



NATIONAL BUREAU OF STATISTICS

Selected Banking Sector Data: Sectorial Breakdown of Credit, ePayment Channels and Staff Strength

(Q3 2019)

Report Date: December 2019

Data Source: National Bureau of Statistics (NBS)

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Executive Summary

A total volume of 800,201,498 transactions valued at N42.76trn were recorded in Q3 2019 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

NIBSS Instant Payments (NIP) transactions dominated the volume of transactions recorded. 298,988,572 volume of NIP transactions valued at N26.18trn were recorded in Q3 2019.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N16.25trn as at Q3 2019. Oil & Gas and Manufacturing sectors got credit allocation of N3.39trn and N2.57trn to record the highest credit allocation as at the period under review.

As at Q3 2019, the total number of banks' staff decreased by 2.81% QoQ from 104,364 in Q2 2019 to 101,435.



AGRICULTURE

(N'Million)

N673,192.97



Agriculture

4.14%

% of
Total Credit

INDUSTRY

(N'Million)

N11,418.25



Mining & Quarrying

0.07%

% of
Total Credit

(N'Million)

N2,565,488.06



Manufacturing

15.79%

% of
Total Credit

(N'Million)

N3,385,983.64



Oil & Gas

20.84%

% of
Total Credit

(N'Million)

N345,698.14



Power and Energy

2.13%

% of
Total Credit

Selected Banking Sector Data – Q3 2019

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N722,631.69



Construction

4.45%

**% of
Total Credit**

(N'Million)

N1,098,475.34



**Trade/General
Commerce**

6.76%

**% of
Total Credit**

(N'Million)

N1,349,618.02



Government

8.30%

**% of
Total Credit**

(N'Million)

N588,678.99



Real Estate

3.62%

**% of
Total Credit**

(N'Million)

N1,107,594.11



**Finance, Insurance and
Capital Market**

6.82%

**% of
Total Credit**



SERVICES

(N'Million)

N57,946.21



Education

0.36%

% of
Total Credit

(N'Million)

N1,161,584.62



Oil & Gas

7.15%

% of
Total Credit

(N'Million)

N287,128.10



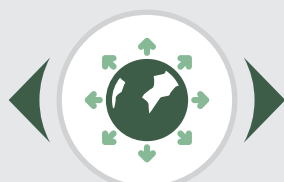
Power and
Energy

1.77%

% of
Total Credit

(N'Million)

N1,377,435.18



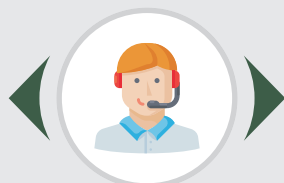
General

8.48%

% of
Total Credit

(N'Million)

N811,144.35



Information &
Communication

4.99%

% of
Total Credit

Selected Banking Sector Data – Q3 2019

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N331,616.22



**Transportation
& Storage**

2.04%

**% of
Total Credit**

(N'Million)

N375,411.71



Others

2.31%

**% of
Total Credit**

TOTAL CREDIT

(N'Million)

N16,251,045.59

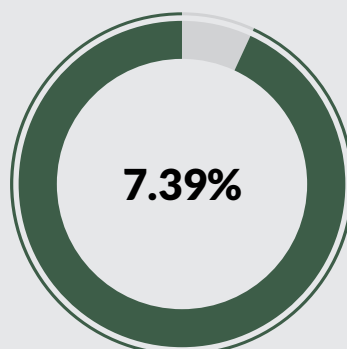


Total

100.00%

**% of
Total Credit**

QUARTER ON QUARTER GROWTH RATE

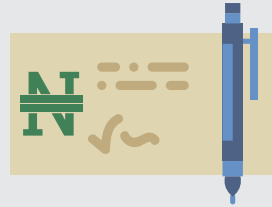


Selected Banking Sector Data – Q3 2019

Electronic Payment Channels In The Nigeria Banking Sector



CHEQUES



Q3 2019 (Volume)

1,922,670

Q3 2019 (Value N'Bil)

N1,099,700

July -19 (Volume)

697,915

August -19 (Volume)

587,515

Sept -19 (Volume)

637,240

July -19 (Value N'Bil)

N402,809.78

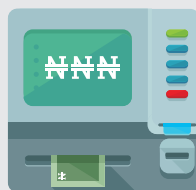
August -19 (Value N'Bil)

N345,512.21

Sept -19 (Value N'Bil)

N351,378.03

ATM



Q3 2019 (Volume)

212,826,437

Q3 2019 (Value N'Bil)

N1,622,926

July -19 (Volume)

71,383,197

August -19 (Volume)

73,988,365

Sept -19 (Volume)

67,454,875

July -19 (Value N'Bil)

N547,469.01

August -19 (Value N'Bil)

N563,198.60

Sept -19 (Value N'Bil)

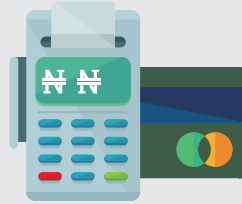
N512,258.37

Selected Banking Sector Data – Q3 2019

Electronic Payment Channels In The Nigeria Banking Sector



POS



Q3 2019 (Volume)

121,345,008

Q3 2019 (Value N'Bil)

N856,863

July -19 (Volume)

39,224,406

August -19 (Volume)

41,379,830

Sept -19 (Volume)

40,740,772

July -19 (Value N'Bil)

N279,474.58

August -19 (Value N'Bil)

N294,035.91

Sept -19 (Value N'Bil)

N283,352.85

WEB



Q3 2019 (Volume)

26,692,867

Q3 2019 (Value N'Bil)

N120,567

July -19 (Volume)

7,331,646

August -19 (Volume)

9,747,397

Sept -19 (Volume)

9,613,824

July -19 (Value N'Bil)

N31,727.14

August -19 (Value N'Bil)

N46,540.17

Sept -19 (Value N'Bil)

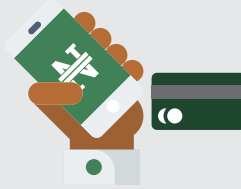
N42,299.63

Selected Banking Sector Data – Q3 2019

Electronic Payment Channels In The Nigeria Banking Sector



MOBILE PAYMENTS



Q3 2019 (Volume)

113,067,332

Q3 2019 (Value N'Bil)

N1,428,112

July -19 (Volume)

28,315,044

August -19 (Volume)

37,291,635

Sept -19 (Volume)

47,460,653

July -19 (Value N'Bil)

N425,705.53

August -19 (Value N'Bil)

N485,260.53

Sept -19 (Value N'Bil)

N517,145.51

NIP



Q3 2019 (Volume)

298,988,572

Q3 2019 (Value N'Bil)

N26,181,893

July -19 (Volume)

96,892,250

August -19 (Volume)

101,056,721

Sept -19 (Volume)

101,039,601

July -19 (Value N'Bil)

N8,969,344.39

August -19 (Value N'Bil)

N8,730,240.20

Sept -19 (Value N'Bil)

