoint new Directors either to fill a vacancy or as additional Director. In furtherance of this the Board had taken necessary steps to fill the existing Board vacancies and three new directors have been appointed. The appointments are with effect from the first of January 2016 subject however to approval of the Regulatory Authorities.

1.1 ROLE OF THE BOARD

The Board had continued to play the under listed roles amongst others

- Ensuring good governance of the Company
- Setting performance objectives and ensuring the right strategies are employed to achieve set objectives.
- Monitoring and evaluating Management performance and implementation of set objectives.
- Ensuring the financial and accounting integrity of the Company

- Ensuring that appropriate checks and balances are in place in compliance with the applicable Laws.
- Ensuring that the Company's operations are conducted in a fair and transparent manner that conforms to high ethical standards.

CHAIRMAN AND CHIEF EXECUTIVE OFFICER

In accordance with the provisions of the existing Codes of Corporate Governance and best practice. the position, role and responsibilities of the Chairman and the Managing Director/ Chief Executive Officer have remained separate and distinct.

THE CHAIRMAN

The Chairman of the Board is a Non - Executive Director. He is responsible for managing and providing leadership for the Board. He also ensures that adequate information in respect of the operations and performance of the Company is received by all Board members as at when due.

THE INDEPENDENT DIRECTOR

The Independent Director was appointed in compliance with the existing Codes of Corporate Governance. He does not hold any shares in the Company neither does he have other business interests in the company. He was appointed to protect the rights and interests of Shareholders

THE MANAGING DIRECTOR

The Managing Director is the Chief Executive Officer and head of the Management team, he is charged with the responsibility of overseeing the day to day administration of the Company, ensuring the Implementations of strategic and financial policies as well as compliance with relevant Regulatory Provisions. The Managing Director reports regularly to the Board.

BOARD CHANGES

The Acting Chairman of the Board resigned his appointment with effect from 31" December 2015, Amb. Baba Gana Kingibe, CFR was therefore appointed as the Acting Chairman of the Board with effect from 1" Jan 2016.

1.3 MEETINGS OF THE BOARD

The Board met four times during the year to formulate policies, evaluate performance, and provide strategic direction and leadership in attaining the Company's objectives.

Corporate Governance Report (Cont'd)



solidated and Separate Financial Statements for the year ended 31 December 2015

RECORD OF DIRECTORS' ATTENDANCE

2.11		OF MEETIN	igs		
S/N	NAME	05/03/15	30/06/15	03/09/15	26/11/15
1	Chief Adebayo Adejumo	✓	✓	✓	✓
2	Ambassador BabaganaKingibe, CFR	✓	1	1	V
3	Mr. Biyi Otegbeye	✓	✓	✓	✓
4	Lady Mary Anegbode Eromosele	✓	1	¥	✓
5	Chief Wale Taiwo	✓	V	✓	✓
6	Mr. Akin Adelakun	✓	✓	✓	1
7	Mr. Sammy Olaniyi	V	1	1	V
8	Mr. Kehinde Oyadiran	V	V	V	V

2 **BOARD COMMITTEES**

The Board performed its oversight functions through three Committees. The Committees are made up of Executive and Non - Executive Directors with clearly defined terms of reference.

The Committees in operation during the period under review were:

- Finance and Investment Committee (a)
- Establishment and General Purpose (b) Committee
- Enterprise and Risk Management (c) Committee

FINANCE AND INVESTMENT COMMITTEE (a)

The Committee was made up of two Executive Directors and two Non - Executive Directors and was charged with budget monitoring and control, formulating and reviewing investment strategies and ensuring financial prudence.

The Committee met thrice in the course of the year. Members of the committee and their record of attendance are as stated below:

			DATES OF MEETINGS			
S/N	NAME	STATUS	30/01/15	14/04/15	12/11/15	
1.	Chief Wale Talwo	Non-Executive Director/ chairman	V	✓	✓	
2.	Mr. BiyiOtegbeye	Managing Director	✓	✓	✓	
3.	Mr. Sammy Olaniyi	Executive Director	-	~	1	
4	Amb. Baba GanaKingibe, CFR	Non-Executive Director	✓	✓	1	

ESTABLISHMENT AND GENERAL PURPOSE (a) COMMITTEE

The Committee was made up of two non-Executive Directors and two Executive Directors and was charged with the responsibility for the appointments, acquisition, preservation and disposal of assets, staff matters and other matters that may specifically be referred to it by the Board.

The Committee met thrice in the course of the year. Members of the Committee and their record of attendance are as stated below:

			DATES OF MEETINGS			
S/N NAME		STATUS	04/03/15	14/07/15	20/11/15	
1.	Chief Adebayo Adejumo	Non-Executive Director/Acting Chairman	V	V	1	
2.	Chief Wale Taiwo	Non-Executive Director	√	✓	1	
3.	Mr. Biyi Otegbeye	Managing Director	V	V	V	
4.	Mr. Akin Adelakun	Executive Director	√	V	√	

ENTERPRISE AND RISK MANAGEMENT (c) COMMITTEE

The Committee was made up of two Non-Executive Directors and one Executive Director and was charged with risk assessment, review of the adequacy and effectiveness of the Company's risk management policies and control, review of compliance level with the existing Laws and Regulations; assessment of the Company's risk portfolio as well as regular review of corporate risk policies.

The Committee met thrice in the course of the year. Members of the Committee and their record of attendance are as stated below:

S/N	NAME		DATES OF MEETINGS			
		STATUS	27/02/15	13/05/15	17/11/15	
1.	Ambassador Babagana Kingibe, CFR	Non-Executive Director/ Chairman	V	-	~	
2.	Lady Mary Anegbode- Eromosele	Non-Executive Director	V	~	1	
3.	Mr. Kehinde Oyadiran	Executive Director	1	V	1	



Corporate Governance Report (Cont'd)

practicated and Separate Financial Statements for the year ended 31 December 2015

AUDIT COMMITTEE 3

The Committee was established in compliance with S. 359 (6) of the Companies and Allied Matters Act, (Cap. C20), Laws of the Federation, 2004. The Audit Committee is made up of six members consisting of three elected Shareholders representatives and three members of the Board

The Committee was set up to fulfill the statutory obligations as set out by the applicable Laws and NAICOM Regulations. The Committee also assists the Board with its audit responsibilities and ensuring the Company's financial integrity through adequate internal control system.

The Committee met five times during the year under review. Members of the Committee and their record of attendance are as stated below:

S/N	NAME	STATUS	DATES OF MEETINGS					
			22/01/15	24/02/15	23/94/15	23/07/15	11/11/15	
1.	Chief Amos Idowu, FCA	Shareholderi Chairman	4	V	1	1	1	
2.	Mr. Lateef Adeola	Shareholder	1	1	1	1	-	
3.	Mr. Solomon Akinsanya	Shareholder	✓	1	V	1	V	
4.	Mr. Akin Adelakun	Executive Director	1	1	1	1	1	
5.	Lady Mary Anegbode Eromosele	Director	-	1	1	~	~	
6.	Chief Bayo Adejumo	Director	1	1	1	1	1	

EXECUTIVE COMMITTEE

The Executive Committee of the Company consists of the Managing Director/Chief Executive Officer and the Executive Directors. The Committee's primary responsibility is the implementation of policies approved by the Board. The Committee also assists the Managing Director in the day to day running of the Company, the implementation of Financial and Strategic policies of the Company with a view to ensuring the Company is Profitable.

SHARE HOLDING AND LEGAL STRUCTURE

There was no material alteration in the shareholding structure of the Company except for the usual changes as a result of it being traded on in the Capital market.

The Company remains 100% owned by individuals and corporate organisations.

SHAREHOLDERS PROTECTION 5.1

The Company's report and other relevant information are made available to shareholders in plain easy to understand format. The Board is responsible for the protection of the statutory and general rights of the shareholders. The Board therefore ensures that all shareholders irrespective of the volume of their holding are treated fairly and they enjoy equal rights and access to information about the Company.

6 STAFF CODE OF CONDUCT

The Company has in place a code of conduct for its employees which state the expected professional behavior of all members of staff from assumption of duties.

All members of staff subscribe to the code and are guided in their official dealings by the code.

SECURITY TRADING POLICY

The Company has in place a policy that prohibits insider trading by members of the Board of Directors, Management staff, Key officers and related persons who in the cause of their duties are privy to price sensitive information.

The Policy also precludes them from passing such price sensitive Information to other persons for the purpose of trading in the Company's shares.

They are also prohibited from disposing, selling, buying or transferring their shares in the Company for specific periods stated in the policy until the information is made Public.

COMPLAINTS MANAGEMENT POLICY

In compliance with the Rules of the Securities and Exchange Commission, the Company has developed a Complaint Management Policy. The Policy clearly states the procedure for resolving all manners of complaints that may arise from issues covered under the Investment and Securities Act, 2007 or from the Company's business transactions.

The Complaint Policy is hosted on the Company's website www.regencyalliance.com

To ensure prompt receipt and resolution of complaints, the Company has provided the following channels:

Corporate Governance Report (Cont'd)



solidated and Separate Financial Statements for the year ended 31 December 2015

E- mail: complaint@regencyalliance.com and info@regencyalliance.com

Twitter: www.twitter.com/regencyalliance

Live chat on Regency website www.regencyalliance.com

Telephone: 08053499073

Clients and other Stakeholders can also visit the Head Office or any of our branches nationwide to lodge their complaints and get it resolved promptly.

COMPANY SECRETARY

The Company Secretary provides the needed support for the Board. The duties of the Company Secretary includes updating Board members regularly with relevant information, planning and organising training for Directors, scheduling and arranging Board meetings as well as ensuring that the proceedings of the meetings are accurately recorded.

The Company Secretary also acts as a link between the Audit Committee and the Board.

In addition to the support provided by the office of the Company Secretary to the Board, the Board reserves the right to seek and obtain advise as it may require from relevant independent external professionals at the company's expense.

10. RELATIONSHIP WITH REGULATORY AUTHORITIES

The Company's activities are regulated primarily by National Insurance Commission, the Company is however also responsible to the Nigerian Stock Exchange, the Securities and Exchange Commission as well as the Financial Reporting Council and the Corporate Affairs Commission. The Company reports to the Nigerian Financial Intelligence Unit of the Economic and Financial Crimes Commission on matters relating to money laundering and combating the financing of Terrorism.

The Company strives to comply with all Laws, Regulations, Guidelines and Directives issued by all Regulatory Authorities. The Company filed all Reports required to be filed by the Regulators and responded to all requests for information as well as cooperated fully when visited for inspection.

However, in the course of the year, some regulatory contraventions by the Company resulted in penalties as stated hereunder:

Violation of section 3.3 and 4.1 of the Oil and Gas Business 2010 In our Oil and Gas Reinsurance Treaty Arrangement

=N=250.000

Violation of section 81 of Insurance Act in filling of 2014 Financial Statement

=N=100,000

MRS. ANUOLUWAPO SHOBO

SECRETARY

FRC/2013/NBA/00000003654

AMBASSADOR BABA GANAKINGIBE (CFR) ACTING CHAIRMAN



Managements Discussion and Analysis

Consolidated and Separate Financial Statements for the year ended 31 December 2015

This analysis is of the Group's performance as at 31st December 2015 and should be read in conjunction with the consolidated financial statements of the Group as at 31 December 2015.

The financial statements of the Group for the year ended 31st December 2015 comprise the financial statements of the parent company and its subsidiaries.

Business Profile

Regency Alliance Insurance Plc. (Regency Alliance) is a company incorporated under the Laws of the Federal Republic of Nigeria and is listed on the Nigerian Stock Exchange. It is licensed by the National Insurance Commission to carry out all forms on Non-Life Insurance business.

Regency Alliance has the following subsidiaries

Name of Subsidiary	Line of Business			
Regency Alliance Insurance Limited (Ghana)	Non-Life Insurance business			
RIC Properties and Investment Limited	Financing Leasing			
RIC Microfinance Bank	Microfinance banking			
RIC Technologies Limited	Sale and Installation of vehicle trackers			

Objectives and Strategies

Our objectives and strategies include:

- The provision of innovative and quality service to our esteemed clients and customers. 1.
- The employment and retention of honest, diligent, professionally qualified, well trained and dedicated members 2. of staff who are adequately remunerated.
- 3. To provide adequate returns to shareholders
- 4. To be a good corporate citizen.

Operating Results (in thousands of Nigerian Naira)

	GROUP			COMPANY			
	Dec-15	Dec-14	%Change	Dec-15	Dec-14	%Change	
Gross premium written	4,301,132	4,313,998	(0.30)	3,329,094	3,534,716	(5.82)	
Net premium income	2,819,518	2,497,051	12.91	2,109,422	2,009,395	4.98	
Net Claim Expenses	729,751	591,615	23.35	427,366	605,820	(29.46)	
Underwriting profit	1,538,349	1,420,666	8.28	1,229,247	986,961	24.55	
Investment income & Other Income	467,005	399,518	16.89	214,039	201,463	6.24	
Operating expenses	1,436,105	1,314,889	9.22	948,591	884,018	7.30	
Profit before tax	569,249	505,295	12.66	494,695	304,407	62.51	
Profit after tax	373,112	439,074	(15.02)	333,329	294,908	13.03	

The Group's experience slight reduction in gross premium written when compare to prior year's result, the Group's net claim increase by 23% while the Company's reduced by 29%. Profit after tax of the group reduced by 15% While the Company increase by 13% .Investment and other income increase by16% and 6% for the Group and Company respectively a reflection of the Group's strategic direction which leveraged on investment income as a key revenue source due to the challenging investment environment witnessed during the year.

Moving Forward

The company intends to expand its operation base while the subsidiaries are being repositioned to increase their contribution to the Group. RIC Properties & Investment Ltd is being recapitalized to expand into the property market. Members of staff will continuously undergo internal and external training to keep them abreast of the changing environment and make them add value to the group.

Report of the Audit Committee



Consolidated and Separate Financial Statements for the year ended 31 December 2015

In compliance with the provisions of Section 359 (6) of the Companies and Allied Matters Act (Cap C20) Laws of the Federal Republic of Nigeria 2004, the members of the Audit Committee of Regency Alliance Plc. hereby report on the financial statements for the year ended 31st December 2015 as follows:

- We have reviewed the scope and planning of the audit for the year ended 31st December, 2015 and we a) confirm that they were adequate.
- b) The company's reporting and accounting policies as well as the internal control systems conform to legal requirements and agreed ethical practices.
- We are satisfied with the management's responses to the External Auditors' findings on management C) matters for the year ended 31st December, 2015.

Chief Atoyebi Idowu FCA FRC/2013/ICAN/00000003656 CHAIRMAN OF THE AUDIT COMMITTEE 11th March, 2016

MEMBERS OF THE AUDIT COMMITTEE

Chief Atoyebildowu FCA	Shareholder's Representative	(Chairman)
Mr. Lateef Adeola	Shareholder's Representative	(Member)
Mr. Solomon Sunday Akinsanya	Shareholder's Representative	(Member)
Mr. Akin Adelakun	Executive Director	(Member)
Chief Wale Taiwo	Non-Executive Director	(Member)
Lady Mary AnegbodeEromesele	Non-Executive Director	(Member)



Report of the Independent Auditor

Consolidated and Separate Financial Statements

Report on the Financial Statements

We have audited the accompanying consolidated and separate financial statements of REGENCY ALLIANCE INSURANCE PLC ("the company"), and its subsidiaries (together "the Group")these financial statements comprise the consolidated and separate statement of financial position as at 31 December, 2015, consolidated and separate statement of comprehensive consolidated and separate statement of changes in equity 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 International Financial Reporting Standards and the mannerrequired by the Companies and Allied Matters Act of Nigeria and the Insurance 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these 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, plan and perform the audit to obtain reasonable assurance whether 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 depended on the auditors' judgment, 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 controls 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 audit opinion.

Opinion

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the financial affairs of REGENCY ALLIANCE INSURANCE PLC("the company")& its subsidiaries (together "the Group")as at 31 December, 2015, and their financial performance and cash flows of the company and group for the year then ended in accordance with International Financial Reporting Standards and in the manner required by the Companies and Allied Matters Act 1990, the Nigerian Insurance Act and the Financial Reporting Council Act and various NAICOM regulations.

Report on Other Legal and Regulatory Requirements Schedule 6 of the Companies and Allied Matters Act of Nigeria require that in carrying out our audit we consider and report to you on the following matters. We confirm

- i) We have obtained all information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit;
- ii) Proper books of account have been kept by the Company, so far as appears from our examination of those books and returns adequate for our audit have been received from branches not visited by us;
- iii) The statement of financial position and statement of comprehensive income are in agreement with the books of account.

Signed:

Debola Dina-Elegbe FRC/2013/ICAN/000000000901

For: A.A Dina & Co (Chartered Accountants) Lagos, Nigeria 16 March, 2016





for the year ended 31 December 2015

GENERAL INFORMATION

Reporting Entity

The company was incorporated in Nigeria under the Companies and Allied Matters Decree 1990 as Regency Insurance Company Limited on the 16th day of June 1993, and was licensed by the National Insurance Commission (NAICOM) to underwrite all classes of Non-Life insurance business. On the 11th day of March 2005, the company obtained license to underwrite Life Insurance business in addition to the Non-Life Insurance business thereby becoming a composite insurance company. However, after a successful merger with three other companies in 2007, the company's name was changed to Regency Alliance Insurance Plc.

The company, which is listed on the Nigerian Stock Exchange, was registered and now licensed to underwrite all classes of Non-Life Insurance business risk associated with accident, fire, marine and oil and gas among others. The registered address of the company is at 2, Ebun Street, Gbagada Lagos, Nigeria.

Going Concern

The financial statements of Regency Alliance Insurance Plc and it's subsidiaries have been prepared on a going concern basis. The directors of the company have a reasonable expectation that the group and the company have adequate resources to continue in operational existence for the foreseeable future. The annual financial statement of the group for the year ended 31 December 2015 comprises the parent company and its subsidiaries.

Principal Activities

Regency Alliance Insurance Plc. and its subsidiaries (the Group) are engaged in various business lines ranging from general accident insurance, oil/gas insurance, property leasing and investment and banking business.

The underwriting strategy adopted by the group attempts to ensure that the underwritten risks are well diversified in terms of type, amount of risk and industry.

The Company's principal activity continues to include risk management and claims advisory services to corporate and retail customers in Nigeria. The company's insurance claims received prompt and effective services to all numerous clients and the company takes all reasonable steps

to ensure that it has appropriate information regarding its claims exposures. The investment portfolio of the company ranges from financial instruments, investment in unquoted shares and subsidiaries.

Authorisation For Issue

The consolidated financial statements, including the assets and liabilities of the Company and its Subsidiaries, and were approved for issue by the Board on 10 March 2016.

2.0. BASIS OF PREPARATION

STATEMENT OF COMPLIANCE WITH 2.1 INTERNATIONAL FINANCIAL REPORTING STANDARDS

The consolidated and separate financial statements of the group have been prepared in accordance with and comply with International Financial Reporting Standards (IFRSs), as issued by the International Accounting Standards Board (IASB) and adopted by the Financial Reporting Council of Nigeria.

Statement of compliance

The consolidated and separate financial statement of the group comply with, International Financial Reporting Standards (IFRS), Companies and Allied Matters Act CAP C20 LFN 2004, Financial Reporting Council Act 2011, Investment and Securities Act 2007, Insurance Act 2003 of Nigeria, relevant National Insurance Commission (NAICOM) guidelines and circulars, the Banking's and Other Financial Institutions Act of Nigeria, and relevant Central Bank of Nigeria circulars to the extent that these laws are not in conflict with the requirement of IFRS.

2.2 Basis of Measurement

The consolidated financial statements have been prepared on an historical cost basis, except those financial assets and financial liabilities that have been measured at fair value and amortised cost. Insurance liabilities arebase on actuaries' valuation and land and building which is carried at

2.3 Judgment, Estimates and Assumptions

The preparation of financial statements requires directors to make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

These estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances.

The results of which forms the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates under different assumptions and conditions.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised, if their revision affects only that period or if there revision affects both current and future periods.

2.3.1 Critical Accounting Judgments and Estimates

Critical accounting estimates are those which involve the most complex or subjective judgments or assessments, and relate to general insurance reserves, the determination of fair value for financial assets and liabilities, impairment charges, the determination of fair values of assets and liabilities attributable to business combinations, deferred policy acquisition costs and deferred taxes.

In each case, the determination of these items requires management to make informed judgments based on information and financial data that may change in future periods. Because of the uncertainties involved in such judgments, actual outcomes and results may differ from assumptions and estimates made by management.

Fair value of financial assets and liabilities

All financial assets and liabilities are recorded initially at fair value. Subsequently, availablefor-sale financial assets, financial assets and liabilities at fair value through profit or loss are carried at fair value, as of the reporting date. All other financial instruments are carried at amortized cost, with their fair values disclosed.

Fair value of unquoted equity financial instruments

The fair values of financial instruments where no active market exists or where quoted prices are not otherwise available are determined by using valuation techniques. In these cases the fair values are estimated from observable data using valuation models. The models used to determine fair values are

validated and periodically reviewed by quailed personnel independent of those that sourced them. All models are certified before they are used, and models are calibrated to ensure that outputs reflect actual data and comparative market prices. Changes in assumptions about these factors could affect the reported air value of the relevant securities.

Fair value of HTM investment securities

Financial instrument designated as held-tomaturity are carried by the group at amortized cost. The quoted prices for the determination of the fair of such instruments are readily available for quoted instruments. Valuation techniques are used for unquoted instruments by using discount cash flow valuation techniques. In the latter cases, the fair values are estimated from observable data in respect of similar financial instruments.

Liabilities arising from Insurance Contracts

Claims arising from non-life insurance contracts

Liabilities for unpaid claims are estimated on a case by case basis. The liabilities recognized for claims fluctuate based on the nature and severity of the claim reported. Claims incurred but not reported (IBNR) are determined using statistical analyses which arise from the claims development tables in respect of not less than five (5) years' experience. The Group deems liabilities reported as being adequate since such liabilities have been subjected to the liability adequacy test.

Unexpired risk and unearned premium

In determining unearned premium, the policy is taken to be evenly spread across the period of cover for all policies except engineering policies where policies are skewed towards the later policy coverage period.

Impairment of Trade Receivables

In accordance with the accounting policies on financial assets, the Group tests annually whether trade receivable has suffered any impairment. In respect of premium receivables, the group makes allowances for amounts not collected as at time of preparing its financials. The carrying amount of loans and receivables is reduced through an



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impairment allowance determined using an analytical method based on knowledge of each loan group or receivable.

Deferred Acquisition Costs

Deferred acquisition costs (DAC) generally consist of commissions, underwriting expenses and policy issuance costs. The amount of acquisition costs to be deferred is dependent on judgments as to which issuance costs are directly related to and vary with the acquisition.

The related asset is amortized over the premium earning pattern for non-life.

Those direct and indirect costs incurred during the financial year arising from the writing or renewing of insurance contracts and all other acquisition costs are recognized as an expense when incurred.

DAC for general insurance are amortized over the period in which the related revenues are earned. The reinsurers' share of deferred acquisition costs is amortized in the same manner as the underlying asset amortization is recorded in the statement of comprehensive income.

Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period and are treated as a change in an accounting estimate IAS 8.

An impairment review is performed at each reporting date or more frequently when an indication of impairment arises. When the recoverable amount is less than the carrying value, an impairment loss is recognized in the statement of comprehensive income. DAC are also considered in the liability adequacy test for each reporting period.

DAC are derecognized when the related contracts are either settled or disposed of.

Deferred taxes

Deferred income tax liabilities are recorded for temporary differences, which are based on the difference between financial statement carrying amounts and income tax bases of assets using enacted income tax rates and laws.

The utilization of deferred tax assets arising from temporary differences depends on the generation of sufficient taxable profits in the period in which the underlying asset or liability is recovered or settled.

3.0 SIGNIFICANT ACCOUNTING POLICIES

Significant accounting policies are defined as those that are reflective of significant judgments and uncertainties, and potentially give rise to different results under different assumptions and conditions.

The accounting policies set out below have been consistently applied to all periods presented in these financial statements.

These policies have been consistently applied to all years presented unless otherwise stated.

BASIS OF CONSOLIDATION 3.1

3.1.1 Subsidiaries

Subsidiaries are all entities (including structured entities) over which the Group has control. The Group controls an entity when the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. They are deconsolidated from the date that control ceases.

The Group applies the acquisition method to account for business combinations. The consideration transferred for the acquisition of a subsidiary is the fair values of the assets transferred, the liabilities incurred to the former owners of the acquire and the equity interests issued by the Group. The consideration transferred includes the fair value of any asset or liability resulting from a contingent consideration arrangement. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values at the acquisition date. The Group recognises any non-controlling interest in the acquiree on an acquisition-by-acquisition basis, either at fair value or at the noncontrollinginterestsproportionateshareof the recognised amounts of acquiree's identifiable net assets. Acquisition-related costs are expensed as incurred.



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If the business combination is achieved in stages, the acquisition date carrying value of the acquirer's previously held equity interest in the acquiree is remeasuredto fair value at the acquisition date; any gains or losses arising from such re-measurement are recognised in profit or loss.

Any contingent consideration to be transferred by the Group is recognised at fair value at the acquisition date. Subsequent changes to the fair value of the contingent consideration that is deemed to be an asset or liability is recognised in accordance with IAS 39 either in profit or loss or as a change to other comprehensive income. Contingent consideration that is classified as equity is not re-measured, and its subsequent settlement is accounted for within equity.

Inter-company transactions, balances and unrealised gains on transactions between Group companies are eliminated. Unrealised losses are also eliminated. When necessary, amounts reported by subsidiaries have been adjusted to conform to the Group's accounting policies.

3.1.2 Changes in ownership interests in subsidiaries without change of control

Transactions with non-controlling interests that do not result in loss of control are accounted for as equity transactions -that is, as transactions with the owners in their capacity as owners. The difference between fair value of any consideration paid and the relevant share acquired of the carrying value of net assets of the subsidiary is recorded in equity. Gains or Losses on disposals to noncontrolling interests are also recorded in equity.

When the group ceases to have control any retained interest in the entity is remeasured to its fair value at the date when control is lost, with the change in carrying amount recognised in profit or loss. The fair value is the initial carrying amount for the purposes of subsequently accounting for the retained interest as an associate, joint venture or financial asset. In addition, any amounts previously recognised in other comprehensive income in respect of that entity are accounted for as if the group had directly disposed of the related assets or liabilities. This may mean that amounts previously recognised in other comprehensive income are reclassified to profit or loss.

3.2. Foreign Currency Translation

(a) Functional and Presentation currency The individual financial statements of each entity in the Group are presented in the

currency of the primary economic environment in which the entity operates, "its functional currency". The consolidated financial statements are presented in Nigerian Naira, which are the company's functional currency and the group's presentation currency. Except where otherwise stated, consolidated financial statements are presented in thousands of Naira (NGN) which is the Groups presentation currency.

(b) Foreign Currency

In preparing the financial statements of the entity, transactions in currencies other than the entity's functional currency (foreign currencies) are recognised at the rates of exchange prevailing at the dates of the transactions. Atthe end of each reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing at the date when the fair value was determined. Nonmonetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences on monetary items are recognised in profit or loss in the period in which they arise except for:

- exchange differences on foreign currency borrowings relating to assets under construction for future productive use, which are included in the cost of those assets when they are regarded as an adjustment to interest costs on those foreign currency borrowings;
- exchange differences on transactions entered into in order to hedge certain foreign currency risks (see note below for hedging accounting policies);and
- exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised initially in other comprehensive in come and reclassified from equity to profit or loss on repayment of the monetary items.



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3.3 Cash and Cash Equivalents

Cash and cash equivalents comprise cash in hand, demand deposits with banks and other short-term highly liquid investments that are readily convertible into cash and are subject to an insignificant risk of change in fair value. The deposits have original maturities of three months or less from the acquisition date.

FINANCIAL ASSETS

The Group classifies its financial assets into the following categories: at fair value through profit and loss, loans and receivables, held to maturity and available for sale. The classification is determined by management at initial recognition and depends on the purpose for which the investments were acquired.

3.4.1 Classification

(a) Financial assets at fair value through profit and loss are classified as follows:

- i) Investment securities held for trading; and
- ii) Those designated at fair value through profit and loss at inception.

A financial asset is classified into the "financial assets at fair value through profit and loss category at inception if acquired principally for the purpose of selling in the short term, if it forms part of a portfolio of financial assets in which there is evidence of short-term profittaking, or if so designated by management.

Financial assets designated as at fair value through profit and loss at inception are those that are held in internal funds to match insurance and investment contracts liabilities that are linked to the changes in fair value of these assets. The designation of these assets to be at fair value through profit and loss eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as "an accounting mismatch) that would otherwise arise from measuring assets or liabilities or recognising the gains and losses on them on different bases; and whose performance is evaluated and managed on a fair value basis.

(b) Available for sale

Available-for-sale investments are financial assets that are intended to be held for an indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or equity prices

or that are not classified as loans and receivables, held-to-maturity investments or financial assets at fair value through profit and loss.

Held-to-maturity investment securities

Held-to-maturity investments are nonderivative financial assets with fixed or determinable payments and fixed maturities that the Group's management has the positive intention and ability to hold to maturity, other than:

- Those that the Group upon initial recognition designates as at fair value through profit or loss:
- ii) Those that the Group designates as available for sale; and
- iii) Those that meet the definition of loans and receivables.

Interest on held-to-maturity investments are included in the statement of comprehensive income and are reported as "Investment income. In the case of impairment, it is been reported as a deduction from the carrying value of the investment and recognised in the income statement as "impairment charge for credit losses within operating expenses. Held-to-maturity investments comprise of Treasury bills and government bonds.

These are initially recognised at fair value

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market other than those that the Group intends to sell in the short term or that it has designated as at fair value through profit and loss or available for sale. Receivables arising from insurance contracts are also classified in this category and are reviewed for impairment as part of the impairment review of loans and receivables. Those for which the holder may not recover substantially all of its initial investment, other than because of credit deterioration.

Loans and receivables are initially recognised at fair value - which is the cash consideration to originate or purchase the loan including any transaction costs - and measured subsequently at amortised cost using the effective interest rate method. Loans and receivables are reported in the statement of



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financial position as loans and advances to customers or as investment securities. Interest on loans is included in the income statement and is reported as "Interest income". In the case of impairment, the impairment loss is reported as a deduction from the carrying value of the loan and recognised in the income statement as impairment charge for credit losses within operating expenses.

Loan granted to staff at below market rate are fair valued by reference to expected future cashflows and current market interest rates for instruments in a comparable or similar risk class and the different between the historical cost and fair value is accounted for as employee benefits under staff costs where these are considered material.

Receivables arising out of Insurance arrangements are also classified in this category and reviewed for impairment in line with IAS 39. Receivables in the financial statement are disclosed as trade receivables. reinsurance receivables and other receivables.

(e) Trade receivables

Trade, reinsurance and other receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. After initial recognition these are measured at amortised cost using the effective interest method, less provision for impairment. Discounting is omitted where the effect of discounting is immaterial.

Individually significant receivables are considered for impairment when they are past due or when other objective evidence is received that a specific counterparty will default. Trade receivables arising from insurance contracts are stated after deducting allowance made for specific debts considered doubtful of recovery. Impairment of trade receivables are presented within other operating expenses.

Trade and Other receivables amounts are short-term. The net carrying value of trade receivables is considered a reasonable approximation of fair value. Trade receivables are reviewed at every reporting period for impairment.

3.4.2 Recognition and measurement

Financial assets are initially recognised at fair value plus, in the case of all financial assets not carried at fair value through profit and loss, transaction costs that are directly attributable to their acquisition. Financial assets carried at fair value through profit and loss are initially recognised at fair value, and transaction costs are expensed in the statement of comprehensive income. Financial assets are derecognised when the rights to receive cash flows from them have expired or where they have been transferred and the Group has also transferred substantially all risks and rewards of ownership.

Available-for-sale financial assets and financial assets at fair value through profit and loss are subsequently carried at fair value. Loans and receivables and held-to-maturity financial assets are carried at amortised cost using the effective interest method.

Gains and losses arising from changes in the fair value of the "financial assets at fair value through profit and loss category are included in the income statement in the period in which they arise. Dividend income from financial assets at fair value through profit and loss is recognised in the statement of comprehensive income as part of Investment income when the Group's right to receive payments is established.

Changes in the fair value of monetary and nonmonetary securities classified as available for sale are recognised in other comprehensive income.

When securities classified as available for sale are sold or impaired, the accumulated fair value adjustments recognised in equity are included in the income statement as net realised gains on financial assets within Investment income.

Interest on available-for-sale securities calculated using the effective interest method is recognised in the income statement. Dividends on available-forsale equity instruments are recognised in the income statement when the Group's right to receive payments is established. Both are included in the investment income line.

3.4.3 Determination of fair value

For financial instruments traded in active markets. the determination of fair values of financial assets and financial liabilities is based on quoted market prices or dealer price quotations. This includes listed equity securities and quoted debt instruments on major exchanges. The quoted



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market price used for financial assets held by the Group is the current bid price.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry, company, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid - offer spread or significant increase in the bid - offer spread or there are few recent transactions.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair values are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using inputs (for example, NIBOR, MPR etc.) existing at the dates of the statement of financial position.

The Group uses widely recognised money market rates in determining fair values of non-standardised financial instruments of lower complexity like placements, and treasury bills. These financial instruments models are generally market observable. The carrying value less impairment provision of trade receivables and payables are assumed to approximate their fair values.

The fair value of financial liabilities for disclosure purposes is estimated by discounting the future contractual cash flows at the current market interest rate that is available to the Group for similar financial instruments. In cases where the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less any impairment. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs. The fair values of contingent liabilities and irrevocable loan commitments correspond to their carrying amounts.

3.4.4 De-recognition of financial instruments

The Group derecognises a financial asset only when the contractual rights to the cash flows from the asset expire or it transfers the financial asset and substantially all the risks and rewards of

ownership of the asset to another entity. If the Group neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Group recognises its retained interest in the asset and an associated liability for amounts it may have to pay. If the Group retains substantially all the risks and rewards of ownership of a transferred financial asset, the Group continues to recognise the financial asset and also recognises a collateralised borrowing for the proceeds received.

3.4.5 Reclassification of financial assets

Financial assets other than loans and receivables are permitted to be reclassified out of the held-fortrading category only in rare circumstances arising from a single event that is unusual and highly unlikely to recur in the near-term. In addition, the Group may choose to reclassify financial assets that would meet the definition of loans and receivables out of the held-for-trading or availablefor-sale categories if the Group has the intention and ability to hold these financial assets for the foreseeable future or until maturity at the date of reclassification.

Reclassifications are made at fair value as of the reclassification date. Fair value becomes the new cost or amortised cost as applicable, and no reversals of fair value gains or losses recorded before reclassification date are subsequently made. Effective interest rates for financial assets reclassified to loans and receivables and held-tomaturity categories are determined at the reclassification date. Further increases in estimates of cash flows adjust effective interest rates prospectively.

3.4.6 Impairment of Financial Assets

The group assesses as each reporting date whether there is objective evidence that a financial asset or group of financial assets is impaired. Objective evidence of impairment exists if one or more loss events occurred after the initial recognition of the asset which impacts the estimated future cash flows such as:

- Significant financial difficulty of the issuer or
- A breach of contract, such as a default or delinguency in payments;
- It becomes probable that the issuer or debtor will enter bankruptcy or other financial reorganization;
- The disappearance of an active market for that financial asset because of financial difficulties; or



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Observable data indicating a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified with the individual financial assets in that group.

In addition, for an available-for-sale financial asset, a significant or prolonged decline in the fair value of below its cost is also considered objective evidence of impairment. While the determination of what is significant or prolonged is a matter of judgments. In respect of equity securities that are quoted, the group is guided by the following:

- a decline in excess of 20% is generally regarded as significant; and
- a decline in quoted price that persists for nine months is considered to be prolonged.

The recoverable amount of an asset or cash generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

3.4.6a Financial Assets Carried At Amortised Cost

For financial assets measured at amortized cost. the company first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant and individually or collectively for financial assets that are not individually significant. Individually significant financial assets are tested for impairment on an individual basis. remaining financial assets are assessed collectively in groups that share similar credit risk characteristics. An impairment loss in respect of a financial asset measured at amortized cost is calculated as the difference between its carrying value and the present value of the estimated future cash flows discounted at the original effective interest rate. Objective evidence of impairment exists if it is probable that the group will not be able to collect principal and/or interest due according to the contractual terms of the instrument Impairment is the product of the loss given default rate and the gross value of each trade receivables.

3.4.6b Available-for-sale Financial Assets

When there is objective evidence that an available-for-sale financial asset is impaired, the cumulative loss that had been recognized directly in OCI is recognized in income as an impairment loss. The impairment loss is the difference between the acquisition cost and the current fair value, less any impairment loss on that security previously recognized in income.

If the fair value of a security increases in a subsequent period, and the increase can be objectively related to an event occurring after the impairment loss was recognized in income, the impairment loss is reversed through income, up to the amount of the previously recognized impairment loss, as adjusted for any amortization already recognized in income. Any further gains are recognized directly in OCI. Any subsequent losses, to the extent that they do not represent further impairment losses, are also recognized in

Objective evidence of impairment exists for an available-for-sale equity security when its fair value is below the weighted-average cost by a significant amount.

Impairment thresholds are determined quarterly on the basis of the underlying price volatility of securities within the equity market in which the group invests which is basically the Nigerian Stock Exchange. Additionally, the group considers an equity security to be impaired when its fair value has been below the weightedaverage cost for a prolonged period of 24 consecutive months or longer.

3.4.7 Trade Receivable

Trade receivables on insurance contract include amount due from agents, brokers, and coinsurance and insurance contract holders.

The company adopts the 'No Premium, No Cover' policy in respect of Insurance Contract. Insurance covers are only granted on receipt of full premium in advance or full premium notification (credit note) from a licensed Insurance Broker, Full premium notification (credit note) shall subsist for a period of 30days.

Any premium not received, in respect of premium notification, after 30days is fully impaired and the cover cancelled. Hence no impairment was recognized.



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3.4.8 Offsetting Financial Assets and Financial Liabilities

Financial assets and financial liabilities are offset and the net amount reported in the statement of financial position when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or to settle the asset and settle the liability simultaneously.

3.5 Reinsurance contracts

Contracts entered into with reinsurers under which the Group is compensated for losses on one or more long-term policy contracts issued by the Group and that meet the classification requirements for insurance contracts are classified as long-term reinsurance contracts. The expected claims and benefits to which the Group is entitled under these contracts are recognised as assets where material.

If there is objective evidence that the reinsurance asset is impaired, the carrying amount is reduced to a recoverable amount, and the impairment loss is recognised in the statement of comprehensive income.

3.5.1 Reinsurance asset

Reinsurance assets consist of short - term balances due from reinsurers, as well as longer term receivables that are dependent on the expected claims and benefits arising under the related reinsured insurance contracts. Amounts recoverable from or due to reinsurers are measured consistently with the amounts associated with the reinsured insurance contracts and with the terms of each reinsurance contract.

The reinsurance asset is reviewed quarterly for impairment. Where there are objective evidence that the insurance asset is impaired, the Group reduces the carrying amount of the insurance asset to its recoverable amount and recognises that impairment loss in the statement of comprehensive income. Evidence that the reinsurance asset is impaired is gathered where the reinsurance Group has refused payment of any balance.

3.5.2 Reinsurance liabilities

Liabilities are valued gross before taking into account reinsurance. Reinsurance liabilities are primarily premiums payable for reinsurance contracts and are recognised as an expense when due.

3.6 Deferred acquisition costs (DAC)

Acquisition costs comprise all direct and indirect costs arising from the writing of insurance contracts (life and non-life contracts). Deferred acquisition costs represent a proportion of commission which are incurred during a financial year and are deferred to the extent that they are recoverable out of future revenue margins. It is calculated by applying to the acquisition expenses the ratio of unearned premium to written premium.

Commissions and other acquisition costs that vary with and are related to securing new contracts and renewing existing contracts are capitalised as an intangible asset. All other costs are recognised as expenses when incurred. The DAC is subsequently amortised over the life of the contracts as follows:

For short-duration life insurance contracts, deferred acquisition cost is amortised over the terms of the policies as premium is earned.

For long-term insurance contracts with fixed and guaranteed terms, deferred acquisition cost is amortised in line with premium revenue using assumptions consistent with those used in calculating future policy benefit liabilities; and

For long-term insurance contracts without fixed terms and investment contracts, deferred acquisition cost is amortised over the expected total life of the contract Group as a constant percentage of estimated gross profit margins (including investment income) arising from these contracts. The resulting change to the carrying value of the DAC is charged to statement of comprehensive income.

3.7 Other Receivables and Prepayments

Other receivable and prepayment are stated after deductions of amount considered impairment losses. These are loans and receivables other than investment securities, insurance trade receivables and reinsurance assets. When a debt is deemed not collectable, it is written off against the related impairment or directly to profit or loss account to the extent not previously provided for. Any subsequent recovery of written -off impairment is credited to profit or loss.

Prepayments represent prepaid expenses and are carried at cost less amortisation expenses in profit or loss.



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Inventory 3.8

Inventories are stock of tracker devices used to track down vehicles that are held for sale in the ordinary course of business of the group. They are initially recognized at cost. The cost comprises of actual purchase price and cost of freight.

The group uses First in First Out (FIFO) method for valuation purpose.

3.8.1 Measurement

In line with IAS 2, the group has elected to measure inventories at the lower of cost and net realizable value.

3.9 Intangible Assets

3.9.1 Goodwill

Goodwill arises on the acquisition of a subsidiary company or the acquisition of a business. It represents the excess of the cost of an acquisition over the Group's share of the fair value of the identifiable net assets of the subsidiary or business at the date of acquisition. Goodwill is not amortised. The gain or loss on the disposal of a subsidiary or business includes the carrying amount of goodwill attribute to the entity or business sold.

Goodwill is not recognised when an interest in an existing subsidiary is increased. The difference between the cost of the acquisition and the minority interest acquired is accounted for directly in equity. When an interest in an existing subsidiary is decreased without a loss of control, the difference between the proceeds received and the share of the net assets disposed of, including an appropriate portion of the related goodwill is accounted for directly in equity.

For impairment purposes, the carrying amount of goodwill is allocated to cash generating units (CGU), reviewed annually for impairment and written down where this is considered necessary. The carrying value of the CGU containing the goodwill is compared to the recoverable amount, which is the higher of value in use and the fair value less costs of disposal. Any impairment is recognised immediately as an expense in the statement of comprehensive income and is not subsequently reversed.

Goodwill in respect of associates and joint ventures is included in the carrying amount of investments in associates and joint ventures. For impairment purposes each investment is tested

for impairment individually and goodwill is not tested separately from the investment in associates and joint ventures, nor is any impairment allocated to any underlying assets.

3.9.2 Purchased and Developed Computer Software

The Group recognises computer software acquired as intangible asset.

Software acquired by the Group is stated at cost less accumulated amortisation and accumulated impairment losses. Acquired intangible assets are recognised at cost on acquisition date. Subsequent to initial recognition, these assets are carried at cost less accumulated amortization and impairment losses in value, where appropriate.

Subsequent expenditure on software assets is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure is expensed as incurred.

Amortisation is recognised in the statement of comprehensive income on a straight line basis over the estimated useful life of the software, from the date that it is available for use since this most closely reflects the expected pattern of consumption of the future economic benefits embodied in the asset. Cost of Computer software recognized as assets are amortized over their estimated useful lives not exceeding 5 years. Amortisation methods and useful lives are reviewed at each financial year-end and adjusted if appropriate.

Intangible assets are derecognised at disposal date or at the date when it is permanently withdrawn from use without the ability to be disposed of. The differences between the carrying amounts at the date of de-recognition and any disposal proceeds, as applicable, is recognised in the statement of comprehensive income.

Expenditure on internally developed software is recognised as an asset when the Group is able to demonstrate its intention and ability to complete the development and use the software in a manner that will generate future economic benefits and can reliably measure the costs to complete the development. The capitalised cost of internally developed software include all cost directly attributable to developing the software and capitalised borrowing costs, and are



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amortised over its useful life. Internally developed software is stated at capitalised cost less accumulated amortisation and impairment.

However, the Group does not have internally developed software at the date of reporting.

3.9.3 Trademarks and licenses

No value is attributed to internally developed trademarks, patents and similar rights. Costs incurred on in renew its operating licenses annually with both NICOM and CBN are recognized in profit or loss as incurred. Expenditure on the development and marketing of the Group's brands is also recognized in profit or loss as incurred.

3.10 Property, Plant and Equipment

Recognition and measurement

Own use property is defined as property plant and equipment held by the group for use in the supply of services or for administrative purposes. Land and buildings comprise mainly outlets and offices occupied by the Group.

All other Property, Plant and equipment, are initially recognized at cost and subsequently measured or carried at cost less accumulated depreciation and any accumulated impairment loss.

Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. Maintenance and repair costs are charged to statement of profit or loss as incurred.

Property and equipment are derecognised at disposal date or at the date when it is permanently withdrawn from use without the ability to be disposed of. The differences between the carrying amounts at the date of de-recognition and any disposal proceeds, as applicable, isrecognised in 'other income' in the statement of profit or loss.

If the expected residual value is equal to or greater than the carrying value, no depreciation is provided for. The residual values, estimated useful lives of the assets and depreciation methods are reviewed at each statement of financial position date and adjusted as appropriate.

Depreciation:

Depreciation is recognized so as to write off the cost or valuation of assets (other than freehold land) less their residual values over their useful lives. These assets are depreciated usually on a straight-line basis to statement of profit or loss over the following estimated useful lives:

Motor vehicles 4 years Furniture and fixtures - 5 years Office equipment - 5 years

Plant and machinery - 5 years - 5 years Library Books

Building 20-50 years

Leasehold Land - Over the unexpired lease period

Assets that are subject to depreciation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized for the amount by which the carrying value of the asset exceeds its expected recoverable amount. The recoverable amount is the higher of fair value less costs to sell and value-in-use. Assets are grouped on cash generating unit (CGU) level if the recoverable amount cannot be separately determined.

De-recognition

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in profit or loss.

3.11 Assets Held For Sale

Non-current assets held for sale and discontinued operations

Non-current assets (and disposal groups) classified as held for sale are measured at the lower of carrying amount and fair value less costs to sell.

Non-current assets and disposal groups are classified as held for sale if their carrying amount will be recovered through a sale transaction rather than through continuing use. This condition is regarded as met only when the sale is highly probable and the asset (or disposal group) is available for immediate sale in its present condition. Management must be committed to the sale which should be expected to qualify for recognition as a completed sale within one year from the date of classification.



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Impairment losses on initial classification as held for sale and subsequent gains or losses on measurement are recognized in profit or loss. Gains are not recognized in excess of any cumulative impairment loss.

In the statement of comprehensive income of the reporting period, and of the comparable period, income and expenses from discontinued operations are reported separately from income and expenses from continuing operations, down to the level of profit after taxes. In the statement of financial position, non-current assets held for sale are usually separately identified.

Property, plant and equipment and intangible assets once classified as held for sale are not depreciated or amortized. However, the decision to sell and actual sales take place within the year.

3.12. Investment properties

Investment property comprises investment in land or buildings held primarily to earn rentals or capital appreciation or both.

Investment property is initially recognized at cost including transaction costs. The carrying amount includes the cost of replacing part of an existing investment property at the time that cost is incurred if the recognition criteria are met; and excludes cost of day to day servicing of an investment property.

The Group adopts Cost Model for subsequent measurement of its investment property.

Investment properties are subject to depreciation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized for the amount by which the carrying value of the asset exceeds its expected recoverable amount. The recoverable amount is the higher of fair value less costs to sell and value-in-use. Investment Properties are grouped on cash generating unit (CGU) level if the recoverable amount cannot be separately determined.

Subsequent expenditure on investment property is capitalized only if future economic benefit will flow to the Company; otherwise they are expensed as incurred.

Upon the disposal of such investment property any gains or losses are recognised in the statement of profit or loss.

3.13 Lease

Leases are accounted for in accordance with IAS 17 and IFRIC 4. They are divided into finance and operation lease. The determination of whether an arrangement is a lease contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfillment of the arrangement is dependent on the uses of a specific asset or assets and the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

Operating lease

Leases in which a significant portion of the risks and rewards of ownership are retained by another party, the lessor, are classified as operating leases. Payments, including prepayments, made under operating leases(netof any incentives received from the lessor) are charged to the income statement on a straight-line basis over the period of the lease. When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which termination takes place.

(ii) Finance lease

Leases of assets where the company has substantially all the risks and rewards of ownership are classified as finance leases Finance leases are capitalised at the lease's commencement at the lower of the fair value of the leased property and the present value of the minimum lease payments. Each lease payment is allocated between the liability and finance charges so as to achieve a constant rate on the finance balance outstanding. The corresponding rental obligations, net of finance charges, are included in deposits from banks or deposits from customers depending on the counter party. The interest element of the finance cost is charged to the income statement over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

(b) The Group is the lessor

(i) Operating lease

When assets are subject to an operating lease, the assets continue to be recognised as property and equipment based on the nature of the asset. Lease income is recognised on a straight line basis.



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Finance lease (iii)

When assets are held subject to a finance lease, the related asset is derecognised and the present value of the lease payments (discounted at the interest rate implicit in the lease) is recognised as a receivable. The difference between the gross receivable and the present value of the receivable is recognised as unearned finance income. Lease income is recognised over the term of the lease using the net investment method (before tax), which reflects constant periodic rate of return.

The subsidiary Ric Properties and Investment engaged in finance lease.

3.14 Impairment of Other Non-Financial Assets

Assets that have an indefinite useful life-for example, land are not subject to amortization and are tested annually for impairment. Assets that are subject to amortization are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units).

3.15 Statutory Deposit

3.15.1 Statutory Deposit (Insurance)

These deposits represent bank balances required by the insurance regulators of the Group to be placed with relevant central banks of the Group's operating jurisdictions. The deposits are not available for day to day use and are stated at amortised cost.

3.15.2 Statutory Reserves (Microfinance Bank)

Central bank of Nigeria requires all Microfinance Banks to make an annual appropriation to a statutory reserve. As stipulated in Section 18.1.7 of there vised regulatoryand supervisory guidelines for Microfinance banks in Nigeria

- An appropriation of 50% of profit after taxis made if the statutory reserve is less than the paid-up share capital,
- 25% of profit after tax if there serve is 50% or more and greater than the paid-up share capital.

3.15.3 Statutory Credit Reserve.

In compliance with the Prudential Guidelines for licensed Microfinance Institutions, the microfinance bank assesses qualifying financial assets using the guidance under the Prudential Guidelines. The guidelines apply objective and subjective criteria towards providing for losses in risk assets. Risk assets are classed with attendants provision as per the table below based on objective criteria.

Classification	Provision requirement	Basis
Performing	1%	Interest / Principal not due
Pass and Watch	5%	Interest / Principal over due by 1 day but less than 30 days
Substandard	20%	Interest / Principal over due by 31 days but less than 60days
Substandard Doubtful	50%	Interest / Principal over due by 61 days but less than 90 days
Lost	100%	Interest / Principal over due by 91 days and above

A more accelerated provision may be done using the subjective criteria. A 1% provision is take non all risk assets are not specifically provisioned. The results of the application of Prudential Guidelines and the impairment determined for these assets under IAS 39 are compared. The IAS 39 determined impairment charge is always included in the statement of profit or loss. Where the Prudential Guidelines provision is greater, the difference is appropriated from Retained Earnings and included in an on-distributable reserve "Statutory credit reserve". Where the IAS 39 impairment is greater, no appropriation is made and the amount of the IAS 39 impairment is recognised in Income Statement.

3.15.4 Collateral

The microfinance bank obtains collateral where appropriate, from customers to manage their credit risk exposure to the customer. The collateral normally takes the form of a lien over the customer's assets and gives the company a claim on these assets for both existing and future customer in the event that the customer defaults.

Collateral received in the form of securities is not recorded on the statement of financial position. Collateral received in the form of cash is recorded on the statement of financial position with a corresponding liability. These items are assigned to deposits received from bank or



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other counter parties. Any interest payable or receivable arising is recorded as interest expense or interest income respectively.

3.16. NON-Life Insurance Contract Liabilities

Technical Reserves

These are there serves computed in compliance with the provision of Section 20,21,and 22 of the Insurance Act 2003. They are:

b). General insurance contracts

Reserves for unearned premium In compliance with Section 20 (1) (a) of Insurance Act 2003, the reserve for unearned premium is calculated on a time apportionment basis in respect of the risks accepted during the year.

Reserves for unexpired risk

The provision for unearned premiums represents that part of written premiums, gross of commission payable to intermediaries that is estimated to be earned in subsequent periods. The change in the provision is recorded in the income statement to recognize revenue over the period of the risk.

A provision for additional unexpired risk reserve (AURR) is recognized for an under writing year where it is envisaged that the estimated cost of claims and expenses would exceed the unearned premium reserve (UPR).

d). Reserves for outstanding claims

There serve for outstanding claims is maintained at the total amount of outstanding claims incurred and reported plus claims incurred but not reported("IBNR") as at the reporting date. The IBNR is based on the liability adequacy

Material salvage and other recoveries including reinsurance recoveries are presented as assets.

In many cases delays experienced in the notification and settlement of certain types of general insurance claims result in the ultimate cost varying from the original assessment. Adjustments to the amounts of claims provisions established in prior years are reflected in the financial

statements for the period in which the adjustments are made and disclosed separately, if material.

The liability for Incurred but not Reported (IBNR) claims is calculated at the end of the reporting period, using a range of standard actuarial claim projection techniques, based on empirical data and current assumptions that may include a margin for adverse deviation. The liability was not discounted for time value of money; and no further provision was made for equalization or catastrophe reserves (as prohibited by IFRS 4).

3.17 Liability Adequacy Test

At the end of each reporting date, a Liability Adequacy Test (LAT) is performed by an Actuary to ensure the adequacy of the contract liabilities net of any related Deferred Acquisition Cost and Reinsurance recoveries. Where a shortfall is identified, an additional provision is made and the company recognizes the deficiency in profit or loss.

3.18 Liabilities and Related Assets under Liability Adequacy Test

The net liability for insurance contracts is tested for adequacy by discounting current estimates of all future contractual cash flows and comparing this amount to the carrying value of the liability net of deferred acquisition costs. Where a shortfall is identified, an additional provision is made and the company recognizes the deficiency in the statement of profit or loss and other comprehensive income for the year.

Incurred but Not Reported (IBNR) claim reserves were determined by projecting Ultimate Claims using Chain Ladder method and then deducting for claims paid to date and outstanding amounts on reported claims. The paid claims development factors are adjusted, where felt necessary due to data limitations and credibility issues. Loss Ratio method is used where use of Chain Ladder method was not appropriate or possible.

Unearned Premium Reserve (UPR), for all policies except Engineering, is determined by apportioning the premium over the duration of policy and calculating UPR based on premium in respect of remaining term of the policy. However, for engineering policies, policies at risk amounts are skewed towards the later policy coverage period. Hence UPR determination is



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based on a different approach which results in higher premium being earned at later stages of the policy.

3.19 Borrowings

Borrowings are recognized initially at fair value, net of transaction costs incurred. Borrowings are subsequently stated at amortized cost; any difference between the proceeds (net of transaction costs) and the redemption value is recognized in the income statement over the period of the borrowings using the effective interest method. Fees paid on the establishment of loan facilities are recognized as transaction cost of the loan to the extent that it is probable that some or all of the facility will be drawn down. In this case, the fee is deferred until the draw down occurs. To the extent there is no evidence that it's probable that some or all of the facility will be drawn down, the fees capitalised as a prepayment for liquidity service and amortised over the period of the facility to which it related.

Borrowings are classified as non-current liabilities under where the group has an unconditional right to defer settlement for at least 12 months after the date of the statement of financial position.

3.20 Trade Payables

Trade payables are recorgnised initially at fair value and subsequently measure at amortised cost using effective interest method. The value of a non-interest bearing liability is its discounted repayment amount. If the effect of discounting is immaterial, discounting is omitted.

3.21 Provisions, Contingent Liabilities, Commitments and Financial Guarantees

Provisions, contingent liabilities, commitments and financial guarantees are recognized when the Group has a present obligation (legal or constructive) as a result of a past event, it is more likely than not that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of such an obligation. Provisions are discounted when the effect of the time value of money is considered material.

Restructuring provisions comprise employee termination costs and costs related to onerous contracts. Restructuring provisions are recognized when the group has a present obligation as a result of a detailed formal plan, which has been announced to those affected and the amount can be reasonably estimated.

3.22 Other payable

Other payable are initially recorgnised at fair value and subsequently measured at armortised cost.

3.23. **Employee Benefits**

a). Pension obligation

The group operates a defined contributory pension scheme for eligible employees. Employees and the Group contribute 8.5% and 10.5% respectively of the qualifying staff's salary in line with the provision of Pension Reform Act 2014. Under the defined contributory scheme, the group pays fixed contributions to a separate entity Pension Fund Administrators; employees also pay a fixed percentage to the same entity. Once the contributions have been paid, the company retains no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to finance benefits accruing under the retirement benefit plan.

The company's obligations are recognized in the profit or loss as employee benefit expenses when they are due.

b). Short-term benefits

Short-term employee benefit obligations include wages, salaries and other benefits which the Company has a present obligation to pay, as a result of employees' services provided up to the reporting sheet date. The accrual is calculated on an undiscounted basis, using current salary rates. A provision is recognized for the amount expected to be paid under shortterm cash bonus or profit-sharing plans if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

c). Termination Benefits

Termination benefits are payable whenever an employee's employment is terminated before the normal retirement date or whenever an employee accepts voluntary redundancy in exchange for these benefits. The Company recognizes termination benefits when it is demonstrably committed either to terminate the employment of current employees according to a detailed formal plan without possibility of withdrawal,



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to provide termination benefits as a result of an offer made to encourage voluntarily redundancy if it is probable that the offer will be accepted and the number of acceptances can be estimated. Benefits falling due more than 12 months after balance sheet date are discounted to present value.

3.24 Current and Deferred Income Tax

The group provides current tax expense according to the tax laws of each jurisdiction in which it operates. Tax is recognized in the income statement, except to the extent that it relates to items recognized in other comprehensive income or directly in equity. In this case, the tax is also recognized in other comprehensive income or directly in equity, respectively.

Deferred income taxes are recognized using the asset and liability method. Deferred income taxes are recorded for temporary differences, which are based on the difference between financial statement carrying amounts and income tax bases of assets and liabilities using enacted income tax rates and laws. Losses for tax purposes are treated as deferred tax assets to the extent it is probable that they can be utilized against future taxable income in the respective iurisdictions.

Current and deferred tax assets and liabilities are offset when the income taxes are levied by the same taxation authority and when there is a legally enforceable right to offset them.

Taxes payable by either the parent company or its subsidiaries on expected distributions to the parent company of the profits of subsidiaries are not recognized as deferred income taxes unless a distribution of those profits is intended in the foreseeable future.

3.24.1 Minimum Tax

Where the group has no taxable profit or liability arising from its tax assessment for the year, a minimum tax assessment shall be mandatory in line with the provision of the Company Income Tax Act (as amended)

3.25 Equity

Share Capital

Ordinary shares are classified as equity. The company classifies ordinary shares and share premium as equity when there is no obligation to transfer cash or other assets. Incremental costs

directly attributable to issue of shares are recognized as deductions from equity net of any tax effects.

Dividend on ordinary shares

Dividends on the company's ordinary shares are recognised in equity in the period in which they are paid or, if earlier, approved by the company's shareholders.

Earnings per share

Basic earnings per share is calculated by dividing net income available to ordinary shareholders by the weighted average number of ordinary shares in issue during the year, excluding the weighted average number of ordinary shares purchased by the Group and held as Treasury shares.

Earnings per share has also been calculated on the adjusted operating profit before impairment of goodwill and other adjusting items, after tax, attributable to ordinary shareholders, as the directors believeth is figure provides a better indication of operating performance.

For the diluted earnings per share, the weighted average number of ordinary shares in issue is adjusted to assume conversion of all dilutive potential ordinary shares, such as convertible debt and share options granted to employees. Potential or contingent share issuances are treated as dilutive when their conversion to shares would decrease net earnings per share.

3.26 Retained Earnings

Retained earnings are the amount of retained profit not apportioned to any specified reserve and which is available for distribution to shareholders. Retained earnings are carried at book value. This account accumulates net profits or losses from operations.

3.27 Fair Value and Other Reserves

Fair value reserve represents unrealized gains/losses resulted from the valuation of available-for-sale and held for trading financial assets based on current market prices and other reserves represent foreign exchange difference resulted from translation of foreign subsidiary operation at year end.

3.28 Contingency Reserve

The company maintains contingency reserves in accordance with the provisions of the Section 21(2) of Insurance Act 2003 to cover fluctuations in securities and variations in statistical estimates at the rate equal to the higher of 3% of



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total premium or 20% of the net profit after until the reserve reaches the greater of minimum paid up capital or 50% of net premium for general business.

Insurance Contracts

The Group enters into insurance contracts as its primary business activities. Insurance contracts are those that the Group accepts significant insurance risk from another party (the policy holder) by agreeing to compensate the policy holder or other beneficiary, if a specified uncertain future event (the insured event) adversely affects the policy holder or the other beneficiary. The Group issues contracts that transfer insurance risk or financial risk or both. Insurance contracts are those contracts that transfer significant insurance risk.

3.30 Revenue Recognition

Revenue comprises the fair value for services, net of value-added tax. Revenue is recognised as follows

Non-life insurance contracts

Premium

Gross premium comprise the premium on insurance contracts entered into during the year, irrespective of whether they relate in whole or in part to a later accounting period.

Premium on reinsurance inward are included in gross written premium and accounted for as if the reinsurance was considered direct business, taking into account the product classification of the reinsured business.

Outward reinsurance premium are accounted for in the same accounting period as the premium for the related direct insurance or reinsurance business assumed.

The earned portion of premium received is recognized as revenue. Premiums are earned from the date of attachment of risk, over the indemnity period, based on the pattern of risk underwritten. Outward reinsurance premiums are recognized as an expense in accordance with the pattern of indemnity received.

Unearned premium

Unearned premium are those proportions of premium written in the year that relate to

periods of risks after the reporting date. It is computed separately for each insurance contract using a time proportionate basis, or another suitable basis for uneven risk contracts. Provision for unexpired risk is made for unexpired risks arising where the expected value of claims and expenses attributable to the unexpired period of policies in force at the reporting date exceeds the unearned premium in relation to such policies after deduction of any deferred acquisition costs. Specifically, provision for unexpired risk is based on time apportionment.

Gross premium Income

This represents the earned portion of premium received and is recorgnised as revenue including changes in unearned premium. Premiums are earned from the date of attachment of risk, over the insurance period, based on the pattern of risk underwritten. Outward reinsurance premiums are recorgnised as expenses in accordance with the pattern of risk reinsured.

Reinsurance

The Group cedes reinsurance in the normal course of business for the purpose of limiting its net loss potential on policies written. Premium ceded comprise written premiums ceded to reinsurers, adjusted for the reinsurers' share of the movement in the provision for the unearned premiums.

Reinsurance arrangements do not relieve the company from its direct obligations to its policyholders. Premium ceded, claims reimbursed and commission recovered are presented in the statement of profit or loss and other comprehensive income and statement of financial position separately from the gross amounts.

Reinsurance assets represent balances due from reinsurance contracts. Reinsurance liabilities are primarily premiums payable for reinsurance contracts and are recognised as an expense when due.

Reinsurance recoverable is estimated in a manner consistent with the outstanding claims provision and claims incurred associated with the reinsurer's policies and are in accordance with the related



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> insurance contract. They are measured at their carrying amount less impairment charges.

> Amounts recoverable under reinsurance contracts are assessed for impairment at each statement of financial position date. If there is objective evidence of impairment, the company reduces the carrying amount of its insurance assets to its recoverable amount and recognizes the impairment loss in the statement of profit or loss and other comprehensive income as a result of an event that occurred after its initial recognition, that the company may not recover all amounts due and that the event has a reliably measurable impact on the amounts that the company will receive from the reinsurer. The Group had the right to set-off re-insurance payables against the amount due from re-insurance and brokers in line with the agreed arrangement between both parties.

Commission earned

Commissions arerecorgnised on ceding business to the re-insurer, and are credited to the profit or loss over the period the service is provided.

3.31 Expenses

Claims

Claims incurred consist of claims and claims handling expenses paid during the financial year together with the movement in the provision for outstanding claims. The provision for outstanding claims represent the group estimate of the ultimate cost of settling all claims incurred but unpaid at the statement of financial position date whether reported or not. The provision includes an allowance for claims management and handling expenses.

The provision for outstanding claims for reported claims is estimated based on current information and the ultimate liability may vary as a result of subsequent information and events and may result in significant adjustments to the amounts provided. Adjustments to the amounts of claims provision for prior years are reflected in the profit or loss in the financial period in which adjustments are made, and disclosed separately if material. The measurement of non-life insurance contract liabilities has been set out under note 3.14.

Salvage and subrogation reimbursements

Some insurance contracts permit the Group to sell property acquired in settling a claim (like salvage). Estimates of salvage recoveries are included as an allowance in the measurement of the insurance liability for claims. Salvage property is recognized as an asset when the liability is settled. The allowance is the amount that can reasonably be recovered from the disposal of the property.

The Group may also have the right to pursue third parties for payment of some or all costs (like subrogation). Subrogation reimbursements are also considered as an allowance in the measurement of the insurance liability for claims and are recognized as assets when the liability is settled. The allowance is based on an assessment of the amount that can be recovered from the action against the liable third party.

Underwriting expenses

Underwriting expenses are made up of acquisition and maintenance expenses comprising commission and policy expenses, proportion of underwriting staff cost. Underwriting expenses for insurance contracts are recognized as an expense when incurred, with the exception of acquisition costs which are recognized on a time apportionment basis in respect of risk.

d). Receivables and payables related to insurance contracts

Receivables and payables are recognized when due. These include amounts due to and from agents, brokers and insurance contract holders.

If there is objective evidence that the insurance receivable is impaired, the Group reduces the carrying amount of the insurance receivable accordingly and recognizes that impairment loss in the statement of profit or loss. The Group gathers the objective evidence that an insurance receivable is impaired using the same methodology adopted for financial assets held at amortized cost. The impairment loss is calculated under the same method used for these financial assets.



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Other Revenue and Expense Recognition 3.32

Fees and commission

Fees and commission income and expense that are integral to the effective interest rate on a financial asset or liability are included in the measurement of the effective interest

Other fees and commission income, including account servicing fees, investment management fees, sales commission, placement fees and syndication fees, are recognised as the related services are performed. When a loan commitment is not expected to result in the draw-down of a loan, the related loan commitment fees are recognised on a straight-line basis over the commitment period.

Interest

Interest income and expense are recognised in profit or loss using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or liability. When calculating the effective interest rate, the Group estimates future cash flows considering all contractual terms of the financial instrument, but not future credit losses.

The calculation of the effective interest rate includes all transaction costs and fees and points paid or received that are an integral part of the effective interest rate. Transaction costs include incremental costs that are directly attributable to the acquisition or issue of a financial asset or liability.

Interest income and expense presented in the statement of profit or loss include interest on financial assets and financial liabilities measured at amortised cost calculated on an effective interest basis. Interest income and expense on all trading assets and liabilities are considered to be incidental to the Group trading operations and are presented together with all other changes in the fair value.

Net interest income

Net interest income includes interest on loan and advances earned and interest expenses incurred.

Net Trading Income

Net trading income includes income received on sale of goods and has been recognized in line with IAS 18 'revenue recognition' criteria and related cost incurred.

Investment and other operating income

Investment and other operating income comprise interest income earned on shortterm deposits, rental income and dividends and foreign exchange differences. Investment income, other than interest income, is recognized at fair value and on an accrual basis.

Interest income is recognized in the statement of profit or loss as it accrues and is calculated using the effective interest rate method.

Investment expenses consist of costs relating to investment management services and operating expenses for real estate held for investment. These expenses are recognized on an accrual basis.

Rental income is recognized on an accrual basis.

Dividend income

Dividend income is recognized when the right to receive payment is established, the right to receive dividend is established when the dividend has been duly declared.

Management and other operating expenses

Management and other operating expenses are expenses other than claims and underwriting expenses. They include depreciation expenses, employee benefit and other operating expenses. They are accounted for on an accrual basis and recognized in the income statement upon utilization of the service or at the date of origination.

Borrowing Cost

These are interest and other cost that the group incurred in connection with the borrowing of funds. The cost include rate



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> calculated using the effective interest rate method as described in IAS 39. The costs are recognized as an expense in the period in which they are incurred.

3.33 Segment Reporting

A reporting segment is an operating segment or aggregations of operating segments that meet specified criteria. Operating segments are components of an entity which separate financial information is available that is evaluated regularly by the chief operating decision maker in deciding how to allocate resources and in assessing performance. This financial information is reported on the basis as used internally for evaluating operating segment performance and deciding how to allocate resources to operating segment. For the company the Chief operating decision maker is the Executive Management Team

The Group's primary format for segment reporting is based on business/subsidiaries segments. Significant geographical regions have been identified as the secondary basis of reporting.

3.34 Dividends

Dividend distribution to the Company's shareholders is recognized as a liability in the financial statements in the period in which the dividends are approved by the Company's shareholders. Dividends that are proposed but not yet declared are disclosed in the notes to the financial statements.

3.35 Cash Flows Method

IAS 7 permits a number of options in the presentation of cash flow from operating activities as either direct or indirect method. However, where statement of cash flow is prepared using the indirect method, the company shall be required to reconcile the net cash flows from operating activities to the direct method. The Group has presented its cash flow from operating activities using direct method.

APPLICATION OF NEW AND REVISED 3.36 INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS)

3.36.1 Amendments to IFRS affecting amounts reported in the financial statements

The following new and revised IFRSs have been applied in the current year and have affected the amounts reported in these financial statements.

Details of other new and revised IFRSs applied in these financial statements that have had no material effect on the financial statements are set out in section 3. 36.2.

None of these standards were early adopted in the prior period by the Group as early adoption is not permitted by the Financial Reporting Council of Nigeria(FRC).

Amendments to IFRS 7 Financial Instrument Disclosure- (effective date annual periods beginning on or after 1 January 2015).

> Prior to the amendments, IFRS 9 was mandatorily effective for annual periods beginning on or after 1 January 2013. Early application is still permitted.

> Instead of requiring restatement of comparative financial statements, entities are either permitted or required to provide modified disclosures on transition from IAS 39 to IFRS 9 on the basis of the entity's date of adoption and if the entity chooses to restate prior periods. An entity that adopts IFRS 9 for reporting periods:

- beginning before 1 January 2012 is not required to restate prior periods or provide the modified disclosures
- beginning from 1 January 2012 until 31 December 2012 may elect to either restate its prior periods or provide the modified disclosures
- beginning on 1 January 2013 or thereafter is not required to restate prior periods but is required to provide the modified disclosures.

Much of the information required in the modified disclosures is consistent with existing disclosures in IAS 8 and IFRS 7. However, the amendments also require reclassification disclosures in IFRS 7 (as amended by IFRS 9 (2009)) on transition from IAS 39 to IFRS 9 regardless as to whether they would normally be required due to a change in business model. Reclassification disclosures and other disclosures required when initially applying IFRS 9 are expected to allow reconciliations between the measurement categories in accordance with IAS 39 and IFRS 9 and individual line items in the financial statements or classes of financial instruments.



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3.36.2 New and amended standards and interpretations not yet adopted by the Group Asat31December2015,anumberofstandards and interpretations, and amendments there to, had been issued by the IASB which are not yet effective for the se consolidated financial statements. Details are set out below.

> IFRS9 Financial Instruments: Classification and Measurement (effective1 January 2018)

IFRS9(2009)introduces new requirements for the classification and measurement of financial assets.IFRS9 (2010) introduces additions relating to financial liabilities. The IASB currently has an active project to make limited amendments to the classification and measurement requirements of IFRS9 and add new requirements to address the impairment of financial assets and hedge accounting.

The IFRS9 (2009 requirements represent a significant change from the existing requirements in IAS39 inrespect of financial assets. The standard contains two primary measurement categories of financial assets: amortised cost and fair value. A financial asset would be measured at amortised cost if it is held within a business model whose objective is to hold assets in order to collect contractual cash

flows, and the asset's contractual terms give rise on specific dates to cash flows that are solely payments of principal and interest on the principal outstanding. All other financial assets would be measured at fair value.

The standard eliminates the existing IAS39 categories of held to maturity, available-forsaleand loans and receivables. For an investment inequity instrument which is not held for trading, the standard permits an irrevocable election, on initial recognition, on an individual share-by-share basis, to present all fair value changes from the investment in other comprehensive income.

No amount recognized in other comprehensive income would ever be reclassified to profit or loss at a later date. However, dividends on such investments are recognized in the income statement, rather than other comprehensive income unless they clearly represent a partial recovery of the cost of the investments. Investments inequity instruments in respect of which an entity does not elect to present fair value changes in other comprehensive income would be measured at fair value with changes in fair value recognized in the income statement. The group is yet to assess IFRS9's fullimpact.



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OtherIFRSthatarerelevanttothegroupinclude:

IFRS	Effective Date	Subject of amendment
IFRS5,'Non-current assets held for sale and discontinued operation.	Annual periods beginning on or after 1 January 2016	Thestandardisamended to add specific guidance in IFRS 5 for cases in which an entity reclassifies an asset from held for sale to held for distribution or vice versa and cases in which held -for-distribution accounting is discontinue.
IFRS7,Financial Instruments: Disclosure	Annual periods beginningonorafter1 January 2016	TheIASBhasamendedto add additional guidance to clarify whether a servicing contract is continuing involvement in a transferred asset for the purpose of determining the disclosures required.
IFRS 10, 'Consolidated Financial Statement	Annual periods beginning on or after1 January,2016	Thestandardamendments confirm that the exception from preparing consolidated financial statements fo an intermediate parent entity is available to a paren entity that is subsidiary of an investment entity, even if the investment entity measures its entire subsidiary a fair value.
IFRS12, Disclosure of Interest in Other Entities	Annual periods beginning on or after 1 January 2016	TheIASBhasamendedclarified the scope of exclusion in paragraph6(b) of IFRS12 does not apply to the financial statements of a parent that is an investment entity and measure all its subsidiaries at fair value
IAS 28 Investment in associate and Joint venture.	Annual periods beginning on or after 1January 2016	The IAS 28 has amended when applying equity method to an associate or joint venture, a non-investment entity investor in an investment entity may retain the value measurement applied by the associate or joint venture to its interest in subsidiaries.
IFRS15, 'Revenue from contracts with customers'	Annual periods beginning on or after 1 January 2018	The amendments issued today merely aim at changing the mandatory effective date of IFRS 15 from annual periods beginning on or after 1 January 2017 to annual periods beginning on or after 1 January 2018. Earlier application of IFRS 15 continues to be permitted. Entities also continue to be permitted to choose between applying the standard either retrospectively to each prior reporting period presented or retrospectively with the cumulative effect of initially applying the standard recognised at the date of initial application.

Statement of Financial Position



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	Note		THE GROUP			THE COMPANY RESTATED	,
	14000	2015	2014	2013	2015	2014	2013
		=N='000	=N='000	=N='000	=N='000	=N='000	=N='000
ASSETS							
Cash and Cash equivalents	4	3,249,435	2,861,565	2,457,431	2,604,463	2,269,465	2,115,340
Financial Assets:							
- At fair value through profit or loss	5.1	713,856	841,494	854,378	711,341	838.067	851,352
- Available-for-sale	5.2	4,892	10,015	10,129	2,782	7,716	5,692
- Loans and receivables	5.3	153,620	125,450	106,360	5,724	4.843	4,961
Trade Receivables	- 6	87,339	93,953	195,059	9,675	13,577	8,722
Reinsurance assets	7	1.093,770	837,303	645,072	955,535	789.037	629,792
Deferred Acquisition Cost	8	167,537	209,006	144,397	122,108	160,808	116,535
Other Receivables and prepayments	9	82,546	72,154	110,442	20,299	19,494	40,718
Prepaid Income Tax	21	2,816	12,101	,	20,200		10,1.10
Inventory	10	9,789	8.234	7,199			
Investment in subsidiaries	11	0,100	0,204	7,100	770,002	609.033	609,033
Deposit for shares in subsidiaries	12				15,460	100.000	000,000
Intangible Assets	13	51,818	21,564	5,246	41,876	5.758	2,912
Investment Properties	14	116,919	100,000	3,240	41,070	3,730	2,012
Property, Plant and Equipment	15	1,232,506	1,264,767	1,349,788	1,167,275	1,202,062	1,291,487
	16	324.302				300.000	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Statutory Deposits	10		320,513	319,857	300,000		300,000
Total Assets		7,291,144	6,766,019	6,205,357	6,726,540	6,319,861	5,976,545
LIABILITIES							
Insurance Contract Liabilities	17	2,096,391	1,929,381	1,681,201	1,617,026	1,613,024	1,425,774
Trade Payables	18	26,102	96,382	45,278	.,,	5.782	.,
Provision and Other trade payables	19	133.500	95,222	49,553	49,382	37.623	20.840
Retirement benefit obligations	20	2,700	5,278	3,835	2,166	5.226	3,217
Provision for Current Income Tax Liabilities	21	270.911	188,375	247,417	265,961	159.171	221,223
Deferred income tax liabilities	22	122.229	158,172	193,470	118,484	155,388	191,397
Total Liabilities		2,651,833	2,472,810	2,220,754	2,053,018	1,976,214	1,862,450
		2,001,1000	271123010	2,220,101	2,000,010	1,010,011	.,,,,,,,,,,
EQUITY							
Total equity attributable to owners of the p	arent:						
Issued and Paid up share capital	23	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375
Contigency Reserves	24	1,003,636	874,606	751,330	913,852	813,980	707,939
Retained Earnings	25	259,036	21,262	(1,057,825)	426,447	192,991	(815,521)
Asset Revaluation Reserves	26	-	-	403,434	-		403,434
Fair Value Reserves	27	903	4,410	486,000	(1,153)	2,301	483,869
Other Reserves -translation difference	28	(72,686)	(59,507)	(29,300)			
Subtotal		4,525,265	4,175,146	3.888,013	4,673,522	4,343,646	4,114,096
Non-controlling Interest in Equity		114,045	118,062	96,590			
Equity and Liability		7,291,144	6,766,019	6,205,357	6,726,540	6,319,861	5,976,545

These financial statement were approved by the board of directors on March 10, 2016 and signed on behalf of the board of directors by the directors listed below:

MR KEHINDE OYADIRAN FRC/2013/ICAN/00000003559 (Chief Finance Officer)

MR BIYI OTEGBEYE FRC/2013/NBA/10000003749 (Managing Director/Chief Executive Officer)

AMB. BABA GANA KINGIBE, CFR (Acting Chairman)

The statement of significant accounting policies and accompany notes form an integral part of these financial statements.



Statement of Profit or Loss and Other Comprehensive Income

Consolidated and Separate Financial Statements for the year ended 31 December 2016

		TH	IE GROUP	THE C	OMPANY
	Note	2015 =N='000	2014 =N='000	2015 =N='000	2014 =N='000
Gross Premium Written	29	4,301,132	4,313,998	3,329,094	3,534,716
Gross Premium Income Reinsurance Expenses	30 31	4,067,067 (1,247,549)	4,084,073 (1,587,021)	3,169,514 (1,060,092)	3,449,143 (1,439,749)
Net Premium Income Fees and Commission Income	32	2,819,518 134,729	2,497,051 115,359	2,109,422 70,091	2,009,395 61,713
Net Underwriting Income Claim Expenses (gross) Claim Expenses Recovered from Reinsurance Underwriting Expenses	33 33 34	2,954,247 (930,108) 200,357 (686,148)	2,612,411 (918,107) 326,493 (600,130)	2,179,512 (447,101) 19,735 (522,899)	2,071,108 (858,615) 252,794 (478,326)
Underwriting Profit Interest Income Interest Expense Net trading income Lease rental Investment Income Other Operating Income Employee benefit expenses Other Operating Expenses Net realised loss on financial assets Unrealised fair value gain/(loss) on equities Impairment on trade receivables Result of Operating Activites Finance Cost Profit Before Tax	35(a) 35(b) 36 37 38 39 40(a) 40(b) 41 5.1 6(b.i)	1,538,349 63,805 (6,999) 7,611 31,566 279,660 84,363 (493,859) (797,920) (1,097) (127,374) (1,030) 577,075 (7,826) 569,249	1,420,666 57,664 (6,555) 8,254 30,061 177,774 125,765 (458,703) (732,091) (50) (113,880) (311) 508,595 (3,300) 505,295	1,229,247	986,961 - - 117,143 84,321 (292,355) (478,378) - (113,285) - 304,407
Income Tax Expense	21(a)	(196,137)	(66,222)	(161,366)	(9,499)
Profit After Taxation Other comprehensive income/(loss) Items that may be subsequently reclassified		373,112	439,074	333,329	294,908
to the profit or loss account: Net Unrealised fair value gain/(loss) on AFS finance Foreign exchange translation difference Transfer to contigency Reserves	cial asset	(3,530) (5,991)	2,023 (8,280)	(3,454)	2,023
Total other comprehensive income/(loss)		(9,521)	(6,257)	(3,454)	2,023
Total comprehensive income for the year		363,591	432,817	329,876	296,931
Total comprehensive income for the year atributable: to Owner's of parent to Non Controlling Interest	utable to:	359,661 9,975	391,811 41,006	329,876	296,931
		363,591	432,817	329,876	296,931
Earnings per share Basic (in kobo)	44	5.59	6.58	5.00	4.42

Statement of Changes in Equity



Consolidated and Separate Financial Statements for the year ended 31 December 2015

THE GROUP		Contingency	Restated	Asset	Fair Value	Translation		Controlling	
	=N='000	-N='000	Retained Earnings =N='000	Revaluation =N='000	-N='000	N='000	=N='000	=N=.000	Total Equity =N='000
At Insurance 20044	3 234 326	754 330	14 067 856	403,434	700 000	720 3000	2 000 044	000 000	3 654 603
ALCORDORY 2014	0,004,000	101,330	(1,004,100.0)	100,404	455,000	(000,000)	0,000,014	000,000	0,004,000,0
Total correspondentation incomes for the com-									
Profit after tax for the year			388.068				388,068	41,006	439.074
Transfer to Confingency Reserves		130,347	(130,347)						
Other comprehensive income		130,347	267,721				398,068	41,008	439,074
				١					
Change in the value of available for sale investment					2,023				2,023
Exchange difference		(7,070)	(8,280)		(22)	(30,207)	(45,579)	(15,037)	(80,616)
Total comprehensive income for the year		123,277	259,441		2,001	(30,207)	354,512	25,969	380,481
Transaction with owner's of equity, recorded directly in equity									
distribution to owners									
Reclassification of Revaluation Reserves			403,434	(403,434)					
Reclassification of PVTP&L Reserves			483,501		(483,501)			(4,497)	(4,497)
Prior Year Adjustment (Acumulated Depreciation on Leasehold Land)	. (p		(67,379)				(67,379)		(67,379)
Total Transaction with owners			019,647	(403,434)	(483,592)		(67,379)	(4,497)	(71,876)
At 31 December 2014	3,334,375	874,606	21,262		4,410	(59,507)	4,175,146	118,062	4,293,208
Changes in equity for 2015:								٠	
Total comprehensive income for the year			363,138				363,138	9,975	373,112
Profit after tax for the year									
Transfer to Confingency Reserves		129,030	(129,030)						
Other comprehensive income		٠	234,108				363,138	9,975	373,112
Change in the value of available for sale investment		,		,	(3.507)			(20)	(3.539)
Exchange difference			(5,991)			(13,179)	(19,170)	(8.410)	(27,580)
Total comprehensive income for the year		129,030	228,149		(3,507)	(13,179)	340,493	1,533	341,994
Dividend to non controlling interest									
Share of additional paid-in-capital	-		9,658				9,658	(5,550)	4,108
			899'6				9,658	(6,550)	4,108
At 31 December 2015	3,334,375	1.003.636	259.036		803	(72,686)	4 525,265	114.045	4.639.310
				l			- diament.		41202001

Total Non

Foreign Exchange

Restarted

Restanted

In previous year Pre transition asset revaluation reserve and fair value reserves were shown separately. In line with IAS 8 (Correction of prior period errors) the correction had been The sum of =N=403.434million reprending the pre-transition asset revaluation reserves has been reclassified to retained earnings in year 2014 being the ealiest period made retrospectively as follows: Ė

(a) The sum of =N=403.434million reprending the pre-transition asset revaluation reserves has been reclassified to retained earnings in year 2014 being the earliest period.

(b) The sum of =N=483.691million reprending the pre-transition Fair value reserves has been reclassified to retained earnings in year 2014 being the earliest period.

(c) The combined effect of (a) and (b) resulted in a =N=887.025million increase in the closing balance of retained earnings for 2014.

