



Achievements

Loans purchased from various Eligible Financial Institutions (EFIs)

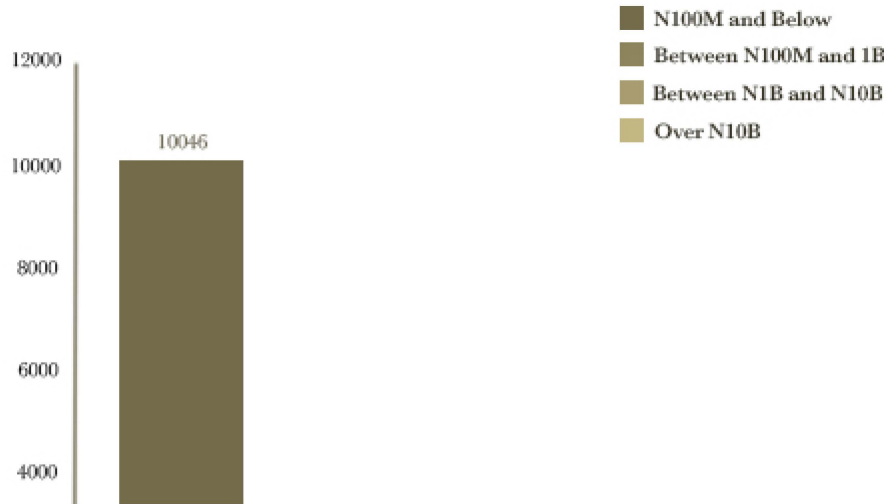
AMCON has acquired the Eligible Bank Assets (EBAs) or Non-performing Loans (NPLs) of various Eligible Financial Institutions (EFIs) in three different phases/ tranches. The top 5 EFIs represent 58.18% of all purchased EBAs. The table below summarizes the corporation's position by institution:

Eligible Financial Institutions	Number of Loans	Percentage of AMCON Portfolios
Intercontinental Bank	1,735	14.62%
Oceanic Bank	783	11.58%
Union Bank	393	11.43%
Main Street Bank	503	11.40%
Keystone Bank	740	9.15%
UBA	3,326	5.80%
First Bank	289	5.21%
Finbank	782	4.04%
Enterprise Bank	1,062	3.59%
FCMB	575	2.94%
Skye Bank	158	2.62%

Zenith Bank	18	2.42%
Unity Bank	937	2.28%
GTB	88	2.25%
Diamond Bank	83	2.13%
Ecobank	155	2.07%
Fidelity Bank	271	1.75%
Access Bank	43	1.63%
Sterling Bank	176	1.22%
Wema Bank	237	1.13%
ETB	171	0.59%
Stanbic IBTC	12	0.13%
Total	12,537	100%