N8,482,308.26

Selected Banking Sector Data – Q3 2019

Electronic Payment Channels In The Nigeria Banking Sector



m-Cash



Q3 2019 (Volume)

40,080

Q3 2019 (Value N'Bil)

N88

July -19 (Volume)

16,441

August -19 (Volume)

23,639

Sept -19 (Volume)

NA

July -19 (Value N'Bil)

N46.50

August -19 (Value N'Bil)

N41.91

Sept -19 (Value N'Bil)

NA

EBILLSPAY



Q3 2019 (Volume)

152,591

Q3 2019 (Value N'Bil)

N97,587

July -19 (Volume)

77,682

August -19 (Volume)

74,909

Sept -19 (Volume)

NA

July -19 (Value N'Bil)

N48,888.77

August -19 (Value N'Bil)

N48,698.47

Sept -19 (Value N'Bil)

NA

Selected Banking Sector Data – Q3 2019

Electronic Payment Channels In The Nigeria Banking Sector



REMITA



Q3 2019 (Volume)

13,108,791

Q3 2019 (Value N'Bil)

N4,977,500

July -19 (Volume)

4,651,981

August -19 (Volume)

4,180,692

Sept -19 (Volume)

4,276,118

July -19 (Value N'Bil)

N1,729,472.68

August -19 (Value N'Bil)

N1,698,450.34

Sept -19 (Value N'Bil)

N1,549,576.53

NAPS



Q3 2019 (Volume)

11,945,877

Q3 2019 (Value N'Bil)

N6,369,539

July -19 (Volume)

3,728,071

August -19 (Volume)

3,592,894

Sept -19 (Volume)

4,624,912

July -19 (Value N'Bil)

N2,026,062.14

August -19 (Value N'Bil)

N1,922,066.76

Sept -19 (Value N'Bil)

N2,421,410.38

Selected Banking Sector Data – Q3 2019

Electronic Payment Channels In The Nigeria Banking Sector



CENTRAL PAY



Q3 2019 (Volume)

111,273

Q3 2019 (Value N'Bil)

N1,202

July -19 (Volume)

35,335

August -19 (Volume)

34,317

Sept -19 (Volume)

41,621

July -19 (Value N'Bil)

N440.87

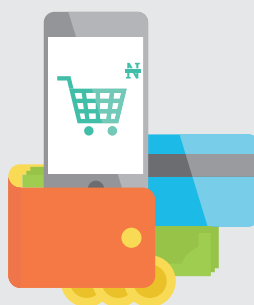
August -19 (Value N'Bil)

N353.50

Sept -19 (Value N'Bil)

N407.31

TOTAL



Q3 2019 (Volume)

800,201,498

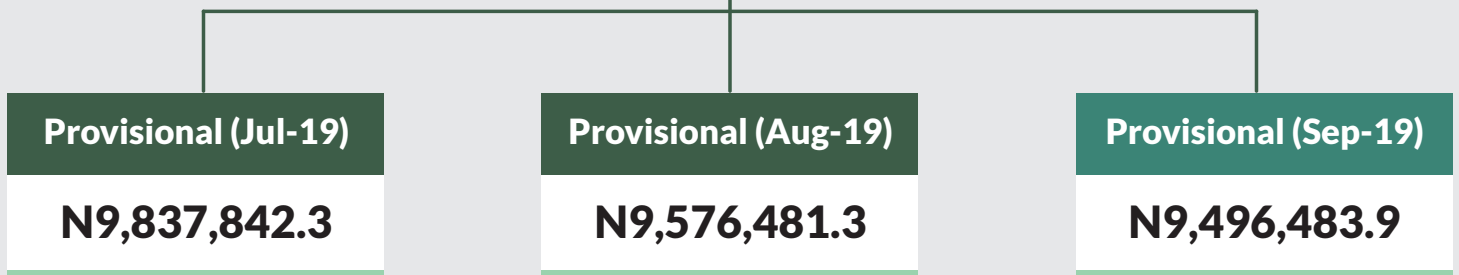
Q3 2019 (Value N'Bil)

N42,755,977

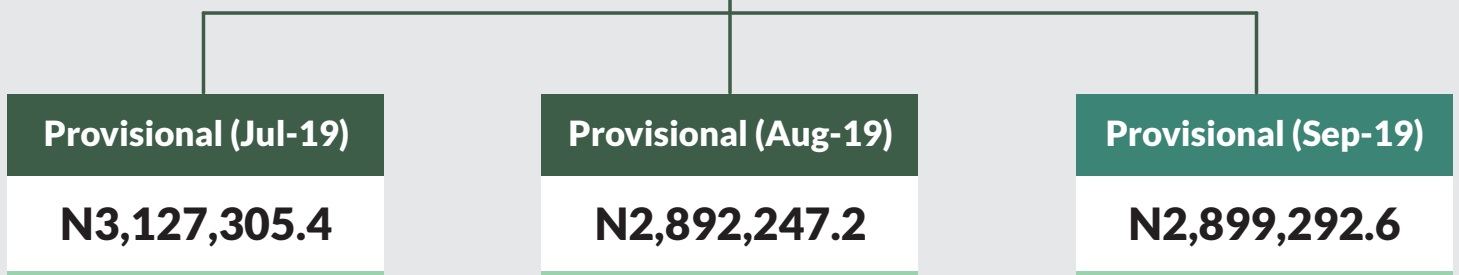


DEMAND, TIME & SAVINGS DEPOSITS

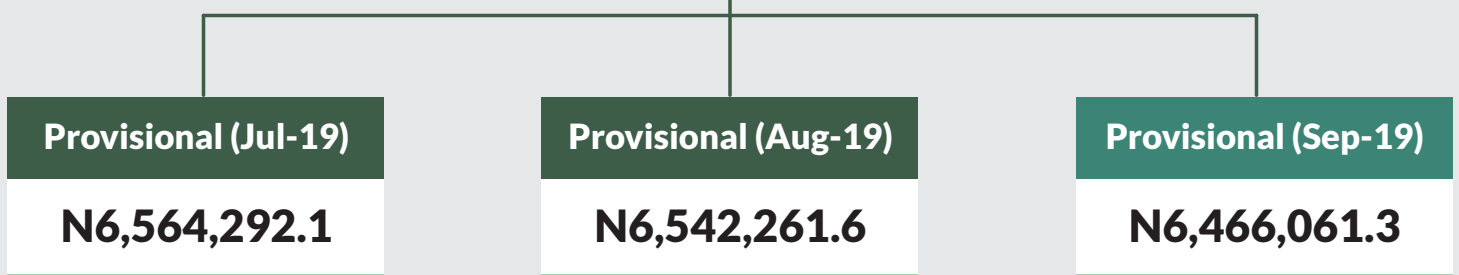
Demand Deposits



Private Sector Deposits at Central Bank of Nigeria



Private Sector Deposits at Commercial Banks





Private Sector Deposits at Merchant Banks

Provisional (Jul-19)

N42,063.6

Provisional (Aug-19)

N53,472.9

Provisional (Sep-19)

N42,630.3



Private Sector Deposits at Non Interest Banks

Provisional (Jul-19)