In previous years, the Group did not depreciate its Leasehold land, the Group realised this and hereby make correction in line with IAS 8 (change in accounting Policies) retrospectively as follows: É

Accumulated depreciation as at 31 December 2014 has been calculated as per note 3.10 of the statement of accounting policies and this had the effect of a =N=67,397 million decrease in the Group's retained earnings and the net book value of PPE(Leashold Land) respectively in year 2014 being the earliest prior period applicable. 6

The above corrections had no effect on the earnings per share of the Group. ▣



Statement of Changes in Equity

Consolidated and Separate Financial Statementa for the year ended 31 December 2015

			Restated	Restated	Restated	
THE COMPANY		Contigency	Retained	Asset	Fair Value	
	Share Capital	Reserve	Earnings	Revaluation	Reserves	Total
	000,=N=	000,=N=	=N=,000	000.=N=	=N=.000	=N=,000
At January 2014	3,334,375	707,939	(815,521)	403,434	483,869	4,114,096
Total comprehensive income for the year						
Profit/Loss after tax for the year			294,908	,	٠	294,908
Transfer to Contingency Reserves		106,041	(106,041)			
		106,041	188,867			294,908
Other comprehensive income						٠
Change in the value of available for sale investment					2,023	2,023
Total comprehensive income for the year		106,041	188,867	-	2,023	296,931
Transaction with owner's of equity, recorded directly in equity	•					
distribution to owners						•
Reclassification of Revaluation Reserves			403,434	(403,434)		٠
Reclassification of FVTP&L Reserves			483,591		(483,591)	٠
Prior Year Adjustment (Acumulated Depreciation on Leasehold Land)	(p		(67,379)			(67,379)
Total Transaction with owners			819,645	(403,434)	(483,591)	(67,379)
At 31 December 2014	3,334,375	813,980	192,991		2,301	4,343,646
Total comprehensive income for the year	٠					
Profit/Loss after tax for the year	٠	,	333,329	٠	٠	333,329
Transfer to Contingency Reserves	•	99,873	(99,873)	,		
		99,873	233,457			333,329
Other comprehensive income	٠				٠	•
Change in the value of available for sale investment			\		(3,454)	(3,454)
Total comprehensive income for the year		99,873	233,457		(3,454)	329,876
Transaction with owner's of equity, recorded directly in equity	٠					
distribution to owners						٠
Total Transaction with owners						
At 31 December 2015	3,334,375	913,852	426,447		(1,153)	4,673,522

In previous year Pre transition asset revaluation reserve and fair value reserves were shown seprately. In line with IAS 8 (Correction of prior period errors) the correction to retained earnings in year 2014 being the ealiest The sum of =N=403.434million reprending the pre-transition asset revaluation reserves has been reclassified had been made retrospectively as follows: Œ Ė

Ė

 (b) The sum of =N=483.591 million reprending the pre-transition Fair value reserves has been reclassified to retained earnings in year 2014 being the callest period.
 (c) The combined effect of (a) and (b) resulted in a =N=887.025 million increase in the closing balance of retained earnings for 2014.
 In previous years, the Company did not depreciate its Leasehold land, the Company realised this and hereby make correction in line with IAS 8 (change in accounting Policies) retrospectively as follows: Accumulated depreciation as at 31 December 2014 has been calculated as per note 3.10 of the statement of accounting policies and this had the effect of a =N=67.397 million decrease in the Group's retained earnings and the net book value of PPE (Leashold Land) respectively in year 2014 being the earliest prior

The above corrections had no effect on the earnings per share of the Company period applicable. €

Statement of Cash Flows



Consolidated and Separate Financial Statements for the year ended 31 December 2015

	1	THE GROUP	THE	COMPANY
CASH FLOW FROM OPERATING ACTIVITIES	2015	2014	2015	2014
CASH PLOW PROM OF ERAILING ACTIVITIES	=N='000	=N='000	=N='000	=N='000
Premium Received	4.345.069	4.415.104	3,332,995	3,529,862
Commission & Interest Received	181,750	112,576	70,091	61,713
Commission & Interest Paid	(587,418)	(552,292)	(424,169)	(430,488)
Cash Received From Customers	75,581	188,545	(424,100)	(400,400)
Reinsurance Premium Paid 31(a)	(1,389,508)	(1,402,189)	(1,202,051)	(1,353,627)
Cash Paid to Suppliers/Creditors	(122,593)	(86,139)	(1,202,001)	(1,000,021)
Loan & Advances	(7,578)	(14,440)	(5,800)	(4,438)
Cash Paid for and Onbehalf of Employees	(490,855)	(437,519)	(310,797)	(274,614)
Other Operating Expenses	(624,733)	(478,605)	(466,473)	(418,522)
Gross Claim Paid 33	(981,210)	(944,373)	(602,678)	(756,939)
Claim Expenses Recovered from Reinsurance 33(a)	89,631	20,770	27,932	20,770
Other Underwritting Expenses	(64,944)	(27,338)	(54,780)	(18,449)
Tax Paid	(146,881)	(157,651)	(90,000)	(107,559)
Net Cash Flow From Operating Activities	276,313	636,449	274,270	247,709
Net Cash Flow From Operating Activities	270,313	030,449	2/4,2/0	247,709
Cash Flow From Investing Activities				
Proceed on Disposal of Property, Plant & Equipment	79	1,014	24	694
Investment Properties	(16,919)	(100,000)	24	004
Investment Income		102,936	156,204	101,234
Rental Income	244,038 16,424	20,472	16,424	20,472
		870		754
Interest Income (Staff Loan)	6,198		926	
Purchase of Property Plant & Equipment	(48,716)	(57,857)	(13,950)	(19,029)
Purchase of Intangible Asset	(47,201)	(23,015)	(46,764)	(3,734)
Purchase of Investment	(5,721)	(100,000)		(100,000)
Disposal of Investment in Nat.Ass.of MFB (Lagos)		500	-	
Statutory Deposit	440,400	(4,270)	440.004	
Net Cash Flow From Inesting Activities	148,182	(159,351)	112,864	390
Cook Flow Form Florencies Antholise				
Cash Flow From Financing Activities	47.005		47.005	
Unclaim Dividend Received From Registrar	17,935	(4.407)	17,935	-
Dividend Paid To Non Controling Interest	(0)	(4,497)	(70.400)	(400,000)
Share Issue/Deposit For Shares in Subsidiaries	(0)	(4.407)	(76,429)	(100,000)
Net Cash Flow From Financing Activities	17,935	(4,497)	(58,494)	(100,000)
Net Increase(Decrease) In Cash and Cash Equivalents	442,430	472,601	328,640	148,099
Effect of Movement in Exchange Rate on Cash and Cash Equivale		(54,591)	6,359	6,026
Cash and Cash Equivalents as at 1 January	2,861,565	2,443,556	2,269,465	2,115,340
Cash and Cash Equivalents as at 1st January	2,001,000	2, 70,000	2,232,103	_,,
and the same of the same of				
Cash and Cash Equivalent as at 31 December	3,249,434	2,861,565	2,604,463	2,269,465



Notes to the Accounts

Consolidated and Separate Financial Statementa for the year ended 31 December 2015

			THE GROUP	T	HE COMPAN	Υ	
		2015	RESTATED 2014	2013	2015	RESTATED 2014	2013
4	Cash and Cash Equivalents	=N=,000	=N='000	=N='000	=N='000	=N='000	=N='000
	All items in cash and cash equivalents have a maturity						
	period of less than 90 days after the inception of the investr	nent					
		1010			0.50	0.070	
	Cash in Hand	4,643	14,166	3,033	953	6,879	963
	Bank Balances-Current Account	543,564	272,017	388,575	479,850	141,502	328,442
	Short term placements: -	0.000.704	0.555.000	0.054.047		0.404.000	4 705 000
	Placement with Financial Institutions	2,689,721	2,555,668	2,051,947	2,123,660	2,121,083	1,785,936
	Treasury bills	11,506	19,715	13,875			
	Cash & cash equivalents as per SOFP	3,249,435	2,861,565	2,457,431	2,604,463	2,269,465	2,115,340
	For the purpose of the cashflow statement cash and cash equivalent comprise the following balances with less than 3 months maturity from the date of acquisition.						
	Cash in Hand	4,643	14,166	3,033	953	6.879	963
	Bank Balances-Current Account	543,564	272,017	388,575	479.850	141.502	328,442
	Short term placements:	040,004	272,017	500,575	415,000	141,002	520,442
	Placement with Financial Institutions	2,689,721	2,555,668	2,051,947	2,123,660	2,121,083	1,785,936
	Treasury bills	11.506	19,715	13.875	E11E01000	2,121,000	1,100,000
	Total cash & cash equivalents	3,249,435	2,861,565	2,457,431	2,604,463	2,269,465	2,115,340
		0,010,100	2,001,000	2,101,101	2,000,1,100	2,200,100	2,110,210
	Current	3.249.435	2,861,565	2,457,431	2,604,463	2.269.465	2,115,340
	Non- Current	_		-			-
5	Financial Assets:						
	The financial assets are summarised below						
	by measurement category:						
	Fair Value through Profit or Loss - quoted Investment -	713,856	841,494	854,378	711,341	838,067	851,352
	(note 5.1)						
	Available-for-sale - Unquoted Investment (note 5.2)	4,892	10,015	10,129	2,782	7,716	5,692
	Loans and Receivables (note 5.3)	153,620	125,451	106,360	5,724	4,843	4,961
		872,368	976,960	970,867	719,846	850,626	862,006
	Current	872.368	976,960	970.867	719,846	850.626	862,006
	Non- Current	0/2,300	970,900	970,007	119,040	000,026	002,000
	Non- Collent	-	1		-		-
5.1	Analysis of quoted financial assets at FVTPOL are shown:						
0.1	Quoted Investments						
	Market value as at 1 January	841,494	855,373	965,731	838,067	851,352	963,292
	Exchange difference	(264)	000,010	500,731	000,007	001,302	503,252
	Unrealised fair value gain/(loss) on equities	(127,374)	(113,880)	229,757	(126,726)	(113,285)	229,171
	Addition	(121,314)	100,000	220,131	(120,720)	100.000	223,171
	Disposal		100,000	(341,111)		100,000	(341,111)
	Market value as at 31 December	713,856	841,494	854,378	711,341	838,067	851,352
	market value as at o't proventibel	113,030	0-1,454	034,370	711,041	030,001	001,002
	Current	713,856	841,494	854,378	711,341	838,067	851,352
	Non-Current	1.0,000	0.11101	001,010		550,007	



Consolidated and Separate Financial Statements for the year ended 31 December 2015

			THE GROUP	TH	IE COMPANY		
			RESTATED		F	RESTATED	
		2015	2014	2013	2015	2014	2013
		=N=.000	=N='000	=N='000	=N='000	=N='000	=N='000
5.2	Available-for-sale - Financial assets						
	Unquoted Investment- as at 1 January:						
	a.) Dominion Trust Limited(see note (a. i & ii)	7,716	5,692	6,887	7,716	5,692	6,887
	b.) Nat. Association of MFB (Lagos)	-		500	-	-	-
	c.) Regency Alliance Insurance Ltd (Ghana)-AFS	2,219	2,300	3,937	-	-	-
		9,935	7,992	11,324	7,716	5,692	6,887
	Unrealised Fair value gaing/(loss) on AFS Financial Assets	(5,043)	2,023	(1,195)	(4,934)	2,023	(1,195)
		4,892	10,015	10,129	2,782	7,716	5,692
	d.) Profund Securities Limited	2,072	2,072	2,072	2,072	2,072	2,072
	Impairment on Profund Securities Financial asset						
	At beginning of year	(2,072)	(2,072)	(2,072)	(2,072)	(2,072	(2,072)
	Additional during the year	(2,0,2)	(2,072)	(2,072)	(2,012)	(2,072	(2,072)
	Reversal during the year						
	Balance as at 31 December	(2,072)	(2,072)	(2,072)	(2,072)	(2,072)	(2,072)
	Carrying value	-			-		
5.2a	Analysis of Unrealised Fair value gaing/(loss)						
	on AFS Financial Assets						
	a.) Dominion Trust Limited	(4,934)	2,023	(1,195)	(4,934)	2,023	(1,195)
	C.) Regency Alliance Insurance Ltd (Ghana)-AFS	(109)		-	-		-
	Balance as at 31 December	(5,043)	2,023	(1,195)	(4,934)	2,023	(1,195)
	Current Non-Current	4,892	10,015	10,129	2,782	7,716	5,692

The carrying amount of the unquoted equity is based on the cost model using the latest audited financial statements of the investee companies. The fair value of the assets cannot be readily and reliably measured as there is no active market for both types of companies The fair value of the investment has been categorised as Level 3 fair value base on non observable market inputs into the valuation technique The Group intends to dispose of the shares at a price above the initial investment purchase price.

Dominion Trust Limited offers Investment, Financial and related products and services in the Nigerian Capital Market to a private individuals, Corporate entities and Institutional clients.

National Association of Micro-finance Bank(Lagos) is the representative of all microfinance banks in Lagos, it serves as the link between Lagos microfiance and all other stakeholders, it ensures serious improvement in terms of service deliverables from all microfinance banks, it advocates capacity building and man power development in Lagos state,

It assists microfinance banks in sourcing funds from international donors and grantors to enable them provide better services to the people .However the above investment has been disposed in year 2013.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

				THE GROU	JP	THE C	OMPANY	
				RESTATED			RESTATED	
			2015 =N='000	2014 =N='000	2013 =N='000	2015 =N='000	2014 =N='000	2013 =N='000
5.3	Staff Advances and Loan Receivab	les	-14- 000	-14- 000	-14- 000	-14- 000	-14- 000	-14- 000
	(a) Staff advance							
	At beginning of year		17,491	4,961	4,972	4,843	4,961	1,186
	Exchange difference		(1,040)	(537)				
	Addition during the year		7,578	14,440	6,266	5,800	4,438	6,266
	Repayment during the year		(8,400)	(1,373)	(6,277)	(4,920)	(4,556)	(2,491)
	At end of the year		15,630	17,491	4,961	5,724	4,843	4,961
	(b) Loan to customers-Maturity P Under 1 Month 1 - 3 Months 3 - 6 Months 6 - 12 Months Over 12 Months Allowance for impairment on Loan a		74,662 47,897 14,087 1,409 2,817 140,872 (2,881)	43,898 32,923 30,728 219 1,975 109,743 (1,785)	55,665 35,544 10,268 68 1,642 103,187 (1,789)		-	-
	Total (a+b)		153,620	125,450	106,360	5,724	4,843	4,961
	Current		153,620	125,450	106,360	5.724	4,843	4,961
	Non-Current		-		-		-	-
	(a) Broudelan for investment as the	an and advenues a	o auatomo					
	(c) Provision for impairment on lo	an and advances t			4.000			
	Performing	FAL	1,382	1,069	1,023			
	Pass and Watch	5%	20	99	3			-
	Sub Standard	20%	520	30	27	-	-	-
	Doubtful	50%	475	98	677			
	Lost	100%	484	488	59		-	_
			2,881	1,785	1,789			

The allowance for impairment of loans and advances to customers is calculated in line with Prudential guidelines issued by Central Bank of Nigeria for each Non-performing Account rated as Pass and Watch, Sub-standard, Doubtful and Loss Facility as follows:

Interest and /or principal Outstanding for:	Categorization	percentage
Below 30 days	Paas & watch	5%
31 - 60 days	Sub-standard	20%
61 - 90 days	Doutful	50%
91 days & above & resructured facilities	Loss	100%

While a general provision of 1% is made on all performing account balances.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

		,	THE GROUP		THE	COMPANY	
		2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	2015 =N='000	RESTATED 2014 =N='000	2013 =N='000
3	Trade Receivables						
	Due from Brokers and Other Intermidaries (6a)	9.675	13,577	107,361	9,675	13,577	8,722
	Due form Finance Lease Rental (6b)	72.231	73,498	81,269	0,010	10,011	0,7 8.8
	Due from Sales of Tracker Devices (6c)	5.433	6.878	6,429	_	-	
		87,339	93,953	195,059	9,675	13,577	8,722
	Current	87,339	93,953	195,059	9,675	13,577	8,722
	Non-Current					-	
	(6a) Age Analysis - premium debtor						
	0 to 30 days	9,675	13,577	83,052	9,675	13,577	8,722
	Above 30 days	_	-	90,847	-	-	
		9,675	13,577	173,899	9,675	13,577	8,722
	Impairment loss on trade receivable (6a.1)			(66,538)	-	-	-
		9,675	13,577	107,361	9,675	13,577	8,722
	At beginning of year Allowance made during the year Amount (written off) during the year as uncollectible		66,538 (66,538)	1,654,725 1,895 (1,590,082)		-	:
	At 31 December			66,538		-	
	Amount(written off) during the year represents Regen- and were written off during the year in line with Nationa (6b) Analysis of due from Finance lease rental					um that were	uncollectible
	Under One Year	74,303	74,764	82,640	-	-	-
	1 - 5 Years	1,055	832	415	-		
	5 years and above			-		_	-
	B	75,358	75,596	83,055			-
	Provision for impairment on Finance Lease Rental (6b.		(2,098)	(1,787)			-
	(6h 1) Mayament on Impairment of Lance Posts	72,231	73,498	81,268	•		
	(6b.1) Movement on impairment of Lease Rental	2.098	1 707	1 207			
	At beginning of year		1,787	1,367			
	Allowance made during the year	1,030	311	420	-	-	-
	Balance as at 31 December	3,127	2,098	1,787			

Receivables from Lease Rental represent the Subsidiary's (Ric Properties and Investment Limited) gross investment in minimum lease payments receivables as at reporting date,

All lease agreement is for period of one year.

The allowance for impairment on finance lease represents accumulated allowance for uncollectable lease payment receivable Ric Properties and Investment provide finance lease for corporate body as well as individual, in the area of houshold equipment , motor cars, office and household furnitures and real estate

(6b.) Due from Sales of Tacker	5,433	6,878	6,429	-	-	-

Due from sales of tracker represent Subsidiary's (Ric Technologies Limited) receivables from sale of tracking devices installed for customers



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

			1	HE GROUP		THE	OMPANY
			RESTATED			RESTATED	
		2015	2014	2013	2015	2014	2013
		=N='000	=N='000	=N='000	=N='000	=N='000	=N='000
7	Reinsurance Assets						
	(a) Prepaid Reinsurance Premium (UPR)	900,207	628,177	576,436	825,922	579,911	561,156
	(b) Reinsurance Share of Claim Paid	47,833	66,427	68,639	4,429	66,427	68,639
	(c.) Reinsurance Share of Outstanding claim and IBNR	145,730	142,700		125,184	142,700	
		1,093,770	837,303	645,072	955,535	789,037	629,792
	Current	4 000 770	007 000	645.070	055 505	700.007	600 700
	Non-Current	1,093,770	837,303	645,072	955,535	789,037	629,792
	The above figure for the Company was base on 'FRC/2014/NAS/00000006904' on behalf of TAF Consulti-			uation prepa	ered by Juna	id Akram F	RC number
	(a) Prepaid Reinsurance						
	Balance as at 1 January	628,177	576,436	507,337	579,911	561,156	492,076
	Exchange difference	(4,862)	(2,490)		_	_	
	Reinsurance Cost During the Year	1,524,441	1,641,252	1,006,689	1,306,103	1,458,504	912,031
		2,147,755	2,215,198	1,514,026	1,886,014	2,019,660	1,404,107
	Reinsurance Expenses/Amortisation during the year	(1,247,549)	(1,587,021)	(937,590)	(1,060,092)	(1,439,749)	(842,952)
	Balance as at 31 December	900,207	628,177	576,436	825,922	579,911	561,156
	(b) Movement in the Reinsurance Share						
	of Recoverable on Claim Paid						
	Balance as at 1 January	66,427	68,636		66.427	68,636	
	Reinsurance Recoveries From Claim Paid	14,957		68,639	58.361	,	68,639
	Receipt from Reinsurance During the Year	3,637	2,209	,	3,637	2,209	,
	Balance as at 31 December	47,833	66,427	68,639	4,429	66,427	68,639
	(c) Movement in Reinsurance Share of Outstanding	g IBNR					
	(c) Movement in Reinsurance Share of Outstanding Balance as at 1 January	142,700	_	_	142,700		
			142,700		142,700 (17,516)	142,700	-

There were no indicators of impairments for re-insurance assets. Therefore, no impairment is required in respect of these assets. The carrying amounts disclosed above is in respect of the reinsurance of insurance contracts which approximates is the fair value at the reporting date.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

	THE	GROUP	1	THE COMPAN	IΥ	
	2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	2015	2014	2013 =N='000
				odnot of datos		
Deterred acquisition costs represent commissions on unes	arned premiu	m relating to tr	ne unexpired pe	eriod of risks a	and comprise	Y.
General Accident	53.918	43.901	26.005	50.211	41.030	23,178
						26,450
						15,473
						24,860
						335
						425
						18,177
						5,803
Employers Liability	1,078	842	2,817	261	332	1,833
	167,537	209,006	144,397	122,108	160,808	116,535
a) Movement in deferred acquisition cost						
	209.006	134,108	125,026	160,808	116,535	95,548
					,	
				385,468	474,762	422,934
Amortisation during the year	(587,417)	(552,292)	(508,737)	(424,169)	(430,488)	(401,948)
At end of the year	167,537	209,006	144,396	122,108	160,808	116,535
Current	167,537	209,006	144,397	122,108	160,808	116,535
Non-Current	-		-	-		-
Other Receivable and Prepayments						
a.) Due from Treaty Reinsurer	3,104		7,967	3,104		7,967
b.) Oil & Gas Insurance Pool	10,473	3,489	4,168		-	-
c.) Prepaid rent	40,777	55,269	58,609	6,807	10,379	18,196
d.) Prepaid Insurance	14,038	11,410	14,555	10,387	9,115	14,555
e.) Sundry Receivable & Prepayment	14,153	1,987	25,143	-		-
	82,546	72,154	110,442	20,299	19,494	40,718
Current	82,546	72,154	110,442	20,299	19,494	40,718
	General Accident Oil & Gas Fire Motor Aviation Bond Engineering Marine Employers Liability a) Movement in deferred acquisition cost At beginning of the year Exchange difference Additions during the year Amortisation during the year At end of the year Current Non-Current Other Receivable and Prepayments a.) Due from Treaty Reinsurer b.) Oil & Gas Insurance Pool c.) Prepaid rent d.) Prepaid Insurance e.) Sundry Receivable & Prepayment	2015	2015	RESTATED 2015 2014 2013 2015 2014 2013 2015 2014 2013 2016 201	RESTATED 2015 2014 2013 2015 2014 2013 2015 2014 2013 2015 2014 2013 2015 2016 201	RESTATED 2015 2014 2013 2015 2014 2013 2015 2014 2014 2013 2015 2014 2014 2013 2015 2014 2014 2013 2015 2014 2014 2013 2015 2014 2014 2014 2013 2015 2014 2014 2012 2014 201

Due from treaty represent the minimum deposit premium (M&D) paid to Reinsurance Company on year 2016 treaty arrangement. Sundry receivable & Prepayment represent subsidiary 'Ric Microfinance Bank' receivables on ATM account, stock of cheque book, SMS alart and others

Non-Current



Consolidated and Separate Financial Statements for the year ended 31 December 2015

			THE GROU	IP	TH	HE COMPANY	
			RESTATED			RESTATED	
		2015	2014	2013	2015	2014	2013
		=N='000	=N=,000	=N=,000	=N=,000	=N='000	=N='000
a.)	Due from Treaty Reinsurer	3,104		7,967	3,104		7,967
b.)	Oil & Gas Insurance Pool						
	At beginning of the year	3,489	4,168	5,057			
	Exchange difference	(287)	(679)	(889)			
	Addition during the year	7,271					
	At end of the year	10,473	3,489	4,168			
c.)	Prepaid rent						
u.,	At beginning of the year	55,269	58.609	50,650	10,379	18,196	9,416
	Exchange difference			(171)	10,578	10,130	8,410
	_	(3,489)	(13,745)	, ,	20.400	40 700	45.407
	Additions during the year	21,730	61,980	57,987	28,480	16,730	15,467
	Charge to income statement	(32,732)	(51,575)	(49,857)	(32,052)	(24,547)	(6,687)
	At end of the year	40,777	55,269	58,609	6,807	10,379	18,196
d.)	Prepaid Insurance						
	At beginning of the year	11,410	14,555	14,102	9,115	14,555	-
	Additions during the year	39,671	36,576	41,550	33,324	25,967	14,555
	Charge to income statement	(37,043)	(39,721)	(41,097)	(32,052)	(31,406)	-
	At end of the year	14,038	11,410	14,555	10,386	9,115	14,555
	This represents prepaid insurance for Group ass	et and staff for yea	ır 2016				
e.)	Sundry Receivable & Prepayment						
		4.007	25.442	25.442			
	At beginning of the year	1,987	25,143	25,143	-	-	-
	At beginning of the year Movement	12,166	(23,156)				-
	At beginning of the year			25,143 - 25,143		:	
Inv	At beginning of the year Movement	12,166	(23,156)			-	
	At beginning of the year Movement At end of the year	12,166	(23,156)			:	-
Ор	At beginning of the year Movement At end of the year ventory	12,166 14,153	(23,156) 1,987	25,143	:	:	-
Op Pu	At beginning of the year Movement At end of the year ventory sening balance as at 1 January	12,168 14,153 8,234	(23,156) 1,987 7,199	25,143 5,853			-
Op Pu iss	At beginning of the year Movement At end of the year ventory sening balance as at 1 January rchases	12,168 14,153 8,234 10,045	(23,156) 1,987 7,199 8,616	25,143 5,853 9,411			-
Op Pu iss Ba	At beginning of the year Movement At end of the year ventory sening balance as at 1 January rchases ued out	12,168 14,153 8,234 10,045 (8,490) 9,789	(23,156) 1,987 7,199 8,616 (7,581) 8,234	5,853 9,411 (8,064) 7,199			-
Op Pu iss Ba	At beginning of the year Movement At end of the year ventory sening balance as at 1 January rchases ued out lance ast at 31 December	12,168 14,153 8,234 10,045 (8,490) 9,789	(23,156) 1,987 7,199 8,616 (7,581) 8,234	5,853 9,411 (8,064) 7,199			

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THE COMPANY



Consolidated and Separate Financial Statements for the year ended 31 December 2015

THE GROUP

			RESTATED			RESTATED	
		2015 =N='000	2014 =N='000	2013 =N='000	2015 =N='000	2014 =N='000	2013 =N='000
11 In	vestment in Subsidiaries						
a)	Regency Alliance Insurance Limited, Ghana				379,617	379,617	379,617
b)	RIC Properties & Investment Ltd		-	-	217,269	100,350	100,350
c)	RIC Microfinance Bank Limited	-	-		161,396	117,346	117,346
d)	RIC Technologies Limited	-			11,720	11,720	11,720
То	tal (a+b+c+d)	-			770,002	609,033	609,033
Se	e note 48 for more details on subsidiaries	_					
Cu	rrent						
No	on-Current	-			770,002	609,033	609,033
a)	Regency Alliance Insurance Limited, Ghana				379,617	379,617	379,617
b	RIC Properties & Investment Ltd						
	At beginning of the year			-	100,350	100,350	100,350
	Transfer from Deposit for Share in Subsidiaries.				116,919	-	
	At end of the year	-	-		217,269	100,350	100,350
	During the financial year 2015, the company injected Limited' to boost its property business. This in addition Parent's holding in Ric properties has been incease fro The Group does not have significant restriction on its a work.	n to initial sum m 90 to 96%,	of =N=100,000 all necessary d	0,000.00 has t locumentation	een converte has been effe	d to share cap cted.	ital and the
c)	RIC Microfinance Bank Limited						
	At beginning of the year				117,346	117,346	117,346
	Addition Share Capital			-	44,050	-	
	At end of the year	-			161,396	117,346	117,346
	During the financial year 2015 ,the company increase of =N=44,050,000 as additional capital to boost its w The Parent's holding in Ric Microfiance Bank has be	orking capita	il,				

Regency Alliance is the Parent Company with significant interests in the subsidiary Companies as follows:

	E	ffective		Non Controlling	Place of	Date of incorporation
	Entity	holding	AMOUNT	Interest	Incorporation	/Acquistion
		%	=N=,000	%		
Regency Alliance Insurance (Ghana) Limited	Insurance	70	379,617	30	Ghana	2007
RIC Microfinance Bank Limited	Banking operation	95	161,396	5	Nigeria	17th December, 2008
RIC Technologies Limited	Sale of vehicle trackers	90	11,720	10	Nigeria	18th April, 2009
RIC Properties and Investment Limited	Property leasing and investment	96	217,269	4	Nigeria	4th January, 2005

The Company, along with its subsidiaries, make up the Regency group

d) RIC Technologies Limited

The Group does not have significant restriction on its ability to access or use its assets and settle its liabilities other than those resulting from the supervisory frame work within which the group operate. The supervisory framework require the insurance subsidiaries to keep certain levels of regulatory capital and liquid asset.

11,720

11,720

11,720



Consolidated and Separate Financial Statements for the year ended 31 December 2015

			RESTATED			RESTATED	
		2015 =N='000	2014 =N='000	2013 =N='000	2015 =N='000	2014 =N='000	2013 =N='000
12	Deposit for shares in subsidiary						
	Opening Balance as at 1 January				100,000	-	-
	Addition During the year				32,379	100,000	
	Transfer to subsidiary share capital				(116,919)		-
	Closing Balance as at 31 December				15,460	100,000	-
	Current					_	
	Non-Current				15,460	100,000	

The sum of =N=32,379,000.00 represent addition capital injection of=N=16,919,000.00) and =N=15,460,000.00 to Ric Properties and Investment Limited and Regency Alliance Insurance (Ghana) Limited respectively.

Transfer to investment in subsidiary represent=N=16,919,000 additional capital in 'Ric Properties & Investment Limited' and initial sum of =N=100,000,000.00, totalling =N=116,919,000.00, these has been converted to share capital and the Copmpany holdings in Ric properties and Investment Limited has been incease from 90% to 96%.

The Closing balance of =15,460,000.00 represent Parent's initial payment on right issue towards recapitalisation of subsidiary 'Regency Alliance Insurance Limited Ghana' in line with the new directive of National Insurance Commission (Ghana).

12 (a) For the purpose of Cashflow Statement the deposit for share/share issue in subsidiaries comprises of the followings: Cubaidiasiaa Name

	Subsidiaries Name	Amount					
	(i) Regency Alliance Limited (Ghana)	15,460					
	(ii) Ric Properties and Investment Limited	16,919					
	(iii) Ric Microfinance Bank Limited	44,050					
	Total	76,429					
13	Intangible Assets						
	(a) Intangible Assets- Computer Software COST						
	Opening Balance as at 1 January	57,846	36,949	39,193	27,405	23,671	22,025
	Exchange difference	(2,480)	(2,118)	(2,732)	-		
	ADDITIONS	47,201	23,015	488	46,764	3,734	1,646
	Closing Balance as at 31 December	102,567	57,846	36,949	74,168	27,405	23,671
	Accumulated Amortisation year						
	Opening Balance as at 1 January	36,282	31,702	33,053	21,647	20,759	20,618
	Exchange difference	(1,194)	(1,768)	(2,175)			
	Charged for the Year	15,661	6,348	824	10,645	888	141
		50,750	36,282	31,702	32,292	21,647	20,759
	Carrying Amount as at 31 December	51,818	21,564	5,246	41,876	5,758	2,912
	(b) Good will as at 31 December	_	_			_	
	Total (a+b)	51,818	21,564	5,246	41,876	5,758	2,912
	Current						
	Non-Current	51.818	21.564	5.246	41.876	5.758	2.912

The intangible assets of the Group comprised computer software. The computer softwares are accounted for using the cost model of IAS 38 i.e cost less accumulated armortisation and less accumulated impairment. The amortization is charged to the statement of profit or loss and other comprehensive income in line with the Company's policy.

Investment Properties

Opening Balance as at 1 January Addition During the year	100,000 16,919	100,000		-	:	
Closing Balance as at 31 December	116,919	100,000	-	·	<u> </u>	
Current Non-Current	116,919	100,000				

The Investment Properties represents the subsidiary's (Ric Properties and Investment Limited) blocks of student's hostel under construction. the carrying amount represents the purchase and development cost as at December 31 2015, the Group applied cost model in valuation of its Investment Properties, the Investment Properties were not depreciated as they were still under construction, there were no indication of Impairment as at reporting date, hence the investment properties were not impaired. There are no restriction on the realisability of the investment properties or the remittance of income and proceeds of disposal.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

PROPERTY, PLANT AND EQUIPMENT FOR THE YEAR ENDED 31 DECEMBER 2015

THE GROUP

NOTE 15

	LEASEMOLD		MOTOR	OFFICE	OFFICE FURNITURE	PLANT AND		
	LAND	BUILDING	VEHICLE	EQUIPMENT	AND RITTINGS	MACHINERY	LIBRARY	TOTAL
COST/VALUATION		=N=,000	=N=,000	=N=,000	=N=,000	=N=,000	=N=,000	=N=,000
Opening Balance as at January 1 2015	920,000	288,155	362,735	203,093	61,542	31,709	241	1,867,475
Exchange Difference		(882)	(4,561.20)	(1,820)	(795)	(323)	,	(8,394)
Additions	,	4,418	15,956	21,186	4,507	2,649		48,716
Revaluation		,	,					
Disposal			(47)	(571)		(150)		(767)
Closing Balance as at December 31 2015	920,000	291,678	374,083	221,888	65,254	33,886	241	1,907,029
ACCUMULATED DEPRECIATION								
Opening Balance as at January 1 2015	67,379	40,115	291,314	138,821	42,256	22,618	206	602,708
Exchange Difference		(298)	(1,618)	(202)	(582)	(175)	,	(2,879)
Charge for the Year	9,490	8,812	33,435	15,653	4,457	3,587	17	75,451
Disposal			(42)	(595)		(150)		(756)
Closing Balance as at December 31 2015	76,869	48,628	323,089	153,703	46,131	25,880	222	674,523
Carrying Amount as at December 31 2015	843,131	243,049	50,994	68,185	19,122	8,005	19	1,232,506
Carrying Amount as at December 31 2014	852,621	248,039	71,421	64,272	19,286	9,091	36	1,264,767

There are no other lease asset included in the Group's property, plants and equipments apart from leasehold land as at 31 December 2015

The Group had no capital commitment as at reporting date, there were no restriction on the title of Group asset and no Group asset was pledge as a security for liabilities

The Group asset has been tested for impairment and there were no indication of impairment on the asset, hence no impairment was recorgnised. The decision to dispose the Group asset were made during the year and effected before year end. This does not give room for classification as held for sale on the face of statement of Financial Position.

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Consolidated and Separate Financial Statementa for the year ended 31 December 2015

THE GROUP NOTE 15

FOR THE YEAR ENDED 31 DECEMBER 2014 PROPERTY, PLANT AND EQUIPMENT

	RESTATED							
	LEASEHOLD	BUILDING	MOTOR	OFFICE	OFFICE FURNITURE AND FITTINGS	PLANT AND MACHINERY	LIBRARY	TOTAL
MOTOR LIMITAGE		000,-14-	000,-14-	0001-14-	000,-14-	0001-14-	0001-18-	
COST/VALUATION		000	- Name	100 =N=	000 = N	000 =N=	200	
Closing Balance as at December 31 2014	920,000	283,811	349,731	189,855	29,888	28,785	241	1,832,311
Exchange Difference		(1,381)	(6,354)	(1,290)	(1,699)	(089)		(11,404)
Additions		5,725	30,602	14,573	3,353	3,604	,	57,857
Disposal			(11,244)	(45)				(11,289)
Closing Balance as at December 31 2014	920,000	288,155	362,735	203,093	61,542	31,709	241	1,867,475
ACCUMULATED DEPRECIATION								
Opening Balance as at January 1 2014	,	31,743	266,176	125,510	39,402	19,515	177	482,523
Accumulated Depreciation on Leasehold Land	67,379		,					67,379
Exchange Difference	,		(1,117)	(1,126)	(1,720)	(721)		(4,684)
Charge for the Year		8,372	36,497	14,482	4,574	3,824	28	67,778
Disposal			(10,242)	(45)				(10,287)
Closing Balance as at December 31 2014	67,379	40,115	291,314	138,821	42,256	22,618	205	602,709
Carrying Amount as at December 31 2014	852,621	248,039	71,421	64,272	19,286	160'6	36	1,264,767
Carrying Amount as at December 31 2013	920,000	252,068	83,555	64,345	20,486	9,270	64	1,349,788

depreciate its Lessehold land , the Group realised this and hereby make correction in line with IAS 8 (change in accounting previous years, the Group did not Policies) retrospectively as follows:

Accumulated depreciation as at 31 December 2014 has been calculated as per note 3.10 of the statement of accounting policies and this had the effect of a =N=67.39? Œ

million decrease in the Group's retained earnings and the net book value of PPE(Leashold Land) respectively in year 2014 being the earliest prior period applicable.

There are no other lease asset included in the Group's property, plants and equipments apart from leasehold land as at 31 December 2014

The Group had no capital commitment as at reporting date, there were no restriction on the title of Group asset and no Group asset was piedge as a security for liabilities ÉÉ

The decision to dispose the Group asset were made during the year and effected before year end. This does not give room for classification as held for sale on the face The Group asset has been tested for impairment and there were no indication of impairment on the asset, hence no impairment was recordnised of statement of Financial Position ΞΞ



Consolidated and Separate Financial Statements for the year ended 31 December 2015

PROPERTY, PLANT AND EQUIPMENT FOR THE YEAR ENDED 31 DECEMBER 2015

THE COMPANY

NOTE 15

COST/VALUATION	LEASEHOLD LAND =N='000	BUILDING =N='000	MOTOR VEHICLE =N='000	OFFICE EQUIPMENT =N='000	OFFICE FURNITURE AND FITTINGS =N='000	PLANT AND MACHINERY =N='000	UBRARY =N='000	TOTAL =N='000
Opening Balance as at January 1 2015	920,000	280,189	275,261	148,971	41,343	19,313	241	1,685,318
Additions		4,418		5,581	1,406	2,546		13,950
Revaluation		,		,	,		,	,
Disposals				(292)		(150)		(714)
Closing Balance as at December 31 2015	920,000	284,606	275,261	153,987	42,748	21,710	241	1,698,554
ACCUMULATED DEPRECIATION								
Opening Balance as at January 1 2015	67,379	36,134	232,066	101,799	32,021	13,652	205	483,256
Charge for the year	9,490	5,332	21,752	7,001	2,960	2,185	17	48,736
Disposals			٠	(265)		(150)		(714)
Opening Balance as at January 1 2015	76,869	41,466	253,818	108,235	34,982	15,688	222	531,278
Carrying Amount as at December 31 2015	843,131	243,141	21,443	45,752	7,767	6,022	19	1,167,275
Carrying Amount as at December 31 2014	852,621	244,055	43,195	47,172	9,321	5,662	36	1,202,062

There are no other lease asset included in the Company's property, plants and equipments apart from leasehold land as at 31 December 2015.
The Company had no capital commitment as at reporting date, there were no restriction on the title of Company asset and no Company asset was pledge as a security for

The Company asset has been tested for impairment and there were no indication of impairment on the asset, hence no impairment was recorgnised. The decision to dispose the Company asset was made during the year and effected before year end. This does not give room for classification as held for sale on the face of statement of Financial Position. <u>≡</u>i.≥

labilities



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

THE COMPANY NOTE 15

FOR THE YEAR ENDED 31 DECEMBER 2014 PROPERTY, PLANT AND EQUIPMENT

ATION lance as at January 1 2014	LEASEHOLD	9	MOTOR	OFFICE	OFFICE FURNITURE	PLANT AND	VOACOUL	
UATION Salance as at January 1 2014	LAND	SHIP DING	VENIETE				VOACOUL	
UATION Salance as at January 1 2014	0000	BUILDING	VEHICLE	EQUIPMENT	AND FITTINGS	MACHINERY	Homen	TOTAL
salance as at January 1 2014	000 =N=	=N=,000	=N=,000	=N=,000	=N=,000	=N=,000	=N=,000	=N=,000
Additions	920,000	278,626	281,096	138,838	39,100	16,182	241	1,674,084
		1,562	1,915	10,178	2,243	3,132	٠	19,029
Nevaluation			,	1	•	٠	٠	٠
Disposals			(7,750)	(42)				(7,795)
Closing Balance as at December 31 2014	920,000	564,795		429,248	191,719	63,052	19,554	1,685,318
ACCUMULATED DEPRECIATION								
Opening Balance as at January 1 2014		31,743	216,224	93,537	28,945	11,970	177	382,596
Accumulated Depreciation on Leasehold Land	67,379		,			٠	٠	67,379
Charge for the year		4,390	23,589	8,307	3,076	1,682	28.00	41,073
Disposals			(7,747)	(45)		٠		(7,791)
Closing Balance as at December 31 2014	67,379	36,134	232,066	101,799	32,021	13,652	205	483,256
Carrying Amount as at December 31 2014	852,621	528,661	(232,066)	327,449	159,698	49,401	19,349	1,202,062
Carrying Amount as at December 31 2013	920,000	246,883	64,872	45,302	10,155	4,212	64	1,291,487

in previous years, the Company did not depreciate its Leasehold land , the Company realised this and hereby make correction in line with IAS 8 (change in accounting Policies) retrospectively as follows:

€

prior period Accumulated depreciation as at 31 December 2014 has been calculated as per note 3.10 of the statement of accounting policies and this had the effect of a = N=67.397 in year 2014 being the earliest million decrease in the Company's retained earnings and the net book value of PPE (Leashold Land) respectively applicable. (B)

There are no other lease asset included in the Company's property, plants and equipments apart from leasehold land as at 31 December 2014.

The Company had no capital commitment as at reporting date, there were no restriction on the title of Company's asset and no Company asset was pledge as a security. ÉÉ

The Company asset has been tested for impairment and there were no indication of impairment on the asset, hence no impairment was recorgnised forliabilities €8

The decision to dispose the Company's asset were made during the year and effected before year end. This does not give room for classification as held for sale on the face of statement of Financial Position



Consolidated and Separate Financial Statements for the year ended 31 December 2015

			THE GROUP	THE COM			PANY	
		2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	
16	Statutory Deposits							
	Balance as at 1 January	320,513	319,857	318,699	300,000	300,000	300,000	
	Exchange difference	(1,932)	(3,235)	(3,287)				
	Movement during the year	5,721	3,891	4,444	-	-		
	Balance as at 31 December	324,302	320,513	319,857	300,000	300,000	300,000	
	Current	-				-		
	Non-Current	324,302	320,513	319,857	300,000	300,000	300,000	

The Statutory Deposit represents amounts deposited with the Central Bank of Nigeria(CBN) pursuant to Section 10(3) of the Insurance Act, 2003. The deposits are not available for use by the Group on a normal course of day to day business. The Parent has statutory deposit of =N=300,000,000.00 with (CBN) in line with Insurance Act,2003. The movement in the Group represent the accrued interest on the statutory deposit of the subsidiary (Regency Alliance Insurance Limited Ghana) during the year. The Sum of =N=24,302,000.00 represents the carrying value of statutory deposit of the Subsidiary as at 31 December 2015, in line with insurance Act (724),(73) of National Insurance Act 2006, Ghana.

	At 31 December	1,536,692	1,327,968	1,137,378	1,219,695	1,060,115	974,542
	Increase/(decrease during the year	233,935	229,926	280,854	159,580	85,573	280,111
	Exchange difference	(25,211)	(39,336)	(7,873)			
	At 1 January	1,327,968	1,137,378	864,397	1,060,115	974,542	694,431
	17(a) Movement in unearned premuim reserve(UPR):						
	Non-Current	12,263	83,416		12,263	42,995	
	Current	2,084,128	1,845,965	1,681,201	1,604,763	1,570,029	1,425,774
		2,096,391	1,929,381	1,681,201	1,617,026	1,613,024	1,425,774
	Incurred But Not Reported (IBNR) (17.c)	360,733	444,688	256,137	352,649	436,604	256,137
	Outstanding claims (note 17.b)	198,966	156,726	287,686	44,682	116,305	195,095
	Unearned premium (note 17 a)	1,536,691	1,327,968	1,137,378	1,219,695	1,060,115	974,542
17	Insurance Contract Liabilities						

The Company does not make provision for premium deficiency. This is because all classes of business in which the Company is involved report a profit i.e. the premium written is in excess of claims incurred.



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

			THE GROUP T			THE COMPANY		
		2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	
17 a	(i) Provision for unearned premium							
ir a	General Accident	332,121	222,717	168.491	312,692	210,156	151,969	
	Oil and Gas	252,859	196,719	395,720	252,859	196,719	395,720	
	Fire	101,499	107,739	103,988	55,381	76,889	77,099	
	Mater	244,122	269,179	264,291	125.341	161,956	198,421	
	Aviation	945	3,693	11,946	945	3,693	11,946	
	Bond	62,273	42,302	21,242	1,155	4.027	1,773	
	Engineering	221,946	263,887	111,560	183,978	219,469	95,820	
	Marine	312.401	216,713	42,192	286,118		29,593	
	Emp/Liability	8,524	5,019	17.947	1,226	1,946	12,200	
	Emperiory	1,536,691	1,327,968	1,137,378	1,219,695	1,060,115	974,542	
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,,,	.,,	1,211,111	.,,	57.775.12	
	17.bMovement in outstanding claims provision							
	At 1 January	156,726	439,081	158,915	116,305	195,096	72,264	
	Exchange diffence	(26,504)	(75,624)	18,636	-	_	-	
	Claims incurred in the current year	1,014,063	737,641	1,009,285	531,056	678,148	756,931	
	Payments made	(981,210)	(944,373)	(899,151)	(602,678)	(756,939)	(634,098)	
	At 31 December	198,966	156,726	287,686	44,682	116,305	195,096	
17.b	(i) Provision for outstanding claims							
	General Accident	14,702	47,559	53,453	6,404	43,601	44,058	
	Oil and Gas	10,700	845	26,185	10,700	845	26,185	
	Fire	88,501	38,790	83,249	1,567	34,050	67,959	
	Motor	43,822	39,629	74,223	16,847	24,941	36,768	
	Aviation	400	40	30	400	40	30	
	Bond	4,047	1,625	11,070	30	20		
	Engineering	20,034	12,840	20,509	4,578	5,225	11,560	
	Marian	14,436	12,771	9,276	4,099	6,050	2,112	
	Marine	17,100						
	Emp/Liability	2,324	2,626	9,690	58	1,532	6,423	

Provision for claims was determined using the basic chain ladder method and claims development to 2015.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

	THE G	ROUP	THE COMPANY			
	2015 =N='000	2014 RESTATED =N='000	2013 =N='000	2015 =N='000	2014 RESTATED =N='000	2013 =N='000
	-14- 000	-14- 000	-14- 000	-14- 000	-14- 000	-14- 500
17.c Claim incured but not reported (IBNR) provision						
At 1 January	444,688	256,137	343,982	436,604	256,137	343,982
Increase/(decrease) during the year	(83,955)	188,551	(87,845)	(83,955)	180,467	(87,845)
At 31 December	360,733	444,688	256,137	352,649	436,604	256,137
The Group						
17. b(ii) Age analysis of Outstanding Claim Year 2015						
OUTSTANDING CLAIM	TOTAL C	OUTSTANDING (CLAIMS			
PER CLAIMANT	0-90 DAYS	91-180 DAYS 1		271-365 DAYS	365 DAY5 +	TOTAL
1 - 250	5,656	2,182	1,451	2,183	11,076	22,549
251 - 500	51,510	722	477	-	637	53,346
501 - 1,500	5,929	975	2,527		1,751	11,182
1,501 - 2,500	32,171	-	4,176	-	6,059	42,406
2,501 - 5,000	6,571	11,301	2,815	3,945	4,836	29,469
5,001 - ABOVE	8,960	-		11,500	19,555	40,015
GRAND TOTAL	110,797	15,180	11,447	17,628	43,914	198,966
The Group						
17.b(iii) Age analysis of Outstanding Claim Year 2014 OUTSTANDING CLAIM	TOTAL (OUTSTANDING (CI AIRAG			
PER CLAIMANT	0-90 DAYS	91-180 DAYS 1		271-365 DWS	365 DAYS +	TOTAL
1 - 250						
251 - 500	1,279	953	261	755	9,584	12,831
501 - 1,500	2,026	500	754		4,933	8,213
1,501 - 2,500	2,407	4,761	1,053	2,868	10,250	21,340
2,501 - 5,000	6,401	4,359		4,102	6,272	21,134
5,001 - ABOVE	9,384	9,374	2,684	-	3,793	25,235
GRAND TOTAL	8,576 30,073	32,792 52,739	8,000 12,752	7,725	18,604 53,436	67,972 156,725
	30,073	32,733	12,732	7,723	33,430	130,723
The Company 13 blish Age enables of Outstanding Claim Year 2015						
17.b(iv) Age analysis of Outstanding Claim Year 2015 OUTSTANDING CLAIM	TOTAL O	OUTSTANDING (TI AIMS			
PER CLAIMANT 0-90 D			1-270 DAYS 271	DOS DAVE DOS	DAYS + TOTA	
1 - 250						
251 - 500	1,988	2,182	1,441	2,183	11,076	18,870
501 - 1,500	271	722	-	-	637	1,630
1,501 - 2,500	707				550	1,257
	2.260	5.250	2.015	-	-	44.425
2,501 - 5,000 5,001 - ABOVE	3,360	5,250	2,815	11.500	-	11,425
GRAND TOTAL	6,326	8,154	4,256	11,500	12,263	11,500 44,682
	0,520	0,237	4,230	23,003	20,000	44,000
The Company						
17.b(v) Age analysis of Outstanding Claim Year 2014						
OUSTANDING CLAIM PER CLAIMANT 0-90 D		STANDING CLAIMS	1 270 DAW 271	241 DWI 241	DAYS + TOTA	
1 - 250			1-270 DAYS 271			
	1,279	953	232	459	9,478	12,401
251 - 500 501 - 1,500	2,026	500	754	-	4,933	8,213
1,501 - 2,500	1,760	2,703	1,053	2,868	5,919	14,304
2,501 - 5,000	4,138	1,548	2.694	-	6,272	11,958
5,001 - ABOVE	7,262	9,374	2,684		3,793	23,113
GRAND TOTAL	16,465	25,717 40,795	8,000 12,723	3,327	12,599 42,995	46,316 116,305
GINARO TOTAL	10,463	40,755	12,723	3,327	42,333	110,303



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

Claim Development tables

In addition to scenario testing, the development of insurance liabilities provides a measure of the Group's ability to estimate the ultimate value of claims. The top half of each table below illustrates how the Group's estimate of total claims outstanding for each year has changed at successive year-ends. The bottom half of the table reconciles the cumulative claims to the amount appearing in the consolidated Financial Position.

Claims Paid Triangulations as at December 2015

GENERAL ACC	UDENT								
	JIDENI	1	Development Year	Development Year			6		8
Accident year			2	3	40.445	5		7	-
pre-2008	2020	42,102	42,102	42,445	42,445	42,445	49,161	53,719	53,719
	2008	90,979	90,979	106,399	108,281	108,773	137,127	141,863	142,282
	2009	-		156,595	163,784	166,747	194,741	195,534	200,253
	2010			35,748	58,252	72,020	98,612	102,224	111,513
	2011	-			53,245	98,168	101,705	102,301	103,507
	2012	-		-	-	19,070	38,710	42,224	56,720
	2013			-	-	-	38,577	124,119	159,145
	2014				-		-	94,081	137,109
	2015		-		-	-	-	-	68,346
						65			
		=N='000	=N='000	=N='000	=N='000	=N='000	=N=,000	=N='000	=N='000
MOTOR									
			Development Year						
Accident year		1	2	3	4	5	6	7	8
pre-2008		5,539	5,539	5,759	5,759	5,759	5,759	5,765	5,765
	2008	143,831	143,831	175,330	175,773	175,773	193,902	194,096	194,648
	2009			118,202	118,330	125,797	139,594	139,734	142,368
	2010			254,283	278,925	280,619	296,203	297,897	299,100
	2011	-	-	-	59,731	91,065	107,720	107,748	110,972
	2012	-		-	-	58,486	88,956	91,287	93,508
	2013					-	66,924	118,569	121,113
	2014					-	-	165,710	202,310
	2015	_			-	-	-	-	75,061
FIRE									
	Dev	relopment Year							
Accident year		1	2	3	4	5	6	7	8
pre-2008		3,534	3,534	3,924	3,924	3,924	7,499	7,506	10,043
	2008	47,500	47,500	47,587	48,990	48,990	53,392	53,445	53,445
	2009	-		50,849	59,007	59,007	60,486	60,547	60,547
	2010			14,304	15,959	17,092	21,234	21,484	21,543
	2011	-			36,753	106,881	127,274	127,432	127,463
	2012				-	23,590	42,239	43,383	52,631
	2013						10,048	60,918	61,117
	2014				-			73,335	122,014
	2015	-			-	_		-	39,612
	2010								55,512
ENGINEERING	i								
		relopment Year							
Accident year		1	2	3	4	5	6	7	8
pre-2008		4,631	4,631	4,631	4,631	4,631	4,631	11,081	11,081
,	2008	7,800	7,800	16,067	16,067	16,067	16,067	16,083	16,191
	2009	1,000	.,000	219	490	490	1,836	7,519	7,519
	2010			1,348	1,928	1,928	1,928	2,054	2,214
	2011			1,546	5,636	7,280	9,235	9,289	11,438
	2012				0,030	307	6,323	7,112	7,366
	2013					307	452	7,645	8,457
	2013				-	-	402		
								7,951	21,458
	2015				-	-			17,541



Consolidated and Separate Financial Statements for the year ended 31 December 2015

OIL & GAS									
	Dev	relopment Year							
Accident year		1	2	3	4	5	6	7	8
pre-2008		-	-		-			-	-
	2008				687	687	687	688	688
	2009	-		60,958	60,958	60,958	60,977	66,002	66,002
	2010	-	-	15,544	16,114	41,705	41,705	42,043	44,835
	2011				30,121	116,603	120,753	140,613	140,946
	2012	-		-	-	-	15,733	62,312	112,663
	2013	-		-				1,851	1,851
	2014				-			-	19,408
	2015	-	-	-	-	-	-	-	48,082
MARINE HULL									
A ! - ! - ! - ! - ! - ! - ! - ! - !	Dev	relopment Year						-	
Accident year		1	2	3	4	5	6	7	8
pre-2008	2000	4,602	4,602	4,602	4,602	4,602	5,945	11,612	11,612
	2008			306	306	306	2,617	2,619	2,619
	2009	-	-	-	7,105	7,105	8,999	14,419	14,419
	2010				331	331	331	331	331
	2011	-		-	1,289	1,289	9,594	9,603	9,603
	2012				-	2,097	2,097	2,099	2,099
	2013			-	-		1,769	3,162	3,162
	2014	-		-	-	-		5,724	5,769
	2015			-				-	2981
EMPL. LIABILI									
Annidant	Dev	relopment Year		9		5		7	8
Accident year		1 873	2 873	3	4	873	6		8,922
pre-2008	2000	10,452	10,452	873	873		873	8,922	
	2008	10,452	10,452	13,247	13,494	13,494	49,474	56,390	56,390
	2009			7,457	7,457	7,457	27,495	27,522	27,522
	2010	-		10,311	21,058	21,638	65,446	65,511	66,048
	2011			-	11,730	12,395	13,869	13,883	13,883
	2012					1,185	3,154	4,556	4,556
	2013			-	-	-	4,403	5,056	5,335
	2014							44	44
	2015	-	-	-	-	-	-	-	-
MARINE CARG									
MAKINE CARG		relopment Year							
Accident year		1	2	3	4	5	6	7	8
pre-2008			-		-			1,350	1,350
pro-Euro	2008						2,390	2,392	2,392
	2009			12,560	12,560	12,560	12,560	15,780	15,780
	2010			12,000	12,000	50,000	50,000	50,050	50,743
	2011				514	7,089	11,113	20,585	20,585
	2012				014	593	1,218	1,300	1,576
	2013					383	1,210	426	426
	2014							96,537	103,768
	2015	-	-		-			80,557	23,820
	2010							-	23,020



Consolidated and Separate Financial Statements for the 10 and 50 for 10 and 40 for 12 for

AVIA	

	AVIATION									
		Development	Year							
Accident year		1	2	3	4	5	6	7	8	
pre-2008		-		-		-	-	-		
	2008	-		-	-	-	-	-		
	2009		-	-			-	-	-	
	2010	-	-	-	-	-	-	-	-	
	2011	-	-	-	-			-	-	
	2012						247	247	264	
	2013	-	-	-		-	271	2,962	2,962	
	2014	-	-	-	-	-	-	-	7,591	
	2015			-				-	10,152	
					2015	2014	2013	2015	2014	2013
					=N=000	=N=000	=N=000	=N=000	=N=000	=N=000
18	Trade Payables									
	Due to Treaty Re		'		-	5,782	-	-	5,782	-
	Commision paya	ble					1,576	-		
	Deposit and Other	er Accounts(note	18.1)		25,433	89,074	42,044	-	-	-
	Other trade paya	ble- supplier of ca	ar trackers		668	1,526	1,658	-	-	-
					26,102	96,382	45,278	-	5,782	-
	Current				26,102	96,382	45,278	-	5,782	
	Non-Current									
	18.1 Deposit an	d Other account	8							
	(a) Summa	iry:								
	Current Deposit A	Account			5,384	48,527	15,128	-	-	
	Savings Deposit				2,678	17,214	8,855	-	-	-
	Fixed Deposit Ac	count			17,372	23,332	18,060			-
					25,433	89,074	42,044	-		
	(b) Maturity prof	ile:								
	Under 1 Mor	nth			4,979	41,164	23,984	-	-	
	1-3 mon	ths			2,440	1,655	2,610	-	-	-
	3-6 Mon				4,750	26,432	15,450	-	-	-
	6-12 Mon	ths			13,265	19,823	-	-	-	-
	Above 12 Mon	ths				-	-	-	-	-
					25,433	89,074	42,044	-	-	



Consolidated and Separate Financial Statements for the year ended 31 December 2015

			THE GROUP		1	HE COMPAN	r
		2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	2015 =N='000	RESTATED 2014 =N='000	2013 =N='000
19	Provision and Other trade payables						
	Accrued Rental Income	3,521	2,500	8,875	3,521	2,500	8,875
	Accrued Expenses	62,044	92,722	40,678	27,927	35,123	11,965
	CBN MSME Dev't Fund	50,000					
	Unclaimed Dividend From Registrar	17,935			17,935		
		133,500	95,222	49,553	49,382	37,623	20,840
	Current	83,500	95,222	49,553	49,382	37,623	20,840
	Non-Current	50,000	-		-	-	
20	Micro Small and Medium Enterprises Developm Microfinance Bank to boost small and medium so reporting date. Patiesport Reports Obligations						
20	Retirement Benefits Obligations Balance as at 1 January	5.278	3,217	7,636	5,226	3,217	7,636
	Provision during the year	37.516	29,160	23,497	30,621	29,108	22,879
	Provision during the year	42,794	32,377	31,133	35,846	32,325	30,515
	Payment during the year	(40,094)	(27,099)	(27,298)	(33,681)	(27,099)	(27,298)
	Balance as at 31 December	2,700	5,278	3,835	2,166	5,226	3,217
	Current Non-Current The Company runs a defined contributory plan in according administrator.	2,700 rdance with the Pe	5,278 nsions Reform/	3,835 Act where cont	2,166 ributions are	5,226 made to appr	3,217 oved pension
21	Income Tax Liabilities a Per Statement of Profit or Loss and Comprehence Tax Expense for the year:	nensive Income					
	Income Tax, based on current results	213,211	83,207	141,050	183,227	37,199	111,261
	Education Tax	9.025	5,500	13,533	8,616	5,265	13,381
		222,236	88,707	154,583	191,843	42,464	124,642
	National Fiscal Stabilisation Levy	3,135	9,430	2,333			-
	Information Technology Levy	4,947	3,044	7,051	4,947	3,044	7,051
	Prior year provision	-	-	101,094		-	101,094
	Charged for the year	230,318	101,182	265,061	196,790	45,508	232,787
	Deferred Income Tax movement (note 22)	(34,181)	(34,960)	71,869	(35,424)	(36,009)	68,751
		196,137	66,222	336,930	161,366	9,499	301,538
b	Per Statement of Financial Position The movement on tax payable account during the ye	ar is as follows:					
	Balance as at 1 January	188,376	247,417	249,644	159,171	221,223	215,621
	Charge for the year	230,318	101,182	265,061	196,790	45,508	232,787
	Tax Paid	(144,065)	(157,651)	(261,845)	(90,000)	(107,559)	(227, 185)
	Translation difference	(902)	(2,572)	(5,443)			
		273,726	188,375	247,417	265,961	159,171	221,223
	Prepaid Income Tax	2,816					
	Balance as at 31 December	270,911	188,375	247,417	265,961	159,171	221,223

Prepaid income tax represents advance tax paid by Subsidiary 'Regency Alliance Ghana Limited' to Ghana Revenue Authority which will be used to offset future tax liability.



23

Notes to the Accounts (Cont'd)

Current income tax is the amount of income tax payable on the taxable profit for the year determined in line with applicable in the areas' of operation	=N='000 the relevant to 159,171 304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044) (36,009) 9,499 inst current tax on either the tax on either the tax	201=N='00 ax legislati 221,22 705,14 141,02 (15,45 8,23 (22,54 13,38 7,06 101,08 68,76 301,53
2015	2014 =N='000 1 the relevant to 159,171 304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044 -) (38,009) 9,499 inst current tax on either the tax	=N='00 ax legislati 221,22 705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,78 301,53
2015	2014 =N='000 1 the relevant to 159,171 304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044 -) (38,009) 9,499 inst current tax on either the tax	=N='00 ax legislati 221,22 705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,78 301,53
Current income tax is the amount of income tax payable on the taxable profit for the year determined in line with applicable in the areas' of operation Current Current The tax on the Company's profit before tax differs from the theoretical amount as follows: Profit before income tax 569,249 505,295 810,621 494,696 Tax calculated at the tax rate of 30% (Nigeria),25% (Ghana) 117,249 119,058 175,719 98,938 Effect of: Income not subject to tax (24,923) (16,651) (15,466) (24,659) Expenses not deductible for tax purposes 139,412 15,745 19,683 121,306 Expenses deductible for tax purposes (18,526) (34,943) (38,844) (12,354) Education Tax 9,025 5,500 13,533 8,616 Information Technology Tax 4,947 3,044 7,051 4,947 National Fiscal Stabilisation Levy 3,135 9,430 2,333 7/10,949 Deferred tax (34,181) (34,960) 7,1,869 (35,424) 196,137 66,223 336,931 161,366 Corp. Income tax set and liabilities are offset when there is legally enforceable right to offset current tax asset agains when the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement during the year (34,181) (34,960) 71,869 (35,424 122,229 158,172 193,470 118,484 Group Movement in deferred tax Liabilities Balance as at 1 January Anon-Current Income tax set and set of the process of the same taxes asset on the come taxes as a set of the same taxes asset and liabilities relate to income taxes levied by the same taxation authority different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement in deferred tax Liabilities Ederred tax Liabilities 12,229 158,172 193,470 118,484 Corp. Income 12,229 158,172 193,470 118,484 Corp. Income 12,229 158,172 193,470 118,484	159,171 304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044) (36,009) 9,499 inst current tax on either the tax	221,22 705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,76 301,53
Applicable in the areas' of operation Current 273,726 188,375 247,417 265,961	159,171 304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044) (38,009) 9,499 inst current tax on either the tax	221,22 705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,76 301,53
Current	159,171 304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044) (38,009) 9,499 inst current tax on either the tax	221,22 705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,76 301,53
Non-Current The tax on the Company's profit before tax differs from the theoretical amount as follows: Profit before income tax 569,249 505,295 810,621 494,696 175,719 98,938 Effect of: Income not subject to tax (24,923) (16,651) (15,466) (24,659) Expenses not deductible for tax purposes 139,412 15,745 19,683 121,306 Expenses deductible for tax purposes (18,526) (34,943) (38,884) (12,354 Education Tax 9,025 5,500 13,533 8,616 Information Technology Tax 4,947 3,044 7,051 4,947 National Fiscal Stabilisation Levy 3,135 9,430 2,333 Prior year provision 101,094 Deferred tax (34,181) (34,960) 71,869 (35,424 196,137 66,223 336,931 161,366 Deferred Tax Liabilities Deferred Tax Liabilities Deferred tax asset and liabilities are offset when there is legally enforceable right to offset current tax asset aga when the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement during the year (34,181) (34,960) 71,869 (35,424 Translation difference (282) (338) 223 Balance as at 31 December Current Non-Current Non-Current 122,229 158,172 193,470 118,484 Charge foredit Comp. Income 122,229 158,172 193,470 118,484 Comp. Income 129,993 3,870 Unrealised Gaing on foreign currency translation (338)	304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044 	705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,76 301,53
Non-Current The tax on the Company's profit before tax differs from the theoretical amount as follows: Profit before income tax 569,249 505,295 810,621 494,696 Tax calculated at the tax rate of 30% (Nigeria),25% (Ghana) 117,249 119,058 175,719 98,938 Effect of: Income not subject to tax (24,923) (16,651) (15,466) (24,659) Expenses not deductible for tax purposes 139,412 15,745 19,683 121,302 Expenses deductible for tax purposes (18,526) (34,943) (38,884) (12,354 Education Tax 9,025 5,500 13,533 8,616 Information Technology Tax 4,947 3,044 7,051 4,947 National Fiscal Stabilisation Levy 3,135 9,430 2,333 Prior year provision 9,434 196,137 9,430 2,333 Prior year provision 9,643 181) (34,960) 71,869 (35,424 196,137 66,223 336,931 161,366 Deferred Tax Liabilities Deferred Tax Liabilities Deferred tax asset and liabilities are offset when there is legally enforceable right to offset current tax asset aga when the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement during the year (34,181) (34,960) 71,869 (35,424) Translation difference (282) (338) 223 Balance as at 31 December Current Non-Current Non-Current 122,229 158,172 193,470 118,484 Group Movement in deferred tax Liabilities Ealance as Change fored: Charge fored:	304,407 60,881 (16,621) 8,392 (15,454) 5,265 3,044 	705,14 141,02 (15,45) 8,23 (22,54) 13,38 7,06 101,08 68,76 301,53
The tax on the Company's profit before tax differs from the theoretical amount as follows: Profit before income tax	(16,621) 8,392 (15,454) 5,265 3,044 	141,02 (15,45 8,23 (22,54 13,38 7,06 101,08 68,76 301,53 liabilities a
Profit before income tax	(16,621) 8,392 (15,454) 5,265 3,044 	141,02 (15,45 8,23 (22,54 13,38 7,06 101,08 68,76 301,53 liabilities a
Fax calculated at the tax rate of 30% (Nigeria),25% (Ghana) 117,249 119,058 175,719 98,936 Effect of: Income not subject to tax (24,923) (16,651) (15,466) (24,659) Expenses not deductible for tax purposes 139,412 15,745 19,683 121,302 (25,650) (34,943) (38,884) (12,354 (25,650) (34,943) (38,884) (12,354 (25,650) (34,943) (38,884) (12,354 (25,650) (34,943) (38,884) (12,354 (25,650) (34,943) (38,884) (12,354 (25,650) (34,943) (38,884) (12,354 (25,650) (34,943) (36,884) (32,354 (25,650) (36,651)	(16,621) 8,392 (15,454) 5,265 3,044 	141,02 (15,45 8,23 (22,54 13,38 7,06 101,08 68,76 301,53 liabilities a
Effect of:	(16,621) 8,392 (15,454) 5,265 3,044 -) (36,009) 9,499 inst current tax on either the tax	8,23 (22,54 13,38 7,06 101,09 68,76 301,53 liabilities a
Expenses not deductible for tax purposes 139,412 15,745 19,683 121,302	8,392 (15,454) 5,265 3,044 (36,009) 9,499 inst current tax on either the tax	8,23 (22,54 13,38 7,06 101,09 68,76 301,53 liabilities a
Expenses deductible for tax purposes (18,526) (34,943) (38,884) (12,354) Education Tax 9,025 5,500 13,533 8,616 Information Technology Tax 9,025 5,500 13,533 8,616 Information Technology Tax 4,947 3,044 7,051 4,947 Information Levy 3,135 9,430 2,333 Information Levy 3,135 9,430 2,333 Information Deferred tax Information Levy 3,135 9,430 2,333 Information Levy 3,135 9,430 2,333 Information Levy 4,960 7,1869 (35,424 1) Information Levy 4,960 7,960 7 Information Levy 4,960 7 Informa	(15,454) 5,265 3,044 - (36,009) 9,499 inst current tax on either the tax	(22,54 13,38 7,05 101,06 68,76 301,53 liabilities a
Education Tax	5,265 3,044) (36,009) 9,499 inst current tax on either the tax	13,38 7,06 101,06 68,76 301,53 liabilities a
April	3,044) (36,009) 9,499 inst current tax on either the tax	7,06 101,08 68,76 301,5 3 liabilities a cable entity
National Fiscal Stabilisation Levy 3,135 9,430 2,333 101,094 1) (38,009) 9,499 inst current tax on either the tax	101,08 68,76 301,53 liabilities a cable entity
Prior year provision Deferred tax Deferred tax Deferred tax Deferred Tax Liabilities Deferred Tax Liabilities Deferred Tax Liabilities are offset when there is legally enforceable right to offset current tax asset against the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement during the year Deferred Tax Liabilities are offset when there is legally enforceable right to offset current tax asset against the prior taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement during the year Deferred Tax Liabilities Deferred Tax Liabilit	9,499 inst current tax on either the tax	68,75 301,53 liabilities a cable entity
Companies	9,499 inst current tax on either the tax	68,75 301,53 liabilities a cable entity
Deferred Tax Liabilities Deferred Tax Liabilities Deferred Tax Labilities Deferred tax asset and liabilities are offset when there is legally enforceable right to offset current tax asset against the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority of different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January Movement during the year Translation difference Balance as at 31 December Current Non-Current 122,229 158,172 193,470 118,484 Group Movement in deferred tax Liabilities Balance as Change firedt Comp. Income Statement Comp. Income S	9,499 inst current tax on either the tax	301,53 liabilities a cable entity
Deferred Tax Liabilities Deferred tax asset and liabilities are offset when there is legally enforceable right to offset current tax asset again when the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority of different taxable entities where there is an intention to settle the balances on net basis Balance as at 1 January 158,172 193,470 121,378 155,388 Movement during the year (34,181) (34,960) 71,869 (35,424) Translation difference (282) (338) 223 Balance as at 31 December Current Non-Current Non-Current 122,229 158,172 193,470 118,484 Group Movement in deferred tax Liabilities Property and equipment Unrealised Gaing on foreign currency translation (338)	inst current tax on either the tax 191,397	liabilities a cable entity
Deferred tax asset and liabilities are offset when there is legally enforceable right to offset current tax asset again when the deferred income taxes asset and liabilities relate to income taxes levied by the same taxation authority of different taxable entities where there is an intention to settle the balances on net basis. Balance as at 1 January 158,172 193,470 121,378 155,388 Balance as at 1 January 158,172 193,470 121,378 155,388 Movement during the year 158,172 193,470 121,378 155,388 Carpender 158,172 193,470 118,484 Current 158,172 193,470 118,484 Current 158,172 193,470 118,484 Current 158,172 193,470 118,484 Corp. Income statement 12,989 3,870 Unrealised Gaing on foreign currency translation (338)	on either the tax	cable entity
122,229 158,172 193,470 118,484	(36,009)	68,75
Current Non-Current 122,229 158,172 193,470 118,484 Group Salance as Change foredit Charge(oredit) to Charge foredit as 1 Jan. 2015 Income statement Comp. Income Property and equipment 12,989 1,870 Unrealised Gaing on foreign currency translation (338)	_	
Non-Current 122,229 158,172 193,470 118,484 Group Salance as Change foredt Charge[oredit] to Charge foredt Charge[oredit] to Charge foredt Ch	155,388	191,39
Group Movement in deferred tax Liabilities Property and equipment Unrealised Gaing on foreign currency translation Balance as Change foredit Charge foredit is as 1 Jan. 2015 Income statement Comp. Income Property and equipment 12,989 3,870 (338)		
Movement in deferred tax Liabilities as 1 Jan. 2015 Income statement. Comp. Income Property and equipment 12,989 3,870 Unrealised Gaing on foreign currency translation (338)	155,388	191,39
Movement in deferred tax Liabilities as 1 Jan. 2015 Income statement. Comp. Income Property and equipment 12,989 3,870 Unrealised Gaing on foreign currency translation (338)	Balance for	
Property and equipment 12,989 3,870 Unrealised Gaing on foreign currency translation (338)		
Inrealised Gaing on foreign currency translation (338)	16,858	
Unrealised fair value gain/(loss) 149,234 (36,538) (1,513	(619)	
Provisions for claim (3,712)	(3,712)	
158,172 (32,668) (1,513	122,229	
Company Balance as Change foredit Charge(credit) to	Balance for	
Movement in deferred tax Liabilities as 1 Jan. 2015 Income statement. Comp. Income		
Property and equipment 6,154 2,594	8,747	
Unrealised fair value gain/(loss) 149,234 (36,538) (1,480)	109,735	
Net Unrealised fair value gain/(loss) on AFS financial asset 155,388 (33,944) (1,480)	118,484	
Share Capital -		
Share capital comprises: Authorised Share Capital		
12,000,000,000 Ordinary shares of 50k each 6,000,000 6,000,000 6,000,000 6,000,000		6,000,00
Issued and fully Paid Share Capital	6,000,000	0,000,00
6,668,750,000 Ordinary shares of 50k each 3,334,375 3,334,375 3,334,375		3,334,37



			THE GROUP		1	THE COMPANY	r
		2015 =N='000	RESTATED 2014 =N='000	2013 =N='000	2015 =N='000	RESTATED 2014 =N='000	2013 =N='000
24	Contigency Reserves In compliance with Section 21 (1) of Insurance Act 2003, to 3% of total premiums, or 20% of the profits. This shall accompercent of net premium.	ne contingend mulate until it r	y reserve for no eaches the am	on-life insuranc ount of greater	e business is of minimum	credited with paid-up cap	the greater of bital or 50
	Balance as at 1 January	874,606	751.330	645,671	813,980	707,938	613,549
	Transfer from retained earnings	129,030	130,347	111,304	99,873	106,041	94,390
	Exchange difference		(7,070)	(5,646)	-	-	-
	Balance as at 31 December	1,003,636	874,606	751,330	913,852	813,980	707,939
25	Datained Ferminan						
25	Retained Earnings Balance as at 1 January	21,262	(1,057,825)	(1,236,206)	192,991	(815,521)	(964,315)
	The movement in this account was as follows:	21,202	(1,057,025)	(1,230,200)	182,881	(015,521)	(904,515)
	Share of additional paid-in-capital	9.658		-			
	Transfer from Statement of comprehensive income	363,138	398,067	454.791	333,329	294,907	403,603
	Transfer to contigency reserve	(129.030)	(130.347)	(111,304)	(99.873)	(108.041)	(94,389)
	Transfer to fair value reserve	(125,555)	(100,047)	(160,346)	(00,010)	(100,041)	(160,419)
	Prior year adjustment	-		(783)			(100)110)
	Fair value of AVS investment	-	-	-		-	_
	Reclassification from Asset Revaluation Reserve		403,434			403,434	
	Reclassification from Fair Value Reserves	-	483,591			483,591	
	Accumulated Depreciation on Leasehold Land		(67,379)			(67,379)	
	Translation difference	(5,991)	(8,280)	(3,975)	-	-	-
	Balance as at 31 December	259,036	21,262	(1,057,825)	426,447	192,991	(815,521)
26	Asset Revaluation Reserves						
20	Balance as at 1 January		403,434	403.434		403,434	403.434
	Reclassification to Retained Earnings		(403,434)	403,434		(403,434)	400,404
	Balance as at 31 December		(100,101)	403,434		(100,101)	403,434

- (i). In previous year, Pre transition asset revaluation reserves were shown seprately. In line with IAS 8 (Correction of prior period errors) the correction had been made retrospectively as follows:
- (a) The sum of =N=403.434 million reprenting the pre-transition asset revaluation reserves has been reclassified to retained earnings in year 2014 being the ealiest period.
- (b) The effect of this has reduced the asset revaluation reserves of the Group's and the Company's to nil.

27	Fair Value Reserves Balance as at 1 January	4,410	486,000	325,117	2,301	483,869	323,450
	Fair value changes in Value of Quoted Shares (net of deferred tax)	(3,507)	2,023	160,884	(3,454)	2,023	160,419
	Reclassification to Retained Earnings		(483,591)			(483,591)	
	Translation difference		(22)				
	Balance as at 31 December	903	4,410	486,000	(1,153)	2,301	483,869

- (i). In previous year, Pre transition fair value reserves were shown separately. In line with IAS 8 (Correction of prior period errors) the correction had been made retrospectively as follows:
- (a) The sum of =N=483.591million reprenting the pre-transition Fair value reserves has been reclassified to retained earnings in year 2014 being the ealiest period.
- (b) The effect of this has reduced the the fair value reserved of the Group's and the Company's to =N=4.410Million and =N=2.301Million respectively

28	Other - Foreign	Exchange	Translation	Reserves
	Distance on ot 4	Empres a marin a		

Balance as at 31 December	(72,686)	(59,507)	(29,300)	-	-	-
Movement	(13,179)	(30,207)	(39,118)			
Balance as at 1 January	(59,507)	(29,300)	9,818		-	-



		т	HE GROUP	THE C	OMPANY
		2015 =N='000	2014 =N='000	2015 =N='000	2014 =N='000
29	Gross Premium Written				
	General Accident	826,270	943,460	756,665	895,064
	Oil/Gas	1,002,465	712,697	1,002,465	712,697
	Fire	353,535	356,827	199,808	242,299
	Mator	771,726	840,712	410,937	534,729
	Aviation	24,708	31,460	24,708	31,460
	Bond	240,873	266,899	91,834	162,424
	Engineering	433,070	463,000	339,436	374,022
	Marine	616,008	677,562	499,984	576,793
	Emp/Liability	32,478	21,380	3,256	5,227
	Total	4,301,132	4,313,998	3,329,094	3,534,716
	29(a) Gross Premium Written	4,301,132	4,313,998	3,329,094	3,534,716
	(Increase)/decrease in unearned premium	(233,935)	(229,926)	(159,580)	(85,573)
	Gross premium Income	4,067,197	4,084,073	3,169,514	3,449,143
30	Gross Premium Income				
	General Accident	716,349	882,777	654.129	836,877
	Oil/Gas	946,325	911,699	946,325	911,699
	Fire	358,506	345,372	221,316	242,509
	Mator	778,044	826,457	447,552	571,195
	Aviation	27,456	39,713	27,456	39,713
	Bond	219,328	239,271	94,706	160,171
	Engineering	473,186	310,058	374,927	250,374
	Marine	519,027	496,212	399,126	421,125
	Emp/Liability	28,846	32,515	3,976	15,481
	Total	4,067,067	4,084,073	3,169,514	3,449,143
31	Reinsurance Expenses				
31	Prepaid reinsurance at the beginning of the year	628,177	576,436	579,911	561,156
	Exchange difference	(4,862)	(2,490)	3/8,811	301,130
	Reinsurance Premium paid during the year	1,524,441	1,641,252	1,306,103	1,458,504
	Total	2,147,755	2,215,198	1,886,014	2,019,660
	Prepaid reinsurance at the end of the year carry forward	900,207	628,177	825,922	579,911
	Reinsurance expenses	1,247,549	1,587,021	1,060,092	1,439,749
	remodules expenses	1,247,040	1,001,021	1,000,002	1,400,140
	(31a) For the purpose of cashflow statement, reinsur	ance evnences	which involve nevment	of cash is recor	sciled as follows:
	(ora) For the purpose of cashinow statement, remoun	апос ехрепаез	windi involve payment	or casir is recor	rened as ronows.
	Reinsurance cost for the year	1,524,441	1,641,252	1,306,103	1,458,504
	Reinsurance expenses deducted at sources	134,933	239,063	104,052	104,876
	Reinsurance expenses as per statement of cash flows	1,389,508	1,402,189	1,202,051	1,353,627
	31(a) Reinsurance Expenses				
	General Accident	181,206	390,978	158,723	374,043
	Oil/Gas	513,947	867,603	513,947	867,603
	Fire	214,959	113,383	154,217	65,001
	Motor	21,694	82,943	2,335	65,621
	Aviation		15	-	15
	Bond	24,369	22,653	1,164	1,173
	Engineering	73,251	53,851	65,506	41,049
	Marine	217,790	55,596	163,866	25,243
	Emp/Liability	334	0	334	0
	Total	1,247,549	1,587,021	1,060,092	1,439,749



Consolidated and Separate Financial Statements for the year ended 31 December 2015

		THE	GROUP	THE COMPANY		
		2015	2014	2015	2014	
		=N='000	=N='000	=N='000	=N='000	
32	Fees and Commission Income					
	General Accident	18,331	16,938	11,152	11,549	
	Oil & Gas	-	44		44	
	Fire	56,462	48,997	33,106	29,915	
	Motor Aviation	5,709 52	4,561	828 52	324	
	Bond	7,553	8,458	227	338	
	Engineering	13.678	10,457	9,514	5,478	
	Marine	32,943	25,904	15,211	14,065	
	Emp/Liability					
	Total	134,729	115,359	70,091	61,713	
0.0	01-1					
33	Claim:					
	Claim Expenses (Gross) Current Year Claim Paid	981,210	944,373	602,678	756,939	
	(Increase)/decrease in Outstanding Claim (33b)	32,853	(206,732)	(71,623)	(78,791)	
	Outstanding Claim -IBNR (33c)	(83,955)	188,551	(83,955)	180,467	
	Total Claim and Loss Adjuster Expenses	930,108	918,107	447,101	858,615	
	Barrers from Balances	(non nem	(000, 400)	(40 705)	(050 704)	
	Recovery from Reinsurance Net Claim and Loss Adjuster	(200,357) 729,751	(326,493) 591,616	(19,735) 427,366	(252,794) 605,820	
	Net Claim and Loss Adjuster	723,731	381,010	427,300	603,020	
(33a)	For the purpose of cashflow statement, reinsurance recover	ables which in	nvolve payment of cash i	is reconciled as	follows:	
	Recovery from reinsurance as per Income Statements	200.357	326,493	19.735	252,794	
	Reinsurance claim recoverables on outstanding claims/IBNR	79,513	(140,491)	79,513	(140,491)	
	Reinsurance recoverables as per reinsurers debit/credit notes	(190,239)	(165,232)	(71,316)	(91,533)	
	Reinsurance claim recovery as per statement of casflows	89,631	20,770	27,932	20,770	
33 (b)	Outstanding Claim					
33 (0)	Balance as at 1 January	156,726	439,081	116,305	195.096	
	Exchange difference	(18,774)	(75,624)	110,000	100,000	
	Balance as at 31 December	198,966	156,726	44,682	116,305	
	(Increase)/decrease	32,853	(206,731)	(71,623)	(78,791)	
	33 (b) IBNR					
	Balance as at 1 January	444,688	256,137	436,604	256,137	
	Balance as at 31 December	360,733	444,688	352,649	436,604	
	(Increase)/decrease	(83,955)	188,551	(83,955)	180,467	
	and the block of the first of t					
	33.(i) Net Claims Expenses General Accident	400 405	120 157	477 404	242 202	
	Oil & Gas	182,425 152,929	126,157 (57,139)	177,164 152,929	243,203 (57,139)	
	Fire	78,398	89,983	(49,533)	79,348	
	Motor	163,753	260,854	66,269	223,155	
	Aviation	10,341	(2,509)	10,341	(2,509)	
	Bond	22,317	5,088	(3,177)	(4,761)	
	Engineering	68,458	(23,809)	55,735	(22,469)	
	Marine	46,917	177,641	22,168	132,122	
	Emp/Liability	4,213	15,350	(4,531)	14,871	
	Total	729,751	591,615	427,366	605,820	
34	Underwriting Expenses					
	Acquisition Cost (34a.)	587,417	552,292	424,169	430,488	
	Maintenance Cost (34b.)	98,731	47,838	98,731	47,838	
	Total	686,148	600,130	522,899	478,326	

Acquisition cost are commission, expenses on policies issued by the company , while maitenance cost include engineering , surveyor and superintending fee.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

THE COMPANY

THE GROUP

		2015 =N='000	2014 =N='000	2015 =N='000	2014 =N='000
34a	Acquisition Cost	-14- 000	-14- 000	-11- 000	-11- 000
	General Accident	149,624	192,318	134,664	182,246
	Oil & Gas	53,609	31,752	53,609	31,752
	Fire	72,594	69,812	41,252	47,577
	Motor	100,918	106,358	50,037	62,426
	Aviation	1,193	(557)	1,193	(557)
	Bond	22,909	16,959	1,524	2,894
	Engineering	97,181	57,846	76,500	43,179
	Marine	84,167	72,373	64,609	58,417
	Emp/Liability	5,222	5,431	781	2,552
	Total	587,417	552,292	424,169	430,488
34b	Maintenance Cost				
	General Accident	68,371	20,389	68,371	20,389
	Oil & Gas	5,367	1,227	5,367	1,227
	Fire	512	8,507	512	8,507
	Motor	6,928	1,421	6,928	1,421
	Aviation	178	1,334	178	1,334
	Bond	11	28	11	28
	Engineering	793	983	793	983
	Marine	16,571	13,949	16,571	13,949
	Emp/Liability	-	-		
	Total	98,731	47,838	98,731	47,838

For the purpose of cashflow statement, other underwriting expenses comprises adjusters, engineering, superintendent and expenses which involved payment of cash is reconciled as follows

Total underwriting expenses paid/payable(SOCI)	686,148	600,130	522,899	478,326
Underwritting staff salary included in staff cost	(40,000)	(40,000)	(40,000)	(40,000)
Commission deducted at source	(587,417)	(589,672)	(424,169)	(430,488)
Transfer to deferred acquisition cost	41,469	(64,609)	38,700	(44,274)
Other acquisition cost(ORC)	(23,221)	(11,436)	(23,221)	(11,436)
Vat on commision deducted at source	(75,510)	(36,402)	(75,510)	(36,402)
Commission paid(involving movement of cash)	63,475	169,328	56,080	102,722
Other underwriting exps. paid (as per Cash Flow)	64,944	27,338	54,780	18,449



Consolidated and Separate Financial Statements for the year ended 31 December 2015

		THE GR	DUP	TH	IE COMPANY
		2015	2014	2015	2014
		=N='000	=N='000	=N='000	=N='000
35(a)	Interest Income				
	Interest on loan & advances	43,426	39,940	-	-
	Interest on Fixed Deposit	7,654	5,701	-	
	Management Fees	6,737	9,075		
	Default Charges	5,988	2,949	-	-
		63,805	57,664	-	-
35(b)	Interest Expense				
	Fixed Deposit	6,771	5,627	-	
	Savings Account	228	100	-	
	Current Account		828		
		6,999	6,555		
36	Net Trading Income				
	Turnover	16,101	15,835	-	-
	Cost of sales	(8,490)	(7,581)		
		7,611	8,254		-
-	This represent net trading income on sale of vehicle tracker by	subsidiary 'Ric T	echnologies Limited.		
37	Lease Rental Income	31,566	30,061		
38	(a) Investment Income Arttributable to Policyholders' Fi Income from statutory Deposit	32,944	54.070	32,944	-
	Income from Placement with financial Institutions	35,586	51,376	35,586	51,376
	(h) Investment Income Articleutable to Chambeldoor! E-	68,530	51,376	68,530	51,376
	 (b) Investment Income Arttributable to Shareholders' Full Income from Placement with financial Institutions 	208,809	81,570	121,239	20.985
	Income from statutory Deposit	200,009	34,037	121,238	34.037
	Dividend Received	2,321	10,791	2,057	10,744
	DIVIDENTE 100001700	211,131	126,398	123,297	65,766
	Total (A+B)	279,660	177,774	191,826	117,143
	Total (A+B)	275,000	111,114	151,020	117,143
	In line with NAICOM Prudential Guldline: Portion of Investmen Shareholders' Fund shall be presented as a sub-note under the			und and those art	ributable to
39	Other operating Income (a) Other operating Income Atributable to Policyholders Rental Income	Fund 15,104		15,104	
		15,104		13,104	
	(b) Other Income Atributable to Shareholders' Fund				
	Rental Income	1,661	17,473	-	15,995
	Income from Oil & Gas Insurance Pool	7,597			
	Income from COT/Loan fee (Microfinance Bank)	11,459	8,771	-	

Included in sundry income is the subsidiary's Ric Microfinance Bank Limited income on search fees, SMS, ATM, returned cheque e.t.c. Written-off business now received are cash receipt from Insurance business which had been written off in the previous years in line with regulators requirement for which payment were received in the year under review for the Company and its subsidiary 'Regency Alliance Insurance Limited Ghana'.

18,437

9,225

69,258

84,363

68

57,348

6,402

125,765

125,765

12

Written-off business now received

Realised gain on PPE

Sundry Income

Total (A+B)

57,348

84,321

84,321

690

754

24

926

7,109

22,213



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

		THE GR	OUP	THE COMPANY		
		2015	2014	2015	2014	
		=N='000	=N='000	=N='000	=N='000	
40(a)	Employee Benefit Expenses	493,859	458,703	301,498	292,355	
40(b)	Other Operating Expenses					
	Motor Running Expenses	54,908	44,309	32,252	29,280	
	Depreciation & Armotisation (i & ii)	97,221	78,726	59,382	41,960	
	Advert/Marketing Expenses	99,808	64,840	89,113	63,462	
	Office Repair & Maintenance Expenses	69,216	53,182	33,550	32,062	
	Professional Expenses	52,652	31,782	36,169	21,362	
	Subscription & Fees	31,032	44,633	15,099	17,919	
	Director Emolument	28,669	39,001	10,267	11,362	
	Auditor Renumeration	6,025	5,256	2,750	2,415	
	Electricity/Generator Maintenance	47,458	49,833	37,138	44,181	
	Tour & Travel	71,540	55,401	37,854	38,675	
	Printing & Stationery	43,067	37,113	33,803	34,482	
	Statutory Annual Dues and Levies	34,653	42,578	22,310	28,762	
	Rent and Rate	42,362	51,575	23,569	24,546	
	Impairment loss on trade receivables (Regency Ghana)	4,587	24,711	-	-	
	Insurance Expenses	37,043	39,721	32,052	31,406	
	Telephone Expenses	5,508	8,981	4,312	5,636	
	Postage Expenses	7,772	8,721	5,569	6,879	
	Bank Charges	15,680	17,260	10,437	14,939	
	Cleaning/Security Expenses	26,698	15,102	23,893	12,967	
	Entertaiment Expenses	6,860	5,398	2,242	4,846	
	Board and AGM Expenses	8,764	6,941	5,817	6,941	
	Donations	3,594	1,720	1,050	1,720	
	Newspaper and Periodic Expenses	2,804	2,961	1,740	2,576	
		797,920	732,091	520,366	478,378	
	(I) Depreciation	75,451	68,308	48,736	41,072	
	(ii) Armortisation	21,770	10,418	10,645	888	
	(ii) Armorusauon		78,726			
		97,221	10,120	59,382	41,960	
41	Realised (loss) on Financial assets	(1,097)	(50)	-		
(a)	Provision for loan loss:					
	Balance as at 31st December,	2,877	1,780	-	-	
	Less: Opening balance as at 1 January	1,780	1,731	-		
	Transfer to Statement of Profit or loss & Other Comprehensive Income	(1,097)	(50)	•		
42	Finance Cost	7,826	3,300	-		
		7,826	3,300			
	Finance cost represents group interest expense recognized on	the bank short t	term loan during the v	ear under review.		
		The second secon	and the same of			
43	PROFIT BEFORE TAX					
	This is stated after charging:	07.001	W	EC		
	Depreciation & Armotisation	97,221	78,726	59,382	41,960	
	Directors Emolument	28,669	39,001	10,267	11,362	
	Auditors Remuneration	6,025	5,256	2,750	2,415	

BASIC & DILUTED EARNINGS PER SHARE 44

Basic Earnings per share (calculated by dividing profit after tax attributable to ordinary equity holders of parent for the year), are based on the weighted average number of shares held during the year. Adjusted earning per share is determined by dividing the profit or loss attributable to ordinary shareholders by the weighted average number of ordinary share adjusted for the bonus share issued.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

	THE G	ROUP	Т	THE COMPANY		
	2015 =N='000	2014 =N='000	2015 =N='000	2014 =N='000		
Profit for the Year	373,112	439,074	333,329	294,908		
Weighted average number of ordinary shares in issue	6,668,750	6,668,750	6,668,750	6,668,750		
Basic earnings per share (in kobo)	5.59	6.58	5.00	4.42		

The calculation of basic earning per share as at 31 December 2015 was base on the profit attributable to ordinary shareholders of =N=373,112 and =N=333,329 for the Group and the company respectively and weighted average number of ordinary shares outstanding of 6,668,750,000. The Group and the Company had no diluted instruments as at 31 December 2015. Hence the basic and diluted earnings per share are equal.