LOAN DISTRIBUTION

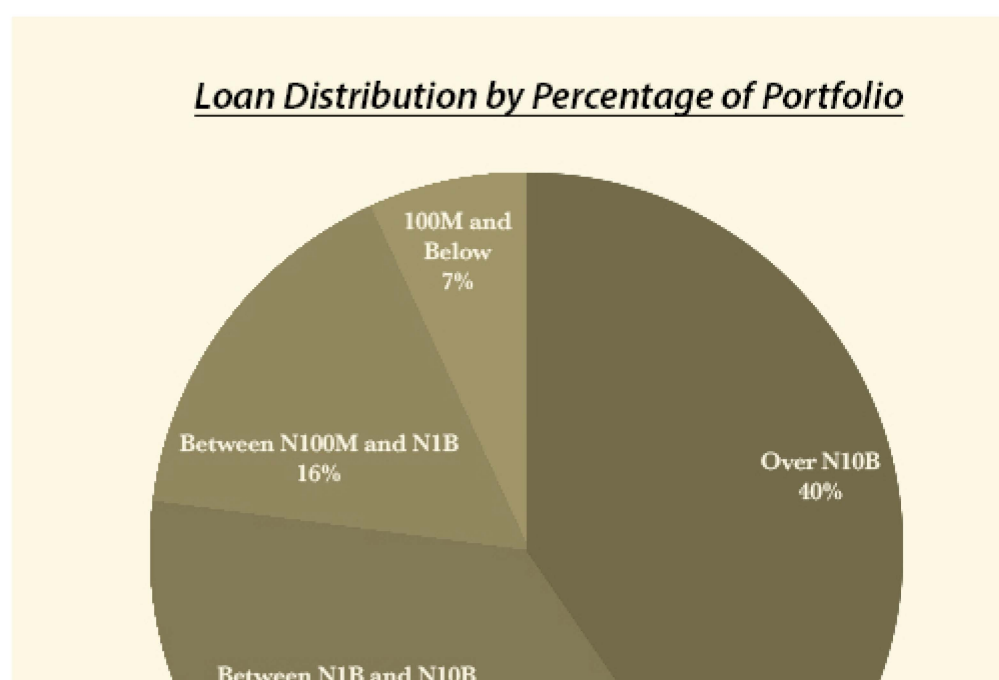
Loan Distribution by Number of Loans

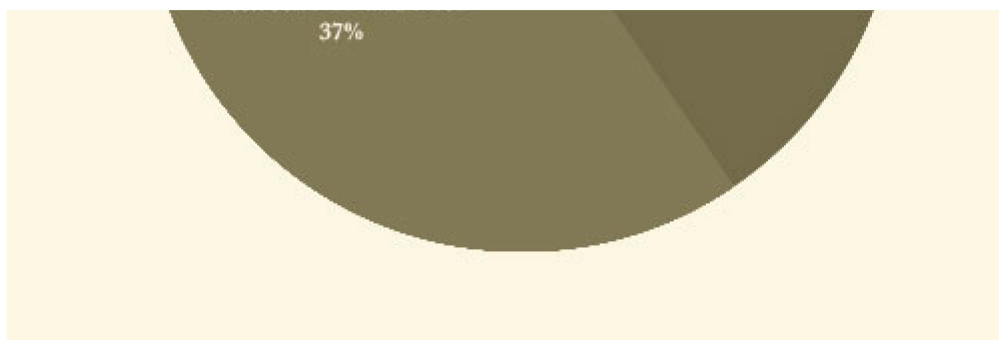




The Loan Management Team classifies loans based on their size; Small (N100m and below), Medium (Between N100m and N1b), Large (Between N1b and N10b and Strategic (Over N10b). The Loan distribution Table shows that Strategic Loans make up the greatest percentage (40%) of AMCON's portfolio.

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





TOP 5 SECTORS OF ALL PURCHASED EBAs

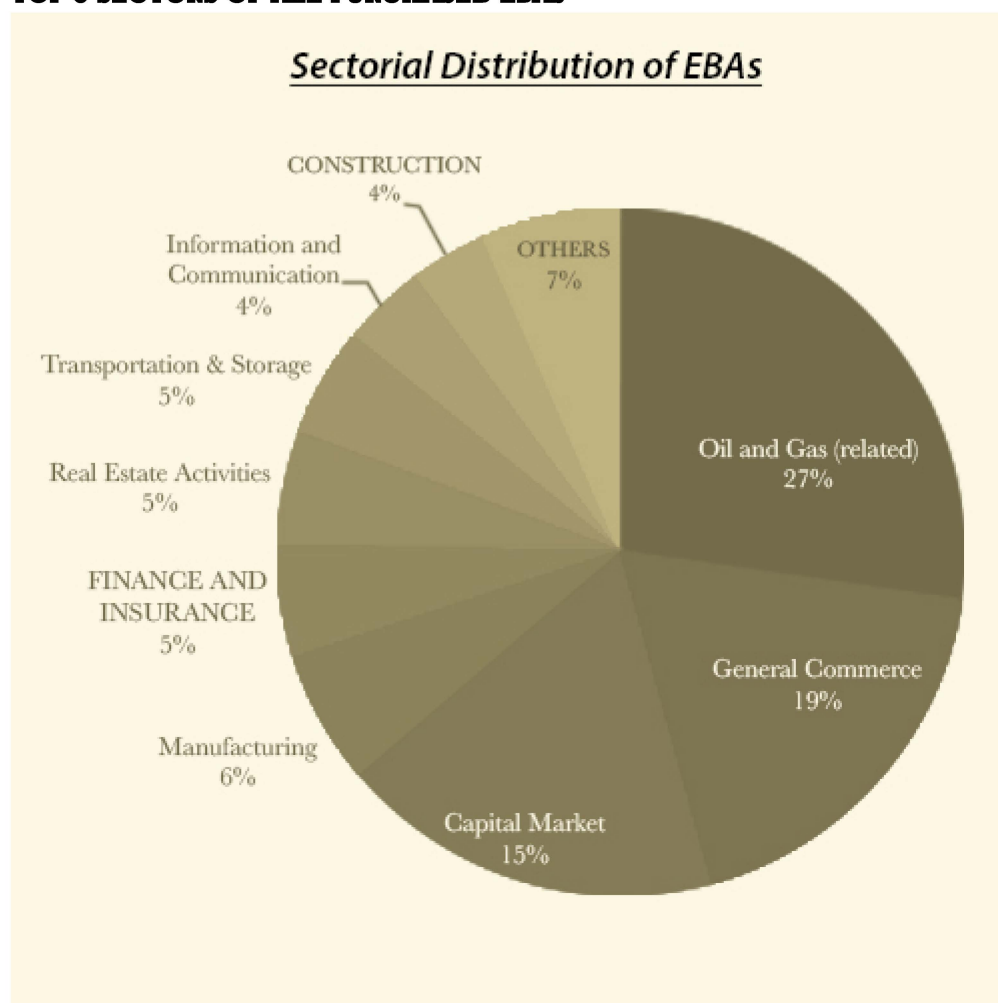


Table 2 shows a breakdown of the top five sectors in which the EBAs originate from. They represent 75.35% off all EBAs purchased.

Sector	Percentage of AMCON Portfolio
Oil and Gas	27.23%

General Commerce	18.49%
Capital Market	17.93%
Manufacturing	6.24%
Finance and Insurance	5.47%

ASSET CLASSIFICATION

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

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