N0.0

Provisional (Aug-19)

N0.0

Provisional (Sep-19)

N0.0



Private Sector Deposits at Primary Mortgage Banks

Provisional (Jul-19)

N46,934.7

Provisional (Aug-19)

N45,320.8

Provisional (Sep-19)

N45,320.8



Private Sector Deposits at Microfinance Banks

Provisional (Jul-19)

N57,246.4

Provisional (Aug-19)

N43,178.9

Provisional (Sep-19)

N43,178.9



Time and Savings Deposits of:

Provisional (Jul-19)

N16,828,755.0

Provisional (Aug-19)

N16,326,402.5

Provisional (Sep-19)

N16,533,891.2



Commercial Banks

Provisional (Jul-19)

N16,218,872.9

Provisional (Aug-19)

N15,756,566.4

Provisional (Sep-19)

N15,921,568.0

Of Which: Foreign Currency Deposit

Provisional (Jul-19)

N6,337,817.2

Provisional (Aug-19)

N6,085,022.0

Provisional (Sep-19)

N6,146,438.9



Merchant Banks

Provisional (Jul-19)

N270,046.7

Provisional (Aug-19)

N244,368.0

Provisional (Sep-19)

N280,292.8

Of Which: Foreign Currency Deposit

Provisional (Jul-19)

N30,130.0

Provisional (Aug-19)

N21,330.5

Provisional (Sep-19)

N21,177.0

Other Private Sector Deposits at Non Interest Banks

Provisional (Jul-19)

N107,423.3

Provisional (Aug-19)

N107,653.6

Provisional (Sep-19)

N114,215.9

Of Which: Foreign Currency Deposit

Provisional (Jul-19)

N4,688.6

Provisional (Aug-19)

N3,238.5

Provisional (Sep-19)

N4,879.3





Primary Mortgage Banks

Provisional (Jul-19)

N59,010.6

Provisional (Aug-19)

N58,659.7

Provisional (Sep-19)

N58,659.7

Of Which: Foreign Currency Deposit

Provisional (Jul-19)

0.0

Provisional (Aug-19)

0.0

Provisional (Sep-19)

0.0



Microfinance Banks

Provisional (Jul-19)

N173,401.6

Provisional (Aug-19)

N159,154.9

Provisional (Sep-19)

N159,154.9

Of Which: Foreign Currency Deposit

Provisional (Jul-19)

0.0

Provisional (Aug-19)

0.0

Provisional (Sep-19)

0.0

Selected Banking Sector Data – Q3 2019

Staff Strength in the Banking Sector



Q3 2018	213
Q4 2018	201
Q1 2019	193
Q2 2019	178
Q3 2019	186
Q on Q growth %	4.49
Y on Y growth %	(12.68)

Q3 2018	17,729
Q4 2018	18,119
Q1 2019	18,018
Q2 2019	17,943
Q3 2019	17,671
Q on Q growth %	(1.52)
Y on Y growth %	(0.33)



Q3 2018	40,395
Q4 2018	41,111
Q1 2019	40,571
Q2 2019	39,980
Q3 2019	40,398
Q on Q growth %	1.05
Y on Y growth %	0.01

Q3 2018	44,484
Q4 2018	45,238
Q1 2019	46,235
Q2 2019	46,263
Q3 2019	43,180
Q on Q growth %	(6.66)
Y on Y growth %	(2.93)

TOTAL

Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q on Q growth %	Y on Y growth %
102,821	104,669	105,017	104,364	101,435	(2.81)	(1.35)

Selected Banking Sector Data – Q3 2019

DMBs Staff Strength (Q3 2019)



CBs	164
MBs	12
NIB	10
DMBs TOTAL	186

CBs	17414
MBs	172
NIB	85
DMBs TOTAL	17671



CBs	39,624
MBs	336
NIB	438
DMBs TOTAL	40,398

CBs	42,585
MBs	150
NIB	445
DMBs TOTAL	43,180

TOTAL

CBs	MBs	NIB	DMBs TOTAL
99,787	670	978	101,435



DOMESTIC CREDIT (NET)

Jul-19

N33,433,375.8

Aug-19

N34,273,009.9

Sep-19

N35,918,179.5

CLAIMS ON FEDERAL GOVERNMENT (NET)

Jul-19

N9,143,121.8

Aug-19

N9,453,781.5

Sep-19

N10,452,199.4

Monetary Authorities



Jul-19

N4,241,052.6

Aug-19

N4,450,029.9

Sep-19

N5,674,863.2

Commercial Banks



Jul-19

N4,651,569.7

Aug-19

N4,788,914.3

Sep-19

N4,586,949.3

Merchant Banks



Jul-19

N173,864.3

Aug-19

N140,752.6

Sep-19

N117,302.2

Selected Banking Sector Data – Q3 2019

Net Domestic Credit Breakdown



Non Interest Banks



Jul-19

N35,590.2

Aug-19

N35,590.2

Sep-19

N34,590.2

Primary Mortgage Banks



Jul-19

N7,820.7

Aug-19

N7,501.2

Sep-19

N7,501.2

Microfinance Banks



Jul-19

Aug-19

Sep-19



CLAIMS ON PRIVATE SECTOR

Jul-19

N24,290,254.0

Aug-19

N24,819,228.4

Sep-19

N25,465,980.1

Monetary Authorities



Jul-19

N7,613,936.1

Aug-19

N8,022,063.5

Sep-19

N8,139,409.3

Commercial Banks



Jul-19

N15,939,863.7

Aug-19

N16,046,673.5

Sep-19

N16,526,954.1

Merchant Banks



Jul-19

N240,874.4

Aug-19

N268,692.7

Sep-19

N316,886.3

Non Interest Banks



Jul-19

N50,698.0

Aug-19

N52,458.2

Sep-19

N53,389.8

Primary Mortgage Banks



Jul-19

N182,503.6

Aug-19

N177,785.4

Sep-19

N177,785.4

Microfinance Banks



Jul-19

N262,378.1

Aug-19

N251,555.1

Sep-19

N251,555.1



CLAIMS ON STATE AND LOCAL GOVTS:

Jul-19

N1,542,985.4

Aug-19

N1,453,768.6

Sep-19

N1,585,082.9

Monetary Authorities



Jul-19

N719,474.1

Aug-19

N719,474.1

Sep-19

N719,474.1

Commercial Banks



Jul-19

N821,629.3

Aug-19

N732,502.5

Sep-19

N863,809.3

Merchant Banks



Jul-19

N1,188.0

Aug-19

N1,098.0

Sep-19

N1,105.5

Non Interest Banks



Jul-19

N684.5

Aug-19

N684.5

Sep-19

N684.5

Primary Mortgage Banks



Jul-19

N9.5

Aug-19

N9.5

Sep-19

N9.5

Microfinance Banks



Jul-19

N0.0

Aug-19

N0.0

Sep-19

N0.0



CLAIMS ON NON-FINANCIAL PUBLIC ENTERPRISES:

Jul-19

N44,566.0

Aug-19

N44,566.1

Sep-19

N154,671.3

Monetary Authorities



Jul-19

N44,566.0

Aug-19

N44,566.1

Sep-19

N154,671.3

Commercial Banks



Jul-19

N0.0

Aug-19

N0.0

Sep-19

N0.0

Merchant Banks



Jul-19

N0.0

Aug-19

N0.0

Sep-19

N0.0

Non Interest Banks



Jul-19

N0.0

Aug-19

N0.0

Sep-19

N0.0

Primary Mortgage Banks



Jul-19

N0.0

Aug-19

N0.0

Sep-19

N0.0

Microfinance Banks



Jul-19

N0.0

Aug-19

N0.0

Sep-19

N0.0



CLAIMS ON OTHER PRIVATE SECTOR:

Jul-19

N22,702,702.7

Aug-19

N23,320,893.7

Sep-19

N23,726,225.9

Monetary Authorities



Jul-19

N6,849,896.1

Aug-19

N7,258,023.3

Sep-19

N7,265,263.9

Commercial Banks



Jul-19

N15,118,234.4

Aug-19

N15,314,171.0

Sep-19

N15,663,144.8

Merchant Banks



Jul-19

N239,686.4

Aug-19

N267,594.7

Sep-19

N315,780.8

Non Interest Banks



Jul-19

N50,013.5

Aug-19

N51,773.7

Sep-19

N52,705.3

Primary Mortgage Banks



Jul-19

N182,494.1

Aug-19

N177,775.9

Sep-19

N177,775.9

Microfinance Banks



Jul-19

N262,378.1

Aug-19

N251,555.1

Sep-19

N251,555.1

Selected Banking Sector Data – Q3 2019

Non-Performing Loans (NPLs)



Q3 2018

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
N15,861,117,051,848.30	N1,949,036,835,609.72	N13,912,080,216,238.60
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
N2,245,193,462,123.20	14.16%	16.14%



Q4 2018

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
N15,353,758,941,686.20	N1,790,766,857,692.97	N13,562,992,083,993.30
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
N1,792,478,596,557.71	11.67%	13.22%



Q1 2019

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
N15,544,709,480,952.70	N1,741,289,530,217.75	N13,803,419,950,735.00
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
N1,676,501,291,283.21	10.79%	12.15%

Selected Banking Sector Data – Q3 2019

Non-Performing Loans (NPLs)



Q2 2019

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
N15,483,301,378,971.80	N1,573,804,651,684.09	N13,909,496,727,287.70
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
N1,440,513,924,479.44	9.30%	10.36%



Q3 2019

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
N16,620,170,680,695.20	N1,399,106,244,528.93	N15,221,064,436,166.30
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
N1,108,279,806,568.39	6.67%	7.28%

Selected Banking Sector Data – Q3 2019

Year on Year Sectoral Change on Non - Performing Loans (N'Bn)



AGRICULTURE	▶	Q3 2018 (END-SEPT-18) N48.33	(Q3 2019) END-SEPT-19 N49.96	VALUE N1.63	% CHANGE IN NPLS 3.36%
MINING AND QUARRYING	▶	Q3 2018 (END-SEPT-18) N2.69	(Q3 2019) END-SEPT-19 N0.01	VALUE N-2.69	% CHANGE IN NPLS -99.81%
MANUFACTURING	▶	Q3 2018 (END-SEPT-18) N144.31	(Q3 2019) END-SEPT-19 N100.64	VALUE N-43.67	% CHANGE IN NPLS -30.26%
REAL ESTATE ACTIVITIES	▶	Q3 2018 (END-SEPT-18) N130.58	(Q3 2019) END-SEPT-19 N56.56	VALUE N-74.02	% CHANGE IN NPLS -56.69%
PUBLIC UTILITIES	▶	Q3 2018 (END-SEPT-18) N18.91	(Q3 2019) END-SEPT-19 N18.47	VALUE N-0.45	% CHANGE IN NPLS -2.36%
GENERAL COMMERCE	▶	Q3 2018 (END-SEPT-18) N186.33	(Q3 2019) END-SEPT-19 N148.11	VALUE N-38.22	% CHANGE IN NPLS -20.51%
TRANSPORTATION AND STORAGE	▶	Q3 2018 (END-SEPT-18) N92.80	(Q3 2019) END-SEPT-19 N60.54	VALUE N-32.27	% CHANGE IN NPLS -34.77%
FINANCE AND INSURANCE	▶	Q3 2018 (END-SEPT-18) N40.36	(Q3 2019) END-SEPT-19 N5.94	VALUE N-34.42	% CHANGE IN NPLS -85.28%
GENERAL	▶	Q3 2018 (END-SEPT-18) N176.60	(Q3 2019) END-SEPT-19 N150.18	VALUE N-26.42	% CHANGE IN NPLS -14.96%
GOVERNMENT	▶	Q3 2018 (END-SEPT-18) N0.55	(Q3 2019) END-SEPT-19 N1.28	VALUE N0.73	% CHANGE IN NPLS 131.94%
WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIAATION ACTIVITIES	▶	Q3 2018 (END-SEPT-18) N1.63	(Q3 2019) END-SEPT-19 N2.24	VALUE N0.61	% CHANGE IN NPLS 37.67%
CONSTRUCTION	▶	Q3 2018 (END-SEPT-18) N72.34	(Q3 2019) END-SEPT-19 N81.60	VALUE N9.25	% CHANGE IN NPLS 12.79%

Selected Banking Sector Data – Q3 2019

Year on Year Sectoral Change on Non - Performing Loans (N'Bn)



INFORMATION AND COMMUNICATION	▶	Q3 2018 (END-SEPT-18) N115.94	(Q3 2019) END-SEPT-19 N76.54	VALUE N-39.40	% CHANGE IN NPLS -33.98%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	▶	Q3 2018 (END-SEPT-18) N12.82	(Q3 2019) END-SEPT-19 N7.63	VALUE N-5.19	% CHANGE IN NPLS -40.47%
ADMINISTRATIVE AND SUPPORT SERVICES	▶	Q3 2018 (END-SEPT-18) N2.91	(Q3 2019) END-SEPT-19 N2.30	VALUE N-0.62	% CHANGE IN NPLS -21.21%
EDUCATION	▶	Q3 2018 (END-SEPT-18) N4.46	(Q3 2019) END-SEPT-19 N8.69	VALUE N4.22	% CHANGE IN NPLS 94.65%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	▶	Q3 2018 (END-SEPT-18) N14.42	(Q3 2019) END-SEPT-19 N13.43	VALUE N-1.00	% CHANGE IN NPLS -6.92%
ARTS, ENTERTAINMENT AND RECREATION	▶	Q3 2018 (END-SEPT-18) N10.35	(Q3 2019) END-SEPT-19 N7.99	VALUE N-2.36	% CHANGE IN NPLS -22.80%
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	▶	Q3 2018 (END-SEPT-18) N0.00	(Q3 2019) END-SEPT-19 N0.00	VALUE N0.00	% CHANGE IN NPLS 0.00%
POWER AND ENERGY	▶	Q3 2018 (END-SEPT-18) N162.89	(Q3 2019) END-SEPT-19 N46.88	VALUE N-116.01	% CHANGE IN NPLS -71.22%
CAPITAL MARKET	▶	Q3 2018 (END-SEPT-18) N0.66	(Q3 2019) END-SEPT-19 N0.06	VALUE N-0.60	% CHANGE IN NPLS -90.97%
OIL AND GAS	▶	Q3 2018 (END-SEPT-18) N1,002.35	(Q3 2019) END-SEPT-19 N264.20	VALUE N-738.15	% CHANGE IN NPLS -73.64%
TOTAL	▶	Q3 2018 (END-SEPT-18) N2,242.26	(Q3 2019) END-SEPT-19 N1,103.23	VALUE N-1,139.03	% CHANGE IN NPLS -50.80%