DIRECTORS AND EMPLOYEES 45

The average number of full time persons employed during the year were as follows:

	Number	Number	Number	Number
Management	57	38	44	28
Senior Staff	23	42	12	31
Junior Staff	112	116	62	70
	192	196	118	129
ii Directors' remuneration paid during the year is analyse	d as follows:			
Directors fees	8,358	9,426	2,300	2,300
Directors other entitlements	21,073	19,227	7,967	9,062
Directors emolument	29,432	28,652	10,267	11,362
The directors remuneration shown above includes: The Chairman and 7 directors. The numbers of Directors who received fees and other	r emolument (ex	cluding pension contributi	ion) during the	year were in the
following ranges:		posterior de la constante de l	,	,,
	- 8	9	8	9
iv Employee cost during the year amounted to: Staff Cost	493,859	458,703	204 409	292,355
Stati Cost	48-3,058	450,703	301,498	Z9Z,355

Employees of the group,other than directors, whose duties were wholly or mainly discharge in Nigeria, received renumeration (excluding pension costs and certain benefits) in the following ranges:

N	N	Number	Number	Number	Number
50,000	100,000	21	42	11	32
100,001	200,000	39	36	30	27
200,001	300,000	40	33	23	21
300,001	400,000	9	10	9	10
400,001	500,000	18	19	9	10
500,001	600,000	35	21	18	10
600,001	700,000	5	5	5	5
700,001	800,000	5	6	4	5
800,001	900,000	7	7	4	4
900,001	1,000,000	11	14	4	4
Above 1,000,000		2	3	1	1
		192	196	118	129



Consolidated and Separate Financial Statements for the year ended 31 December 2015

46 Litigation and Claim

The Group in the ordinary course of business is presently involve in eight litigations cases.

Based on the advise of the Company Secretary/Legal Adviser Anuoluwapo Shobo (Mrs) FRC number FRC/2013/NBA/0000003654, the directors are of the opinion that non of the cases is likely to have material effect on the the Group and they are not aware of any other pending and threatened claim or litigation which may be material to the financial statements.

47 CAPITAL EXPENDITURE COMMITMENT

There are no material capital expenditure commitment at the end of the reporting date

48 Related party transactions

Parent: (a)

Regency Alliance Insurance Plc (incorporated in Nigeria) is the ultimate parent company of the Group.

Subsidiaries:

All intergroup transaction between the parent and its subsidiaries has been eliminated on consolidation. The Group's effective interests and investment in the subsidiaries as at 31 December 2015 are shown below:

Entity	Activity	Effective Entity holding %	AMOUNT =N= '000	Date of incorporation /Acquisition
Foreign / Insurance subsidiary:				
Regency Alliance Insurance (Ghana) Limited Domestic / non-Insurance subsidiaries:	Insurance	70	379,617	2007
RIC Microfinance Bank Limited	Banking operation	95	161,396	17th December, 2008
RIC Technologies Limited	Sale of vehicle trackers	90	11,720	18th April, 2009
RIC Properties and Investment Limited	Property leasing and investment	96	217,269	4th January, 2005

Transaction between Regency Alliance Insurance Plc and its subsidiaries which has been eliminated on (b) consolidation were shown below;

Due from subsidiaries (i)

Ric Microfinance bank Limited Regency Alliance Insurance Limited Ghana	2015 =N='000 59,958	2014 =N='000 43,082 2,987
Total	59,958	46,069
(ii) Due to Subsidiaries	Nil	Nil

ctionwithKe y nan a ge ment per sonnel

Key management personnel is defined as the Group's executive and non-executive directors, including their close members of family and any entity over which they exercise control. Close members of family are those family members who may be expected to influence, or be influenced by that individual in their dealings with the Group influence, or be influenced by that individual in their dealings with the Group.

Key management Personel compensation (i)

The Compesation to key management personnel comprised the following:



Consolidated and Separate Financial Statements for the year ended 31 December 2015

	THE G	ROUP		THE COMPANY
	2015 =N='000	2014 =N='000	2015 =N='000	2014 =N='000
Short Term benefit	29,432	28,652	10,267	11,362
Total	29,432	28,652	10,267	11,362

(iii) Key Management Personel and Director Transactions

Key management Personel engaged in the following transactions with the Company during the Year;

	Directors	Transactions	Transaction for the year ended 12/31/2015 =N='000	Transaction Values for the year ended 12/31/2014 =N='000	Transaction Values for the year ended 12/31/2015 =N='000	Transaction Values for the year ended 12/31/2014 =N='000
	Chief Wale Taiwo	Retainership fee	360	360	360	360
(iii)	Staff Advances to ke Omololu Fatunbi Bode Oseni	ey management Staff	1,800 5,084 6,884	5,482 5,482	-	:

49 Contraventions and penalties

During the year, The Company paid penalties to regulatory bodies for the following contraventions:

Violation of Section 3.3 and 4.1 of the Guidelines for Oil and Gas Business 2010 in our 2014/2015

Oil and Gas Reinsurance Treaty Arrangement

=N=250,000

Violation of Section 81 of Insurance Act in filling of year 2014 financial statement

=N=100,000

50 Events After the end of the Reporting Year

No significant event that requires special disclosure occurred between the reporting date and the date when the financial statements

were issued.

51 Comparative

Where necessary, comparative figures have been adjusted to comform with changes in presentaion in the current period.

Dividend

A dividend of 3 kobo per share amounting to =N=200 million in respect of the year ended 31st December 2015 is to be proposed by the Directors at the Annual General Meeting. The dividend has not been included as a liability in these financial statements.



Enterprise Risk Management

Consolidated and Separate Financial Statements for the year ended 31 December 2015

52.0 ENTERPRISE RISK MANAGEMENT

52.1 Introduction and review

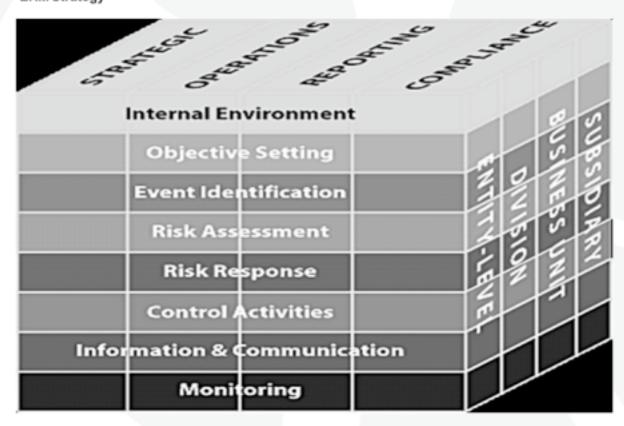
Effective capital and risk management is fundamental to the business activities of Regency Alliance insurance Plc. ("the Group").

As a result, we employ the best risk management practices applicable in our operating environment with a view to identifying, measuring, monitoring, controlling and reporting every material risk prevailing in our business operation. The Group's ERM framework is in line with Committee of Sponsoring Organizations of the Treadway Commission (COSO) as approved by the insurance industry regulator (NAICOM), to identify, assess, manage and monitor the risks inherent in our operations.

52.1.1 Principles

- The Group will accept only the risks that fall within the risk appetite.
- The Group's ERM risk principles will not be compromised; rather it shall identify, evaluate, manage, control and communicate as possible all risks within the organization.
- The Group will build and entrench an enduring risk culture, which shall pervade the entire organization.
- The Group will at all times comply with all government regulations and uphold international best practice.

ERM Strategy





solidated and Separate Financial Statements for the year ended 31 December 2015

- 52.1.2 Internal Environment:considers how the Group's history, culture, values, organizational structure, strategy, policies and procedures affects its risk culture. It forms the foundation for defining the Group's risk approach appetite.
- 52.1.3 Objective Setting: This involves setting of strategic objectives for the Group through its risk strategy. The Group's risk tolerance and the alignment between its risk appetite and its objectives form part of the overall Group strategy. The risk appetite is determined, while risk tolerance, the acceptable level of variation around the objectives, is aligned with risk appetite.
- 52.1.4 Event Identification: describes those developments either internal or external to the Group that could significantly affect its ability to meet its strategic objectives, either positively or negatively. In order to assure that the full scope of the Group is considered, event and trend identification is done broadly engaging a crosssection of Group staff.
- 52.1.5 Risk Assessment: Describes the extent to which potential events and trends might affect the company's objectives. Events and trends are assessed by two criteria - impact and likelihood. Risk assessments can be done by qualitative and/or quantitative methods. Inherent and residual risk assessments are employed. Both positive and negative impacts and likelihoods are evaluated. A catalogue of the full spectrum of risks, with impacts and likelihoods evaluated, form the Group's risk register.
- 52.1.6 Risk Response: Identifies and evaluates possible responses to risk, assesses options in relation to the Group's risk appetite, cost vs benefit of potential risk responses, and degree to which a response will reduce impact and/or likelihood. Such proposed responses are selected and executed based on evaluation of the portfolio of risks and responses.
- 52.1.7 Control Activities: include policies and procedures that help ensure that the risk responses, as well as other company directives to mitigate risks to the achievement of strategic objectives are carried out. This is enterprise wide.

- 52.1.8 Information and Communication: Management identifies, captures, and communicates pertinent information in a form and timeframe that enables people to carry out their responsibilities. Communication occurs in a broader sense, flowing down, across, and up the organization.
- Monitoring: Effectiveness of the other ERM 52.1.9 components is monitored through ongoing monitoring activities and separate evaluations, and a combination of both.

52.2 Our approach

The Group's ERM strategy will assist the company in achieving its vision and mission; it is based on developing and implementing an effective ERM Framework, which supports the delivery of sound business operations and long term growth.

As part of the risk strategy, the Group's risk management ensures the identification, treatment and quantification of all key risks. Its objective is to add maximum sustainable value to all the activities of the organization. It aids the understanding of the potential upside and downside of all those factors, which can affect the organization.

It increases the probability of success; reduces both the probability of failure and the uncertainty of achieving the organization's overall objectives.

52.3 Philosophy

The Group's risk philosophies are as stated below:

- We shall employ the best risk management practices applicable in our operating environment with a view to identifying, measuring, monitoring, controlling and reporting every material risk prevailing in our business operation in order to maximize our value to stakeholders.
- We would not avoid risk but manage it. Risk controls would not constitute an impediment to the achievement of our strategic goals
- We would continually review our activities to determine the level of risks inherent in them in order to adopt appropriate risk response at all times.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

We would continue to adopt a holistic and integrated approach to risk management and, therefore, brings all risks together under one or a limited number of oversight functions.

Our decisions would be based on careful analysis of the implications of such risk to our strategic goals and operating environment.

52.4 Enterprise Risk Management (ERM)

Framework

The Risk Management Framework (RMF) is a Board approved document which defines how managing risk is a part of the day to day management of the company, it is inherent within the strong working practices and incorporates the Governance Framework, Risk Profiling Process, Risk Appetite, Reporting Processes, Culture and Communications.

52.5 Governance Framework

RAIP's governance framework involves the following key components namely: understanding of our lines of defence, visibility of key functions, ensuring that each strategic staff is a fit & proper person, defining various roles and responsibilities and clearly defined policies, procedures with effective internal control systems in the organisation. The ERM framework and other formal risk policies are part of the governance process for running the business and in doing so, it will maintain core business critical high risk functions in house, outsourcing where appropriate from a commercial and risk perspective.

52.5.1 The Group's three Lines of Defence

The company recognise the three lines of defence as integral to the control environment as detailed below:

52.5.2 First line (1" line) - Business Management and Risk Owners

The Board, Management and Risk Owners act as a primary line of defence, identifying risks, implementing a control structure that is operated continually, to identify /prevent errors and if errors occur, to rectify the current event and to ensure lessons are learnt and a similar incident is prevented in future. They ensure that all risks are contained within appetite and that appropriate information is received to monitor adherence. In some instances, other departments act as in intermediate line of defence for errors that take place in other parts of the business. functions include, but are not limited to Finance, Underwriting and Claims.

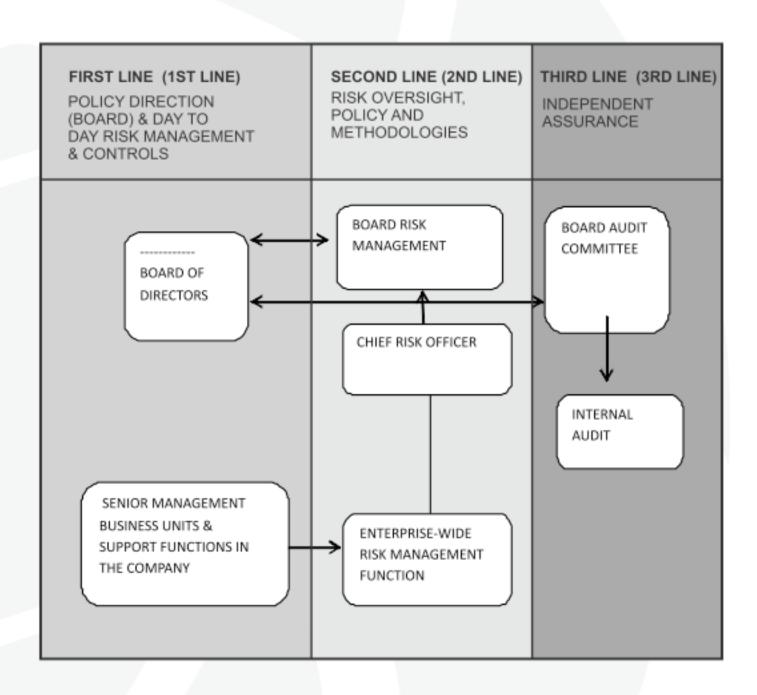
52.5.3 Second line (2rd line) - Non-independent Functions who provide challenge

Functions which operate in this area tend to be independent from the business lines and provide review and challenge over the effectiveness of the control environment in place to manage the risks identified, in some cases conducting ad-hoc checks. These functions are assurance providers to the Board and include Compliance, Risk Management Functions.

52.5.4 Third line (3" line) – Independent Assurance

Internal Audit act as the third line of defence and their primary responsibility is to provide assurance to the Audit, Risk Committee and Board that the controls in place to manage risks identified are operating as intended and that there are no control gaps in place. Internal Audit has a direct reporting line to the Audit and Risk Committee. ERM Governance Structure.







Board Committees	Functions
Board Audit Committee	Oversight of financial reporting and accounting. Oversight of external Auditor Oversight of regulatory compliance Monitoring the internal control process Oversight of enterprise risk management
Board Risk Management	 Ensuring an adequate Risk Management Framework Defining the company's risk appetite in line with the company's financial resources, business strategies, management expertise and overall willingness to take risk. Reviewing and approving the Risk Management policies and procedures. Re-evaluating the framework and risk appetite at least annually, considering changes in the risk profile of the business. Ensuring that the Risk Management Framework is regularly audited by appropriately trained and competent personnel that are operationally independent of the risk management activities. Advising the Board on the Company's risk profile and risk appetite in setting its future strategy, the current financial situation of the Company and its capacity to manage and control risks within the Company's strategy; Reviewing the work and reports prepared by the Chief Risk Officer ("CRO") and overseeing the effectiveness of the CRO's role.
Chief Risk Officer	Develops risk management strategy, principles, framework and policy Implements appropriate risk management processes and methodologies Advises and coaches management and business units on risk management Monitors the application and effectiveness of risk management processes Coordinates appropriate and timely delivery of risk management information
Enterprise-wide risk management function	Drafts risk policies and risk management standards Develops and implements the risk framework Develops and distributes tools, techniques, methodologies, common risk language, risk framework, analysis, reporting, communication and training Coordination, aggregation, facilitation and enabling function Monitors the overall risk profile, including accumulations of risk, trends, and risks from internal and external market changes Escalates high priority issues to senior management and Board Collates, challenges and reports on aggregate risk profile, control effectiveness and actions taken to risk committee and Board



Board Committees	Functions
Business units	own risks and controls Assess risks and the effectiveness of controls in line with documented risk policy Design, operate and monitor a suitable system of control Manage and review risks as part of day to day business activity
Internal audit	Monitors effectiveness of the risk management processes Tests controls Validates risk information and risk reporting Identifies corrective actions Iiaises with the risk management department Reports to the audit committee and Board
External audit	 Reports on risk and control process failings, including corporate governance weaknesses, if identified during the external audit.



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

52.6 Risk Culture

"Culture clarifies the kind of behaviour acceptable in an organisation. Corporate failures occurred mainly because the written principles were simply like the good gospel preached and not practiced" - McKinsey & Co. As a Company we shall create a culture where effective risk management is an integral and natural part of the way most people work - embedding risk management - is a long-term aim for RAIP.

The Group adopted the following approach;

- The Board and management consciously promote a responsible approach to risk and ensure that the long-term survival and reputation of the Company are not jeopardized while expanding the market share. Building awareness by communicating risk updates and using role models in the organisation.
- Changing behaviour by helping staff to see risk management as important, by achieving a healthy attitude to 'well-managed risk taking, by recognising and working with different perspectives on risk, by making the "risk thermostat" work well and avoiding "bottom loop" bias and by encouraging risk-based decision making.
- Taking the opportunities for culture change by taking advantage of central initiatives and by using crises and failures.
- Supporting and nurturing the new culture.
- Measuring how well change is being delivered and sustained.

52.7 Risk Appetite

Risk appetite is defined according to the COSO Framework as "the degree of risk, on a broad-based level, that a company or other entity is willing to accept in pursuit of its goals or its value".

The Group's Risk appetite framework considers all risks across the business in an integrated manner, comprises both quantitative and qualitative elements and is aligned with our business and capital strategy. Quantitatively, our risk appetite framework is designed such that we are able to monitor and manage both total risk and fulfilment of our risk appetite within a set of pre-defined set of "hard" and "soft" boundaries or risk limits.

The Risk appetite framework is aligned with our risk policies.

high level risk appetite summary is as follows:

- We expect our counterparty exposure to be no greater than 1 years' profit and seek to balance reinsurance quality and diversification.
- We expect to be able to meet normal working liabilities immediately as they fall due

- We do not expect any material compliance failures or breaches with regulatory requirements
- We do not expect any system or infrastructure failures which cause significant business
- We will not incentivise people to engage in risk taking activities that fall outside our targets and appetites.

The Company's risk appetite is set by the Board of Directors annually, at a level that minimizes erosion of earnings or capital due to avoidable losses in the Company, or from frauds or operational inefficiencies. The Company's appetite for risk is governed by the following:

- Exception reporting by internal control officers, auditors, regulators and external rating agencies;
- Adverse publicity in local and international press:
- Frequent litigations;
- Payment of fines and other regulatory penalties; and
- Above average level of staff and customer attrition.

The Company will not compromise its reputation through unethical, illegal and unprofessional conduct.

52.8 Enterprise risk management Categorisation

The Group and Company has identified five broad risk areas arising from execution of its operations, which are:

- Liquidity Risk
- Credit Risk
- Market Risk
- Operational Risk
- General insurance Risk
- Hazard Risk
- Legal/Compliance Risk

52.8.1 Liquidity Risk

Liquidity risk is the risk arising from inability to fulfill its contractual and regulation obligations as and when due owing to insufficient liquid assets.

It is the policy that cash and cash equivalents are adequate to cover all expected outflows as the Group is committed to meeting all liabilities as and when due. The Group ensures that sufficient funds are available at short notice to meet such liabilities and unexpected levels of demands.

The following tables analyze the financial assets and financial liabilities by maturity date of the Company and the Group as at December, 2015



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GROUP	Tota	d .	0-3mc	onths	3-6m	onths	6-12m	onths	1-5years	
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
Cash and Cash equivalents	3,249,435	2,861,565	3,249,435	2,861,565						
Investment Securities	4 000	40.045							4.000	40.045
- Available-for-sale	4,892	10,015							4,892	10,015
- At fair value through profit or loss	713,856	841,494	713,856	841,494						
Held-to-maturity	153.620	125,450	134,252	440.000	14.087	10.190	1.409	4.961	3.872	
Loan and receivable Reinsurance Receivables	1.093.770	837,303	1.093,770	110,299 837,303	14,051	10,190	1,409	4,961	3,012	
Other Receivables	-,,	281,160	250,083							
Insurance Receivables	250,083 87,339	93,953	87,339	281,160 93,953						
Total Assets	5,552,994	5.050,941	5,528,734	5,025,775	14.087	10,190	1,409	4.961	8,765	10,015
Total Assets	5,552,554	5,050,541	3,520,754	5,925,115	14,007	10,150	1,400	4,501	0,100	10,015
Insurance Contract Liabilities	2,096,391	1,929,381	2,058,035	1,929,381	8,154		17,939		12,263	
Trade Payables	26,102	96,382	26,102	96,382						
Other trade payables	529,341	447,047	529,341	447,047						
Total Liabilities	2,651,833	2,472,810	2,613,477	2,472,810	8,154		17,939		12,263	-
Excess of Assets over Liabilities	2,901,161	2,578,131	2,915,257	2,552,964	5,933	10,190	(16,531)	4,961	(3,498)	10,015
COMPANY	Total		0-3mc	onths	3-6m	onths	6-12m	onths	1-6years	
COMPANY	Total 2015	2014	0-3mc 2015	onths 2014	3-6m 2015	onths 2014	6-12m 2015	onths 2014	1-5years 2015	2014
	2015		2015	2014					-	2014
Cash and Cash equivalents		2014 2,269,465							-	2014
Cash and Cash equivalents Investment Securities	2015		2015	2014					-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale	2,604,463	2,269,465	2015 2,604,463	2014 2,269,465					-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss	2015 2,604,463 - 711,341	2,269,465	2015	2014	2015	2014			-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity	2015 2,604,463 - - 711,341 2,782	2,269,465 838,067 7,716	2015 2,604,463	2014 2,269,465			2015	2014	-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable	2015 2,604,463 - - 711,341 2,782 5,724	2,269,465 838,067 7,716 4,843	2015 2,604,463 711,341	2014 2,269,465 838,067	2015	2014			-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Helid-to-maturity Loan and receivable Reinsurance Receivables	2015 2,604,463 - 711,341 2,782 5,724 965,535	2,269,465 838,067 7,716 4,843 789,037	2015 2,604,463 711,341 965,536	2,269,465 838,067 789,037	2015	2014	2015	2014	-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable	2015 2,604,463 - 711,341 2,782 5,724 965,536 142,407	2,269,465 838,067 7,716 4,843 789,037 180,303	2015 2,604,463 711,341 965,536 142,407	2,269,465 838,067 789,037 180,303	2015	2014	2015	2014	-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable Reinsurance Receivables Other Receivables	2015 2,604,463 - 711,341 2,782 5,724 965,535	2,269,465 838,067 7,716 4,843 789,037	2015 2,604,463 711,341 965,536	2,269,465 838,067 789,037	2015	2014	2015	2014	-	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable Reinsurance Receivables Other Receivables Insurance Receivables	2015 2,604,463 - 711,341 2,782 5,724 965,535 142,407 9,675	2,269,465 838,067 7,716 4,843 789,037 180,303 13,577	2015 2,604,463 711,341 965,536 142,407 9,675	2014 2,269,465 838,067 789,037 190,303 13,577	2,782	7,716	2015 5,724	4.843	2015	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable Reinsurance Receivables Other Receivables Insurance Receivables	2015 2,604,463 - 711,341 2,782 5,724 965,535 142,407 9,675	2,269,465 838,067 7,716 4,843 789,037 180,303 13,577	2015 2,604,463 711,341 965,536 142,407 9,675	2014 2,269,465 838,067 789,037 190,303 13,577	2,782	7,716	2015 5,724	4.843	2015	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable Reinsurance Receivables Other Receivables Insurance Receivables Insurance Receivables Total Assets	2015 2,604,463 - 711,341 2,782 5,724 965,536 142,407 9,675 4,431,926	2,269,465 838,067 7,716 4,843 789,037 180,303 13,577 4,103,008	2015 2,604,463 711,341 965,536 142,407 9,675 4,423,420	2014 2,269,465 838,067 789,037 180,303 13,577 4,090,449	2,782	7,716	2015 5,724	4.843	2015	2014
Cash and Cash equivalents Investment Seourities - Available-for-sale - At fair value through profit or loss Held-to-maturity Loan and receivable Reinsurance Receivables Other Receivables Insurance Receivables Total Assets	2015 2,604,463 - 711,341 2,782 5,724 965,536 142,407 9,675 4,431,926	2,269,465 838,067 7,716 4,843 789,037 180,303 13,577 4,103,008	2015 2,604,463 711,341 965,536 142,407 9,675 4,423,420	2014 2,269,466 838,067 789,037 180,303 13,577 4,090,449	2,782	7,716	2015 5,724	4.843	2015	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Helid-to-maturity Loan and receivable Reinsurance Receivables Other Receivables Insurance Receivables Total Assets Insurance Contract Liabilities Trade Payables	2015 2,604,463 711,341 2,782 5,724 965,535 142,407 9,675 4,431,926	2,269,465 838,067 7,716 4,843 789,037 180,303 13,577 4,103,008	2015 2,604,463 711,341 965,536 142,407 9,675 4,423,420 1,617,026	2,269,465 838,067 789,037 180,303 13,577 4,090,449 1,613,024 5,782	2,782	7,716	2015 5,724	4.843	2015	2014
Cash and Cash equivalents Investment Securities - Available-for-sale - At fair value through profit or loss Helid-to-maturity Loan and receivable Reinsurance Receivables Other Receivables Insurance Receivables Total Assets Insurance Contract Liabilities Trade Payables Other trade payables	2015 2,604,463 - 711,341 2,782 5,724 965,535 142,407 9,675 4,431,926 1,617,026 435,992	2,259,465 838,067 7,716 4,843 789,037 180,303 13,577 4,103,008 1,613,024 5,782 357,408	2015 2,604,463 711,341 965,536 142,407 9,675 4,423,420 1,617,026 435,992	2014 2,269,465 838,067 789,037 180,303 13,577 4,696,449 1,613,024 5,782 357,408	2,782	7,716	5,724	4,843	2015	-

52.8.2 Credit/Counterparty Risk

Credit / Counterparty Risk is defined as the risk of loss or adverse change in the financial position resulting directly or indirectly, from fluctuations in the credit standing of issuers of securities, counterparties and any debtors to which undertakings are exposed, in the form of counterparty default risk, or spread risk, or market risk concentrations.

Subject to regulatory guidance, the philosophy of the Group is to ensure that credit is only to counterparties where it is believed that default is unlikely. When considering granting credit, the following must be considered:

- The likelihood of a default event to occur compared to appetite
- The likely gross credit exposure at the time of default, considering the potential for exposures to increase as a result of further draw downs, collections and recoveries costs and other rights held by the obligor/guarantor/reinsurer which might increase the exposure.
- The likely availability and value of any specific collateral to reduce the gross exposure. Due allowance should be made for the legal and financial ability of guarantors to fulfill guarantees if called upon to do so.
- Similarly careful analysis should be made as to the level of protection afforded by risk netting arrangements, credit derivatives, margin and other equivalent arrangements.
- Residual likelihood of loss, with reference to all relevant domiciles, seniority of claim, likely availability of other assets, guarantees or insurances to reduce loss, legal system and political considerations as appropriate.

Risk monitoring

The Group Board Risk Committee (GBRC) is the primary executive governance and risk oversight mechanism for risk matters across the Group.

Risk oversight of credit counterparty risk on behalf of the GBRC is a responsibility of the CRO function, specifically the Credit & Counterparty Risk Manager.



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Risk reporting

This section sets out the GBRC approved approach to credit risk reporting, with the overall objective of being to ensure that:

- risk information supports the need of business units and the Group to take a proactive response to developing business conditions in the context of the extent and diversification of the portfolio and the importance of individual exposures
- regulatory requirements and guidance are met Credit portfolio modeling and reporting should cover:
- credit equivalent exposure reporting, including identification of significant individual exposures
- stochastic portfolio reporting making due allowance for concentration and diversification
- stress and scenario analysis relating to 1 in 25 year adverse economic conditions Credit counterparty risk reporting must include separate identification and assessment of problem exposures and defaulted exposures. Where appropriate the identification and assessment may be made on a portfolio rather than a case-by-case basis.

52.8.3 Market Risk

Market Risk is defined as the risk of loss, or of adverse change in the financial situation, resulting directly or indirectly from fluctuations in the level and in the volatility of market prices of assets, liabilities and financial instruments.

Risk Identification

The key financial market risks that the Group is exposed to are fluctuations in the level and in the volatility of market prices of assets, liabilities and financial instruments. Financial Markets Risk is identified through a combination of asset-liability management (ALM) reporting by the business units and valuation reports provided by the Funds Manager. These reports will cover the market risk based on the key ALM and economic metrics agreed by the business unit with Board Risk Committee and the Investment Committee. These reports should be updated by the business unit and the Fund Manager and reviewed by the Investment Committee on a quarterly basis; or

- Prior to a proposed material change in investment policy.
- After any material financial market event (i.e. equity market movements in excess of 10% since the previous report or the 10 year changes by more than 25 basis points since the previous report).
- After any material change in the business unit liability profile.

Aggregation of the Group's overall market risk exposure will be reported by the Actuarial Function on metrics agreed with the Board Risk Committee (BRC) and Investment Committee.

Risk monitoring

The Board Risk Committee is the primary executive governance and risk oversight mechanism for risk matters across RAIP.

Business units incurring Markets risk are required to monitor the exposure and potential for loss across all asset classes in the light of changing external market and economic factors. For each asset class of business, the Board requires:

- Appropriate market risk management infrastructure to be established and maintained subject to oversight of the Board Risk Committee:
- Appropriate documentation to be established and maintained subject to oversight of the Group Board Risk Committee.

Risk reporting

The Group Board Investment and Risk Committee are empowered to determine the reporting and recordkeeping requirements for Markets Risk across the Group, proportionate to the nature of risk taking activities and sufficient to comply with all regulatory rules and guidance.

They are required to ensure that reporting of derivative contracts and/or structured investment products is appropriate to the transaction volumes and purposes for which such risks are undertaken.

They are required to ensure that appropriate economic analysis and market data is available to it to ensure that risks are fully identified and to ensure a proper context for potential management actions.

52.8.4 Interest rate risk

The Group is moderately exposed to interest-rate risk through its conservative investment approach with high investment in fixed interest income and Money Market instruments with little or no fluctuation in rates. The fluctuations in interest rates cannot significantly impact the group financial position as interest-rate bearing liabilities are guite small compared with the interest-rate earning assets.

Foreign currency exchange rate

The Group is exposed to foreign exchange currency risk primarily through certain transaction denominated in foreign currencies, m. US dollars.

The Group is exposed to foreign currencies denominated in Dollar, Euro and Pound-denominated bank balances in other foreign currencies. At the year end, the foreign currency investments held in the portfolio were cash and cash equivalents.



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The carrying amounts of the Group's and company's cash and cash equivalent on a currency by currency basis is as indicated in the following table

CURRENCY RISK

		GROUP				COMPA	NY	
	2015		2014		2015		2014	
	N '000'	%						
DOLLAR	194,446	5.98	80,262	2.80	194,446	7.47	80,262	3.54
POUND	801	0.02	875	0.03	801	0.03	875	0.04
EURO	6,699	0.21	2,227	0.08	6,699	0.26	2,227	0.10
CEDI	519,635	15.99	470,608	16.44	-		-	-
NAIRA	2,527,854	77.79	2,307,593	80.65	2,402,518	92.25	2,186,101	96.33
	3,249,435	100	2,861,565	100	2,604,463	100	2,269,465	100

The Group further manages its exposures to foreign exchange risk using sensitivity analysis to assess potential changes in the value of foreign exchange positions and impact of such changes on the Group's investment income. There have been no major changes from previous year in the exposure to risk or policies, procedures and methods used to measure the risk.

		GROUP		COMPANY	
CENCITIVITY ANALYSIS		N .000.	N .000.	N '000'	N '000'
SENSITIVITY ANALYSIS Naira equivalent of foreign		2015	2014	2015	2014
currency balance		721,580	553,972	201,945	83,364
Potential Impact on Profit					
position					
	5%	36,079	27,699	10,097	4,168
	10%	72,158	55,397	20,195	8,336

52.8.5 Equity risk

The Group's investment policy establishes limits (as approved by the Board) on the level of risk in the investment portfolio. By so doing, the portfolio is diversified while allowing for a sufficient quality in line with the level of risk aversion. The huge investment in the stock market is anchored on the fact that the volatility in the market notwithstanding, the indicators shows an upward trend in the medium to long term.

52.8.6 Operational Risk

Operational Risk is defined as the risk of loss resulting from inadequate or failed strategy, internal processes or from personnel, systems, and external events or from reputational damage.

Risk Identification

Inherent risks against the achievement of business objectives should be identified on both a top-down approach through the business planning, objective and strategy process; and bottom-up approach, from detailed reviews of the whole range of people, processes and systems in each business area, to ensure all potential Operational risks are identified.

Triggers should be identified which will determine the need to undertake a reassessment and review of the risk profile and assessment. At a top down level, for example, this could be caused by a change in the business plan, strategic developments, change in operating model, external developments. Under a bottom up approach, for example, the need for reassessment can be cause by regulatory changes, process changes, system changes, or from changes in outsourcing approach.



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Risk assessment – stress and scenario testing

As part of the annual business planning process and for individual capital assessment (ICA) purposes, stress testing analysis is conducted against a series of appropriate scenarios. Within this analysis, the implications for Operational risk are assessed using a range of modeling techniques based on the risk impact data recorded in the Group's Operational risk database.

Risk monitoring

Business Units must have adequate and timely management information to enable management of risks. All Operational risks have an assigned owner, and they must:

- Regularly monitor their operational risks in order to detect any changes in exposure to them, including looking at.
- Actual operational risk event losses and near
- Key risk indicators identified for each risk to monitor each risk exposure.
- Results of first line monitoring activity of effectiveness of operation of controls.
- Findings from assurance activity arising from both the second and third lines of defense external developments.
- Undertake regular assessment, reflecting the above, and to assess the residual risk
- Support the overall monitoring of Operational risk at Group level by providing reports on any changes in their exposure to operational risk to Group Risk Management.

Risk reporting

Business Units must ensure that significant internal control deficiencies and breakdowns are reported in a timely and transparent manner to the appropriate line management, and escalate where appropriate

Risk owners must:

- report any significant changes in operational risk exposure and escalate to the appropriate Business Unit Risk Committee
- report any operational risk events arising, the corrective action being taken to address the issue to ensure it will not recur, together with any resultant impact on the valuation of the corresponding risk
- Within each business unit, each functional head should provide a risk report to be presented at the first line risk committee.

Insurance Risk 52.8.7

Insurance risk relates to the inherent uncertainty in the liabilities within our insurance contracts. It arises through fluctuations in the timing, frequency and severity of insured events relative to the

expectations of the firm at the time of underwriting. It also includes consideration of fluctuations in the timing and amount of claims settlements.

Insurance risk is deemed to have been accepted (or written) if the Group executes a contract under relevant insurance law to make payments to policyholders (insurance liabilities) in the event of specified circumstances. Insurance risk management is concerned with the identification, analysis and response to potential fluctuations in the occurrence, amount and/or timing of its insurance liabilities.

This policy covers all such Insurance Risk that arises from our portfolios of GI business, primarily risks associated with:

- Underwriting including inadequate or inappropriate pricing and policy terms, or inappropriate claims indemnity guidelines
- Reserving inappropriate provisions being set aside for ultimate liabilities arising from the business written; inappropriate data modeling and assumptions leading to incorrect ultimate reserve projections
- Reinsurance inappropriate assumptions or analysis leading to inadequate cover to protect against the frequency/severity of large losses
- Claims risk emanating from fraud.

Risk Identification

Subject to regulatory guidance, the philosophy of the group is to price insurance contracts on the basis of the risks presented and target returns required by the Group having regard to:

- Underwriting standards/processes.
- Expenses.
- Charges to policyholders.
- Anticipated persistency.
- Expected claims.

As a practical matter, the pricing principles set out in the preceding paragraph are implemented based on the expected business mix to be underwritten.

Periodic reviews must be conducted to test the effectiveness of pricing in relation to the original assumptions made.

Any unit underwriting general insurance business is required to maintain a record of underwriting decisions, incorporating the rationale for business acceptance, for a period of five years.

Reinsurance arrangements

Reinsurance contracts (treaties) may be executed for any of the following purposes:

- Reduction of insurance risk
- Risk financing



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Obtaining access to reinsurer pricing models and/or underwriting approach.

Normally, reinsurance contracts are to be subject to a formal tendering process in line with the Group Sourcing Policy. However, subject to documented approval by the BRC, a supplier can be selected directly.

All reinsurance contracts undertaken must:

- Be subject to the law of Nigeria and legal process, unless subject to specific approval by the BRC.
- Only involve regulated insurance firms that meet the criteria and limitations on acceptable counterparties as set out in the Group Credit Risk Policy
- Only be undertaken with regulated insurance firms domiciled in Nigeria except where the regulatory body gives approval to other Insurance companies domiciled outside Nigeria by Foreign Insurance Companies.

The defined owner of any reinsurance contract is the Managing Director.

Special Purpose Vehicles (SPV) owned by the Group may be used as reinsurance counterparties, providing all conditions within this policy are met. The credit rating of the SPV is deemed to be the credit rating of the Group (if one is held) or as agreed for this purpose by the BRC.

Appropriate legal advice is to be taken before any reinsurance contract is concluded. All contracts should include a resolution procedure in the event of disputes arising over wording and payout delays. If the resolution procedure is invoked in relation to matters of significance, then the BRC must be informed at the next meeting.

All reinsurance arrangements must be reviewed on a minimum cycle of one year, unless agreed by the BRC, to ensure that:

- terms remain competitive
- the contract still represents good value for the

The credit status of the reinsurance counterparties must be monitored on a regular basis.

Risk monitoring

Business units incurring General Insurance risk are required to monitor the effectiveness of risk rating

and/or pricing approaches in the light of:

- Emerging experience
- Prospective environmental conditions
- Projected persistency and expenses
- Trends in key risk indicators agreed with the
- Effectiveness of underwriting/claims arrangements

For each type and class of business, the Board requires:

- Appropriate Insurance risk management infrastructure to be established and maintained subject to oversight of Board Risk Committee
- Periodic review of experience, prospective populations and prospective insurance environment
- Appropriate expense, acquisition and other costs management to be established and maintained subject to oversight from Finance
- Appropriate documentation to be established and maintained subject to oversight of the BRC.

Risk reporting

The BRC is empowered to determine the reporting and record-keeping requirements for GI Insurance Risk across the Group, proportionate to the nature of risk taking activities, and sufficient to comply with all regulatory rules and guidance.

52.8.8 Hazard Risk

Hazard risk is the risk arising out of any condition, situation practice, behavior or conduct that has the potential to cause harm, including injury, disease, death, environment or property and equipment damages.

Risk monitoring

This involves ongoing monitoring of the hazards identified, risks assessed and risk control processes and reviewing them to make sure they are working effectively.

Risk reporting

Business Units must ensure that significant internal control deficiencies and breakdowns are reported in a timely and transparent manner to the appropriate line management, and escalate where appropriate

Legal/Litigation risk

This is the potential that an unenforceable contract. litigations or adverse judgment can disrupt the operations and negatively affect the survival of the company. It refers to risks arising out of unenforceable contracts, lawsuit, adverse Judgment or other legal proceedings that may disrupt or adversely affect the operation of an enterprise.



Asset/Liability Management

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ASSET/LIABILITY MANAGEMENT 53.0

53.1 Capital Management

The Group's objectives with respect to capital management are to maintain a capital base that is structured to exceed regulatory and to best utilize capital allocations.

Insurance industry regulator measures the financial strength of Non-life insurers using a solvency margin model, NAICOM generally expect non-life insurers to comply with this capital adequacy requirement.

Section 24 of the Insurance Act 2003 define Solvency Margin of a Non-life insurer as the difference between the admissible assets and liabilities and this shall not be less than 15% of Net Premium Income (Gross Premium Income less Re-insurance premium paid) or the minimum capital base (3 billion) whichever is higher.

This test compares insurer's capital against the risk profile. The regulator indicated that insurers should produce a minimum solvency margin of 100%. During the year, the Group has consistently exceeded this minimum. The regulator has the authority to request more extensive reporting and can place restrictions on the Group's operations if the Group falls below this requirement.

	THE COMPANY
ADMISSIBLE ASSETS:	2015 =N='000
Cash and cash equivalent	2,411,798
Financial Assets	719,846
Trade receivables	9,675
Reinsurance assets	955,535
Deferred Acquisition Cost	122,108
Investment in subsidiaries	770,002
Deposit for Share in Subsidiary	15,460
Property, Plant and Equipment	1,167,275
Statutory Deposit	300,000
ADMISSIBLE ASSETS:	6,471,700
ADMISSIBLE LIABILITIES:	
Insurance Contracty Liability	1,617,026
Retirement benefit obligation	2,166
Other payables	49,382
Provision for Taxation	265,961
	1,934,535
SOLVENCY MARGIN	4,537,165
Not lesser than either	
Higher of 15% of Net Premium or Minimum capital base	3,000,000
Surplus	1,537,165
SOLVENCY RATIO (%)	151



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THE COMPANY

ADMISSIBLE ASSETS:

	2014
	=N='000
Cash and cash equivalent	2,269,465
Financial Assets	850,626
Trade receivables	13,577
Reinsurance assets	789,037
Deferred Acquisition Cost	160,808
Investment in subsidiaries	609,033
Deposit for Share in Subsidiary	100,000
Property,Plant and Equipment	1,269,440
Statutory Deposit	300,000
ADMISSIBLE ASSETS:	6,361,987
ADMISSIBLE LIABILITIES:	
Insurance Contracty Liability	1,613,024
Trade payable	5,782
Retirement benefit obligation	5,226
Other payables	37,623
Provision for Taxation	159,171
	1,820,826
SOLVENCY MARGIN	4,541,161
Not lesser than either	
Higher of 15% of Net Premium or Minimum capital base	3,000,000
Surplus	1,541,161
SOLVENCY RATIO (%)	151

53.2 Fair Value Hierarchy

The Group's accounting policy on fair value measurements is discussed under note 3.2

- Fair value measurements classified as Level 1 include exchange-traded prices of fixed Level 1: maturities and equity securities unadjusted in active market for identical assets and liabilities.
- The valuation techniques based on observable inputs. This category includes instruments Level 2: valued using: quoted market prices in active markets for similar instruments; quoted prices for similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data. Observable inputs generally used to measure the fair value of securities classified as Level 2 include benchmark yields, reported secondary trades, broker-dealer quotes, issuer spreads, benchmark securities, bids, offers and reference data.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

Level 3: This includes financial instruments, the valuation of which incorporate significant inputs for the asset or liability that is not based on observable market data (unobservable inputs). Unobservable inputs are those not readily available in an active market due to market illiquidity or complexity of the product. Hence fair values can only be calculated using estimates based on available data or risk adjusted value range.

The following table analyses financial instruments measured at fair value at the end of the reporting period, by the level in the fair value hierarchy into which the fair value measurement is categorized:

	Level 1 (=N='000)	Level 2 (=N='000)	Level 3 (=N='000)	Total (=N='000)
Group 2015				
Quoted Equities at Fair Value Through Profit or Loss	713,856			713,856
Unquoted Equities Available for Sale			4,892	4,892
TOTAL	713,856		4,892	718,748
Company 2015				
Quoted Equities at Fair Value Through Profit or Loss	711,341			711,341
Unquoted Equities Available for Sale			2,782	2,782
TOTAL	711,341		2,782	714,12

Determination of Fair Value

The determination of fair value for each class of financial instruments was based on the particular characteristic of the instruments. The method and assumptions applied are enumerated as follows:

Cash and cash equivalent, borrowings and unquoted held to-maturity bonds

The estimated fair value of fixed interest placement with banks, bonds and borrowings is based on the discounted cash flow techniques using prevailing money market interest rates for debts and similar credit risk and remaining maturity. If the due date of the liability or the asset is less than one year discounting is omitted

Quoted securities at fair value through profit or loss (FVTPOL)

The fair value for quoted equity is based on market prices quotations prevailing at capital market at the reporting date

Unquoted equity securities (available for sale)

The fair value of unquoted equity is based on the cost model using the latest audited financial information available.

Insurance liabilities

See Note 3.4

Trade receivables and payables, reinsurance receivables and other payables

The estimated fair value of receivables and payables with no stated maturity which includes no interest payables and receivables is the amount repayable or to be received on demand.



Consolidated and Separate Financial Statements for the year ended 31 December 2015

54 HYPOTHECATION

The Group is exposed to a range of financial risks through its financial assets, financial liabilities, reinsurance assets and insurance liabilities

In particular, the key financial risk is that the in the long- term its asset proceeds will not be sufficient to fund the obligations arising from its insurance contracts and investment portfolio . In response to the risk, the Group's assets and liabilities are allocated as follows:

THE GROUP	THE COMPANY
31 December 2015	31 December 2015

	NSURANCE CONTRACT	SHARE HOLDER FUND	TOTAL	INSURANCE CONTRACT	SHARE HOLDER FUND	TOTAL
ASSETS	NON-LIFE 2015 =N='000	NON-LIFE 2015 =N='000	2015 =N='000	NON-LIFE 2015 =N='000	NON-LIFE 2015 =N='000	2015 =N='000
Cash and Cash equivalents	1,055,585	2,193,850	3,249,435	553,423	2,051,040	2,604,463
Financial Assets:						
- Available-for-sale		4,892	4,892		2,782	2,782
- At fair value through profit or loss		713,856	713,856		711,341	711,341
- Loan and receivable		153,620	153,620		5,724	5,724
Trade Receivables		87,339	87,339	-	9,675	9,675
Reinsurance assets		1,006,962	1,006,962		955,535	955,535
Deferred Acquisition Cost		167,537	167,537		122,108	122,108
Other Receivables and prepayments		82,546	82,546		20,299	20,299
Prepaid Income Tax		2,816	2,816			-
Inventory		9,789	9,789	-		
Investment in subsidiaries				-	770,002	770,002
Deposit for shares in subsidiary					15,460	15,460
Goodwill and Intangible Assets		51,818	51,818	-	41,876	41,876
Investment Properties		116,919	116,919	-		-
Property, Plant and Equipment	1,086,272	146,234	1,232,506	1,086,272	81,003	1,167,275
Statutory Deposits	324,302	-	324,302	300,000	-	300,000
Total Assets	2,466,159	4,738,177	7,204,336	1,939,695	4,786,844	6,726,540
LIABILITIES						
Insurance Contract Liabilities	2,096,391		2,096,391	1,617,026		1,617,026
Trade Payables		26,102	26,102			
Provisions & Other Trade Payables	-	133,500	133,500	-	49,382	49,382
Retirement benefit obligation		2,700	2,700		2,166	2,166
Provision for Current Income Tax Liability	ties -	270,911	270,911		265,961	265,961
Deferred income tax liabilities	_	122,229	122,229	-	118,484	118,484
Total Liabilities	2,096,391	555,442	2,651,833	1,617,026	435,992	2,053,018
GAP	369,768	4,182,735	4,552,503	322,670	4,350,852	4,673,521



Consolidated and Separate Financial Statementa for the year ended 31 December 2015

54 HYPOTHECATION

The Group is exposed to a range of financial risks through its financial assets, financial liabilities, reinsurance assets and insurance liabilities. In particular, the key financial risk is that the in the long-term its investment proceeds will not be sufficient to fund the obligations arising from its insurance contracts and investment portfolio. In response to the risk, the Group's assets and liabilities are allocated as follows:

THE GROUP	THE COMPANY		
31 December 2014	31 December 2014		

ASSETS Cash and Cash equivalents	INSURANCE CONTRACT NON-LIFE =N='000 1,929,381	SHARE HOLDER FUND NON-LIFE =N='000 932,184	TOTAL =N='000 2,861,565	INSURANCE CONTRACT NON-LIFE =N='000 1,613,024	SHARE HOLDER FUND NON-LIFE =N='000 656,441	=N='000 2,269,465
Financial Assets:	.,020,00	-	-	.,010,021	-	-
- Available-for-sale		10,015	10,015		7,716	7,716
- At fair value through profit or loss		841,494	841,494	-	838,067	838.067
- Loan and receivable		125.450	125.450		4.843	4.843
Trade Receivables		93,953	93,953		13,577	13,577
Reinsurance assets		837.303	837,303		789,037	789.037
Deferred Acquisition Cost		209,006	209,006		160,808	160,808
Deferred Charges		-	-		-	-
Other Receivables and prepayments		72,154	72,154		19,494	19,494
Inventory		8,234	8,234	_		-
			-	-		-
Investment in subsidiaries				-	609,033	609,033
Claims recoverable from reinsurance		-	-	-		-
Reinsurance share of technical provision	ons -			-		
Deposit for shares in subsidiary				-	100,000	100,000
Goodwill and Intangible Assets		21,564	21,564	-	5,758	5,758
Investment Properties		100,000	100,000			
Property, Plant and Equipment	-	1,332,146	1,332,146	-	1,269,440	1,269,440
Statutory Deposits		320,513	320,513		300,000	300,000
Total Assets	1,929,381	4,904,017	6,833,398	1,613,024	4,774,216	6,387,239
LIABILITIES		-				-
Insurance Contract Liabilities	1,929,381		1,929,381	1,613,024		1,613,024
Trade Payables	-	96,382	96,382	-	5,782	5,782
Provisions & Other Trade Payables		95,222	95,222		37,623	37,623
Retirement benefit obligation		5,278	5,278	-	5,226	5,226
Provision for Current Income Tax Liabili	ities -	188,375	188,375	-	159,171	159,171
Deferred income tax liabilities		158,172	158,172		155,388	155,388
Total Liabilities	1,929,381	543,429	2,472,810	1,613,024	363,190	1,976,214
GAP		4,360,589	4,360,588		4,411,026	4,411,026

Segment Information



solidated and Separate Financial Statements for the year ended 31 December 2015

55

Segment Information

Following the management approach of IFRS 8, the Group is organised into four operating segments. These segments distribute their products through various forms of brokers, agencies, and direct marketing programs. Management identifies its reportable operating segments by product line. These segments and their respective operations are as follows:

Non-life/General business

The protection of customers' assets (particularly their properties, both for personal and commercial business) and indemnification of other parties that have suffered damage as a result of customers' accidents. All contracts in this segment are over a short contractual term.

Revenue in this segment is derived primarily from insurance premium, investment income, net realized gains on financial assets, and net fair value gains on financial assets at fair value through profit or loss.

Properties & Investment

This segment undertakes real estate development projects and offers finance lease facilities to meet the needs of individuals and corporate bodies.

Revenue from this segment is derived primarily from fee income, investment income, net realised gain on financial assets.

Retail and Microfinance Banking

This segment provides financial services in retail and microfinance banking. Revenue from this segment is primarily derived from interest income, fees and commission.

Vehicle Tracking Services

This segment provides quality and dependable automatic vehicle tracking and location solutions. It provides and installs vehicle tracking and fleet management products on daily basis. Revenue in this segment is derived primarily from trading income and investment income

The segment information provided by Management for the reporting segments for the year ended 31 December 2015

	Regency Alliance Nigeria 2015	Regency Alliance Ghana 2015	Ric prop.&Invest Nigeria 2015	Ric Microfinance Bank Nigeria 2015	Ric Tecnologies Nigeria 2015
	Non life	Non life	Prop.& invest.	Microfinance bank	Vehicle Tracking
<i>'</i>	N'000	N'000	N'000	N,000	N'000
Gross premium income	3,169,514	897,553	-	-	-
Insurance premium ceded to reinsurers	(1,060,092)	(187,457)		-	
Net insurance premium revenue	2,109,422	710,096			
Fee and commision Income	70,091	64,639			
Net trading income	-	-	-	-	7,611
Interest Income	-	-	-	63,805	
Interest expense				(6,999)	
Lease rental		-	31,566		
Investment income	191,826	84,566	3,051	-	217
Other operating income	22,213	43,935	123	18,091	
Net Income	2,393,552	903,236	34,740	74,897	7,828
Net insurance claims paid Underwriting expenses:	427,366	302,385	-		-
Acquisition expenses	424,169	130,599			
Maintenance expenses	98,731	32,650			
Net expenses	950,266	465,633		-	
Reportable segment profit	1,443,286	437,603	34,740	74,897	7,828



Segment Information (cont'd)

Consolidated and Separate Financial Statementa for the year ended 31 December 2015

Profit before tax after charging the following:	494,695	62,703	1,517	9,215	1,119
Management expenses	821,865	367,074	31,547	64,585	6,709
Net realised loss on financial assets				1,097	
Income tax expenses	161,366	32,265	68	2,371	67
Total assets	6,726,540	357,662	34,116	139,904	9,109
Total Liabilities	2,053,018	501,777	6,190	144,252	1,508
Net assets	4,673,521	(144,115)	27,927	(4,348)	7,602

Reconciliation of segment results of operations to financial results of operations

R	egency Alliance Nigeria 2015	Regency Alliance Ghana 2015	prop.&Invest Nigeria 2015 Prop.&	Bank Nigeria 2015 Microfinance	Ric Tecnologies Nigeria 2015
	Non life	Non life	invest.	bank	Vehicle Tracking
	N'000	N'000	N'000	N'000	000′4
At 31 December					
Net insurance premium revenue	2,109,422	710,096			
Fee Income	70,091	64,639			
Net trading income	-	-			7,611
Interest Income	-	-		63,805	
Interest expenses				(6,999)	
Lease rental	-		31,566		
Investment returns	191,826	84,566	3,051		217
Other operating income	22,213	43,935	123	18,091	-
Net insurance claims paid	(247,366)	(302,385)			
Underwriting expenses	(522,899)	(163,248)			
Management and Other expenses	(821,865)	(367,074)	(31,547)	(64,585)	(6,709)
Finance cost		(7,826)			
Unrealised fair value gain/(loss) on equi	ity (126,726)		(647.55)		
Net realise (loss) on financial asset				(1,097)	
Impairment on trade receivables			(1,030)	-	
Operating profit	494,695	62,703	1,517	9,215	1,119

Segment Information (cont'd)



Consolidated and Separate Financial Statements for the year ended 31 December 2015

Information on reportable underwriting profit on each line of non-life insurance business are shown below:

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	Accidont	Acceptant Comment	Done	Fire	School	Fire	Marino	Motor	Empl	2015	2014
	Mediani	Aviation	Bond	Barrie .	SECULO				CHESTINA		
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INCOME											
Gross Premium Written	826,270	24,708	240,873	433,070	1,002,465	353,535	616,008	771,585	32,478	4,301,001	4,313,998
Transfer to Unexpired Risk	(109,921)	2,748	(21,545)	40,115	(56,140)	4,971	(96,962)	6,449	(3,632)	(233,935)	229,928
Gross Premium Earned	716,349	27,456	219,328	473,186	946,325	358,506	519,027	778,044	28,846	4,067,067	4,084,073
Cutward Reinsurance Less: Reinsurance Expenses	181 206		24.369	73.251	513.947	214 950	217 790	21.694	334	1 247 549	1 587 021
Net Premium Earned	535,143	27,456	194,959	399,935	432,378	143.547	301.237	756,350	28.512	2.819.518	2,497,051
Fees & Commission Income	18,331	52	7,553	13,678		56,462	32,943	5,709		134,729	115,359
Total Income (A)	553,474	27,508	202,513	413,614	432,378	200,009	334,181	762,059	28,512	2,954,247	2,612,411
EXPENSES											
Gross Claim Paid	205,031	9,972	23,630	53,101	120,428	198,599	98,439	255,617	7.77.7	972,593	944,373
Adjuster fee	2,564				3,532		1,265	1,254		8,616	
Transfer to Outstanding Claim	(33,287)	360	3,419	5,443	9,855	37,628	944	8,185	307	32,853	(206,732)
Gross Claim Incured	174,308	10,332	27,049	58,544	133,815	236,227	100,648	265,056	8,084	1,014,063	737,641
Less: recoverable on outstanding claims	laims 25,415			15,856		22,481	(4)	(1,751)		61,997	2,209
Less: Outward reinsurance Recoveries	ries 26,084	966	749	10,259		156,496	19,529	65,758		279,870	186,002
Less: Recoverable on IBNR	36,565			(2,031)	46,284	(62,950)	(351)		ε	17,516	(142,700)
Movement in IBNR Provision	(27,779)	1,005	(3,983)	6,347	(27,170)	39,136	(33,847)	(33,794)	(3,870)	(83,955)	180,467
Net Claim Expenses (B)	182,425	10,341	22,317	68,458	152,929	78,398	46,917	163,753	4,213	729,751	591,616
UNDERWIRITING EXPENSES Acquisition											
Commission	149,624	1,183	22,909	97,181	63,609	72,594	84,167	100,918	5,222	587,417	552,292
Others	20,264	178	=	391	367	512	186	1,312		23,221	11,436
Maintenance	48,107			402	5,000		16,385	5,616		75,510	36,402
Total Underwriting Expenses (C)	217,995	1,371	22,920	97,975	58,975	73,106	100,738	107,846	5,222	686,148	600,130
	1		0000 0000	2000		1	100.000	400	100	000000	1 100 000
Underwriting Profit (A-B-C)	153,054	15,795	157,276	247,182	ZZ0,474	48,506	186,526	490,459	19,077	1,538,349	1,420,665



Segment Information (cont'd)

THE COMPANY										TOTAL	TOTAL
	Accident	Aviation	Bond	Eng	Oil/Gas	Fire	Marine	Motor	Emp/Liability	2015 2015	2014
	000.=N=	=N=.000	000,=N=	=N=,000	-N='000	000,=N=	=N='000	000,=N=	-N='000	000,=N=	-N='000
INCOME											
Gross Premium Written	756 665	24.708	91.834	339.436	1.002 485	199.808	499.984	410.937	3.256	3 329 094	3.534.716
Transfer to Unexpired Risk	(102,536)	2,748	2,872	35,491	(56,140)	21,508	(100,858)	36,615	720	(159,580)	85,573
Gross Premium Income	654,129	27,456	94,706	374,927	946,325	221,316	399,126	447,552	3,976	3,169,514	3,449,143
Less: Reinsurance Expenses	158,723		1,164	65,506	513,947	154,217	163,866	2,335	334	1,060,092	1,439,749
Net Premium Income	495,407	27,456	93,543	309,421	432,378	67,099	235,260	445,217	3,642	2,109,422	2,009,394
Fees & Commission Income	11,152	52	227	9,514		33,106	15,211	828		70,091	61,713
Total Incom(A)	699'905	27,508	93,769	318,935	432,378	100,204	250,472	446,045	3,642	2,179,512	2,071,108
EXPENSES											
Gross Claim Paid	187,347	9,972	796	39,345	120,428	55,791	57,117	122,452	815	594,062	756,939
Adjuster fee	2,564		٠	,	3,532	٠	1,265	425,1	,	8,616	
Transfer to Outstanding Claim	(37,197)	360	10	(848)	9,855	(32,483)	(1,951)	(8,094)	(1,475)	(71,623)	(78,791)
Gross Claim Incured	152,715	10,332	908	38,697	133,815	23,307	56,431	115,812		531,066	678,148
Less: recoverable on outstanding claims	25,415			15,856		22,481	9	(1,751)	٠	61,997	2,209
Less: Outward reinsurance Recoveries	9,752	966	٠	3,134		71,506	25	13,797	٠	99,248	112,303
Less: Recoverable on IBNR	36,565		٠	(2,031)	46,284	(62,950)	(351)	•	Ê	17,516	(142,700)
Movement in IBN(E)R Privision	(27,779)	1,005	(3,983)	6,347	(27,170)	39,136	(33,847)	(33,794)	(3.8	(83,965)	180,467
Net Claim Expenses (B) UNDERWRITING EXPENSES	177,164	10,341	(3,177)		152,929	(49,533)	22,168	66,269	(4,531)	427,386	605,620
Acquisition											
Commission	134,684	1,193	1,524	76,500	53,609	41,252	64,609	50,037	781	424,169	430,488
Others	20,264	178	Ħ	391	367	512	186	1,312		23,221	11,436
Maintenance	48,107			402	5,000		16,385	5,616		75,510	36,402
Total Underwriting Expenses(C)	203,035	1,371	1,534	77,293	58,975	41,764	81,180	56,965	781	522,899	478,326
Underwriting Profit (A-B-C)	126,359	15,795	95,412	185,907	220,474	107,973	147,124	322,811	7,392	1,229,247	986,961

Value Added Statement



		alload	9		2	COMBANY		
		5				MILANI		
	2015		2014	;	2015		2014	
	000,=N=	8	000,=N=	se.	=N=,000	8	000,=N=	×8
Net Premium -Nigeria	2,109,422		2,009,395		2,109,422		2,009,395	
- Foreign	710,096		487,657					
Net Interest Income -Nigeria	56,806		51,110					
Net Trading Income -Nigeria	7,611		8,254					
Lease Rental Income - Nigeria	31,566		30,061					
Investment Income -Nigeria	195,094		118,844		191,826		117,143	
Investment Income -Foreign	84,566		58,930					
Other Income -Nigeria	40,428		97,505		22,213		84,321	
Other Income -Foreign	43,935		28,260					
Claims Incured, Net Commissios and Operating Expenses:								
-Nigeria	(1,516,202)		(1,593,978)		(1,467,886)		(1,572,136)	
- Foreign	(618,928)		(302,599)					
						١		
Value Added	1,144,394 100.00	100.00	993,438 100.00	100.001	855,575	100.001	638,722	100.001
APPLIED AS FOLLOWS								
IN PAYMENT TO EMPLOYEES								
Salaries, Wages and other benefits	493,859	43.15	458,703	46.17	301,498	35.24	292,355	45.77
IN PAYMENT TO PROVIDERS OF CAPITAL								
Dividend								
IN PAYMENT TO GOVERNMENT								
Taxation	196,137	17.14	66,222	6.67	161,366	18.86	9,499	1.49
RETAINED FOR REPLACEMENT OF ASSETS AND EXPANSION OF THE BUSINESS								
Depreciation	75,451	6.59	68,308	6.88	48,736	5.70	41,072	6.43
Armotisation of Intangible Asset	21,770	1.90	10,418	1.05	10,645	1.24	888	0.14
Contingency reserve	129,030	11.27	130,347	13.12	99,873	11.67	106,041	16.60
Retained Profit	228,147	19.94	259,441	26.12	233,457	27.29	188,867	29.57
	1,144,394	100.00	993,438	100.001	855,575	100.001	638,722	100.00



Five Year Financial Summary

Consolidated and Separate Financial Statementa for the year ended 31 December 2016

Five Year Financial Su

			The Course				F			
			dnoso au				-	me company		
STATEMENT OF COMPREHENSIVE INCOME	OME	RESTATED					RESTATED			
	2015	2014	2013	2012	2011	2015	2014	2013	2012	2011
	=N=,000	=N=,000	=N=,000	=N=.000	000.=N=	=N=,000	=N=,000	=N=.000	000.=N=	=N=.000
Gross Premium Written	4,301,132	4,313,998	3,777,118	2,857,523	2,413,418	3,329,094	3,534,716	3,146,315	2,280,469	2,023,382
Gross Premium Income	4,067,067	4,084,073	3,490,151	2,624,123	2,174,312	3,169,514	3,449,143	2,866,204	2,118,399	1,848,046
Profit before tax	569,249	505,295	810,787	735,243	39,026	494,695	304,407	705,141	649,773	15,011
Income Tax Expense	(196,137)	(66,222)	(336,929)	(295,263)	(46,794)	(161,366)	(9,499)	(301,538)	(262,987)	(36,026)
Profit after Taxation	373,112	439,073	473,858	439,980	(7,768)	333,329	294,908	403,603	386,786	(21,015)
Transfer to Contingency Reserve STATEMENT OF FINANCIAL POSITION	129,030	130,347	111,304	91,933	72,403	99,873	106,041	94,216	78,216	60,701
Assets										
Cash and Cash equivalents	3,249,435	2,861,565	2,457,431	1,534,299	1,383,029	2,604,463	2,269,465	2,115,340	1,220,264	1,260,829
Financial Assets:						•				٠
- Held-to-maturity	,			59,266	55,366		٠		59,266	55,366
- Available-for-sale	713,856	841,494	854,378	964,344	694,671	711,341	838,067	851,352	963,292	692,069
 At fair value through profit or loss 	4,892	10,015	10,129	7,512	6,887	2,782	7,716	5,692	5,692	6,887
- Loan and receivable	153,620	125,450	106,360	78,895	65,635	5,724	4,843	4,961	1,186	4,063
Trade Receivables	87,339	93,953	195,059	359,939	369,896	9,675	13,577	8,722	127,017	146,213
Reinsurance assets	1,093,770	837,303	645,075	507,337	308,196	965,535	789,037	629,795	492,076	281,463
Deferred Acquisition Cost	167,537	209,006	144,397	125,026	91,658	122,108	160,808	116,535	95,548	62,359
Other Receivables and prepayments	82,546	72,154	110,442	80,498	40,953	20,299	19,494	40,718	20,105	15,528
Prepaid Tax	2,816									
Inventory	9,789	8,234	7,189	5,853	4,940					,
Investment in subsidiaries	,					770,002	609,033	609,033	609,033	609,033
Deposit for shares in subsidiary	,	,				15,460	100,000			•
Goodwill and Intangible Assets	51,818	21,564	5,246	5,923	6,716	41,876	5,758	2,912	2,749	2,031
Investment properties	116,919	100,000				,				,
Property, Plant and Equipment	1,232,506	1,264,767	1,349,788	1,329,113	1,292,767	1,167,275	1,202,062	1,291,487	1,266,666	1,228,504
Statutory Deposits	324,302	320,513	319,857	318,699	320,212	300,000	300,000	300,000	300,000	300,000
Total Assets	7,291,144	6,786,019	6,205,361	5,378,704	4,640,926	6,728,540	6,319,861	5,976,548	5,162,894	4,684,346

Five Year Financial Summary Cont'd



Consolidated and Separate Financial Statements for the year ended 31 December 2015

Five Year Financial Summary Cont'd

LIABILITIES										
Insurance Contract Liabilities	2,096,391	1,929,381	1,681,201	1,320,051	1,157,043	1,617,028	1,613,024	1,425,774	1,063,434	970,986
Borrowings		٠					٠			
Trade Payables	26,102	96,382	45,278	33,469	53,139	0	5,782			35,838
Other Trade Payables	133,500	95,222	49,553	62,775	49,727	49,382	37,623	20,840	43,066	34,269
Refrement benefit obligation	2,700	5,278	3,835	7,636	11,232	2,166	5,226	3,217	7,636	10,454
Provision for Current Income Tax Liabilities	270,911	188,375	247,417	249,985	109,099	265,961	159,171	221,223	215,621	97,705
Deferred income tax liabilities	122,229	158,172	193,470	121,378	43,439	118,484	155,388	191,397	122,645	35,125
Total Liabilities	2,651,833	2,472,810	2,220,754	1,795,295	1,423,679	2,053,018	1,976,214	1,862,451	1,452,402	1,184,377
EQUITY										
Total equity attributable to owners of the parent:										
Issued and Paid up share capital	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375	3,334,375
Contingency Reserve	1,003,636	874,606	751,330	645,671	557,643	913,852	813,980	707,938	613,549	535,333
Retained Earnings	259,036	21,262	(1,057,825)	(1,234,379)	(1,278,237)	426,447	192,991	(815,521)	(964,315)	(926,767
Asset Revaluation Reserve	,		403,434	403,434	403,434	,	•	403,434	403,434	403,434
Fair Value Reserves	903	4,410	486,000	323,707	133,594	(1,153)	2,301	483,869	323,450	133,594
Other Reserves	(72,686)	(59,507)	(29,300)	9,818	3,298		•			
Subtotal	4,525,285	4,175,148	3,888,014	3,482,627	3,154,107	4,873,523	4,343,646	4,114,095	3,710,492	3,479,969
Non-controlling Interest in Equity	114,045	118,062	96,590	98,782	63,142					٠
Equity and Liability	7,291,144	6,766,019	6,205,361	5,376,704	4,640,926	6,726,540	6,319,861	5,976,548	5,162,894	4,684,346
Basic and diluted Earnings per share (in kobo)	5.59	6.58	7.11	6.60	(0.12)	9.00	4.42	6.05	5.80	(0.32)



YEAR **Authorised Capital** Issued and fully paid Consideration

	Increase	Cummulative	Increase	Cummulative	Increase	Cummulative	Increase 0	Cummulative		
			Units	Units			Units	Units		
	=N=	=N=			=N=	=N=				
1994	10,000,000	10,000,000	20,000,000	20,000,000	7,680,000	7,680,000	15,360,000	15,360,000	Cash	
1995		10,000,000	-	20,000,000	-	7,680,000		15,360,000		
1996		10,000,000		20,000,000	2,320,000	10,000,000	4,640,000	20,000,000	Cash	
1997	60,000,000	70,000,000	120,000,000	140,000,000	35,645,000	45,645,000	71,290,000	91,290,000	Bonus/Cash	
1998		70,000,000		140,000,000	24,355,000	70,000,000	48,710,000	140,000,000	Bonus/Cash	
1999	40,000,000	110,000,000	80,000,000	220,000,000	-	70,000,000	-	140,000,000		
2000		110,000,000		220,000,000	12,000,000	82,000,000	24,000,000	164,000,000	Bonus	
2001		110,000,000		220,000,000	13,000,000	95,000,000	26,000,000	190,000,000	Bonus	
2002	140,000,000	250,000,000	280,000,000	500,000,000	5,000,000	100,000,000	10,000,000	200,000,000	Bonus	
2003	100,000,000	350,000,000	200,000,000	700,000,000	2,000,000	102,000,000	4,000,000	204,000,000	Bonus	
2004		350,000,000	-	700,000,000	248,000,000	350,000,000	496,000,000	700,000,000	Cash	
2005		350,000,000	-	700,000,000	-	350,000,000	-	700,000,000		
2006	600,000,000	950,000,000	1,200,000,000	1,900,000,000	-	350,000,000	-	700,000,000		
2007	5,050,000,000	6,000,000,000	10,100,000,000	12,000,000,000	226,000,000	576,000,000	452,000,000	1,152,000,000	Merger	
2007		6,000,000,000		12,000,000,000	499,000,000	1,075,000,000	998,000,000	2,150,000,000	Cash	
2007		6,000,000,000		12,000,000,000	920,299,075	1,995,299,075	1,840,598,150	3,990,598,150	Cash	
2008		6,000,000,000		12,000,000,000	429,700,925	2,425,000,000	859,401,850	4,850,000,000	Bonus	
2008		6,000,000,000		12,000,000,000	606,250,000	3,031,250,000	1,212,500,000	6,062,500,000	Bonus	
2009		6,000,000,000		12,000,000,000	303,125,000	3,334,375,000	606,250,000	6,668,750,000	Bonus	
2010		6,000,000,000		12,000,000,000		3,334,375,000		6,668,750,000		
2011		6,000,000,000		12,000,000,000		3,334,375,000		6,668,750,000		
2012		6,000,000,000		12,000,000,000		3,334,375,000		6,668,750,000		
2013		6,000,000,000		12,000,000,000	-	3,334,375,000		6,668,750,000		
2014	-	6,000,000,000	-	12,000,000,000	-	3,334,375,000		6,668,750,000		
2015		6,000,000,000	-	12,000,000,000	-	3,334,375,000	-	6,668,750,000		

REGENCY ALLIANCE INSURANCE PLC 22nd ANNUAL GENERAL MEETING

PROXY FORM

/We	Ol	RDINARY RESOLUTIONS	YES	NO
Of	1)	To receive the report of the Directors, the Audited Financial Statements for year ended 31 December 2015 together with the reports of the Auditors and the Audit Committee.		
or	2)	To ratify the appointment of the underlisted people as Director's of the Company; Mr. Clem Baiye. Mr. Matt Osayaba Aikhionbare, OON Col. Aminu Isah Kontangora (rtd)		
Shareholders Signature	3)	To declare a Dividend.		
Please indicate an "X" in the appropriate box how you wish your votes to be cast on the resolutions set above.	4)	To elect members of the Audit Committee.		
Unless so instructed, the proxy will vote or abstain from voting at his/her discretion.	5)	To appoint Messers TAC Professional Services as the Company's Auditors		
A shareholder(s) who is/are unable to attend an Annual General Meeting is/are allowed by law to vote by proxy. The above form has been prepared to enable you exercise your right to vote, in case you cannot personally attend the meeting.	6)	To authorise the Directors to fix the remuneration of Auditors.		
Please sign the above proxy form and post it to reach the Registrars or the Company Secretary at the registered office of the company not later than 48 hours before the time of holding the meeting.		Special Business: To consider and if thought fit to pass the		
If executed by a corporate body, the proxy form should be sealed with a Company Seal.		following which shall be proposed as an ordinary resolution.		1
Provision has been made on the proxy form for the Chairman of the meeting to act as your proxy, but if you wish you may insert in the blank space on the form (marked) the name of any person, whether a share holder(s) of the company are not who will altered the meeting and wide on your holder instead of the	7)	To approve the remuneration of Directors.		

TO BE VALID, THIS FORM HAS TO BE DULY STAMPED

SHAREHOLDERS ADMISSION'S FORM

Please admit the bearer of this form or his/her appointed proxy to the 22nd Annual General Meeting of Regency Alliance Insurance Plc. to be held at the Ladi Kwali Conference Centre, Sheraton Abuja hotel, Ladi Kwali way, wuse Zone 4, Abuja, Federal Capital Territory, Abuja on Thursday the 26th day of May 2016.

Name of person attending: ... Shareholder:

Signature:

Important: This admission form must be produced by the Shareholderipr oxy in order to obtain admittance to the Annual General Meeting.

b) Sharehiders or their proxies are requested to sign the admission form before attending the meeting.

The Registrar Meristem Registrars P.O Box 51585 Falomo Lagos.

Chairman of the meeting.

Regency Alliance Insurance Ptc.

Anuoluwapo Shobo Company Secretary 2015 Annual Report

Affix N50.00 Postage Stamp Here

The Registrar Meristem Registrar Limited P.O. Box 51585, Falomo, Lagos.

MANDATE FORM

e-DIVIDEND PAYMENT- One Stop Solution to Unclaimed Dividend - Take Advantage of It!

The Registrar Meristem Registrars Limited 213, Herbert Macaulay Way Adekunle -Yaba Lagos.

P.O. Box 51585

Falomo-Ikoyi, Lagos Phone: +234 (1) 2809250- 3, 0700MERIREG

e-Mail: info@meristemregistrars.com Website: www.meristemregistrars.com

I/We hereby request that from now on, all my/our dividend warrant(s) due to me/us from my/our holding(s) in REGENCY ALLIANCE INSURANCE PLC be paid to my/our Bank named below.

Bank Name:			
Bank Address:			
NUBAN Account Number:			
Shareholder's Full Name:			
	(Surname First)		
Shareholder's Address: (if address has changed, please indicate no	ew address)		
E-mail:			
Mobile:			
CSCS CHN	CSCS A/	/C No	
Single Shareholder's Signature:			
Joint Shareholder'Signature1)			
2)			
Common Cont.			
Authorized Signature & Stamp Of Bankers			
Sort Code:			

Affix N50.00 Postage Stamp Here

The Registrar Meristem Registrar Limited P.O. Box 51585, Falomo, Lagos. This part contains names of shareholders who are yet to claim their dividends approved at 2009, 2011, 2012 AGMS for the 2008, 2010 and 2011 accounting years respectively.

Any shareholder whose name appear on the list is required to contact the Registrar as soon as possible at the address below.

Meristem Registrars Ltd. 213, Herbert Macaulay Way, Adekunle-Yaba, Lagos. Tel: 01-8920492

Shareholders who have received their dividends after the compilation of this list should ignore the repetition of their name on the list.

Publication is made pursuant to section 332 (1) of the Companies and Allied matters Act (Cap C20) Laws of the Federation, 2004

UNCLAIMED DIVIDEND LIST



Regency Alliance Insurance Plc.

Regency place: 2, Ebun street, Gbagada Expressway, Gbagada Lagos. P. O. Box 70333, Victoria Island, Lagos, Nigeria.

Tel: 0805 349 9073, 0809 765 6546, 0814 323 3727, 0708 407 7999 Email: info@regencyalliance.com Website: www.regencyalliance.com (RC: 223946)



Unclaimed Divided List

N WARE NO DOVIDEND (MARK N		5/N (4	VARIR N		8/N W	VARIEND (
202	ABALDIGU CHENONSD FAUL	1111	515	ADELEKE JOHNSON ACEKUNET	201	745	AGHA DANES, UZOCHUKUU	301	990 990	AUDAN MERCY WELLEAMS
300	ABOA GRACE	1102	515	ADELEKE MUMBIE TUNGE	262	242	ACHWAI GABRIEL CLARA	302	982	ACRAM PAULINUS REVANANT
389	ABONH MUSTIPHIA BIDDOUMENT FUND	113	517	ADELEKE VICTOREA DAMBLOLA	263	754	AGEST VECTOR ANOMALIGA.	303	983	AKRAN PEACE XXXIIIA
330	ABBIOLIE OHMEZE NELSON	194	518	ADELEYE ADEDAMOLA SUNDAY	204	753	AGODE CHUKWUEBUKA XCHNI	304	994	JIKPANI PETER ETTM
315	ABOULPATAL BELLO GLASURKANPE	105	521.	ADELEYE IDOWL STEPHEN	205	758	AGDSA SAMUEL SAMENU	305	985	AKDIAN PETER ETTM
316	ABOLLOGUR SULEINAN GARBA	196	62	ADELEYE SUNDAY SULEMON	206	768	AGU ANGELA CHIZ	306	996	AGRAN LIDENE OBST
317	ABOURNAMEN SEEK URWER	187	539	ADEMILUNI OMOBOLANILE PICAGURA	267	264	AGU BLIAS MBA	307	987	JUDANIANI AMOS EGGA
71	Allesunge Argoelle	198	529	ADEMOLA COKER	208	763	AGU MICHAEL UZOPIA	308	998	ACPETUROR BEATRECE
330	ABEL VICTOR AUDU	199	530	ADEMOLA COKER	209	768	AGUNKETOYE OLUSEGUN SAMUEL	309	1000	AUTUAPOR UGONNA CECILIA
302	ABIMODIA DEBORAH AYDDIA	110	514	ADEMOLUTE A. PRORENEKE	210	277	WENCHAR DAMMET CAMABONE	348	1002	AUBOR SYLVESTER DSSAI
324	ARTODUM GROUNHAM GLUVIASEUN	111	535	ADBIBOW TAWO	211	760	AHMOD YENKA RESEKAT	34.1	1003	AND BUENYS PELDS CHEMEDU
325	ARTODUM GRACE TYMBO	112	537	ADENETI ADEFUNKE OLUNYTOSIN	212	763	APECHAE OSAS ROLAND	312	1905	AKUBURO WALTER CHEKA
327	ABTODUN OLUPUNYBLOLA ADBOLA.	113	538	ADENETI BEATRECE MOTIROLA	213	764	AGGIA PAUL IGENEYPENE	313	1006	AKUCHUKAYU MICHAEL EMBKA
330	ABIONA BENGAMBN AVERADE	114	239	ADDRESS CLEMENT BWASO	214	308	AliGNE BRIC A.	314	1009	AL HASSAM DEPCHAPEN JE.
331.	ABIONA BUSINO FOLASHADE	115	544	ADENIO OLUKEMI	215	296	ABNA LYDBA PROESOLA.	34.5	1015	ALABI MATTHEW OLUMUYTWA
333	ABIOYE GUJWAPUNKE BUKOLA	116	547	ADEREMAN BABATUNDE SAHEED	236	797	AGROT OPEYENT SULEMON	31.6	1913	ALABI MATTHEW OLUMUYTWA
334	ABIDYE RAPHAEL OLADEDO	117	548	ADENIRAN BOLANLE BEATRECE	217	799	AJAGSE APOLASE JOSHUA	31.7	1023	ALALADE OLUMUYTHA DUUSEGUN
335	ABISOLA YETUMBE OLAPEIU	118	555	ADDROY GRONGA	210	900	AJAGGE BABATURDE	318	1034	ALALADE OLUSEGUN OLATUNEI GUI
336	ABOLARIN BRIDGET IRETIMBE	119	596	ADENOY SUNDAY ASSAHAM	219	800	AJMGBUSE OLUMINASBENGA JOSEPH	31.9	1925	ALANA OLURANTI BLIZABETH
337	ABOLARSWIA OLUKAYODE SSAAC	120	559	ADENOPO SEMEU ADEBOLA.	220	804	ASAGUMNA KICTOREA TETELAYO	329	1029	ALMINE BOLANLE
336	ABORESADE DEBORAH ENBOLA	121	563	ADENUGBA GLASOEI EMMANUEL	221	806	AJAKK DYINEDU	321	1038	ALAZIGHA TOKONE INARA PRAZSE
339	ABRAHAM EMMANUEL ONVECTIVACHE	122	570	ADEOSEN ADEJUMOKE AFOLASHADE	232	807	ADMONINE GABATURIDE	322	1041	ALEGE HUSUF OLAITWI
342	ABRIANAMS 030	128	571.	ADEOSUN TOSIN WILLIAMS	223	808	ASWPOVE URUOMA JOEL	323	1042	ALEGE KASHIDAT ABYEN
345	ABUBAKAR ABDULMUMINE	124	572	ADEDYE ADESAYO TENOTHY	224	808	ASAKPOVE UPUOMA JOEL	324	1945	ALEX DUDLYENE ADETOUR
347	ABUDAKAR MICHANIMED ALIYU	125	575	ADEDYE SOLOMON DLUSEGUN	225	812	AIALA QUUFERI EBENETER	325	1045	ALEXI ALICE UDOSEN
348	ABUBAKAR MUMBATU	126	581	ADERWITI MAKIAN SHINA	236	814	AJALA SERAJUDEEN ABBOOUN	326	1048	ALIGNE SHES TIMOTHY
349	ABUBIKKIR NASIKU KIHENA.	127	562	ADERSOSSE ADERVALE JACOB	227	816	AJALARURU BOLAJI TKINIO	327	1049	ALJU ONI PETER
390	ABUBAKAR YAHAYA DABO	128	584	ADERDOU SOLE	228	815	ASANE VICTOR ADEDLU	328	1950	ALINIO JOSEPH CUODOMO
353	ABLIGU BONBTACE OKOWOVO	129	585	ADERDAMU SEGUN REDHARD	229	629	AIRO GABRIEL OLUSEGUN	129	1051	ALIYU ABDULLATEEF
206	ABUGU CLARA	130	597	ADESIDA OREGUUMA MARY	230	823	ADMSIN STEPHEN KOLA	336	1052	ALTYU DOMA RALIATU
395	ABUMERE GODDET BESTMAN	131	599	ADESTNA OLATIDE ABEODUN	231	824	AUNYI ABKYONI ROTIMI	331	1054	AULI ABRYOMI PRUTKURU
207	ABUNDANT SEED INVESTMENT LIMITED	132	606	ADESOLA AJOKE KARKYAT	232	625	AWY BOLAT SEKINAT	332	1029	ALO DLADLU AKTHWANDE
399	ABUTU INVOCENT	133	510	ADESOTU USBOSEPE ADE	233	626	AWY FOLDRUNGO SANUEL	353	1000	ALONGE ACNES FUNMILAYO
361	ACH! PURCELLINUS ONYEXACH!	134	611	ADESCYE SEGUN	234	674	ADMIT JOHN CHOTONO	334	1064	ALONGE ENOOH ADENIYI
363	ACHILEFU CAPENA	135	615	ADETISA HBUEN REMILEKUN	235	836	AWY OUWIUM!	335	1965	ALUKO EMMANUEL OLUSEGUN
364	ACHUSIN CHINNE FLORENCE	136	617	ADETOKUN MUSEBAU	236	837	AWY OLUBANTI OLUKAYODE	336	1963	ALUKO ESTHER PROSUNMOLA OLLY
365	ADACHE SUNDKY ABAH	137	83	ADETOKUNBO ADEJUNO	237	940	A3YY OLUWASAYOFUNNE RUTH	307	1064	ALUKO SELEVAN IRETTI
368	ADADA FELDI GUADUNDONE	138	618	ADETOLA OLATIDE BIBKUNLE	238	840	A3WT OLUWASEYT OLUKOREDE	338	1067	ALUKUU (FEMIN)
369	ADADA PELEK GLADUNDOYE	139	619	ADETOLA OLUWAPELUMI	239	843	AJAYT STEPHEN OLAMPEKUN	339	1970	APROA-ANAEL ANS
370	ADAII SALISU	140	520	ADETOLA YUSUF	240	844	AJEH AUGUSTEVE EVENCHE	340	1074	ATTRACTUS ELIZABETH
334	ADAMS SERAMEN IROLEADYS	141	632	ADETONA OLUKAYODE ADEMOLA	241	945	AJENEKOKO ADEVILIMI ALABI R	341	1075	APWEDS PWVS IFEDNA
375	ADMPSON HELEN	143	636	ADETUWO DUPE	242	846	CIRAHCER SIRAJA (MINJUNGGA CHONNING)	340	1076	APPICHENN AYUSIA PAUL
377	ADAMU ISKWHIM LAU	143	631.	ADENIALE JULIANA PIODUPE	243	847	AJENIOLE ADELEKE HENRY	343	1977	APAZE ELIGENE SPONGBOVE (OV)
379	ADAMU PETER EMMANUEL	144	635	ADEWOYE GUISOLA ADELAND	244	852	AJBSADE TOKIN	344	1078	APWAZE KENNETH FOLASHADE
390	ADAMU LISHAN	145	636	ADDIVIOUS FUNHBLAND TOROHOLA.	245	205	AUBICOE KEHBYOE	346	1090	APPROGRAMMA DIPPROLITE APPR
381	ADRISHOLKINA SOLOMON	146	642	ADEYMOU SIMEON KOLKWOLE OLUGBENG/	A 246	856	AJBONA OLAYENKA THOMAS	346	1081	APPROLE PROGRAFT KELECHE
385	ADEBAYO ADEGBOYEGA	147	645	ADEYEMI ADEJARE	247	857	AJIONIU CHRESTIAN KARITA	347	1986	AMENIBO JUSTIN .M.
389	ADEBAYO ADEGBOYEGA GABRIEL	146	549	ADEYEMI BASHERU OYEWOLE	248	863	AZESEBIOLOWO OLAMPYI	346	1067	APIC JUSTINA BORD
392	ADEBAYO AYORSYOE GLABODE	149	690	ADEYEMI BEYSON ERIOLUNA.	249	968	AJUNUKA JANES OTUMA	349	1090	APIDIU TAJUDEEN EMMANUEL
394	ADEBNYO COMFORT OLARENNUU	150	651	ADEVENT ELEZAMETH	290	868	AJUNWOKE BYMWUEL	350	1092	APMER VICTORIA OLUMBIERI
396	ADEBAYD MODRIAT LOLA	151	653	ADEYEMI LATEEF ADESOLA	251	873	AKANEL JUERIL ABKYOM:	351	1996	AMOGU VICTOREA ISE
396	ADEBAYO OLAWUWIE JULIUS	152	554	ADEYEM) PIONDAY DLADELE	252	675	AKANEI PIOSES ADISA	352	1096	AMDD AKAME
401	ADERAYO OLUSEGLAI SUNDAY	153	655	ADEYEM) PIUSEBAU ADEKUNUE	253	877	AKANDE KOENLIE	353	1399	APIDD BIKSRAT
408	ADERESTN CUALEKAN ADEDETI	154	657	ADEYEMI OLUPROE OLALEKANI	254	879	AKMIDE JIKINTIYO RBUBBN	354	1101	APPOOREHINDE ABBOOVE
417	ADEBOLA DILUSEGUA DILATIDE	155	661	ADEYEMI SEGUN	255	880	AKANDE SAMUEL DILUMIDE	355	1105	AMOS SALEH
72	ADEBOWALE GLUMBOE	156	554	ADEYENG DASEN ADEXIALE	256	903	AMANUE DYWYJ DLIWA	356	1104	AMOS STEPHEN
400	ADEBOWALE CYTYTHESI OLIOUPIE	157	665	ADEYEND RUFUS ABIDENE	257	894	AKANCE TYMU OLUWA	357	1105	APPORUN ELIZABETH ADESOLA
73	ADEBOYE DEBORAH	158	667	ADEYENE ADELONIO ADELEKE	258	885	AKMCE JESUPBYS	358	1106	APPETAN OLUNIATORIN KEMI
74	ADEBOYE ORBOLUWA	159	671.	ADEYEYE MICHEAL ADENTYI	229	555	AKANCE MOPEPOLIWA ABSODUM	359	1108	ANABA ENRIONA
402	ADEBOYEDO HELEN TITTLAYONE	150	672	ADEYIGA ABIMODLA DLUFUNKE	260	807	AKAKE MOFEGLUWA ABBOOLIN	368	1112	ANALYSE DAYMANUST CALLEST
403	ADEBULE GABRIEL ADEBANO	161	676	ADBILE GOODLUCK PETER	261	890	AKANCE OLUMNTOYEN BLEZHBETH	361	11:16	AVAMINA JOSEPH CHROL
424	ADEBULE OLUMNSKINA	162	678	ADSOUNTERFETAYO AZIBOLA	262	890	AKANCE OLUNNTOYEN BLEZHBETH	362	1119	AVENE CHUKWUDUMEBI GLADYS
427	ADEDARA ADBOYE SAMUEL	183	679	ADBRORA BLESSING OGBORNA.	263	894	AKANCE TIDESUNINI EBUNOLUWA	363	1126	ANIASHE BENEDICT UNDISABELE
409	ADEDETI ADEPOWOPE GBENGA.	154	590	ADRO ADEMOLA ALEXANDER	264	898	AKANU HENRY DKANDELI	364	1137	ANTEAGA AYODES OLUNOLE
400	ADEDELI ADENINI JAMEU	165	681	ADRO OLACIJIWA SRMECIN	265	899	AKAOSE EZE OKEY	365	1139	AVERAGA EGUKUNOLUNIA PEACE
403	ADEDETI SUNDAY	196	682	ADESA OLUWASEYI AKIYETYI.	266	900	AKAPO AUGUSTINE	366	1130	ANYBASA OLUSOLA ADENINE
435	ADEDIGBA ABOULLATEEP	167	663	ADESA RAPEU	267	900	AKARA JOSEPH UZONA	367	1131	ANIBASA OLUWATORESIN AYOMINI
407	ADEDEMSEWO ADEFEME FEYESAYO	159	685	ADMOS MULTI BUSINESS LIMITED	260	906	AKENADE COMFORT ADEXINE	368	1132	ANTEAGA OLUMAYONE PAYOUR
408	ADEDLPE STEPHEN GUNNREVIAJU	169	667	ADODO OLUSOLA GODWIN	269	910	AKINBODE LUCAS QUARA	368	1135	ANIFOMOSE ADENIYI ANOREDE JO
429	ADEDERANI ADBLEYE MICHAEL	170	691	ADU AKENTUNDE SANSON	270	912	PREMIUDO ACECES ALCOREAN	379	1136	ANTERODU OREY AUTHORIUS
440	ADEDERAN PURVISIONA OLAWINE	171	594	ADJEZE GOVERNOR KINGS	271	917	AKINDELE SOLA	371	1137	ANIMASHALIN ABIDDUN
446	ADEDOKUN DONALD SOEL	172	695	ADULORU ROTENE CORNELIUS	272	925	AKENFENNA ATENUKE BERNICE	372	1130	AVENASHALNI OLUSDISLINI
461	ADEDOKUN OMOWUNMI ADEOUA	178	697	AEBA LONE BIRKOVERE	273	526	AKINFENWA PIWRY OLUMINGAMILOLA	373	1140	ANOCHE PETROLINA NEURONE
452	ADEDOKUN SAKORU BANDELE	174	208	AFESUMEN STELLA	274	525	AKINGBADE SEGUN	374	1147	ANDSINE BISC INDIVIA
453	ADEDICTUR ALABA RASAK	175	702	AFFE JAMES HADNADA	275	25	AKINGBOYE KYDDELE	375	1148	AVCSINE JAMES MR
465	ADEDOVEN FLORENCE TEMETOPS	176	703	AFOLABI TERUNUS RAFIU	236	932	AKEMIJOWO GBENGA	376	1150	ANTHONY EINERS
499	ADEFEMI SWH DLADUU	177	704	AFOLARI DIMBO SAIDAT	277	536	AKTNUOLA ERNEST ADEBOWNLE	327	1195	AVAILABING JAMES CHITCHE
77	ADEPLYE ADEBOWALE PROPESSOR.	178	705	AFOLASI JOHNSON DLUSSSUN	278	940	AKINDLA ADESAYO EFIMANUEL	378	1156	AVULUGINO SAMES CHESIONE
465	ADECEMHI ADEBOVIALE & PETER	179	706	AFOLABI OHOTAYO BABATUNDE	279	942	AKINDLA TEKDBO DLUNWYEMESI	379	1157	AWJMWJ OBJAWLJU OGSEALU
468	ADEGRESAN ARBOLA	180	707	AFOLABI OHOTAYO BABATUNDE	290	940	AKEMPELU SAMUEL OLUWAPELUMI	390	1164	WYWWIU UCHECHE DOROTHY
469	ADEOBITE ADETOLA DIABO	181	709	AFOLABI PUKANAT TINUADE	281	544	AKINRUSOPIA KAYOOE PRANCIS	381	1170	APBIA IRIS BUNDAYO
472	ADECETTE OLUWASEUN MODUPE ORE	182	730	APOLAYAN OLADELE SAMSON	282	946	AKINSANNA JEREMBAH AKINGLA	382	1129	ARALEPO OLUWAFUNMENDE
473	ADECRITE TENETOPE GRENGA	183	711	AFOLAYAN PRECIOUS GLUWANEHOGBISA.	263	952	AKINSOLI AKINPELU	363	1176	ASAMENIO SAMEJ GLADENESI
474	ADEGROUA ALICE BAMEDINE	184	712	AFORD AKINIVUNNE D. ATAMER.	264	955	AKINTAYO MORKYO	394	1178	ARCHIBONG END EDET
475	ADEOBOYESA PL OLIYEWA	185	715	ASBABOBU CHRYSANTUS NWABUSWU	285	956	AKINTELURE PIOPELOLA	385	1129	ARCHBONG ETTE
477	ADEGOKE ADEBISE	196	717	AGBABGBU UZOCHUKVIU ROVILAND	286	958	AKBITOLA OLUWAYINIA PRANCES	386	1180	AREMU ABIODUM AYIMDE
480	ADEGORSOLU BLEZABETH MODUPE	187	710	AGBATOR BLESSING	267	968	AKINTOLA VIETOR KAYODE	367	1181	ARENU ABOSEDE DUUNASEUN
463	ADEHONALH DYNAMIC VENTURES	188	731	ASBAMESBULAM PEACE CHUKUILIKA	288	964	AKINTOYESE HASSAN ISHOLA	388	1182	RREMU ADERUNUE PIOSES
467	ADEXON JOSEPH E.	189	722	ASBANSOO TAJNIO ADEYTNIA	289	965	AKINTUNOE ABIKE OLADUNOOYE	389	1183	WENU ADEKLALE MOSES
489	ADEXDLA JEMBMA OLUPLINIMILAYD	190	725	AGBARGEI JEOL INEMPUBLICHE	290	967	AKINTUNCE SELNI	390	1188	ARENI MODUFE GRACE
496	ADEKDYA ALAGA MATHEW	191	736	AGBASIERE DHIKA PHELONENA	291	968	AKENINKE SCHISON DLAYENKA	391	1189	ARLESERE-SATAR YESTRAT MOJESI
498	ADBIDIA MORAKINIO DUDIRE	193	727	ASSESS ADEREKE FEMILITANI	292	979	VERMINOTEORY WOEDTH	390	1193	WELLO OFTIWAN BAT MASA. MOTOR
502	ADEKUNUE PATRICK OLUWOLE	193	732	AGBINO BRIDGET	253	977	AKINYEMI AKINOGUNLA RICHARD	393	1154	WEND BOTTHE DARK
565	ADEKUNUE RABYE GBENGA	194	734	AGBI EDIVEN G. & ZEPPORA I.	294	973	AKINYENI OLUWASEUN SAMUEL	394	1201	ARONIO-FELA OLUMAPEMI HURTAL
						975				
82	ADDUNE RENE	195	736	AGBO NED IEAL O.	295		AKINYEMI SWHEED OMDNEYE	395	1202	ARONOLO ADENALE HARTING
567	ADELAJA ADEBANDO	196	738	ASBO UCHEWIA PI	296	976	AKINYOSOYE VIVUN MODUPE	396	1203	ARRENE FB. IX IXCYO
506	ADELAIA LAVIMENCE	197	740	ACROSS SAVES THALBONIS	287	977	AKTOLA OLUROHE SOWIU	397	1205	ARUST MERCY .O.
			741.	AGBIOOLA ADESDLA AYODELE	296	979	AKIYESI SANORA REMI	398	1206	ASCENT MICROFINANCE BANK LINE
506 510	ADELANIE MOROLANIE	196	742	AGRICOLA VICTORIA OLUFUMILLATO	299	905	AND DAMES DILLINWOOYDDE	399	1210	ASPLEBE FATAL ADENALE



WARE NO			MARK N		5/N A				WARR N	
DEVEDEND ()			INTERNO			GDEND			INIDEAD	
1212	ASSINDTA MARYWA	501		BELLO DAMANUEL IETTOLA BELLO DAMAN.	601		EDAKO ENTO EISONG	701 702	1952	EZEH OKECHUKUU THEODORE
0 1217 0 1221	KSHIRU ADEBIYO KOFOWOROLA ASTYANIS GABRIEL KOLAWOLE	503		BELLO JUGAH PELUMI	603	131	EDC SECURITIES LIMITED EDDOH DAVID KAIDENMA	703	2958 294	EZEKWEM PURYGRACE EBERE EZEMBA, IVALTER CHOVEDU
4 1222	ASDIGNA ANEIZTUS AZUMIALIA	504	1432	BELLO DIATUNBOSUN GBENGA	604	1685	EDEANE XDSEPHAT UCHE	704	1960	EZEMONYE LAWRENCE
5 1223	ASDGNA DAYWALEL NAKZIYAKOR	505	1433	BELLO DILIBHOLA	605	1692	EDOGEANNA PWEK DGU	305	1961	EZENDUKA ANTHONY UDIEDILIKWA
1234	ASOMINANIA CHIGOZIE CHRESTIANI	506	1434	BBLC OLUBHOLA	606	1694	EDOKPHISBE AFTASBE BLESSED	306	1963	EZEMBOROPI MADORNIA MIEDICI
1225	ASOMUCHA MIKE NNAVYEUR	507	1438	BELLO, PATAI	607	1695	EDOKPASOBE PRINCE A	707	2964	EZEMWA JKEYOW.
1227	ASOR EMBOX SYD/ESTER	506		BEH SHYUEL EDUKERE	608	1696	EDOM/WOWYT SEGUN	708	1965	EZEMWAJIUGO DHIMEZIE PIDELIS
1239	ASSET & WEALTH CREATION LIMITED	509		BENSON CHEROKE LAWRENCE	609	1597	EDORD GEHALIADENDA AUGUSTINE	709	1972	EZELIGO CHEFUNANA PATTH
1230	KSBOR GAJUS WOKENE KVIERKS	510	1440	BERMIND GIFFIUTO BLIMHIM	64.0	1998	EDOZIE IFEANYI FRANK	718	1976	EZIGBO ADA RWOUR
1231	ASUBLIMMIEN STEPHEN	511.	1444	BFCL INVESTMENT A/C	61.1	1700	EDUN IBUKUN KOLA	711	1982	EZIRIM MICHAEL SUNDAY
1234	ASUQUU EXAETTE EDEN ASUQUO CHRESTOPHER ARCHEONG	512 513	1451	BESTREYU HONSURU ADETOLA BOLALI OLABISI A.	612	1704	ETTICK ADEREC	712 713	1982	PARLAMES AMES CLANIFERUM
3 1236 4 1237	KSURU GIFT OKECHUKVIU	514	1458	BOLKNUS GLALEKAN GLATUNGI	64.4	1734	EGAN STORY	714	1985	FADAHUNSI MATHEW TUNDE FADAIRO TYJOLA GLAPADE
5 1238	ATMOHA PETER C.	515	1460	BOARACE GOOSTIME BEN	615	1715	EGBABOR BYMANUEL	715	1998	RADIPE KUDIRAT O
s 1241.	ATANDA ADENALE L.	516	1465	BROADMINDS ENTERPRISES INVESTMENT		1739	EGBENWINDE OLUNIAKERE DADA	718	2000	PAGIFE TUNCE ABOOLARDS
7 1242	ATMIDA ESDAGA AMANI	517	1468	DUNYWHIN ISNAIL ALI	617	1720	EGBEIVLANE DLANGEWALLI SOCI	717	3081	FACIPE TUNCE ABOOLING IN
1247	ATE GIDGON ATEM	510	1478	BURSAN DAN FULANE NAKUBU	648	239	EGHODASHE JOHN	718	3084	RIGORONE AYODEII
9 1249	ATEVIOLOGUN DAVID GLABODE	529	1471	BUSARE AKEBY AYODBUE	619	1732	EGNA SARATU	715	2085	RNGORONE APODEST
1250	ATEMIOLOGUN DAVID GLABODE	530	1472	BUSATE KWYORU QUACHYCTI	620	1736	EGIVU SYLVESTER CHUKWU	728	2086	PAGORUSI GBENGA
1251	ATTERONE OLUMBIARE DANEEL	521		CHIPBELL CHARLES FOLARIN	621	1717	EGIVUDILIONU ENVOCENT MADUABUDICI	721	2087	FACTH PRODE INTERNATIONAL COMPANY
2 1296	KEORVLETE WIGHARD WOODEST	522		CHROL AUGY	622	1741	EJALONSOU TOPE AKEEM	722	3089	FACESE OLUSEUN KYODELE
9 1298	ATOYESE PETER OLUPEME	523		CASHDEAL VENTURES	623		ETE DAMSAN ALEX B.	729	3015	RINGAA INGUTSIVEN TERNA.
4 1265	ATU TAYLOR GOODWEWS	524		CHARLES SAVIOUR	624	1743	EJE JOSEPH ALEX, B.	724	3013	RWINOGHA PRERE CATHERINE
5 1266	AU-ADDEMISORE MULTIPURPOSE BYTE		1495	CHIANA JUSTUS SUNDAY UKKCIRE	625	1744	EIBH ALICE	725	3034	FACURLE OPEYER NOAM
6 1209	AUTH LARAGIA	536	1496	CHIRLIBRE BUTH CHICHA FAVOUR	626		ESCORE PHRYGAME G.	726		RAMBURO OLLWAGBERHIGA
7 1272 8 1273	AME AKIMSHOLA CORNELIUS AME ELIZABETH OLUWASAYO	527 538	1900	CHIELDZIE CHUKWICH CHIBUZOR CHICZBUNGU CNYEKACHE ROMANUS	627 628	1790 1751	EDM UGO HEMRY EDMADU PIDELIA	727 728	3023 3024	RMOUS-ADENINE DAVID RMOUS-ADENINE ERMANUEL SEUN
9 116	WIE OPENEM!	529	1500	CHROMENDO CRIMENA CHEROZE	629	1756	EXE LIZONA SAMUEL	729	3025	RANUYERO JUNORE SENS
1274	AMEDIA AFEES CLARENIVADI	530		CHROVE/SA USA	636	1757	EKECHUKUU PALL-MARSO CHENEDU	728	3027	RIGAMU DILIVIGUADA
1236	AMORENPE ISMAIL OPEYEM!	531		CHILAKA EMMANUBI, DHEDGETE	631	1760	BIGH PWRTING INSCHUKVIU	730	3031	RISKINA OVEROLA OLIMUNMI
1277	AMORENEE KAYOOS KANALDEEN	532		CHEMA GENEKA DONALD	632	1761	BKEH GWYBOACEURU	732	2032	MASHOLA ABOSEDE TKUVO
1279	AMOGRAYELA BALDGUN ADELEYE	513		CHEMAN CHRESTIANA CHEZOMA	633	1763	EKENNA DECHANNU EZINNA	733	3034	PASCHOYTH CLUWASCYC CLUWAYORS
4 1291	ANOH PATRICK	534	1511	CHEMICAL DISEBBERG	634	1769	DIEZE OKBUEZE XHAGON	734	2007	FATOLU ADEGBOYEGA OLUFEMI
5 1264	ANOTE A DEL CACORDITATE DE L'ANOTE DE L'ANOT	535	1511	CHRWIEFE FAIGUR GREAGELE	635	1771	BOHODBAHI BOUJANAJI FALTH (MRS)	735	2038	RYTOLU SUSAN OLUFUNKE
1285	AWOLTY OLALERAN OLOYEDE	536		CHIDHA ANGELA GLETUS	636	1772	BUTE BUTEDBYIE AMERICA	738	2039	PATORA TERITORE DUJINASEUN
7 1286	ANOLOGA KEHINDE OMOVILMI	517		CHIGHA AUGUSTA UVIA	637	1779	EXPO RSEYS PIXTTHEW BARR.	737	137	ENTOYE LEYE
1267	MANOWINE LEMEDANG CHROADING	530		CHIWILIEA CODELIA	636	1762	BIPO SAHUEL DEMON	736	2042	DYDME GLABAKE AHOS
9 1288	INFOSRITO OLUMBELIN	539		CHRISTOPHER OLIGELE	639	1791	BUSDU AFOLABI	739	3044	FOR ROWN WIENCTH ASSET-TROG
1289	AWOSOLU BABATIDE OLALEYE	540	1517	CHUKWU HENRY CHIBUIDOR	640	1795	BLECHE INGRUKA HBLLICENT	218	2047	PERS PROCEST ROSEMARY JUMORE
1 1291	AVIOTULA SOSMYBHI INLMIDUN	541	1519	CHURUUDESE KENNETH AJRI	641	1797	ELEKWACH UGOCHUKWU CHRISTOPHER	740 740	3050	PELICHOU LIMITED FERST ALLIMACE VENTURES IN LEASING.
2 1296 0 1299	AND AND TO SELECT THE	542 543	1528	CHRONOE GEAR SERVE & THEFT	60	1799 1799	BLEDGO-WO XXHN CHIDE BLEDGU BUNCE	740	3054	FIRST ATLANTIC SEC. LTD-DEPOSIT A/C
4 1300	ADMINISTER RASHEED TOWN ADMINISTER AND RESTORED TOWN ADMINISTER RASHEED TOWN ADMINISTER RASHE	560		CHUKUUDEWU FEMILE JULIET CHUKUUMA CHEDMA THERESA	694	1802	ELUSHADE BEYTNIKA OLUBUNYE	798	247	PERST BANK PLCPUTURE VIEW SEC - TO
1302	AVAIGNO STOLOGO STATE	545		CHURNUMETALU OKNUDBLI CHIEDIOZIE	645	1805	ELISOGRON CLUPENT P	715	2056	FIRSTINLAND BANK/FIDELITY FIN CD
6 1300	KONWINLE YEWANDS	546		CHURUUWETALU TODHOUU CHROLINE	646	1867	DAMOKE DIARLES DIARDIO	346	2063	FOLARIN GLUSEGLIN JOSEPH
7 1364	KONSTAMBROSE AUGUSTINE	547		CHUKUUMERE IFEOMAJON	60	1808	BMEAST CHEKE LIDOOH!	342	3065	FOLKNIN OLUMNTOSIN DEBORAH
1306	AVENUES ESTINATE	548		CITAGEL MERCHANT ENTERPRISES	648	1809	EMEMAN CHENCOU JOHN	218	2066	POLORUNSHO PRUPUTAU
9 1307	AYEROBA CHARLES	549	1548	CLEMENT AYDDER GREMILENE	649	1511	EMEDE KESSINGTON AKARUNO	748	3070	FOURSQUARE GOSPEL CHURCH
1300	AYENE B. OLLMEDE	590	1542	CDCD-BASSEY EXPONIMAN ENETTE	650	1817	DMDKA HENRY	758	3071	FOWORA GROLAHAN ADENTYS
1309	AYENE BARRITURALI FELLIK	551.	1540	COCO-BASSEY EXPONUMAN ENETTE	681	1816	EMELIKE OGBUNGU ANYWELE	751	3075	FUBARA ANGA
2 1315	AYTLANA TAOPEEK	552		COMPYKING CONCEPT	652	1817	EMELIKE RICHWIDSON NWEZE	752	2076	FUNPELAYO MOZISOLA FIACHEAL
1317	AYTHUE KAGALT	553	1553	CDOREY RUPRE WILLIAM	683	1521	EMEZURUDE UZDONUKWU PBLIK	753	2076	PUTURE POOLS INVESTMENT CLUB
1330	AYTHLA KAZEEM ADEKUNLE	554	1562	DANKI KULU	654	1829	DAYWALEL HARTING	754	139	GABRIEL GLORY
5 1334	NYODBLE OLADINPO	595		DADA RAUFU ADETUALI	688	1830	EMPWALES-GAVE CHRISTIMA MESUUR	755	3080	GAMBIAR HALIPIKT BOLKTITO
6 1325	AYODELE OLUVIAPENT SAMUEL A	596		DAHUNSI APEEZ AKAMEI	656	1833	ENFORTUM PROPERTIES LIMITED	756	2083	GAMEYU KAPIWI AKANOE
7 1338 8 1339	AYDGU PREDERICK IPEANYT	557		DAMUNSI APEEZ AVODESS	657	1836	ENACHWO GRACE	757 758	139	GARBA SALTHU DANLARI
1339	AYDGU NGDZI MARSAGORTTI KYDOLA ZAHEED OLADIMEX DR	550 599		DAMEAN LODIGATE	659	1839	DIATO MERCY ADDRESS	258	2086	GAGL HOMINEES- MERI 2 GRADAMOSE LATEETA OMODURALE
1334	AZECZ ABDULLAHI ADETUNZI	560	1579	DANBOYT MARUS HEWRY DANIA JAMES MAJERE	660	1842	ENERGY SYLVESTER SPRICES ENERGY PASTOR PATRICES	758	3089	GBADAMOSE INVSEU
1338	AZIENWE SUNDAN N. (ESTATE OF)	561	1582	DANIEL ETUBI	661	1843	ENEYE OSEMVIEGIE ERIO	750	2081	GBADEGESHBN REKIAT ABNA
1340	AZOR MARTIN DISANUPBA	562	1500	DANIEL KEHENDE FEMI	662	1946	DNO SUNDAY LISORD	362	3082	GBADDGESHIN TKINO ELIZABETH
1341	AZU BESSY LAURETTA	563	1594	DANIEL OLU	663	1946	BIOCH PWATTYE TITUS	263	2012	GRADEN RECHARC (.
1348	BABALOLA TITTLOPE OPICTAYO	564	1585	DANJUMA SHENE NAMPON	664	1848	ENUHA SOLOHION OCOMECBUREN	354	2180	GBENUE GPICTIC/O 30SHUA
1390	BABARANTI OLUNUNI AJANE	565		DANKETTE MAHMUD	665	1851.	EQUIBONO LIMITED	755	2181	GODWICKU LAWRENCE CFEPENA
1351	BASARANTI OPEDILINA TIMOTHY	566	1509	DADRIN NIGERIA LIMITED	666	1852	EQUETY CAPITAL SOLUTIONS LIMITED	756	2112	GIDDON NAVIGUNE D.
1399	TYRRED MUTDOLLIO IMEWBAR	567	1998	DARAMOLA EBENEZER 000	667	1858	ERMEST JOHN & CO LTD	362	3113	GEDESBEH OLUVEMIST PICMSURAT
1366	BADRU RADAT PROTESOLA.	568		DAUGA PROSHODO OLADIPUPO	668	1863	ESAN ABIODUN HAYOWE	758	2136	GRIAL WAHEED APOLABI
1367	BADRUCKEN SULATION ALANS	569		DAUGA YUSUF NGAROTSU	669	1564	ESAN REPE	768	2120	GOLDEN CORN INVESTMENT CLUB
1368	BAHRWH ADBO	570		DAVED DILAMBO ADBULAME	670	1871	ESAU INC JAMES	278	2125	GOODWORKS PROPERTIES LIMITED
1309	BADYE KDEBOWALE FOLARDWIN.	571		DAVEDSON IN PETER	671	1806	ESH EDWIN ANAYO	775	2126	GRASSLE 'O CONSULTING
	BAKARE MODESOLA OMOBOLANLE	572		DE-CWION INV-TRADED-STOCK-A/C	672	1878	ESCOWAH BEYONEN CHURCH	772	2127	GNAZCOM EMTERPRISES
1375	BAKAPE OLASESI MATUQ	573 574		DEDE STANLEY SHUNA.	673 674	1861	ESSEN SYLVIA JACK	772 774	251	COMMUNICATIONS SECURITIES LTD - TIME
	BAKARE OLADAYO DALIDA BAND ADAMS ITSE	574		DEMANDAD SEQUESTIES NOMEMEE BISSIO DEBOYE & DIBOYE-SURUI		1992	ESU ETIM ETADERHE EMMANUEL	274 275	2137	GYERELIA OLU AKENE HAAZORDOZ MERCHANT IL TECHLITO
	BAKKI SEMIU BIJBKTUNDE	576		DEDISON EBERE GEORGE	676	1885	ETADERHE EVIMANUEL	779	2142	HAMPED CHERCHAIT IS TECHLIS
1377	BALDGUN ABDDUNKT MOSHOOD	577		DIKE MERCY MIKE	677	1965	EVALENCE PETER OSESHAGIMEDE	277	2143	HAMDAT KAPAHAT OLAIDE
1362	BALOGUN ALAKE LOLA	570		DESI DIGHENERERHUME OVLAKPORAME	678	1905	BINISE TARMET OBOM	278	2145	HAMENT TUNCE
1383	BALOGUN IBRAHIM ADERISI	579		DDYA BYMANUEL AKDYTUNDE	679	1967	PA ROMANUS IFEAVY	279	3145	HAPPY HEART INTERNATIONAL LIMITE
1386	BALDOUN MUSEBAU ALHAX	580		DUBBUSHWE JULIUS	680	1909	EVALFE SAIM	788	2150	
1387	BALOGUN CILUMBDE CILUMAPENT	581		DOGBANNA GABREEL	681	1911	EYETU BENSAMIN ONOSIGHO	781	2151	The second second second second
1390	BALOGUNIS, QUUDLAND	562		DOMENDA SANCTURRY ROCG	682	1912	EYETU DIVIGHO ANDREVI	782	2152	HASKIM BABANNAN N
1391	BALOGUN SAMUEL REPNARD	583		DOUGLAS ANDROW IDARA	680		EVO BASSEY BASSEY	790	3157	HASSAN RALIKT TOSEN
139	BAMGROSE ARICOUN	584		DOUGLAS ANDROIN TOAKA	684	1917	EYO, HART UNCH	394	2158	HASSIN BALLIT YOSEN
1395	BANGBOBE JULIUS COUNTAN	585		DURE KANE	685		EYON INDH OKON	785	2160	HEARTSEAT INV. LTD-TRADED-STOCKA
1399	BANKOLE ALABI LATEEY	586		DURU DELPHINE IFEDHA	686	1919	EZAGA DAVED DIGHENOVO & ADBOLA ID.	756	2161	HERITAGE DHNADORP LTD
121	BANKOLE GEODUN	567		DURU SABASTING	687	1902	EZE CHUKS PATRICIA	797	3164	1 & LINVESTMENT LIMITED
1400	MNRO ADEKUNUE ADEMAYOMA	588		DURUSO MUL CHEDESERE	688	1923	EZE HELBY NVBCHE	798	21.65	MBONI OPIOSALEVIA A.
1405	MASHIR OLUMALAYONE BYOCH	589		DURISON CALETUS OHNIERS	689	1924	EZE JANE (MIS)	788	2195	ISWYCHA LINUS ARTHY
1405 1406	BASHUA TAOFIKAT TYABODE	590		DZERRIHA HARY .1	698	1927	EZE HELETUS & EZECHUNUU CHISOZIE 1.		2157	16E ROSE
	BASSEY AMBETTE DVO	594		EAJPRI & FA. ADEBAYO (MRS)	691	1908	EZE NOEDIAMAKA PATTENCE	790	3168	SEABLICHE ONLY C
1408	MISSEY VICTOR EDET	592		EBEDT EMWAUE.	692	1929	EZE GROMA ORIAGELI	792	2170	BEAWUCHE VICTOR IN.
1409	BANK DANLADI MAKO	595		ESENESE CORDELIA PEYDANA	603	1934	EZEAUGHE CHRIA REBECCA	790	2171	18EDE PELIX
1410	BAYGOS SAMUEL GLUMAPERE DILIPUNS			ESERVI EDEMERONG OKON	694	1937	EZEANAGA HENRIETTA	794	2176	TOD O HONOR OF COCCUM
1411	BEDX BEDDUN SHOLA	595		ESERE REGINALO AHAM ESERE COSCAL ONOSES JOSES	695	1939	EZEANON LOSE MICHEAL EZEANI CHER (PO.	795	2179	TORLO ADADEI GLESSING
1413	BESTOE AYOBAMEDELE ESTHER	596		EBDE COEH CROEFU JOHN	696	1942	EZEANI O-EBILGO	7% 797	2181	3684638U CHIDOZE ANTHONY
7 1414 1 1430	BEJLIO ADENTYI	597 596		ESINE PESTUS OLDRUWWA ESILOE KIWISILEY UCHEMNA		1943 1945	EZECHI EMEKA EZECHUWKU CHIDE	797	2182	SENECEU JULIANA NIVINAECO SSAM INNOCENT ORII
	Street Physics 11					1940	EZEG AUGUSTA NDIESI	798	2180	
1400	BELLO ADEDLA JANET	590	1679	ECHEWOOD ROSE WUMMAN	699					30000R ANNA PIRS



	WARE NO			MARK S		S/N (6			8/N 7		
801	2199 2199	IBRAKIM ISIAQ OLATUNGIS	901	2411.	JIMO AJOKE IDOWU	1,001	2551 2551	MEAPHALLI CHLIKWIIGI UGOCHUKUIU	1,101	2007	NUMBOND OGBU
802	2200	BRIGHT MUHAMMAD TORYER	902	3412	JIMON ADEEDNE RECHARD BLOCK	1,002	2655	MRCMG 3WHES DRPD ACHIEF	1,152	2890	NUMBERO GALLO CHINEKENA STANLEY
803	2094	DENAME BAMATU	903	2413	DIRPHENDO MESA HONEL	1,003	2559	MEDAHUNSI JOHN BABATUNDE	1,183	2895	NWAGGAZIE ANNE CHRYSTIE
804	2202	IDHADO REJISEN OKOLINO	904	2435	JACAN CHICTORY CHICAGO	1,004	2560	MEDAHUNGI RESECCA OLUWASEYS	1,184	2896	NIVAGGAZIE IFY LAVIRENCE
905	2200	IDADO REJISEN OKOLINO	905	2410	JB40H TANAKKLITU	1,005	2661	MEDEYTHLO ADEBOLA AFOLABI	1,185	2908	NUMBER MERCY MICH
806 807	2205	EDANG HARUNA IO. EDANG RISINI LAWRENCE	906	2429	JIMOH TEMIDIKYO DAUDU JIMOH YUSUF AKINIVOLE	1,006	2664	MESEDA OLAMBENACIJ ADESA. MENTHOR (MJ. PIWIAGEMENT (TD)	1,186	2902	NUKZUOKE CHUKULDE CYRS. NUKKE CHUKUL INVOCENT
808	2207 2208	IDAAU BIBLE CHES	908	2421	IPADU BASRU ADEWALE	1,008	2575	MERCURY COAS EAGLE OBLIVEDSA	1,188	2904	NWEKE DONATUS .O.
909	2209	IDEGREE ORANOVIVE THEOPHELIS	909	2400	JOBARTEH HECTOR GLUWASEUN	1,009	2579	METTA ASHIPH KUPWAR	1,189	2906	NIVEZE DAYWALEL
81.0	2211	EDODO FAUL OPIONUU	94.0	2401	JOB, AYODEX KORSOKE	1,010	2680	METER ASHIPH KUPWIR	1,110	2909	MARSE INSIDAN OUE
81.1	2213	IDOKO BENJAMIN GJOGBANE	91.1	2435	JOHN CHINEOU T	1,011	2981	METER ASHBH KUMWR	1,111	2918	NVEND GOODNEWS CHAMENERS
812	2215	IDOWU ARTNOLA DLALDINO	912	2438	JOHN ESE JOHN	1,012	2582	METU CHENTUA RAPHAEL	1,112	2913	NWOBODO OBUM IMMODENT
814	2217 2218	IDOWU XOSEPH BABATOLA IDOWU MOJEROJA VETUNDE	913	2442	JOHN NACE REPORTU JOHN VICTOR AZUBURG	1,013	2685 2685	METLI CHROMA. MEGNI LISCH SWILLEL	1,113	2915	NIVOKIKE SONADAB CHENEDU NIVOMAH PIKOLIKWU F
815	2219	DOWN WOUR ARDEM!	915	2447	JOHNSON VICTOR KELBOHI DYIBUBE	1,015	2992	MEZBEACH LINETED	1,135	2915	NIVOSU CHARLES CHURS
818	2224	IDRIS MICHAEL OLORUANAYE	518	2450	JOLAGSD GLUSDLA AKIMWANDE	1,016	2557	MODIGAL ASSOCIATES LIMITED	1,136	2525	NWOSJ DOROTHY PATIENCE
817	2235	IDU DMOVIUNMI PATTENCE	917	3452	JON-AJUNOBI PALL KEYENDE	1,017	2590	MOGAZI HAMED BABATLAIDE	1,117	2927	NWOSJ JUDAN CHIGOKE
818	2227	DRAIMI GLEERT DEINDE	94.8	3463	JONATHANI CHEST ANUKA	1,018	2700	MOHAMMED ABOULRAHMAN	1,119	2626	NIVOSU PATRICK MNAHOL
81.9 82.0	2230 2233	(PEANY) (PEYEMWA (PREM. (PEZU E.E.UGO)	91.9 929	2454	JONES ABRODUN JOSEPH AVODELI CYNCIRAN	1,019	2701	MOHAMMED ADBIUNLE MORUFF MOHAMMED ALTU	1,129	2933 2538	NVOVE SUNGAY NYONG INIDBONG ESTHER
621	2234	IGATTA PAULINE ADA	921	2457	JOSEPHSON DENNES INECHLICATE	1,021	2700	HOHAMMED FATIMA HALIDU	1,121	2508	NZE GWEWECHE DIRECTY
822	2235	ISBANI CHIMERE XXXVIA	923	3499	JOSHUK BIGLA KWAYA	1,000	2705	MOHAMMED S.A. ZAENARI	1,122	2942	NOSKIDE HENRY CHUKWUDUM
823	2236	ESBANCE BENEDICTA ALGHRESIMHA	923	2961	JOSHUA ISEDUN YESEYON	1,023	2706	MOHAMMED S.AN.N.	1,123	2940	NZERUE KINGSLEY
824	2240	IDBEARE SOLOHON OSAYABANVIEN	524	2965	JULIUS OSAHON	1,024	2709	MOHAMMED TALATU INA	1,124	2944	NZSVE DLUCKE SOHN
625	224L	IGBINEDIDA OSARETIN CATHERINE	995	2464	JULIUS STEPHEN KKYDDE	1,025	2710	MOHAMMED LIMAR	1,125	2945	NZEWI DLUCKI JOHN
826 827	2242 2243	ISBOANUSE SOLOMON ISBOELI OLDISA MDIDI	905	2468	KADIKLA REUGEN MAKTIN KADIRI ABEL	1,026	2732 2734	MORA ROTINE ALBERT MORAKENYO ANUOLUNIAPO OLUWABUI	1,136	2958 2950	OBMLE PILIDINH ATTRUME OBMSWYN VECTOR
628	2244	1080M STANLEY CHINAMENER	528	143	KANATU OLUSEGUN	1,028	2725	MORAKINYO OLUWATOYIN HELEN	1,128	2958	OBASE BRENA PREDITICK
629	2245	IGBOH STWILEY OHNWENERS	929	2476	SALU ERINA	1,029	2736	MORDE TOWARAUNDU	1,129	2962	OBAJEC BLIDADETH
626	2253	ISOCHE PETER UTGBLO	908	2477	KALU FREDRY UCHDRIA.	1,000	2734	MOSES-GOMBO CHENAZUM CHEMEZE:	1,130	2963	ORECHE BERIAN LIGOMA
831	2298	16ME CHOOGSE EBENYS	991	2478	KALU OROE	1,081	2742	MUNZU MOHAMMED	1,131	2965	OBBLE MADUKAESO CHICHESE
832 833	2259 2261	SOME COMPORT HIGHSTORE SOME ORIGINAL CHIEDOZE	952	2462	KAREEN ABIODUN JOHN KAREEN HAPISAT YETUNDE	1,092	2751	MUDASHENU NURUDEEN KAREEN MURITALA BAPRINELE RAHONI	1,132	2967 2978	OBE AUSTEN UCHEMNA. OBE FREDERICK IHEANYICHUKUU
834	2268	THEANETU ANDREW OKEDAJKWU	904	2480	EARONE JOSEPH	1,003	2752	MUSA ABDULLANE	1,135	2979	ODE STELLA AMACKE PIRS.
835	2280	INFRIELE PATRICK	905	2497	KENNETH COMFORT OHINGMEREM	1,005	2794	MUSA USMAN ZAKARI	1,135	2676	OBI UKAMAKA VERONIKA
838	2281	IXEBUDE JOHNSON INVABUEZE	536	2498	KEMBETH MISHH	1,036	2758	MUSTWHA AZECZ (D	1,136	2877	OBT VICTORIA INVENIMA.
637	2262	IXECHI SOLOMON NOUSUESI	957	2500	KERRY ROBERT CHUKS	1,007	2762	MUYSHA RACHAEL PIDDUPE	1,137	2979	OBSADE GREGORY
608	2285	DIEW CHIDENNA	908	3502	KEYAGHA OWELAREDE	1,008	2765	NEARLIKA VEIGAN EFECHA	1,139	2992	ORBARAZIE CHROA JULIET
639	2286	EXEXHEDE OMORHODION RUPUS	909	3503	KILANSE OLUGBENGA OLIGIPUPO	1,009	2768	MENO VICTOR EVO	1,139	2985	OBDINE CHINAGO CHRISTIAN
84E 84E	2297	IKEKPEAZU GLORIJA UCHE IKHALEA GRENGA JOSIAN	941	147	KINGS GAUGHTER NIGERIA LTD KINGS GAUGHTER NIGERIA LTD	1,040	2771. 2772	NDLIEKVIU ANTHONY TOCHUKIVU NDUKAUBA GRACE UGOCHE	1,140	2988 2990	OBBOINE CHENNIA CHRISTIAN OBBOVEVELR O (DR)
840	2295	DICINO NASOM DENAM	942	2505	KEPOC NOMBNEE-TRADE A/C	1,040	2773	NDUKUE ARLIA KALU	1,142	2992	ORREZE LIFEYENWA CHNTHEA
840	2296	DODOVU UCHEMNA LINIRENCE	940	2510	KOLEOLUNIA OLADEINDE EMMANUR.	1,040	2764	MEMOKE CHRIMGO	1,143	2990	GREURU NECZI JOYCE
894	2298	IKOTU NEDZI IEHDEHOR.	594	2511.	KOWOT OLUSEYE	1,044	2767	NEWOKE ORECHURUU ANTHONY	1,144	2994	OBBKIVELU AUTHUR UCHECHUKWU
845	2301	IXPABI DONATUS	945	2514	KOREE CHEKWENDU MOSES	1,045	2789	NIGERIA UNION OF TEACHER MULT: CO		2997	OSBOVELU PAUL CHIBUEZE
946 947	2303	EKROK DEKE ISOPIDA EKLUEBI ODLANYO AGNES	946	2515 2517	KORODELE FLORENCE KOSEGBE ADETL/TU OMOBOLANIJE	1,046	2790 2791	NIGERIAN INTER: SEC-DEPOSET A/C NIHE TOMELOLA BOLIREN	1,146	2000	DEBYGENE ANTHONY LIGOCHURUUL DEBYGENE FRANK
848	2307	TLESAWI ABROOUN EMIOLA	548	2530	KUDEHINBU OLAYTIKA QUAMDESI	1,048	2795	NOEMANCE EMMANUEL C	1,148	3001	OBBNOENE FRANK O.
848	2309	ILD WALTER AMARCHE	949	2521	KUDEHENBU DLAYENKA QUAMDEEN	1,049	2796	NOOKU EDMUND UZONA.	1,149	3006	OSSWA I, WAZUE
858	2310	DOH BLESSING CHICK EBERE	958	2536	RUPOLIYETITI	1,050	2797	NOOKU PATRIEX OVYEKVERE	1,150	3002	GEBWA GFUCRA
851	2314	ILORI ADEWALE MARCUS	961	2529	KVIAKPUT PATRIOX S. PIEKUK	1,061	2799	NOKU PERPETUA INIECIDIMA	1,151	3005	OSBWA VIRGINUS CHUKUIUBHBOI.
852	2316	ELUMAN GODIVEN OSAGE:	952	2532	KVIAZENA RACHEL OSEHESE	1,052	2800	NOKU THOMAS	1,152	3008	OBSOPIA YEMINDE SIMISOLA
853 854	2319	EMARAHE, A. S. EMOH HAMBUH	953 954	2534	LASECCIAN KAPUT TOYEN LASECCIES FATIMAN BOSE	1,053	2901 2905	MURU PRANKLIN 1U MIVIOCHI DIARITY NWAKADGO	1,153	3015	OBIGRIA IPEGNIA PERPETUAL. OBIGGIO FRANK GKON
855	2931	INONIARO LUCKY PROMAEL	955	2535	LADELE PETER IVIOLA	1,066	2806	NKVILIEKE OHJIOVUEMEKA PNIJI.	1,195	3017	ORETHYO DEBORNA ADERIMPE
856	2322	INONENA ERIC OROH	956	2539	LAKPA GODWEN	1,056	2809	MMAKINE MAKY EZIUGOR.	1,196	3015	OBTWALE OLUBOLA PIOSES
857	2336	INDIA HOSES ABANUM	957	2540	LAPROT EBUDOLA KIKELOMO	1,057	2510	MHOHAH ABRAHWI EMEKE	1,157	3027	OBOH STEPHEN
858	2329	INEGEROLON DANIEL OSAHUDIAMEN	958	2544	LASSIS HEKIME DLAGBENRO	1,058	2811	MNOHAN SPEYEMAN	1,150	3600	OBLYTOSA GRACE OBLYTOSA OSARETTN GODSPOWER GODWEN
858 868	2030 254	ENNAH EFFEMODE GODSPOWER ENTERCONT BANK/DEEP TRUST (NV - TRUCING		2545 2547	LATEGE CLALEKAN RISHEED LAWAL ANODELE CLUBANTI	1,069	2817	MNADE KOMNAENE 3. MNADE LILLIAN	1,199	3032	OCHU 6. TITUS
861	2333	INTERCONTINENTAL/EQFL/AKALI MULTROG	961	2548	LAWAL BOLADE	1,061	2836	MAJEORI SAM	1,181	3038	ODAGBOYT MGBEDE
862	2336	INUSA NAVEWA	962	2550	LAWAL GOADERO	1,062	2510	MARK STEAMES PRODAY	1,162	3048	ODE BUGENE IBEKWE
963	2940	INYANG AMETI CYRIL	963	2562	LWWAL TERAHEM C.	1,063	2921	MNEX DONKTUS	1,163	3045	ODEN BLESSING ERLIE
864	2941.	INYANG OKON COSHAPI EMMANUEL	964	2557	LWMAL GLASORI TEMITORE	1,064	3822	MORH HARTINS	1,164	3051	ODETUNDUN BOSEDE THEREZA.
865	2346 2347	IRETI CLUB OF NIGERIA IREYOHI YEWANDE OLUFISAYO	965 966	2599 2560	LAWAL QUADRI AKDRIDE	1,065	2823	MORO JOHN MARKINO MOROH ALEX TODINA	1,185	3053 3054	ODEWOLE ASSOCIA OLUSOLA ODEYENE BENEDICT DIPO
967	2348	IRIBHOGRE STEPHEN	967	2563	LANAL SOIL	1,067	2806	NOMBOR JOHN TERHENEN	1,167	3057	ODDAZDR CHIGOZIE XDHMGON
868	2349	IRC-OMIEURUU IRO	968	2569	LAWSON ARIOLA MICHAEL	1,068	2831	MSEEGRE TENA ORDINALDU	1,168	3058	ODJETE THOMPSON OKIODESIAN
868	2250	INCANNA STANLEY CHEROKE	969	2571.	LAZARUS BEN UNDGIVU	1,069	2532	NSOPOR THEOPHELUS CHENEDU	1,189	3060	ODESE CHRISTOPHER DTAIGSE
678	2357 2360	IS-HAQ ABDUL FATAI	978	2572 2576	LAZEZ BABATUNDE SABURE	1,070	2833 2836	MSOLO MAAMOI AUGUSTINE MUNGWA FRANCIS INNOCENT	1,170	3065	COLINEA RAHHOND LIZGAMAKA
871 872		ESHOLA AMEDILIO. ESIBOR REUREN	971	25/6	LOWIS BLIZABETH LOMU ALENTINE E.	1,071	2837	MANGUDE METHOMY INMINIMATIVE	1,171	3068	ODIONIE STEPHANIE OHIOMA
873	2363	ISIKADYE DEBURAH IKBADE	973	2584	LOSIA JOHN	1,073	2538	MAASUDRE CHUS HONDAY	1,173	3079	ODUBGISA DHIESTY ONOSEREISA
874	2364	ISMAEL BUKOLA MUEDAT	974	2585	LOUES ISAAC OSSIGNENE	1,074	2940	MWAGUEZE BOBHWALEL CHROCITE	1,174	3073	000 DESHOND IGNEBUIKE
875	2366	CERTAIN SOUTHOR MODERN	975	2580	LUKA DUNDYA RAUTHA	1,075	2941	MAAGUEZE EMEKA	1,175	3074	ODG AMDEML HENRY
876	2967	ISOX EMMAUEL SUNDAY	976	2591	LUWIN EPHRADII FARRANT	1,076	2942	MARGEO ANTHONY CHURUUMA	1,176	3075	00009IU G00SPOWER JOHN
877 878	2370	ESTHMUS MARGINAL SERVICES [TEGRE BLESSSING NGOZ]	977 978	2595 2596	MADU DHIKA OZIDMA MADU IFBANKI GLADKS	1,079	2945 2945	MARSUNINE INSTITUT ALEXANDER MARCHUNIU CHENELD DOROTHY	1,177	3079	ODOHOPRE PAULINE ODUPUNNADE NAVRENCE OLUGARE
679		LLEICHE BUDDANN MEDEL	979	2597	MADU DEBOWA ERNEST	1,079	2945	MAACHURUU FRANCA NGOZI NEDANE		3062	COUPUMA ECHONO DIDLA
888	2076	DWEHO PRECIOUS NICERU	990	2599	MADUROGUIU IFEANYI JOSEPH	1,080	3947	MARCHURUU FRANCIS MAICA IZUNDU		3094	COUPLAIN. SPIE TAZANO
881	2377	INDAVIJENO NOHTVE EVINCENT	981	2500	MADUBUKO ONIVUEMELLE BIERDAN	1,081	1948	MAACHUKUU ITSWELL DHIDEBERE	3,181	3085	COUPUNA REHENCE S.
882		TWU MGOZI PRECIDUS	982	2501	MADUENE PRANCIS DIECHUOVU	1,082	2550	MAACHURUU UCHENNA.	1,182	3067	ODUKALE AYODETI HR BMRS
993		TWITE AMARACHE BARNABAS	983	2664	MADUEMEZIA TERRY LICHE	1,083	2851	MAADRE CHENNE GOLD	1,183	3000	COLUMNA, ARROLA
884 885		EWUNDU ELEAZOR OMFEKADHI EWUCHA TEMOTHY NOUKA	984 985	2905 2907	MADUKA BLECHI MADUKO PEDELIS OGBOGU	1,084	2954 2955	MANDENIGNIE ROSELINE N MANDENI SUNDAY DYNZ	1,184	3090	COLLANA YETUNDE FOLASADE PILINBRIT COLINARIZ GLADAFO OLUFUNME
555	2363	IVALI OKACHE	986	2509	MAHNUD ZWOREA MUHAPIMAD	1,086	2957	MARTO EBERE	1,186	3093	COUNATA ENGUA ADEDAYO
997	2365	DYEQUIU CHEVERE RURENCE	987	3511	MAJNLAND TRUST-DEPOSIT A/C	1,007	2960	MWAFOR EZEKEL MONDAY	1,187	3094	ODUNAZYA PEDLUNA MARY
808	2300	DESE BABIN	998	23	MAJERODUIWS OLUBHOLA GLADENESI	1,088	3964	MWAFOR HELEN JPWIOL	1,188	3096	ODUNNIYO MUSTAPHA
889	2391	JACK ESUK	585	2535		1,089	1963	MAAFOR OMOVEM! ADDRESS:	1,189	3111	COUSHE CLUPUNSHO ABIODUN
898	2395	SKYEOLA ABMODILA ANDREW	998	2524		1,090	2965		1,190	3112	COLISCITE ACEBANO LACIPO
890 890	2396 2397	DAJA YENGELBA CHEDINA DAMES ASLAWO EDET	992	44 3627	MARK OFDEGEU MICHAEL CHEMA MARTADON O. EZEH	1,093	2806 2870	MANIGWE EMELDA LIRENNA MANIGWERE LICHE FRANK	1,191	3113	COLTAVO BUNGCE HEMINOS COLTAVO CILISCIA
893	2398	WHEN FOLKING EDE:	990	2530	MARY ADERECUS HARSTRUP	1,093	2871	MANUEL TONOTHE CHINEOU	1,153	3115	ODUTOLA BOLA
894	2299	WHEN KINELOND EBLOOLA	994	2531	MARY'S GROTTO PELLOWSHEP (M.G.F.)	1,094	2572	MNAKAU PEYEWIA LILIAN	1,194	3118	OPPSONG NPON USO
895	240£	JANE FRANCIS DEJAKOR	995	3534	MATHEW ENERGY	1,095	2876	MANDU IKEDILIKNU BENGHINI	1,195	3119	OFFOR BERNARD CHURULEHBOX
896	2404	XEGEDE GPERIPO GPEGLUNIA	996	2636	MATTE JUBRIL OLDLADE	1,096	2979	MANIERU EKENE	1,196	3124	OFFICE ACCEPTANT CHEMICO.
897	2405	JEJE REHENDE OLUBUKOLA	997	2941	MAYFIELD INVLITO- TRADED-\$TOO: A/C		1981	MAMIKAO EREC DESTINY	1,157	3125	OFOLU ANDERSON
808	2406 2409	JERE TASWO FUNMILIOLA JEREPEAH PARY ASSODUN	998	2542 2544	MBA IKECHUKNIU PAUL MBADA VICTOR DANIEL	1,098	2984 2985	MWANKWO XOSEPH OWNUBLIKE MWANKWO XOSEPH OWNUBLIKE	1,195	3129	OPORLE RUTH CHEEVIN OPULUE CIREL CHUNIUMVEINE
908	2410		1,000	2946	MEADLIGHA AYOSA ATHANATELIS	1,100	2886	MANRONO LOLES	1,280	3130	OF JUMPA 30HN OWAGA
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1	2458 1360 1360 1360 1375 1375 1377 1377 1377 1377 1377 1377	OGRAEM DAVID OGRAEM DENTO OGREEM PREMIA OGRE LICOY OGREE PREMIA OGGINA ORGET GELON OGGOCHOUW GLASCE MUGGEIM OGGOCHOUW GLASCH STEPHEN OGLAGAG GOOME DRUGWOI OGLAGAG GOOME DRUGWOI OGLAGAGO DOWN OGLAGAGO DUMNON OGLAGAGO OGLAGAGO DUMNON OGLAGAGO	1,314 1,315 1,317 1,318 1,319 1,312 1,312 1,312 1,315	3380 3387 3402 3403 3408 3408 3412 3413 3414 3415 3418 3418 3418 3420 3430 3430 3430 3430 3430 3430 3430	OLIEBRI GERME CHENTRIVAN OLIEBRE KRIZELLY ISEMA OLIEBRE KRIZELLY ISEMA OLIEBRE KRIZELLY ISEMA OLIEBRE ANTICHLY ISEMA OLIEBRE ANTICHLY OLIEGRA PELEN OLIEGRA SELEN OLIEBRE SERVEN OLIEBRE S	1,464 1,465 1,467 1,467 1,469 1,471 1,471 1,471 1,471 1,477	3612 3614 3616 3620 3621 3636 3638 3638 3646 3646 3646 3646 3646	QUANTI ESAC QUANTA SOCIA QUANCINA FOLIANADE SOCIA QUANCINALI QUEDENCA SEUA QUANCE TUNCE PAUL QUANCIA FORME K QUANCIA FORME K QUANCIA GOLARINIA MICHAEL QUENANZI FURME BORE QUENANZI FURME SOCIAMI QUANCIA RELILIANS ROTIMI QUANCIA RELILIANS ROTIMI QUANTICE ROTINALI ANTICOMY QUATURE ROTINALI ANTICOMY QUATURE ROTINALI ANTICOMY QUATURE ROCINEL GROUNDOARE QUATURE SACC QUINDOARE QUATURE SACC QUINDOARE QUATURE SACC QUINDOARE QUATURE SACC QUINDOARE QUATURE ROCINEL CHICANI QUANTICE ROCINEL CHICANI CONTROL CONTROL CHICANI CONTROL CON	1,514 1,515 1,518 1,518 1,518 1,528 1,522 1,524 1,528 1,528 1,527 1,528 1,528 1,527 1,528 1,528 1,528 1,528 1,528 1,528 1,528	3600 3603 3604 3607 3606 3650 3650 3650 3650 3650 3660 3660	ON SOL DAVID ONE TENTONE BITTON ONE TENTONE DIVINATION ONE TENTONE CONTROL ONE TENTONE TOPOSI ONE TENTONE CONTROL ONE TENTONE ONE TENT
1	1940 1950	OGRATIO PERPETIA CHEA OGRA LIVOY OGRA PRILIPA OGRA CHOIMA ONVERNON STEPHEN OGRA CHOIMA ONVERNON STEPHEN OGRA CHOIMA ONVERNON STEPHEN OGRA GROSS DELINER DAIDY OGRA GROSS DELINER OGRA DE	1,315 1,318 1,319 1,319 1,319 1,320 1,321 1,325 1,329 1,320	338H 3387 3404 3400 3408 3412 3413 3418 3418 3418 3428 3428 3438 3438 3438 3438 3438 343	CHERER CHRISTUR CHOOSEM ORBER KINGSEY (KRMA ORBER KINGSEY (KRMA ORBER) ORBER KINGSEY ORBERO ORBER KINGSEY ORBERO ORBER KINGSEY ORBER ORBER KINGSEY ORBER ORB	1,465 1,465 1,465 1,465 1,465 1,462 1,462 1,463 1,465	3614 3630 3630 3631 3636 3638 3638 3636 3646 3646 3646 3646	QUALQUISTA FOLARMOS SADDA QUANCE TURCE PAUL QUAQUE TURCE PAUL QUAQUE SERRE K QUACHE SERRE K QUARENANI FLANT BINNE QUATINCE ROTINNELLINI BINDAN K QUATINCE ROTINELLINI BINDAN K QUATINELLINI BINDAN K ROTINELLINI BINDAN K ROTI	1,815 1,518 1,517 1,518 1,519 1,521 1,522 1,524 1,525 1,528 1,528 1,527 1,528 1,529 1,528 1,529 1,529	3803 3804 3807 3809 3844 3867 3858 3851 3867 3881 3861 3861 3863 3863 3863 3863 3863	ON THIRTOPE DITUN ONEDHINE CULWARMI ONEDHINE PRISINE TOPOSI ONEDES DUMI JAMET ONEDES DUMI JAMET ONEDES DUMI JAMET ONEDES SEPTION CHEDIDA ONDA SIMON ONDANSE CESSIONERET ORIS ONDA SHELP ONU STEPREN ONDO LOWICHRIUL ONU ONU UNI REMINULE, ONMOCHRIUL ONU ONU UNI REMINULE, ONU ONU ONU ONU ONU PERMINULE, ONU ONU ONU ONU PERMINULE, ONU ONU ONU ONU PERMINULE, ONU
1	226 227 2167 267 267 267 267 267 267 267 267 267 2	ORDEL DIAGNO ORZE PREUM ORZEMA DOCUM ORDEN MODER AND GREEN ORDEN GREEN MUCHANI ORDEN CHORMAN GREEN MUCHANI ORZEMA GREEN MUCHANI ORZEMA GROWNE DEBORNO ORZEMA DEBORNO ORZEMA MODERNO DEBORNO ORZEMA PER SERVIO ORZEMA MODERNO ORZEMA PER SERVIO ORZEMA SERVIO ORZEM	1,318 1,318 1,318 1,318 1,322 1,322 1,324 1,325 1,326	3387 3402 3400 3400 3408 3408 3412 3413 3415 3415 3426 3426 3436 3436 3436 3436 3436 3436	DESERT RIMOREY IDENA ONE-HE ANTHONY ORDONA ROLLO ORDONA ORBINIONAME ISABA ORDONE PRANCES DERRE ORDON BRANCESTA, MORS ORDON BRANCESTA, MORS ORDON BRANCESTA, MORS ORDOL FRANCE, MORS ORDOL FRANCE, MORS ORDOL FRANCE, ORDON ORDOL FRANCE, ORDON ORDOL FRANCE, ORDON ORDOL FRANCE, ORDON ORDOL BRANCESTA ORDOL BRA	1,406 1,407 1,409 1,409 1,401 1,401 1,403 1,407 1,409 1,409 1,400 1,401 1,401 1,401 1,401 1,401	3636 3630 3631 3636 3638 3632 3636 3646 3646 3646 3646 3646 3646	OLIMIENTAL OLIGORINA SELNI OLACIZA TORRE MAL. OLACIZA TORRE MAL. OLACIZA TORRE SEL CALCINE SEL CALCINE SEL MENTORE OLICENTAL TAMPE DIME OLICENTAL TAMPE DIME OLICENTAL TAMPE SELTIM OLICENTAL SELTIMO DIME OLICENTAL SELTIMO OLICENTAL SECTIMO OLICENTAL SECTIMO OLICENTAL SELTIMO OLICENTAL SECTIMO OLICENTAL SELTIMO OLICENT	1,518 1,517 1,518 1,518 1,521 1,522 1,523 1,528 1,528 1,528 1,528 1,528 1,528 1,528 1,528 1,528 1,528	3634 3637 3639 3644 3867 3651 3652 3657 3658 3661 3665 3666 3666 3666 3666 3666 3666	ORDAYE CLIWAREM ORIENMO PRISTOS ORIENDO CUMA L'AMET ORDITOS CHIPOS ORIONAS L'AMET ORDITOS CHIPOS ORIONAS CLIEDORESET CHIES ORIONAS CLIEDORESET CHIES ORIONAS CLIEDORESET CHIES ORIONAS CLIEDORESET CHIES ORIONAS L'OXIGNATIVI ORIONAS CHIPOS ORIONAS L'OXIGNATIVI ORI
Tuin	257 21163 36 3172 3173 3177 3177 3177 3177 3177 3177	OCALE PHANA OCIDIA ENGLE DELON OCIDIA ENGLE DELON OCIDIA ENGLE DELON OCIDIA ENGLE DELON OCIDIA MANCE PHOCELIM OCIDIA GONALI ESCRIVIONI OCALESI DEBLINE DAVID OCALESI DEBLINE DAVID OCALESI DEBLINE DAVID OCALESIA GONNIN DELONOLI OCALESIA GONNIN STEVAN OCALESIA DELONOLI OCALESIA DELONOLI OCALESIA DAVIDA OCALESIA DAVI	1,317 1,318 1,319 1,322 1,322 1,322 1,325 1,326	3402 3404 3408 3408 3412 3413 3414 3415 3415 3425 3425 3436 3437 3436 3437 3438 3438 3438 3438 3438 3438 3438	OKRHEE ANTHORY ODDOWN EDERFO LIKERY ODDOWN EDERFO LIKERY ODDOWN EDERFO ODDOWN OSERVEDIAME ESCHH ODDOWN ANDERFO	1,407 1,408 1,409 1,402 1,402 1,404 1,408 1,408 1,408 1,409 1,400 1,401 1,401 1,401	3620 3621 3626 3638 3632 3636 3646 3646 3646 3646 3646 3651 3654 3655 3685	OLAGIZ TURCE PAUL OLAGIZA FORRE K OLAGONA FORRE K OLAGONA PARE K OLAGONA PARE K OLAGONA PARE BORRE OLAGONA PARE BORRE OLAGONA PATHON ADERBOLA (ISS) OLATURO ROSMALA PATHONY OLATURO ROSMALA PATHONY OLATURO ROSMALA PATHONY OLATURO ROSMALA BOLLANA OLATURO! OLATURO ESAC OLUMBARA OLU	1,517 1,518 1,519 1,519 1,520 1,520 1,524 1,525 1,528 1,527 1,528 1,529 1,529 1,539 1,530	3607 3609 3644 3647 3650 3651 3652 3667 3663 3663 3663 3666 3666 3666 366	ONLIBERDO PETERRE TOPOSI OURTES COMMISSIONI SMETE ONULLA SENDRI ONULLA CHESTI SENDRI ONULLA CHESTI SENDRI ONULLA S
通价的1122111111111111111111111111111111111	16 1172 1173 1173 1173 1173 1173 1174 1174 1174 1174 1174 1174 1174 1185 1186 1187 1186 1187 1198 1199 1198 1199	OGOCHOOMU SLANCE MUCGELIM OGORE MICHEL INCHUMU OGUSE DIEBURE DARD OGUSE MICHEL INCHUMU OGUSE DIEBURE DARD OGUSE GOODINE DEBONDO OGUSE GOODINE DEBONDO OGUSE OGUSEMEN ADREOLI OGUSEMO DOMINI OGUSEMO DOS JOHNON OGUSEMO SOSON OGUSEMO ADREOLI OGUSEMO DOS JOHNON OGUSEMO ADREOLI OGUSEMO ADREOLI OGUSEMO ADREOLI OGUSEMO DOS JOHNON OGUSEMO ADREOLI OGUSEMO JOHNON OGUSEMO ADRE CURSO OGUSEMO JOHNON OGUSEMO	1,318 1,328 1,321 1,322 1,323 1,328 1,328 1,328 1,328 1,328 1,320	3407 3408 3408 3412 3413 3414 3415 3418 3420 3430 3430 3430 3430 3430 3441 3441 344	ORDOWN NOLES ORDOWN COMMENT CO	1,409 1,400 1,421 1,421 1,424 1,425 1,425 1,426 1,427 1,428 1,409 1,400 1,401 1,401	3636 3638 3632 3636 3646 3646 3646 3640 3651 3654 3655 3656	CURCYE BOLARDINA PROMEL OLUERADA HARP DIRE OLUERADA HARP DIRE OLUERADE VILLIANS ROTAM OLUERADE ANTHONY ADENDIA (DR) OLUTURE RITARFOLLIAN BUDAN F OLUTURE RITARFOLLIAN BUDAN F OLUTURE HERVE OLUTURE HERVE OLUTURE SAAC DULINDARE OLUTURE ROTAM CORRESE OLUTURE ROTAM	1,518 1,518 1,518 1,521 1,522 1,524 1,524 1,525 1,528 1,528 1,528 1,528 1,528 1,528 1,528 1,528 1,528	3694 3697 3655 3657 3656 3663 3663 3665 3668 3668 3669 3673	OWNED DAME DART OWNER OFFENT OF DATA OWNER STEEL OFFENT OF DATA OWNER STEEL OFFENT OF DATA OWNER STEEL OWNER OWNER OWNER OWNER STEEL OWNER
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11 经证债 5 5 5 7 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	3177 3177 3178 3178 3178 3178 3178 3180 3180 3180 3180 3180 3180 3180 318	OGDE MICHEL INSTRUMU OGLES GOODEN DHIBUTO OGLES GOODEN OGLES GOO	1,322 1,322 1,324 1,325 1,326	3408 3412 3413 3418 3418 3418 3428 3428 3430 3430 3430 3437 3438 3437 3438 3440 3440 3440 3440	ODGUE OSPREDIME DAME ONDER FORMES DERE ONDER FORMES DERE ONDER STANKES DERE ONDER STANKES DERE ONDER STANKES ONDER	1,421 1,422 1,424 1,426 1,426 1,427 1,428 1,420 1,400 1,401 1,401 1,402 1,403	3832 3636 3646 3646 3646 3646 3649 3651 3654 3885 3885	OLISANDYE VILLLAMS ROTIMI OLISORE ANTHOM ADEMOLA (IRS) OLITURE ROTIMALE ANTHOMY OLITURE ROTIMALE ANTHOMY OLITURE ROTIMAL CHRISTOPHER	1,521 1,522 1,524 1,524 1,525 1,525 1,527 1,528 1,529 1,530 1,530	3850 3851 3857 3858 3861 3863 3865 3866 3869 3873	ONOMAS CZECOWERET CHUS ONOME STEED OLD CHUMU ONU CHUMU DE ORMUCH ONU CHUMU CHUCH FERMOLO CHUCH FERMOLO CHUCH
2011年557年11日	3177 3178 3179 3180 3180 3180 3180 3180 3180 3180 3190 3200 3200 3200 3200 3211 8219 3222 3222 3222 3229 3229 3220 3220 322	GGUES CHEMINE DAID GGLEGA GOOME CHUOWOOI GGLEGA GOOME CHUOWOOI GGLEGA GOOME CHUITENAM! GGLABANNO DOOMU GGLABANNO DOOMU GGLABANNO DOOMU GGLABANNO DOOMUSTOWN GGLABANNO DOOMUSTOWN GGLABANNO DOOMUSTOWN GGLABCO ROBANO GGLABCO ROBANO GGLABCO ROBANO GGLABCO ROBANO GGLABCO ROBANO GGLABCO DUOTINO GGLABCO DUOTINO GGLABCO DUOTINO GGLABCO DUOTINO GGLABCO DUOTINO GGLABCO ANDERO GGLABCO DUOTINO GGLABCO ROBANO GGLABCO ROBANO GGLABCO ROBANO GGLABCO DUOTINO GGLABCO GGLABCO DUOTINO GGLABCO DUOTINO GGLABCO GGLABCO DUOTINO GGLABCO GGLAB	1,322 1,334 1,335 1,338 1,339 1,339 1,330 1,300	3412 3413 3414 3415 3418 3418 3420 3430 3430 3430 3430 3430 3430 3441 3441	CHOCK WORTH CONTROL OF THE COURSE PROVIDED PRINT COURSE CO	1,421 1,421 1,424 1,425 1,425 1,426 1,426 1,426 1,430 1,431 1,431 1,431	3636 3646 3646 3646 3646 3649 3651 3654 3654 3655	OUGGRE ANTHONY ACEMBLA (DR) OUTSTANDE ROSSWALL ANTHONY OUTSTAND ROSSWALL ANTHONY OUTSTAND ROSSWALL ROSSWALL OUTSTAND OUT	1,522 1,524 1,524 1,525 1,525 1,527 1,526 1,529 1,530 1,531	3051 3055 3057 3058 3061 3063 3065 3068 3069 3073	ONOVE EMEZY OULS STEMEN O GOO LEWILL OWLOUGHOW LED KERRETH OWLONG OFFE SHORE OWLONG OFFE SHORE OWLONG SHORE OWLONG SHORE OWLONG SHORE OWLONG SHORE OWLONG FERWING CHICKLE PLIS OWLONG FERWING CHICKLE OWLONG FERWING SHORE OWLONG
10 14 15 15 17 16 16 16 17 16 17 16 17 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	2178 2179 2179 2180 2180 2180 2180 2180 2180 2180 2180	GLIEBA GOOVEN DIALONDOI OGLH GROSE OLCLISTENANT OGUNDE OLUNIVEMI ADESCLA OGLABAMO DOVINI OGLABAMO DOVINI OGLABAMO DOVINI OGLABAMO DOVINI STEVEN OGLABAMO DOVINI STEVEN OGLABEL DELITION PRINT OGLABEL DOLITINO OGLABEL SEGUE OGLABEL ADEC OGLA	1,329 1,336 1,337 1,338 1,339 1,339 1,332 1,332 1,332 1,332 1,338 1,338 1,338 1,340 1,340 1,340 1,340 1,340 1,340 1,340 1,340	3413 3414 3415 3418 3418 3423 3432 3432 3432 3432 3432 3432 343	ORDER FRANCIS INCRE ORDER BRINDECTA JUMES ORDER BRINDECTA JUMES ORDER SANCHER, MICHAEL ORDER FRANCIS INFECTIONIA ORDER FRANCIS ORDER ORDER FRANCIS ORDER ORDER FRANCIS ORDER ORDER BRINDECTA ORBER ORBER ORDER BRINDECTA ORB	1,423 1,404 1,425 1,426 1,427 1,428 1,428 1,409 1,400 1,403 1,403 1,403	3646 3646 3646 3646 3649 3651 3654 3835 3836	OUTUPE RESPONDE ACTIONS OUTUPE FETEROLISM BERON IS OUTUPE RESPONDED BROWN BERON IS OUTUPE RESPONDED OUTUPE OUTUPE RESPONDED OUTUPE OUTUP O	1,523 1,524 1,525 1,528 1,527 1,528 1,529 1,530 1,531	3055 3057 3058 3063 3063 3065 3068 3069 3073	ONLISTEMEN OCCULANU ONLICHIONE BRIMWIEL OKNICHIVIU ONLICHIONE BRIMWIEL OKNICHIVIU ONLICHIO UTO KRIMENTI ONLICHIO UTO KRIMENTI ONLICHIO PERMO LOCCIMINI ONLICHI PERMO LOCCIMINI ONLICHI PERMO LOCCIMINI ONLICHI PERMO CONSE
	3179 3180 3180 3188 3188 3197 3198 3208 3208 3208 3211 3228 3229 3229 3229 3230 3230 3231 3232 3232 3232 3232 3232	OGJA GEOSCE OLCLISTERIAME OLGANINO DOVINI OLGANINO DOVINI OLGANINO DOVINI OLGANINO DOVINI STUDI OLGANINO DOVINI STUDI OLGANINO DOVINI STUDI OLGANINO DOVINI STUDI OLGANICE ADELINO OLGANICE	1,324 1,335 1,335 1,336 1,330 1,330 1,331 1,332 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,336 1,340	3418 3418 3418 3418 3428 3432 3432 3432 3436 3440 3441 3441	OROKO BENEDICIA JAMES ORICO BENEVILLE, MICHAEL ORDEL ENANCEL, MEDICINI ORDEL ENANCE DEIDA ORDEL ENANCE DEIDA ORDEL ENANCE DEIDA ORDEL BENEVILLE ORDEL BENEVILLE ORDEN ORDEL BENEVILLE ORBANIAME ORDEL BENEVILLE OR	1,404 1,425 1,425 1,427 1,428 1,409 1,400 1,401 1,401 1,401	3646 3646 3646 3649 3651 3654 3655 3685	OUTUNDE FOTISFOLLINI BUXCHI F. OUTUNCI ADDIENO (BOUCHAN OUTUNDI OUTUNCI SENIO?	1,524 1,525 1,528 1,527 1,528 1,528 1,539 1,530	3857 3858 3861 3863 3865 3868 3889 3873	ORLICHIONE BRIMMUEL DIXMICHIMU ORLICHIONE UDI KRIMETH ORLINA CHOL IMACCENT ORLICHA JULIS O CHIEDU ORLICHA FRENYICHIXUU PILIS ORLICHA PRECOSM'O CRISE ORLICHA PRECOSM'O CRISE
5 5 7 7 8 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	3182 3184 3185 3187 3188 3197 3198 3208 3208 3208 3208 3208 3208 3211 3211 3212 3227 3227 3228 3237 3230 3230 3230 3230 3230 3230 3230	COUNTER OUTWIND ADEROUS COUNTERNO TOWN OCUMENNO ADELEND TULLIS COUNTERNO ADELEND TULLIS COUNTERNO TENTON OCUMENTO ADELENDO OCUMENTO ADELENDO OCUMENTO ADELENDO OCUMENTO ADELENDO OCUMENTO ADELENDO OCUMENTO ADELENDO OCUMENTO TOUTON OCUMENTO OCUMENTO TOUTON OCUMENTO OCUMEN	1,328 1,327 1,328 1,339 1,330 1,330 1,330 1,330 1,330 1,330 1,330 1,330 1,340 1,340 1,341 1,342	3418 3415 3428 3430 3432 3436 3437 3448 3448 3441 3441	ODDO EMWAUE, MODAE, ODDI EWANG, MEDIWA ODDI EWANG, MEDIWA ODDI EWANG, DOTTA EMBO, ODDI EWANG, DOTTA EMBO, ODDI EWANG, DOTTA EMBO, ODDI EWENG, DOTTA EMBO, ODDI EWENG, TETM ODDI	1,425 1,425 1,427 1,428 1,429 1,430 1,431 1,431	3848 3849 3651 3654 3895 3895	OUTURE BANC DUTINGARE OUTURE BANC DUTINGARE OUTURE BANGEAL TARNO OUTURE ROTTE CHRISTOPHER OUTURE ROTTE CHRISTOPHER	1,525 1,528 1,527 1,528 1,529 1,530 1,531	3881 3863 3865 3868 3869 3873	ORLICHIONE UZO KERNETH ORLIGHA CHEDI DIMOCENT ORLIGHA JULLIS ORINEDU ORLIGHA JULLIS ORINEDU ORLIGHA FERRYTICHISIUL PLIS ORLIGHAH BROCENT OKISE
1	3194 3185 3189 3197 3198 3198 3198 3208 3308 3308 3308 3308 3308 3308 330	GGAMANIO ADEMIO JULIUS GGAMANIO DOTAIN STEVEN GGAMANIO DOTAIN STEVEN GGAMANIO DOTAIN STEVEN GGAME SERVITO GGAME SERVITO GGAME SERVITO GGAME SERVITO GGAMENE SERVITO GGAMENI ADEMIT GUANIVIMA GGAMENI ADEMIT GUANIVIMA GGAMENI GUANIVIMA GGAMENI GUANIVIMA GGAMENI GUANIVIMA GGAMENI GUANIVIMA GGAMENI GUANIVIMA GGAMENI GUANIVIMA GGAMANI GANICE GUANIVI GGAMANICE GUANIVIMONIN TOLLILOPE GAMANICE GUANIVIMONIN TOLLILOPE G	1,327 1,328 1,339 1,330 1,330 1,330 1,330 1,339 1,339 1,339 1,340 1,340 1,340 1,340 1,340	3418 3428 3432 3432 3435 3437 3438 3437 3448 3448 3448 3448	ORDLI FRANK DHENA ORDLI FRANK DISTRA ENBOA ORDLI, HARVIT ORDLINE OSTRADINA PILIS ORDLI BENEDICTA OBARRIJANE ORDLI BENEDICTA OBARRIJANE ORDLI BENEDICTA OBARRIJANE ORDA LIBORI STANIA ORDA LIBORI STANIA ORDA LIBORI STANIA ORDALI TETERI NESEDENIKA	1,427 1,428 1,429 1,430 1,431 1,433 1,433	3649 3651 3654 3655 3655	OLATURE ESAC DULINOARE OLATURE RACHEAL TAVAO OLANOYEN RAPROT ADENINE OLANOME ROTIME CHRISTOPHER	1,527 1,528 1,529 1,530 1,531	3063 3065 3068 3889 3873	ONLINAURU EKTHRAM UGOCHUOUU ONLIOHA JULIUS DEMEDU ONLIONIH PERIYYCHUKUU PILIS ONLIONIH BINOCENT OKIKE
自由的	2105 3180 3180 3180 3100 3208 3208 3208 3208 3211 3212 3227 3227 3228 3227 3228 3237 3232 3232	GGAMANIO DOMINISTEVEN OGLIMBANIO TEMTOPE PRIEST OGLIMBOLE ADELBINO OGLIMBOLE TRIVOLOTHICAN OGLIMBOLE DOSCOSI AUDICE OGLIMBOLE DOSCOSI AUDICE OGLIMBOLE DOSCOSI AUDICE OGLIMBOLE ADELBINO OGLIMBOLE DUDE MONOAP OGLIMBOLE DUDE MONOAP OGLIMBOLE OLUMBOLE OGLIMBOLE OLUMBOLE OGLIMBOLE OLUMBOLE OGLIMBOLE OGLIMB	1,328 1,339 1,330 1,332 1,332 1,334 1,336 1,337 1,338 1,340 1,340 1,341 1,342	3425 3432 3435 3435 3437 3438 3439 3440 3440 3440	CICCL FRANCIDITA EMBOR ONDEL HANN'I ONDEL OSTRODANIA PIUS ONDEL OSTRODANIA PIUS ONDEL OSTRODANIA PIUS ONDEL INSCRIDENTA DAMAH AME ONDEL INSCRIDENTA DAMAH AME ONDEL INSCRIDENT ETIM ONDEL INSCRIDENT ETIM ONDEL INSCRIDENT	1,409 1,409 1,400 1,401 1,403 1,403	3654 3654 3655 3655	OLATURE RACHEAL TAYNO OLAWOYSI RAMOT ADENSIG OLAWUM: ROTIM: CHRISTOPHER	1,528 1,529 1,530 1,530	3965 3968 3869 3873	ONLIGHE TULLIS DEMEDU ONLIGHEN PERMYSCHURUU PRUS ONLIGHEN SINDOSMI ORIXE
	3180 3189 3197 3198 3308 3308 3308 3308 3311 3108 3111 3125 3127 3125 3127 3128 3132 3132 3132 3132 3132 3132 3132	OGLMMMAND TENTIONE PRINTS OGLMODE ADEMAND OGLMODE TOWN JOHNSON OGLMODE DUSTING OGLMODE DESCRICT OGLMODE ADEMAND OGLMODE SEGIO OGLMODE SEGIO OGLMODES SEGIA OGLMODES SEGIA OGLMODES SEGIA OGLMODEMAND O	1,339 1,330 1,330 1,330 1,339 1,339 1,339 1,339 1,339 1,340 1,340 1,340 1,340	3432 3435 3435 3437 3438 3439 3440 3440 3440	ORDLI, HENRY ORDLIE OSTANDAMIA, PLIS ORDLIE OSTANDAMIA, PLIS ORDLI DEREGICTA DEARHUME ORDA INVOCENT ETIM ORDA URDUN GUIDH ORDLI URDUN GUIDH ORDA URDUN GUIDH ORDALI PETER INEDESHIKA	1,409 1,400 1,401 1,403 1,403	3654 3655 3656	OUNIOUS RANOT ADENSE OUNIUM ROTIME CHRISTOPHER	1,529 1,530 1,531	3968 3969 3873	ONLORAH SERWYSCHUKUU PSUS ONLORAH SMOCENT OKIKE
1	3188 3197 3198 3200 3308 3308 3311 3218 3227 3223 3227 3228 3237 3230 3231 3232 3232 3233 3234 3234 3236 3237	OUMBODE ADEBATO OGLMOET TRIMD LOMBON OGLMOET DUSTING OGLMOET DUSTING OGLMOET ADEBT OGLMOET OUSEGAB OGLMOET OUSEGAB OGLMOET OUTSING OGLMOET OUTSING OGLMOET OUTSING OGLMOET OUTSING OGLMOET OUTSING OGLMOET ADEBT OGL	1,350 1,351 1,352 1,354 1,358 1,358 1,358 1,340 1,340 1,341 1,342	3432 3432 3435 3437 3438 3439 3440 3441 3441	ONDLE OSTINDINHA PLIS ONDLE DEPEDICTA DRAHLIME ONDA ISMOCENT ETTM ONDA LEGUE LEGUE ONDA LEGUE STHER UDDH ONDALI PETER NREDSHUKA	1,400 1,401 1,402 1,403	3655 3655	QUALITY ROTTING CHRISTOPHER	1,530	3869 3873	ONLORAH SWICCENT OKIKE
11.12公司 11.50公司 11.50公	3197 3198 3208 3308 3308 3308 3308 3308 3311 3315 3323 3325 3325 3325 3325 3325	OCLARE TRINO JOHNSON OCLARDES DESTRINA OCLARDES DESCRIC AUDIE OCLARDES DESCRIC AUDIE OCLARDES SESCRIC OCLARDES ALEX OCLARDES LOUES MONDAY OCLARDENS CLUSECLAS OCLARDES DATE OCLARDES ANDORS OCLARDES ANDORS OCLARDES ANDORS OCLARDES ANDORS OCLARDES OLUSIANOS TOURIOPE OCLARDES OLUSIANOS TOURIOPE OCLARDES OLUSIANOS TOURIOPE OCLARDES OLUSIANOS TOURIOPE OCLARDES OLUSIANOS ANDE OCLARDES OLUSIANOS ANDE OCLARDES OLUSIANOS ANDE	1,351 1,352 1,359 1,359 1,358 1,358 1,317 1,348 1,340 1,341 1,342	3432 3436 3437 3438 3439 3440 3441 3441	OKOLD SENECICTA DEARHUMS OKOS INVOCENT ETEM OKOS LUDON GUION OKOS LUDON SETHER UDON OKOS LUDON SETHER UDON OKOS I PETER NREDESHUKA	1,431 1,432 1,433	3656		1,530	3873	
2011年555722011年10月11日 2011年11日 2011年11年11日 2011年11日 2011年11日 2011年11日 2011年11日 2011年11日 2011年11日 2011年11月 2011年11月 2011年11月 2011年11月 2011年11月 2011年11月 2011年11月 2011年11月 2011年11月 2011年11年11年11年11年11年11年11年11年11年11年11年11年	3198 3208 3308 3308 3308 3311 3215 3225 3227 3228 319 3231 3231 3232 3232 3232 3232 3232	OGLINDER DORFRING OGLINDER SEGRE ALOKE OGLINDER SAGRE	1,332 1,339 1,339 1,339 1,339 1,340 1,340 1,340 1,340 1,342	3435 3437 3438 3439 3440 3441 3441	OKDA INVOCENT ETIM OKDA UBONG UDOH OKDA UBOH ESTHER UDOH OKDA II PETER NREDISHUKA	1,402		NAME AND ADDRESS OF TAXABLE PARTY.			
12	2008 3004 3208 3208 3208 3211 3215 3227 3228 319 3231 3232 3234 3234 3236 3237	OGAMER BOSED AJOKE OGLMOPT ADREYT OLIMITHM OGLMOPUR ALEX OGLMIPT SEGAN OGLMORN LUGS MONDAY OGLMORN OLISEGAN OGLMORY ANYONE OGLMORY OLISEGAN OGLMORY OLISEGAN OGLMORIPM ANTE ELINEZ OGLMORIPM ANTE ELINEZ OGLMORIPM ADRES AJOKE OGLMORIPM ADRESTA	1,330 1,335 1,335 1,335 1,335 1,336 1,340 1,340 1,341 1,342	3439 3440 3441 3444	OKON LIBONG LIDOH OKON LIDOH ESTHER LIDOH OKONZI PETER NREDISHUKA	1,403		QUAYEMI AYODEJI RATRICK	1,532	3076	CHANGE CANA CECTUR AMERICAE C
5 5 5 7 5 7 5 7 5 7 5 7 5 7 5 7 5 7 5 7	3208 3208 3208 3211 3211 3223 3223 3225 3227 3228 769 3251 3252 3254 3256 3257	OOLMOOUNE ALEX OCAMUNE SECIA OCAMUNE SECIA OCAMUNE SECIA OCAMUNE OLUSEIAN OOLMAEYE MAYOON OCAMUNE MAYOON OCAMUNE ANAICE ELINICE OCAMUNE OLUSIAN ONE OCAMUNE OLUSIAN ANAICE OCAMUNE OLUSIAN ANAICE OCAMUNE OLUSIAN ANAICE OCAMUNE OLUSIAN ANAICE OCAMUNE ROBERTS	1,335 1,336 1,337 1,338 1,340 1,341 1,342	3439 3440 3441 3444	OKCASI PETER NIKEDISHUKA	0.000	3661	OLAYEM: ENMANUEL AND	1,530	3979	OWILEYS UCHEWA
5.72	3308 3308 3311 3213 3323 3325 3325 3325 3326 3330 3330 3330 3337	OCUMPUTE SECUM OCUMCATOR OCUMCATOR OCUMCATOR OCUMENT OLUTION DATED OCUMPUTE ANNOME OCUMPUTE DATEM DATED OCUMPUTE DATEM DATED OCUMPUTE DATEM DATED OCUMPUTE DATEM DATE OCUMPUTE DATEM DATE OCUMPUTE DATEM DATE OCUMPUTE DATEM OCUMPUTE OCUMPUTE DATEM OCUMPUTE OCUM	1,338 1,337 1,338 1,348 1,340 1,341 1,342	3440 3441 3444		1,404	3666	OUNTWOLK GARRIEL OLALIPSE	1,534	3879	OWINGHALU FRANCIS MARFOR
Timin	1208 2011 3215 3227 3225 3227 3228 799 3231 3232 3234 3236 3237	OGLAGIONE LOLES MONDAY OGLAGIUM GLUGGICIA OGLAGIUM ANNOME OGLAMMET DULTIM DANID OGLAMLISER OLUMINTOM TOLULOPE OGLAMLISER OLUMINTOM TOLULOPE OGLAMLISER OLUMINISE ADDRE OGLAMLISER OLUMINISE ADDRE OGLAMLISER OLUMINISERIO.	1,339 1,338 1,340 1,341 1,342	3441		1,405	3672	OLBLE CHIDENIA BLESSING	1,535	3883	OWNUMERE ISRAEL C
能够的机位给何格的存储物的现在分词 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2011 3219 3227 3225 3226 3226 329 3251 3252 3254 3254 3256 3257	OGAMEN OLUSCIAN OULMENT DATIN DARE OCLAMINET DATIN DARE OCLAMINES OLUMINETHIN TOLUMPE OCLAMINES OLUMINETHIN TOLUMPE OCLAMINES OLUMINES ALOKE OULMINUM ESKIR. OULMINUM CORRES.	1,318 1,319 1,340 1,341 1,342	3444	OKDAKUO ANGELA ANELIKA	1,436	3673	OLIHA XXEL DSAS OLISA OHSOZIE SAMUEL	1,538	3085	OWILEAH ALEXANDER M OWILEAH UTCHMANN STEVEN
种的性征检查性格特别性定律性的性定律性的性定律性的性定律性的性性的性性的性性的性性的性性的性性的性性的性性的性性的性性的性性的性性的性	1219 3223 3125 3127 3128 3139 3131 3132 3134 3136 3137	OUMLEYE MAYOME OUMMAT DIATMY DATED OUMMAT DIATMY DATED OUMMATURM ASINE CUREE OUMMATORYN TOUROPE OUMMARKE DUFFINE ACKE OUMMARKE SERE.	1,319 1,340 1,341 1,342		OKDAKUO CHESI ELIAS	1,408	3670	OLISEMENDEDA DICISCA DECI-LAVIU	1,538	3087	ONVERNAZI FAITH NGOZI
90 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3223 3125 3127 3128 3198 3231 3132 3134 3236 3237	OCUMENT CHATTAN DAVID DICUMENTAL AND EVENCE DICUMENTAL CHURCHES TOUROPE DICUMENTAL ADDRESS DICUMENTAL CHURCHES DICUMENTAL CHURCHES DICUMENTAL CHURCHES DICUMENTS	1,340 1,341 1,342		OKONKUO EUCHARIA UCHEWAA	1,409	3679	OUSBMENDEDR DICKSON IKECHUKVIU	1,539	3089	DIVEDUM CHIDI
HL 3 3 44 2 3 44 2 3 44 2 3 4 4 4 4 4 4 4	3125 3127 3128 199 3131 3132 3134 3136 3137	OGLANUSIRE OLUNIATORIN TOLULOPE OGLANARIE OLURINIE AZOKE OGLANISIAN EZEKIRI. OGLANUSE ROBERTS	1,342	3454	OKDOSI TADAGSE OLUMBDE	1,440	3680	OLDBON GLONEX OSAYE	1,540	3893	GWYENACHUKWU BLESSING NIVEKA
60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3229 359 3231 3232 3234 3236 3237	OGAMAKE OLURANE AKKE OGAMINI EZEKIR. OGAMINI ROBERTS		3455	OKDOSE THOMA IREMIDE	1,441	3882	OLDSEDE ADEXEMS DHORSVOLA	1,540	3894	WORTHW DINAN UNINOWATHON
MM 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	199 3131 3132 3134 3136 3137	OGUNNERIN EZEKIBI. OGUNNUST ROBERTS		3456	OKDRIE DHISDZIRIM EXEC	1,442	3686	OLDRO NAZBED ALABA	1,542	3901	ONYTURNU INCHERA OSENADRE
155 3 3 4 6 5 3 4 6 7 7 3 6 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	3230 3232 3234 3236 3237	OGUMNUSE ROBERTS	1,340	3457	OKORIE OHRISTOPHER CHEBOKE	1,443		OLDLO CHRUZOR ORSEKE	1,540	3903	OWEWLOHM PERPETUA C.
465 3 467 3 468 3 469 3	3232 3234 3236 3237		1,345	3460	ORCREE LAWRETTA NICHURA ORCREO DROHETORUSEN	1,445	3689 3680	OLOMOTE HELEN ORDHITANNE OLOMOTE HELEN ORDHITANNE	1,546	2903 2904	OWYSOR SAMUEL LIDEALOR OWYSORIO STEPHEN LIDEC
677 3 688 3 689 3 759 5	3234 3236 3237	OGUNAUSE ROBERTS	1,346	3464	OKDRO BUZABETH AND SAMUEL	1,446	3695	OLDRIBGIE DEMES ADE	1,546	3905	CHYTICIBLE STEMANUEL EMEKA IS CITHER
68 3 99 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	3236	OGJASEHDKIN JOHN HOLE	1,347	3467	OKDRO JONES	1,447	3696	OLDRUNDERO AERODIAN SELAN	1,547	3909	GPAKUNLE JOEL & KEHENDE
300 33 11 12 3 12 3 13 3 14 3 15 3 15 3 15 3 16 3 17 3 18 3 19 3 10 3 1		OGLMSEVE BUNGCE OLUMNTOVSN	1,348	3468	OKORO ZEPHKINUS MBADOWE	1,448	3690	OLDBURFENE JUDITY RAME ESPIENE	1,548	394.6	ORABUCHI JULIET CHUMUUCHI
51		OGUNSHOLA SHAMUSIDEEN ABAYOMI	1,349	3469	OKDROAFOR CHUKUIUEMEKA PETER	1,449	3701	OLDBURGINLE MICHAEL MOYO	1,548	3918	ORWANU ESO LOU CLARA.
62 3 68 3 68 5 5 5 5 68 68 5 68 6 5 68 6 6 7 3 68 6 6 7 3 68 6 7 3 68 6 7 3 68 6 7 3 68 6 7 3 68 6 7 3 68 6 7 3 68 6 7 3 68 6 7 3 6	3242	DIGUNSOLA SOLOMON SOLATI	1,350	3476	OKDROAFOR INSCHUKWI MWAMMEKA	1,450	3765	OLDBURUSE KEHINDE PRLYTEAT	1,550	3924	OPEDIFE ABOLAS AHMED
68 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	360	OGUNSUADA LEXAN	1,351	3476	OKDS: OLISA NIVABUFO	1,451	3704	OLDRUNSOLA KENNETH BAHEYO	1,551	3925	OREDIPE ALBERT OLUSOLA
944 3 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	3344	OGUNTADE HONSURAT ATTMUKE OGUNTADE TUNDE OLUMOLE	1,352	3479	OKDYE BENEDICT OSTTADONYA OKDYE BENEDICT OSTTADONYA	1,453	3786 3789	OLDRUNSOLA YEVIANDE ADESANYA OLDYE MOJESOLA ABAYOMI	1,952	3903	OREHADE FEME OREAGHWA EMOISELI OSAGEE
355 3 365 3 577 3 888 3 999 3 3 80 3 80 3 80 3 80 3 80 3 80 3 80 3	3347	OGUNTOLA SEBASTIEN AKINLERE	1,354	3482	ORDYE DWILE, MAGBO	1,454	3730	OLDYE SHART ALABA	1,954	2938	ORIGHOYEGHA OVE OGHENEVIVORE
96 3 67 3 88 9 99 3 60 3 61 3 62 3 68 9 68 9 68 3 68 3 68 3	3258	OGUMWALE DLUKUWHI AZEEZ	1,355	3485	OKDYE KINGSLY BYE	1,485	3712	OLD/EDE SUNDAY QUATURBOSUN	1,555	3909	OREIA TOLULOPE PELIX
68 3 99 3 80 3 64 3 62 3 68 3 68 3 68 3 65 3	3254	OGJAYE IREAYO NATHANEEL	1,358	3456	OKDYE PAUL CHUKVUDI	1,456	3713	OLUBOBADE ADEYEMA	1,556	3941	GRENDLOYE GLUNDE MARTINS
99 3 80 3 64 3 68 9 68 3 68 3 65 3 67 3	3356	OGJAHENE RAMELOLA RUDRENCE	1,357	3409	OKDYE THEMBA OHJAVIENDOJ GADRIEL	1,457	3714	OLUBLAME BABATUNDE GRADERO	1,957		GREOLOWO NURLIDEEN KOLAVIOLE
80 3 64 3 62 3 68 9 68 3 68 3 65 3	3257	OGUNIENKA OLUMISEYE AYOOLA	1,358	3490	OKDYE VSKEREA	1,458	3722	OLUBGBO COSMAS NGCES	1,958		OROGBEM BLIAS GUALDE
64 3 62 3 68 9 69 3 65 3 66 3	3368 3365	OUUZIE I BOYNA PRECIOUS OHA NDUBURSI SAMURI.	1,359	3492	OKPAKO BLESEING OKPALA-NNEBUAKU CHUKVIUMA .S.	1,489	3736 3738	OLUNETE ADENNUE SESAN OLUOKUN ADEYEMI SUNDAY	1,558	2945 2948	ORDTOLA BUSAYO POLASHADE
62 3 68 3 64 3 65 3 66 3 67 3	3366	CHAEBURA EPHRAIN ATAMETUNA	1,360	3494	OKPALLA JUSTINA OBLACILI	1,461	3729	OLISAWA EBUN OREBOWALE	1,551	3949	GRUMA ADEMU UMORU
68 3 64 3 65 3 66 3 67 3	3367	CHAEBUKA EPHRADH ARMERUMA	1,362	3496	OKRE WIEX DEBY	1,462	3731	OLUSEGUN SEUN EPINANUEL	1,962	3952	GSADESE WAVE TENTAVO
65 3 66 3 67 3	3379	OHAMORI CHARLES NOURA	1,363	3499	DIOPETUE CHURWUDE	1,463	3732	OLUSEYE ABOLICE JERBYSAH	1,963	3953	OSADERE REGRA JAPHET
65 3	3272	OHUMITON PRECIDES OSEVE	1,364	3503	OKPOR AUSTINE ANDREW	1,464	3733	OLISHILE OHOWING S	1,554	3954	OSADDAYE IRIAGBONSE DOFES
67 3	3275	DESEWEMEN MARTING BRAGBAN	1,365	3504	OKFOR CHUKIVUWWINE GOD'STIME	1,485	3734	OLUSHOLA TANKO OLAGUJ	1,565	3955	OSAGIE DIOSON LYIDSA
	3277	CJEDIRAN ISHAIL HICHEAL	1,366	3505	DIFOR DIMOKARO BUDY	1,466	3725	OLUSII, KOLAWOLE	1,956	3957	OSAGE HARRISON NOSA
	3379	COBLOLA RASHEED AKIN	1,367	2506 2507	DIGIDO CONFORT NICHO DIGIDO CHIOMA HELEN	1,467	3736 3739	OLUSIOS OLUMASELNI DESCRAH OLUMARAMISE RUMILOLA	1,967	3958	OSAGE LAWRENTA
	3381	CUBNOLA BRUCIA TOLULOPE CUETUNGE PAUL ABIDENT	1,368	251.0	OKUNOLA AKANCE BABATUNDE	1,468		OTIMADALE BAHANTET	1,968	2961 2962	OSWOVE JULIE ANKSE OSWOVE FIOSELLINE OGORNA.
	3382	CUE SAMUEL DIMERACHE	1,379	3512	OKUNOLA JOHN TEHBLOLUVIA	1,470		OLLWADARE DILIFUMMELAYO	1,579		OSAYEMI IDOWU HADIZA
71	33103	CURTH GREGORY VENCENT	1,371	3513	CHURC BERNARD	1,471	3742	OLUWAGRENE ADESOLA	1,571		OSEMWIEGE MARY DELE
	3395	CORPINA FELLIS CHURVILINYEM	1,372	3517	CHARGEST OFFINANCEMBOY C	1,473		OLUMALANA ABIODUNI MUYUNA	1,572		OSERE INDEM ALABI
	3386	CCEMBA SEBASTIME CICIRA	1,379	351.8	DOVOR BOUNK	1,473		OLIWAMESOLA SUNDKY ADELANT	1,579		OSBIE TAMO BUDOTUN
	3387	CUPUGHA CHRETOPHER C	1,374	3529	OKANIACBOR CHUKULAKUU	1,474		OLIWOLE JOSEPH ABROOUN	1,574		COSTS COURSE SECTION OF
	3359	CUENTA OGEICHI PETER CUO ADEDAYO	1,375	3526	GLADARD DLANREWAVU GLABARD GLIWAFENE DLAYTAN	1,475		OLLWOLE SEMEON BASKTUNDS OLLYEMO LANGE SEKRULME	1,575		OSETA ODIONE ENTERPRISE OSKIRIONA VICTOR GOLANGOVALU
	3290	COD APODELE ABSODUM	1,377	3526	GLABANGI GLUWAFENE GLEYTANI	1,407		OLLYTING MICHAEL	1,577		OSHINONO KIRHINDE & MODUPEQUA
	3294	COD GRACE OLADOVIN	1,378	3525	CLABANCE SUNDAY JOHN	1,478		OPIALE ZWORE EZEGEL	1,578		OSHINOWO GLUSBOUN GLUSBSAN
	3300	CUD GHOBAMIDELE TITUS	1,379	3532	OLABIST OLSUNBO CELEVA	1,479		OMEN TOM	1,579	3983	OSHO MATTHEW AYOUES
10 3	3304	CUDDUN RAZAQUE	1,300	3534	GLADAPO AZESZ 6. PESESHOLA	1,480	3762	OMBOGA AUGUSTA D.	1,580	3969	OSHUNDINA AYDBAMI ADESINA
	3305	CODH CHRISTIAN NUMOFEH	1,391	3536	OLADAPO MOSES ADEMOLA	1,481	1766	CHESCRE PEACE EMEM	1,591		OSBIDITE BOLANLE R.F.
	3307	COORD SOLOMON	1,382	3539	OLADEINDE SHAMSUDERN MOBOLICE	1,482		OHOBOWALE ROEBOYETO	1,982		OSIDELE QUIEM ASBOLAHRI
	3308	OUBRON SANSON TOYEN	1,383	2544	OLADETO AGKINTOLA OLUMASEUN	1,483		OMODBLE AKINDBLE	1,580		OSPESO NOWE
	3314	DIXPOR AVAN STEVEN DIXPOR GRACE LICHEDHLIKWU	1,384	3545 3546	GLADEJO VIASTU ADENALE GLADEJE DAMEJOJA MOSES	1,484		ONDDUDU DLUMADARE XDSHUA ONDGBEHBNIA WONTLADE FELIX	1,584		OSINDRA OLUSOLA POLISHADE OSINUBI ADBODYIN STEPHEN
	3325	DIOPOR DENIYI ALEMADRA	1,305		OLADBLE ISBOUWA ISAAC	1,486		OMDISALI KENGSLEY ETINGSA	1,505		GSBUELGUWAFFIN SIGNEN
	3326	DIOFOR O MISLEY	1,387		OLADBLE OLUMNITOSIN BOLAXI	1,487		OMORHAFE OMOAREGBA JOSEPH	1,987		OSBILIEI OLUMATOYIN ADERBIPE
	3329	DIGINOR ONYESUCH MACHAROLD	1,388	3553	CLADBREIT TACFEEK TUNDE	1,486		ORIGINARE OMGAREGBA XOSEPH	1,588		OSTAVIO FOLASHADE PROFENSIS
99 3	3338	DIKAPOR ONYESUCHE MACHAROLD	1,389	3555	DUBORNO DIVERSON DIPORTO	1,489	3783	AUDITION SULANLE ADENDIA	1,589	4013	OSODE PENNYI PATRICK
	3330	DIOPOR ONYESUDE MACHAROLD	1,390	3556	OLADIPO HUSBAU ADENOLA	1,490	3794	ONDMOVIO GODVIEN DAPO-OLA	1,598	4015	OSCADU BANKUB, DKDI
	3330	OKAFOR RORBYSON JA.	1,396	3657	OLADIPO OLUMADINI AOUANI A'	1,491	3796	OHOMBHUA MOSES ENDURANCE	1,990		OSLAGIVU EREVEZER OGEO-E
		DIOPOR SAPPSON DEIGHA	1,392	3559	OLADBAW JULJUS OLUWADARE	1,492		OMORE RUFUS ADBLETE	1,992		OSUAGIVU XOHN PIUS CHERM.
	3334	OKAPON UCERNE NAPHREL OKAH DALL KINGSLEY	1,790	2564	OLADOVIMBO OLABESE SURAME	1,483		OMOREORE CHARLES	1,999	4023	OSUAGIVU JOHNIPUS CHIMA
	3336	OKAH PAUL KENGSLEY OKANLAWON DILUFUNKE ABOSEDE	1,394	3568 3569	GLAFUSI AKIN ISAAC GLAFUSI GLUVIATOSIN ABIDDUN	1,494	3792	ONDSANNA ADELEKE TADHEED ONDTAYO SULAINAN DLATLAID	1,594	4024 4025	OSLANGTE FAME ALEXANDER OSLANGTE FAME ALEXANDER
	3336 3348	CHARLEST OF STREET, SHIPPETE	1,396	3576	OLAGBINAN RASAKI FOLORUNSHO	1,496	3880	OMETISHO RHODA FUNMBLAND	1,596	4026	OSUEI REATRICE CHENONYEREM
	3338 3348 3340	DOMESTIC WINSWING C	1,397	3572	OLARA GUIFEMI OLAROS	1,487		OMOTOSO COMPORT OLUMNIUMBIENU	1,997		OSULA ENIKORU EMMANUEL
	3336 3348	DIXWIRENDE MONSWIYA G. DIXITA LIGHT CHUKWUDE	1,398	3573	OLAIGSE OLIWAGSENGA JACOS	1,488		ONOTUENMEN TEHRY OSEHON INTRIOX	1,798		OSUNBOR LUCKY
99 3 00 3	3338 3348 3340 3345	DOWNERDE WEISWING G. DOUGNUSHT CHUNNUSE ONE GLASSE ADESUWARMS	145.70	3574	OLASSINO BUROLA	1,499		OFIDZOKATA CHIMPELLI BUCHARSA	1,598		OSUWIONA MOSES