DATA ON ALL PAYMENTS CHANNELS FOR 2019

	CHEQUES		ACH/NAPS/PMS		ATM	
Month	Volume	Value	Volume	Value	Volume	Value
January	174,880	403,215.90	3,688,778	2,249,568.24	68,524,175	523,232.29
February	640,497	372,364.15	3,609,115	1,973,935.81	60,803,325	465,822.39
March	653,032	377,173.29	3,397,546	1,929,365.32	73,632,232	550,211.24
April	638,248	379,816	3,437,001	1,844,989.78	75,043,037	575,868.85
May	718,139	401,755.09	3,779,534	1,948,728.50	75,433,302	580,863.44
June	591,741	336,593.83	2,733,893	1,649,879.27	71,183,606	542,430.62
July	697,915	402,809.78	3,728,071	2,026,062.14	71,383,197	547,469.01
August	587,515	345,512.21	3,592,894	1,922,066.76	73,988,365	563,198.60
September	637,240	351,378.03	4,624,912	2,421,410.38	67,454,875	512,258.37
Q1 2019	1,468,409	1,152,753	10,695,439	6,152,869	202,959,732	1,539,266
Q2 2019	1,948,128	1,118,165	9,950,428	5,443,598	221,659,945	1,699,163
Q3 2019	1,922,670	1,099,700	11,945,877	6,369,539	212,826,437	1,622,926
Quarter on Quarter % (Q2 on Q1)	32.67	-3.00	-6.97	-11.53	9.21	10.39
Q3 on Q2 (%)	(1.31)	(1.65)	20.05	17.01	(3.99)	4
	POS		INTERNET (WEB)		MOBILE PAYMENTS	
Month	Volume	Value	Volume	Value	Volume	Value
January	28,162,746	222,921.88	6,607,162	36,407.99	12,402,234	250,206.08
February	25,778,644	193,425.96	6,347,246	32,014.21	12,812,336	232,411.21
March	29,820,754	217,457.83	7,427,703	39,222.61	16,258,436	327,488.39
April	33,368,778	246,096.87	11,174,073	43,655.50	19,148,956	372,450.31
May	35,466,679	257,731.40	10,563,897	41,929.66	21,214,603	389,315.19
June	35,097,558	245,990.04	5,856,819	30,673.22	22,937,368	393,873.38
July	39,224,406	279,474.58	7,331,646	31,727.14	28,315,044	425,705.53
August	41,379,830	294,035.91	9,747,397	46,540.17	37,291,635	485,260.53
September	40,740,772	283,352.85	9,613,824	42,299.63	47,460,653	517,145.51
Q1 2019	83,762,144	633,806	20,382,111	107,645	41,473,006	810,106
Q2 2019	103,933,015	749,818	27,594,789	116,258	63,300,927	1,155,639
Q3 2019	121,345,008	856,863	26,692,867	120,567	113,067,332	1,428,112
Quarter on Quarter %	24.08	18.30	35.39	8.00	52.63	42.65
Q3 on Q2 (%)	16.75	14.28	-3.27	3.71	78.62	23.58
	NIP		m-Cash		EBILLSPAY	
Month	Volume	Value	Volume	Value	Volume	Value
January	72,290,331	8,114,079.50	17,574	54.31	134,656	49,763.56
February	72,586,346	7,469,188.70	19,009	61.72	93,313	44,947.72
March	87,939,425	8,583,976.60	22,121	67.41	88,565	46,933.45
April	87,941,859	8,276,860.24	21,123	66.02	95,784	47,858.12
May	95,980,494	9,038,597.79	23,859	87.15	118,623	49,306.11
June	87,422,196	7,867,473.07	15,511	44.23	85,710	42,754.80
July	96,892,250	8,969,344.39	16,441	46.50	77,682	48,888.77
August	101,056,721	8,730,240.20	23,639	41.91	74,909	48,698.47
September	101,039,601	8,482,308.26	n.a.	n.a.	n.a.	n.a.
Q1 2019	232,816,102	24,167,245	58,704	183	316,534	141,645
Q2 2019	271,344,549	25,182,931	60,493	197	300,117	139,919
Q3 2019	298,988,572	26,181,893	40,080	88	152,591	97,587
Quarter on Quarter %	16.55	4.20	3.05	7.61	-5.19	-1.22
Q3 on Q2 (%)	10.19	3.97	(33.74)	(55.21)	(49.16)	(30.25)
	REMITA		CENTRAL PAY			
Month	Volume	Value	Volume	Value		
January	3,098,077	1,715,013.91	67,148	591.35		
February	3,863,748	1,671,810.23	79,126	502.39		
March	3,611,215	1,579,284.12	86,453	510.08		
April	3,609,831	1,641,216.08	68,479	440.56		
May	4,074,409	1,733,441.43	63,398	415.79		
June	3,357,566	1,498,524.00	33,916	375.18		
July	4,651,981	1,729,472.68	35,335	440.87		
August	4,180,692	1,698,450.34	34,317	353.50		
September	4,276,118	1,549,576.53	41,621	407.31		
Q1 2019	10,573,040	4,966,108	232,727	1,604		
Q2 2019	11,041,806	4,873,182	165,793	1,232		
Q3 2019	13,108,791	4,977,500	111,273	1,202		
Quarter on Quarter %	4.43	-1.87	-28.76	-23.21		
Q3 on Q2 (%)	18.72	2.14	-32.88	-2.42		