S/N WA	RE NO (2)	NAME 5	M MA	RR NG SEND (2)	MARE	5/N WA	END (2)	MARE S/	N WAR		NAME
,806,	182	OTEGREVE CLARGOS CLUSWAYN MR	1,791	4011	SHODDPO RASAK OLAMBOWAJU	1,801	4568	LIGHH EMEKA MKTTHEKS	1.	466	AGALOGU CHRVOVSO PAUL
		OTESBLE GLIZABETH OLUVEMISI	1,793		SHODEPO RASAK OLAMBSIYAJU	1,802	4500	LUMGBE EHE MOSES	2	469	AGARDYME CRYSPIA DOULAGE
		OTHURE JOSEPH BRE	1,793	4319	SHORWU ADERIMPE	1,800	4571	UKABI SAMUEL ETEA	3	470	AGATAN URDB. OLUSEGUM
		OTORPEN JOHN MUME	1,794	4325	SHORLYS AVOITUNDE SAMSON	1,804	4573	LIKAGGRU UCHE JOHN	- 4	472	ABKYOMI KKYODE ADEOLUVIA
		OTUROVA ESTHER OLURUMBLOLA	1,795	4331	SHOMEGH ALYSBA SEMON	1,805	4574	LWAH DAMER, UGOCHLIKWU	- 5	473	ABAZU UCHBINA ESTINA
		OTULANA ADEQUA DMOKUMBI	1,796	4000	SHONEDARE DOLADE ADENALE	1,806	4575	LIKANSKI BAYO STEPHEN	6 2	474	ADBA GRACE
		OTLANIGA KOLAWOLE OTUNUGA	1,797	400	SHOREMI EMPRIMUEL GLADEMETI	1,807	4536	LIKATU AMBROSE UZDOVUKOVU		476	ASSAH PLISTAPIA ENDOUMENT RUN ASSANCE CHIMEZE NELSON
		OTLAUGA SAMSON DILIGBENGA .O. OVIE GODFREY EDERUKAYE	1,799	4344	SEGNET INVESTMENT-DEPOSIT A/C SELAS DENATU TAWAHU	1,808	4582	LIKET BASSEY OKPA LIKO EFFICAS LIDO	9	427	AGDIL PICKS RKT GLUWATGSBY
		OVLEWHORE EDWEN	1,710	4046	SEMECIA LURCUM & DIVO CHEWOLE	1,818	4585	LIKPE NORREKE IME	10	479	ARDULAZEEZ JAMBU ODHAWU
		OWASANDYE ARLIYE FLAMELKYD	1,711	4349	SINULO EZUCIE IMEANAA	1,811	4595	LIKPE NOOFREKE IME	11.	476	ARDULFATKI BELLO GUASUNKANNE
		OMOKANTE REFORM MEDITY	1,712	4055	SMART BOLA IDWAY	1,812	4562	LIEPONG MARY BON	12	400	AGDULKADER SULEINAN GARBA.
		OWOLAGE CHRISTOPHER CHESINA	1,713	4358	SDBANDE SEGLAI AYOSWAYI	1,813	4599	LIEWANDU NGUGECHURWU AUGUSTINA	13	481	AGDULRAHEEM SAKSRAT AGBRIGUA
		OVIGLAGE RUNMILAYO ADESOLA	1,714	4362	SDBOWALE ANDDELE D.	1,814	4590	LIMADIA KINGGLEY	14	493	AGDULRAHPAN MUHAMMAD PAKUDE
		OWOLU DRIVOMI T.	1,715	4360	SDBOWALE IDDINU A.	1,815	4600	LMEH CYRIL	15	460	ACDURAHMAN SIDEK LIRAMAR
		OVIGNEAU VICTOR OLUFEMI	1,756	4063	SODA YEMANOS OLUFEYSKEME	1,816	4667	LMOREN ANIEFROX ENONG	15	494	AGE OLUMIDE
		OWOOLA EMPANUEL TENETOPE	1,717	4364	SODEINDE DILIMUYTWA GUYTWOLA	1,817	4600	LMOREN PRAISES 304M	17	485	AGE CLUMWSELIN
618	4867	OWLISU OFORE REPLIAMEN	1,718	4366	SODERE DILITANO DILIBUSOLA	1,818	4609	LMUDE BOSE	18	190	AGEGUNDE AYODELE
		CYNCIRAN SAMUEL MAYOWA	1,719	298	SODIQ SUNDAY	1,819	4612	LMURBIA EVANS 306	19	486	AGEL VICTOR AUDU
		CYMWIA, CROVOA	1,720		SDECLUME ADENING ADEYENKA	1,829	4613	LMURINA JEFFERY JOE	30	467	AGEA CISE PAUL
		CYEDANII SEGUN LANKE	1,721	4075	SOGAWET INVESTMENTS LIMITED	1,821	4614	LMUNINA JESSE XOE	31	409	AGENBOLA DEBORAH AYDOLA
		CYECEPO DAPO SUNDAY	1,722	4394	SOLOHON BOSE LAKE.	1,822	4615	LMLRINA XXE	32	490	AGENBOLA BLIMA KYDDELE (REV)
		OVECIRAN CHRISTIANNA RUNNILAYO	1,723	4395	SOLOMON FESTUS CLASIDE	1,823	4617	LWDBE DAVID UKRASU	22	491	AGGODUN GBOLAHAN OLUWAGELNI
		CYELAIA RUTH OLUBURNI	1,724	4396	SOMOVE SHERRE CLALEKAN	1,824	4633	LINESTAR INTERNATIONAL CO. LTD.	34	493	AGSODUN GRACE TYMBO
		CYELAGN RICHARD AHMED	1,725	4398	SCHOOL BOLANCE CHOTAYO	1,825	4629	LINDRANDODE VECTOR NOVOLESE CHECKERY	36	494	AGGODUN OLAKUNLE STEVE
		CYELANO EVITRYD CYEVENE	1,726	4391	SORBWHOS ADENING SOSAN GLANEFERUNG	1,826	4634	LIBLANDA, CHEMEREMEZE LISORO SLIMENY EDET	37	495	AGGODUN OLURUMBLOLA AGGOLA AGGODUN OLUMIDE AGGTOKLAGO
		CYELANO DILINIAFENE SAMUEL	1,727	4290	SOMEHEND PICOSOLA DYBIDAMOLA	1,829	4630	DWADIEGWU EMPWWUEL CHESCZIE	39	400	AGGOLA AKEEM AGEDENS
		CYELEYE DAVID AYEBADE CYENEYI KAYODE	1,728	4395	SOVERNA MATTHEW OLL	1,829	4629	UNAFE WITHOUT	39	497	AGGONA SENSAMBI AGGADE
		CYBREST OVEWOLE	1,730	4296	SPROJEMBASSY PHARM & CHEMILTO	1,820	4640	DWATE AZUBURE DM-WALEL	30	400	AGRONA BUSANO FOLASHADE
		CYERENDE RAVOUR FEYENFOLUMA	1,731	4296	ST PETERS CHIRCH F A C M	1,870	4541	LIMAGE HELDN	31	400	AGROGE ALLE ROTIM!
		OVERENDE PRECIOUS ELLIAM	1,732	4400	SLUADMAN KEHINDE FICTIMOH	1,872	4642	UNKEL CHARLES CHENEDU	32	500	AGGOVE OLUMAFLANIE GLNIQUA
		CYEVIO BEXTRICE BOLA	1,733		SULADMAN PROSEDAT . A . D	1,833	4549	LINCONNA RAPHEAL LL	33	581	AGGOVE RAPHWEL OLADEDO
		CYEVIC CLATUNDS PETER	1,734	4400	SULAMAN IDRES	1,834	4652	LEIBOR JOS. & RUNICE	34	500	AGESOLA VETUNDE GLAPERU
		CYEVICUE FELIX OLURANTI	1,795	4403	SULAIMAN KAZSEM ADISA	1,875	4656	LIZOTOWE EDERECHLIKWU WARMERUNUM.	35	500	AGMACSON'S NGC LTD
		CYEWOLE TEMETOPS PHORACISES	1,736	4404	SULATINON INVISE DIADET	1,876	4659	LIZOPINH PETER BHEMINACHO PASTOR	36	534	ADDIANTA DRIDGET INSTIMUS
637	40.27	CYEVERS ALLAN KAYOOG GEBYISOYG	1,737	4406	SLLE DYNAMUEL BYR	1,827	4639	LIZOR OLUWATOVIN MUTIAT	37	505	ABDLAKENINA DILIKKYODE ISAAC
.638	4029	CYEYERS BURGE FOLKSADE	1,738	4409	SLIEMAN EMPAYLEL ABOOLIN	1,828	4660	INNOARA ISAAC EXPENSIVERECHE	39	506	ADDRESADE DEBORAH ENIOLA
,629	40.29	CYEYERS KOLAWOLE GLATURGE	1,739	441.1	SUEMAN SHENI	1,829	280	INNOARA PINRC	39	507	AGRAHAM EMPANUEL ONYECTION OF
.640		CYSIC GODDAY	1,740	4413	SULEMAN ZWYDIAB ADETUTU	1,640	4669	NAME TO HE EDWARD	40	538	AGRAHAM KAYOOS VIELLIAMS
		GZOBHELAM CHINEOU INNOCENT	1,741	4413	SULLWARM SHINA	1,840	4671	NWWANA KIKIELOND SOLA	41.	539	ADRAHAM NINE DASSEY
		CZOBHENAM RESENALD N.	1,742	441.6	SUNDAY CHARLES EBONGHO	1,842	4676	WEST SCENTRA	42	510	AGRAHAMS CITO
		PARDESHE SATISH MOHANLAL	1,743	4415	SUNDAY LEKARA THANKGOD	1,840	4677	INHETO SAMUEL	43	513	AGUBAKA SAZIQ KIDLURAHPIAN
		PATTENCE ATEMICHOARAMI	1,744	441.9	SUNDAY SOLDMON IDCOGRAGBOR	1,544	4679	WELLIAMS BASEMAN JOHN JO.	44	513	AGUSAKAR ASSULMUMNE
		PATRICK BLESSING	1,745	4422	SUMMONU RASAK MAYOVIA	1,845	4661	WELLIAMS EMOLA	45	514	AGUBAKAR ADAMU TERAHEN
		RALE FAITH MEMITAN	1,746	4424	SLRWYEL SAMUEL PERHELLIA	1,546	4662	WILLIAMS MERCELENA	46	520	AGLEAKAR FAROLIE LIDUM
		PETER A GRAGIE	1,747	4428	TAGANSE XXIIIN INEICHURUU	1,847	4683 4685	WILLIAMS PROVINCIUMA	47	515 516	AGUBAKAR SIMOH ARTEIDESE
		PETER GLORIA LIBONG PHONEIX HALLAGE SERVICES	1,749	4429 4431	THOSE ADENICUE ADENING THURO CLUSCUA ADEDANO	1,948	4689	WILLIAMS SLADAY WINNERS BAPTIST CHURCH (SCHOOL ACCO		517	AGUBAKAR PIDHAPMED ALDYU AGUBAKAR PILINDKATU
		PONUWEI EBNIFERE OLU	1,750	4430	TKINO OLUWASANMI ISAIAH	1,858	4690	NAZANIWARE TRICK	50	518	AGUBAKAR NASIRU RAKINA
		POPOGLA NUHWIMAD LANKS	1,751	4433	TXUNO TEMETOPS CYEWALE	1,851	4591	WISE LINKS VENTURES	SL	519	AGUBAKAR YAHAYA DABO
		POPOGLA SAN AYGGESE	1,752	4434	TAULDEEN SHETTU GRELEVALE	1,852	4554	WORLD-WIDE BUREAU DE CHANGE LTD	52	521	AGUSANNE DAVLE TAULDSEN
		PRAMTECH CONSULTS	1,753	4435	TWOD SUNDWY	1,853	4599	TAHKIN ENEDLA FALISKE	53	523	AGUGU BONBFACE OKOPROVO
		PYNE DLANUNUE OHIDIADE	1,754	4437	THLASS ADSIVALS SEVE	1,854	4700	NATE SOVCE UGULINGVIA	54	325	ABUGU CLARA
		RAFIU MUKKLA AYINLA	1,755	4439	THIS NOMINEE IN AVC	1,855	4704	MANAGONA RUTSON (MR.)	55	326	AGUGU EHMANUEL
	409t	RAHEEN AKEM	1,756	4441	TWIND ISSAHEN	1,856	4762	MAKURU HAKEEM ADERAYO	56	523	ADLMERE GODDEY BESTMAN
857	4093	RAHMAN NIKEU ANTROWOGHE	1,757	4440.	THREW TAMENONENGIVED FOR ANWAY	\$ 1,857	4700	NAKURU PICHODU	57	329	AGUNDANT SEED INVESTMENT LIMIT
		RADIO SIRAHIM KOLAWOLE	1,758	4440	TEGU BENSON	1,858	4705	WALE EZBAIR.	58	525	AGUST VENTURES LIMITED
		RAJI RAISLIDEEN ADEWOLE	1,759	4449	THOMAS EZBORL	1,859	4712	YILLOYES JOSEPH	99	526	AGUTU INNOCENT
		RAJI SHAKIRUDEEN ALASE	1,790	4450	THOMPSON MOSES HOFE	1,968	4713	YENUSA TEHETORS	60	527	ACCORD ASSET MANAGEMENT LIMET
		RAJI YUSUF ADEBAYO	1,761	4451	THOMPSON SIMON UDO	1,861	4735	YUNANA GADRICI.	64.	526	ACHE MARCELLINUS ONVEKACHI
		RASAQ ISIAKA	1,762	4452	THREE DI-FUTURE VENTURES	1,862	4717	YUSUF ABOULNUMERS	65	529	ACHEKEN CHUKURULOR
		RCCG GLORY THEERWALLE INVESTMENT CLUB		4453	TEMPLY AMORE LAWAL	1,863	4710	YUSUF ABOULMUMEDS	63	530	ACHILIFU CARINA
			1,764	4455	TIDONI BOYE OBU SYDIIA	1,864	4719	HUSUF ABOULMUNCEN	64	531	ACHIEM OHNIVE RORENCE
		ROBBYSON BLESSING	1,765	4459 4459	TIJANE OMOLDLA MODBIAT	1,865	4732 4733	HUSUF ABOSEDE ADENBE	65	S30 S30	ADACHE SUNEAY ABAH
		RUFAL AGDULAKEEM OMOTAYO SACIFE AGGOUN	1,796	4451	TUANE TEMITORE OLUPUMNE TIM PROMABL FELIX	1,866	4734	HUSUF ADEBAYO WASHEEU HUSUF ADEKUNLE DUJNINTOHIN	67	534	ADAH IBEZIM MICHAEL ADAH PETER AGABA
		SAGDAVESTVE SERREBO	1,760	4454	TIMOTHY BE	1,868	4735	YUSUF MEDINAT ENIMIRE	60	535	ADATI SALISU
		SAKA ADERAMBO	1,799	4477	TSEIR TALATU VERONICA	1,869	4736	YUSUF OLUMATIMILENIN	69	536	ADMIDLE SUNDAY
		SAKA ADESHINA OLUWASEUN	1,770	4478	TSOWA ISAAC LIKALI	1,679	4737	MUSUF SHIEED OLAYTWOLK	70	537	ADAM NURU
		SALAAM ABDUL XINDH	1,771	4479	TUGA DLOLADE DLURUMBE	1,671	4738	MUSUF SURANDBEN ADDREDG	71.	538	ADAMOLEKUN OLUSESAN BOLARENIN
		SALAMI ISNAIL ADDIVALE	1,772	4401	TUNEL JANET TITILOLA	1,872	4731	ZAHARADEEN ADMPU YUSUF	72	539	ADAMS I BRAHEM I ROLEADYE
		SALAMI ONONDYI OLAYIBIKA	1,773		TUMBE JOHNSON GOAJA	1,873	4732	ZAVARS MOHAMMED	73	540	ADAMSON HELEN
.674		SALAUDEEN HOUSEMOKEN ADEKUNLE	1,774	4406	TUNKSE OLUBOTIMI ANTHONY	1,874	4734	ZEMITH BANK/DE-LORDS SEC LTD - TRACING		541	ADAMSON SHAPUSEDEEN ABEDDUN
		SALEMON ANNED KTANDA SKYBOLA			LIGHT JUDE WHATA	1,875	4736	ZENTHEARQAFRENIEST/WA/ICLIENTS-TR		540	ADAMU TORAHEM LALI
.676	4234	SALISU REBECCA	1,776	4493	LIDARA MESHACK DIGAGAGHENE	1,876	4730	ZIGMA TECHNOLOGIES LIMITED	76	90	ADAMU NURUDEEN ALTU
		SALEU SARAFA KYENDE	1,777	4494	LIGE IVOFIA KENNETH				77	544	ADAMU PETER EMPLAYUEL
		SALINA AUDU MANGARD			USU RICHARD EMERENC				29	545	ADAMU USMAN
		SALU ERIGROROWEI JOHN			UCHEGELI CHURWILEMEKA RINAWYELLI				29	546	ADASAKA AINA SOLOMON
		SAHBO JAHES			UO IENOU O EMPERE TXIATU				90	507	ACCION STEPHEN PETER.
		SAMSON OLUWASEGUN DADA			UDAH JACOB EMIWALEL				84.	549	ADEAGOD ADEREMI JOHN
		SAMUEL TEMETOPE OMETERS			UDERUNA DIEDE				62	550	ADEBANIVO FATAL ADEBOLA
		SANGONIRAN OLUFENE ADEDES!			LIDEH CELESTINE IFEWYT				60	551	ADEBAYO ABADE GABRED.
		SARRE MUNTAKO, DILISHOLA SARRES STREET, ALAKE			LOCK CHRISTOPHER CHUNNUNNE				94 95	553	ADEBAYO ABEADE GABRED.
		SARRE STREAT ALAKE CARRES STREAMAN A WOL			LIDEH HYSBUS MANNEBURE LIDEH NEDHOLAS EMBIA				95	554	ADEBAYO ADEDLA HELEN ADEBAYO ADECENDATION
		SAVUE SULKIMAN ACKOT SAVUST OLADELE DAVED	1,796	4515	LIDERWIE ANTHONIA LINOMA				67	556	ACEBANO ACEGBOYEGA
					UDEDZOR EMPWYLIEL UCHENNA				99	557	ACCEANO ACEMOLA ACEBANO ACCEANO ANTHONY ADAMONE
		SANYA ADEKUNLE PATREDI SANYA SI KAN TANDO	1,799	4524	LIDEZE ISAATILIS BENGWIEN E.				89	558	ACCEANO ANTHONY ABAYONS ACCEANO AVORDINO DI ABAYON
		SAYYA SUSAN TYABO SARKI AHMID MOHAMMED	1,790	4525	UDIMINUE EDET SANUEL				90	560	ADEBAYO KYDRINDE DLABODE ADEBAYO COMFORT DLABDINAU
		SARKE ANNEL MONAMMED			UDO SEBASTINE LAZARUS				94	581	ADEBAYO MIDHAEL BABATLANDE
		SEED PRINCIPLE INT'L LTD			UDOH ORESTIANA IDORENTEN				92	563	ADEBAYO MODINAT LOLA
		SEIDU MUKALA ALABA			UDGISA DORIS E				90	563	ADEBAYO DLABODE TUNDE
		SESE ROSETTA TENKROFUGHA			UDDH EWAS THOMPSON				94	584	ADEBAYO DIAWUWE SULIUS
		SHAFE RASAQ BOLANLE			UDDH SAMPSON LIDO				95	585	ADEBAYO DUAWYODE
		SHATBU ADADIC PICHAPIMED			UFUSO P.E.C				96	586	ADEBAYO DILISEGUN DINOTAYO
		SHBOKE PHILIP			UGDEDOR I FEANYT				97	567	ADEBAYO DILISEGUN SUNDAY
					UGVILIANYA CONFIDENCE				90	568	ADEBAYO DILISOLA ALAGA LATONA
.000											
	4007	SHETTU 308AHEM	1,799	4565	UQVILINZE CHENO				99	569	ADEBAYO DHOLAYO



	WARE NO					[WAR	ND (2)	=	WHITE SALES	NO D (2)	HAME
			204	600	ADD INTO A ROLL OF LITTLE			ACCUSE DAMES COOLS			ACOUNTY OF MANAGEMENT
101	571	ADEBANO SUNDAY	204		ADELANI DAVID OLUFEMI	306	775	ADETIBA DIMIES SEGUN ADETIBA HBURI REMILEKUN	401	875	ASBAEGBU REMIGIUS CHEBURE
102	572 573	ADERESHIN ADERANO AKANES ADERESHI OLALEKAN ADEDES	202	670	ADELWINE MOROLANILE ADELWINA BOLA	303	776 777	ADETICKUM PEUSIBAU	403	876 877	ASBABGBU UZOCHUKWU ROWUAND AGBAPOR BUZSENG
304	574	ADEBIST ADESTMA SAMUEL.	204	671	ADELAWAN DAVID ADETUND	304	212	ADETOKUNBO ADEJUHO	404	878	AGBAL HIVANNE NOUNVIE
105	330	ADEBIST YAALIBU BANCI	205	674	ADELEKE ADENIALE MICHAEL	305	778	ADETOLA OLATIDE IBBUALE	405	879	AGBAJE OLUSEGUN ADEBAYO
106	576	ADDRIVE ALARE ADDVIALE	206	675	ADELEKE GRACE DLUWAKENS	306	729	ADETOLA OLUMAPELLIMI	406	990	AGBAMEGBULAH PEACE CHUKUYUKA
107	527	ADERIYI DAVES ADETOVESE	207	676	ADELBIE XXHNSON ADBILINES	307	790	ADETOLA YUSUF	407	881	ASBANGSO TADIVO ADEYTROX.
108	576	ADERTYT EBENEZER OLUMNOBENGA.	208	677	ADELBIE MICHEAL BABAUDE	308	761	ADETONA OLUKAYODE ADEMOLA	106	882	ASBANOMA ROSEDYN A.
109	579	ADEBYT OLUMASEYT PAUL	209	678	ADELEKE MUMENT TUNDE	309	762	ADETOYT OLAWALE KAYODE	400	883	AGBARA PELIX OMPERACHE
11.0	580	ADEBINI TOKUMBO OLUSEGUM	210	679	ADELEKE VICTORIA DAMILOLA	310	763	ADETUNE BABATUNDE ISAAC	410	884	AGBARDIT (BOL TRENDUBODY)
111	581 582	ADEBOLA DILISEGUN OLATIDE	211	580 581	ADELEYE ADEDAMOLA SUNDAY ADELEYE ADEDAMO DUJUNASELMI	311	764	ADETUNE QUUFUNIE ADETUNO DUPE	411	885 886	AGBASIERE CHEKA PHELDHENA AGBASO CHEBLEKE VECTOR
113	584	ADEROWALE BARATUNOS PROHABIL	213	682	ADELEYE IDOWU STERHEN	313	796	ADETUNIO SAMSON ADEYEMI	413	887	ASBAGO CHEDUPIASA BENETA
114	585	ADEBOWALE DAVID ADEDIBU	214	683	ADELEYE MARGRET ABJODUN	314	767	ADETUNIO, YEME	404	888	ASBASO CHROCITRIM DAMES.
115	153	ADEBOWALE OLUMIDE	215	684	ADELEYE SUNDAY SULEIMON	315	768	ADEWALE ADEMIKE GANTYAT	405	589	AGREEI ADEMIKE PEYESTAN
116	586	ADEBOWALE CYEYEMIST OLADUNAT	216	685	ADELEYE YEMISI ADERDAKE	315	769	ADEWALE EHEAVETA ADEROGRA	406	890	AGBEDO INECHUKWU CHUKA
117	194	ADEBOYE DEBORAH	217	686	ADELDHE FAVOUR OLUWAFERANNE	317	790	ADEWALE JULIANA MODUPE	467	891	AGBEROLA RICEDA BADALDILA
118	195	ADEBOYE DREOLLINA ADEBOYESO HELEN TITTLAYOMI	219	687	ADELDNE STEPHEN ANODELE ADEMAKIN AKONDELE	318	794. 792	ADEWALE OLIKWALE SBERU ADEWOLE ADENIYI OLUMATEME	418 419	992 993	AGRESANNA ELIZABETH OVEROLA
119	589	ADEBULE GARRIEL ADEBATO	219	689	ADERBYUM ABAYOMI ALADE	329	793	ADEWOYE ADEWALE OLUGBENGA	420	894	ASSEROI ASATHA JUNIME ASSERO BREDGET
121	580	ADEBULE OLUWASHENA	221	650	ADEMILIDIA TADIFO SAMUEL	321	794	ADEWOYE OLUBOLA ADELANE	421	805	AGBO BASIL DIVEDI
122	581	ADEDAPO OLUSEGUM MICHAEL	222	691	ADENELURI OMOBOLANLE PICNISURA	322	795	ADEWOYEN PLANMILAYO TOROHOLA	422	896	AGBO BOWIN G. & ZIPPORA I.
123	582	ADEDARA ADEDHE SAMUEL	223	692	ADEMOLA COKER	323	796	ADEWLME TITILOLA ADEDLA	423	897	AGBO IFBOMA MAUREEN
124	584	ADEDEJI ADEFONIOPE GRENGA	234	683	ADEMOLUTE A. MORENIKE	324	797	ADEWUSE JOSEPH ADEBAYO	424	996	ASBO MICHEAL O.
125	585	ADEDEX ADENTY SWIPS	225	694	ADEMOSU SOLOMON TWEMOWO	335	798	ADEWUSE LOOKPWA ADBILANCE	429	900	ASBO LICHENNA M
126	586	ADEDET GLATUNDE ADEDLUMA	236	695	ADENACKE PROPTIAL OLUMABURPE	329	799 800	ADEYMOU JAMES OLUBOTIM!	426	901 902	ASSOCIO JUSTUS CHURWIUDI
127	587	ADEDEJI SUNDAY ADEDEJI SUNDAY JOSEPHI	227 238	696	ADENEKAN BABATUNDE SAMUEL ADENEKAN TAZWO	327	800	ADEYANDU KEMI BLIZABETH ADEYANDU KEMI BLIZABETH	427 428	903	AGBOGO DAKID INALEOWU AGBOOLA ADESOLA AYOUELE
129	589	ADEDEE UMAR ADEXUNUE	229	699	ADENTE ADEFUNKE OLUWATOSIN	329	802	ADEYANDU SEMBON KOLAWOLE OLUGBENGA	429	904	AGBOOLA VICTORIA OLUFLAMILAYO
130	680	ADEDIGRA ARDULLATEEF	230	790	ADENTIC REATRICE MODEROLA.	330	922	ADEYEMI ABBODUN OLUMASELIN	430	905	ASSISTENCE ANTHONY INSCHLINWU
131	681	ADEDBYSEWO ADEFEYS FEYSAYO	234	701	ADENDE CLEMENT BANCO	331	803	ADEYEM! ADEBAYO OLUWAFEM!	401	906	ASBU WINIFRED IFFOMA
132	682	ADEDBYE STEPHEN OLANIEWAJU	232	762	ADENZE PELICIA ABRODUN	332	804	ADEYEM: ADEDOVEN OLUWATENELEHEN	432	907	ASHA DAVIEL UZDCHUKWU
133	683	ADEDBRAN ADELEYE MICHAEL	233	765	ADENTE HAMED BAMEDELE	333	805	ADEYEMI ADESARE	433	908	AGHA PIUS MADUBUREIBEYA
134	685	ADEDBRAN GSENGA BENGAHBN	234	704	ADENLIE GLAMBOE RUTH	334	506	ADEYEMI ADESOLA ADEMDYI	434	909	AGRANU GABRIEL CLARA
135	686 687	ADEDERAN GLAWALE TAGFEEK ADEDERE ADEMOLA KAYODE ABIODUN	235 236	766	ADENDO DURENT	336	807	ADEYEMI ADETUTU ADERONKE ADEYEMI BABATUNDE ALEX	405 406	91.0	AGHEDO DSALEBOVO DYERODE
137	688	ADEDIWIN OLLEBRIGA	237	708	ADENIPRIJAI TAUVO ADEMOLA ADENIPRIJAI TAUVO ADEMOLA	337	809	ADEYEMI BASHIRU OYEVIOLE	407	912	ASHOGHOVBIA KEN ASHOLOR KOYENKE SAMUEL
138	689	ADEDOKUN ADESAYO M.	238	709	ADENBIAN BABATUNDE SAHEED	338	810	ADEYEMI BENSON ERICUJIVA	438	913	ACIDI TOBIAS
139	600	ADEDONUN DONALD SOX	239	730	ADENIRAN JEDE PATRICK	330	811	ADEYEMI ELIZABETH	439	904	AGIOI VICTOR AKAPIUGA
140	611	ADEDONUN ISSA AKANTI	240	711	ADENTRAN MICHAEL DLUSEGUN	340	612	ADEYEMI ENDBONG ASUQUO	440	915	AGROGU OSRGBEHEH DUNGAN
141	612	ADEDOKUN NAZBYUDEEN KIALE	241	713	ADENTYT ABOUL MUFUTAU	346	813	ADEYEMI LATTEF ADESOLA	441	946	AGODE CHUKVILIEBLIKA 30HN
140	663	ADEDORUM NOOM OLUKAYODE	242	734	ADENTYT AFOLABI PAUL	342	814	ADEYEM) PROMONY CLADELE	442	947	ASONU KENEOHUKURU COLLINS
140	604	ADEDOKUN OMOWUMMI ADEDUA	243	715	ADENTYL KYTNDE OLAMBERINUU (PRENCE)	343	815	ADEYEMI PIUSIBAU ADEKUNLE	443	918	ASOSA SAMUEL SAMENU
144	605	ADEDOKUN SAKSYU BANDELE	244	736	ADENTY BAGATUNDE SIKSHU	344	816	ADEYEMI OLUMIDE DLALEKAN	646	91.9	AGOSTLE TLEMOBAYO CLEMENT
145 146	617	ADEDOTUN ALABA RASAK ADEDOYEN DEBORAH FUNKE	245 246	717	ADENTYL FRANCIS AVODELE ADENTYL GBENGA	345 346	517 515	ADEYEMI OLUTOSIN XOSEPH ADEYEMI OLUWASEUN SAMUEL	445 446	920	AGU ANGELA CHEZ AGU ELIAS MBA
147	608	ADEDOYEN FLORENCE TEMETOPE	247	719	ADENIYI XOQHUA DIIHARD	347	819	ADEYENI OLUYENI SAYUEL	447	902	AGU MAXWELL NIVABIKE
148	609	ADEDUMNI ADBIUNLE ALANI	248	720	ADENTYI SUNDAY ABRAHAM	348	820	ADEYEMI SEGUN	440	923	AGU MICHAEL UZOPA.
149	620	ADEEYO SAMSON	249	721	ADENLE ADEDAPO AYORENDE	349	821.	ADEYEM: TEWOGBOYE PETER	449	924	ASUBE VICTORY OBOXPHRO
150	621	ADERMASIN BABAZIDE ADEYERS	250	722	ADENOPO SEMIU ADESOLA.	350	822	ADEYEM: TEWOOBOYE PETER	450	925	AGUKU HOPE IHUOMA
151	622	ADEPENE SAM OLAGUU	251.	723	ADENUGA FOLAKEMI YETUMDE	351	824	ADEYEMO FRANCIS AYTLANA	451	926	AGUNA MEDHAEL NOSIKE CHEMEDU
152	623	ADEFILA F.S OLATAN	252	724	ADENUGA JOHNSON AYODELE	352	625	ADEYEMO QASIM ADEKUNLE	452	927	AGUNDIADE FLAMILAYO I.
153	624	ADEFILA JAMES DELE	253	725	ADENUGBA GLASCOE EPIMANUEL	353	606	ADEYENG RUFUS ASEDEME	453	929	AGUNDO EMMANUEL COTA CSSP
154 155	625 198	ADEFLOYE BOSEDE OLUMNTOYIN ADEFLIYE ADEBOWALE PROFESSOR	254 255	726 727	ADENUCYE SAMUEL ADEYEMS ADENUSI OLUWANIOSIN	354	827	ADEPEMO SAMSON OLUTUNDE ADEPEM ADBLOWO ADBLEKE	454	909	AGUNKEJOYE OLUGEGUN SAMUEL AGWAMMA ONYEKVIERE JAMES
156	627	ADECBAMI ADEBOWALE & PETER	256	738	ADBOLA ADBORT OMOSUNMED	258	829	ADEYERI ADEWALE MUNIR	456	902	AGWU IREMIA LIXENUS
157	628	ADEGBENGA SAMUEL ADEBAYD	257	729	ADBOLA ADBORT OMOSUNHESO	357	830	ADEYETE GOENGA TENITARO	457	933	AGWUNCHA AMAECHI ANTHONY
150	629	ADEGBENIO ADEWALE QUADAPO	258	730	ADBOLA DILUROTENE	358	634	ADEYEYE 30EL ADEBAYO	450	934	ANAMBA BETTY UCHECKS
159	630	ADEGBESAN ABBOLA	299	731	ADEOGIN ADEJUHOKE AFOLASHADE	359	632	ADDYDYS PROHENL ADDREYS	459	905	AWAYSA DAYMANUS, MICERUKA
160	631	ADESBITE ADETOLA IYABO	260	732	ADEDBUN TOSIN WILLDAMS	368	833	ADEYTIGA AKIMBOLA OLUFUNKE	460	996	ANAMA EMPANUEL MEERLICOMPOL
361	632	ADESBITE JULIUS OLAGUNOU	264	733	ADEONE ADEBAND TIMOTHY	361	834	ADEYINKA OLUSHOLA ADENIYI	461	937	AHSA KENNETH CHUKWUEMEKA.
162	633	ADECRITE MUSA CLADIPUPO	262	734	ADBOVE ADBREMS GUATUNDS	362	835	ADH NOMINEES, NSA, AYT.	462	909	AHRED ADETOUN ONOSALENIA
163 164	634	ADEGBITE OLUMASEUN MODUPE-CRE ADEGBITE TEMITOPE GBENGA	263 264	735 736	ADBOYE GLUGBENGA ADBYBYS ADBOYE SOLOHON ABBOLA	363	636 637	ADIE FRANCIS ANIAH ADIELE GOODLUCK PETER	463 464	940	AHMOD YEMA RESIGN AHLAMA YEDAH HWANNEZE
165	636	ADEGROUA ALICE DAVIDOLE	265	737	ADSOVE SOLOMON OLUSESUN	365	838	ADEELIN GLAILMONE INTOVO	465	942	ADDEMNI LIHURIWUNDHA PROHAEL
166	637	ADESBOYESA M. DLAYINGA	266	738	ADEPELLMI VECTOR AND	366	839	ADESIAN TRHETRYD AXIBOLA.	466	943	KIFEGHAE OSAS ROLAND
367	638	ADESBOYESA MOSHOOD KAYODE	267	729	ADEPOJU ADEKUNJE FINTAL	367	840	ADEMOHA BLESSENS DOBONNA	467	594	A308A PAUL 301ENEKPEME
158	639	ADEGONE ADERST	268	740	ADEPOJU ISAAC SEGUN	358	841	ADED ADEMOLA ALEXANDER	465	217	ARGSE BYLC A.
159	640	ADESDNE 3H.3. ADEDIRAN	269	741	ADEROXU OLUSEISUN ADEKONLE	369	842	ADID GLAGLIAVA SIMEDIN	489	945	ASGROTSUA PHILOMENA EHWANNELU
170	641	ADEGDRAGUE ADERGMAN C	270	742	ADERANTI JAMES ADEBAYO ADERANTI MARIAN SAFAN	379	943	ADISA OLUWASEYE AKINEEYE ADISA DAELU	470	946	ANGROVEROISE 1GHODALO 108
171 172	643	ADESOROFE ADEROWALE ADEHOMAH DIRAMIC VENTURES	271.	743	ADERANTI MARIAN SHENA ADERIRRORE ADEVIALE JACOR	371	944 945	ADESA RAFEU ADESA RAFEEM KARER	471 472	338 948	ABOHOMU SUZZANNE OTHEVEOR ABNA ADEMOLA EDIMAD
173	644	ADEITAN ADEDAMOLA MATTHEW	273	745	ADERERGEE MUSA DAMILOLA	373	845	ADMOS MULTI BUSINESS LIMITED	473	540	ANA MANERI BUKUNCU
174	665	ADEJEMBLIJA PEHE	274	210	ADERLESGRE SADID	374	847	ADDIO DIUSDIA GODWIN	474	950	AINA ISREAL COUNTRYONA
175	646	ADEJOH JOSEPH E.	275	746	ADERGIU SOIII	375	545	ADDDOM THOMAS MOSES	475	951	AINA LYDEA MOJISOLA
176	647	ADEJORUM ADESHINA JOHN	276	747	ADERONALI SEGUN RICHARD	376	849	ADDILAT GOLDEN COMMUNICATIONS INVTS LT		953	AINA SANUEL OLUÇARE
177	648	ADEJOLA JEPENA OLUFUMNILAYO	277	748	ADESAME SAFUEL ADERUNLE	377	850	ADU AKENTUNDE SAMSON	477	954	KINA TKINE OLYGOG
178	182	ADEJONIVO SAMSONI ARJOOUN	278	749	ADESMINO ADENOLA OLUFUNSO	379	854	ADU OLIVENKA	476	955	ATYEREN CYEDELE
179	649	ADEJUNO TIMOTHY ADEYERS	279	750	ADESAMWO ADEMOLA OLUFUNSO	379	852	ADURUPUS OIO	479	959	AJADE KASALI AYOADE
180	680	ADEKOGRE HASSAN ADEDESS	280	754	ADESAMIA APOLASE SUNDAY ROPOWOROLA.	380	853	ADUEZE GOVERNOR KINGS	480	956 957	AJADE OLUGBENGA TINOTHY
101	651	ADEKOJE DAPO ADEKOJA ANTHONETTE OLUBIJAME	26L 262	753 755	ADESANIA TOKUNBO ADESONALE ADESEGIA HENRY OLABODE	360	854	ADULQIU ROTIMI CORNELIUS ADUNEI DAVID GUUWAFEMI	481 482	957	AJADE OPEYENE SULEIMON AJADE YEKINNI OLAMRUMJU
183	653	ADEKOLA MOROJIWOLA NJEARNI	263	796	ADESEMOYE ANTHONY BOLA	363	856	AGBA LONG GARDWERS	483	960	ALAGRE AFOLARI JOSHUA
184	654	ADEKOLA OLUNIOLE OLADIMETI	264	797	ADESHINA IMBAN TAJUDEEN	384	857	AFADAM VIVUA AKIMBOLA	484	961	AJAGRE BABATLADE
185	685	ADEKDYA ALABA PIATHEW	265	758	ADESHMA KILWAN ADEDEK	385	858	AVANCEDEN CHIES GEORGE	485	962	ADVOCE PATRO
186	686	ADEKOYA JOHNSON OLUSEGUN	286	759	ADESEDA DREOLUWA MARY	356	529	AYARJOGUN ISSA ABIDDUN	486	964	AJAGBUSI OLUWAGSENGA JOSEPH
187	687	ADEKOYA MICHAEL OLAYIMKA	267	760	ADESINA AJAYT KOLADE	367	860	APPT SWIES PIKENADA	487	965	AJAGUNNA VICTORIA TITTLANO
199	650	ADEKCYA MORAKSIYYO OLUDARE	200	764	ADESENA DLASEDE ABRODUM	308	964	AFOLASE IEBKLALE RAFFU	480	966	AJAJA ARIYO AYOWALE
199	689	ADEKU ADEKWALE KAZEEM	209	762	ADESENA DIAGRAPO CICUROLA	309	862	AFOLISE PARIO SKIDAT	489	967	ALMON CHEMEDU
190 191	680 681	ADEKUNUE AKONNE PRUS ADEKUNUE POLASHADE DORICAS	290 291	764	ADESTMA TEMOTHY AYOBARS A.	390 390	863	AFOLISE JOHNSON OLUSESUNI AFOLISE OLUMUYINA AFOLISE	490	968 969	ALMONIYE BABATUNDE ALMONOVE UPUOMA JOEL
192	682	ADEKUNLE PATRICK GLUWOLE	292	766	ADESCHAR TEROTHE ATOMINE A. ADESCUE ADEYENKA EMPRANUEL	392	865	APOLASE CHIDTANO BABATUNDE	492	970	AJAKPOVE UPUOMA JOEL
193	663	ADEXUPLE RAINE GRENGA	290	767	ADESOLA ADEBANO ABIOLA	393	866	AFOLASE RAPHEAL ISHOLA	493	971	AJALA ADEBUNHI BLIZADETH
194	292	ADEKLINLE REMI	294	760	ADESOLA AXOKE KAFAYAT	394	967	AFOLISE RUKANAT TENJADE	494	972	AJALA KUDERAT ABEBI OLABISI
195	664	ADEKUNLE RECHARD	295	769	ADESOLA GUIDAPO AYOSOLA	396	968	AFOLISWI DLADELE SAMSON	495	973	AJALA GLUFENE EBENEZER
196	665	ADELABU GBADEBO	296	770	ADESOPE OLUMATOVSN ADEBUKOLA	396	869	APOLISMA PRECIOUS OLUMANEMOGRESA	496	974	AJALA GHOWURE
197	687	ADELAIA ADEBANDO	297	771	ADESOTU USIOSEPE ADE	397	870	APORO AKSNIUNYI O, ATANDA	497	975	AJALA SERAJUDEEN ABRODUN
198 199	686 295	ADELAJA LAWIPENCE ADELAGIN AKINDELE OLUMEDE	298 299	772 773	ADESUNLORO OLUNIASCOLNI GABRIEL	398	871. 873	AGADA DAVID AGBADEAKA ENDICH DIMONDYI	495	976	AJALA TXINO FRANCIS AJALARURU BOLAJI TXINO
200	660	ADELAKUN RATAL ADEDYE	300	77.9	ADESUNCIONO DEDINASCELON GABRIEL. ADESUN IZENISOKUNI	400	874	AGENCIALA ENDEN CIPCHETS AGENCIGIU CHRYSANTUS NIVAGUGIUU	999 580	979	AJAME VICTOR ADBOLU
			-				-		-	30.0	



DOVEDHE		NAME	5/10	DIVIDEND (WARRING WIDEND (NAME		WARR		NAME
04. 980		ADAD ADERUNSHO ADEVE		681 1092	ANDRUAGE YUSEF OLLAWAYTORIN		01 1201			806	1306	ANISHE KOREDE
02 981		ADAD GABRES, DLUSSGUN		682 1093	AKINLEYE E.A DR		02 1200	ALAZESHA TOKONE INARA PRAISE		802	1307	ANODHIE PETROLINA NZUBECHI
05 982	2	AJAO HOSUDE AYENDE		683 1094	AKENLOLA ERIVEST ADESOVIALE	7	03 1200	AL-BARKA PRENATE SCHOOL		803	1308	ANOLISPO ARINZE BENJAMIN
04 963	3	AJAPE ANIDAT BOLANLE		684 1095	AKSINLDIE WAHEED GLUWADAMLARE		04 1204	ALDER MENUNAT IDOUU		804	1309	ANOMNEZE LIBORA DORES
205 984	46	AJKSEN STEPHEN KOLA		685 1096	AKINLIA BLIZAGETH OVINGOLARIN		05 1205	ALEGE YUSUF CLAITAN		805	1311	ANOSINE ERIC INSPIRA
06 985	5	A3KYE ABAYOHE ROTIMI		686 1098	AKSWHOLAYEM: FADEKE ADERONKE	,	06 1206	ALEGI RABHIDAT ABYEM		806	1312	ANDSIKE JAMES MR
07 980		AJAYT BOLATI SEKINAT		687 1099	AKENNEVAN SEKERU ADISA		07 1207	ALEGIUNO JOSEPH ANWYHEORHA		807	1313	ANDSINEH JOE OGBORNA NIKEM
06 967		AJKYT PEYISAYO MOREMBRETI		686 1100	AKINOLA ADEBAYO EMMANUEL		08 1208	ALESO KAZEEN OLUSEYE		808	1314	ANTHONY ESPERE
200 980		AWY FOLORUNSO SAMUEL		689 1101	AKINOLA TEKOBO OLUKIWYENESI		09 1209	ALEX-BUOLYENE ABETOUN		809	1315	ANUGE OBENI BLIZABETH
10 990		A3K/T GRACE DMOWUNINE		600 1102	AKINPELU SAMUEL OLUWAPBLUME		18 1210	ALEXE ALECE UDOSEN		810	1316	ANUGOM (BRIDWAYA XOSEPH
11. 991		AJKYT XOHN OLUKAYODE		611 1193	AKENRUJOMA KAYOOE FRANCES		11 1211	ALI MAGAZI ABUBAKARI		811	1317	ANULUSWO JAMES CHLITOKE
112 990		AJKYT JOHN GHIDTANG		612 1194	AKINSANYA POLASHADE OPIOLAYO		12 1212	ALIGNE EHES TEHOTHY		812	1318	ANUPPINU OBENINUJU OGBEALU
13 983 34 983		AJKYE MATTHEW DADA AJKYE MUYEDE AYODELE		613 1105	AKINSANYA JEREMENH AKINGLA AKINSANYA JONATHAN OLUTUMDE		13 1213 14 1214	ALTU ONE PETER ALTWO JOSEPH (JJODOJNO)		813 814	1339	ANWARGBU INDOHUNWU CHRISTI ANYAEROSIM NGOZI RENEDETH
15 990		A307 DAWM		605 1107	ARTINSATIVA MOSHOOD ARTINOLA.		15 1215	ALD/U ABBULLATER		815	1321	ANYAMENE BLESSINGS M.
15 991		AUKYL DUJINANTI OLUKAYODE		606 1108	AKINSIPE SIMISOLA COMPORT		15 1216	ALIYU DOMA RALIATU		815	1322	ANYANWU EILEEN APWIACHI
17 996		AWY DUSWING EMMANUEL		617 1110	ANDINESSETE ABBOOM CLANUALE		17 1217	ALIYU ROSELINE PUNKE		817	1323	ANYANWU ELIZABIUS AUSTIN
10 990		ANYT OLUSEGUN EMPANUEL		610 1111	AKINTADE HEZEKIAH YEWA		18 1211	ALLI ABAYONE MUTKERU		819	1334	ANYANWU DGBOMWH DHRISTLA
19 180		A3KYT OLUMIASAYOFUNINE RUTH		629 1112	ANSINTRYO PIDRANYO		19 1220	ALLIBALOGUN GRADERO VENESI (M.	R & MRSI	819	1325	ANYANWU SIMON CHIPWEZE
30 180		AXYT OLUWASEYI OLUKOREDE		620 1113	AKINTELURE PIOPELOLA		29 1222	ALLU JOHN		820	1336	ANYANWE UCHECH! DOROTHY
21 190		AJKYT DYEDELE DIUSANYA		621 1116	AKENTOLA OLUWAYENIA FRANCES		21 226	ALO ADEWALE		821	1327	ANYASE NOUKA
32 180		AJKYT STEPHEN DLANIPEKUN		622 1117	AKINTOLA VICTOR KAYDDE		22 1225	ALD OLAOLU AKINIWANDE		822	1335	ANYATONIAU PATRICK CHINGERS
23 180		AWYETOBA HWRCLIS		623 1118	AKENTOLA, FALISAT OLAYEROX.		23 1234	ALONGE AGNES RUNMBLAND		822	1339	ANYEEMMANUEL OKECHLIKWU
34 180	06	A/BH AUGUSTINE EVENCHE		624 1120	OVABBOA WERGIN BYOTINDAL		24 1225	ALONGE BYOCH ADENLY.		834	1331	ANYTHIN-OSESWE LISOMA
25 180	06	AJENINOKO ADEWUMI ALABI III.		625 1121	AKINTOYESE HASSAN ISHOLA	,	25 1226	ALONGE SAMUEL ABRODUM		825	1332	APAMPA LOLA
25 180		AJENINOKO ADEWUMMI ALABI RIIDHARD		626 1122	AKINTUNDE ABIKE QUADUNIDYE		26 227	ALUGBIN, DR. DAYO B HRS PUNKS		525	1333	APENA IRES ENUNDAYO
27 180		AJEWOLE ADELEKE HENRY		627 1124	AKINTUNDE SEUN		27 1229	ALLIED ENMANUEL DLUSEGUN		627	1334	APENUOLA AGEODLAI GIADTAYO
38 180		AVEWOLE FELIX KKYODE		628 1125	AKSYWALE JOHNSON OLAYSMA		28 1227	ALUND ESTHER MOSURMOUA DLUM	MEMI	829	1336	APPEH UCHENNA
29 181		AXBADE RIDERE OLAYEMI		629 1126	AKENWANDE JBUJU ADESA		29 1238	ALUKO SELIMAH IRETI		829	1337	AQUITY QIVBUST COMPANY
111		AXEMADE PEME RECHARD		630 1127	AKSWANDE DPECBENS		30 1230	ALUKPE VERDNICA AZESNINASI		830	1338	ARACHE STELLA NIVERA
1111		AXEMADE KAYOOS WILLIAMS		631 1126	AKSYWOLEOLA ADEDLU		30 1230	ALLWAY CHRIS SUNDAY		634	1339	ARALEPO OLUNATURMINISE
181		AXBADE TOYEN		632 1129	ANDVYENE AKINODISANA RICHARD		32 1232	ALUMA OSITA CORNELIUS		832	1340	ARAMIDE ERIC ADBIUNLE
3 181		AXBATYE ABOUL SEMILI		633 1130	AKTIVYEM GABREB, OLATUNDE		30 1230	WAVEHOUSE CHEVONS		833	1341	NAMENO JUNEO OLADENETI
4 22		AXEOUE KEHINDE		634 1131	AKTIVYEME OLUWASEUN SAMUEL		34 1239	AMADIL KYATA ARM		834	1342	ANANOU BAPEDELE ABIODUN
5 111		AXEBOGU JAMES SHAEBU		635 1132	AKTYYENE DHOBOLANILE OLANFEWAX		35 1235	AMADE CHILE		635	1343	ARCHEBONG END EDET
6 111		AXEBOLA ASSMIT/U A.A		636 1133	AKINYENE SAHEED ONONIYO		36 1236	AMADE REGINALD ODENNA		836	1344	ARCHERONG ETTE
7 181		AXERDINA GUNTINO, THOMAS		637 1134	AKINYOSOYE VIVEWI MODUPE		37 1237	AMADE THERESA CHUMBUCHE		837	1345	AREMU AGGODUN KYENDE
8 111		AUROWAI CHRESTIAN KARITA		638 1135	AKTOLA GLUYOPE EDOWU		38 1238	AMMECHE ELIZABETH		838	1346	AREMU ABOSEDE OLUVIASEUN
59 182		AXLEYE BABATUNDE ISAAC		639 1136	AKTTOYE ADEMIJUWON OLUMATOYIN		38 1230	AMABOHE HAVES IPEDMA		839	1347	AREMU ADEKUNLE PIOSES
i0 182		AXILEYE DAVED ALADA		640 1137	ANTTOYE ADESEGUN		48 1240	AMAH EDWINAH		540	1345	AREMU OFEDELE NASIRU
4 182		ASLEYE FELIX KKYODE		641 324	ANTYESE SANDRA REME		40 1240	AMAZHSANI AYUSIA PAUL		844	1349	EYEGA WHOL AUDBIA CERA
2 111		AXLEYE FEME EMMANUE.		645 1138	ARMERICANTHONY		42 1240	VWVESE BROKENE SACWEROUS (DR.)		842	1390	AKIBANUSI APIOS SUNDAY
3 182		AJEROBA MOROOF ADEDOKUN		643 1139	AKD JAMES OLUNAKAYODE		43 1244	AMANZE KENNETH FOLASHADE		843	1351	ARXIGREDE ROLAND
4 102		AXESESTIDLOVIO DLANIYI		644 1140	AKODA STEPHEN AYOTUNGE		84 1246	AMADIGARANYA THINACULATE AMAK	н.	844	1352	ARTHE MODUPE GRACE
1112		AXOMALE ABISOLA DILIFURFISIOLA		645 1141	AKOGIVU ELIZABETH		45 1247	AMADLE MARGARET KELEDIE		845	1353	ARLESERE-SATAR YESTRAT HOLE
6 10		AXOSE PETER OLUBOLA		646 1142	AKOKO EHSAKHMEN RAYMOND		46 1249	AMAQUE L/2CMA B		846	1354	ARINGE MIKE OBUNEME
177		AUMORE OLUVIAKEMI FOLASHADE		907 1144	AKOTOR GODWIN		407 1249	AMBASSADOR ISRAEL VETURES		847	1395	WIND OTHWRENI MAKA
48 183		AUMOR WILFRED ROLAWOLE		645 1145 649 1146	AUTHAL EMERT MACE		48 1250 48 1251	AMEDU DANIA		848 849	1356	ARIYO ROTINI DARE
49 182 90 183		ASUMUKA SAMES OTUMA			AUTAN EMEN ANOS			AMEDI ZENEBU			1357	ARO MARSON YEMEST
90 183 91 183		AUMIVORE EMPIRIUS.		650 1147 651 1148	AGAM JOHN STEPHEN		58 1252 51 1253	AMERIKISCHAEL AMENIBO JUSTIN .M.		850 851	1399	AROGUNDADE PESTUS OLUFENE
183		AKKEME CLEMENT		652 1149	AKPANI HERCY WILLIAMS AKPANI HORRES SUNDAY		52 1254	AME JUSTINA BORD		852	1360	ARCH IXECHUOVU LIVEVUS ARCSANYIN ADESAYO SOLOHON
53 183		AKANSE JUBREL ABAYOME		683 1150	ACTAN PAULINUS MANAH		53 1258	AMINU HARUNA ABDULLAHI		853	1361	ARCITISA REDHARD ARCOCLE
H 10		AKANGE MOSES ADENTYI		654 1151	ANDWAY PEACE 305HLM		54 1257	AMINU TAJLDEEN ENHANGEL		854	1362	AROWO-FELA GLUWAFEMI PILIETI
5 10		AKKINGE MOSES ADESA		685 1152	ANDWAY PETER ETTM		55 1258	AMMEH VECTORIA OLUMBIEME		855	1363	ARCWOLD ADEWALE MARTINS
96 183		AKANDE ADENUE		696 1153	AKMAN UDENE OBOT		56 1298	AMOOU SABREL OLUMAROTERS		856	1364	ANUBERE PELITI INTYO
7 183		AKAYOE ADETLAGE		687 1154	AKPAHAN AMOS EGGA		57 1260	AMODU OLUMPENE		857	1365	AMUNA GANEYU COLLENS
8 183		AKANDE AKINTAYO REJIBEN		650 1155	ANTEGUNOR BEATRACE		58 1261	AMOGRE ROTINI RENE		858	1366	ARUSI MERCY .O.
9 134		AKWING CHEMEZER ADESOX		689 1156	AKPENYI NGCIZI EWERE		58 1262	AMOGU VICTORIA INE		859	1367	ASAMAISOR EHMHAUEL MORRES
0 184		MONDE SAMUEL OLUMIDE		660 1157	AKPOROME MARY		68 1260	AMOO KREDLA BISSENT		860	1368	ASCENT MICROFINANCE BANK LI
1114		AKARKE INAMU OLUWA		661 1158	AKPOTOBE BILITOR JOSEPH		60 1264	AMOO ADEOBOLA SALDE		860	1370	ASELESE NATAL ADEWALE
2 194		AKANE JESUPEMI		682 1159	AKPONAH ELIZABETH, O		62 1268	AMOO AKAMME		862	1371	ASEMOTA EPOSA EDWIN
3 184		AKANE MOFEFOLUWA ABIODUN		663 1160	AKPUAROR UGONNA CICILIA		63 1266	AMOO BAGIRAT		863	1372	ASEMOTA MARYAN
4 114		AKANE OLUMATOYEN BLEXBETH		664 1161	AKLIBOR SYDIESTER OSSAIL		64 1267	AMOO GANTYU AJIBADE		864	1373	ASHAJU JULIUS BABATOPE
5 189		AKARU TUESUNIMI EBUNQUIWA		665 1162	AKUBUENITI FBLIX CHBYEDU		65 1268	AMOO KEHENDE ABBOOYE		865	1374	ASHESWIU IMIOCENT EWUSAH
185		AKARYIU OLUPBOE		686 1163	AKUBUEZE CHEBUZOR BAYMOND		68 1260	AMOS SALEH		806	1376	ASHERU ADEBAYO KOPOWOROLA
7 185		AKWIRD OLUWADAMBARE AKIN		667 1164	ANDBURD WALTER CHINA		67 1270	AMOS STERHEN		867	1377	ASHERU ADEDARO
185		AKWALI HENEY OWWIGH.		668 1165	AKUDYUKUU PROHAB, BYBKK		68 1271	AMOSLM ELIZABETH ADESOLA		968	1379	AGHERU ADEDOYON FOYIMFUNDU
9 185		MOIOSE EZE OKEY		689 1196	AKURGBU NKECHE		68 1277	AMPTOIN OLUMATORIN KEME		869	1378	ASHERU WICCE
195		AKAPO AUGUSTINE		670 1167	AKULEY ENTERPRESES UTD		78 1273	AMUTCHIE OKECHUKWIU MACSPENC	E	870	1380	ASTRAMET GABRIEL KOLAWOLE
185		AKARA 3058PH UZOPIA.		671 1168	AKWURWU UCHENDU KATE		71 1279	ANASA ENYTOMA		671	1381	ASOGVIA ANOCETUS AZUMKALIA
185		AKINE EFEMENA ONALES		672 1169	AL HASSAN DENIAMIN .E.		72 1276	ANACHUNA (FEARN) SAM		672	1362	ASOGVIA ENHANCEL NNAZIMAK
189		AKERESOLA TAUNO CATERING		673 1170	ALABI AYODBLE OBAFENE		79 1277	ANAGROSO GEORGINA UCHE		873	1383	ASOMMANNA OHIGOZIE CHRISTII
106		AKEREWUSE JOSEAN DEMELL		674 1171	ALAST DAPISLANE		74 1279	ANIXPE EMPIRIVEL OFFIELD		874	1384	ASOMUGHA MEKE NIMANYELU
					ALAID ISA							
5 186 5 186		ANNAGORNI CHARLES ANNESE AYO SPEDLUMA		676 1172 676 1173	ALABI ISA. ALABI MATTHEW OLUMUNTWA		75 1279 76 1200	ANNIH CHENYERE DORATHY ANNIHALLI NIMABUFO STANLEY		875 875	1395	ASOR EMEKA SYLVESTER
5 186 7 186		AKSHADE COMPORT ADEXIKE		677 1174	ALASE ONGTOLA ADSOCYTN		76 1200 77 1260	ANWHENE COSTANCE NON'S		877	1388	ASOR PET LAUREN EBERE ASSET & WEALTH CREATION LIM
5 196		AKSHADEWO TEMITAYO VERONECA		678 1175	ALASI REBECA RUKAHAT		78 1282	ANAWWA JOSEPH CHEKA		575	1389	ASSET MANAGEMENT NOMINEE I
9 196		AKINGELE TOHINA		679 1177	ALABRABA DA ONDRIKOMA ISBN		79 1283	ANASTUDU UZO LAWRENCE		579	1390	ASSOCIATED DESCRIPT HOUSE
196		AKSYSENU FOLUKE TAYANO		680 1176	ALABRABA ISEM DEBORAH		88 1284	ANDI OTO-OBONG EMAH		880	1391	ASSOR GAILS NORTHE KWERK
196	68	AKSWED CHOLARIA OLARIST		681. 1179	ALADE SAHEED	,	81 1285	AMENE CHURWILDUMERI GUICHS		861	1392	ASUBLIWHEN STEPHEN
186	68	AKTIVEODE LUCKS GLADYA		682 1180	ALADE TENTINO ARIDER)	92 1296	AMENG PATTENCE CHRAME		862	1399	ASURMO ALM'I RASAQ
187		AKTHOODE STELLA ABIDDUN		683 1181	ALADEGREYE FOLDRUNGHO		93 1297	AMENE PATRICK NIVAMEN		883	1394	ASUGOU BIOSETTE EDEM
117		AKTHOOLA GEDBON DLUNIAFENE		684 1152	ALADESAWE ATTHLIKE GLASLINGKE		94 1208	AMETOR NEWTON		864	1395	ASJQUO ANSE ORON
1117		AKINDOLUSIRE SUNDAY AKINTAYO		685 1194	ALAGOA MERCY GROREBUSUOTE		05 1209	ANCHU NAFESAT MOHAMMED BALA		805	1396	ASJOUG CHRESTOPHER ARCHES
107		AKINOE XOSEPHI ADEBAYO		686 1185	ALAKA OLUKAYODE & OLUSUMBO		86 1290	AND BASSEY BERINICE		505	1397	ASURU GEFT OKECHUKWU
117		AKTROPLE ASSOCIATION RAMON		687 1187	ALALADE OLUMUYTAA OLUSESUA		87 1290	ANE ONYEBUCHE		887	1398	ATAGHA PETER C.
117		AKINGELE SOLA		688 1188	ALALADE OLUBEIGUN OLATUREI OLUPII		88 1299	AMASKI BENEDICT UNDISALKELE		868	1400	ATMINH CEORGE ABJUSHERON
117		AKSPOTNA PROTESOLA BOLANLE		689 1189	ALANA OLURANTI ELIZABETH		89 1290	AMBABA ANODEX OLUMOLE		809	1401	KTWOA ADEWNLE L.
189		ACHOOLISE BENSON OLAMIII		680 1190	ALANGRANGE SECURITIES & INV LTD		98 1298	ANSWARA SEUKUNOLUWA PEACE		890	1402	ADMON DELINENT VOCANO V
180		AKTIVETHING HANNAH MAYOVIA AKTIVETHINA ATTALIVE DEPARTE		681 1191 682 1192	ALANGRANGE SECURITIES LTD DEPOS		90 1296 90 1297	ANDREA CLUSOLA ADENDE ANDREA CLUMPONE EN ANORES I	м	896 892	1403	ATHROA OLUREMI ADEMOLA ATHROA OLUREMI ADEMOLA (TR
		ANDWEDSIA ATTNUKE BERNOCE ANDWEDSIA MAKY OF BUILDING OF A		683 1193	ALAG TADFEEQ ADESGLA ALARAPE BOLAVILE		92 1290 93 1298		-	893	1404	ATAWOA OLURIEMI ADEMOLA (DE ATAWO CHARLES O
110 110		ANDWENNIA MARY DILINADAMBLOLA ANDROSADE ESTRED DI ARISTI		694 1194	ALAGA ABDULGAPARU		93 1298 94 1290	ANSSABA OLUMAYONE FAVOUR ANSEBONANI RASCAL CHEDEBELE		894	1405	ATWIO CHARLES O. ATE GEDEON ATEM
		AKINGSADE ESTHER OLABISI AKINGSADE SEGUN		685 1195	ALAGA ADDULGATARU ALAGOMUKA STEPHEN		94 1299 95 1300	AMERICAN EYO OTUK		895	1400	ATE GLUCON ATOM ATENIOLA ASSOCIUN LAWRENCE
		AKINGGERIN PIUSA		696 1196	ALACOMUNA STEPTEN ALATES A. ADETUTU		95 1300 96 1300	AMENAN EYO OTUK AMPONOSE ADENTYI AKOREDE (O		896 896	1407	ATEMOLOGUM DAKED GLABODE
				687 1197	ALATISE AMUGA YUSUF		97 1300	AMERICAN CREY ALPHONEUS		897	1409	ATTRIORE OLUMBARE DAVIEL
223					CONTRACTOR OF THE PROPERTY OF						4.757	
223	68	AKSYGBOYE AYODBUE AKSYGBOYE AYODBUE AKSYGBOYE AYODBUE		688 1198	ALATORU TWYLMOALA	9	98 1300	AMBKE HUMPHBEY MOSES		898	1410	ATTKU KAPARU
5 225 7 198	10	ANDROBOTE ATOMELIC ANDROBOTE OLUFLAMELICO FELICIA			ALATORU TWALMOALA ALAWE ADEVENT JOSHUA		98 1309 98 1304	AMBKE HUMPHREY MOSES AMBRISHAUN ASEDDUM		898 899	1410	



	WARE NO	NAME		MARK NO			WARR N		8/M		
	CATDEMO (3			THIDEND	1-1		VIDEND	1-1		DIVIDENT	4-7
900 900	3404 3405	ATSAGREDE NELSON IDOVIU ATTAN EBO	1,081		BABATIADE-SHOBANDE BABATIADE A BABAYENE OLLDOTIJN ADRIEVE	1,504	1622	BOSPAF Network Limited BOT DAVIOU SILVAS	1,281		DAHUNSI HELEN EKAETTE DAHUNSI RISEKAT OMOLARA.
903	1406	ALTAH ERNEST MADDRE	1,003		BABAYERE THOMAS OLUKURLE	1,303	1624	BYCHOMINGS BYTERPRESES INVESTMENT CLI			DALHA ISAH ABDULAKADIR
904	3407	ALTIAH ETTIM BASSEY	1,084		BADA AZEEZ KOLAWOLE	1,104	1625	BROVIN OPTIMIST SILAS	1,294		DAMINN ILCONOVE
905 906	3408 3409	ATU TAYLOR GOODNEWS ATUANYA ANTHONY TODHUKWU	1,085		BADA HONSURU ABOLORE BADA OLAHUMME ISBKULU	1,305	1627	BUYYAMIN ISMALL ALI BURYAMON GBOLYHWI SALIU	1,285		DAN AKRWS THANKGOD DANAGOGO MONENA IVENEKE
907	1420	ATUNGAGE TUNES ABSODUM	1,007		BADED MOESOLA TEIDLIN	1,107	1629	BURSAN DAN FULANI YAKUBU	1,287		DANGANA PICHAMPIED AMIN
908	1421	ATUSIUBA NED THERESA	1,088		BADEXOKO, LEKE	1,108	1638	BUSINE WEEM AVOICELE	1,208		DANCK JAMES PRUIERE
909	1402	ALHACOBMOORE MULTIPURPOSE BYTERPRIS			BADRU FAIDAT MOJESOLA	1,109	1631	BUSIRE KAMORU OLADOMETE	1,289		DANEB, AYODELE JOSHUA
510	1423	AUDU SAMAT YUSUF	1,000		BADRUDEEN SULAPPON ALIVE	1,110	1632	BYTOPEL INVESTMENTS LIMITED	1,230		DANIEL EMEKA KENNETH
911 912	1424 1426	AUGUSTINE ANYA AUTA LARABA	1,013		BAHNAM ACIE BAIYE ADESDIVALE POLARSWIA	1,111	1633	CALVARY RAFMS LIMITED CALVX NOMBREE 1	1,211		DANIEL KEKINDE PEMI DANIEL OLU
913	3427	ANWYE GLUSEYE PUNSO	1,013		BAKARE ALHANES AGBOOLA	1,113	1635	CALYX SECURITIES LTD. * TRADED-\$100K-A/			DANGLIMA SHENI NAMPON
914	1428	ANWYE TEMBLOLUVIA	1,014		BAKARE KAZEEM OLASECOUMS	1,514	1636	CALYX/SHAHD MENSAH NOMINEE	1,214		DANKEFFT PRIMITION
915	3409 232	AWE ANDVISHOUS CORNELIUS AWE OPEYEND	1,015		BAKARE HOESOLA OHOBOLANLE	1,115	1637	CMMPRELL CHARLES FOLIREN CAMRY INVESTMENT LIMITED	1,219		DANKLAND HASSIN SBRAHEN
916 917	1401	ANEDA AFES QUARENINAU	1,017		BAKARE NURUDEEN BALDRUN BAKARE OLABIST PARUQ	1,117	1638	CAPITAL EXPRESS MANAGED FUND	1,217		DACOU PATRICK BUSING
915	1432	ANGUAGBAKA REDHARD D.	1,008		BAKARE OLADAYO DAUDA	1,118	1642	CAPITAL GUARANTY LIMITED	1,218		DACREN MICERIA LEMETED
919	1403	ANDEMPE ISHALL OPEYEM!	1,019		BAKO ADANS ITSE	1,119	1643	CARDLAWYI	1,219		DARAHDLA ESENEZER GIO
929 921	1404 1405	ANVORIMPE KRYDDE KAMALDEEN ANVORUSIYT DIJBUKDIA DEBORAH	1,020		BALEGUN HERVONE	1,120	1644	CASHCRAFT ASSET HANNIGEMENT LTD - OCCA CASHDENIL VENTURES	1,220		DARAMOLA DILUGBENGA SAMSON DARAMOD AMOS DLANIMI
512	1406	ANOGRAFILA BALOGUN ADELEYE	1,022		BALOGUN AGDULLAHI OLAYINKA	1.522	1647	CASMIR ARUGBUOM	1,222		DARRICKS (TD
513	1407	ANDOBAYTLA OLUWABAMESE BEYCAYEN	1,023		BALDGUN ABODUNIE MOSHOOD	1.523	1648	CENTREHOLD RESOURCES & SEVECES LTD	1,223		DAUDA MOSHOOD GLADIPUPO
924	1438	ANOH PATRICK	1,024		BALDGUN ADENTYI SHAKIRU	1,124	1648	CHARLES SAVIOUR.	1,224		DAUDA YUSUF NDAKOTSU
925	3440 3441	ANDROYA EMPANUEL DILINADAMESOLA	1,025		BALDGUN ALAKE LOLA	1,125	358 1658	CHARTWELLSBOURITIES LTD AC 2	1,225		DAVID CUARSO ADEVIUNALI
925 927	1967	ANOLIYE TOELONDBOLANLE ANOLIYE DIALBOW OLDYEDE	1,026		BALDGUN SORAHEN ADESSS BALDGUN MARIEL OLUNIKSWINS	1,136	1651	CHENRON CIL STAFF N.C.S. LIMITED CHIABLOTU BLESSING FLOCHLIWU C.	1,226		DAVID SAND KENTE DAVIDSON N PETER.
929	1963	ANVOLOLA KEHBNDE OMOVIUMI	1,008		BALDGUN MUFTAU ADEOLA	1,138	1652	CHIMAN JUSTUS SUMBAY UKADIRE	1,238		DE-CAMON INVI-TRIDED-STOCK-N/C
119	3644	ANYONAINE RACHAEL PROSEBOLATAN	1,029	1549	BALOGUN MUSEBAU ALHIUE	1,529	1653	CHIBLIBLE RUTH CHEDMA RAYOUR.	1,229	1799	DEDE STANLEY SHUWA
150	198	ANOMUSE TEMEDAYO OMOYEMI	1,030		BALDGUN OLUMIDE GUUVIAPENI	1,130	1654	CHIBUID STANLEY AROBI	1,230		DECEAN INVESTMENT LIMITED
50 52	1607 1646	AWOSANYA DILUWASEUN AWOSOLU BABAJEDE DIALEYE	1,031		BALDGUN RASHEED GLATUNDE BALDGUN 2 RUDGLAN	1,131	1655	DYEDOZIE WYECKI HELEN DYEDOZIE GODFREY DYEA	1,231		DENZEN PEREGRE CORNELIOUS DELIGHT VENTURES LIMITED
100	1450	AVOILLA ISBAYENI INLMIDUN	1,003		BALDGUN SANUEL BERNARD	1,133	1657	POLICE OF STREET	1,233		DELLYSONA NIGERIA LEMETED
194	1451	ANVOTUNDE ISHAQ OVEWOLE	1,004		BALOGUN SEKIRU MONYO	1,534	1658	CHIGBUNDU CRYBUICHI ROPWINUS	1,234		DEMEHBY DAVIS DUVINALE
135	1452	ANYONADE GOUNNYO GLUSEGUNI	1,005		BAMGBOSE ABROOUN	1,135	1658	CHBOLCHENYERE UKABOBU	1,295		DEFINES MACAULAY CHUKUIUMA
936 937	3153 3154	AWDREME ABEDDUN THOMAS AWDREME DILAZIDE HASSAN	1,036		BANGBOSE JULIUS COUNTAN BANGBOYE ADEPUNKE ZADINAS	1,136	1668	CHRWENDU OMIEKA CHROOZIE CHRWEUBA UBA	1,236		DEFINES CHYTHYECOLIKWI CIPT DEFENDABLE SECURITIES LTD
958	1455	AND FERE DISCIPLINE THE SHAPE OF THE SHAPE O	1,038		BANGBOYE YERONICA GLAITAN	1,138	1662	CHILARA ENMANUEL CHEDOZIE	1,238		DESPIDAD DISHWITHIN LIGESEN
909	3456	AKHOUNE NOMENCES LTD(FTX(A/C	1,039		DANEDILE DMOLABA YA	1,129	1063	DIEMA GINBOLDONALD	1,239		DIALA SURRY STEAVYT
140	1457	AHANGA YEHS OLUBUSOLA	1,040		BANGGBADE EBENEZER ISREAL	1,140	1964	CKIMAH CHRISTIANA CKIZOPIA	1,240		DIAMOND BWW. LIMITED
HE H2	1458	AVANDEJE ABISS DAVID AVANDEJE RABHEED TIVO	1,041		BANKEFA DLADAPO JOSEPH BANE INICERSA ENTERPRISES	1,141	1665	CHRAKWE ALAIN WARRUGO	1,241		DIAMOND BIOWCALANGRANGE SEC. LTD-TR
943	3159 3460	ANAMOBIL RYDDER DILIGRENGA	1,043		SANK PHB/PVICA/ELIZABETH ESE - TRADBIG	1,042	1667	CHRAKWE ALWAY CHRACUL CHESISSES	1,242		DEANU THOMPSON DESIA MICHAEL
944	1481	ANANSOLA PROMESE	1,044		SANKOLE STODUM	1,144	1668	CHINEOU CHOMA SANDRA	1,244		DESE PRANKLYN ONYEKACHUKWIU
945	1462	AHAMMALE DMOLOLA KABERAT	1,045		BANSO ADBILINLE ADBIANOWA	1,145	1668	CKENIVETE PAVOLA DESAGELE	1,245		DISDNE IS DISSOVE-SUKU
946 947	3463	ANAMALE YEARNEE	1,046		BASHER A. KOLANOLE ADEREMELERUM	1,145	1679	CHICAGA ANGELA CLETUS	1,240		DECKSON EINERE GEORGE
948 948	1464 1465	AVANWAMEDE KAYODE AVANTOKUN D AVASE AMBROSE AUGUSTINE	1,047		BASHER OLUWALAYONE ENOCH BASHORUM BASHERU OLUMALE	1,147	1671	CHIOMA AUGUSTA UNA CHIVUBA CODBLIA	1,247		DICKSON ENGH DICKSON REUBEN
518	1486	ANAWEI RHOGA EREPETEI	1,049		BASHUR TROFSKIT TYRBODE	1.549	1673	CHRISTOPHER GLADBLE	1,249		DRE CHEVIETE CYNTHIA
958	1487	AVENURE ISEROWE	1,050		BASSET ANIETTIC EYD	1,150	1674	CHUKWU ALEXANDER OKORO	1,250		DIKE MERCY HINE
951 952	1486	AVENUEA CHARLES	1,051		BASSEY HOCHAEL EXPE	1,151	1675	DHUKWU HENRY CHELIZOR	1,251		DOMESTICAL CHOICES
953	3469 3470	AHEND BLOWING FELIX	1,052		BASSEY VIETOR BOET BAWA DANLADE PALKO	1,152	1677	CHUKOVU REGENA C. CHUKOVUDEBE KERNETH A.M	1,257		DEN RELIBEN CHUKKVUGE DESI OGHENERERHLINE CHLIMIPORAVE
954	1471	AVENT JOHNSON INGROJUSE	1,054		BAYODE SAMUB, OLUMAFEME OLUFUNGO	1.154	1679	CHUROVICELILIAN CHISCOTIE	1,254		DISU-BULE THOMPSON ADETEMS
955	1472	AYEN] LAWRENCE	1,055		BECK BIODUN SHOLA	1,155	1679	CHUKWUEMEKA PATTENCE & CHURS	1,295	1785	DIVA EMMANUEL AKONTUNDE
956	1473	Areni ouverka oreveni	1,056		BEEHOO IMIESTMENT LIMITED	1,155	1,680	CHUKWURKWU IPENNA & JULIET	1,256		DEBUCHIVE JULIUS
957 958	1474 1475	AYENI OLUBOREDE BAMIDELE AYLARA TAOPEEK	1,057		BETIDE AVORAMIDELE ESTHER BETIDE OLUWASIUN BABATUNDE	1,157	1681	CHUKOVUNIA CHIZOMA THERESA. CHUKOVUNONSO NINAEMIKA C	1,257		DOCHIK INTERNATIONAL COMMANY (NES) DOGBANYA GADRIEL
958	1476	ATIMOE ABBOLA HENRY	1,059		BENEDERSMO BETSY REVEDENTALE.	1,199	1660	CHUKOYUWA AUGUSTINE E.	1,299		DOGWO BARNAGAS
968	1477	ARINDE KASALI	1,060		BELLO ABOULMA/BED	1,190	1685	SEZOGEHO TELOFONIO ITTULIAMINOSHO	1,290		DOMENSON TRUST LIMITED ACCOUNT S
961	1476	ANIMOE PRODUPE BLIZABETH	1,061		BELLO ADENEYT	1,064	1686	CHIKANIMEJATTI JOCHKATI CVBOTINE	1,261		DOUGLAS JIVOTKAN I DARK
962 963	3479 3480	AYINLA KABIRU OMOTUNOE AYINLA KAZEEM ACEKUNLE	1,062		BELLO ADEOLA JAVET BELLO ASUNMO SHETTU	1,162	1687	CHURAVLYERE IFEOMA 30Y CHURU TOBOR OFWINERUNE	1,262		DOUGLAS MESA INDMA DTL NOMBNEE ACCOUNT 7
964	1481	AYINLA SURTHEIQ DADATUNDE O	1,064		BELLD AYOM DE TARDUK	1,164	1,589	CIT-WOUNTE VIC-5	1,264		DUDLYTHI SUNDAY CLASCOE
965	3482	AHISIRE WILLIRED UFLICHM.	1,065	1584	BELLD DANLAGE GLISA	1,165	1090	CILORD GLOSWL DWESTHERT CO LTD	1,265	1797	DUKE KAME
66	1483	AHOADE JOHN ADESA	1,066		BELLD DAVED PEME	1,066	1991	CITADEL MERCHWIT ENTERPRESES	1,266		DUNG HANKTU EZE
67 68	3184 3185	ANDADE PATTEMOS DOHER) ANDOESI WOLE WILSON	1,067		BELLO EMMANUEL IBITIOUA BELLO ENTOLA KHADILIAT	1,167	1692	CITISPREAD INEACH LITD CITY CODE SAVINGS AND LOANS LIMITED	1,267		DUMPNOE ADEDITYO ALABA DUMPNOE SAMUEL AYOM DE
168	1487	ANODELE OLADARO			BLID WW.						DURIDDOLA MAIPLONE OPIDIAYO (MRS)
770	1486	ANDREE OLIWATENE SAMUEL A	1,070	1588	BELLD JUDAH PELUMI	1,170	1895	CLEMENT ANGUEST GREWILENS	1,270	1902	DURODOLA SAHEED ADEIVALE
771	3489	ANGOELE OLUMASCUM BABACION									DURCHAYE QUADELE QUUMASEYE
972 973	1490 1491	AYODELE OMOLARA YETUNDE AYODU FREDERICK IFEMYE						COCO-BASSEY BUPCAMMAN ENETTE COKER KEHINDE OSEMALE			DURO-LACIPO AGDIBOLA SAFIAT DURU DELPHINE IFECHA.
74	1482	Ariogu regozi Perelagori Ti				1.174		COLE AGNES OLUBISI ATIMUKE		1806	
175	3184	ATOQLA PATTHEW QLATSVOLA	1,075	1594	BELLO SIKIRIU ADENIYT.	1,175	1708	COLE ENETWY GABRIES.	1,275	1807	DURUGO PAUL CHIDREBERE
775	1485	ANDOLA ZAHEED GLADENET DR.				1,175		COLE OLLWAYORS		1908	DURUSON CALISTUS CHINNERS
977 978	1496	AHO-HAUGHAN ADEDICTUR OLUKAYODE AHUBA ABDULSOMOO				1,177		COLEMAN JAME BLESSING COLLINS OREGULINIA SAMUEL		1810	DZERRNA MARY J. E.A.(MR) III F.A. ADEERYD (MRS)
679	1498	AZEEZ ABDULLAHI ADETUALI	1,079	1590	BENJAMIN KIKSEVENSO BENITAKENI	1,179		COMPYKING CONCEPT		1812	EBERBUI CLANNE BARWINE
980	230	AZEEZ KOLMIVOLE	1,080	1599		1,180		COOKEY KUFRE WILLIAM	1,290	1813	EBECE BYMANUEL
980	1199	AZEEZ OLANIYI MUFUTAJI	1,081	1600	BENTORO TERRY XXHW	1,581	1718	COROROS CAPITAL RESEARCH	1,281	1815	ESENESE CORDBLIA IFEYSWIA
982	1580	AZZEZ OLUNWYCYTN	1,082	1601	BERNARD OKPSAIPO BLIMHIAN			CONCROS RESEARCH		1816	ESBN1 EDEMERONG OKON
963 964	1581 1582	AZEEZ RAGHED KEMINDE			BGL INVESTMENT LTD BHADMUS TUNDE	1,189	1712	CORE PUNCTIONS AND ASSETS LIMITED COTTAGE PUNCS LIMITED	1,283	1817	ESECUTO PETER LIBORG ESERE ROGENALD AHAM
65	1584	AZOR PWRTIN CHIAMUNIA	1,085	1554	BEALA ENMANUEL GIOANGLA	1,185	1714	COVENANT FREIGHT NEG LTD	1,285	1819	
106	1585	AZU BESBY LAURETTA	1,086	1605	BENJIN MUNPET GERALDINE	1.196	1715	CRESTERLOT NIGERLA LIMITED	1,296	1830	EBBAGHWINDR XOHN TOUU
167	1506	AZUBRE ORUMUNE									BBDE ODBH GAUEFU XOHNI
988 988	1507 1508	BABA SOLOMON BABALDLA ASSPIBOLA ABOUL AZZEZ									ESDNE PESTUS OLOFUMWA ESON EPIMANUEL NIVASUEZE
900 900	1589	BABALDIA ASEMBOLA ABBULAZZEZ D									EBDIGGE ENDASUN
90	1510	DADALOLA KODYBOLA ABOUL-AZTEZ OLADEZ	X 1,091	1510	BLOSSOM PARTNERS NES LTD	1,191	1719	DARRI XILILI	1,291	1825	EBUSEALOR EXENC & FELLY
90	1511	BABALDLA MIDHAB, OLUFBYS	1,092	1611	BLUEWATER LIBERTYWAY COMPWAY	1,192	1728	DADA ADEKUNUE ADERAYO	1,297	1836	ERUSE KINGSLEY UCHERON.
99	1512	BABALOLA TITTLOPE OMOTIVO						DIGA BIBITUNDE	1,253	1827	EBUKANSON FRANCIS
194 195	1513 1514	BABANUMI OLUMUMINA OLALEKANI BABANANTI OLUMUMI AJAWE			BODUMEN HARDAN GULPUNG BODUMEN GLABEST POLICENCE	1,199	1772	DAGA EDWAND O. DAGA GLUKENS ANGYENS	1,291	1829	ECHEWODO ROSE AKURNIKA BOAKO EMITO BISONG
00 06	1515	SASAAANTI OPEOLUWA TIMOTHY			BOLATI OLABEST A.	1,195	13724	DADA RAUPU ADETUNCI	1.296	1832	EDAKO JAMES ABJA
197	1516	BABATORE ANN OLUWADOLARO	1,097	1517	BOLANLE QUALENAN QUATUNGS	1,197	17725	DADA VICTORIA FOLORUASO	1,287	1833	EDATIRE PATRICK DMANUGUE
198	1517	GAGATI, NOE ENITAN GLUFEMI			BOLAKINIVA BABATUNDE DELE	1,198	1776	DADA, ADEWALE DILIMIJYSWA. DIKHSW MOHAMMED LAWAI.	1,290	1834	EDDOH DAIED KAEDIMMA
999	1509	BABATI, MIDE PROBOLACII OLUMINULE			BONERICE GODSTIME BEN	1,199	1333	DWARD MOHAMMED LAWAL	1,299	1835	EDEMIE XOSEPHIKT UDHE
,000	1521	BABATUNDEOLUIVIIFEMT OLUVIASHOLA	1,190	1941	SUPPLIES TO TOTAL TO	1,000	1748	DWHUNST APEEZ WANRE	1,090	1839	EDEH SWIOCENT MIDURUSE



S/N WARR NO			WARE H			MARK			MARK	
1,301 1807	EDET MYUDA JOAN	1,401	DEVEDEND 1945	BLESSEDE MORLF OLUMIDE	1,501	3061	EYO BASSEY BASSEY	1,601	2155	FAMACINAN GRICE OLUFUNKE
.302 1838	EDGAR OLUTOYIN OLUTAYO	1/40	1946	BLEGE CODINE EMMANUEL	1,502	3053	EYO, MARY LMOH	1,602	2156	FAMAKINAA XONATHAN ADEKWIMI
,303 1839	EDHEKT TCHOKORO SAMUEL	1,405	248	ELEKNINCHE UGOCHUKNIU CHRISTOPHER	1,503	3054	EYOH IMEN DROW	1,603	2157	PAMENO OLUNAGREMICA.
,304 1840	EDMLE GOOWIN	1,404		ELECCOMUCI SCHOL CHICK	1,504	3055	EZAGA DAKID DIGHENOVO IL ADEOLA IO.	1,604	2158	PAMOUS-ADENINE DAVED
,305 1041	EDIYTRE GRAKPORORD MONDAY	1,405		DUDGU DARCE	1,505	3057	EZE DIRESTOPHER	1,605	2159	FAMOUS-ADENINE ENMANUEL SEUN
,306 1942	EDOGBANYA MARK DGU	1,406		BLI MERCY WIA LIMITED	1,506	3058	EZE OAUKS PATRICIA	1,606	2160	FAMURIBO JUHOKE SERI
,307 1943 ,308 1944	EDONO MATERIAN DAVID EDOKRANSKE AFRASKE BLESSED	1,467		BUSHADE BIYDRO OLUSIAME	1,508	3056 3059	EZE DOMATUS OGO EZE HBLEN NASOHE	1,607	2161 2162	FAROHUNDA LAWRENCE FASANNU OLUWARUKOLA
,308 1845	EDOMAGRE PRINCE A	1,408		ELUSOSSON OLUFERS P ELUNA CHENEDU	1,509	3060	EZE JANE (MRS)	1,609	2163	PASAMPE DLUWATOSIN JOSEPH
318 1546	EDONIVONYE SEGUN	1/410		DNA DKSSEY	1,510	3081	EZE KENECHUKWU K	1,618	2154	PASANYA DMOTAYO GPEYEMI
311 1947	EDORO OBHAZIADENDR AUGUSTINE	1,411	1954	DAMOKE OWALES ENWEND	1,513	3063	EZE MARWELL JL	1,611	2155	PASASI ESIAWA ADESENA
312 1948	EDOZIE IFEANYI FRANK	1,412		EMBKSBY PHARM IS CHEM LTD	1,512	3063	EZE MARWELL N.	1,642	2166	FASEHUN FREDRICK DR
,313 1850	EDUN IBUKUN KOLA	1,413		EMERCE CHINE UDDOCHI	1,513	3064	EZE MBLETUS IL EZBCHUKVIU CHIGOZIE J.	1,643	2167	FASHENA CYESOLA OLIVIUNME
,314 1852	EDURJOBI HAMMED BABATUNOE	1,414		EMERINA CHINEOU JOHN	1,514	3065	EZE NDIDDAMAKA PATIENCE	1,614	2198	FASHOLA ABOSEDE TILIIVO
,315 1853	EFEH: CDSMAS EZAMA	1,415		EMECHESE LICHERVA ANGUS	1,515	3066	EZE DBIOMA OBSAGELI	1,615	2159	
,316 1885	EFFIDE ADENINE	1,416		EMEDE KESSINGTON AKARLING	1,518	3066	EZEABATA MARY JANE	1,618	2170	
,317 1856 ,318 1858	EFFLONG DUMFORT EDET EFFLONG BLIZABETH	1,417		EMEN GREGORY XOSERN DMCKA HENRY	1,517	3059	EZEADUA NODESTY R. EZEAGU STEPHEN HAMEMEKA.	1,617	2171	FASUBA FRANCIS KOLA FATINERO OLUPLIYTINA ROLANLE
,315 1857	EFFICAG BANKAUG, PHILIP	1,419		EMELBRETA FREDRICT	1,519	3071	EZEAJUGHI CHBOX REBEDOX	1,645	2173	FATOLU ADEGROVEGA OLUFENE
,329 1899	EFIFIE EXENEDIRICHURNIU.C.	1/00		EMELIKE OSBUMGU ANIMABLE	1,529	3072	EZEMAM CHUKWUJBOWU JUCE	1,629	2174	FATOLU SUSWI OLUFUWKE
.321 1880	EFOBI ANGELA NGOZI	1/01	1965	EMELIKE RICHARDSON NIVEZE	1,521	3073	EZEAMAKA HENITETTA	1,621	2175	PATONA TENETOPE OLUNVISBUNI
322 1881	EFOBI ANGELA NGOZI	1,422	1966	EMENDIE DENNIS AFAMEFUNA	1,522	3074	EZEAMAMA LICHE MICHEAL	1,622	255	PATONE LEYE
,123 1862	EANERA BASCHINOAN BODDANTT	1,423		EMELIWA ANDREW OLUGHURWU	1,523	3075	EZEAMAGIDBI CHBILIZOR BOITH	1,623	2177	PATLEOTT ASSOLA ISUKUN
,124 1965	ESAN GLORY	1,404		DMEZURUNE UZOO LUKKWU FELIX	1,524	3076	EZEAMASIDEI ENDOLDAYWULEL	1,624	2176	FAYINE CLASHILE ANCS
,725 1866	ESBABOR EHMANUEL	1/05		BMI CAPITAL RESOURCES LTD-DEPOSET A/C		3077	EZEAMULUNAPIMA VICTORIA CHEWIE	1,625	2179	FAYOSE OLAWALE XOSIAH
,326 1867	ESBAYBLO ASEMBOLA ARAMIDE	1,426	1971	EMINILARREE	1,526	3076	ESEME OF BUSO	1,626	2180	FBC TRUST & SECURITIES LTD.
,327 3868	ESSERONGSE LEKAN SABURT	1/07		EMICHA IFEANT BENEDICTA	1,527	2079	EZECH BREKA	1,627	2181	PBN SECURITIES LTD./TRADED/STOCK/A/C
1,328 1889 1,328 1870	EGBERONGBE WALSU ADBO EGBEWANDE OLUVIAKEME DADA	1,428		EMPANUEL BOXETESE EMPANUEL NARTING	1,528	130 3080	EZECHURNIU AUGUSTINE RIWAEMEKA EZECHURNU CHIDI	1,628	2182 2183	PSN(AVOLDIVO)*VEN(*EX E.N-TRD PONSICROWWEALTH ASSET-TRDG
.108 1971	ESSEWUNNI OLANGENAU SCIE	1/400		EMMANUEL-GWAA DIRESTENA NESUUR	1,530	3081	EZECTOWIC CHEC	1,638	2184	POLISTIANCON/EDIGWW/DAMAL SERVICES LT
,331 1873	ESSEYENT SANCED CHICTRYD	1,401	1977	B4001 IKED4.WWU O4.WVIUB4BJE	1,531	3062	EZEDINMA CHUROVINONSO DIAVID	1,631	380	PCJ,ST),AMCDA/JECOBWW/,OHNI VENTURES LT
,332 1873	ESBUCHE KENNEDY WWACHUKWI	1/02	1578	EMORDE OGCNIVE CORDELIA	1,532	3083	EZEG AUGUSTA NOIDI	1,632	2185	POJETJAMCON/SPRJINGBK/JBJ (INVESTIMENT (J
,333 1874	ESBUNIA PRZSCA NNERWIA.	1/03		EMPORIUM PROPERTIES LIMITED	1,533	3084	EZEH EMPANUEL CHISCKE	1,683	2186	FEBRET COMPUTERS
1,334 1875	ESEDE ONYEMA L	1,434		EMRY PARTEM LIMITED	1,534	2085	EZEH JERRY	1,634	2187	PEME ODUPOWOKAN INVESTMENTS LIMITED
1,335 1876	ESSENOWYE KENWETH OKECHUROVU	1,425		ENWY-BYBON GEORGINA I.	1,535	3086	EZEH LAWRENCE EINE	1,635	2156	PEMI-PADEYT ROSEMARY JUMOKE
,106 1077	EGERUE PAGOAL	1,436		DIAPPE ENER HARC EDURU	1,536	3087	EZEH OKEDHUNYILI THEODORE	1,636	2191	FILKNOU LIMITED
,307 1976	ESHELE FELICIA	1,417		BWTO MERCY ADENING	1,530	3088	EZEH REJOSCE UZONA MKECHE	1,637	2192	FRIMAL FRIMICE COMPRINY LIMITED
1,338 372	ESHODAGHE JOHN	1,408	1984	BWUGHE MUIL	1,538	3089	EZEIFE GABRIEL ARINZE	1,638	2193	FIRM-BIDS VENTURES LIMITED
1,339 1879 1,348 1880	ESHOEBO CHUKWUYEM SUMDAY ESOCUCHA ISAKA NIGUIMITED	1,429	1985 1986	ENERGH STLVESTER EFFICING	1,539	2090 2091	EZEIGIWE ANTHONIA MISCHE EZEIA IGNATIUS 000	1,639	2195 2196	FIRST ALLIANCE VENTURES & LEASING LTD.
1,341 1881	ESUANCEN XXWI	1,441	1988	ENERGIO CHRESTIAN CHUNWUELCKA ENECIO PINTHEN OKEYO	1,541	3092	EZEM ISANTILIS GOO	1,641	385	FIRST ATLANTIC SEC. LTO-DEPOSET A/C FIRST BANK PLC/FUTURE VIEW SEC - TROG
,342 1082	EGWA SARKTU	1,442	1909	ENGLAMA PASTOR PATRICK	1,50	3093	EZELBALU O GYYERE ROSEMANY	1,640	2194	FIRST DUST, JAMCON/DECL INVESTMENT ACCT
1,340 1883	ESWI CHRISTOPHER CHUCHE	1,443	1990	ENEYE OSEPHWEGE ERO	1,90	3094	EZBOVE CHUKVILDE CHRESTIAN	1,640	2197	FIRST EQUITY SEC-DEPOSIT AIC
1,344 1885	ESWJ OKUUDBJI 19J	1,444	1991	BIO SUNDAY USORO	1,544	3095	EZBOVB4 MARYSBACE EBERE	1,644	2198	FIRST TRISUTEES AIC OGVILIONE PRIVACES
,345 1886	ESWJ SYLVESTER CHUKVIU	1,445	1992	ENOBHAYISOBO ODDANOSEN DANIB.	1,545	3096	EZBKIVOMNA FLORENCE ONYENAULONA	1,646	2290	FIRSTINIANO BANK/FIDELITY FIN CO TRDG
,346 1887	EDWIATU CHUKIVURIA BREKA	1,445	1993	ENDON PRINTING TITUS	1,546	382	EZEMBA, WALTER CHENEDU	1,646	2291	FIRSTINLAND SECURITIES & ASSETS HIGT
1,347 1886	ESWUCHURIVU INVOCENT MADUABUCH			ENTERPRISE MICROPINANCE BANK	1,507	3087	EZEMONYE LAVIRENCE	1,647	2292	FIRSTINLAND/LIDN STOCKBROKERS - TROG
1,346 1089	ESWUH PIRLACITY EXENC	1,440		ENLINA SOLOMON OGOHEGBUNEN	1,546	3096	EZENDUKA ANTHONY UDHEDHUNULI	1,646	386	FLOODGATE FINANCE & SECURITIES LIMITED
1,348 1891 1,358 1892	EHBOAGOE ADEREM: EHMANUEL	1,449		BOUND LIMITED	1,549	3099 2180	EZEWIADBLI CHRISTOPHER ASOWYE	1,649	3293 3294	RUDODGATE RINANCE & SECURITIES LTD POLA BANKOLE
1,358 1892 1,351 1893	EHIOROBO BYDURANIOS EJALONIBU TOPE AKBEM	1/61	1999	BIBN BIBN ONUKA	1,580	2191	EZEWIOROM PILICOVIAL NIECHE EZEWIA IKEWIA	1,680	2295	FOLAMI ISMAIL ADEBOWALE
1,352 1894	EJE DAMEAN ALEX B.	1/62		ERETAN OLUNIOLE RICHFORD	1,552	2132	EZEWIATIOGO CHIMEZE PIDELES	1,682	2296	
1,353 1895	ESE XOSEPH ALEX. B.	1/63		EREA S. ANGELA	1,583	2113	EZEWIANKIYO DANGAN CHOREZIE	1,683	2297	
1,354 1096	ESEH ALICE	1,454		ERBICTOLA ADDIBOLA MARSAM	1,554	3114	EZECKE C. SAMUEL	1,654	3296	
1,755 1898	EJEZIE GODNEN CHUKWLIEKUU	1,465	2902	ERBILE KEHOVOE OLUGBENGLEKE	1,555	3185	EZECKE NOWE OWENYE	1,655	3210	FOLAHAN OLUNATOSIN DEBORAH
1,356 1899	ETIDIKE MARYSANE B.	1,496		BRIGGE NECHT NEWWORDS	1,556	2117	EZECKISAH CLEMBYT OBIORA	1,656	3211	FOLORUMISHO MUFUTIUI
1,357 1980	ETICHIKE OHIDIEBERE HEZBIJAK	1/67		BID AUGUSTINE OSAS	1,587	2198	EZEGNYT JOHN BLOCHUKWU	1,657	2212	FOLORUNGO KOLAWOLE SWITLEL
1,358 1981	ESIKEME IPEAN/ICHUKWU EMMANUEL	1/68		END KIKELONG GRACE	1,558	2119	EZBUDU GWYBYWELU CYRSACUS	1,658	2213	POPBA SUCCESS ENTERPRISES
,358 1902 ,360 1903	ETIM UGO HENRY ETIMADU FIDELIA	1,499		ERONDU GODVEN ENYEWAYA. ESAN ABIDDUN NAYDINE	1,589	2110	EZEUGO CHEFUNANA PAJTH EZE-UZOMAKA OBLAGELI RETA	1,659	2214 2215	PORTHREGHT SEC.S. INV. TRACED-STOCK-A/C. PORTURE INVIND INVESTMENT LTD
,361 2984	ETHINE DAVIEL AZUKA	1,461	2909	ESAN REPU	1,581	2112	EZEWLERO DIENA EDVIARD	1,661	3216	FOURSQUARE GOSPEL O'LIRON
,362 374	EURO TARRI TERRY	1,462		ESAMEREDO FRIDAY	1,562	3115	EZE CINTHNE	1,662	3217	FOWORA GROLAHIM ADENTIC
.363 1985	EKAJEH ODHENETELIKI FRANCIS	1/463		ESAU INI JAMES	1,563	2116	EZESBO ADA, FAVOUR	1,663	2218	FRANÇAIS VICTOR OLUSEBUN OKURD
364 1986	EKE UZOMA SAMUEL	1,464		ESAURYDBOYG PRIDAY	1,564	2117	EZEK HIYACINTH IMMANDE	1,664	2215	FRANKBALZAC NIG. LTD
,365 1907	EKECHUKWU PAULIFARSO CHIMEOU	1,465	2812	ESESGRE PIDELES ARHABUE	1,565	2118	EZINA AVANIMIENE IPESEN	1,665	2220	PREDAY CHINASACKWI PAUL
,366 1986	EKESHE DISBOWANA NDUKA	1,465		ESEMA EMACDIONG JOSEPH	1,586	3119	EZINORAH SIHON DILIKWUNADIE	1,666	3221	PUDHRA MYGA
1,367 1989	EXEN MARTING DECOUNTING	1,467		ESEMA ENACIONIS JOSEPH	1,567	3120	EZRIM PRO WEL SUNDAY	1,667	3223	FUND HANAGEMENT SECURITIES
1,368 1910	EKEN OMFEKADZURU CKEMPRE TUTNIN YOLANDON	1,468		ESSH EDWIN ANAVO ESOOWAH BENJAMIN CHUICKE	1,568	2121	EZILIZO CHRISTIMIN ORUNGELI EZILIZO CHRISTIMIN ORUNGELI	1,668	2223	RUMBLIOO MOESOLA RICHEAL
1,369 2911 1,379 2912	EKEMODE TKUVO JOHNBON EKEMNA IKECHUKWU EZIMWA	1,469		ESONIAN BENDAMEN CALDICASE ESONI N HOPE	1,569	2122 2124	PSC SECURITIES DEPOSIT A/C	1,669	2224	RUSL NOMINEE / SMALL CAP FUND RUTURE FOCUS INVESTMENT CLUB
1,371 1913	EKEDDHA EITBIGEL CHUKWU	1,471	2819	ESSEN ISORD . N.	1,571	2125	F. O. C. IMTERNATIONAL	1,671	258	GASREL GLORY
1,372 1904	EXEDGU BATHOLOMEW	1,472		ESSEN SYLVA JACK	1,572	3126	PABINI GLADAYD JOHN	1,672	3226	
1,373 1915	EXCOGLI BRIDGET (WEM	1,473	2921		1,573	3127	FABLINKI DAYD GLUYENISI	1,673	1227	
1,374 1906	EKERE CHARLES ETHERROU	1,474		ESU MFON ASUKWO	1,574	3128	FABURMI JAMES OLAMIPERUN	1,674	3228	
1,375 1917	EKERE CHARLES ETNISBENU	1,475	381	ETADERHI BMWW.B.	1,575	2129	FABURMI OLAMPBIUM JAMES	1,675	2229	
1,376 1918	EXEZTE CHIBUEZE JOHNSON	1,476		ETAGHENE SOLOMON	1,576	2130	AUDOYA BORNER IBRUHADAR	1,676	2230	
1,377 1919	EXHAMETTE PATIENCE	1,477		ETERA ERIZAME TIERAYENA	1,577		PADHUNSI MATHEW TUNDE	1,677	2231	
1,378 1920	EXHODEAHE BOULWALL PARTH (MRS)	1,478		ETENG ETENG HBAAG	1,576	1.77	PADAIRO TYTOLA OLAPADE	1,678	2223	
1,379 1921	EXPERIENCE AMERICA	1,479		ETI HWEK DILIKWU	1,579	2132	FADARE KENNIDE OLUFENT	1,679	3234	
1,380 ±902 1,381 ±904	EXPENIONS BEATRICE BLODUN	1,490		ETIM ERCAG RELIEN ETIMIKI OLUKAYODE SONUNYE	1,580	2133	FAZOPE KUIDORKT. D FAZOPE SUNDAY ABOODUN	1,680	2295 2296	
.382 1925	EXPENTIONS SENTICLE SECTION EXPENTIONS SCHOLASTICA BEIONS	1,481		ETOK ARPAN UDOPSA	1,582	2135	FADDRE TUNDE ABOXUNIEN	1,682	2137	
,383 1926	EXPO MOSES JOHN	1,483		ETORORO PLORENCE LINUS	1,583	2136	PADUNSIN GRACE DUAYING.	1,683	2238	
1,384 1927	EXPO NSETS MATTHEW BARR.	1,484		ETTA HENRY BLIA	1,584	2137	PAGBANESE SUSANNA OLUSOLA	1,684	2229	
,385 1928	EXPO NSEGHE EPINANUEL	1,485	2835	ETTU GODONU BABATUNDE	1,585	2130	FAGBENE DLAYDIKK ATTNUKE	1,685	3240	GRELEYE TAJWO JOHNSON
1,386 1930	EKPO SAMUEL DEMIAN	1,496		ETU NKOYO OKON	1,586	2139	FAGDROYE AVOICE!	1,686	2240	
1,387 1901	EKPO IVISDOM SUNDAY JADVSON	1,467			1,580	2140		1,687		GBENLE OLIVIUM
1,388 1902	EXVERE GARRIEL SAMUEL	1,488		EUNICE OFF-OKARDIE	1,588		FAITH PRIDE INTERNATIONAL COMPANY	1,688	2244	
,388 1933	EKVIONIVA OKEY ISAAC	1,489			1,589		PAITH SCHOOLS DOERE REMO	1,689	22/6	
1,391 1934	EKVILENE ANTHONY	1,490		ENWLEYO PETER OSEBHAGINEDE	1,500		PACESE GLUSEUM AYODELE	1,698	2247	
1,391 1935	EXVILENE GODIVEN DAYERWOYS	1,491			1,591		FAZDRI AKINSESUN SUNDAY SAKAN NICHTOHEN TOOMA	1,691		GEGE EMMANUEL INTRAVO
1,390 1906 1,390 1907	EKVILJEHE NGOZI P EKVILJEJBE EKENE SILAS	1,492		ENUZIE LIVENBLL ODION EXCB. SECURITIES LIMITED	1,990		FAKAA NGUTSVIEN TERNA FAKAYODE GRACE DVARO	1,690	3250	GENTY YURUF QUALEKANI GEORGE LINVIRENCE
1,394 2908	EKVILIKUBE JESSE IKBYWA.	1,485		EVA ROMANUS (FEARM)	1,594	2147	PARTOCH PRETE CATHERINE	1,694	2250	
1,396 1909	EXVIUNUISE JESSE INSVVA EMORE OHIALS	1,495		ENAH HELEN	1,595	2149		1,695	2252	
.306 1940	ELAHO JEKOME	1,495		EVALUE GAIN	1,506	2150	PALADE SAMUEL	1,696	2253	
1,397 1941	ELEDU AYOLASI	1/497		EVANUAL PETER DINDSFHSE XOHN	1,500	2151	PALADE TOYEN RHOOA	1,697	1254	
	ELEBERS OLIVER INVALEDE	1,490		EYETU BENJAMEN ONOGEGHO	1,598	3152	FALANA, SUNGAY ADEWOLE	1,098	1255	
	DESCRIPTION OF THE PROPERTY.	1/990								
	ELECHI NKIRUKA PRILICENT	1,499		EVETU OWIGHO ANDREW	1,999	2153	FALUIA OLUMUYSIVA DANEB. FALUIS SAMSON	1,009	2256 2257	



DIVIDE		NAME		WARE H			MARK 1			MARK	
225		UNE SOWNERS	1,801	2365	IDOMI ANOTIB VISIDEMI	1,901	3476	INTERCONTINUMBALIEOTI, WAALI PALIL-TROG		2623	JUMUDJAVBI LUCKY O.
2 225		TWA VIAHEED APOLARI	1,802	2367	[DOWL-IA] ADEROLUNIA OTHNIEL	1,982	3179	MTENORATERO PROJECTS	2,802	2624	JUVIOSOR INTHOUSODOHUDENNIS 5
225		SOAL SETTING LIMITED	1,800	2368	IDOWU-IAI FADESIN BLIKS	1,903	2481	INUSA NAVANIA	2,803	2625	KADALA REUBEN MARTIN
4 225		SODSON CHUKWURAH OKWYOR	1,804	2369	IDOWU IAI SUSAN PEKINTADE	1,994	2485	IMYANG AMEETI CIPIEL	2,804	2627	KADDIE ASDULKARIMU
5 225		SODSVIEALTH ENTERPRISE	1,805	2370	IDAIS PROHEL OLDRIMANYE	1,985	2487	IMPANG PETER THORPSON	2,805	2625	SADDIS ASEL
225		SOLDEN COIN INVESTMENT CLUB	1,806	2371	IDRIS SULEIMAN DRIKIRI	1,906	2486	IQUASI VENTURES LTD	2,806	2630	KADRI GLUVIATOSIN
7 225		SOLDIVORTH-VIHETE FLAME DIVESTMENT	1,807	2372	IDU ONDIVUMNI PATIENCE	1,987	3489	SABOR NICKA	2,807	2630	KAITA ALI ISA
5 225		SOMA ALEXANDER SAMES	1,808	2373	ITARALIMI GELBERT DEINDE	1,986	3482	IRETI CLUB OF NIGERIA	2,808	2634	GALU ERENMA.
9 225		SOODLUCK ARINDELE RAHBEN	1,009	2374	ITEADIO O'ENYERE HELEN	1,989	3483	DREYORS YEVIANDE OLUFISAYO	2,809	2636	KALU ORSI
1 226		SOODLUCK HAROTING INDIGHT	1,618	2375	IFEAGAU KELVEN SLINDAY	1,910	2494	IRBHOGGE STEPHEN	2,810	2617	KAMAL ABIDDUN
1 227		GOODINON'S PROPERTIES LIMITED	1,811	2376	LIFEANYE LIFEYENUN, DYNDA	1,911	2495	IRO OMPEROVE IRO	2,811	2639	KANU DIRES U.
2 327		COTTHEL THEMTSOWE SWOETHEAM INCHESO		2327	IFEANY JULIANA INCRURA	1,912	2496 2497	IROMHA STWLEY CHETOKE IROCHE PATRICIA LIFEMYSTHUKWU	2,812	2640 2646	KAPITAL CARE TRUST & SECURITIES LTD
13 227 14 227		GRASSLE ID CONSULTING GRAZCOM BINTERPRISES	1,813	2380	LFEPE PETER LFEZU E.E.UGO	1,913	2581	SELFEDRY	2,813	2642	KAREEM NOODUN JOHN KAREEM NOFISAT YETUNDE
5 227		WEEN ANNOYO O	1,815	2381	ISATTA PAULINE ADA	1,915	2582	SEL MONRIE STEPHEN	2,815	2643	RAREEM OLA HEDULAZZEZ
5 217		SADVES LIMITED	1,816	2382	ISBANI CHRITERE XOSHUA	1,916	2583	15-HAQ ABDUL FATAL	2,815	2645	KASSIM OMOSQUAPE OSEFAT
7 227		MOVES LTD	1,817	2383	108AVCI GENEDICTA ALEKTESIPHA	1,917	2585	SHOKU PONOAF OHUKVILIBREKE	2,817	2648	KAYODE JOSEPH
8 227		25 INVESTMENT COMPANY LTD	1,818	2386	IGREARE SOLOMON OSAVABANIVEN	1,918	2586	ISHOLA AMEDU Q.	2,818	2655	REMINDE CHENDS (MISS)
3 38		TR/OPTIONS SECURITIES LTD - TRADING	1,815	2387	IGBINEDION OSWIETTIN CATHERINE	1,919	2588	ISIBOR REUSEN	2,819	2622	REMINDE DAVID GLALEYE (ARC.)
39		TTI SECURITIES LITO	1,828	2388	ISBOANUSI SOLOMON	1,920	2510	ISMAEL BUKDLA MUTIDAT	2,820	2653	REMINDE OLUTOPE
1 227		SUBUT XONATHAN MERPRING	1,821	2389	IGBOBLI QUIVIA NOCOL	1,921	2512	ISMAILA ADETUNII MOREED	2,021	2654	KELECHUKWU MGBOELCKSMER
2 327	79 (QURUPLAT FRANCIS	1,622	2398	IGBOM STANLEY CHINACMERE	1,923	2513	ISOK EPINANUEL SUNDAY	2,832	2655	KELTROS INVESTMENTS LTD
329	90 (ZYTERELLA DLU AKENE	1,623	2393	IGE FELICIA MODROLA	1,923	3504	ISOLA-GLATUNGI JOYCE ADEKENE	2,825	2657	KENNETH COMFORT DYNAEMERDY
4 329	11 1	MAZORDOZ MERCHANT & TEDY LTD	1,824	2394	IGE XDE	1,924	361	ISUNU THERESA.	2,824	2658	KENNETH HBAH
329		HADELLAWAL INJEKSINE ADETUNEE ATWICK	1,825	2395	IGE JIDE (PROF.)	1,925	260	ISUNU THERESA AGBONDEBANA	2,835	2619	KENURIA FREDAY DIJAFOR
229		ALEXI-GEVA ABBULFANLIK	1,826	2396	ISE MICHAEL DLUMUNDIVA	1,906	2507	ITEGRE BLESSENG NGOZI	2,836	2660	KERRY ROBERT CHUKS
229		HALDH ENENTETYO SEREREKUMA	1,827	2397	ISE SAMPSON BIBIKTUNDE	1,907	2508	ITESQUE GODWIN ARINZE	2,827	2662	KEYAGHA OWEJAREDE
229		WANTED OFFICIAL	1,829	2396	ISHERE XOB, EDRIMIERERE	1,908	2520	DARE XXSIAH	2,838	2663	KILWISE OLUGBENGA OLADIPUPO
229		HAMPAT KARWAT OLAIDE	1,825	2399	ESINEOLON MOSAZENA	1,929	2521	DANTUE OLUFUNKE SBEMISOLA	2,829	265	KIMOS DAUGHTER NOGERIA (JTD
219		HAMDAI' TUNGE	1,838	2408	ISOCHE PETER UTOBLO	1,900	2523	DVENINA ANTHONY ONTELUKACHE	2,830	2965	KIPOC NOMINEE-TRADE A/C
228		HAPPY HEART INTERNATIONAL LIMITED	1,831	2401	100LD CHARLES TRUREME	1,901	2524	INV MIGH PRECIOUS	2,831	2664	KIPOC PENSION FUND
228		HART ISHADE OMCEUSE	1,832	2402	100AN WARNES	1,932	2525	DVIAMADI UCHE BERTRAM	2,832	2668	KOPOWOROLA DLUPERE ADEBAYO
229		HART XDPCE T.	1,833	2403	ISUNBOR BOYES KINCKLEY	1,933	2527	INVINOU ELEAZOR ONYESACHI	2,833	2600	KOLAWOLE BOSEDE OLUMARENELEKUN
229		HARLING APPEOLU	1,834	2404	ISUNDOR ESOSA KINGSLEY	1,934	2526 2530	INVINITE LINY THEATOR	2,834	2670	KOLAWOLE KAZEEM
229		HARUNA DANESI. HARUNA SIRAHEN OLUKUPLE	1,635	2405 2406	IGNE CHIGOZIE EBENYI IGNE CHIGOZIE EBENYI	1,905		DWIGHA LINULS D. DWIGHA TIMOTHY NOUKX	2,835	2671 2674	KOLEDIJIWA GLADEINDE ENMANUEL KONGZ KOEKUNLE
129		MACHIEN EAGANDAN N	1,607	2409	DANSONEDI DANEL DEZE	1,907	2521	PALICACE	2,837	2672	KONGI MONGIA AKINPOLU
129		MCSAN ADAMU WASE	1,608	2418	DANSEN EIN GODIVEN DEL	1,938	2532	PANGA JIDE	2,830	2673	RONGE DITTELL
329		MASSAN ELTON	1,639	2411	DESMETU ANDREW OKEDHUKWU	1,909	2533	DEEGUU CKRWERE RURENCE	2,839	2676	KORSE CHROWENDU MOSES
329		HASSAN RALINT YOSEN	1,948	3413	DEWYS-IQUE OLUMUENBO	1,940	2535	DYOHA OSAGE BLESSING	2,840	2677	KORODBLE RURBICE
329		MSSAM, LEKE	1,841	3413	INEDI NIKKI NGOZI	1,941	2536	IZEZE BAEKA	2,841	2679	KOROTOE BYMWUEL AGOSU
230		EMTBEIT IW. LTD-TIMOED-STOOL-I/C	1,842	2415	THEMESAM GEORGE IXENVA	1,942	2537	IZIMA KINGBLEY EKELBME	2,842	2679	KOSEGBE ADETUTU OMOBOLINUE
230		ERETAGE DYNACORP (JTD	1,840	241.6	EXPONENCE SAMUEL OLORUPOARE	1,90	2539	JACK BBLK	2,843	2680	KOLDLABOR SLINDAY
230		MISL ASSET MANAGEMENT LTD.	1,894	241.7	THUDTERURE SPLENDOR CHUKVILDE	1,944	2540	JACKSON MUYTWA KYODELE	2,844	2682	KUDBHINBU QUAYENKA QUANDEEN
230		& I INVESTMENT LIMETED	1,845	241.8	DEH IVILSON UDHEDHUKWU	1,945	2541	JACOBS SIVILENA GUSVATOSIN	2,845	2683	KUKU LATEEP TOSEN
230		ABONE OMOSALEWA A.	1,846	2415	IKADWU PETER A	1,946	2542	JACOBS SWALENA GLUVIATOSIN	2,046	2684	KUKU, SWED GLALEKAN
230		BANGHA LINUS ARRIN	1,847	2421	IKE IPEOMA AMARACHI	1,947	2543	JADESOLA GLOBAL LINK LIMITED	2,847	2687	RUPOLIYI TITTI
230	17 1	BC ROSE	1,648	2422	IXE SAMUEL C.	1,946	2544	WIRDIA AJOBRISA AJOREW	2,048	2688	KUTI HAKEEM DUKSEGUN
230	96 0	BEABUCHE DIETY C	1,648	2423	DESCRIPTION OF DESCRIPTION OF THE PROPERTY OF	1,949	2507	JAMES ASUKWO EDET	2,049	2689	KUNYACINU JULIUS ARDBA
230		BEAULUDIE JOHNSON ANAELE	1,058	2424	DIESELE PATRICIC	1,950	2546	SAMES FOLASADE .S.	2,850	2090	KUNWOTNU JULIUS ARDBA
236		BEAULUSE VICTOR M.	1,851	3425	DEBLOG JOHNSON WHAILEZE	1,951	2549	JAMES KIKITLOMO EBUDOLA	2,851	2006	EVHAUFLIT PATRICK S. HIDCLK
2 236		BEDE FELDS	1,852	3426	DESCRIPTION NOTIFIED	1,952	2554	JEGEDE OPEMIPO OPEOLUVIA	2,852	2600	KVIKZEPIA AUSTEN EKECHUKWU
234		BEDROW, IDRIMA GOODNESS	1,853	3426	DESCRIPTION OF IDEBERS C.	1,953	2586	JEJE KEHBNDE OLUBIJKOLA	2,853	2694	KVIAZEHA RACHEL OSEHESE
231		BEKWE ANTA NGCE	1,854	2430	IXENHOE OMONHODION RURUS	1,954	2586	JEJE TAVNO FUNHBLOLA	2,894	2696	PROESCORE BILISHAM BORE
231		BEKUE MURI CHEDIMA	1,855	2431	IXENDERSY OFORTY TICHE	1,955	2567	JEKEN/INFILOLUKAYODE OLUTOKUNBO	2,855	2666	LHOELE PETER DYLOLA
231		BEKWE OHMWE RUTH	1,856	2432	IKEM AUGUSTINE 000698UNAM	1,956	2558	JEREMAH IBORO NEBUK	2,856	2699	LAGOS STATE BAPTIST CONVERENCE
231		BEKNE OKEOHUKVIU	1,857	2433	EKEPBA GEORGE PRINCE	1,957	2559	JEREPEAH MAKY ABIODUN	2,857	270t	LIKPA GODWIN
231		BEKWE LIFU STELLA	1,858	2435	IKHALEA GRENGA JOSIAN	1,958	2560	JEREMBAH MOSES JAKMAN	2,858	2702	Philips Garbory KIKSTOMO
230		BOLD ADAORS BLOSSING	1,858	2436	INHALEA DILUPERE JOSEAN	1,959	2561	JIMO AJOKE TOOVIU	2,859	2704	LIMBA ALME MORSURU
232		BENE OHISTIAN OHUKWUMA BENESBU OHISISEE ANTHONY	1,860	2437 2438	IKO STEPHEN PANES IKONO NASOM OSHAM	1,960	2582	JENOH ADEGDRE RECHARD ELDER. JENOH AREEM OGUNGBEMERO	2,860	2706 2707	LWITTE AND LADE OLUBINATE
232			1,862	2439	DODGO RIGORI CONNI DODGO RIGORI CONNI DOGGO RIGORI DOGGO	1,982	2585	ZENDH MORUPU OLAYDADLA	2,862	2709	LARTEY JOSEPH OLUSEGUN LATEET DLALEKAN RASHEDD
232		BENESBU JULIANA MWAKAEGO BENESBU HOSES LIDROMI	1,863	2440	IKONNE PL CHENENERSH FIKONNE	1,963	2586		2,863	2710	LATER YORA
232		BENESBU HOSES LIDEKWU BENEME DYBUEZE (BEG-PACIFIC)	1,864	2441	IKOTU NGOZI IGHOGHOR	1,964	2587	JENOH OLUDARE TAJUDEEN JENOH ONOTAYO BASHEDAT	2,864	2711	LAVIAL AVDDELE DILIBANTI
312		BENYE BONERCE HAVESTAVES	1,065	3443	EKOTUN GULLYSINGA OLUBOSOLA	1,965	2580	ZINDH SAHEED ADEHENE	2,865	2712	LAVIAL BOLAGE
310		BONYE NOUDUST EMMANUEL	1,966	3443	IKFA IFFANNI OKWIOTEJ	1,966	2569	INDH TANAKALITU	2,866	2713	LAVIAL POLASADE OLUPURKE
332		BEZEN GEOGRA EFEMINE	1,867	3444	IXPAELDOW/TUS	1,967	2570	JUNEAU CARDING DATES	2,867	2714	LAVIAL GRADERO
230		BOWLINVOCENT ORIJ	1,968	2445	IKPLOKPA EDET	1,968	3571	ZHOH YUSUF AKIWOLE	2,868	2728	LIVIAL BRIGHTM C.
230		BIBOR AMAIL PIRS	1,868	3446	TKROK BUIKE ISOPIDA	1,969	3573	XNADU BASIRU KDEWALE	2,869	2717	LIMING SEMON DILLINGUE
230		BITTOYE, KOLAWOLE	1,879	2447	IKLUESI COURMYO ASNES	1,970	2574	JENADU OMOLARA GUJWATOKIN	2,870	2718	LIVINI, MOHAMMAD MASANIVINI.
233		MINOYE FUNMELIYO ADETOLA	1,871	2448	EKWUMOLAH INVOCENT MADUABUCHI	1,971	2576	JET JONESTMENT LIMITED	2,871.	2729	LAVIAL OLAMBIE PUAD
233		BUAKERY KAYODE	1,872	2450	ELESANNE ABEDDUN EMIDLA	1,972	2577	308 TITUS ABIDUA DR, AND OTHER	2,872	2722	LAWAL QUASCOT TEMPTOPE
233	37 [BYAHM ABOUL MAHEED	1,873	2451	ELESANNE ROLAWOLE OLATOYOLE	1,973		COBARTEH HECTOR OLUMASEUN	2,813	2724	LAVIAL OLUNATURATERE TORIS
233	36 1	BRAHM ABDULAHE	1,874	2452	ILESANNI O KOLAVIOLE	1,974		XXEL ACCEDIVALE SWISON	2,874	2725	LAVIAL QUADRE AKDREDE
233		BRAHIM ABDULLAHE NEA	1,875	2453	TLD WILTER AFRECHT	1,975	2581	JOEL AYODESI ADEGOKE		2725	LAVIAL SHUKURAT OLUNWTOYIN
234		BRAHIM ABUBAGAR KAYDDE	1,676	2454	TLDH BLESSING CHIOL ESERE	1,976		JOHN ANE ROSE	2,075	2729	LAVIAL SOIL
234		BRAHM ADAMU	1,677	2455	DOMA EPHRAIM NIVEYOR	1,977		JOHN CKINEOU T		2732	LAVIRENCE IFEARKS CHESICKE
234		BRAHM ISIAQ OLATUNOS	1,079	3456	DOMA KENDCE STANLEY	1,976		30HH DAVID BHE		2734	LAVISON ADDOLA MICHAEL
234		BRAKIM HUKAMHAD TOYYD	1,679		LLORI ABIODUN BABATUNDE	1,979		30H ESE 30H		2736	LAZWELS BEN UNOGWU
234		BRAKIM NUSA	1,998	2458	LIDRI ADDINUE PARO,S	1,980		30HN GODWIN GOIBA		2737	LAZBEZ BHOKTUNOE SABURI
230		BRIGHTM RANKTU	1,881	2458	DURING GOODER OF ACIE	1,981		30HH KADE KIROTU		2738	LEIGH OLUMANEMESE ARESONE
		DHADO REJBEN DKOJ BIO DHADO REJBEN DKOJ BIO	1,882	2468	ELUMBH GOOWEN OSAGIE	1,982	2592	30HH UNEH OKON 30HH UNEH OKON		2739	LEMBOYE ARIOLA OLUMASEUN LEMBS ELIZABETH
234			1,880	2461	IMADE AFLMIGRE AKUGRE IMAFDORI KEKACHUKVIU M	1,983	2583	JOHN VICTOR AZUBLIKE JOHNSON HAPPY ROMPACE		2346	
		DASSEC - ZEN	1,884	2462 2463		1,984	2586 3580		2,884	2342	LIADE BOLACORO WOSILAF
		DADYE HARUNA D. DANYO MATHIAS	1,886	2464	INDRAM, J. S. INDH HAMAH	1,985		30HM60N VICTOR KELECHI CHIBURE TU ACRO CUUSCUL AVERIUMENE	2,885	2745	LIASU QUATUROT WASTU
235 235		DANG REIM LAVIPENCE	1,887	2465	INDIANA LUDY NOHALL	1,987		30LADSO GLUSOLA AKSYWIANDE 30NAH EMMANUEL K.	2,887	2748	LIGHT HOUSE ASSET MOT. LTD - DEPOS! LOMU ALENTINE E.
235 235		DIAMU EMEKE DHRES	1,888	2468	INDREAS DOON RECHASE	1,985		JOHANNES PAUL KEHINGE	2,888	2748	LOSIA JOHN
235		DRIGHT EMEKE CHIES DRIGHT CHENCY THEOPHILUS	1,588	2467	INFERIAL ASSET HANAGERS LIMITED	1,989		JOHANNOE HAULKEHNIC JOHATHAN CHIDI ANUKA	2,889	2750	LOUIS ISAAC OSIGRENE
			1,000	2468	INCO SERVICES LIMITED	1,989			2,890	2750	
		DOBO ITA SABAS DOBO BAIL OMONIII		2468 2468				XXIVES AND DUN XXIVES A ADMINIST ADMINISTRA			LINE CONSULT AND INVESTMENT SERVI
		DODO PAUL DMOALU DOGUM PAMETE CHESCORDARS	1,890	2469	INDEPENDENT SECURITIES LIMITED-REC	1,991		30SEPH ADENEYE ADETAYO 30SEPH ANODESE ON DODGO	2,891	2752	LUKA DUNINA RAUTHA
		DOGUN EMETE OHRESTOPHER DOKO SENJAMEN OLOGISHNE	1,892		INDEPENDENT SECURITIES LTD	1,983		20SEPH AHODES OVADERAN 20SEPHON DENAIS DECLEMENT	2,892	2754 2756	MARIA DINICIENT
		DONOR SHIPES.		3473	INDIA MOSES AGAILM INDUSTRIAL SECURITIES & TRUST LIMITED			JOSEPHSON DENNIS DECHLICULU JOSEPH AFWANKS OBADDAH			
			1,894						2,894		
			1,895		INEGREDO OAKED SYLIESTER OF	1,995		2094UA ESCLA KWANA 2094UA DROA OLUESANO	2,895	2762	MADU OGROMAN ERNEST
336		DOMI WIRADIA GLALDINO	1,896	2474	INEGREDION DANGEL OSMMUCCHMEN	1,996	3606	3094UA DIGA OLUFISAYO 3094UA IBIDUN YISEYON	2,896	2362	MADUAGWU LINUS CHUKWUWIKE
236 236		BOALLOTT FORES O SHOOT	8 (040/2)								
236 236 236	62.	DOWL CATHERINE O. (MRS)	1,897	2475	INVAH EFFENODE GODSPOWER	1,997	3607		2,897	2763	MADURORWA TERRAT JOSEPH MADURORWA CHINA ERRO DE ORDAPANA
236 236	Q Q	DOWL CATHERINE (), (HRS) DOWL JOSEPH MANTOLA DOWL HOUBIOLA HETUNDE	1,897 1,898 1,899	2475 2476 291	INVAH EFFERODE GODSFOWER INCHOMOH PAUL AGBONIA INTERCONT BANK/DEEP TRUST INV - TRADING	1,998	3608 3621	JOY DEBOTING. JULIUS STEPHEN KANCOE	2,899	2764 2765	MADUBOGWI IPEWYI JOSEPH MADUBUKO OWILEMELIE BRENDAN MADUBKE FRUNCIS OREDIKUMI



	WARR NO	NAME	S/H W	TOUND (NAME I	S/N N	NUR NO	NAME	S/N MA	IRR NO DEND (2)	NAME
2,101		PHOLIN REOH	2,201		NJOKU PATREOK ONVBOVERE	2,301		DAINHENA GEORGE DADA	2,400	3290	ODUNUGA FRADUK OLUHIDE
2,192		PWDUKO FIDELIS OGBOGU	3,200	2966	NJOKU PERPETUK MARCIMMA	2,302	3007	OBA OLUFERE	2,402	3261	ODUNUGA KUPORU BAMIDELE
2,193		PRICET ANYWHUS NUHU	2,200	2967	NJOKU THOMAS	2,303	3009	OBALE MUTBAH ATTNUKE	2,400	3585	ODUNUSA OLANEYE
2,194		PINICEDA KENNETH LONGNOE	2,204	2966	NURU PRANKLIN 3.U	2,304	3110	SEMANUT DURCHASE OLUMANSE	2,404	3263	ODUNZE MNAMOLI III
2,195		PAINLAND TRUST DEPOSIT A/C	2,205	2069	INVADI FECHAEL CHUKWUKA	2,305	3112	DBASANNA VICTOR.	2,405	3295	ODUSHE OLUPUNSHO ASSODUN
2,196		PACEKODUNMI INABO AINA	2,206	2970	INGANA ANTHONY OLLWAPENE	2,306	3116	OBAST EMEKA PREDRICK	2,408	3266	ODUSOTE ADEBAYO LADEPO
2,107		PIALOND KOLAWOLE BASHIR	2,207	2972	INOVOCHA CHARITY INVIANABGO	2,307	3018	OBASI DOMA PRANCIS	2,407	3289	ODUTAYO EUNICE KEMINDE
2,108		PHINAGED HEALTHCARE SERVICES LIMITED PHINAGEST ASSETS MIGT, LTD.	2,206 2,209	2973 2974	NOVUEKE CHUKWUEMEKA PAUL NLEMADEN CLETUS INSCHUKWU	2,308	3021	DBAYONE MARY CHEMELO DBAZZE BLIZADETH	2,408	3270 3272	ODUTAYO GLUSOLA ODUTUGA-CHUKUDE BHIMANUEL ADETOLA
2,110		PWRTADON C. EZEH	2.210	2976	NYWOVE NARY EZILGOR	2,310	3123	OBECHE SESIAN LISOMA	2,411	1275	OFFOR SERVARD DIVLKOVUENCIA
2,111		PARTING BABATUNOS OLADIPO (JUSTICE)	2,211	2977	NYCHAH ABRAWH DYDG	2,161	3624	DBELE JESSECA AMARACHE	2,411	1290	OFODILE JOSEPHENE CHEWELD
2,112		PWRY ADEMIDIAN HAASTRIP	2,212	2978	NYCMAN IFEYENWA	2,312	3625	DBELE MADUKARGO DISCHERE	2,412	3281	OFOLU ANDERSON
2,113	2797	PWRY'S GROTTO FELLOVISHIP (M.G.E)	2,213	2980	INVADE KAMINENE J.	2,343	3627	OELAUSTIN UCHEMNA	2,413	3282	OFOMA PETER CHUKWUDUBEM
2,114		PWITHDELUS (WISERDY) COMPNINY	2,214	2981	WHADE LITTING	2,314	3138	OEI BENIAMIN KEVECHUKWU	2,414	3294	OFORLE RUTH CHIDINMA
2,115		PWITT JURIEL OLGLADE	2,215	2983	INVAZIONE SAM	2,345	3129	OBI CHBUEZE	2,415	3285	OFULUE CYRIL OHUOVUWWEIKE
2,116		PRIORIFUND INV. 6 SEC PLC	2,216	2984	WAM FEAVY REDAY	2,316	3131	DBI HEMIT OSHENECHOWNO	2,416	3287	OFUNIONI JOHN ONASA
2,117		PIBA IKECHURIYU PAUL	2,217	2985	WAMANI ETKE KINGSLEY	2,317	3132	OBI IFEMI	2,417	3288	OGA-PALMER OMOBETALE CHARLES
2,118		HBABA VICTOR DANIEL HBAH VICTOR	2,218	2986 2987	INVAMOLIDIKA UMA INVEST DONATUS	2,318	3135	OBI STELLA AMACHI PIRS. OBI UDOKA OLIVER	2,418	3299 3290	OGARI STEPHEN AJA OGARIAKU VICTOR DHIDE
2,120		PIBAKA GODWIN	2,210	2988	NVORM MARTINS	2,320	3037	DEI UKAMAKA VERDNEKA	2,429	3252	OGBANGE PATU SHARON
2,121		PIBAMALU CHUKWILDE UGDICHUKWU	2.221	2089	NOKO JOHN NWANKWO	2,321	3138	DBI VILLTORIA NINEAMAKA	2,421	3293	OGBEBOR PIARTING Y
2,122		PIBANETO DEDMA LINDA	2.232	2990	NOKOH ALEX TOONA	2,322	3039	DENDI GREGORY	2,422	3296	OGBETOE STEVEN DILINOREDE
2,123	2622	PIBANETO MARTIN CHEVENEUU	2,223	2991	NOVENCE 10"	2,323	304L	DEMAND CHANGE	2,423	3297	OGBESTUN ANGELA
2,124		PIBONG SAMES ONPO ACHIEF	2,234	2992	NOMENCE 013	2,124	3042	DESABATE CHROADULET	2,424	3290	OGBOGJ FLORENCE
2,125		HBOWLIANE CHTOO	3,225	2993	NOMBOR JOHN TERHEMEN	2,125	3043	DEEDEN'S SAMUEL OLUBUSANO	2,425	1299	OGBOLONA GODIVEN
2,126		MEDAHUNSE XOHN BABKTUNDE	2,236	2996	NOSRU MOLIKI AKANDE	2,326	3044	DEEDE CHUKUIUNIONSO	2,426	3380	OGBOWN CHRISTIAN THEADINDUBNE
2,127 2,128		MEDAHUNSE REBECCA CHUWASENI MEDEVINLO ADEBOLA AFOLABI	3,227	2997 2998	INSICENAVYA CHIEMBLA INVIANNA INSIEGRE TIVA CREANLOU	2,327	3045 3048	DEBOINE CHINANA CHRISTIANI DEBESBU CHUNA FELIX	2,427	3381	OGBOWN CHRISTY TOSECHUKWU
2,129		MEGIDA OLANGEMAJU ADISA	2,229	2999	INSOPOR THEOPHILUS CHINEDU	2,329	3151	DBIEZE IFEYIWA CINTHIA	2,429	3363	OGBOWA OBSONA TIMOTHY
2,130		MEJOR UCHECHURUU CHRISTIWITUS	2,230	3003	NUNOMA PRANCES INNOCENT	2,330	3152	OBDURU NGOZI JOYCE	2,430	3384	OGBOWN ONYERION
2,131		PROVUNYE OKONOVO RAPHABI,	2.231	3004	WARLDE ANTHONY NIVIBUNIVANIE	2,331	3153	DBBOVELU AUTHUR UCHECHUKWU	2,431	3385	OGBOWWAYA CHINEDU JAMES
2,132		PREVITHOR DV. MANAGEMENT LTD	2,232	3005	NVABUDIKE CHUKS MONDAY	2,332	3054	DEBOVELU BRIDGET CHINNE	2,432	3386	OGBOWWAYA OKEZIE
2,133	2840	MERCURY DSAS BAGLE DBUYTOSA	2,253	3000	WACHURNU BOBHWALEL UCHECHURNA	2,333	3155	DEBOVELU CHIKA JACINTA	2,433	3311	OCBU CHUKWUEKVIU GODWIN
2,134		MERESTEM REGESTRARS LIMITED - A/C 49.	2,234	3011	WWACHUROVU CHEMELD DIGROTHY	2,334	31/56	DBBOVELU PAUL D18UEZE	2,434	3312	OGBU OGOCHUKWU YECTOR
2,135		METU CHINTUA RAPHAEL	2,235	300.2	NWACHUKIYU PRANCA NGOZI MEDANE	2,335	3057	DEBNENE SIMON OGUESTOPOR.	2,435	3314	OGBUEFT MARTINS CHEEP
2,136		HETU CHICHA	2,236	3003	NVACHUKIVU PRANCIS NAJCA IZUNDU	2,336	3058	DEBNGENE ANTHONY LIGOCHURUU	2,438	3336	OGBUZE SIMON CHUKWUKA
2,137		METAE SAMUEL 1	2,237	3016	WADHIOVU ITSWELL DEDERRE WADHIOVU UDIEMA	2,337	3059	DEBNGENE FRANK	2,437	1339	OGBUZUO PERPETUA OHIKA
2,139		MEON USON SAMUEL MECHAEL JOSEPH OTARU	2,239	3067	NWADEKE DEBENYE GOLD	2,109	3064	DEBNGENE FRANK D. DEBNNA I. HWAZUE	2,438	1021	OGE STEPHEN DLATUNDE OGEN CHENEDU ANDREW
2,140		PIMEREDLE VALENTINE BORRY	2,240	3009	WAZDKE KEMBETH NOUBLIST	2,340	3064	DEBUG DELORA	2,448	274	OGEN LUCKY
2,141		MOBAT ENTERPRISES	2,241	3000	NWADDNIGWE ROSELINE N	2,341	3162	DEDWA ON NEW WHELE ENEM	2,440	276	OGRE PHILIPA
2,142		PICCECOM CREDIT IN THRUFT COOP SOCIETY		3021	NWADER SUNDAY OHIKE	2,340	3063	DEBNA VIRGINUS CHUKULIEMBOL	2,442	3323	OGHOGHORIE JOY SEGBLINGTN
2,143	2864	PROGULI HAMED BABATUNGE	2,243	3023	NWAETO EBERE	2,340	3065	OBJOPA BETHEL NOURA	2,440	3324	OSHOGHORIE PHILOMENII.
2,144		PICHWIMED ABOUUTAHIWA	2,244	3024	INVAFOR CYPRIAN	2,344	3066	OBIOPIA YEWANDE SIMISOLA	2,444	3325	OSSENA EHSOZE DELON
2,145		PICHAPMED ADEKUNUE PROMUPY	2,245	3025	INVAFOR ESIKE NESTOR.	2,345	3068	OBTORIA TREGIPIA PERPETUAL	2,445	3328	OSOCHUCKWU EUNICE MUDGILIM
2,196		PICHAPMED NATINA HALIOU	2,246	3026	INVAPOR EZEKIB, MONDAY	2,346	30.70	OBJORA UCHEMNA PATRICK	2,446	3332	OCON DEWNS BOUGHO
2,147		HOHWINED S.A. IS N HOHWINED SAKE ABOALLAH	2,247	3027	INVAFOR HOLEN ARRIVA	2,347	3072	DBIOSIO PRANK OKON	2,447	3333 3334	OGU CHRADDI EMMANUEL
2,146		PIDHWINED TALATU IYA	2,249	3030	INVAPOR OHDREME ADERBIE INVAGOVIE EMELDA URENNA	2,349	30.77	DBILKWI ANTA AMARACHE DBODOAGU AMAKA JESSINTA	2,449	3325	OGUGE DENIMEN
2,150		PIDEA NONYEHIM NWAMAKA	2.250	3033	NVAKA IKENNA XOHNPAUL	2,350	30.78	DBODOWGJ JESINTA NIVAPAKA	2,458	3336	OGUESE RITA NGOIT
2,151		PIDEELU PAKERE A. ODOH	2,251	3034	WWW.ANAMA CHEDERA GEFT	2,151	3082	OBOH STEPHEN	2,451	3337	OGUERI OHBUNE DAVID
2,152		PIOLOKWU GEOFFREY CHEDESEN (VEN)	3,252	3035	NVAMANOEL UCHE FRANK	2,152	3663	DROGGE SANIDELE HINE	2,452	3330	OGUGUA GODVEN CHUKULDE
2,153	2893	PIOMOH COMFORT SHOLA	2,253	3036	NVANOR TIMOTHY CHENEDU	2,153	3194	OBUALA IRIGHA JULIUS	2,453	3339	OGUN GEORGE O.C.LIUTENANT
2,154		PIOMOH JAMIU OSEKHENA	3,254	3007	WARWU STYTHING LILLIAN	2,354	3086	OBULU ROSEMARY DVIVUESELA.	2,454	3342	OGUNBANIO IDOWI
2,155		PROMUMENT SECURITIES & FENANCE LITERAC		3038	WALL DOWNSRI N.	2,355	3087	OBUYEDGA GRACE	2,455	3343	OGUNBANIO OLAZAPO OVIOLABI
2,156		PIORA ROTTINE ALBERT	2,296	3040	WAMU DAVIES, WACHINGU	2,356	3188	OBUYEDSA OSARETIN GODSPOWER GODS		3344	OSUNBANNO ADEBANO JULIUS
2,157		PIORAH EMEKA JOSEPH EVWV) PIORAKSIYO ANUOLUWAPO OLUWABUSAYOF	2,257	3042	WANKPU BORNE WANKWO JAPANA	2,357	3189 3190	OCHEL OBSULUI CHEEDU	2,457	3345 3347	OSUNBANNO DOYEN STEVEN OSUNBANNO TEMITORE MARY
2,159		PIDRAKSNYD OLUMATOYSN HELEN	2,259	30/6	WANKING BISC DESTINY	2,359	3094	DONU 6. TITUS	2,458	3349	OGUNBODE ADEBAYO
2,160		PICAGI PETER	2.260	3048	INVAMINA JOSEPH OWNUBULINE	2,360	3154	ODAGBOYT NGBEDE	2,460	3350	OGUNBOLLDE MATHEW DLURDPO
2,151		PICROI TONSARAUNOU	2,261	3049	INVIANKNIO LOUES	2,381	3095	DDAZILUKU ZYGONY TIVERE	2,460	3351	OGUNSOR JOHN INFONIVENCISA
2,152	2893	PIDRE DOLLARS METWORK COMPANY	2,262	3050	WANKING DEBU	2,362	3096	ODE BUGENE IBENVE	2,462	3352	OGUNSUME KNYDDE
2,163		PERCOOLU OLUPEMI HAMPED	2,263	3051	WANKIO SUMM	2,363	3097	DDESEYS ANTHONY ADENEYS	2,463	3357	OGUNDE TADVO JOHNSON
2,164		PLOSES INSIDIBLE DAVIES	3,264	3054	NVIANKVIGALA CHONEXEMA STAVLEY	2,364	3099	ODBOYE PETER	2,464	3350	OGUNDEST OLAYENGA
2,165		PIOSES-GOMBO CHBNAZUM CHEMEZIE PIR ELORE RAFTU DLANTYE	2,265	3055	WAARWU JAJA WACHURUU WAAGGZII AMBE OHNERE	2,365 2,366	3200 3204	ODBORT OLUWOLE ODBH BLESSING EBLIE	2,465	3360 3361	OGUNDELE BOSEDE AJOKE OGUNDELE DLAGOROYE HEZEKIAH
2,167		PILAZU MOHAMMED	3,267	3058	WANGEZE IFY LAWRENCE	2,367	3208	ODETLANDUN BOSEDE THEREZA.	2,467	3362	OGUNDELE DILINADAMILICIA
2,168		PLOASHELI NURUDEEN KAREEN	2,268	3059	WWADGU CHIDIEBERE GODFERY	2,368	3210	ODEWOLE ASSOCIATION OLUSOLA	2,468	3364	OGUNDENI ADEBDYI OLUMUYTWA
2,169	2912	PILMU RERNACINE AGGIT	3,269	3062	NWALKPBLE MERCY INCOM	2,369	3211	ODEYBYS BENEDICT DIPO	2,468	3365	OGUNOIPE REJOICE BERNECE
2,170		PERANA ISENOLALAD	2,270	3064	WWAZUOKE OHUKWIGH CYRIL	2,370	412	ODDAGRE AGNES	2,479	3367	OSUNDOUNE ALEX
2,171	2917	PURITALA BAMIDELE RAMONI	2,271	3065	WIEKE CHUKUU IMMOOBIT	2,371	3213	ODDAZOR OHIGOZIE JOHNSON	2,471	3369	OBUNFLYE SEGUN
2,172		PIUSA ABDULLAHE	2,272	3066	WERE DONATUS JO.	2,372	3214	COURA YUSUF ADAMS	2,472	3370	OCUMORBITE LOUIS PROMONY
2,173		PILISA USPAIN (DAKAR)	2,273	405	WEST OFFICE WASHINGTON	2,373	3215	DOESEN EVELYN	2,473	3374	OGUAZORI MURITILIA
2,174		PIUSAYKYI SIDBKAT KEMESOLA PIUSEBAU MUKALA OLAMILEKAN	2,274	3068 3069	WIEZE BLESSING CHIOMA WIEZE EPIMANUEL	2,374	3216 3217	ODIETE THOMPSON OKIDDESAN ODIGBO TOLUNIANI	2,474	3376	OGUNKOMACYA ADENIALE OGUNLACE ISAAC AYOTETI
2,175		PILISTAPHA AZCEZ JO	2,275	3070	WIEZE IKENNA OII	2,376	3218	DDIGE CHRISTOPHER DTAIGEE	2,475		OGUNLEYE ABAYONE
2,177		PILISTAPHA QUAREMATU SHITTU	2.277	3071	NVINO GOODNEVIS DHANENERE	2,377	3232	DDENBA RAPPIOND LIZDAMAKA	2,477		OGUNLEYE ADBOLA ONOLEGHO
2,176		PILYTNA RACHAEL MODUPE	2,275	3072	WIGU WILLIAM DIKE	2,376	3227	DDOBGBA CHRESTY CINCISEREDA	2,478		OGUNLEYE QUADEJO XDHN
2,179	2929	NABIC NIGERIA LTD	3,279	3073	NAVORE BEHCHARD	2,179	3229	DOD DESHOND ISWEBUIKE	2,479	3383	ODWANT CLATTAN DAVID
2,180		NASIR ABOUL WASIU AKANDE	3,290	3074	NWGRODO OBUM INVOCENT	2,380	3230	ODO VENCENT HENRY	2,490		OGUNHODEDE YEMI
2,181		NOANUKA VIVENN IFEOMA	3,281	3075	WWCKECI UKWIWKA GLORSA	2,381	3234	ODOGIVU GODSPOWER JOHN	2,480		OGUNPOKUWA ANDKE BUNCE
2,182		NOENE-SODWIN COMFORT NUEGRUU	3,262	3076	NVICKEE XMMOAB CHINEDU	2,382	3232	ODOH SENIAMEN RIPULUCHUKWU	2,462	3386	OGUNHOLA RACHEAL BOSE
2,183		NOTIO SOCIOR ETO	2,283	3079	WWOKOLO BONIFACE CHIMEZIE WWOKORO GGECHI MIRLIAM	2,380	3234	ODOHOFRE PAULINE	2,480	3387	OSUMPLISTRE OLUMNTOYIN TOLULOPE OSUMMAKE BABITUNDE ADEBNATO
2,184		NOUBUISI STANLEY CHENEGRO NOUKAUBA GRACE UGOCHE	2,284	3080	NWOKORO GOECHI PIRKUM NWOKOYE PATRICK CHUKWUEMEKA	2,384	3236 3237	COUBACO GABREB. COUBTYLANGINGAME OVERVAME	2,484	3388 3389	OSUMNAKE BASKTUNDE ADBIMAJO OSUMNAKE OLUPUNKE AJOKE
2,186		NOUNWE ARUA KALU	2,286	3083	WIGLICHA S. LURE (MASTOR)	2,386	3238	DDUESO EMMANUEL ADEDOLAPO	2,486	278	OGUNNIKAN EZEKIEL
2,187		RELSON ADETUTU FUNMILAYO	2.287	3084	NVIOPINH MADURITUP	2,387	3240	ODUPUNA EDMOND DYDUA	2,487		OGUNVUST ROBERTS
2,188	2994	NELSON MEDHEM.	2,288	3086	NWOSU CHARLES CHURS	2,388	3241	ODUPLINA JBHI TAINIO	2,488	3382	OGUNYUSE ROBERTS
2,189	2945	NELSON-EWATT VICTOREA	2,289	3087	INVICEU DORDTHY PATIENCE	2,389	3242	ODUPLINA KEHDNOE S.	2,488	3383	OGUNODE ABBEAT RACHAEL
2,190		NETVIORTH SEC-DEPOSIT A/C	2,290	3066	NWOSU JUDAN CHIGORE	2,390	271	DDUGBESAN ALH, MOHAMMED YUNLE YI		3395	OGUNSACIN TUNBOSUN
2,191		NEWDEVOO FIN, SERV, CO. TRADED-STOCK-A		3089	NWOSU PATRICK NINAMOL	2,391	272	DDUGBESAN EWANG ADEKUNLE MICHAEL		3396	OGUNSBYOYIN JOHN KOLE
2,192		NGSWANY CODINE DITROVOMORE	3,292	3094	NVICYE SUNDAY	2,192	3243	DDUKALE AYODES HR SHRS	2,492	3399	OGUNSHDLA SHAMUSEDEEN ABAYONE
2,193		NOVINE DENIGO	2,290	3096	NYWOO FADENATU	2,393	414	DDLWGYN ADESJPO	2,490	3401	OGUNSOLA OLUNIASEYE ISABAH
2,194		NGWOKE JONATHAN GGWU	3,294	3097	NYONG EFFLONG E. WYONG IMPOOFING CETTURE	2,394	3246 3247	DDURGYN, ABIDLA DDU HANA VETI NIDE COLACADE HILINDOVT	2,494	3402	OGUNSOLA SOLA
2,195 2,196		NIGHOUS OKECHLIKWU WATHONY NICATT NIGERIA LTD	2,296	3099	NYONG INICIONG ESTHER NZE CNYIMYECHI CHRISTY	2,396	3247	ODUJANA YETUMDE FOLASADE HUNBOKT ODUNIKKE GLADAYO OLUFUMNE	2,496	41.7 3464	OGUNSOLA SOLOMON BOLAZE OGUNTICIE MONSURAT KTENUKE
2,197		NIGERIAN INTER, SEC-DEPOSIT A/C	2,297	3100	NZECIENE AZUKA	2,397	3249	ODUNION ENGLA ADEDAYO	2,497	3405	OSUNTICE TUNCE OLUMOLE
2,198		NIHE TOPIE,OLA BOLAREN	2,298	3192	WEBSE HEWLY CHIKINDON	2,398	3290	ODUNIUNA IFEOLUMI MARY	2,498	3407	OSUNTOLA SEBASTIEN ANDIVERE
2,199		NJEMANZE BAMANUEL C	2,299	3193	NZBILE KINGSLET	2,399	3251	ODUNATNA GUISBOUN GOUPWAINDE	2,499	3409	DBUWALE DURING AZECZ
2,290		RUCKU EDHUNO UZOMA	2,300	3194	NZEWI GLUCHE JOHN	2,400	3254	ODUMNAYO MUSTAPHA	2,500		OGUNYE IREAYO NATHWILE.