DATA ON ALL PAYMENTS CHANNELS FOR 2018

values in naira						
	CHEQUES		NEFT		ATM	
Month	Volume	Value	Volume	Value	Volume	Value
January	885,166	449,252,355,416.66	3,101,976	1,377,882,768,854.55	69,370,277	516,363,441,750.82
February	784,659	426,910,391,998.81	3,110,417	1,163,990,864,951.33	66,329,905	484,963,158,498.52
March	806,284	440,727,298,283.23	4,065,931	1,327,971,561,578.04	76,670,671	567,622,520,138.48
April	737,353	435,008,489,386.45	3,732,592	1,366,403,069,585.35	70,947,764	523,187,011,009.66
May	798,737	446,444,951,323.28	2,424,498	1,122,983,234,496.20	75,191,266	559,351,309,039.22
June	732,157	397,623,905,335.52	2,611,920	1,089,736,877,596.51	71,278,931	520,628,095,284.24
July	715,436	413,473,595,085.00	2,406,968	1,195,316,371,250.00	72,981,547	513,688,104,976.74
August	685,571	396,607,919,832.04	3,013,910	1,310,824,492,995.34	75,792,100	556,231,621,540.48
September	665,837	370,864,069,975.61	2,292,640	1,075,852,304,618.06	71,496,724	521,093,807,977.59
October	778,007	424,029,218,672.41			73,084,212	532,887,648,022.13
November	723,227	415,491,466,385.46			73,371,402	545,999,285,921.15
December	706,844	418,901,287,996.00			79,004,508	638,069,895,511.34
	POS		INTERNET (WEB)		MOBILE PAYMENTS	
Month	Volume	Value	Volume	Value	Volume	Value
January	16,102,962	152,099,692,255.12	3,181,510	21,359,309,157.76	4,369,622	102,830,379,686.02
February	16,731,362	144,876,032,407.97	3,072,375	19,027,486,044.17	4,777,447	102,705,168,311.43
March	20,728,441	177,755,617,743.91	3,380,371	20,355,559,565.46	6,107,608	123,580,213,424.72
April	20,751,162	172,313,929,221.53	3,495,876	17,300,579,419.14	5,955,903	125,640,866,202.15
May	23,180,315	189,483,701,484.36	3,304,791	19,081,055,402.04	7,565,702	147,536,343,100.41
June	23,298,442	181,827,918,155.92	3,033,580	16,873,970,913.12	7,165,260	137,388,728,346.85
July	26,990,305	199,520,136,709.54	3,930,816	20,510,308,558.49	8,448,066	150,049,500,152.05
August	29,885,436	227,505,816,519.39	5,002,812	24,881,841,670.65	8,409,540	176,939,670,235.82
September	29,162,526	223,380,636,604.15	5,031,416	23,679,360,163.96	8,040,342	171,092,544,616.02
October	27,727,169	212,368,604,541.15	5,358,319	26,024,438,338.47	9,460,794	219,657,277,162.64
November	29,405,429	230,026,803,467.08	5,766,482	168,203,848,833.07	10,904,858	227,161,507,825.15
December	31,926,618	271,950,012,038.00	6,257,553	27,303,232,646.19	13,448,304	289,669,220,478.99
	NIP		m-Cash		EBILLSPAY	
Month	Volume	Value	Volume	Value	Volume	Value
January	41,021,420	5,749,285,923,677.67	11,782	124,958,703.00	87,076	43,206,251,099.65
February	43,863,265	5,601,943,795,563.27	14,848	126,213,055.00	78,860	41,818,977,793.88
March	54,905,660	6,450,987,143,867.64	21,610	160,039,133.00	79,537	40,900,234,641.54
April	52,025,357	6,019,146,243,808.95	17,908	130,766,884.00	92,548	41,727,310,159.70
May	58,646,458	6,626,982,839,513.05	21,267	143,037,567.30	97,268	46,837,603,227.06
June	57,946,494	6,444,647,439,187.70	20,997	122,428,082.00	78,133	42,159,017,570.86
July	60,957,648	6,444,916,938,243.00	19,216	68,706,093.00	79,714	37,668,980,505.00
August	66,312,916	6,855,013,212,568.18	20,954	76,274,307.02	84,955	39,314,925,386.23
September	65,548,414	6,655,399,057,788.69	21,891	65,663,255.80	114,508	38,395,764,542.57
October	70,238,031	7,328,148,331,533.06	18,326	59,225,901.00	99,547	39,801,966,964.98
November	74,056,061	7,851,839,489,970.07	19,528	54,177,680.00	86,371	42,013,180,346.17
December	83,915,331	8,394,715,282,656.00	21,001	67,240,661.00	74,825	46,370,295,370.00
	REMITA		*NAPS		CENTRAL PAY	
Month	Volume	Value	Volume	Value	Volume	Value
January	3,439,705	1,519,416,547,999.53	1,015,977	538,980,648,384.96	56,746	763,071,384.71
February	3,779,520	2,105,011,681,707.47	1,261,678	616,894,003,647.13	55,401	706,817,359.50
March	3,761,144	1,704,065,879,908.46	1,600,975	628,143,621,905.00	59,722	728,379,622.90
April	3,504,073	1,412,077,884,266.88	1,536,024	685,525,545,185.23	64,365	572,514,562.26
May	3,472,594	1,439,949,924,833.85	2,047,708	797,943,727,821.21	75,793	646,641,450.85
June	2,343,528	1,138,533,150,508.05	1,394,303	736,177,624,868.66	77,366	561,716,119.87
July	3,685,213	1,280,614,356,494.49	1,309,501	654,140,220,661.00	91,478	591,143,295.00
August	3,722,839	1,304,379,672,581.02	1,688,011	707,687,040,057.73	113,821	443,097,997.72
September	3,500,669	1,642,119,695,782.16	1,670,975	726,461,635,573.32	134,717	532,968,463.78
October	4,149,945	1,485,521,054,126.79	4,476,809	2,097,783,670,163.44	198,720	810,847,490.36
November	4,256,877	1,408,088,924,419.06	4,278,971	2,105,285,847,071.12	203,203	800,046,590.46
December	4,845,739	2,056,208,654,943.08	5,103,824	1,783,882,054,221.00	129,048	944,311,276.00
*NAPS effective October 2018, data for NAPS will comprise of NEFT/NAPS/PMS						
Source: NIBSS, Switches, MMOs						
note: November 2018 figures are provisional						

Sectoral Credit (N'Million)																																					
Month-Year	Agriculture	Industry					Construction	Trade/General Commerce	Government	Services								Total Credit	Quarter on Quarter Growth Rate %																		
		Mining & Quarrying	Manufacturing	Oil & Gas	Power and Energy	Real Estate				Finance, Insurance and Capital Market	Education	Oil & Gas	Power and Energy	General	Information & Communication	Transportation & Storage	Others																				
Q1 2015	466,381.34	222,302.53	1,878,091.98	2,153,166.81	282,697.75	585,520.35	1,250,693.78	766,339.94	615,323.51	757,275.47	79,696.47	1,073,491.13	163,928.21	1,472,227.54	771,560.81	458,442.91	359,961.18	13,357,101.71																			
Q2 2015	484,947.80	17,937.35	1,909,491.64	2,058,656.54	353,910.83	641,300.42	1,058,732.11	696,874.19	548,210.64	811,924.99	64,642.82	1,147,238.86	161,243.67	1,859,908.52	848,856.41	413,138.37	356,410.37	13,433,425.55	0.57																		
Q3 2015	469,924.38	12,142.76	1,958,451.18	2,241,331.26	359,567.76	554,253.16	1,029,996.29	618,389.79	637,701.12	790,241.68	79,141.13	1,212,083.30	169,399.07	1,288,867.67	825,436.03	420,878.33	346,076.14	13,013,881.07	(3.12)																		
Q4 2015	449,307.29	11,714.18	1,736,192.99	2,272,812.29	340,308.57	531,739.23	985,693.67	922,888.21	692,205.95	791,381.96	74,158.67	1,155,533.73	162,437.94	1,390,492.79	816,381.29	420,608.70	332,347.47	13,086,204.91	0.56																		
Q1 2016	485,633.74	11,336.49	1,862,589.07	2,237,712.11	357,587.99	519,036.24	950,542.64	1,230,301.35	663,932.91	763,054.67	83,303.80	1,032,842.64	169,972.39	1,295,464.15	829,440.86	389,545.46	325,301.94	13,207,598.46	0.93																		
Q2 2016	480,639.22	16,328.38	2,058,036.94	3,366,153.62	447,228.40	607,390.33	1,020,014.61	1,384,963.25	716,722.07	856,276.91	87,762.11	1,136,996.33	237,997.46	1,326,067.15	944,571.11	456,889.25	393,416.62	15,537,453.74	17.64																		
Q3 2016	491,281.18	27,282.41	2,130,441.30	3,647,251.14	428,448.59	631,405.26	973,006.59	1,366,684.41	760,234.27	933,341.93	89,311.85	1,200,353.88	301,363.59	1,390,094.02	957,940.65	459,224.34	397,437.82	16,185,103.23	4.17																		
Q4 2016	525,945.19	21,283.46	2,215,741.07	3,587,904.75	432,293.83	631,092.00	984,899.21	1,361,853.09	791,475.05	937,424.49	87,221.21	1,267,746.07	293,993.48	1,314,483.44	845,936.38	450,755.69	367,237.08	16,117,285.50	(0.42)																		
Q1 2017	556,544.59	8,229.26	2,142,390.15	3,575,664.85	472,083.75	617,770.14	953,092.55	1,369,061.27	780,073.06	943,453.00	86,379.30	1,296,144.86	305,976.01	1,278,945.01	820,343.52	431,941.49	364,393.95	16,002,486.76	(0.71)																		
Q2 2017	501,088.16	11,417.18	2,216,749.95	3,528,162.53	466,086.89	630,677.08	960,049.11	1,367,342.27	794,601.68	909,862.88	75,071.55	1,090,554.01	302,182.65	1,282,417.54	786,223.69	403,147.53	384,936.03	15,710,570.72	(1.82)																		
Q3 2017	491,496.69	11,761.54	2,267,425.12	3,542,289.06	459,248.46	653,606.29	954,231.99	1,369,946.93	798,390.74	916,848.46	77,185.83	1,141,452.78	296,871.79	1,287,117.91	822,626.60	373,260.09	361,538.63	15,825,298.91	0.73																		
Q4 2017	528,243.81	25,254.65	2,171,372.38	3,576,319.27	453,906.93	657,081.46	1,023,775.54	1,391,375.01	753,649.39	1,125,903.33	72,532.94	1,161,115.14	301,101.21	1,037,697.28	774,365.18	332,087.49	354,813.40	15,740,594.42	(0.54)																		
Q1 2018	501,673.78	10,461.97	2,073,540.66	3,420,825.52	426,510.44	647,961.09	1,054,005.65	1,411,526.58	784,228.51	999,491.89	73,489.47	1,207,718.65	302,706.19	1,148,762.66	865,325.64	291,673.36	384,881.47	15,604,783.55	(0.86)																		
Q2 2018	523,075.99	10,176.36	2,018,973.25	3,454,425.53	416,343.97	612,846.90	1,044,359.31	1,474,130.67	744,563.15	991,217.43	71,848.37	1,235,658.64	319,914.41	942,676.63	814,571.78	304,446.49	361,705.05	15,340,933.92	(1.69)																		
Q3 2018	591,784.19	6,204.01	2,149,724.28	3,597,973.86	422,780.03	581,028.27	1,073,709.56	1,401,668.65	710,200.61	1,056,045.36	60,597.18	1,226,374.70	325,687.85	975,690.14	736,837.04	311,463.92	362,185.11	15,589,954.77	1.62																		
Q4 2018	610,149.66	20,691.07	2,230,154.65	3,548,970.76	403,375.25	614,514.34	1,076,724.12	1,362,578.41	622,776.16	1,106,419.03	57,253.29	1,096,546.06	309,117.02	899,854.41	545,498.52	289,852.05	339,728.06	15,134,202.86	(2.92)																		
Q1 2019	638,458.19	8,908.76	2,231,321.76	3,493,387.45	393,234.86	622,266.74	1,019,773.89	1,363,200.75	596,398.99	1,123,916.94	82,765.99	1,126,092.46	305,211.57	976,492.68	590,274.68	298,329.86	674,673.91	15,544,709.48	2.71																		
Q2 2019	636,075.52	8,663.43	2,318,168.63	3,329,468.73	335,537.08	664,870.37	994,182.55	1,323,643.16	582,960.47	1,131,299.61	60,377.00	1,061,733.82	295,457.18	1,015,494.89	689,204.70	317,069.43	368,652.47	15,132,859.03	(2.65)																		
Q3 2019	673,192.97	11,418.25	2,565,488.06	3,385,983.64	345,698.14	722,631.69	1,098,475.34	1,349,618.02	588,678.99	1,107,594.11	57,946.21	1,161,584.62	287,128.10	1,377,435.18	811,144.35	331,616.22	375,411.71	16,251,045.59	7.39																		
Banking Sector Credit to Private Sector Sectoral Share as a % of Total Credit																																					
Quarter-Year	Agriculture	Mining & Quarrying	Manufacturing	Oil & Gas	Power and Energy	Construction	Trade/General Commerce	Government	Real Estate	Finance, Insurance and Capital Market	Education	Oil & Gas	Power and Energy	General	Information & Communication	Transportation & Storage	Others	Total Credit %																			
Q1 2015	3.49	1.66	14.06	16.12	2.12	4.38	9.36	5.74	4.61	5.67	0.60	8.04	1.23	11.02	5.78	3.43	2.69	100.00																			
Q2 2015	3.61	0.13	14.21	15.32	2.63	4.77	7.88	5.19	4.08	6.04	0.48	8.54	1.20	13.85	6.32	3.08	2.65	100.00																			
Q3 2015	3.61	0.09	15.05	17.22	2.76	4.26	7.91	4.75	4.90	6.07	0.61	9.31	1.30	9.90	6.34	3.23	2.66	100.00																			
Q4 2015	3.43	0.09	13.27	17.37	2.60	4.06	7.53	7.05	5.29	6.05	0.57	8.83	1.24	10.63	6.24	3.21	2.54	100.00																			
Q1 2016	3.68	0.09	14.10	16.94	2.71	3.93	7.20	9.32	5.03	5.78	0.63	7.82	1.29	9.81	6.28	2.95	2.46	100.00																			
Q2 2016	3.09	0.11	13.25	21.66	2.88	3.91	6.56	8.91	4.61	5.51	0.56	7.32	1.53	8.53	6.08	2.94	2.53	100.00																			
Q3 2016	3.04	0.17	13.16	22.53	2.65	3.90	6.01	8.44	4.70	5.77	0.55	7.42	1.86	8.59	5.92	2.84	2.46	100.00																			
Q4 2016	3.26	0.13	13.75	22.26	2.68	3.92	6.11	8.45	4.91	5.82	0.54	7.87	1.82	8.16	5.25	2.80	2.28	100.00																			
Q1 2017	3.48	0.05	13.39	22.34	2.95	3.86	5.96	8.56	4.87	5.90	0.54	8.10	1.91	7.99	5.13	2.70	2.28	100.00																			
Q2 2017	3.19	0.07	14.11	22.46	2.97	4.01	6.11	8.70	5.06	5.79	0.48	6.94	1.92	8.16	5.00	2.57	2.45	100.00																			
Q3 2017	3.11	0.07	14.33	22.38	2.90	4.13	6.03	8.66	5.05	5.79	0.49	7.21	1.88	8.13	5.20	2.36	2.28	100.00																			
Q4 2017	3.36	0.16	13.79	22.72	2.88	4.17	6.50	8.84	4.79	7.15	0.46	7.38	1.91	6.59	4.92	2.11	2.25	100.00																			
Q1 2018	3.21	0.07	13.29	21.92	2.73	4.15	6.75	9.05	5.03	6.41	0.47	7.74	1.94	7.36	5.55	1.87	2.47	100.00																			
Q2 2018	3.41	0.07	13.16	22.52	2.71	3.99	6.81	9.61	4.85	6.46	0.47	8.05	2.09	6.14	5.31	1.98	2.36	100.00																			
Q3 2018	3.80	0.04	13.79	23.08	2.71	3.89	6.89	8.99	4.66	6.77	0.39	7.87	2.09	6.26	4.73	2.00	2.32	100.00																			
Q4 2018	4.03	0.14	14.74	23.45	2.67	4.06	7.11	9.00	4.12	7.31	0.38	7.25	2.04	5.95	3.60	1.92	2.24	100.00																			
Q1 2019	4.11	0.06	14.35	22.47	2.53	4.00	6.56	8.77	3.84	7.23	0.53	7.24	1.96	6.28	3.80	1.92	4.34	100.00																			
Q2 2019	4.20	0.06	15.32	22.00	2.22	4.39	6.57	8.75	3.85	7.48	0.40	7.02	1.95	6.71	4.55	2.10	2.44	100.00																			
Q3 2019	4.14	0.07	15.79	20.84	2.13	4.45	6.76	8.30	3.62	6.82	0.36	7.15	1.77	8.48	4.99	2.04	2.31	100.00																			