S/N W		NAME		WARE NO		Ι		WARR NO			MARK N	
(,50)	(1) 3412	OGUNYBALADESINO SUNDAY	2,681	NIDEND- 3885	OKHALI THERESA.		2,701	VIDEND ((X) OLARUSE AKEN ESANC	3,801	DIVIDEND	CILLOKUN ADEYENI SUNDAY
502	3413	OSUNYEMI FUNMILOLA FLORENCE	2,682	3657	OKHLIDYA EDEIFO LARRY		2,702		OLAFUSI OLUMUTOSIN KRIDDUN	2,861		OLLSANYA EBUN OREBOWALE
503	3434	AJODYA SYSKWIJO KWEYEUSO	2,683	3558	OKI ISIWA AYODBLE		2,703		OLASBEYAN BASAK) FOLOBUYISHO	2,803		OLUSANYA OLUMIDE ADEYIGA
504	3415	OSURVODE AKTROLA	2,684	3599	OKIRI SAVI SOTOME		2,704		OLAFA GUIFEMI GLATIDE	2,804		OLUSEOUN SEUN EMMANUEL
505	3417	OGUZZE LIBOMA PRIECIOUS	2,685	3561	OKOBOHA PREDAY		2,705		DLANS OLLYTIKA YENANDE	2,885		OLUSEYE ABOLADE JEREMBAH
		OGWEZI MICHAEL	2,686	3562	OKOGUN OSEMUDEAME ISABAH		2,705		OLAJENYO BUKOLA	2,800		DETRHETE ONDIANME 2
507		OGWOLA JEREMENH TIMOTHY	2,687	3863	OKOH EMMANUEL		2,707		OLATIDE ASIGAIL ADUKE	2,807		DLUSHOLA TAYWO DLADUU
508 509	3425	OHA NOUBUIST SWILET. OHAKA BENJAMEN	2,685	3566 3567	OKCUTE ANDREW OKCUTE PRANCIS IYERE		2,708		DLATIDE DLUGBENGA G.O DLATTAN PAUL QUESEUN OLUPEKISAN	2,806		OLUSCIE OLUNASEUN DESORAH OLUTOLA LAWRENCE ADEBARI
	3436	OHAMOSE CHARLES NEUKA	2,610	3560	OKOKO BENEDIKTA JAMES		2,710		DIAJORIN ADEYEME	2,810		OLLWARAMISE PURMILICIA
	3427	OHORE CHARLES	2,611	3509	OKORD EMMANUEL PROWEL		2,711		DLAUGU ALAGA ZULTUS	2,811		OLLWADARE DYNAMIEL
512	3408	OHUNYSON PRECIOUS DSEWS	2,612	3570	OKONPLOSE OLINER		2,712		CLAJUNION ANTINDE ANAMEL	2,817		OLLWAGBEM: ADESOLA
,513	3400	OSEWENEN PARTING GRAGIAN	2,613	3572	OKOLI FINANCEL IMPEDRIMA		2,213		DIAMANLE TEMETHYD KEHBYDE	2,817		OLUMAKEMI AMINAT
514	3403	OSEDSKAN ISMAIL MEDIEM.	2,614	3673	OKOLI FRANK EMEKA		2,714	3732	OLAKUNORI SESWI	2,814		ODWWW.INEWW.IDO
,54.5	3403	DIELIBE FLORENCE OLUMAFUNMILINO	2,615	3574	OKOLI FRANK JOVETA BYEKA		2,715		OLALEYE TERKONKE ABDEME	2,819		DUJWALANA ABBOOUN HUYEVA
516	3404	ORLOLA RASHEED ANDN	2,606	3576	OKOLI, HEMIY		2,716	3734	OLALEYE KOLAWOLE DAMILLIRE	2,816	3884	OLUMBLE ANUOLUMN BASTHER JO
.517		ORMOLA INILIDIA TOLULOPE	2,607	3577	OKOLJE OHIMBLO FBLICIA		2,717		OLALEYE OLUMABURMI ADBROLA	2,811		OLUWOLE SEMBON BABATUNDE
518	307	OSSTUNDE MAIL ASSISEMS	2,638	3579	OKOLJE OSITADBINA PSUS		2,718		OLALEYE OMOLANA ABOSEDE	2,838		OLUWOSEBOLATAN AVENDE LANGE
515	3438	OT SWILL OW BUICH	2,639	3580	OKOLO A UCHEMA		2,719		OLALEYE SEKRILI OLATUNDE	2,835		OLUMENO LAMBE STIGRIULANI
528	3429	OCIEH GREGORY VINCENT	2,620	3581	OKOLO BENEDICTA OSWOŁUNE		2,730		OLAMPEKIN STELLA POLATIFI	2,820		OLUMINIA MICHAEL
521 522	3440 3441	OCINITU OLAWALE TADPIX OCIMBA PELIX CHUKUVUNYEM	2,621	3586 3586	OKON INNOCENT ETIM OKON UDOH ESTHER LIDOH		2,721	3745	OLANDAN ASSOCIUN OLANDAN AGNES ISTTOLA	2,821		OMAGBOGU ONALD SOLDMON OMALE ZAKARI EZEKIEL
523	3443	ODMUGNA DIRESTOPHER C	2,623	3590	OKCINE PETER NAZCISHUKA		2,723	3748	DIANTAN ANDRES ESTUDIOS	2,823		OMEN DWINCENT TAZYE
524	345	OCENTA OGROVE PETER	2,624	3594	OKONIWO ANGELA ANGELIKA		2,734	3758	DLANDAN DUSAYD CHOWUNG	2,624		ONEH SAMPSON ZERUVIE
525	3447	GIO ADESHENA SUNDAY	2,625	3592	OKONIWO ANGELA ANULIKA		2,725	3750	DIANDAN GLAFENE IQUALISON	2,625		OMEN TOM
526	3448	OSO KYDDELE ASSODUM	2,626	3593	OKONIOWO BENGAMINI NNOROM		2,736		OLAMINI FOLASHIKOE TUNRKYO	2,920		OMESE EMBOR SENION
527	3452	OIO LUCIA DLURAMILIAYO	3,627	3595	OKONIOVO CHUKWUPIN PATRICK		2,737		OLANIYI ISAAC OLADELE	3,807	3896	CMEKE STELLA NUNKARGO
928	292	010 M. O.	2,628	3598	OKONIOVO IFECHIKIVU IFEANITI		2,738		OLANIYI MARY OLUFUNMILOLA	2,836	3898	OMEDIGA AUGUSTIA D.
529	3457	CIO-OMOBIMIDELE TITUS	2,629	3599	OKONIOVO OFFORDELE A.		2,729	3052	OLANI, DKUN FOUNSHADE SADIA	2,829	3899	OMEDINE BURCHWE OLARIST
530		GIO OMOLOLA	2,630	3600	OKONIWO TOCHUKULU KIKOCICHI		2,730		OLAMREWAUU XOSHUA TUNDE	2,800		OMESADE TETUNDE ABOSEDE
531		OSO SUNDAY KOFOWOROLA	2,631	3604	OKONTA PROBRESON AUSTIN		2,731		OLANREWAUU OLUGBENGA SBUN	2,831		OMEPERAN JOHAN OMOTIVIO
532		ORDOUN RAZAQUE	2,632	3805	OKOOSI TADAGBE OLUMIDE		2,732		OLAMIEWAUU VICTOR: JHR. OLATOKUNBO	2,831		OMISORE PEACE EMEN
533	3461	OJOH CHRESTIAN MWACPER	2,633	3806	OKOOST THONA TREMDE		2,733		DLADGE TUNDE PAUL	2,833		OMETOGUN OLAKUNLE EMMANUEL
,534		COOPID BASHUA PEHENTOLUWA	2,634	3807	OKORSE CHGOZIRIN ESDE		2,734		DLADGUN ROWE K	2,834		OMOBOWALE ADEBOYERS
535	3463	OIORO SOLOMON OIUADE ELIZABETH POLASADE	2,635	3806	OKORSE CHRISTOPHER CHLICKE		2,735		DLADYE ADEREMI ABDULGAYAR DLARENAU PUNMI DARE	2,835		OMOBUWAJO VECTOREA GLUPUWIRLAYO OMODE EMPWILLEL DIADDREST
536 537	3464 3465	COLERCHE SANSON TOYON	2,636	3812	OKORSE HARCEL OKORSE SUNDAY STEPHEN		2,736		DLARENAU SAMUEL AYO	2,836		CHOOSE AND BLE
538	3460	ORIKWU LINDA ADWIGOZI	2,630	3614	OKORO DIENITORISM		2,730		DIARINDE ESTHER GLUDUKOLA	2,630		CHODELE GUIGLANE AVTHONIA
539	3469	COUMAN VALENTINE O.	2,639	3615	OKORD ELIZABETH AND SAMUEL		2,739		DIASANOVE TITTLOLA ANUOLUMARO	2,835		OMODUDU DILIIVADARE XOSALIA
940	3471	OKAFOR ARMS STEVEN	2,640	3616	OKORO FREDERICK ULU		2,740		DIAGANOVE WILLIAMS ROTTING	2,940		OMOGREHOWIA AKINTLINDE FELIX
941	3472	OKAFOR ANAKA	2,641	3618	OKORO XONES		2,741		OLASOND ADESCIE	2,841		OMOEGUI KINGSLEY ETINGSA.
90	3473	OKAFOR CONSTANCE C	2,642	3619	OKORO ZEPHRENUS MONDEVE		2,342		OLABORD ADEROIE	2,847		AJONO BOLANLE KDEMOLA
90	3474	OKAFOR EBERE	2,643	3630	OKOROWFOR OHUKWIEMSKA PETER		2,743	3779	OLASONYE HENRY AKINBOLATI	2,843	3923	OMOREYE DIEVO SAMSONI
544	305	OKAFOR EMBICA NASSA OHRES	2,644	3621	OKOROAFOR INSCHUKULU NUMWEKA		2,744	3780	OLASORE ANTHONY ADEMOLA (DR)	2,844	3924	OMONIHUA MOSES ENDURANCE
545	306	OKAFOR FRANCIS INJENCHOR	2,645	3625	OKORUWA DAMBEL		2,745		OLATONE OLUSEGUN OLUTAYO	2,845		OMO-OSAGIE JUDITH E.
5%	307	OKAYOR GRACE UCHECHURWU	2,646	3627	OKOSTOLISA NWABUPO		2,746		OLATUMBOSUM ADEBANTI SUNDAF	2,840		OMOREGEE CHARLES
	3478	OKAFOR IPEANS ALEXANDRA	2,647	3838	OKOSUN ABBI.		2,247		DIATUNDS AKINIVALS ANTHONY	2,847		OMOSANIA ADELEKE TACHEED
	3462	OKAFOR NONHELLIN PRANCISCA	2,648	3830	OKOYE CHUKS C.		2,748		DLATUNDE PTYTHYOLUMA IBUKUN E	2,840		CMOSANIA OLASUNKANINI
	3485 3485	OKAFOR D ANSLEM	2,649	3833	OKOYE MEMAN F.		2,749		DIATUNCI ADEYEMI GODIAHAN OLATUNCI DIATUNCI DAMIDICIE	2,849		OMOSANNA SAMUEL ABAYOMI
	3486	OKAYOR ONYEBUCHE NAC-HARDLD OKAYOR ONYEBUCHE NAC-HARDLD	2,651	421	OKOYE KINGSLY EKE OKOYE GRENNA EPHRALM		2,751		OLATUNG! HENRY	2,851		OMOTAYO SULKIMAN OLATUNGI OMOTOSHO ABRAHAM BOLA
552	3467	OKAFOR PETER IFEAVY	2,652	3636	OKOYE PALL OLAWALDE		2,752		DIATUMEI ISAAC OLUMADARE	2,857		ONOTOGRO DAMEDELE JAMES
553	3480	OKAFOR ROBINSON, N.	2,653	3637	DKOYE THEMBA CHUKWEMENA GABREEL		2,753		DIAWALE-DKE BRIDGET TITTLAND IDOWN	2,851		OMOTOSHO RHODA FLANGLAND
554	3499	OKAFOR SAMPSON GRIDHA	2,654	3638	OKOYE VERGINIA		2,754		OLAWOORE SARAH SEDBUT	2,854		OMOTOSO COMPORT DILUNYTUMBNINU
586	3490	OKAFOR LICHE MARSA	2,685	3640	OKRANO BLESSING		2,795		OLAWOYIN RAMOT ADRIBLE	2,869		OMOTUEMMEN TERRY OSERON PATRICK
586	3463	OKAFOR, INVIOREDINE U.	2,686	3641	OKPALA-RINEGUING/ CHUROVUPIN, S.		2,796		OLAWAMI ROTIMI CHRISTOPHER.	2,896		OMONAMHI 30HN OPIOKHA680
587	3/84	OKAH PAUL KINGSLEY	2,657	3644	OKPMULANTHONY USD		2,757	3808	OLAWAUU ESTHER .T.	2,857	3944	OMOZOKPIA OKIMPELU BUCHWEA
558	3495	OKANI OKECHUKWU	2,658	3645	OKRMUNERO LUCKY		2,758	3801	OLAYEYE AYODES PATRICK	2,898		OMUDU JUDE NOUBUIST
559	3496	OKANLAHON LUVIOGUN SINAT GLAJUPIORE	2,659	3647	ORPETUE CHUROVUDI		2,759	3803	OLAYERS EMPIRALES, AYO	2,899		ONABAJO ABOSEDE ABIOLA
560	3487	OKANLAHON GLUPUIWE ABOSEDE	2,680	3852	OKPOR AUSTINE ANDREW		2,760		DLAYTWOLA ADEMOLA DAVID	2,860		ONABAJO ADEMOLU ADEOLA
561	3486	OKANLAHON SULAMAN DUSTWOLA	2,681	3853	OKPOR CHUKWUNIEKE GODSTIME		2,761		DLAYTWOLA GABRIEL DLALERE	2,861		OWNERSO OFTWALCASH JEHOLHA.
582 583	3499 3502	OKAMIENDE AKINSANYA D.	2,682	3854 3855	OKPOR ONDIKARD RUBY		1,762		OLESEME CHRESSE OLESE CHERRIA BLESSING	2,862		ONABASIO TASIVO TOLULOPE ONABASIO VENCENT TOLA
584	3505	OKATA LIGHT CHUKIVUDI OKE DLATIDE ADESLAKANNE	2,584	3656	OKPOYO COMPORT NIKOYO OKUBOTE DILUFERE D.		2,764		DLINA JOEL CENS	2,564		Character Record Tool
585	1506	OKE DIAWALE	2,685	3657	OKUDO CHOPIA HELEN		2,765		OLISA CHOGOZIE SAMUEL	2,865		DNADEKO TKUVO S KEHINDE
586	1567	OKEAGU JENATILIS OKANANDU	2,686	3650	OKUH CHRWEDUM OSCAR		2,766		OLISA DOMAN SANUEL	2,000		Chargess Islands.
567	3500	OKEBANAMA DAVID CHEEDKE	2,667	3699	DKUH COMFORT A.		2,767		OLISA DOMMI SANUEL	2,867		CNAVE OLDIER FRIDAY
568	3509	OKECHURWU TREWYT FB.IX	2,668	3662	OKUNOLA AKANTI BABATUNDE		2,768		OLISEMBYOGOR DED/SON INECHURINU	2,866		CAMICAMINA, OLUKAYODE KDETUKS (EI
569	3511	OKEDELE JAMIU OLABURANMI	2,669	3665	OKURE BERNARD		2,769		OLOBOR GLORIA OSAVII	2,869	3957	CANLAIN FEMI CHATADE
576	3512	OKEDOKUM TAJUDEEN ABSOOUN	2,670	3668	OKUSANIVO SHARON OLUMPEKLAYOPE		2,770		ALONINONO IMENERA SOSIOLO	2,870		ONNOLAPO OLIVINALE WASTU
571		OKEDOYIN FOLAKE MOJISOLA	2,671	3669	OKVESIKI CHUKIVUEMEKA .C		2,771		OVALITO WHEOK 3030010	2,871		ONASAWA HUDASHIRU OLIYEWA
572		OKEDU O, BESHOP & NOUPED ARBIZE E.	2,672		OKNIOR EKTIWA		2,772		OLOKE ABOLADE: /O.	2,871		ONEAFOLU NGOZI PATTENCE
		OKESBUAN SCENEDSON	2,673		OKVIUAGBOR CHUKWLAKWJ		2,773		OLORO MAZEEO ALABA	2,873		ONE ADBOLLE OLUMOLE
		OKEGBLE NIEPISE SUNDAY	2,674	3874	OKVIUMUO CHUKVIUNONSO A		2,774		OLOKUN, ISAAC ALUKO APIB	2,874		ONE SEUN
575		OKEKE DHIBUIDA	2,675	3875	OWILLOSA IPEANYSCHUOVU		2,775		DUDLO CHENZON ORIENZ	2,875		ONE SOLA DAVID
		OKEKE DHIGBO DHRESTIAN	2,676	3877	OLIGINATE DUDING THAT		2,735		DLOLO DRITSEGRENI TINDTHY	2,876		CARDAR GLUNIARENS
		ORDE DETUS RENECHANIA	2,677	3875 3661	OLASANE SUNDAY JOHN		2,777		DUDRAYE HELEN GRIMFANYE	2,877		DABLE OLA VENTURES CARDETTE DURINE MART
		OKEKE FOSTER CHEDIMINA OKEKE LUCY LICHE	2,679	3662	OLARESE DESUNDO CELINA OLARESE DA OLARESE DA OVILANA				DLOMOLA OLAKUNLE ERWEST DLOMADE OLUWATINELDHIN	2,870		ONEPEDE DUNNE JANET ONEPENA OLAMBENAJU KEHENDE
		OKEKE DLIVER NWABLEZE	2,680	3663	OLADAPO AZIEZ & FEEESHOLA				DLOREGUE DEWES ADE	2,880		ONLYGIC OPENENT OMOLOGA
		OKEKE PASCHAL UCHE	2,681	3685	DUADAPO MOSES ADEMOLA				DLORLADERO AREDDUN SEUN	2,981		ONGGA SEMON
		OKELBIE MICHEAL CHEVEDU	2,682	3686	OUIDEBNDE BIBNIEZER		2,762		OLORUMENI JUDITH FUNNI ESEMBNE	2,987		ONORPITE GOOSPOWER OG/ENE/(BOGA
80		OKEWA ENBOL	2,683	3667	OLIDEBNDE MOSUPPOLI OLIWANEMI				OLORUNKUNLE NICHAEL NOTO	2,883		CMOMISE OZIEGGHEKET CHRIS
84		OKERE BENEDICT DIVEDIMO	2,684	3666	OLIDEINDE SHAMSLOEEN MOROLATI		2,764		OLORUNLE/E PILUL AVORENDE	2,884		ONOWA BHILY
85		OKERE VIOLNUS CHIMEREMEZE	2,685	3689	OLIOETI ADBROLA		2,785	3638	OLORUMLOSE KEHINDE MUYIBAT	2,885	3987	ONU STEPHEN OKECHURWU
586	3534	OKEREMOR D. OWENJOH.	2,686	3691.	OLIDESO AQKENTOLA DILUNVISBUNI		2,785	3639	OLORUMSOLA KENNETH BAMINO	2,886	3988	ONUCHURVIU EKENE
		OKEREAPOR KELECKS EUPHERSA	2,687	3652	OLADESO WASSU ADEVIALE		2,787		OLOPUNSOLA YENVINDE ADESANYA	2,887		ONLICHURVIU EMMANUEL OKULICHOVU
		OKEREN EZEWIE DHIMENYENNA	2,688	3895	OLADELE GAMILOLA MOSES		2,768		OLOYE HICESOLA ABAYONE	2,888		ONUCHURVIU UZO REMNETH
		OKEREKE ALDYSIUS CHISCH	2,689	3895	OLADELE ESTOLUNA ESAC		2,769		OLOYE SMART ALABA	2,885		DMUTHA CHIEK INVOCENT
		OKEREKE CHRISTIAN CHIZOBAN	2,690	3896	OLADELE OLLWATOSIN BOLATI		2,790		OLOYEDE SUNDAY OLATUNBOSUN	2,890		DMURRALE INCOME BOSE
		OKEREKE KINGSLEY INTIONA	2,681	3896	OLADIMETI HURTALA ADEREME		2,791		OLUBOBADE ADEYSWOL	2,691		ONUPRILIEU BATHRINI LIGOCHUKWU
		OKEREKE PATRICK MWANING DIGRO	2,682	3699	OLADIMEII TAOPEBI: TUNOE		2,792	3649	OLUBURAL BABATLAIDE GOADEBO	2,882		DAUHDAU KZUKA AMEDIC
		OKEREKE THEODORA NGOZI CHUNNU	2,683	3700	OLICIMEST-TAMEN OLITOKANDO (HRS)		2,793		OLUGBON OLUBUWE	2,093		ONLORA JULIUS CHRUEDU
		OKERINOLA DOTUNI DANIEL	2,684	3704	CLACIFO ADEBAYO BANEDELE		2,794		OLUGBON TAULDEEN AKANEL	2,994		CMUCRAH IFEANYIDHJKWJ PIUS
96		OKEROKUM DILUMDLE DAVID	2,685	3762	CUICIFO MUSEAU ADEMOUA		2,795		OLUGBOSLNI ARCHO ANO	2,999		CAUCHAR INVOCENT ORDE
104		OKESHOLA ADDOSE KEMI OKETE JOSEPHINE OLANI	2,686	3763	OLICIPO OLIWATEMI ADUNE .V		2,796		OLUESBO COSPINS NGOZI	2,896		CNWINENG INE JENNY
996	34000		2.081	3705	CLICIRAN JULIUS GUUNIADARE		2,797		OLUERPE BENSON O.	2,897		ONWI USOCHUKVIU ALBERT
596 597				0/966	THE REPORT ASSESSMENT MANAGEMENT OF THE PARTY OF THE PART							PARAMETERS TOTALL DATES OF THE
596 597 598 599	3551	OKETOGUN SAMSON OLIVYWOLA OKEWISI ALICE ADBRINGLA	2,698	3708 3709	OLIDOTTI AKEBYI ADEKUNLE OLIDOSU ISLAMBYAT ADETUTU		2,798		OLUNDYA TUNDE OLWWEWAJU OLUNEYE ADEWALE SESAN	2,896		ONWIJACHI ISIOMA PATRECIA. ONWIJACHI JOSEPH DIREDE



8/8	WARR NO	NAME	5/N B	WARE IN	NAME .	S/N	JUANUS S	KS NAME	5/N	MARK N	O NAME
	IVIDEND (1)			VIDEND			TYTEM			TYTOENE	
2,901		OWNUBURE VICTORIA NGOZI	3,000	4170	OSUNKOWA MOSES	3,100	4333	RISIK KOLIDE DIUDA	3,281	4502	SODEINDE OLUPIUYTWA OLAYOMOLA
2,902	4000	OWILCHBYAN CECILIA MMEBLIHE E.	3,002	4174	OTHERYLABISOVE TOMBLOLA	3,102	4335	RISING ISLANA	3,282	446	SODIPE OLIWOLE
2,903		OWILESBUITE SAMUEL IKE OWILEYT LICHENNA	3,000	298 4175	OTEGBEYE OLABODE OLUSANYA MR OTESILE BLIZABETH OLUYEYESI	3,100	4334	RASAQ OLALEKAN MUMUNI RESURCENCE CAMITAL LIMITED	3,293	315 4505	SODRQ SUMDAY SODRYA ALAO SUMANDEEN
2,905		OWILICHALLI PILANCIS NIVAPORI	3,005	4177	OTHURE JOSEPH BYE	3,105	4341	FECHALD AWARE MAKTINS	3,285	4506	SODOLA BYFWWUEL OLUNWIEM
2,906		OWILKWE EKENE	3,008	4178	OTI JONATHAN CHEE	3,108	4342	RITA ARRIVALI MARAGE	3,296	4512	SOPOLUNE ADENTY! ADEYTING
2,907		OWILMA GIDEON CHUKULUEMEKA	3,007	4179	OTTOCHA ELEAZAR	3,107	4543	ROBINSON BLESSING	3,287	4536	SOJE BOLAKINNA EMMANUEL
2,908		OWILMERE ISRAEL C OWILIRAH UTEHNANN STEVEN	3,008	4152 4153	OTTO KEMISOLA OTUKA DHIMA EDPIUNO	3,108	4346	ROHAL MAGNITE CONSULT LITO RUENI ABAYOMI RASAQ	3,298	4517 4519	SOLE OLUMATOSIN IMPORTANT SONUNSI OLUSOLA TAIMO
2,918		ONYEANAZI FALTH NGOZI	3,018	4104	OTUKONA ESTHER OLUFUNNILOLA	3,111	4349	RUTKI ABOULAKEEM ONOTAYO	3,210	4521	SOLANCE COUGLAPE OLUTOSEN
2,911	4021	ONYECHERELAM ALEXANDER DILIKELEMENA I		4105	OTULANA ADEDLA DMOKUNES	3,111	4151	RUFUS NGCCI	3,211	4525	SOLOHON AND BEST MINKS ENGBONG
2,942		OWEDUM CHEST	3,012	4196	OTUNUGA HOLANVOLE OFLANGA	3,112	4152	RNE. ERAGIAC BEN	1,212	4526	SOLOHON BOSE LARD.
2,913		ONYBOX PAULINUS IFECHANAU ONYBOXCHUNUU BLESSING NAEKA	3,013	4197	OTUNUGA SAMSON OLUGBENGA .O. OVIE GODFREY EDERLIJOYE	3,113	4353	S G PANNE ESTATE OF LATE SADEPE AGROOM	3,213	4529 4530	SOMOYE SHERIFF OLALEKAN SONUGA BOLANLE OHOTIKYO
2,915		ON/BOIGWIU MWYO WITHOMY	3,015	4190	OVUENHORIE BOWEN	3,115	4355	SADED NURLIDEEN AVENDE	3,215	4532	SORDMADE ADENTO
2,916		DAYBOYELLI PREMIPION LICONIA	3,016	4192	OVIAN MICHAEL BLICE	3,116	4356	SAGBAKESTYE SEPREBO	3,256	4535	SOTTYO IGBILANCEE EMPWILE.
2,917		ON/BOYELU GBUMBRE AFAREFURA	3,017	4193	OWASANOYE APLIYE PURMISLAYO	3,117	4357	SAKA ADEBANBO	3,217	4536	SOIVEMEND MOJESOLA DYENDAMOLA
2,918		ONYBOVERE STEPHEN EMENA ONYBOXA EMENA KENNESY	3,019	4197 4198	OVICEYE ESREAL OMOTAYO OVICEYE LEXAN EZEKIB.	3,118	4358	SAKA ADESHENA OLUMASBUN SALAAM ABDUL JENDH	3,218	4537	SOVUMPE PRETICULIMA OPIOBOLAZE SPRING BANK PLC
2,929		ONYEURWU NIEPERA OSENACHI	3,029	4199	OWOKUNE BILGIS ABIOLA	3,129	4384	SALAMI ADENIYI ADEDSUN	3,720	4540	ST PETERS DRURDH F A C M
2,921		ONYEVIADURE RETA WWILLE	3,021	4200	OVIOLABI ADEKUNLE WELLIAMS	3,121	4386	SALAME AZEEZ KOLA	3,721	4542	STERLING BANK PLO/TRADELINK SEC, LTD-TRD
2,902		ONYTROR SAMUEL LIDEALDR.	3,022	4201	OVIOLABI AKEEM ALAO	3,122	4388	SALAME PERENTOLA ABEM	3,222	4544	SULENAN KEHDICE PATRICH
2,923		ONYSCUO STEPHEN LICHE ONYSEMBA EMMANUEL EMEKA IL CTHERS	3,023	4202 4204	OVIOLABI CHRISTOPHER OYESINA OVIOLABI SAVET OLUBLAME	3,123	4389	SALAME ESMAEL ADENIALE SALAME MARKUF AWEDA	1,223	4545 336	SULKINAN MURINIT. A. O SULKINAN AYO
2,995		OWYSHE JOSHUA OKUUDU.I	3,025	4206	OWIGLU GREYOM T.	3,125	4371	SALAME MOSES GRENGA	1,225	4546	SLAMANIDAS
2,926	293	ONYTWA SUSAN	3,026	4207	OWIGNETARS VICTOR OLUFENE	3,126	4373	SALANE OHONDIC GLAFENKA	1,226	4547	SULKIMAN KAZEEN AZISA
2,907		GRIAGE COMPORT DYENEME	3,627	4208	OVIDOLA EHMANUEL TENTICPE	3,127	4375	SALAUGERI NOIEEMOEEN ADEKUNLE	3,227	4548	SULKIMON WASTU GLADEST
2,908		OPWOLNUE JOEL & KBHINDE OPWONCOM, UECOHUKWU	3,029	4209 4210	OVIUSU OFORI SEKIMPEN OVIUSE TANNOLITU OLUMATOYIN	3,129	4376	SALIMON AHMED KTANDA JAYEGUA SALIBU REBECCA	1,228	4590 4591	SULE EMPUNUE, INR SULE NOMOH
2,999		OPLORO IERA CHRYERE	3,038	4213	OVADERAN SAMUEL MAYOUM.	3,129	4379	SALIU SAKAFA AYINDE	3,229	4595	SULEMAN RUSHIDAT
2,931		GRABUCHI JULIET ONUMIUCHI	3,031	4213	OYAMA VICKY ORUMAAN	3,131	4381	SALU EBIOBOROWEI JOHN	3,231	4556	SULEMAN SHERU
2,992	4053	ORAMU BGO UJU CLARA	3,032	4214	OYAMBA, OBONDA	3,132	4384	SAMBO JAMES	3,232	4557	SULEIMAN ZANDNAB ADETUTU
2,953		ORANYE PRINCES (PEANY)	3,053	4215 4217	CYTE-ADENIEAN EMMANUEL ABSODUM	3,133	4386	SAMS TOTAL TRADE LTD	3,233	4558 4561	SUDMAN SHINA SURPAN CHARLES PROJECTO
2,994		ORDER EHERDYA RANDY ORE AGNES TENETAYO	3,054	4218	OYESANCE SEGUN LANGE OYESESI PELICIA KEHINDE	3,134	4388	SAMSON OLUNASBOUN DADA SAMUEL IDONOR	1,234	4562	SUNDAY CHARLES EXONGHO SUNDAY 6 CHAZEMENE
2,906		GREDIPE ABOLAST AHMED	3,036	4223	OYEDBLE ISREAL GLADBLE	3,136	4389	SAMUEL OLUNIASEGUN ABEL	1,236	4563	SUNDAY LEXICA THANKGOD
2,907		GREDIPE ALBERT GLUSOLA	3,057	4224	OYEDEPO DAPO SUNDAP	3,137	4390	SAMUEL GREGILINIA FELIX	3,237	4564	SUNDAY SOLUMON EDGOERGEOR
2,908		GREDIPE FELICIA MODLIPE	3,008	4226	OYEDERAN CHRESTIANAH FUNHELAYO	3,138	4291	SAMUEL TEMPOPE ONETERS	3,230	4505	SUMMOUN VEHICLE SOLA
2,909		OREDIPE KNYODE ENMANUEL OREDIPE VICTORIA ADERESI	3,039	4228 4234	OYEDOKUN GLAFIOYE GLUTUNDE OYEKAN GLUVIASEGUN PETER	3,139	4393 4393	SAMUELSON JULIUS YAYOK SANGODHRA FOLAKIN	3,239 3,240	4506 4571	SLAMONU RASAK MAYOUA. THEMASE JOHN INECHLICIYU
2,941		GRENIGE FEMI.	3,040	4235	OVERLINE SAMUEL	3,141	4394	SANGONIRAN OLLERMI ADEDECI	3,241	4572	THOS ADSIVOLS ADSIVIT
2,940		ORDINAL HUMBHIREN KEROKA	3,040	4237	OVELAJA RUTH OLUBUMME	3,140	4103	SAVAGE ISMAIL OLIKKANLE	3,242	4573	TICE OLUBURNI ADBYOLA
2,940		ORESHOYEGHA OVE OCHENEVIVOKE	3,040	4238	OYBLAKIN KICHIRD AHNED	3,140	4402	SWME JOSEPH OLUMIDE	3,243	4534	TKINO ITSKYOME MOYOSORBOLUVIA
2,944	4076	ORISA TOLULOPE FELIX ORIMOLADE SHINA ADETURUE	3,044	4239 4240	OYBLAYO EYETAYO OYEYEM! OYBLAYO OLUWAPEYE SAYUEL	3,146	4103	SAME MUKTAKIL OLUSHOLA SAME OMOTAYO RAFELOMO	3,246	4575 4578	TAJIVO OLUSOLA ADEDAVO TAJLDEEN SHITTU OBELBIALE
2,946		OREMOLOYE OLUPIDE MARTENS	3,046	4243	OYENERAN OLUNWIGBENTIGA MOPOLUVIAKE		4405	SAVINE SIMBAT ALAKE	1,246	4579	TWO SUNDAY
2,947	4079	ORMOLOYE GUIWASEYE DUWAYIDDE	3,047	4244	CYENEYE ADEBUNDLA GANEYU	3,147	4406	SAME SULAMAN AGADE	3,247	4581	TALABI ADEVIALE SEYT.
2,948		ORIDLOND NURSDEEN KOLAVIOLE	3,048	4245	OYENEYE KANDOE	3,148	4407	SAMME TOLU ADEBAYD	3,246	487	TWIS NOVENEE "K" A/C
2,949		OROGREMI ELIAS OLATIDE OROGRANE FEMI	3,048	Q0 Q0	OYENUGA OLUPUNSO OYERAWI WEMEND OLANGENALU	3,148	4408	SANUSI OLADBLE DAVID SANUSI WASIU	3,249 3,250	4583 4584	TWWD CHUNI LAWAL TWWD IBRAHIM
2,951		OROTOLA BUSAYO POLASHADE	3,051	4250	CYTERINGE PAYOUR PTYENFOLLIWA	3,151	4412	SANYA ADBIGUNLE PATRECK	1,251	4585	TIREAH TRIPUNCHENGHEDFOR ANAKS
2,952	4086	CRUMA ADEMU UMORU	3,052	4251	CYTRONIOE PROCEDUS BLEIWA	3,152	441.4	SANNA SUSWI TVABO	1,252	4595	TEGLI BENSON
2,953		ORUNWEE LILIYE JOSHUA	3,053	4253	OVESOLA TEHETORE M	3,153	4415	SANYAGLU ABIODUN HUDIRAT	3,253	4592	THOMPSON MOSES KOFE
2,954		OSIDERE RAWE TEMITAYO OSIDERE REGINA JAPAET	3,054	4256	OVENO GEATRICE BOLA OVENO CLATUNDE PETER	3,154	446.7	SANYADLU OLABODE SUNDAY SARKI AHMED MOHAMMED	3,254	4593	THOMPSON SIMON LIBO THREE DI-RUTURE VENTURES
2,956		OSKODOT IRSAGBONSE DORES	3,056	4258	OVEWOLE FELIX OLUBARTI	3,156	4420	SARKI AMAL HOHAMHED	3,256	4595	TIMMIYU MMOFE LMIMI.
2,957		OSAGIE DICKSON UYEDBA	3,057	4259	OVEWOLE MADLAT	3,157	4421	SARKE HEND MOHAMMED	3,257	4599	TEAME NUCEEM
2,958		OSACIE HARRISON NOSA	3,058	4251	OYEWOLE TEMPTOPE HORADEKE	3,158	4422	SARKI HARAL MOHAMMED	3,258	4600	TLIAME OLUBOLA EBUDOLA MUKADAPI
2,959	4096 4098	OSACIE LAHRENTA OSAKIVE OHNWEUDE NDEDMANAKA	3,058	4252 4253	OYEYEMI ALLAN KAYODE GBERESOVE OYEYEMI EURICE POLASADE	3,158	4423 4424	SARKI NAYTU MOHAPMED SARUPE NAKELU ADBOLA	3,259	4601	TIJANE OMOLOLA HODDRAT TIJANE TEMETORE OLUPURMI
2,961	4099	OSAKIVE JULIE ANASE	3,061	4254	OYEYEM KOLAWOLE OLATUNDE	3,161	4426	SEED PRINCIPLE INTIL LTD	3,781	4865	TIJANE, QUZEBY AYONEDE QUUNIADUROTIMI
2,962	4180	OSAKIVE ROSELINE OGDIWA	3,062	4255	OVERD GODDWY	3,162	4427	SZEDU MUKALA ALABA	3,792	4504	TLIANE, SOCIED CHUWIAGREFIEGA
2,963		OSAWYENS JACOB DAMILOLA D	3,063	4257	DYTHDANDLA SHANSIDEEN DLASLINKANNO		4428	SENONI AHMED AYODEJE	3,263	4805	TLIANE, SUKURAT EBUDDIA
2,964		OSKANDE OSAZE JEREMIAH	3,064	4259	OZILI OWEKA THERESATOWETTE	3,164	4429 4430	SERBIT AYOUA	3,264	4605 4607	TIJANE, SULEEHWN OLUWASEUN
2,965	4185 4187	OSKYTMI IDDINU HKIIZA OSEPWEISE MARY DELE	3,066	4271 4272	CZDEMELAH DYINEDIJ INNDCENT CZDEMELAH NDUBLESI LLADY	3,165	4435	SESE ROSETTA TEMPOPULINA. SHAFE NURAT ABDOOLIN	1,285	4610	TIN PRODUCT FELIX
2,967	41.00	OSENE AKEEM ALABI	3,067	4273	GEOGRAM REGENALD N.	3,167	4406	SHAFE RHSHIQ BOLANLE	3,267	4611	TIMOTHY OLANGEWADU OLUMUYTUR.
2,968	41.11	OSBYL OLURBYI JOSEPHINE	3,068	4278	GZORENEZINEN GLUVIKSESKI GAVIENI.	3,168	4438	SHAEBU ABACHI PICHWAPED	3,268	4612	TOHER FOLORUNSHO ISMAILA
2,969	41.52	OSENE SAMEED OMOBOLANILE	3,068	4279	CZIOUDE CHIOMA RETA.	3,168	4640	SHAKUPUE HEZBITAH OLUMITORI	3,269	4617	TOPHOST FINJA INV. LTD. TRIDED-STOCK-A/C TOCTOMIC USAGE BESS 3
2,976	4013	OSBYE TAYWO BULDOTUN OSBYE YJESUF	3,071	4191	PALMER LIFLISH KERWEDY PARDESHI SATISH MOHAWLAL	3,178	4642	SHEDWA THOMPSON OLIDELE SHEHU MALLAN MINKEL	3,270	4623	TOSTIVINS VENTURES 2 TSEIA TILLATU VERONICA
2,972	41.15	OSETA DIVINE ENTERPRESE	3,072	4186	PATIENCE AUBYSCHOARANE	3,172	4003	SHEKARI PHELIP	3,272	4624	TSOWA ISAAC LIKALI
2,973	4117	OSHIKOYA VICTOR GOLAWENIAJU	3,073	4189	PATRICK BLESSING	3,173	9596	SHEKAZ GLOBAL COMCEPT	3,273	4625	TUGA OLOLADE OLUFUMBE
2,974		COMMUNICATION OF THE PROPERTY OF	3,074	4292	PAUL PARTH NUMBAN	3,174	4695	SHELL COOP! GOIGH HUSTAPHA IMOURU	3,274	4625	TUMAKA NAGARTA ABA
2,975		OSHBNOVIO KEHINDE & MODUPEDIA OSHBNOVIO MUSTAPHA TOMOSEWO	3,075	4293 4294	PAUL CREZZE SOLOHON PEX TOPA JACOS	3,175	4140	SHELTER NETWORK SHEWSAWA TSLYDSHE	1,275	4627 4635	TUMBI JANCT TITILDIA TUMBE JOHNSON GBAJA
2,977		OSHBYONIO OLUSEGAN OLUSESAN	3,077	4295	PETER A DSAGE	3,177	4451	SKITTU IBRAHM	3,277	4630	TUROTT DUFUNMELAYOU
2,979	4123	COND MATTHEW AYODES	3,079	4297	PETER SANNI QUAYENIA	3,179	4452	SKITTU RIAMAT ADEROWE	3,276	4612	TUNASE QUIROTIMI ANTHONY
2,979		CONDICIONALA GLUVIATORIN	3,079	4299	PROMEIX HAULAGE SERVICES	3,179	4453	SHOBANDE MOESOLA ENITAN	1,279	4636	UDAY SUDE NAMA
2,980		OSHDMAH ALEXANDER AZAMAMANU OSHUMURI GLUGGENGA KRIGUA	3,080	4300 2967	PIPC SECURITIES LIMITED - GEPOSIT A/O PLANET CAPITAL LIMITED	3,198	4454 4455	SHOBANIO BOLAZESEUN SHOBO ANU Z	3,290	4637	USAJEKUE DEMKARSO CHUKUUBUKEN USARA MESHACK OGAGAGRISIE
2,960		OSIDELE OLLEMI AGROLAHMI	3,082	438	PLATEIUM HARIBLOSSWILLE DW & SEC-T		311	SHOBO FOLKRIN DHEBOLA(REV)	3,282	4639	USE WOFIA KEWIETH
2,980	494	OSDO OLKIDE O	3,080	4302	PONUVIEI SENIPERE OLU	3,180	4457	SHOOPO MASAK OLWIREVAJU	3,283	4640	USU RICHIRD EMERENO
2,984		OSIKONA OLUSOLA FOLUSHADE	3,094	4303	POPOOLA FOLAKEMI OLUBURMI	3,184	4463	SHOFWE AYOTUNDE SAMSON	3,294	4645	UCHEGBU CHUKWUENEKI, MWMYELU
2,985		OSINAKE DAVEB, TOPUNMI OSINUSI ADEDOVIN STEPHEN	3,085 3,086	4304	POPODLA XOSEPH ADEDIAYO POPODLA TITILAYO AXIKE	3,185 3,186	4165	SHOGADE OLADERIDE: A SHOKUMEI AKIMWUWII O.	3,295	4647	UCHENDU CHRIVERE TXIXTU UCHE-OKOLJ AKUCHUNU FIXANIX
2,987		OSINUSI OLUWAYENE SUNDKY	3,087	4308	PRANTECH CONSULTS	3,187	4468	SHOMEPUN EBENEZER DUJBHOLA	3,287	4650	UDAH JACOB BYMANUEL
2,988	41.43	OSENJES OLUWATOYEN ADESEMPE	3,088	430.4	PYNE OLAKUNUE OHOLADE	3,188	4459	SHOPKEEN ALYEBA SIMON	3,298	4852	UDEAGNU UDENSI UKWASI
2,989		OSTTAYO POLASHADE PIORENIKE	3,088	4315	QUADRE PATKE QUUNKTORIN	3,189	4471	SHONIBARE BOLADE ADEVIALE	3,299	4853	UDEFUNA CHEST
2,990	4150 4153	OSOBU ADEPOLLIKE DILUMATOYEN OSOBOU EMMANUEL CHIEK	3,098	431.6 431.8	QUADRE SULAINWA QUANTUM SEC. LTD/DUWNOND BANK PLC	3,198	4475 4480	SHORENE EMMANUEL DIADONESI SICHET INVESTMENT DEPOSIT AUC	3,290	4854 4855	UDESBURNIN HARTING CHUKS UDEN CELESTINE PEWNYS
2,992		OSDNE ABIDLA AFOLINE	3,092	4319	RATEL PRINCALLA AYTINIA	3,190	4482	SIGNET INVESTMENT-DEPOSIT A/C SILAS CONTU TAWAHU	3,292	4655	UDEN DIRESTOPHER CHUKUVUNKE
2,993	4155	OSCHE GREMISCIA GLUNIAGENE	3,090	4123	RHIEDI NOM	3,190	4483	SEMEDIN LUKOLIN & DAYO OKEWOLE	1,293	4650	UDEN HYGINUS NUMBERURG
2,994	41.60	OSLAGUU XXIAI FILS CHENA.	3,094	4324	RRIPMI VASIU WEFOUGHE	3,194	4486	SENA-FALMIA BEATRICE OPIDIAUNIE	3,294	4660	UDEN NOHOLAS EMBOX.
2,995		GSUNGUU JOHNPEUS CHRINA GGUNNASSE DAME ALEDVINISSES	3,096	4325	RKIMI IBRAKIM KOLAWOLE DUMI DECLECIO HOTCHIN	3,196	4497 4493	SINULO EZIDO-E MAGAPINO.	3,295	4661	UDERVIE NATHONIA UNIONA.
2,996		OSLINYKPE PAME ALEXINDER OSLINYKPE PAME ALEXINDER	3,097	4326 4327	RXIMI RASHEED ADIGUN RXII ABDUL DAUDA	3,196	4496	SMIRT BOLA IDIONT SOBANDE SEGUN KYOBANNE	3,296	4662	UDERVIE OHUKWUGOZIE OHIKE GODGON UDENE AZUKA FRWIK
2,998		OSUIT BEATRICE OHMONYEREN	3,098	4329	RAUL FAISUDEEN ADEWOLE	3,198	4497	SOBODU BUKOLA MAKY	3,298	4664	UDENE OHKADGU MARK
2,999	41.65	OSUIT PETER JA	3,099	4330	RAJE MARTINA TAYELOLU	3,199	4500	SOBOWALE ANODELE O.	3,299	4665	UDENE CHUKUTEN SPENCER
3,000	4167	OSULA BIAKARU EMMANUEL	3,108	4332	RAJE YESUF ADESAYO	3,308	4501	SODA YEVIANDE OLUPETIKEMI	3,380	4665	UDENE SOVIEBUBRE DICKSON



S/N WARR NO DIVIDEND		S/N WAR	DEMD (Z	NAME	SJM		REE NO	MARE	S/M MAR	R NO	NAME
3,301 4668	UDEONU MIKE			VIHYTE RETA MINA		1		ABALOGU OHNONGO PAUL	104	682	ADEGRESAN ARIOLA
3,302 4669	UDEDZOR EMPWINJEL UCHEWIA			VILLIAMS BASEMAN JOHN .O.		ž.		ABATAN URSEL OLUSESUN	102	686	ADESBITE OLUWASELNI MODUPE-ORE
3,303 4670	UDEZE ISNATIUS BENOWIEN E.			WILLIAMS DESORAH ABOSEDE		3		ABAZU UOYEMNA ESTIMA	103	687	ADESSITE TENTOPE OBENIA
3,384 4671	UDMINUE EDET SAMUEL			WILLIAMS ENDLA		4		ABBA GRACE	104	686	ADESBOLA ALICE BAMEDELE
3,385 4672 3,386 4673	UDO SAMUEL PETER UDO SEBASTINE LAZARUS			WILLIAMS JOHN ADEBAYO WILLIAMS MERCILLINA		5	529	ABBAH MUSTAPHA ENDOWNENT PUND ABBANNE CHEPEZE NELSON	105	295	ADEDBOYE DAYD ADEDBOYEGA M. QUAYEWA
3,307 4674	UDO LIDUAK XXSEPH			VIILLIANS MOYEVOLUWA		ž		ABDUL MONSURAT DILUNYTOSIN	107	680	ADECBOYEGA PROSHODO KARDOS
3,386 4675	UDOPIA INENESIT JADISON		4529	VILLIANS SUNDAY		6	533	ABDULFATAL BELLO DLASUNKAVAL	106	682	ADEGONE THUL ADEDRAY
3,389 4676	UDOPIA ITA PIARCUS			VILLIANS TIMOTHY		9		ABDULKADER SULESMAN GARBA	109	694	ADESCROYE ADESONALE
3,310 4677 3,311 4679	UDOH DHRISTIANA IDORENYEN UDOH NAVEMEKA CHRISTOPHER			VILLOUGHEY MARTIN ADAYOMS VILSON KINGSLEY NDEFERENS		30 31		ABDULRAHMAN HUHAMHAD MALDE ABDURAHMAN SIDIK URAMAR	110	695	ADEHONIATH DYNAMIC VENTURES ADEDON XOSERN E.
3,712 4681	UDOSA DORIS E			VILLSON STEPHEN NSEKAK		12		ABEL VICTOR AUDU	112	790	ADEJOLA JEMBA OLUFLAMILAYO
3,713 4682	UDON ENMS THOMPSON	3,413	4633	VINFUNE OLUMATEM JOSEPH		131	540	AEIA OSE PAUL	113	791	ADEJUND TIMOTHY ADEYENE
3,314 4684	UDOM SWIPSON LEG			WIMMERS BAFTIST CHURCH (SCHOOL AC				AEBHBOLA DEBORAH AYOOLA	114	794	ACEKCIJA ANTHONETTE CILJBUNHE
3,315 4685	UDONAH EMMANUE, JAMES JONES			WINDAMPHRY LIKA WISE LINKS VENTURES		35		ABSOCIAN GROLAHAN OLUMASBUN	115	796	ADEKOLA OLUWOLE OLADINETI ADEKOYA ALABA MATHEW
3,316 4689 3,317 4680	UDUROVU ERNEST CHURUIUEMBIA. UFONDU ETIRO DALSY			WILHE GEDEON HOUGHOR		36 17		ABSODUN GRACE INABO ABSODUN GLUFUMMILDLA ADBOLA	116 117	798	ADERDYA MICHAEL OLAZINKA
3,318 4601	UPUDO PLIC			YAHAYA ENDOLA FALBAT		38		ABIODUN OLUMEDE ADETOKUMBO	118	799	ADEKOYA MORAKIMIO OLUDARE
3,319 4602	UGROMA MARTIN OBI	3,429	45/6	YAKUBU HAKEEM ADEBAYO		39		ASSOYE OLUMAPUNKE BUKDLA	119	713	ADEKUNJE PATRIDIK OLUWOLE
3,320 4003	UGBOMA MARTIN OBI			YAKUBU MOMODU		20		ABBOYE RAPHABL DLADERO	129	714	ADEKUNLE RAIMI GRENÇA
3,321 4005	UGOPURE GABRIEL			YALE EZEKIEL		21		ABBOLA YETUNDE DLAMEDU	121	257	ADEKUNLE REME
3,322 4696 3,323 4697	UGOH DENIS DESCHUNNU UGOH FRANCIS			YEDE FRANCIS SENTONIE YELVIA SUNDAY MARY		22 23		ABOLARIN BRIDGET IRETTHBS: ABOLARINNA OLUKAYODE ISAAC	122	715 716	ADEKUNLE RICHARD ADELARU GRADEBO
3,324 4098	UGOH IMMACULATE HWANYIEZE			YELKYES XOSERH		24		ABORISADE DEBORAH ENEDLA	124	718	ADELAJA ADEDANIO
3,325 4099	UGOH NEIRUKA			YEMUSA TEMETOPE		25	968	ABRAHAN EMMANUEL DINTEDERACHE	125	757	ADELAJA LAWRENCE
3,326 4700	UGWU CHEEK PETER.			YOUNG-JACK SOKAKI KED (EST, OF)		26		ABRAHAM KKYODE WILLIAMS	126	719	ADELAKUN FATAL ADEDHE
3,327 4791	USWU LETICIA OHRA			YUSUF ABOSEDE ADENBKE		27		ABRAHUM INNE BASSEY	127	721	ACELANKE MOSOLANLE
3,328 4794 3,329 4796	USWUMNA CONFIDENCE USWUMNA CONFIDENCE			YUSUF ADEMATO WASHEED YUSUF ADEMUNUE OLUWATOYIN		28 29		ABRAHMMS COO ABUAH ASBOX PETER	128 129	723 725	ADELAWA BOLA ADELBIE ADEWILE PROHAB.
3,330 4797	USWUCHWENA UDOCHUKUU CHESOM			YUSUF MEDBAT ENDINE		30	900 966	ABUBAKA SADIQ ABDULBAHMAN	130	726	ADELBIE GRACE OLUWWENT
3,331 4798	UTDC SECURITIES LID NOMENEE A/C I			YUSUF OLUWATERSLEHEN		31	567	ABUBAKAR ABOULPUPENT	131	727	ADELEKE JOHNSON ADEKUNET
3,332 4799	UTDC SECURITIES LIMITED	3,432		YUSUF SURVUIDEEN ADEWIELE		32	558	ABUBAKAK ADAPU IBRUHIM	132	728	ADELBIE MUMBIE TUNGE
3,333 471.0	USAH EMEKA MATTHEAS			YUSUPP DLAKUPILE MUGASHIR		35	573	ABUBAKAR PAROUK UDUH	133	729	ADELEKE VICTOREA DAMILOLA
3,334 4713	UTIAGRE BHI HOSES			ZWHARWOEEN ADAMU YUSUF		34	508	ABUSAKAR MOHAMPED ALIYU	134	730	ADELEYE ADEDAMOLA SUNDAY
3,335 4713 3,336 4714	UKABI SAHUEL ETEA UKABI AJUMA IMO			ZEKERE HASSANA USHWA ZENETH BANK/DE-LORDS SEC LTD - TRAD		35 36	579 571	ABUBAKAR MUNEKATU ABUBAKAR NASERU RAHENA	135 136	733	ADELEYE DOWN STEPHEN ADELEYE MARGRET ABODDUN
3,307 4715	UKADGBU UCHE XOHN			JENETHONNOW REWEST (WA) (CLIENTS-			572	ABUBAKAR SAHKYA DADIO	137	735	ADELEYE HEMISI ADERDING
3,338 4717	UKANAH BAYO STEPHEN			ZEDERI OMON PURSA		30	575	ABUGU BONIFACE OKONIWO	138	739	ADEMETUN ABAYOFE ALADE
3,339 4718	WALL WEBSE PSOCHWAN	3,439	4991	ZEGNA TEDANOLOGIES LENITED		39	404	ABUGU CLARA	139	741	ADEMILIATI OMOBOLANLE MONSURA.
3,340 4720	UKEONA MOSES JAJA UKA					40	405	ABUGU EMPANUEL	140	742	ADEMOLA COKER
3,341 4721 3,342 4723	UKET BASSEY OKPA. UKO EFFIONG UDO					41.	980 980	ACHE MARCELLINUS ON/EXICHE ACHEERU CARINA.	14E 142	743 744	ADEMOLUTT A. HOREMIKE ADEMOSU SOLOMON TWOMOWO
3,343 4725	UKOT JESSECA					43	594	ACHUSEN CHEWAE PLORENCE	143	748	ADEMBORI TATALO
3,344 4728	UKPONS MAKY BEN					41	585	ADADHE SUNDAY ABAH	344	749	ADENUT ADERUNKE OLUNKTOSIN
3,345 4730	UKNIMADU NZUBECHUKNIU AUGUSTINA					45	587	ADAH PETER ASABA.	145	751	ADEMET CLEMENT SWILLD
3,346 4731	ULOKO MARTHA, PRARTHA					46	588	ADAZI SALISU	146	753	ADEMER HAMED BAMBDELE
3,347 4732 3,348 4733	UPROSA KONCOLEY					45	588 592	ADAKOLE SUNGAY	147 148	754 756	ADEMEI GLAMIDE RUTH
3,349 4735	UPMH CHIBUIKE UPMHI CHYBKACHI					40	593	ADANS ISRAHIM IROLEATYE ADANSON HELEN	149	758	ACENDIO OLUKENI ACENDEKUN TALWO ADENOLA
3,350 4737	UPWR ADUBAKAR LAWAL					50		ADAMU IBRAHIM LAU	150	759	ADEMINAN BADATUNDE SAHEBO
3,351 4736	UPWR AHMED					51.	997	ADAMU PETER EMMANUEL	251	760	ADEMIRAN JEDE PATRICK
3,352 4739	UPWS BASICE					52		ADAMU USMAN	152	764	ADENIYI AFOLABI PAUL
3,353 4740 3,354 4741	UPMR DAEHKTU MOYO UPMRU AEBACI EDURA					53 54	999 903	ADRSAKA AJNA SOLOHON: ADEBANNO FATKI ADEBOLA	253 254	765	ACENTYL KYTNOE CLANEDVIAJU (PRINCE ACENTYL BABATUNCE SIKIRU)
3,385 4740	UMBH CYROL					95		ADEBAYO ADEGBOYEGA	255	768	ADENIYI GBENGA
3,356 4745	UMBH SAMSON CHUKWUNWEZU					96		ADEBAYO AYORINDE OLIBODE	156	799	ADENTY JOSHUA EWARD
3,357 47%	UMBODIESWU OLIVEA C.					57	613	ADEBAYO COMFORT OLIREWAJU	157	370	ADENTYT SUNDAY ABRAHAM
3,358 4749	UPROREN ANEEFTOK EKONG					58	614	ADEBAYO PROHABI, BABATUNDE	158	412	ADENLE ADEDAPO AFORENDE
3,389 4751 3,380 4751	UPIOREN PRAISES JOHN UPILDE BOSE					59 60		ADEBAYO PIODENAT LOLA ADEBAYO GLAVIUNMI JULIUS	158	772 773	ADEMORO SEMIU ADEBOLA ADEMUGA POLAKEMI YETUNDE
3,381 4754	UPLANA EVANS XXE					61		ADESAYO OLUSEGUN OMOTAYO	160	775	ADENUGBA OLASOTI EMMANUEL
3,382 4755	UPLINA JEFFERY JOS					62	623	ADEBAYO SOLOPICAL ATTLACE	362	776	ADENUOYE SAMUEL ADEYENG
3,383 4756	UPLIANA JESSE JOE					63		ADEBAYO SUNDAY	163	781	ADEDSIN ADEJUMOKE APOLASHADE
3,384 4757 3,385 4758	UNLANA JOE UNAGSA UL HELARY					94 95		ADESESHEN ADESEANO AKAMES ADESESS ADESENA SAMUEL	354 355	792 793	ADEDSUN TOSIN WILLIAMS ADEDHE ADEDAYD TIMOTHY
1,166 4759	UNDER DAVED LIKENSU					86		ADESEYE OLUWASEYE PAUL	356	794	ADEDYE ADERENE DIATUNDE
3,367 4761	UNILAG-PURGODO MULTI PURPOSE COOF	P 90C				67		ADERDY WARLU ADETUNE	167	797	ADEDNE SOLOMON OLUSEGUN
3,368 4764	UNITY BANK/TRUST YELDS SEC LTD-TR	DG				68	636	ADEBOUNLE BABATUNDE MICHAEL	168	798	ADEPELLME VICTOR AND
3,369 4765	UNCH BYMA JOHN GBERMA	OCM THE				89		ADEBOUNLE OLUMIDE	169	799	ADEROIU ADEKUNLE RATIKI ADEROIU ISAAC SESURI
3,370 4766 3,371 4767	UNCKANGOSI VECTOR NOUBLISI CHEDUR URANGE RECHARD	BEN JUNE				70 71		ADEBOUNLE OFFFENSE OLADUMIE ADEBOYE DEBORAH	179 171	790 793	ADERON ISANC SESUR ADERANTI MAKKAN SHINA
3,372 4798	URLANTS CHIMEREMEDE					72		ADEBOYE OREOLUNA	172	794	ADERBROSE ADENALS MODE
3,373 4770	USMAN IDRIS ATERE					73		ADEBOYEJO HELEN TITTLAYOPE	173	276	ADERESGRE SADIQ
3,374 4772	USMAN PIOROCE ATAMEA					74	640	ADEBULE GABREL ADEBAYO	174	796	ADERGRU SOLE
3,375 4775	UTWE AJORANGHEVE					75		ADESULE DLUNASHENA	175	796	ADESAME SAMUEL ADEXUNLE
3,376 4776	UTEH ANTHONY DICHENEREMU					76 77		ADEDAPO DILISEGUN MICHAEL	175	883	ADESAMIA TOKUNBO ADEBONALE
3,377 4777 3,376 4778	UTEH DLUNWYDMI.D UWA UWA NYONG					77 76		ADEDESE ADEPONIOPE GRENGA ADEDESE ADENIYE SAMBU	177	000	ADESEMBYE ANTHONY BOLA ADESHINA RILINAN ADEDESI
3,379 4779	UWABOR NELSON LUCKY					79		ADEDED CLATUNDE ADEOLUMA	179	909	ADESIDA DREGLUMA MARY
3,380 4791	UWALFO ANTHONY					80	649	ADEDECE SUNDAY	190	910	ADESINA AJAYI KOLADE
3,381 4792	UWAXE AZUBLEKE EMMANUEL					81		ADEDESE SUNDAY JOSEPH	191	811	ADESINA DIAZIDE ASEDDUM
3,382 4790	UWANE HELEN					15		ADEDES UMAR ADERUNUE	192	854	ADESIPE ABOUT YOURSE
3,383 4794 3,384 4795	UWADU CHIRLES CHINEDU UWAKWE GEORSE PRIDUABUCHE					E3 M		ADECINISENO ADEFERII FEYTSII/O ADECIPE STEPHEN OLAMIENIUU	183 184	817 818	ADESOLA ADESAYO ASSOLA ADESOLA ADOKE KARINAT
3,385 4787	UWAOMA CHEDORE GREENWELL LICHED	HI				85		ADEDIRAN ADELEYE MIDANEL	185	819	ADESOLA GLADAPO AYOSOLA
3,386 4788	UWACMAH EMMANUEL UCHENNA					86		ADECIRE ADEMOLA KAYODE ABRODUN	186	820	ADESOFE OLUMNTOYTN ADEBUKOLA
3,387 4790	UWOCHTEN ECHOSA					87	668	ADECINIEN OLUGBENGA	187	826	ADETIBA HELEN REMILEKUN
3,388 4791	UWOWA RAPHEAL U.					85		ADEDOKUN DONALD SOX	188	827	ADETOKUM MUSEBAU
3,389 4793 3,380 4797	UZDIGWE EBERECHUNIU AHAMEPUNWI					89 90		ADEDOKUN ISSA AKANTI ADEDOKUN NOTIM OLUKAYODE	188 198	828 829	ADETOLA GLUMAPELUMI
3,391 4798	UZONA EMPINALEL CISELONE	-				81		ADEDOKUN OHDIVLANE ADEOLA	196	830	ADETOLA YUSUF
3,392 4799	UZOMAH PETER IHEANACHO PASTOR					82	667	ADEDOKUN SAVIRU BANDELE	192	031	ADETONA GLUKAYODE ADEMOLA
3,393 4000	UZOR OLUVIATOYEN PILITIAT					53	958	ADEDOTUM ALABA RASAK	190	932	ADETOYS DUAMALE KNYDDE
3,794 4901	UZOZIE DYMANUEL CHEMEOU					94		ADEDOVEN PLORENCE TEMPTORE	194	805	ADETUNIO DUPE
3,395 4604	WALIGHAM AMOS GLASUMAAME					95 96		ADEENO SAMSONI ADEEDNI SAMSONI	295	938 939	ADENNUE ADBRIKE GMENT HOCKIN E CHAMETH HOCKAGOA
3,386 461.0 3,387 465	WASARA ISAAC EKPEVIERECHI WASARA MARC					90 97		ADEFEKT SAM GLAGUU ADEFECYE BOSEDE GUUWATOYEN	196 197	940	ADENNUE EHSMETH ADEROGRA ADENNUE JULIANA PIODUPE
	WADE JOHN EDWARD					98		ADEFLIYE ADEBOWALE PROFESSOR	298	841	ADEWALE OLAHWLE SIKIRU
3,398 481.1											
3,398 4613 3,399 4618 3,480 4620	WEST SCENTRA WHYTE CHRESTIANA CAUCHA					99		ADEGRAME ADEROWALE & PETER ADEGRENISA SAMUEL ADERATO	299 200	842	ADENOLE ADENLY OLUMAFERE ADENDE OLUSOLA ADELANI



	WARR NO			Watt		5/N	MARK			MARK	
201	DIVIDEND (IH5	ADENONIN RUMBLAYO TOROHOLA	301	1021	AJAKPONT UEUCHM, XOB.	401	1200 1200	BOAN BIE ETIM	Sitt	1375	MUMERIU BECHIOVU CHRISTOPHER
265	890	ADENMOU KEME BLIZMBETH	302	3026	AJALA SIRJUUDEEN ABCODUN	402	1201	WANT BUBY WICE	582	1307	ANYMENE BLESSINGS PL
263	851.	ADEVANOU KEME BLIZABETH	303	3028	AJALAKURU BOLUE TAYAO	40	1202	AKPAN XOHN STEPHEN	583	1382	ARYANIVU UCHECHE DOROTHY
284	852 853	ADEYANDU SIMEON KOLAWOLE OLUGBENGA ADEYEMI ADEBAYO OLUWAYEMI	304	3035 3036	AJAO MOBUDE AYINGE AJAPE ABEBAT BOLANLE	495	1208	ARMAN MERCY MULIAMS ARMAN PEACE JOSHUA	584 585	1385 1388	ARVIT EMPANUEL OKEDYLIKWU ARVIMIN LOLA
295	834	ADEYEM: ADEDOYIN OLUVIATINGLEHIN	306	3037	AGASIN STEPHEN KOLA	496	1207	AKPAN PETER ETTM	586	1389	APENA DES EKUNDAYO
207	857	ADEYEM: ADETUTU ADERDAKE	307 308	3038	AUNTI ABAYOFE ROTTIFE	407	1208	WOMEN TO BE STOLEN	587 586	1395	APALEPO DLUNAPURATRICE
288 289	950 960	adeyemi baskiru dyenvole Adeyemi benson erodunia	309	3039 3040	AJAYT BOLATI SEKINAT AJAYT PEYESAYO MORENIKETI	400	1211	AGRENINGR BEATRICE AGRENT NGGZI EWERE	589	1397	ARAPADE ERIC ADEKUNLE ARAWAXD SAMBU OLADIMESI
210	961.	ADEYEM: ELEXABETH	310	3041	AJAY1 FLORA ADESESE	410	1214	AKTORAH BLIZABETH, O	510	1396	ARANJU DAYBOCLE ABBOOUN
211	862	ADEYEM: ENGRONG ASUQUO	311	3043	AUVI GRACE DISOVIUNISI	411	1215	WUBOR SHARSTER OSSAL	511	1399	ARCHBONG DIO EDET
212	965 967	ADEYEM: MONDAY OLADELE ADEYEM: OLUMIDE OLALEKAN	312	1045	ASWT 30HN QUIKAYODE ASWT 30HN QHOTAYO	412 413	1219	AVUBLEZE OHBLEOR RAPHONO AVUBLERO WALTER DHIKA	512	1400	ARCHBONG ETTE AREMU KREDDUN AYENDE
214	176	ADEYEMO QASIM KOEKUNLE	314	1049	AJAYT GLAWUME	414	1220	AND SANCE SANCEN LIMITAL	504	1402	ARENU AGOSEDE OLUMASEUN
215	879	ADEYEMO SAMBON OLUTUMDE	315	3051	AWI GUSWUO EMMANUR.	415	1223	WOYUNU UCHENDU KATE	\$45	1403	AREMU KOEKUNLE MOSES
217	879 880	ADEYEM ADELOWO ADELEKE ADEYEKI ADEWALE MUNIR	316 317	1052	ADVIT OLUSEGUN EPIMANUEL ADVIT OLUMASAYOFUNMI RUTH	416	1224	AL HISSAN BENGAMIN .E. ALABI PARTHEVI OLUPILYTIVA	506 507	1404	AREMU OYEDBJE NIKSRU AREMI PRODUPE SRADE
238	861	ADENETE GRENGA TENETXYO	318	3054	AWY OUWASEY OUR DEDE	438	1238	MLABI CHICTOLA ADECIOYIN	508	1409	ARGUSTRE-SATAN YESIRAT MOTESOLA
239	863	ADEYETE MICHEAL ADENLYT.	319	3055	AJAYT GYEDELE OLUSANYA	429	1229	ALABI RESECA RUKAHAT	519	1411	AREYO GUUWAKENE MARY
220	884	ADEYTICA ABENBOLA OLUFUNICE	329	3056 3057	AWY STEPHEN CLANIFICKUM	420	1233	ALADE SAREED	520	1412	APEYO ROTHI DARE
221	986	ADEYTHKA GUUSHOLA ACENTYI ADH MOMENEESINSA AYI	322	3058	AJAYS TOBA HWROJS AJEH AUGUSTINE EMENCHE	422	1239	ALADEGSEYE POLDRUNSHO ALAKA OLUKAYDDE & DLUSUMSO	521 522	1415	ARIO MARGON YENESE ARIOSANYEN ADEBAYO SOLOMON
223	867	ADIC PRANCES ANSAH	323	3059	AZENEKORO ADENVURE ALASI R.	423	1240	ALAKIM ADEPERU ISBIONE	523	1418	ALTRUM INTERMINUO ALTRUVIORA
234	955	ADELE GODDLUCK PETER	324	3060	AJENEKORO ADESVUMPE ALABI REDHARO	404	1241	ALALADE QUIPUYTAA QUISEGUN	524	1421	ARUNA GAMPYU COLLINS
225 226	89L 892	ADBACHA BLESSING DISBOWNA ADBO ADBIPOLA ALEXANDER	125	1061	ADENIOLE ADELENE HENRY ADENIOLE BEDENE CLAYENS	405 406	1242	ALADE GLUSEGUN GLATUNGI GLUMUYTAA ALANA DLURANTI GLIZABETH	525 526	1432	ARUSE MERCY JO. ASCENT PECROFENANCE BANK LIMITED
227	894	ADISA OLUWASDYI AKINENI	127	1066	AZENCE TOYEN	407	1248	ALARAPE BOLANLE	527	1406	AGELERE PATAL ADDIVALE
228	897	ADMOS MULTI BUSINESS LIMITED	326	1067	A36KYE ABOUL SEPBU	408	1253	ALATORU TAMUNDALA	528	1439	AGENCTA PIRRYANI
239	899 899	ADODO DIJISOLA GODIJEN ADODOH THOMAS MOSES	329 330	209	AJBODE KEHINDE	429 400	1294	MLANE ADEYERS JOSHLA MLAZIGHI TOKONI INVAN PRAISE	529 530	1430	ASHIGABU IMMOCENT ENUGAH
231	904	ADJUEZE GOVERNOR KINGS	331	1069	AJBOGU JAMES SHAJBU AJBOLA KSIMIYU A.A.	401	1298	IL-MARKA PREMITE SCHOOL	501	1406	ASHIRLI ADEBANO KOPOWOROLA ASTANBI GABRIB, KOLAWOLE
232	907	AEBA LOVE BARTMERE	332	3076	AJBONA OLIVEWA THOMAS	402	1299	ALDER MENUNAT IDOWU	502	1437	ASDISMA AMICETUS AZUMKALIA
233	33	ARIOARA VĮVIANI ABIMBOLA	333	3071	AJBOWU CHROSTIAN KWRETA	403	1.260	ALEGE YUSUF CLATAM	503	1438	ASOSWA EMMANUEL INVAZIMAKOR
234	909 413	ARMROOUN ESA ABRODUN APESUREH STELLA	334	3075	AULETE BABATUNCE ISAAC AUROBA PIOROOF ADEDOKUN	491	1261	ALEXE MASHIDAT ABYEN ALEX DUDUYENI ADETOUN	534	1439	ASOMBIANYA CHEGOZE CHRESTIAN ASOR EMEKA SYLVESTERI
236	910	APT. JAMES MANADA	338	3080	AJUPICEI GLUVIAKENE FOLASHADE	436	1264	ALEXI ALICE UDOSEN	536	1999	ASSET & WEALTH CREATION LIMITED
237	911.	APOLASE ISIKUPLE RAPIU	337	3082	AJUHUKA JAHES DTUHA	437	1266	ALIGRE EHS TINOTHY	537	1445	ASSET MANAGEMENT NOMBREE LTD
238 239	912 913	APOLASE DYASIO SAIDAT APOLASE XOHNSON GULSBGUN	338 339	1083	ANUMICKE EMPANUEL AKAMEI JUBRIL ABAYOMI	400	1267	ALBU DNI PETER ALBUD BOSEPH COCOCHO	538 539	1445	ASUELINFHEN STEPHEN ASUMFO AJAHI RASAQ
240	914	ATOLATE OLUMINAVINA ATOLATE	340	3089	ARAMEI HOSES ADESA	440	1209	ALIYU ADDULLATEDI	540	1450	AGUQQU BIXETTE EDEM
241	916	ATOLASE RAPHEAL ISHOLA	340	1090	ANAMOE ADENUS	-941	1270	ALIYU DOMA RALIATU	541	1452	ASUQUO CHRESTOPHER ARCHERONG
242	917	AFOLAIE RUKAYNT TEILINDE	342	3090	AKANDE AKINTAYO RELIGEN	-442	1272	ALLI AGAYONE MUTAIRU	542	1454	ATAGRA PETER C.
243 244	919 919	AFOLIONI OLADELE SIMBON AFOLIONI PRECIDUS OLUMANI MOGRESIA	343	2094 2096	ARANDE SAMUEL OLUMBOE ARANDE TYMBU OLUMA	46	293	ALIBRIOGUN GRADEBO YENESI (NR. B. MRS) ALO ADENALE	543 544	1455	ATAMAH GEORGE AUSUGHEFON ATAMBA ADEWALE L.
245	530	AFORD AKENWARMS O. ADREDA	345	1097	AAAGI JEBUPENI	-445	1277	ALO OLACIJI AKIMAMDE	545	1498	ATAMON ISIAKA AJANE
246	521.	ASADA DIIVED	346	3098	AKMEE MOFEFOLUNIA ABBODUN	446	1279	ALONGE ASNES FUNPILATO	546	1461	ATAMO CHARLES O.
247 248	924 925	ASBAEGBU OHVISANTUS NIVIBUSWU ASBAEGBU REMISTUS OHBUSKE	347	1100 1103	AKMET OLIWATOYIN ELIZABETH AKMET TIJESUNENE ESUNOLIWA	467 448	1279	ALONGE BYOCH ADDREYS ALUKO ESTHER MOSUMHOLA OLUMAKEMS	547 548	1462 1464	ATE GEDEON ATIM ATENOLOGUN DIAVID GURRODE
249	935	ASBASSBU UZDOŁUKWI ROWLAND	318	1195	AKAMU QUINDE	449	1282	AURO SELINAH JIETI	549	1465	ATBIOKE OLIWADARE DANIB.
250	527	AGBAPOR BLESSING	350	1108	AKANU HEWIT OKVIUDELI	480	1284	ALUKPE VERDASCA AZESMMANS	550	1967	ATOBAJAYE SAMSON ADENALS
251	538	AGBAI WAANE NOUKVE	350	1109	ANADSE EITE ONEY	401	1286	ALUMA OSTA DOMELIUS	551	1470	ATSAGREDE MELSON (DOW)
252	930 931	AGBANEGSULAN PEACE CHUNWUKA AGBANEGO TAUVO ADEYENIA	352 353	3112	AKENI EPENENA CHARLES AKERESOLA TALINO CATERING	402 403	1288	APACON ELIZACETH	582 583	1472	ATTAH ERNEST NIVADIBE ATTAH ETIM BASSEY
254	932	AGBANONIA ROSELYN A.	354	1115	ANHAGRENI CHARLES	454	1295	APACHSAN AYUSA PAUL	554	1474	ATU TAYLOR GOODNEVIS
255	934	AGBARGE (EG), INDVOLEDONE	355	1116	ANHELANG PEDLUNA	485	1296	APWILE KENNETH FOLASHADE	585	1475	ATUANINA ANTHONY TOCHUROVU
256	935 939	AGBASIERE CHEKA PHILOMINA. AGBESE ADENDE FEYESITAN	356 357	1118	AKENIGE CONFORT ADEJOKE AKENIGE TOPIOVA	456 457	1300 1301	APAROGRAMMA INMACULATE ANAKA APAROLE MARGARET KELEDIE	556 557	1477	ATUSBUEA NED THERESA AU-ABDOEMGORE MULTIPURPOSE ENTERPRESES
298	940	ASSEDO IKECHUKUU CHUKA	358	1123	AKINBODE LUCKS DLATVA	460	1300	WHINESADOR ISRNEL VETURES	538	1462	ALITA LABAGA
299	944	AGRERO BREDGET	358	1125	AKINBOLA GIDEON OLUMAFENE	469	1305	AMEDIU ZENEBU	589	1463	ANIMYE OLUSEYE FUNSO
260 261	945 946	ASBO BASIL ONYEDE ASBO EDWIN G. III ZIPPORA I.	368 361	1127	AKINDE JOSEPH JOEBAYO AKINDELE RURENCE TAUVIO	460 461	1306	AMBH MICHAEL AMBABO JUSTIN JM.	560 561	1496 298	AWE BLIZABETH OLLWASAND AWE OPEYEND
262	947	ASSO FEOMA MAUREEN	362	1131	AKINDRUS SOLA	462	1311	APONU TAUDEEN BYPWINGS.	562	1487	ANIEDA APEES OLIRIEWIAJU
263	948	ASBO PRCHEAL G.	363	1133	AKINDRYA MOJESOLA BOLANLE	463	1312	APPREH VICTORIA OLUNIAKEPE	563	1489	AUIOBBRIE ISMAIL OPEYBRI
264	990	ASSO UCHEWNA M	364	1137	AKIMPENNA ATTNUKE BERNECE	464	1313	APPODU GARRIEL OLUNWIOTIMI	564	1490	ANIOEDINE KAYODE KAMALDEEN
265 266	95E 95E	AGBIODO JUSTUS CHUKWILDE AGBIOGO GAKED INALEDWU	365 366	1138 1140	AKIMPENNIA MARY OLUMADAPIBLOLA AKIMEBADE SEGUN	-95 -95	1314	AHODU OLUNAPENI AHOGGE ROTINE REMI	585 586	1491	AWOBISTYL OLUBUKOLA DESORAH AWOGBAYILA BALOGUN ADELEYE
267	414	AGBIONETHI GREGORY AVM	367	290	AKINGBEHIN PILISA	467	1319	APDD AKAMS	587	1495	AWOGBAYILA OLUWADAYESE BENJAMEN
265	953	AGBOOLA ADESOLA AYOOELE	358	1146	AKINKUOVIO GBENGA	465	1330	APIDO BASIRAT	588	1494	AUCH PATRICK
289 270	954 955	AGBIOGLA VECTOREA OLUFUNHELAHO AGBIOZIONO ANTHONY EXECULATIVO	368 379	1150	AKINLOYE VIAHEED OLUWADAHBLARE AKINLUA BLIZABETH OYINGOLARIN	469 470	1331	APOD GANTYL ATBADE APOD KEHENDE ABIDDHE	589 570	1496	AWORDYA EMMANUEL OLUWADAMISOLA AWOLIYI OLALIKAN OLOYEDE
271	955	AGOU WENETRED STEDMA	375	1154	AKIMBRAN SIKIRU ACISA	471	1325	AHOS STOPHEN	571	1499	AUTOLOLA KEHENDE OHOWUHS
272	957	AGHA DANIEL UZDOHUKULU		1155	ACINOLA ADEBAYO EMPANUEL.	472		AVABA ENYTONA	572	1501	AUGNUSE TEMENYD GMOVENE
273 274	999	AGHANU GABRIEL CLARA AGHEDO OSAIGBOVO OVERODE		1155	AKINDIA TEKORO OLUWAYEHISI AKINPELU SAMUEL OLUWPELIMI	473		AVACHUNA SFEARYS SAM AVAGBOSO GEORGINA UCHE	573 574	1504	
275	962	ASHOLOR KOYENEJ SAPILIEL	375	1158	AKINBUJOMA KKYODE FRANCIS	405	1333	AVAPE EMMANUE, OFFABLI	575	1509	AWOYEN ARIODUN THOMAS
226	963	ASIDE YORKS	376		AKINSANYA (EREMIAH AKINGLA	406		AWAMALU NIVIIBUFO STANLEY	576	1511	AWOYEME OMOTOYOSE OMOBOLANUE
277	964	ASSELVICTOR ARAMUGA	377		AKINSANYA XONATHAN OLUTUNDE	407			577		ANADELE RASHED TO/O
276 279	966 968	ASOSI CHUKVIUESUKA JOHN AGOSA SAMUEL SAMENU	379	1193	AKINSIPE SIMISOLA COMFORT AKINSOLI AKINPELII	478			576 579		AYANIVALE OMOLOLA KABIKAT AYANIVALE YEMANDE
280	570	AGU AWELA CHEZ	380	1165	SURJONALO EPISCOSAS STECENTAS	480	1340	AVENE CHURWILDUNESE GLADYS	580	1521	ANNA JENNYER YENKA
281	971.	AGU ELIKS MBA	380	1157	AKIMTAYO PIDBAHO	40			581	1522	
282	974	AGUISE VILETORY OBDRIVADO AGUIXU HOPE I HUOPIA	382	1158	AKINTELLIRE HOPELOLA AKINTOLA OLUWIAYINKA FRANCES	40		ANI ONYEDICHE ANIASHE BENEDICT LINDISALKELE	582	1524	AYEMERE IBIRONE AYEMODA DIARLES
284	979	AGUIVEIDYE OLUSEGUN SAMUEL	354	1172	AKINTOLA VICTOR KAYODE	494	1350	AVERAGA ESUKLAKOLUWA PEACE	584	1536	AYEN B. GLUPBOE
285	962	AGWU IKINNA LIVENUS	305		AKINTOYE ANDROW ADESAYO	485				1517	
286 287	960	AGWUNCHA AMABOHE ANTHONY AHMED ADETDUN DMOSALENA	396		AKINTOYESE HASSAN ISHOLA AKINTUNDE AGIKE OLADUNKONE	486 487			586 587	1512	AYELABA TROFIEK AYENDE KASALI
280	990	AHPOD YERGI RISIKAT	388		AKINTUNDE OLUFLAMBIOLA KINA	480				1536	
289	999	ASFECHAE OSAS ROUAND	399	1179	AKINTUNDE SEUN	489	1355	ANTERON EYO OTUK	589	1537	AYDILA KAZEBYI ADEKUNLE
290	363	ASSESSOR A	390	1180	AKINNALE XOHASON GLAVINKA	-90		ANTROMOSE ADENDY, AKOREGE JO	580	1538	
291	1808	ATMA BABIFEMI TBUKUNGUU ATMA ESREAL COUNMAYOUA	390 392	1183	AKIMVOLEGIJA ADBOLU AKIMVUME OLADEJE	- 101 - 101		AVEKE HUMPHREY PIOSES AVEMASHAUN ASSOCIAN	581 582	1539 1542	
253	1805	APIA TAIYE ODYODE	393	1188	AKINIEM SAHEED OMONINI	483		ANIMASHAUN OLUSEOUN	583	1544	
294	1008	AJADE OPEYENE SULEDYON	394	1189	AKINYOSOYE VIVIAN MODUPE	181	1362	ANSHE KOYEDE	584	1546	AYODELE DUUWASEUN BABAILDE
295	1011	AJACRE AFOLARI JOSHUA	395	1150	AKTOLA GUIYOMI IDOMU	485		AVOCHE PETROLINA NOUBECHI MICCONT PENC (MINNA)	595	1547 1548	AYODELE OMOLARA YETUMDE
296	1012	AJAGBE BABATUNDE AJAGBUSI OLUWAGBENGA JOSEPH	396 397	291 1193	AKTYESI SAYDRA REME AKNYMESI AWTHONY	486		ANCISIVE ERIC INEMAA ANCISIVE JAMES FIR.	586 587	1552	AYOGU PREDERICK IPBANYI AYOGUA ZAMEED OLADIMETI DR
295	1015	AJAGUNNA VICTORIA TITTLAYO	396	1194	AND SAMES OLLWANAHODE	495	1370	ANTHONY ESNERE	586	1554	AYUSA ASDULSCHOD
299	1018	AJAKA CHENEDU	399	1195	ANGGA STEPHEN ANGTUNGE	499	1371	WALKE OBEHI ELIZABETH	589	1555	AZTEZ ABOULLAHI ADETUNCI
380	1029	AJAKPONT UPGOPW JOEL	400	1197	ANDRO ENSABINEN RAYMOND	580	1374	WATHART OSEWATOR DESIGNED	680	299	AZTEZ KOLAWOLE



S/M WARR NO DIVIDEND (WARE N			MARK N			HARRING HIDEND (
601 1557	AZBEZ OLANDEI MUFLITAU	201	1727	CHIOMA AUGUSTA UNIA	801	1921	ESBEROWGBE WALIU ADRO	901	2094	POH HELEN
602 1589	AZEEZ RASAKI KOLAWOLE	302	1738	OHIWUBA CODELJA	882	1992	ESSEMMEE OLUMWENT DADA	902	2995	EXIFE GUN
603 1560	AZEEZ RASHEED KEHTNIDE	703	1729	OWESTOWNER OLIDELE	803	1593	ESSEMURMI OLIVINEWADU SOLI	903	2997	EYETU BEHOWIEN ONOSISHO
604 1562	AZDR MARTIN CHIMMUPBA	204	1731	OHUKWU HEWIY OHIBUZOR.	884	1922	EGEDE OMIEMA L	904	2100	EYO BASSEY BASSEY EYO, MARY UMOH
605 1563 606 1564	AZU BESST LAUFETTA AZUBIKE ODUMBERE	705 706	1732	OHUKWU REGENA C. OHUKWUDEBE KERWETH AJRI	885 886	1938	EGHELE PELICIA EGHOGAGHE JOHN	905 906	2102 2103	EYDH IMEH DRON
607. 1585	BABA SOLOHON	707	1734	SEDDENC MALE I DUNNING	807	1950	EGHOEBO CHUKUUNEM SUMDAY	907	2104	EZAGA DAKID OGHENDIKO SI ADBOLA O.
606 1570	BABALOLA TITILOPE GHOTAYO	708	1736	CHUKWURKWU PEMA & JULIET	885	1952	EGODUCHA SGARA NIGLIMITED	908	2107	EZE CHURS PATRICIA
909 1571	BABANUMI OLUPUYTAN OLALEKAN	709	1741	CHUKWIWETALU OKWUDILI CHIEDOZIE	889	1554	BOWA SARATU	909	2108	EZE HELEN MICCHI
510 1572 511 1575	BABARANTI OLUNUNI AJANE BABATUNDE ENITAN OLUFEMI	718 713	1742	DHUKNUWETALU TODHKNU CAROLINE DHUKNUYERE IFEDHA XOF	810	1905	EGWU CHRISTOPHER CHUCHE EGWU SYLVESTER CHUNNU	96.0 96.1	2109	EZE JANE (HRS) EZE MELETUS & EZECHUKOVU CHIGOZZE J.
812 1579	BABATUNDEOLUWAFEM: GLUWASHOLA	712	1744	CHUNU TOBOR CHAMERUME	812	1940	EGWUH MALACHI DIZIVE	912	2114	EZE NOIDENMAN PATIENCE
1581	BABAYEMI GLUDOTUN ADENEYE	713	1745	CIL-WOMENIE A/C-3	013	1942	EXEMEN DOMENIC OSCIGNALE	943	2115	EZE OBIOMA ORBAGILI
514 1582	BABAIEME THOMAS OLUMUNUS	714	1747	CITADEL MERCHANT ENTERPRISES	934	1944	EHBOROBO ENDURANCE	914	2117	EZEABATA MARY JANE
625 2584	BADIK MONSURU ABOLDRE	715	1751	OLDHENT AVODEX GRENILINE	935	1945	EJALONEBU TOPE ANSEM	945	2119	EZEAGU STEPHEN NIKABHEKA
616 1588 617 1589	BADRUDGEN SULKIMON ALANE BAHNNIN ADIS	716	1752	OWI COOP-SOCIETY LIMITED COCO-MASSEY EXPONUMAN ENETTE	817 817	1946	EDE DAMONN ALEX B. EDE XOSEPH ALEX, B.	94.6 94.7	2130 2132	EZEANGHI CHEKA RESECCA EZEANAKA HENRIETTA
618 1580	BAZYE ADEROWALE POLARSWIA	718	1799	COLLINS ORECLIWA SWILLE.	818	1548	EIGH AUCE	918	2123	EZEAMAMA LICHE PROHEAL
629 1581	BAKARE AL-HAMES ASSOCILA	715	1761	COMPYKING CONCEPT	829	1950	EJEZJE GODWBN CHUKWUJEKNIU	919	2136	EZEAMULUNAMMA VECTORIA. CHENWE
620 1593	BAKARE MODESOLA OMOBOLANLE	728	1764	COOKEY KUFFE WILLIAM	820	1950	ETIDIKE MARYJWE B.	929	2127	EZEAMI OHIBUZO
21. 1596	BAKARE NURUDEEN BALOGUN	721	1769	ONYSTAL ASSOCIATE	821	1953	ETIKEME IPEARYTCHUKVIU EMPARUEL	921	2138	EZECHI BRBIA
22 1594 23 1585	BARANE OLADAYO DAUDA	722 723	1777	DADA HAUFU ADETURU:	822 823	1954	ETIM UGO HEWIY ETIMADU PTOELIA	902 903	2129 2130	EZECHUWKU CHEDI EZECKWICH SUNDAY
1505 124 1588	BARRE SEMIU BASATUNDE	724	1784	DADA VICTORIA POLORUPSO DALHA ISAH ABDULAKADIR	824	1957	EXAMEN OCHEMETERS PRANCES	924	2132	EZEG AUGUSTA NOIDE
25 1589	BALOGUN ABOULLAHE DLAYTIKA	725	1785	DAMBAN ILODIGASE	825	1958	EKE UZOPIA SAMUEL	925	2133	EZEH EMPWILEL CHETOKE
355 3580	BALDGUN ABDDUNKS MOSHDOD	725	1786	DAN AKWAN THANKSOD	826	1958	EXECUTION DATE WAS CHINED IN	926	2134	EZEH JERRY
27 1681	BALDIGUN ADENIYI SHAKIRU	727	1789	DANIA JAMES MAJESE	827	1961	EXEM MARTINS INECHURURU	927	2135	EZEH LAWRENCE EJBJE
28 1682	BALOGUN ALAKE LOLA	728	1791	DAVIEL EMECA KENNETH	826	1963	EXEMODE TAIWO JOHNSON	928	2136	BRODGSHT UWNUHGSKO HETS
29 3683 30 3685	BALOGUN TERAHEH ADEEST BALOGUN MUSEBAU ALHAXT	729 738	1792	DAVIEL KEHENDE FEME DAVIEL DILU	829	1964	EXENNA IKECHUKUU EZIMWA EXERE CHIRLES ETAGGENJ	909	2139 2143	EZEIGNE ANTHONIA INECHI EZEKNE OLUMNUCI ORESTIAN
11 1686	BALOGUN OLUMBOE OLUMAFEMS	730	1794	DAVELMA SHENE NAMPON	931	1968	EXERC CHRILES ETAIGNERS	901	2044	EZBOYEN MARYGRACE EXERE
12 1689	BALOGUN SAMUEL BERNARD	732	1795	DAVINEFFE MAHMUD	902	1979	EXECUTE CHEMICAL COMMISSION	902	2146	EZEMONYE LAWRENCE
13 302	BAMGROSE ABIODUN	730	389	DAVING/WD FEME	803	1971	EXHAMETTE PATTENCE	993	2190	EZEMNOROM MADOMAA INSCHE
H 3611	BAMGBOSE XULIUS COUNTAN	734	1798	DROREN NESERIA LIMITED	804	1972	EKHODEAHI BOLUWUL FAITH (MRS)	994	2151	EZEWIN IKENNA
15 1612 16 1613	BANGROVE ADERUNE ZAUNAB	736 736	1799	DIRAMOLA EBENEZER COO	805 806	1979	EXPE EXPEDIENT ANIEFICK EXPO NEET MATTHEW BASE.	995 996	2152 2160	EZBWINUTUGO CHPMEZIE FIDELIS
6 3613 7 3614	BAMOBOYE VERONICA OLAITAN BAMOBOJE OPIOLIARA YA	738	1800	DIRPAMOLA OLUGBENGA SAMSON DIRPANDO AMOS GLANOTI	806	1982	EXPO SMUEL DEMENT	906	2160	EZBUGO CHERANINA FACTH EZIE CINTIMME
38 3615	BAMICBADE EXPIRITOR ISREAL	738	1802	DAMELOKS LTD	838	1984	ENVERE GARRIEL SAMUEL	938	2165	EZIGRO ADA FAVOUR
19 1606	BAMKEYA GLADAPO JOSEFHI	738	1805	DAUDA YUSUF INDANCESU	839	1985	EKNIONIN OKEY ISAAC	909	2166	EZH HYACINTH MAAMOI
40 304	BANKOLE BEODUN	218	1807	DAVID-DLAMBO ADEIVUMMI:	840	1988	EXVILENE NGCIT P	540	2168	EZEMORAH SENON CHUKWUNACHI
41. 3618	BANSO ADEKUNLE ADEMAYOWA	740	1505	DAVED SABO RENTE	841	1988	EXHURBS BYDYE SILAS	941	21/60	EZEREM PROHABIL SUNDAY
62 3620	BASHIR A. KOLAWOLE ADEREMILEKUN	742	1809	DAVIDSON N PETER	842	1.998	EXMUNTINE SERVE INSIDER	942	2176	NAUNMI DAYO OLUYEMISI
65 3621 44 3622	BASHER DILUMALAYONE ENOOH BASHORUM EKSHERU OLAMALE	343	301 1801	DE-CANON INK-TRADED-STOCK-A/C DEDE STANLEY SHUWA	843 844	1992	ELATHO JEROME ELECUTATION UCBLIS	943	2180	MOAHUNSI MATHEW TUNDE MOAIRO IYIDIA DIAMADE
15 1623	BASHUA TAOFIKAT TYABODE	348	1514	DEKREN PERESBE CORNELIDUS	945	1995	ELECHE MERUKA MILLICENT	945	2182	MADIPE KUDBRAT. O
6 3524	BASSEY ANETTE EVO	346	1510	DENNES PIACAULAY CHUKUVUMA	846	1996	ELEPE GOODLUCK	946	2184	PADIPE TUNDE ABODUNEM
47 3625	BASSEY MICHAEL EXPE	340	1819	DERRES ONYENYEGGLIKWU GIFT	947	1996	ELEGE COEME EMMANUEL	907	2186	PAGBANEBE SUSWINA OLUSDIA
40 1626	BASSEY VICTOR EDET	746	1802	DIALA SUPPLY [FEARC]	940	314	ELBOVACHE UGODHUKWU DIRESTOPHER	948	2189	PAGOROYE AYODE E
49 3627 80 3628	BANA DANLADI PARO BAYODE SAMUEL OLUMAFENI OLUFUNSO	248 258	1907	DIAMONO BANK LIMETED DIBONE B DEBOYE-SUKU	949 890	1999	ELEGGIMUG JOHN CHEE	949	2189 2190	FAGORUSI GRENGA FAITH PRIDE INTERNATIONAL COMPANY
61 3629	BECK BIODUN SHOLA	751	1838	DICKSON ENERE GEORGE	851	2000	ELISOGBON OLUFEMI P	991	2194	RUTH 9CHOOLS OGERE-REMO
652 3631	BETTOE KYOBAMIDELE ESTHER	352	1832	DIKE MERCY MIKE	952	2004	ELIWA CHINEDU	962	2195	RIKAA MSUTSWEN TERMI
63 1602	BETTOE OLUTINISBUN BABATUNDE	250	1835	DIST OCHENERHUME OVUMPORME	853	2006	ENMOKE CHARLES BUKENO	953	2196	FAKAYODE GRACE TYRED
54 3636	BELLO ADENIYI	754	1837	DEVILOPMENTALES AKTIVITATION	854	2008	EMEAGE CHIKE UDOCHE	954	2157	FAKROGHA PREYE CATHERINE
85 3607 86 3640	BELLO ADBOLA JANET	755 756	1838	DIEBUGHWE JULIUS DOGBANNA GABRIEL	855 856	2009	ENEMIA CHINEDU JOHN ENECHESE LICHENNA ANGUS	955 956	2159	RAKUNLE OPETEM NOAH RAJADE SAMUEL
86 3640 87 3641	BELLO DANILADI GUSA BELLO DANID PERIL	757	1841	DOGAO BARNASAS	857	2011	EMEDIC KESSINGTON AKARUWO	957	2200	MAJADE TOYIN RHODA
58 3643	SELLO JAMAL	758	1844	DOUGLAS ANDRON SDANA	858	2013	ENEXA HEVETY	958	2201	PALOLA DIUMUYTWA DANIEL
99 3545	BELLO JUDAH PELUMI	758	1845	DOUGLAS MIEBA (KOMA)	859	2015	EMBLERETA PREDRICT	959	2204	PANAKINAN JOHATHAN ADBIORRES
80 3547	BETTO OTHTERWI IZHAĞ	768	1549	DUKE KANE	880	2017	EMELIKE RICHARDSON NWEZE	960	2206	NAMOUS-ADENITY DAVID
EL 1646 E2 1649	BELLO OLATUNDOSUN GBENGA	761	1851	DUNINADE ADEDARO ALABA	861	2021	ENEZLALIKE UZDOHUKKVIU PELIK ENESA ANNEE	961 962	2207	NANDUS-ADEMIYE EMMANUEL SEUN
12 1649 13 1651	BELLO OLUSHOLA BELLO TONY	762 763	1855	DURGOGLA SAHEED ADEWALE DURGDATYE OLADELE OLUMASEYE	062	2023 2025	ENGONA IFEANTI GENEDICTA	963	2208 330	RANUHIBO JUNOKE SEYE RANDOCYE OLAYTWOLA
4 1652	BELLO, ENTAL	364	1856	DURG-LADIPO ABIMGOLA SAFIAT	064	2026	EMMANUE, BOXZZEC	964	2210	PASSANNU CILUWABUKOLA
55 3653	BEN SAMUEL EDUKERE	365	1957	DURU DELPHINE IFEDHA	965	2627	ENMANUEL MARTINS	965	2212	PASAWYA DMCTAYO DREYEMS
6 3654	BENJAMIN KIKSENENSO BENJTAJEMI	766	1959	DURU SABASTINE	966	2028	EMMANUEL-GWAR CHRISTINA MESUUR	966	2213	PASASE ESCADA, ADESINA.
7 1685	BENSON CHIJOKE LAWRENCE	367	1899	DURUGO PAUL. CHROSEREE	967	2029	EMODE IXECHURWII CHUKWUEMELIE	967	2215	RISHENA CYEROLA CLAWUMNE
68 1656 69 1657	BENTORO TERRY JOHN BENNARD ORPORFO BUMHUM	768 768	1862	DURUSON CALISTUS CHIMIERE DZEROMA PWOY J.	960	2030	EMORDI OGOME CORDEJA EMPORIJA PROPERTIES LIMITED	968 968	2218 2221	RISOMOVEN OLUMINISEYE OLUMINIYOM! RISOLU ADEGROVEGII OLUFEME
0 305	BHADMUS TUNDE	778	1865	ERECLEMMALE.	820	2010	EMBY PARKEM LIMITED	970	2222	RATOLU SUSAN OLUFUNIE
1 3662	BINUYO OLWALE TAOPLO	771	1867	ESENESE CONDELLA S'EYENIA.	871	2036	ENAUGHE MAIL	971	2223	RATONA TEMETOPE OLUWASSUM
2 3565	BISIRIYU MOVSURU ADETOLA	772	1868	ERBALI EDENBYCHE OKON	872	2037	ENEMAH SYLVESTER EFFICING	972	321	PATORE LEVE
13 1666	BLOSSOFI PARTNERS NEG LTD	773	1870	ESERE REGENALD AHAM	873	2038	ENEMUO CHRESTIAN CHUKURUBLOKA	973	2227	PAYINE CLABANTI AMOS
4 3674	BOLAT DIABIST A.	774	1871	ESERTIWA DAKID IPEWYT	874	2042	ENTYE OSEPHWEGIE ERD	974	2238	NYOSE GLAWALE JOSIAH
5 3675 6 3678	BOLANLE OLALEKAN DLATUNG! BONIFACE GODSTINE BEN	775 776	1873 1876	ESCIE ODEH DNOEPU JOHN ESCOGSE ENCJASUN	875 876	2045 2046	ENOCH PRINTINE TUTUS ENTERPRISE MICROPINANCE BANK	975 976	2230	PEN SECURETIES LTD. TRADED-STOCK AV PENE-PADEYS ROSEPHARY JUMOKE
7 3582	BROADMENDS ENTERPRISES DIVESTMENT CLL		1877	ESUBEALOR EXENE & PELEX	877	2047	ENUHA SOLOMON DEDMESBUREN	977	2244	FIRM-BEDS VENTURES LIMITED
0 1085	BUNNAMIN ISPAIL ALI	778	1575	EDUCE KINGSLEY LICHEMAN	876	2048	ENWANG EFFIDING ETTIN	978	2247	FIRST ALLIANCE VENTURES & LENSING I
9 3587	BURSAN DAN FULANE YAKUBU	279	1961	BOHEVIODO ROSE AKLANAYA	879	2049	EQUESTAD LIMITED	979	2248	FIRST ATLANTIC SEC. LTD-DEPOSIT A/C
0 3580	BUSARI AKEEM AYOODLE	700	1963	EDAKO ENTO EISONG	880	2053	ERINLE KEYOVOC OLUGODYOLEKE	980	2245	FIRST BANK PLC/FL/TURE NEW SEC - TR
1 3589 2 1780	BLSARI KAHORU QUADINISTI CAROL AUVIT	791 792	1995	EDEANE JOSEPHAT U.O.E.	981	2055 2057	ERO AUGUSTINE OSAS	981	322 2255	FIRST EQUITY SEC-DEPOSIT A/C
2 1790 3 1791	CASHOEAL VENTURES	792	1991	EDHEK IGHDEORD SAMUEL	982	2057 2068	EROYOU GOOWIN ENYINNAVA EGANGREDO FRIDAY	993	2259	FOLARIN OLUSEGUN XOSEPH FOLAMAN OLUMIYTOSIN DEBORAH
6 1794	GENTREHOLD RESOURCES & SPVICES LTD	794	1892	FOOLE GOOWIN	394	2062	ESAUTHORONG FRIDAY	994	2299	FOLGRUNGHO MURUTAUI
5 1795	OHALES SWIOUR	795	1894	EDOGEWYN MARK OGU	885	2066	ESEH EDMIN MNIYO	985	2260	FOLGRUNGO KOLMIYOLE SAMUEL
6 1798	CHOMA JUSTUS SUNDKY UKKCIRE	796	1896	EDOKIMAGRE AFTAGRE BLESSED	886	2067	ESOGRAMA BENGAMBN CHETOKE	986	3262	FORTE ASSET MANAGEMENT LIMITED
7 1799	OHBUIKE RUTH OHIOMA RWOUR.	387	1897	EDOKPASSE PRINCE A.	887	2068	ESSIEN 190RD - N,	987	2265	FOURSQUARE GOSPEL CHURCH
	OHBUZO STANLEY AMOBI	798	1898	EDOPACAYE SEGUAL EDOPACAMENT SEGUAL	388	2079	ESSEN SYDISA JACK	508	2267	FRANÇAIS VICTOR OLUSEOUN OKURD
	CHEBURDU ONYEVACH ROMANUS	789 798	1899 1900	EDIORIO GRHAZIMADENOR AUGUSTINE EDIOZIE I PEANYZI PRANK	889	2012	ESU ETIM ESU PIPON ASUKWO	989 990	2258	FUND PARAGEMENT SECURITIES
1716	CHEMENDU ONTENACHE PORMANIO	790	1902	EDUN IBUKUN KOLA	881	451	ETADERHI EMPANUEL	991	2272	FUNMILATO PICCESCUA RACHEAL
2 1717	CHIKWEUBA UBA	792	1904	EDUNDOET HAMPIED BABATUNDE	882	2077	ETENG ETENG PIBANG	992	2274	FUTURE FOCUS INVESTMENT CLUB
1716	CHILAKA ENMANUEL CHEDGES	793	1905	EYEHE COSMAS EZWIA	883	2079	ETT MARK CHUKWU	993	323	GASRICL GLORY
	CHINA GINBOLDONALD	794	1907	EYTICK ADENIKE	894	2060	ETOK AKRAN UDOPSA	994	2275	GADEGBEKU GBOLAHWA MALRICE
95 1720 96 1721	OHMAH ORISTIWA CHEDMA	795	1913	BLOCK MESSA NGOZI	885	2004	ETTU GODONU BABATUNCE	995	2275	GAMBAS HALIMAT BOLATITO
6 1721 17 1722	OTTHKIVE ALAIN NIVABUGO OTTHKIVE ALAIN	796 797	1914	BYUGHU BEECHWOOL GODSWELL BGAN GLORY	896 887	2007 2009	EUNICE OTT-CKKRDEE EWALEFO PETER CSEEHIGEMEDE	996 997	2218	GAVED SERVEN GAVA CAROLINE ABOU
0 1723	OUNDU O COUNTRE	796	1910	DGDADOR EMMANUEL	999	2008	EWHRAWHRA GLOREA DMCIVIERCYUE	998	2283	GBADANOSI LATTEFA CHIDDLANE
9 1724	OHNEDU CHEDNA SWEDRA	298	1919	EGENYELO AGENBOLA ARAMEDE	999	2090	EMISSE LIVENETT COTON	999	2264	GBADAHOSI WASIU
0 1726	OHOMA ANGBLA CLETUS	808	1900	EGBERONGBE LEKAN SAGURI	980	2090	EYA ROMANUS IFEARYT	1,000	2285	GBADEBO BUSANO TEWOGBADE



	WARR NO IVIDEND (3)	NAME		WARE N				MARK N			MARK	
1,001	2297	GBADEGESHEN TICINO ELIZMEETH	1,101	2489	(KOTU NGOZ) JOHOGHOR		1,291	3640	JOHNEST CONSULTING	1,300	2840	MARTINS IMMATURIDE QUADIPO (SUSTICE)
1,002	2298	GBADEN REDHARD: E.	1,102	2492	IKPABI DONATUS		1,292	3644	30HM50N HAPPY BONBFACE	1,302	2842	MARY ADEMIDUS HARSTRUP
1,003	2293 2294	GBENLE CHOTAYO JOSHUA	1,103	2494 2495	IKROK BOKE ISOPIDA IKLUESI ODUPAYO AGNES		1,293	3546 3550	JOHNSON VICTOR KBLEDHI CHIBLINE JOLADSO GLUSOLA AKTIVIANOE	1,303	2846 2847	MATTADELLIS (MODERIA) COMPANY MATTI JURRIL DUDLADE
1,005	2295	GBENNEKU LAWRENCE EFENENA	1,105	2498	ILESAMMI ABIDDUN EMIDLA		1,295	3652	JONAH EMPANUEL K.	1,305	2854	MAYWE CHARLES POLORUPSO 5
1,008	2305	CEDECH NAWCHE D.	1,106	2499	ILESAMI KOLAVOLE OLATOYOLE		1,296	3653	30NAJUROE FAUL KERENCE	1,306	2855	MAYRELD INKLTO- TRADED STOCK A/C
1,007	2306 2308	CEDICERH OLLYEMISI MONSURAT CERC SONNEM	1,107	2500 2501	TLESANNE O KOLANOLE TLD WALTER ANNEXDS		1,297	3655 3657	JONES ABIDDUN JOSEPH ADENEYE ADENAYO	1,307	2856 2860	MBA IKECHUKWI PAUL MBADUGHA AYOSA ATHANATIUS
1,009	230.0	GEWA VIAHEED APOLABI	1,109	2502	DON BUTSSANG CHICK ESERT.		1,299	3656	JOSEPH AHODESI OYADIRAN	1,309	2862	MSAH VICTOR
1,011	2363 2364	GODSWEALTH ENTERPRISE GOLDEN COIN INVESTMENT CLUB	1,111	2503 2504	DOGA EPHRAEN NIVAPOR DOGA KENICE STANLEY		1,210	3659 3680	JOSEPHSON DENNES DESCHUOUU JOSHUA ATWANKS DEADEAH	1,310	2963 2967	MBANNA ZLAGVICGA NICHOLAS MBANEFO LECONA LLINDA
1,012	2365	GOLDIVORTH-HINETE FLAME DIVESTMENT	1,112	2505	LICHI ABIODUN BABATUNDE		1,212	3663	309 N.A. IBIDUN YESEYON	1,312	2968	NEARETO MARTIN CHENEMILU
1,013	2319	GOODLUCK HANDVIDE DEBAN	1,113	2506	DORD ADDUNCE MARCUS		1,213	3564	30Y DGB0994	1,313	2909	MBONG JAMES CRIPG ACKEEF
1,014	332s	GOODIVORKS PROPERTIES LIMITED GOSHEN WEALTH ZONE INVESTMENT LIMITED	1,114	2508 2518	ELUMBH GOOMEN OSAGEE ENAFROON KEKACHUKWUU M		1,214	3666 3667	JUJUS OSAHON JUJUS OSAHON	1,314	2679 2673	MEDAHLINSE CHETOD MEDAHLINSE JOHN BABATLINDE
1,016	3303	GRASSLE TO CONSULTING	1,116	251.1	IMARAHI, A. S.		1,216	3668	JULIUS STEPHEN KANDOE	1,316	2674	MEDAHUNSI REBECCI OLUMASEYE
1,017		GRAZCOM BYTERPRISES	1,112	2512	INOH HAWAH		1,217	3671	JUVOBOR INSH MISODOHU DEMIS IS	1,317	2675	MEDEFENI,O ADEBOLA AFOLANI
1,018	2328 468	GS DWESTMENT COMPANY (TD GTB/OPTIONS SECURITIES LTD - TRADENS	1,118	251.4	INDREMOENT SECURITIES UTD		1,218	3672	KNOALII REUBEN MIRTEN KNOEKS ABEL	1,318	2879	MEJOR UCHECHURWU CHRISTOWTUS MENTHOR DW: MANAGEMENT LTD
1,028	460	GTI SECURITIES LTD	1,129	251.8	INDIA MOSES ABANUM		1,220	3576	KATTA ALI ISA	1,339	2887	MERCURY DSAS EAGLE OBJYTOSA.
1,021	2501	GYBRILLA OLU AKENE	1,121	2521	ENECRYDRON GAMBEL OSAMUDEWYEN		1,221	3580	KWEEN BELLO DIEKENE WIBNAT	1,321	2888	MERISTEM RECIETRARS LIMITED - A/C -RIV
1,022	2536 2537	HAMMED CHIRCHIA HAMBAT KANNAT CLAIDE	1,122	2522 2524	INVAH EFFERODE GODSPOWER. INTERCONT BNK/PRIMERVEALTH CAPT	TAL: TR	1,222	2681 2682	KALU EKDIMA KALU PRIDAY UDHEMBA	1,312	4910 2890	MERIESTEM SHAVE RECONCILIATION ACCOUNT METU CHINITUA RAPHAEL
1,024	2538	HARIZAT TUNDE	1,124	2525	INTERCONTINENTAL/EQFL/WOLLERAL		1,724	3583	KALU OKE	1,324	2896	MYON USOH SANUEL
1,025	2339 2340	HARRY HEART IMTERNATIONAL LIMITED HART ISHADE ONGELISE	1,125	2526 327	INTERGRATEED PROJECTS INTERSTATE: SEC-DEPOSIT A/C		1,225	3585 3587	KANU CHRES U. KAPITAL GARE TRUST IN SECURITIES LITO	1,335	2898 2899	MGBEDWIERE RITA IPY MIDHAEL JOSEPH OTWRU
1,027	2341	HART JOHCE T.	1,127	2528	INUSA NAMINIA.		1,727	3586	KAREEN ABIODUN XDHN	1,327	2900	MENAN KARSE
1,029	2342	HARLINA MYEDU	1,128	2529	INVESTMENT TECHNOGRATS LTD		1,226	3589	KOREEN HARESAT YETUNDE	1,339	290£	MINAH KIRISE
1,029	2343 2344	HARLINA DANETI. HARLINA ESRAHEM OLLIKUPLE	1,129	2532	INYWIG ANDETT CYRS. INYWIG CKON COSHAM EMMANUEL		1,229	3685 3686	KNYDDE JOSEPH KNZTEM CARLOS	1,339	2902 2903	MENSIAN DAVEY AND DRUBBE MESSION SECURITIES LIMITED
1,001	2347	HASSAN ILIYA	1,170	2534	INYWIG PETER THOMPSON		1,291	3687	KKZEEM WKSZU TYANDA	1,374	2905	MMEREOLE VALENTINE BORRY
1,000	2349	HASSAM, LEKE HERITINGE DYNAZORP (ITD	1,130	2535 2536	IQUAGU VENTURES LTD IRABOR NUORA		1,293	3686	KNOWN DESIGNATION OF THE PARTY	1,332	2907	MODAL BATERPRISES
1,033	2351 2356	HERETINGS DYNACONY LTD TRANSPAN LINUS ARPWY	1,130	2507	IRANGE PLOKA IREHOVBUCE DOKIS BYDYE		1,293	2790	KEHINDE CHIMOT (MKS) KEHINDE DIVID OLILEYE (IRC.)	1,333	2910 2912	MOGALI HAMED BABATUNDE MOHAPINED JEDUURAHMAN
1,095	2357	INC ROSE	1,135	2538	IREOBA NELSON C.		1,295	2791	KEHINGE OLUTOPE	1,335	2914	MOHAPIMED ADEXUNUE PROBURF
1,086	2360 2361	I BENNUCHI VICTOR M. I BEDE PELIX	1,136	2539 2541	IRETT CLUB OF NODERIA. INIBHOOSE STEPHEN		1,237	2792	KELECHUKWU PISBOZE CASMIR KELTROS BWESTMENTS LTD	1,336	2919	MOHAPMED S.A. HUN MOHAPMED SATIO TAPIDA
1,038	2362	IBEDIONU IDINA GOODNESS	1,138	25/0	ING ONVENION IND		1,238	2796	KENNETH MISHH	1,338	2011	MOHAPINED SARKI ABBALLAH
1,059	2364	IBEKWE ANTA MODEL	1,139	25/0	INDAMYA STANLEY CHEROKE		1,239	2710	KEYAGHA OWESAREDE	1,339	2512	MOHAPIMED TALATU INA
1,048	2385 2386	IBEKWE AYURI CHIDINMA IBEKWE CHINWE RUTH	1,140	463 2548	ISEGEN USOHU OHE ISEI IMONEKHE STEPHEN		1,240	2711 334	KSLANSE DILUGBENGA DILADBYUPO KSINGS DAUGHTER NIGERSA LTD	1,340	25114 458	MOKA INDRYZHEN NIWAMAKA MOKELU MAKERE A. GOGH
1,042	2367	IBEKNE DRECHUNNU	1,142	2551	ISHBE SIMEON		1,242	1715	KESSEEDU OMOLOLA ADEVILAME	1,342	2827	MOLOKWU GEOFFREY CHIDESEN (VEN)
1,043	2388	BEONE UN STELLA	1,140	2583	ISHOLA WIDU G.		1,243	2716	KDFOIVOROLA GLUFEMI ADEBANO	1,343	2550	MOMOH COMPORT SHOLA
1,044	2370	IBENE DIRECTION OLUVIUMA IBENEGBU ORDICEE ANTHONY	1,145	2555 2556	ESBOR REUBEN ESL ACQUIRED STOCK ACCOUNT		1,244	2717	KOLWIOLE BOSEDE DLUWAREMILEKUN KOLWIOLE BAZEEM	1,344	2831	MONOH JAMEU OSIKHENA MONUMENT SEDURITIES & FENANCE LTD/AC NPF
1,046	2372	DENEGRU JULIANA NINAKARSO	1,146	2557	ISMAEL BURGLA PRETENT		1,246	3719	KOLEGUNIA OLADEINDE EMMANUEL	1,345	2910	MORA ROTEMS ALBERT
1,040	2377	TBENYE NOUGUEST EMMANUEL TBENY ENVOCENT ORZI	1,147	2558 2559	ESMALA ADETUKE MOJEED ESOK EMMANUEL SUNDAY		1,247	3722 3720	KONGI ADBILINLE KONGI AKINDLA WONPELLI	1,347	2815 2816	MORRIGRYD ANUGLUNIAPO GLUNIAGUSAYOME MORRIGRYD GLUNIATOYEN HELEN
1,048	3381	TRIBOR AMAI PRIS	1,146	2568	ISOLA-OLATIVATI XOVCE MOEKEM		1,249	3721	KDMGI GLUSEVE	1,349	2538	MOREI TONBARALNEU
1,058	2383	INTOYE EMMANUEL KOLAWOLE	1,158	329	ISUKU THERESA		1,250	2723	KOREDE SEMBO	1,390	2539	MORE DOLLARS NETWORK COMPANY
1,061	2385 2386	BINOYE RAMELING ADETOLA BRAHEBH KAYODE	1,150	329 2563	ESUKU THERESA AGBONDEBANA. (TEGGE BLESSSING NGOZ)		1,251	2724 2725	KORDE CHERVIENOU MOSES KORCOELE FLOREMOE	1,351	2941 2944	MORODOLU OLUFEMI HAMMED MOSES INSIDIRE DILVIES
1,050	2388	IBRAKIM ABDUL MASHEED	1,150	2566	DIAME XXXIII		1,253	2727	KOSESSE ADETUTU OMOBOLANLE	1,353	2947	MOSES-GOMBO OHINAZIJM OHIMEZEE
1,054	2389	IBRAHM ABDULAHE	1,154	2567	DAATUSE OUIFURKE GREATEGUA		1,254	2795	KUPOLIYI TITI	1,354	2952	MUJAZU FATENIL SANT
1,055	2393 2394	IBRAHM ISIAQ OLATUNDE IBRAHM PUHAMPAD TORYES	1,155	2579 2571	DWI NGOZI PRECIOUS DWIANADI UCHE BERTRAPI		1,255	2737	KIWADBIU JULIUS AROBA. KIWADBIU JULIUS AROBA.	1,255	2953 2954	MURZU MOHAMMED MUDASKIPU MURUDEEN KAREERI
1,057	2396	IBRAHM NUSA	1,157	2573	DWUNDU BLBAZOR ONYEKAZHE		1,757	2729	KNAKPUT PATRECK S. MINUK	1,357	2857	MUHWHIED AWWAL SULKIMAN
1,058	2587	IBRAHM RAMATU IDACHE HARUNA, D.	1,158	2574 2576	TWUNZE LINY THEAKOR: TWUCHA LINGUS D.		1,258	2742 2743	KNAZEMA RACHEL OSEHISE LABEDDAN KAPUT TOYIN	1,358	2958 2961	MUMU BERNADENE AGDIT. MURITALA BAMIDELE RANCHI
1,068	2405	IDESSE OBANOWIE THEOPHILUS	1,168	2575	DWUCHA TENOTHY NOUNA		1,250	2745	LADBLE PETER TYDILA	1,360	2962	NUSA ABDULLANI
1,061	2407	IDODO PAUL DMGALU	1,161	2577	DATEGRACHE		1,261	2749	LARRA GODWEN	1,361	2964	MUSA USHAN ZWORE
1,062	3408 3409	IDOGUN EMETE DIRESTOPHER. IDOKO BENJAMEN OROGEWIE	1,162	338 2581	DYANDA JEDE EZEZE EMEKA		1,263	2754 2756	LATTEY XOSEPH OLUSEGUN LATTEF GUALDIAN RASHED	1,362	2968 2968	MUSTBAU MUKATIA OLAMBIDIKAN MUSTAPNA AZDIZ JO
1,064	3460	IDONOR SWILEL	1,164	2584	JHCK EBUK		1,294	2757	LATELF YEWA	1,364	2969	NUSTAPIA GLABENATU SHITTU
1,065	3463	IDOWI MONOCA GLALOWO	1,165	2585	SACKSON MUYDUN AYODELE SACKSON MUYDUN AYODELE		1,265	2758	LAMAL ANGOELE GUURANTI	1,365	2679	MUSTAPHA OTOGIAGHE AGDULRAHMAN
1,066	3465 3466	IDOWU MOUROLA YETUMDE IDOWU YAQUB ANDRAII	1,166	2586 2587	DICORS DANLEWA OLUMINTOSIN DICORS DANLEWA OLUMINTOSIN		1,267	2759 2775	LANAL BOLADE LANAL BRAHBH D.	1,366	2972	MUHINA RADHAB, MODUPE NABOC NESERIA LITO
1,068	3421	DRIS NICHAEL OLORUMNAYE	1,168	2589	Wason Voelen Yroking		1,298	2764	LAWAL JIMOH QUUNIQUE	1,368	2974	NASIR ABOUL WASIU AKWIDE
1,068	2423 2424	EDU-OMOUUNNE NOTENCE ERWALINI GEBERT DEINDE	1,168	2992 2993	JWMES ASUKOVO EDET JWMES FOLASADE, S.		1,299	2799 2770	LANAL GLASCEI TEMTIOPE LANAL GLASTINA B.	1,309	2576	NDANUKA VIVSAN (FECHA NDENE-SODWEN COMPORT NUESALU
1,071	2126	IPEAGNU REDEN SUNDAY	1,171	2594	JAMES KIKELOMO EBUDOLA		1,271		LANAL OLIMATUMESHE IDRIS	1,371	2579	MOTIVO KICTOR EYO
1,072	2427	PEANT I PEYTWIA LINDA	1,172	2506	JAVE FRANCIS OBSAKOR		1,272	2772	JANAL QUADRI AKOREDE	1,372	2961	NDUBUESI STANLEY DHINEGBO
1,073	2429 2430	IPEZU ELEUGO IGATTA PAULINE ADA	1,173	2509 2600	JEGEDE OPEMIPO OPEOLUNA. JEJE KENINDE OLUBUKOLA		1,273		LANAL HUKAYAT ADENEKE LANAL SOOT	1,373	2962	NDUJEKIVU ANTHONY TODHUKWU NDUKAUBA GRACE UGOCHE
1,075	2431	TEBANI CHEMERE XOSHUA	1,175	2601	ALICENTATIVO PURMELOLA		1,275	2776	LANAVE SISTEMA EMERGIA	1,375	2984	NDUKIVE ARUA KALU
1,079	2432	IDBANOI SEVEDICTA AICHSESINHA	1,176	2602	JENSAYIMA OLUKAYODE OLATOKUNO	D	1,276		LANSON ABIDLA MICHAEL	1,175	2967	MELSON ADETLITU PUNYSLAYO MELSON MICHEAL
1,077	2435 2436	IGBEARE SOLOMON OSAYABANIYEN IGBENEDION OSARETIN CATHERENE	1,177	2603 2604	JEREMIAH ISORO NSIKAK JEREMIAH MARY ABIDDUN		1,277		LAZARUS BEN UNDGWU LAZEZ BABATUNDE SABURI	1,177	2968 2993	MELSON HICHEAL MGBBIGH DENNIS
1,079	3407	IGBOANUSI SOLOHON	1,179	2605	JEREMIAH MOSES AKRAN		1,279	2796	LEMBOYE ASSOLA GLUVIASBUN	1,379	2994	NGWORE CHENAGO
1,088	3436 3445	IGROBLI OLIVIA NOIDI IGE MICHAEL OLUMUYEVA	1,100	2606	JEDUNA NOUBUST LAWRENCE JEND ALOKE TOOMU		1,280		LEWIS BLIZABETH LINES BELAZIONE WOSELAT	1,300	2996 2997	MONORE DOWN HAVE DOWN
1,082	3447	IGHERE YOU, EDIROHERERS	1,192	2608	2010 ADEGOKE KICHARD BLDER		1,283		LIGHT HOUSE ASSET MGT, LTD - DEPOSIT	1,392	2998	NEWSALONE DENTRUMA QUENTIN
1,080	3451	ISONU MAGNUS	1,193	2609	30YOH AKEEN OGUNGBENERO		1,293	2795	LOUIS ISAAC OSIGERAS	1,383	3000	NOGEREA UNION OF TEACHER MULT. COR. SOC.
1,084	2452 2453	ISUNEOR EGHOSA ISUNEOR ESOSA KINGSLEY	1,194	2612 2613	3PHOH OLUDIRE TRUDEEN 3PHOH OMOTOVIO RASHEDAT		1,294		LOVE CONSULT AND INVESTMENT SERVICES LUGG DUNCYS BALTINS	5 LTE2394 1,385	3000	NOGEROW INTER, SEC-DEPOSIT ALC NIH TOPILOXA BOUREN
1,086	3454	ISWE CHISOZIE EBBWII	1,186	264.5	JPICH MAMALITU		1,296		LUNINA EPHRICH ENRIGHT	1,386	3006	MEMAZE BHANGE, C
1,087		DEDU MAKE INDOS	1,187	261.6	JUDING DINGERST HOME		1,297	3801	PARSA INVOCENT	1,387	3007	NJOKU EDMUND UZDAN.
1,088	2465 2467	DEH WILSON UCHECHUKWI	1,188	2617 2618	JEMOH YUSUF AKENWOLE JEMADU BASIRU ADEWALE		1,298	2882 2885	MACT SECURITIES UTO -DEP A/C MADU I FEAMYE GLADYS	1,388	3008 3009	NICKU PATRICK ONYEKVERE NICKU PERPETIJA INVEDIMMA
1,098	2468	IKAGWI PETBI A	1,190	2621	JES ASSETS MANAGEMENT LITO		1,250	3886	HADU OGBOWNA ERNEST	1,290	3010	MOKU THOMAS
1,090	2469	IN STRANGE BENECHAND	1,190	2623	XX8 TITUS ASSOLADE, AND OTHER		1,291	3888	HADUBOGNU IPEANYI XOSEPH	1,390	3011	MURU PROVIDE CHARGOS
1,092	2470 2473	IKE IPEDHA AMABADHI IKEBELE PATRIDI:	1,192	2524 2526	XOBARTEH HECTOR OLLWASEUN XOB, ADEBONNALE SAMSON		1,292	3889 3800	MADUBURO DIMMIENELE: BRENDAN MADUBIE PRANCIS OKECHUNIU	1,392	3012	MKADI PROHEL CHUOVUKA MKADA ANTHONY DIJIWAPENE
1,094	2474	IXEBUDE JOHNSON WABUEZE	1,194	3627	XOBL AYOURS ADROUGE		1,294	3804	MADUKA ELECKI	1,394	3015	MOJICINA CHIRSTY NWAKABGO
1,095	3477	INDEWLOND CHIDEDERE C. INDEWLOE CHICAGONO RUPUS	1,195	2629 2638	XOHN IS TEM! LIVEN XOHN AVE ROSE		1,295	3506	MADUKO PIDELIS OGBOGU MAGSIDA KENNETH LONGNOE	1,395	3015	NOTILENZ CHLIKTILENEKA PAUL NLEMADEN CLETUS IKECHLIKVIU
1,097		DESPERATU GLORIA UDIE	1,197	3632	JOHN DRINGU T		1,297	3920	MAINLAND TRUST-DEPOSIT A/C	1,397	3019	MNROVE NIKY EZILIGOR
1,098		INHALEA GRENGA JOSEAN	1,198	2633	XXVIII DAVID DAG		1,298	3924	MAJEKDEUWS TABO KINA	1,398	3629	SHOWAY ARRAMA ENDS
1,099	3486 3487	TROKO NASOM OSHAM TROKOVU UCHENNA LAWRENCE	1,199	2637	XOHN KADE REPUTU XOHN VICTOR AZUBLEKE		1,299		MARTING ETHICK, VENTURES	1,399	3621	MNOMAN IFEYDUM. MNADE KAMBUKENE I.
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S/N WARR DIVIDEN		NAME		TDEND (DIVIDEN	ARR NO	NAME	S/N M/	DEND (X	NAME
401 3024		WADE LILIAN	1,504		ORIDIKE KEN PAUL	1,681		OGHOGHORSE XOV SEGBLIVOTA	1,701	3523	DIJAFOR ONYEBUCHI MACHAROLD
402 3027		WAN JERNYI REDAY	1.502	3189	ONIBGBU CHUKA FELDS	1,682		OCENA BHIDGE DBJON	1,302	3534	OKAFOR ONYEBUCHI MACHAROLD
403 3030		WEII DOWNUS	1,508	3191	ORIEVENER R O (DR)	1,683	3367	DISOCHUCKWU BUNKOE PRUOSILIM	1,700	3525	OKAFOR PETER IFEMAYE
104 3033		INVORM MAKTINS	1,504	3152	ORIEZE SFEYSWIK CYNTHIA	1,684	3368	DGDKE PROHABL INSCHUKWU	1,704	3535	OKAFOR ROBENSON IN.
405 3032		NOKO JOHN IWANKWO	1,505	3153	ORDURU NGGET JOYCE	1,685		OGOLO ETHEL	1,705	3527	DKAFOR SAMPSON DBIDHA
406 3033		NOKOH ALEX TOONA	1,506	3194	OBJEVNELU AUTHUR UCHBCHURWU	1,686		DOU CHEKADET EMMANUEL	1,706	3531.	DRAPOR, MIVOREDIKE U.
487 3054		NOMBREE TO	1,507	3157	ORIKWELU PAUL CHEMEZE	1,687		OGUANA CHENYEREM AGA	1,707	3532	DRAH PAUL KINGSLEY
408 3035		NOMBRE 013	1,508	3199	OBMODIE ANTHONY UGOCHUKWU	1,686		OGUDE BENSAMIN	1,708	3535	DRANLAWON DLUPUIWE ABOSEDE
409 3038		NOPINOR JOHN TERHENEN	1,509	3290	OBINGENE PRANK C.	1,689		OGUESSE RETA NGOZI	1,708	3538	DRARD IPEYIMWA I.
410 3040 411 3041		NSBOTNANYA CHIEMELA INVIANNA NSBESBE TINA OSSANJOU	1,510	3291 3295	OBIMA I. NIVAZUE	1,611		OGUERE CHISURE DAVID OGUGLA GODWIN CHUNWUDI	1,711	3540 3543	DIKATA LIIGHT CHUKWUDI DIKE GLAXEDE ADESLAKANNE
412 3042		NSDFOR THEOPHOLIS CHOKEDU	1,512	1292	OBIMA OFLORA	1,612		DIGUNGEORGE CLCLUTERANT	1,712	3544	DIE GLANALE
413 3045		NUMERIC HEIGHT	1,512	1293	OBINIA ONUNCIO AIVELE EMEN	1,613		DIGUNADE GLUMAFENE ADEBOLA	1,713	3545	DREAGU IGNATUS OKANANDU
404 3046		NUNGIN FRANCIS DINOCENT	1,514	3294	OBIMA VIRGINIS DILIKIVUEMENA	1,624		DGJABAND IDDIVU	1,714	3547	DRECHURINU LIFEARNT FELIX
415 3047		WARLOE ANTHONY NIVAGLAWANNE	1,515	1296	OBIDMA RETHEL NEUKA	1,645		DGLMBAND GLADAPO OWOLAGE	1,715	3549	DREDBLE JAMEU OLASURWANNI
106 3058		WWW.EZE EHEOL	1,516	3297	OBIOMA YEVIANDE SINESOLA	1,606		OGUNBANIVO ADEBIVO JULIUS	1,716	3551	OREDOVEN FOLIKE MOLESOLA
467 3063		WWW.HIKWO BORHWILE, UCHECHIKOVU	1.517	3299	OBIORA IFEOMA PERPETUAL	1,617		OGUNBANIVO DOVIN STEVEN	1,717	3552	OKEDU O. BISHOP & NOUPED AREN
108 3054		WWWO-LIKWU CHINELD DOROTHY	1.518	3210	OBLOBA PEACE UCHENNA (MRS)	1,608		OGUNBANIVO SUNDAY ADENEYE	1,718	3554	OKEGBUAN IGRINEDION
109 3055		IMAGHUROVU FRANCA NEGOZI PIEDANE	1.519	3211	ORDRA UCHENNA PATRICK	1,619		OGLINBANINO TEHETOPE MARY	1,715	3596	OKEKE CHBUZOR
20 3056		WIADHURWU FRANCIS MAICA EZUNDU	1.529	3252	ORDBUH JOSEPH HARRESON	1,620		OGUNBANIVO, ADEWALE SUNDAY	1,729	3557	OKEKE CHESBO CHRESTIAN
21 3057		WIACHUKWU ITSWELL OHIDIEBERE	1.521	3213	OBIOSIO FRANK OKON	1,621		DOUMBODE ADEBIAYO	1,721	3599	OKEKE CLETUS KEMBOHUKVIU
22 3058		WIACHURWU UCHEMNA	1.512	3216	OBLUKVIU ANETA ANANACKI	1,622		очовило мантим эриговилого	1,722	3560	ORESE POSTER CHEDIMPIA.
23 3060		WIADRE CHINETY'S GOLD	1,513	3229	OBODOAGU JESENTA MAAMAKA	1,623	3390	DOUNBOR JOHN EXPONMENDSA	1,723	3564	ORENE OLIVER INVABULEZE
24 3063		WIADDNIGWE ROSELINE N	1,524	3221	OBOH BARTHOLOMENI OSEVERHOME	1,624	3390	OGUNBURYI KAYODE	1,724	3565	DREKE PRISCHAL UCHE
25 3064		WIADRE SUNDAY CHEE	1,575	3223	OBOH STEPHEN	1,625	3396	DIGUNDE TASVIO SOHVISON	1,775	3566	DRENE ROSELIN MAYEN
26 3065		WIAETD ESERC	1,575	1225	OBUALA IRIGHA JULIUS	1,626	3397	DIGUNDETI DLAYINKA	1,726	3567	DRELEKE MICHEAL CHOVEDU
27 3068		WIAFOR CIPEJAN	1,527	1226	OBULU ROSEMARY BOYUBELA	1,627	3399	DIGUNDELE BOSEDE AKOKE	1,727	3569	DRENIVA EMEKA
26 3058		WHATOR EZEKEB, MONDAY	1,579	1227	OBLYTOSA GRACE	1,626		DIGUNDRUS GLUWADAMBLOLA	1,728	3571.	DHERE SENEDICT ONYEJEAND
29 3058		WHATOR HELEN AMAKA	1,529	1220	OBJYTOSA OSARETTN GODSPOVER GODWIN			DIGUNDEYT ADEBYT OLUMUYSHA	1,729	3572	DIERE VIGINUS DYIMEREMEZE
3078		WHAFOR OHOHEME ADERDIC	1,510	1229	THEMBLE AGA LANDO	1,630		OGLADDPE REJORCE BERNICE	1,738	3573	DIEREAFOR D. ONHEWUCHE
31 3072		WARGINE EMELOA URENNA	1,516	1230	OCHET ORDULU CHIEDU	1,631		DIGUNDERAN DIMOLARA DLAWUNFE	1,731	3574	ONEREAFOR KELECKI ELPHENIA
32 3074		WWASEI LYCSA JA	1,532	3231	OCHUG. TITUS	1,632		OGUNDOLANI ALEX	1,732	3575	OKERBH SZIMME CHANDAYDOWN.
33 3075		WIAKA IKENNA JOHNPALII.	1,533	3232	OCHUBA NATHANI IMIORUKA	1,633		OGUNRUNI SEGUN	1,730	3576	OKERBIE ALOYSILIS CHISOPI
34 3077		WWW.MOEI UCHE FRWW.	1,534	3233	OCTIVIE MEGA MULTI RESOURCES	1,634		OGUNGBENI LOUIS MONDAY	1,734	3677	OKERBIE CHRISTIAN CHECOAM
35 3079		WWW.OR TEMOTHY CHENEDU	1,535	3294	ODAGBORI NGBEDE	1,605		OGUNLEYE ABAYOM!	1,736	3564	OKERBIE THEODORA NGOZI CHUK
36 3079		WWW.TITAN	1,536	3235	ODAUE-UNU ZYSOMY TIMERE	1,636		OGUNLEYE OLADEJO JOHN	1,736	3585	ORERSYOLA DOTUM DANIEL
37 3080		WIALL DOWNSHIE N.	1,537	3236	ODE EUGBNE 198KWE	1,637		OGUNMODEDE YEME	1,737	3586	OKENDRUN OFTWOLE DWID
38 3084		WANT BEK	1,538	3239	оресне ретел	1,638		DIGUNMORUMAN ANEXE BUNICE	1,738	3587	OKESHOLA ADDODE KEMI
39 3087		IWMANKVIO ERIC DESTINY	1,539	3241	ODEH BLESSING EBUE	1,639		DIGUNMOLA RACHEAL, BOSE	1,738	3589	ORETE JOSEPHINE OLABI
40 3000		WWW.WIG JOSEPH OWILDBULDE	1,540	3248	ODETUNOUN BOSEDE THEREZA	1,640		OGUMBIAN EZEKZEL	1,748	3592	OREZIE BYRMANUEL UZDWARE
41 3090		WWANKVIO LOUES	1,541	3250	ODEWOLE ABIDDUN OLUSOLA	1,641		DIGUMNOWO SUNDAY DILUTAYO	1,740	3595	DRHIKU A STEPHEN
42 3092		WWWW.COGRU	1,542	3251	ODEYEMI BEWEDECT DEPO	1,642		OGUMBLE ROBERTS	1,742	3596	DRHUCYA EDETPO LARRY
3006		WHANKVICALA CHINEXENA STANLEY	1,543	478	ODIAGRE AGNES	1,643		OGUMBE ROBERTS	1,740	3596	DKIRI SAM SOTOMYE
4 3007		WIAMKIU JAJA NWACHUKUU	1,544	1253	ODIAZOR CHISOZIE JOHNSON	1,644		DIGUNDOE ASSINT RACHAEL	1,744	3800	DROECHA FREDAY
65 3006		WAANUU CYKI, EZE	1,545	1254	COSSA YUSUF ADAMS	1,645		DIGUNAD STELLA OMOTAVO	1,748	3601	DROGUN OSENLIDEAME ISAEAH
6 3101 0 3101		INVADGAZIE IPY LAWRENCE INVADGU CHIDIEDERE GODFERY	1,545	1255 1256	ODECES THOMPSON OKRODESAN	1,646		OGJASAKIN TLABOSLA OGJASHOLA SHWILISIDEEN ADAYOMI	1,347	3602	DROH BYNAMUEL DROH PRENCE CHUKUU.DESE
6 3103		WALSO ANDREW DIVISINGUIA.	1,548	1257	ODEGED TOLLIWAYS	1,648		DGJAGOLA JOSEPH TEMIDARA O	1,748	3604	DIGIE WOREW
69 3104		WIALKPELE MERCY INIEM	1,549	1258	ODIGIE CHRISTOPHER CTRIGRE	1,649		DGIANGUA SOLA	1,746	3605	ORGEE FRANCIS INSRE
50 3106		WWAZJOKE CHJEWJOJ CYRIL	1,598	1290	ODEQUIE IDAIHOTA FRANCISCA	1,650		OGUNGOLA SOLOMON BOLATI	1,758	3606	ORCHO BENEDICTA JAMES
51 3107		WIEKE CHUKUU IMOCENT	1,994	3262	ODDMBA RIDYMOND UZDANIMA	1,681		OGUNTADE MONBURKT ATTMUKE	1,750	3607	OROKO EMPINILEL MICHIEL
52 3108		WIEKE DOWITUS .O.	1,992	3267	ODJEGBA CHRISTY DNOSEREBA	1,652		OGUNTOLA SERASTIEN AKINLERE	1,352	3608	OROXPUTE OLIVER
53 475		WIENE CHEDIMM, JENETA	1.953	3298	ODO DESMONO JOVIEBLIKE	1,683		DOUNIVILE OLUKUMI AZEEZ	1,750	3613	OROLI VICTORIA EBERE
54 3111		WHERE BLESSING OHIOMA	1.554	3299	ODO VENCENT HENRY	1,654		DOUNTE IREAYO NATHAMEL	1,754	3614	OROLL HEWRY
95 3112		WIEZE IXENNA GEI	1.555	3270	ODOGWU GODSPOWER JOHN	1,685		OGUNYINKA OLUWASEYE AROOLA	1,755	3615	OROLLE CHRVELO FELICIA
56 3113		WILMO GOODNEVIS CHAVEMERE	1.556	3271	ODOH BEYOMEN RAPULUCHUKWU	1,686		DOUNTODE AKTHOLA	1,756	3816	ORDLIE OBSAGELI ROSEYWYY
3114		WIEZU WELLIAM CINE	1.557	3273	ODOHOPE PAULINE	1,657		OGUZIE DEOMA PRECIOUS	1,757	3817	OROLE OSTROIMMA PRUS
8 3118		WIGEODO GEUM SWIGCENT	1.558	3276	ODUPUNADE LAWRENCE DUUDANE	1,656	3460	OGWOLA JEREMENH TIMOTHY	1,758	3819	DROLD BENEDICTA OBAKHUME
9 3118		WICKER XONADAS CHENEDU	1.550	3279	AUDIT ONOMOS AWUTUGO	1,689	3462	OHA NOUBLIST SWILES.	1,758	3824	DRON INVOCENT ETTM
0 3115		WICKO HENRY EDMKONYE	1,560	3290	ODUPUWA JIMI TAUVO	1,680		DHAZBUKA EPHRAIM APAMETUNA.	1,788	3825	DRON LBONG UDON
11 3122		WICKORD GGECHE HERSAM	1,561	3281	ODUFUNA KEHINDE S.	1,681		CHAMOSI CHARLES NOUKA	1,381	3836	DROW LIDON ESTHER LIDON
2 3125		WIGLICHA S. LUKE (FASTOR)	1,562	343	ODUGRESAN ALH, HOHAMMED YUNLE YUSUR	F 1,682	3468	OHUNYTON PRECIOUS OSEWE	1,362	3829	DROWOVO ANGELA ANEELIKA
3126		WIGSU CHARLES CHURS	1,963	344	ODUGUESAN EVANG ADEKUNLE MICHAEL	1,683	3479	DESEMBNEN MARTING ERAGOAN	1,363	3630	DROWOUG ANGELA ANULUKA
4 3130		WIGSU JUDAN CHISCHE	1,954	1295	ODUKOYA, AGBOLA	1,684	3475	CIECURAN ISMAE, MICHOLIA	1,764	363t	DIGNOUS SENSAMIN INSERTM
2131		WIOSU PATRICK HINAMOL	1,565	1296	ODULANA YETUNGE FOLKSADE MUNIBAT	1,685		CUELAGE PLORENCE OLUMAFUNHBLAND		3639	DROMOVO TOCHURUU KAGGICHI
6 3132		WIOSU SEBASTUM ONYEKACHI	1,566	3267	ODUNANE OLADAYO OLUFUNYE	1,686		CUELOLA RASHEED ANDN	1,766	3642	DICONTA MORRISON AUSTIN
7 3135		WIOYE SUNDKY	1,967	3298	ODUNADYA ENJOLA ADEDAYO	1,667		OVERHOLA ERILOLA TOLULOPE	1,362	3643	ORODGE TADASSE OLUMIDE
8 3137		WORKS FADENITU	1,568	3299	ODUNATIVA IFEOLUMA PWRY	1,668		CUERENDE ADECHEU	1,768	3644	ORDOSE THOMA INSPECE
9 3139		NYONG INICIONG ESTHER	1,568	3290	ODUMANA OLUSEGUN ODUMACINDE	1,669		COETUNDE PAUL ASCIDENT	1,768	3645	ORORIE OHIGOZIRIM EIDE
0 3148		NZE ONYENYECHE CHROSTY	1,579	3293	ODUMNATO MUSTAPHA	1,670	-	OX SAMUEL DIVIDICHE	1,778	3646	OKOREE OHRESTOPHER OHEROXE
1 3141		NZEDESWE AZUKA	1,571	3301	OBUNUGA OLAMEYE	1,671	3479	COESH GREGORY VENCENT	1,771	3690	ORDRIE SUNDKY STEPHEN
2 3140		NZERIBE HEWY CHUKWUDUM	1,572	3384	ODUSAWA PHILIP GLADELE	1,672		COEKUTU OLAWALE TAOPIK	1,772	3651	ORDRO DIGHTTORUSIN
3 3144		REPLIE KINGSLEY	1,573	3385	ODUSHE OLUFUNSHO ASSODUR	1,673		COEMBA PELIX CHUKIVUMPEM	1,773	3652	ORORO BLIZABETH AND SAMUEL
4 3148		OBA OLUPEMI	1,574	3386	ODUSOTE ADESAYO LADEPO	1,674		CUENBA SEBASTENE ODERA	1,774	3655	DRORO JONES
5 3148		OBADBNA ALICE DLUVIAKENE	1,575	3387	ODUTAVO EURICE KEHINDE	1,675		CUEMUCHA CHRESTOPHER C	1,775	3856	DRORO ZEPHRINUS MSACINE
6 3150		OBALE MUBBAH ATINUKE	1,575	3302	OFFIDNG MFDN UDD	1,676		CUENTA DISECHE PETER	1,776	3857	DRORGAPOR CHURWLEMEKA PETE
7 3154		OBASEKI ABIODUN	1,577	3303	OFFICE BERNARIO CHUKWUEMEKA	1,677		OUD ANGUELE ASSOCIAN	1,777	3658	DRORGAFOR SKECHURUU WINANN
8 3157		OBASI EMBIGA FREDREDIC	1,578	3306	OFFICE JOSEPHENE CHEWLD	1,676		DID LUCIA OLUFUNMILAYO	1,778	3860	DROROWTH CHUKWUDOHENDU GA
9 3168		OBASCHAN OSARLMUENSE	1,579		OFFICE REPRISON	1,679		DID PL O.	1,779	3662	DRORUNIA DANEL
0 3162		COMPANY CHINELD	1,500		OFORLE BUTH CHEEDINA	1,680		DID GLUKAYODE RAPHAEL	1,700	3664	DROSE DLISA NVIABLIFO
3163		OBAZEE ELIZABETH OBEO-E EBEAN DEOMA	1,591	3124	OFFILLE CYEE OFFICE OFFICE	1,681		DID ONDBAMIDELE TITUS DID ONDLOLA	1,791	3665	DROSUM ABIL NAMESON
2 3164 3 3165					OFLINIFIE DOING CHARGE COLLEGE	1,682			1,792	3671	DROVE DAVIEL MAGGO
3165		OBELE JESSECK WWRACH! OBELE PMOUNTEGO CHICHESE	1,980		OGA-PALMER ONOGETALE CHARLES OGAR STEPHEN AIA	1,683		COD SUNDAY KOFOIVOROLA CODDUM RKZAQUE	1,790	3671.	DROVE KINGSLY EKE DROVE DEBNOW EPHRAIM
			1,594		OSBANIE FATU SHARON	1,684		COOK CHRISTIAN MANOFEH	1,794	3673	
		GBE AUSTEN UCHEWAN GBE BERGINFON KENECHUKURU	1,585			1,685		COOMO BASHUA FEHENTOLUNIA.	1,786	3674	ORDIVE THEMOS ON HONDINGS OF
			1,586		OSSESOR PURTING Y	1,686				3675	ORDYE THEMBIL OHJIOVENEUL GA
7 3179		OR CHRUEZE	1,587		CORETUR ARGELA	1,687		COURD SOLOMON	1,787		ORDYE YORGOVIA
8 3171		OR PREDERICK INSWITCHURWI	1,588		OSBOOL PLORENCE	1,688		COUNCE ELIZABETH POLASADE	1,788	3677	ORPHKO BLESSING
3172		OR HEWLY DOHEROHOWAND	1,589		OCEOLOPIA CODWIN	1,689		COLUMN SAMEON TOYEN	1,788	3678	OKPALA-ANEBUAKU OHUKWUMA J
0 3174		GRE LIEUMA	1,590		OGBOWA CHRISTIAN IMPACINDURMS	1,680		COURNO LINOA ADMINGOZI	1,790	3681	DRIVINA ANTHONY UGO
3175		ORE ORETSENEYEWE	1,590		CORDINAL DIRECT TANCEN	1,681		DICAPOR ARAM STEVEN	1,790		DRIVINAVENO LUDKY
3179		OSE STELLA APPACHE MISS.	1,592		OGBORNA OSBORIA TIMOTHY	1,682		DIGIPOR APPRICA	1,792		DISPETUE CHUKWICH
3 3179		OSE LIKAMAKA YERONINA	1,595		OCEONAL ONTESUCH:	1,683		DIGINOR ESERT	1,790	3891	DKPOR AUSTINE ANDREW
3179		OSE VICTORIA MABAMAKA	1,594		OGBOVENAYA DREZZE	1,694		DICAPOR EMERIA NASSA CHRIS	1,794	3892	DIFFOR CHURUILANVIKE GOD'STER
5 3180		OBLACII GREGORY	1,595		OGBU CHUWUENNU GOOVEN	1,685		DIGITOR FRANCIS INCINCHOR	1,795	3894	DIEPOYO COMPORT MICOYO
		OSEAWYD CHURWILDE	1,596		OGBU OGOCHUWU YELTOR	1,686		DIGNOR GRACE UCHECHUNUU DIGNOR SFEANYI ALEXANDRA	1,796	3695	DRUGGTE GLUFERS O. DRUGG DRIGMA HELEN
5 3102											
6 3162 7 3163		OSEARAZIE OEKA JULIET	1,597		OGBUETT MARTING CHEEF						
6 3102		ORENGAZE CHEM JULIET OREDEYE SAMUEL DELIBUSAYO OREDI CHEMMUNONSO	1,598	1150	OGBLUUO PERPETUR O EKA OGBHUUON	1,689	3519	DIOFOR NOWELLIN FRANCISCA	1,798	3697	DRUH CHINEDUM OSCAR. DRUH COMFORT A.



	WARR NO		5/N	WARE N		SUN DI	MARK N			MARK N	
1,801	3764	OKURE REPOWAD	1,901	3894	OLUGBON TILLIDEEN ROMAII	2,001	4055	ONULRAH UTOMMMI STEVEN	2,004	4030	DIVOKUNLE BRIQIS ABBOLA
1,802	3766	OKUSANIVO SHARON OLUMPERCIANOPE	1,962	3896	OLUBGEO COSPANS NIGOZI.	2,002	4056	ONYEAKAZI FAITH NGOZI	3,102	4230	OIVOLABE AKEEM ALAO
1,803	3799	OKVESINE CHUKWUBMEKA (C	1,963	3899	OLUKOYA TUMBE OLAMREWALU	2,000	4058	OWEDUM CHIDI	2,503	4234	DIVOLABL CHRESTOPHER CYESINA
1,804	3730	OKVIOR EKTIWA	1,904	3900	OLUMBU RAPHEAL KOLADE	2,004	4063	OWER PAULINUS PECHURAU	2,004	4236	OWOLAR JAVET OLUBUMME
1,805	3712 3713	OKVILAGEOR CHUKWIJAKWU OKVILMO ECHEZONA N	1,985	390t. 3902	OLUMEYE ADENIALE SESAN OLUMWA KEMI JULIANA .O.	2,005	4062 4063	ONYERACHIKWU BLESSING NIVEKA ONYERAGINIUU ANAYO AINTHONY	2,105	4238	DIVOLU DREYOM T. DIVONENNE VICTOR DILIPERE
1,807	3717	OLABANT OLUMATEMI GLAFTAN	1,986	3803	DLUDKUN ADEYEMI SUNGAY	2,007	4064	ONYENWELLI MENWYON UGONNA	2,107	4248	DIVODLA BRIMANUEL TEMTTORE
1,808	3738	OLABAKT SUNDAY JOHN	1,905	3804	DLUSANYA ESUN DREBOWALE	2,008	4070	ONYERSKA EMEKA KENNEDY	2,108	4240	DIVUSU OPORI BENIMPEN
1,809	3721	OLASESI DESURBO CELINA	1,989	3805	DLUSANYA DLUMIDE ADEYIGA	2,009	4071	CHYEUWIU IWEMENA OSENACHI	2,109	4342	DIVUYE TAWAKALITU OLUWATOYIN
1,810	3723	OUADANG AZEEZ IS PEERSHOUA	1,930	3907	OLUSEGUN SEUN EMMANUEL	2,010	4072	DIVENADUME RITA ANNULLI	2,110	4040	DYADERAN SAMUEL MAYDINA
1,011	3725	OLADARO MOSES ADEMOLA	1,911	3906	OLUSEYE ASIOLADE JEREMEAH	2,011	4074	CHYSDR SAMUEL LIDEALDR	2,111	4344	DYANTIRE AUSTEEN
1,012	3726 3727	OLADEDNDE ENEMEZER OLADEDNDE MOSUMMOLA OLUWANIEMI	1,912	3909	DLUSHILE ONDIVIANE S DLUSHOLA TAIWO DLACUI	2,012	4075 4076	CHYSGRUG STEPHEN LICHE CHYSRIPMA EMMANUEL EMEKA IL CTHERS	2,112	4045	DYAMA VSCIY ORUNWAN DYE-ADENERAN EMMANUEL ABSODUM
1,814	1729	CHOCKE SHANGUEEN HOBILATE	1916	3911	OLUGOIE OLUMAGELIN DEBORAN	2,014	4077	OWISKI JOSHUA OKVUDBLI	2,114	4049	DYEMAGE SEGUN LAMBS
1,815	3730	OLADETI ADBADIA	1,915	3917	OLUMAGREMI ADESOLA	2,015	365	ONTURA SUSAN	2,115	4050	DYCHIST FELICIA KEHDYDE
1,816	3732	CLADEJO AGKINTOLA OLUMASEUM	1,916	3830	DLIMALANA ARRODUM PRIVITAN	2,016	4079	GPANIE COMPORT DIETEMS	2,116	4258	DYSDIRAN DIRESTIMAN FUNHILAND
1,817	3734	OLIDELE DAMILOLA MOSES	1,917	3832	OLUMNTOSIN SAMSON OLAMALE	2,017	366	OPADOTUN GLORIA	2,117	4060	OVEDOTUN OVEDELE
1,818	3796	OLIOELE ISEOLUIVII ISAAC	1,918	3834	OLUMBLE JOSEPH #8600UN	2,018	4080	OPMORUE XOEL IN KEHINDE	2,118	4062	DYEDUNTHIN OLUMASEYE ADEBISE
1,815	3797	OUDELE OLIWATOSIN BOLATI	1,919	3825	OLUMDLE SEMBON BABATUNDE	2,019	4083	OPARADCHA USOCHURWU	2,119	4068	OYEKUNLE SAMUEL
1,829	3740 3741	OLIDIMEII TAOPEBY TUNDE OLIDIMEII-IVANDA OLITOKIJABO (HRS)	1,920	3938	OLUTENO LAMRE SIKIRULAHI OLUTENKA MICHAEL	2,029	4086 4087	OPVORO VERA CHRIVERE ORABUCHI JULIET ONUMIUCHI	2,520	4279	OYELAIA RUTH GLIBUAME OYELAKIN KICHARD AHRED
1,822	3742	OLADIPO ADEBAYO BAMIDELE	1,922	3830	OMAGBOGU GRALD SOLOMON	2,012	4090	ORANYE PRANCES IPEANYE	2.522	4273	OTELAND EVITAND OVEYEMI
1,823	3743	OLADIPO MUSSAU ADEMOLA	1923	3831	OMALE ZAKARI EZEKTEL	2,022	4092	ORDIA EHRODYS RAMBY	2.123	4274	OYELAYD OLUNIAFENT SAMUEL
1,824	3744	OUIDIPO OLUWAKEMI ADUWELV	1,924	3833	ONEH SAMPSON ZERUWE	2,024	4093	ORDUNIE COSLEY CHIDINAN.	2.124	4277	DYEMBIAN OLUNAGBENTGA MOPOLUVIAKE
1,825	3745	OLADIRAN JULIUS OLUMADARE	1,925	492	ONEH TOH	2,025	4095	ORECUPE ABOUAGI AHMED	2,125	4275	DYEMPY ADEBUKOLA GANEYU
1,826	3749	QUADITI AREBA ADEKUNLE	1,936	3837	OMBOGA AUGUSTA O.	2,025	4096	OREDIFE ALBERT OLUSOLA	2,136	4279	DYEMPY KAYODE
1,827	3750	OLADOSU ISLAHEYAT ADETUTU	1,927	3838	ONIGADE PETUNDE ABOSEDE	2,627	4097	OREDIPE PELICIA MODUPE	2,127	4380	DYEMUGA OLUPUNSO
1,629	3751	OLADOYENSO OLABISI SURAJAT	1,926	3940 3943	OMERICAN JOHAN DINCTANO OMESORE PEACE EMBIN	2,029	4113	ORBINADE FENE ORBINADESHA DIVE DISHENEVIVONE	2,128	4354	DYERINDE FAVOUR FEYENFOLLIMA DYERINDE PRECIOUS ELIMI
1,600	3795	OLADURODYE DLAWALE DLAWUYS OLAFUSS OLUWATOSSIN ASSOCIUN	1,930	3944	ONLTOGUN OLAKUNLE BANAVUEL	2,010	4112	ORDIA TOLINDRE FELIX	2,130	4000	DYETUNDE SURALU GLALDIAN
1,601	3796	OLAGEDAN RASAC FOLORUNGHO	1,931	3945	OMEYALE, KAZEEM KYDBANE	2,600	4114	GRENDLOVE GLUMBDE MARTENS	2.434	4209	DYENALE RAPHEAL SUNDAY
1,800	3760	OLATIA DAMELARE OLUSEGUN	1,932	3946	CHOROWALE ADERCYESO	2,612	4115	GRENDLOVE GLUVIASEYS DLUKAYODE	2,132	4098	DYENO REATRICE BOLA
1,833	3761	OLATIA OLUYDIKKI YEMANDE	1,933	3947	CMORUMA/O VICTORIA GLUFUNHILANO	2,690	4116	ORSOLOWO NURLICEEN KOUNIOLE	2,133	4290	OYENO OLATUNDE PETER
1,894	3265	OLICENYO BUKOLA	1,934	3948	CHOOSE BAHAWATET OTVOSHEDE	2,094	4117	ORDGBEME BLIVE OLIVEDE	2,134	4292	OVENOLE FB.IX OLURANTI
1,835	3763	OLUIDE MIGGL ADURE	1,905	3990	OMODELE AKINDBLE	2,035	367	OROMANYE FEM!	2,135	4290	OVENOTE BYOTH
1,836	3766 3767	OLUITAN MAIL OLUSEUN OLUFEYTSIAN	1,936	3951. 3952	OMODUDU OLUMDARE JOSHUA	2,036	4120	OROTOLA BUSAYO FOLUSHADE	2,136	4295	OYENOLE TEMETORE MORADERE OYENEMI ALLINI KAYODE GRENISONE
1,838	3768	OLATORIN ADEYENE	1,938	3953	OMOGBEHOWIA AKINTUNDE FBLIX OMOGBIT KINGSLEY ETTNOSA	2,038	4122	ORUMA ADEMU UMORU ORUMARI IJUNE XOSHUA	2.138	4297	DYETEM BUNICE POLABADE
1,839	3769	OLAUBI ALABA JULIIS	1,939	3854	OMOIDUI OVOKE	2,038	4125	OSADEAYE IRJACBONSE DORES	2.139	4258	OVEYEM: NOLAWOLE OLATUNDS
1,840	3770	OUXUIVON AYENDE AKAMBE	1,940	3859	OMOLE OLUMATOSIN APOLASI PHILLIPS	2,040	4127	OSAGIE DIDXSON LYTOSA	2,140	4304	OZDENELAM CHINEOU IMMODENT
1,841	3771	OLAKANJE TEMTTAYO KEHINDE	1,941	3960	OMORO BOLANLE ADEMOLA	2,040	4128	OSAGE ERIC ODION	2,141	4305	DZDEMELAM NDUBUESI LUNDY
1,842	3776	OLALEYE OLUNIABUNME ADEMOLA	1,942	3961	OMOREYE DAYO SAMSON	2,042	4129	OSAGIE HARRISON NOSA.	2,142	4306	DZDEMENAM RESIRALD N.
1,843	3778	OLALEYE SIKIRU OLATUMDE	1,943	3963	ONO-OSAGJE JUDITH E.	2,043	4130	OSAGIE LAWRENTA	2,143	4311	DZOREPIEZINEM OLUNIASESAN ONAFENE
1,644	3783 3785	OLAVEPEKUN OLOYEDE PESTUS	1,945	3964 3965	OMORE RUPUS ADELEYE	2,044	4132 368	CSAKOVE CHEWIEUDE NDEDBANAKA	2,144	4315	PARAGON ASSETS LIMITED
1,045	3787	OLAVERAN GABRIEL OLUFEMI OLAVERAN AGNES IETOLA	1,945	495	ONOREGEE CHARLES ONOREGEE ANTHONY S. ERENIVAVABLE	2,046	4133	OSAKWE JULIE ANASE OSAKWE ROSELINE OGONNA	2,145	4318	PARCESHE SATISH HOHWILAL PASTOR ISAIRH SANUEL AKRAN
1,947	3790	OLAVENAN AYDDBLE AYDTUNDE	1,947	3966	ONOSANIA ADBLEKE TADHED	2,847	4135	CISANY PIEL SACOR DAMILOLA .CI	2,547	4122	PATRICK BLESSING
1,946	3799	OLAVETAN BUSAYO DMOVILINEE	1,948	3967	CMOSANNA CLASLINIANNI	2,048	4136	OSAME VICTORIA POLAKE	2,548	4123	PAUL BENEDICTA CHEKA MALREEN
1,949	3792	OLANDYI FELDI G.	1,949	3968	CMOSANNA SAMUEL ABAYONS	2,049	4137	OSWANDE OSKZE JEREMINA	2,549	4124	FAUL FAITH NUNTRH
1,850	3793	OUNDS FOLKSANDE TUNBANO	1,990	3871	CMOTAYO SULKIMANI OLATUNGI	2,058	4138	OSWEMI IDOWU HIDIZA	2,190	4325	PAUL OKEZIE SOLOMONI
1,851	3796	OLINILOKUN FOLASHADE SKOOL	1,951	3872	OMOTOSHO ABRAHAM BOLA	2,091	4140	OSEMNIESIE MAKY DELE	3,154	4326	REST LOAV SWOOR
1,852	3798	OURREVIAJU OLUGBENGA SEUNI	1,952	3874	OMOTOSHO RHODIL FLMMELIVO	2,052	4141	OSENE AKKEM ALAKI	3,152	4327	PETER A OSASIE
1,853	3799 3803	OLIVIREVIAU VICTOR JAR GUITOKUMBO OLIOGE TURDE MAIL	1,953	3875	OMOTOSO COMFORT OLUNIVITURBIEMU OMOTOYO TUNGE	2,050	4146	OSBIE TAMO BUDDITUN OSBIE TUSUF	2,153	4329	PETER SLORIA UBONG PETER SANNI GLAVINKA
1,855	3804	OLAGOUN RONKE K	1,995	3877	OMOTUSMEN TERRY OSERON INTRICK	2,055	4148	OSETA DIXINE ENTERPRISE	2.155	4331	PHONEIX HAULAGE SERVICES
1,856	3806	OLIGNIPEKUN OLAKUNLE	1,996	3879	OMONAKHI JOHN OPIOKHA680	2,056	4150	OSKINOVA VICTOR ODJANIENIAJU	2.156	4332	PIPC SECURETIES LIMITED - GEPOSIT AIC
1,857	3807	OLACYE ADERENE ABDULGAVAR.	1,957	3882	OMUDU JUDE NOUBLIST	2,057	4151	OSKIN WALE	2,157	2015	PLANET CAPITAL LIMITED
1,858	3808	OLACYE BOLAKINIVA MICHAEL	1,958	3884	ONABAJO ABOSEDE ABIOLA	2,058	4153	OSKINOVO KEHINDE & HODUPBOLA	2,158	4333	POWNLE TAYWO CORNELIUS
1,859	3830	OLAREMANI FLAME DARE	1,959	3865	DNASAJO ADEHOLU ADEOLA	2,058	4155	OSKINOVO OLUSEGUN OLUSESAN	2,159	4334	POWJIVEI SONIFERE OLU
1,880	3812	OLAREMANI SAMUEL AYO OLAREMOR ESTHER DILIBUKDIA	1,960	3986 3987	ONABAJO TAJIVO TOLULOPE ONABAJO VINCENT TOLA	2,068	4156 4151	OSHO MATTHEW RYDDEX OSHONAH ALEXANDER AZAKAWANU	2,160	4338	POPODLA JOSEPH ADEDAYD POPODLA TITILAYO AJBIE
1,062	3815	OLISANOYE WILLIAMS ROTINI	1,962	3966	CAMERICO VINCENT TOCA CAMERICO KEHINDE TENTTORE	2,062	4157	CSBOTE BOUNLE R.F	2,162	4340	PRANTEDI CONSULTS
1,063	3810	OUSCONE HENRY AND HOUSE	1963	3990	Chagese serial	2,063	4158	OSDELE OLLEM: AGROLANWI	2,563	4342	PROPUND STOCKBROKERS LTD
1,054	3819	OLASORE ANTHONY ADENOLA (DR)	1,964	3996	CHAIR OLDIER FREDAY	2,064	498	OSEIO OLAIDE O	2,564	4345	PYNE QUAKUNUE GHOLAGE
1,965	3824	OLYTHNOE AKENWALE MYTHONY	1,965	496	CNAKOMAZYA, OLUKAYODE ADETUKS JENGR		4173	OSIKOYA OLUSOLA FOLASHADE	2,565	4358	RAFELI MUKKELA AYENLA
1,966	3825	OUATUMOE FORMFOLLINM BOUKUN F.	1,966	3992	CNALACH FEHS CNATADE	2,066	4174	OSBVAKE DANEEL TOPUNME	2,566	4353	RAHEEM AKEM
1,967	3826	CUTURE ADDIENT GROWHAN DUTUNE!	1,967	3993	CMHOLAPO OLIMINALE WASIU	2,067	4178	OSINUEL ADEDOVEN STEPHEN	2,567	4055	RAHMAN VIASEU AVEFOLIOSHE
1,868	3829 3830	OUTUNE HEWY OUTUNE ISAAC OLUMBARE	1,968	3994	CNISHNA MUDASHRU DUNTINA CNI ADEDLII DUUNDLE	2,068	4179	OSITAVO FOLASHADE MORENIKE	2,168	4056 4068	RAUME EBROHEM KOLAWOLE RAUT RUSUDEEN ADEVIOLE
1,870	3833	OLIVIALE DISC GODINGS	1,970	3998	ONE ANDOUG CLANINGE	2,079	4183	OSOBU ADBROLIKE DILIWATOYIN	2,130	4963	RAX YUSUF ADEBAYO
1,871	3834	OLAVIDORE SARAH SIDIKAT	1,971	363	ONE SEUN	2,671	4184	OSODE IFEMINI PATRICK	2.171	4366	RASAQ ISMAA
1,872	3836	OUNIUM ROTIM CHRISTOPHER	1,972	3999	ONE SOLA DAVED	2,872	4186	OSCADU BAHWINUEL DYEET.	2,172	4365	RASAQ GUALEKAN MUMUNI
1,873	3840	OLAYEMI ARODESI PATRICK		4800	CNEDARE OLUVIAKENE	2,073		OSOYE ABIDLA APOLIIKE			RCCS GLORY THEBYNACLE INVESTMENT QUIS
1,874	3842	OLIVERI EMMANUEL AVO			CARGORNOE ADEWALE			CSUACIVU JOHNPIUS CHIPMA			RESURCENCE CAPITAL LIMITED
1,875	3845 3845	OLEYINDLA ADEMOLA DAKID OLEXPIE CHEKEZE	1,975	4804	ONGGROVDE PEYTSIKE TOYOSI ONGGRODE PICKOAF			OSLANGTE TAME ALEXANDER OSLANGTE TAME ALEXANDER			RITA ANIVULI WANGE ROBINSON BLESSING
1,877	3851	OLBLE CHIDINAL BLESSING	1,977	764	CABLE OLA VENTURES			OSLIT BBATRICE CHENOWEREN			ROYAL MAGNATE CONSULT LTD
1,876	3852	OLIHA XXEL DSAS	1.976	4807	DAIDED DUWI JANET			OSUII PETER JA			RUFAL ABAYOMI RASAQ
1,079	3853	OLISA DHISDZIE SWIUEL	1,979	4012	ONLYSOE OPENEME DIMOLOLA			OSUEI PHILIP ONLAWIONE			RUFAL ABOULAKEEM OMOTAYO
1,000	3855	OLISE THERESA MGDZT	1,980	4015	ONDSA SEMON			CISULA ENHORIJ ENMANUEL			RUFUS HONDAY CHAREKUA
1,001	3857	OLISEMENDEDR DECKSON EKECHUKWU	1,981	4010	CNONASE CZEGG (BXT CHRIS			OSUMONA MOSES			RUFUS NGOZI
1,992	3850				ONDIA EHELY			OSUNTUNSA TITUS			SADIPE ARROOUN
1,883	3860	OLOUT ABOUT O			ONUO-ILIVIU UZO KENNETH			OTAMOYE ADEDLA DMOLARA OTEROYE ARREDVE TOMOLOJA	2,583		
1,884	3862	OLOKE ABOLADE .O. OLOKUN, ISAAC KUJKO .AMB			ONUEGBU STANLEY-LEGAL N ONUGHA GERALD ECHESIREM	2,085			2,184		
1,086	3865	OLOLO CHIBLIZOR ORIENE			ONLINA CHIDE INVOCENT	2,086	388				
1,887	3867	OLOMOTE HIBLEN ORBYSPMINE			ONUKWUE WISOH NOSE		4207		2,187		
1,888	3868	CLOMOLA GLAKURUE BRNEST	1,988	4031	CMUPROURU BATHRIAN USCOHURWA	2,088	4209	OTHURE JOSEPH BFE	2,188	4297	SALAM ADENIYI ADEDSUN
1,689	3870	OLOMIYO DANIEL OLUSEGUA			CNUPCNU AZUKA AMEDE	2,089	421.1	OTTOCHA BLEAZARI	2,189	4299	SALAM AZECZ KOLA
1,890	3871	OLORJEGUE DEMMES ADE			ONLIGHA JULIUS CHEVEDU	2,090	4213	CTOKPEN JOHN MURE			SALAPE PEKINTOLA ABENE
1,890	3872	OLDRUNDERO ABRODUN SEUN			ONLONG INTECHT CRIME	2,090	4215	OTUKA CHIMA EDMUND			SALAYE ISMAL ACEWALE
1,892	3877	OLDRUMUNUS MICHAEL MOYO OLDRUMUSE KEHINDE MUYEMT	1.981	48.30	ONUORAH INVOCENT OKIKE ONWENENG INE JENNY	2 803	6217	OTUKONA ESTHER DUJPUNMILDIA OTULANA ADEDIA DMOKUMSE	2 100	9400	SALARE MARKUP AWEDA SALARE MOSES GRENGA
1,894					ONWIACHI ISIONA PATRICIA	2,894	618	OTUNUGA KOLANOLE DTUNUGA			SALAME DMONEYE OLAYENKA
1,095	381	OLDIVE ESTHER PIRS			ONWUEGBUZIE SANUEL INZ	2,095	4219	OTUNUGA SAMSON DILUGBENGA .D.			SALAU TAOPHEEK IRANLOYE
1,096	3862	OLDWOLAGEA OLUWASAYO SAMSON	1,995	4845	ONWIEN UCHENNA	2,096	4221	OVEC GODFREY EDERLIKAYE	2,196	4405	SALAUDEEN NOZEEMDEEN ADEKUNLE
1,097	3884	OLDYE SYMRT ALABA			DNWJGHALU FRANCIS HVIATOR	2,097	4222	OVUEWHORSE SOVIEN			SALINON AFINED ATAMEA JAPEDLA
1,098	3867	OLUBORACE ADEYTMA			CHAMINE COCCUE OF SAFETANDO			OVUEZIRSE EPINAMUEL EHECKMEN G.			SALISU REDECTA
1,999	3880	OLUGUMMI BAGATUNDE GBADERO OLUGGEME OLUGUMMI			ONWUMA GEOGRA CHUKWUENDON ONWUMERE ISRAEL C			OVIAN MICHAEL BLICE OVIASANCYE ARLIYE FUNHELANO			SALU EBIGBOROWEI XOHN SAMSON DILINVISEGUN DIKON
1,500	3650	PARAMETER VALUE OF THE PARAMETER OF THE	2,000	-10.04	Contract toward	2,200	4220	OTHER POST POPULATION	2,200	4422	WALLOW DECOMPOSITION DECOM



	WARR NO STV3DEND		5/8	MAR		87	M MA	DEND (3)	NAME	S/N MARR NO DEVIDEND (8)	NAME
2,301	461	SAMUEL IDONOR	2,301	9605	TXDVO ITSAYOME MOYOSOMEOLUVIA	2,401	6777	имесоверуи о	IMAC.		
2,302	4423	SAMUEL OFEOLUNA PELIX	2,382	9505	TXDVO DLUSDLA ADEDAYD	2,482	4780	UPOREN ANIESTO	IX BIONG		
2,300	6425 6425	SAMUEL TEMPTORE OMETERS SAMUELSON JULIUS YAYOK	2,383	4608 4610	THING TENETOPE GYENNUE THICK SUMBAY	2,483	4781 4782	UNDREN PRAESES UNUDE BOSE	5.30HN		
2,305	4627	SANGODARA POLAREN	2,385	4611	TALASE ADENTHI OLADIPUPO	2,485	4783	UMUNDRO ELIZZA	SETH CHICTANO		
2,306	4428	SANGONERAN OLUPEME ADEDEST	2,386	4612	THAME ADDWALE SEYT	2,406	4754	URUNA DIANS			
2,307	4434	SANNI JOSEPH DLUPBDE	2,387	4613	TALMIZ 6HICIZA	2,487	4785	UNUNA JOTES			
2,308	4405 4406	SANG MURTING, QUESTOLA	2,386	513	THE NOMINEE W. A/C	2,489	4706	UNUMA ESSE X	00		
2,309	4407	SANNI OMOTAYO RWELIJAR) SANNI SIMBAT ALAKE	2,389	4615	THUIC DENTLAWAL THUIC ERAHM	2,400	4709	UNDER DWID UK	DWG (
2,311	4438	SAME SULABANI KIASI	3,311	4615	THESAH TRANSPORTED FOR ANNES	3,401	4794		MULTI PURPOSE COOP SDC.		
2,312	4409	SANNI TOLU ADEBATO	2,312	4617	TEGU BENGON	3,463	4795		TOR NOUBLEST CHEMISEM JUM	l .	
2,313	4440	SAMUSI CLADELE DAVID	2,313	4618	TBLA K. SALIHU	2,463	4796	URWICE RED-WRD			
2,214	4463	SANYLADBURLE NOTICO:	2,314	4619 4623	TEMPLE -CHURVIUM/FIRE NYAMES	2,414	4797 4798	URUMPA CHIMES USPAIN IDRES ATS			
2,215	4465	SAMYA PESTUS OLACIPO	2,316	4624	THOMPSON PIOSES KOF! THOMPSON SEMON UDO	2,416	4800	USPWN PORODE			
2,217	6986	SANYA SUSWI TYABO	2,317	4625	THREE DIFFITURE VENTURES	2,407	4803	USORO SURDWY 8			
2,218	4967	SANYKOLU ABIODUN KUDIMAT	2,318	4630	TUANI PAJEEM	2,408	4804	UTAKE AJORDNOS			
2,219	4401	SANYWOLLI GLABODE SUNDAY	2,319	9632 9633	TUMAI GHOLOLA HODENAF	2,405	4805 4806	UTEH ANTHONY I			
2,220	461	SARIC AHMED MOHAMMED SARIC AMAL MOHAMMED	2,320	4638	TEMMICHAEL PELIX	2,420	4807	UNIA UNIA MYONG			
2,322	463	SANG KIND NOHWAYED	2,322	4045	TIMOTHI IM	2,422	4808	UNIVERSE NELSON			
2,325	4454	SARG NAVAL MOHWAYED	2,323	4642	TIRDINE CLANGEWAY CLUMYING	2,423	4611	UNIALE AZUDURE	DYWILE.		
2,324	4405	SABIT NATU HORAMED	2,324	4645	TOLULADE JOSHUA DLUMAPELUMI	2,424	4612	UNIKE HELEN	O.B. ST.		
2,325	4456 4459	SARUMI NINKELU ADEDLA SEEDU MUNAELA ALAGA	2,325 2,326	4652 4654	TRANSHIBALTH MICROFENANCE BANK LTD TSEIA TALATU VERONECA	2,425	4013	UNIACHA CHECO	E CHEDWETT NOKO E CAREON		
2,327	4463	SEVEN UP CO - OPEATIVE SOCIETY	1,327	4655	TSONIA ISAAC LIKALI	2,427	4817	UWOGKERINEG			
2,329	4466	SHADRACK MOFOLLIKE ADENIUMUU	3,328	4656	TUGA OLOLADE OLUFUNEI	3,428	4818	UNIONWA RAPHS	AL U.		
2,329	4467	SHAFE NURAT ABIODUN	3,329	4657	TUMBOL SAGARTILAGA	3,429	4621	UZOH DENNIS NO			
2,330	4400	SHAFE RISING SOLUBLE SHAFES MEACHS MOSAMMED	3,300	400 4658	TUNGS SAMET TITTLOLA	2,400	4624	UZCKI PANNIE	CHURONU AHRIMEFUNNIA.		
2,334.	405	94/JBU ABACHI MOHAMMED 948/JRF RHEUP	2,301	4658	TUNDE JOHNSON GRADA. TUNDTI GLURUMMELAND. E	2,401	4615		LUSELDKE HEARAOHO PRETOR		
2,233	466	SHEXAZ GLOBAL COWCEPT	2,303	4660	TUMASE OLIROTIME AVTHONY	2,403	4627	USOR GUUNNTOY			
2,234	4677	SHELL COOP! GOEDH MUSTAPHA IMOUDU	2,334	9665	USWH JUDE NIVAKA	2,404	4637	WABARA ISAAC E			
2,235	4480	SHIDH DEVELOPMENT LTD	2,335	9556	USKUBOVE CHIMOMSO CHUKUUBUREH	2,405	519	WABARA MARC			
2,236	4407	SHEMASAKA TSUYOSHI	2,336	9667	USAFA PESHADI DEAGAGHERE	2,436	4538 4840	WASS WHOLSON WASSAW KINSON			
2,237	440	SHETTU IBRAHEM SHETTU REANAT ADBROAKE	2,337	4958 4959	UST WOPSA KENNETH USU KUCHAND EMEREND	2,437	4845	WEST SCENTBA	70/300A		
2,239	6484	SHOBANDE MOJESOLA ENETAN	2,339	4673	UCHESBU CHUKWUEHEKA NNWYYELU	2,409	4847	WHYTE CHRISTIA	MA CHUCHA		
2,340	4485	SHOBANGO BOLATI SEUN	2,340	4674	UCHEGBLE EMENDIE KINGSLEY	2,440	4849	WILLIAMS BASEN			
2,341	4486	94080 ANU 2	2,341	4675	UCHENDU CHRYERE TALATU	2,441	4850	WILLIAMS DEBOR			
2,342	4485 4485	SHODEPO RASAK GLARREWAJU SHOPLING AYOTUNGE SANSON	2,342 2,343	4677 4679	UCHENWOKE DAVED DEENVA UDAN JACOB EMPHOLES.	2,442	4851. 4852	WILLIAMS SOWN			
2,344	4496	SHOCKUE OLADEINGS A	2,344	4601	UDEAGWU UDENSI UKRABI	2,444	4853	WILLIAMS MERCI			
2,345	4467	SHOKUNEI AKIMWUMME O.	3,345	4604	UDGH CELESTINE SFEARING	3,445	4854	WILLIAMS MOREN			
2,346	4490	SHOULUA SUNDAY SAMUEL	3,346	4605	UDGH CHRISTOPHER CHURVILAME	3,446	4856	WILLIAMS SUNDA			
2,347	4580 4581	SHOMERIN EBENEZER OLUSHOLA SHOMEEK ILYSEA SIMON	2,347	4607	UDBH HYSINUS NIVMMEBLEKE UDBH JPY FBLIX	2,447	4855 4857	WILLIAMS TIMOT WILLIAMS TIMOT			
2,349	4583	910MBWRE BOLICE ICEVALE	2,349	4609	UDBH NIDHOLAS BYIBIA	2,469	4658	WILSON KINGSLE			
2,250	4504	SHONESWIE JOSEPH OMOSQUA	2,350	4690	UDBOVE ANTHONIA UNOMA	2,450	4950	WINFUNE OLUN	WENT JOSEPH		
2,251.	4585	9HONOWO ISLAMENAT PADENE	2,351	4607	UDBONU MIKE	2,451	4860		T CHURCH (SCHOOL ACCOUNT)		
2,252	45E7 4512	SHOREM, EMPARUEL GLADINESS	2,352	4008	UDEGEDE EMMANUEL LICHEMA	2,452	4862 4863	WINDWHING U.			
2,254	4513	SIERET INVESTMENT OBFOST A/C SILAS ANIBFON AUGUSTINE	2,354	4009 4700	UDEZE IGNATILIS BENJAMIN E. UDEMINUE EDET SAMUEL	2,454	4867	WISE LING VENT WUNE GIDEON H			
2,255	4514	SILAS DOWTH TAVIANU	2,355	4702	UDD SEBASTINE LAZAMUS	2,455	4570	YNHA'S ENTOLA !			
2,258	4535	SIMBOH LUKOUH III DAYO DKEWOLE	2,356	4703	UDD UDUAK JOSEPH	2,456	4671.	AKE SOALS REPORT			
2,257	4516 4519	SINA-FALAVA BEXTRECE ONDWINNE SINULO EZILIO E INIEAMAXA	2,357	4704 4706	UDOPTA INEMESET JACKSON UDOH CHRESTIWIA EDORENIEN	2,457	4672 4673	YHOUGU HAKEEM			
2,259	4525	SHART BOLA IDANAT	2,359	4707	UDDH HAPPINESS FRANCES	2,459	4674	YWOUGH MOMODI			
2,360	4528	SODANDE SEGUN ANDDANNE	2,360	4710	UDDESA DORES E	2,460	4675	YALE EXDED.			
2,364	4533	SODA HEWANDE DLUFEYBREME	2,361	4711	UDOM DIANS THOMPSON	2,461	4679	YEDE FRANCIS SE			
2,362	4534	SODEINGE OLUMUYDAA OLAYTVIOLA	3,363	4712	UDOM OGEST ISMATTUS UDOM	2,462	4901	YELLIN SUNDAY K	MIC		
2,363	381 4538	9000Q SUNGAY 9000UA EMMANUEL OLUNAFEHS	3,363	4713	UDOM SWIPSON UDO UDUKULU BRNEST CHUKWUBHEKA	2,463	4902 4903	YELKNES JOSEPH YENUSA TEMETOR	c c		
2,365	1544	SOFOLUNE ADDREYT ADDYTWA	2,365	4729	URUDO PLC	2,465	4885		WUKBO-(EST, OF)		
2,366	4546	90FUNEX INDICES	2,366	4723	UGOCHURWU OSTIA GODFREY	2,466	4891.	YUSUF ABOSEDE	ADENIKE		
2,367	4546	SOJE BOLARENVIA EMMANUEL	2,367	4725	UGOH PRIMICES	2,467	4802	YUSUF ADEBAYO			
2,358	4589	SOLE GUUNIATOSEN EMPORTANT SOLANKE GUUDLAFE GUUTOSEN	2,366	4727 4730	UGOH EMMACULATE NAMMYEZE UGWU LETICIA CHIKA	2,468	4855 4856	YUSUF MEDINATI YUSUF OLUMATIN			
2,270	4554	SOLANE THIN SUKANYO	2,370		UGWIANNA CONTIDENCE	2,470		YUSUF SURVIUDS			
2,271.	4557	SOLOHON AND SECTABLIST SHORONG	2,371	4734	UGIVUESBULEN ENNANUEL C	2,471	4899	YUSUPP CLAKUNU	E MUDASHIR		
2,272	4556	SOLOMON BOSE LARGE.			UGWUATE CHINO			ZNHARADEEN AD			
2,375	4539 4561	SOLOHON PESTUS OLATEDE SONOYE SHERIFF OLALERAN			UGIVLOMARIMA UDOCHLIKIVU CHISOM UJAH EMBIKA NATTHIAS			ZWORE NONWER ZENETH SCOURT			
2,375	4562	SONUGA BOLANLE ONDTAYO			LIEAGRE DIE MOSES			ZEREE DROH MA			
2,175	4564	SCREWHADE ADENIYO	2,376	4784	UIORE SHRUEL ETEA			ZIGHA TEDHIOLI			
2,377	4568	SOVEHEND PIDEISOLA DYINDAMOLA			UKRET AUPR 2MO						
2,378	4589 587	SOULAND INSTIDLUMA OMOBOLACE			WORKER WORK TOWN						
2,379	4571	SPRING BANK PLC SPRINGSCARD TRUST & INVESTMENT LTD			WORLDWIEL GOODWAYN)						
2,381	4572	ST PETERS CHURCH F A C M			UKKTU AMBROSE UZOCHUKVIU						
2,382	4575	SULKEMAN KEHINGE FILTIMOH	2,382	4750	UKENE ANTHONY						
2,383	4576	SULAEMAN PRISEEMT . A . O			UKET BASSEY OKPA.						
2,384	392 4576	SULAMAN KAZEEN ADESA			UND BYTONG UDO UNDF JESSICA						
2,386	4579				UKPASE JAMES						
2,387	4581	SULE EMPANUEL THE	2,387	4758	UKPE NOTPRESS THE						
2,388	4582				UKPONG MARY SEN						
2,389	4583				UKWANDU NEUBECHUKNU AUGUSTENA						
2,390	4585 4587				ULCIKO MARTHA HARTHA UHADSA KINGSLEY						
2,392	4580				WHAT CHIBLESE						
2,390	4589	SULWAN SKINA	2,383	4765	UMAH ONYDIACHE JOSEPH						
2,394	4582	SUNDAY CHRIES BEONGHO			WANT OWENOU						
2,396	4583	SUNDAY K CHAZIMBHE SUNDAY LEKARA THANKSOD			THAN HORSE TAWAT						
2,397	4585	SUNDAY SOLOMON IDODGAGBOR			UMAR BASHS						
2,298	509	SYLVESTER ESCOMENE HON.	2,398	4771	UMAR DAERATU MOHD						
2,299	4602	WANTER TO THE ENGINEERING TO THE PROPERTY OF T			UMARU ASHIT EURA						
2,300	4603	TADE ADEWOLE ADENTYT	2,400	4174	UMEH CYKIL						

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OUR REGIONAL OFFICES

olidated and Separate Financial Statements for the year ended 31 December 2015

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Kasumu Ekemode Street, Off Saka Tinubu Street P.O.Box 70333 Victoria Island Lagos Tel: (234) 07063682780 Email:customercare@ric-tech.com www.ric-tech.com

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