	Non-performing Loans (NPLs)				
	Year on Year Sectoral Change in NPLs				
S/N	Sector	Total NPL			Change in NPLs
		Q3 2018 (End-Sept-18)	Q3 2019 End-Sept-19	Value	Percentage
		N'Bn	N'Bn	N'Bn	%
1	AGRICULTURE	48.33	49.96	1.63	3.36
2	MINING AND QUARRYING	2.69	0.01	-2.69	-99.81
3	MANUFACTURING	144.31	100.64	-43.67	-30.26
4	REAL ESTATE ACTIVITIES	130.58	56.56	-74.02	-56.69
5	PUBLIC UTILITIES	18.91	18.47	-0.45	-2.36
6	GENERAL COMMERCE	186.33	148.11	-38.22	-20.51
7	TRANSPORTATION AND STORAGE	92.80	60.54	-32.27	-34.77
8	FINANCE AND INSURANCE	40.36	5.94	-34.42	-85.28
9	GENERAL	176.60	150.18	-26.42	-14.96
10	GOVERNMENT	0.55	1.28	0.73	131.94
11	WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	1.63	2.24	0.61	37.67
12	CONSTRUCTION	72.34	81.60	9.25	12.79
13	INFORMATION AND COMMUNICATION	115.94	76.54	-39.40	-33.98
14	PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	12.82	7.63	-5.19	-40.47
15	ADMINISTRATIVE AND SUPPORT SERVICES	2.91	2.30	-0.62	-21.21
16	EDUCATION	4.46	8.69	4.22	94.65
17	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	14.42	13.43	-1.00	-6.92
18	ARTS, ENTERTAINMENT AND RECREATION	10.35	7.99	-2.36	-22.80
19	ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	0.00	0.00	0.00	0.00
20	POWER AND ENERGY	162.89	46.88	-116.01	-71.22
21	CAPITAL MARKET	0.66	0.06	-0.60	-90.97
22	OIL AND GAS	1,002.35	264.20	-738.15	-73.64
	GRAND TOTAL	2,242.26	1,103.23	-1,139.03	-50.80

Staff Strength in the Banking Sector																						
			Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q3 on Q2 growth %	Y on Y growth %							
Executive Staff			174	161	197	188	210	210	213	201	193	178	186	4.49	(12.68)							
Senior Staff			20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	17,943	17,671	(1.52)	(0.33)							
Junior Staff			36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	39,980	40,398	1.05	0.01							
Contract Staff			20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	46,263	43,180	(6.66)	(2.93)							
Total			77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435	(2.81)	(1.35)							
	Q1 2014	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016	Q3, 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Staff Strength	70,960	80,950	80,865	84,358	83,898	76,471	81,682	79,418	81,122	78,563	82,470	77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435
Q on Q growth %		14.08	-0.11	4.32	-0.55	-8.85	6.81	-2.77	2.15	-3.15	4.97	-6.52	-1.93	9.57	9.19	-0.93	13.67	0.95	1.80	0.33	-0.62	-2.81

Note: CB = Commercial Banks; MBs = Merchant Banks; NIB = Non-Interest Banks; DMBs = Deposit Money Banks

<u>DMBs STAFF STRENGTH</u>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	171	16	10	197
Senior Staff	20,225	142	53	20,420
Junior Staff	34,632	208	351	35,191
Contract Staff	26,723	33	276	27,032
Total Banking Sector	81,751	399	690	82,840
<u>DMBs STAFF STRENGTH (DECEMBER 2017)</u>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	178	16	10	204
Senior Staff	16,516	177	52	16,745
Junior Staff	40,984	242	354	41,580
Contract Staff	32,085	35	274	32,394
Total Banking Sector	89,763	470	690	90,923
<u>DMBs STAFF STRENGTH (MARCH 2018)</u>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	183	16	11	210
Senior Staff	16,713	164	64	16,941
Junior Staff	39,845	258	341	40,444
Contract Staff	31,700	29	284	32,013
Total Banking Sector	88,441	467	700	89,608

<u>DMBs STAFF STRENGTH (JUNE2018)</u>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	183	20	10	213
Senior Staff	16,905	174	65	17,144
Junior Staff	39,909	288	352	40,549
Contract Staff	43,593	33	329	43,955
Total Banking Sector	100,590	515	756	101,861
<u>DMBs STAFF STRENGTH (SEPTEMBER 2018)</u>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	181	22	10	213
Senior Staff	17,479	175	75	17,729
Junior Staff	39,731	287	377	40,395
Contract Staff	44,124	32	328	44,484
<u>DMBs STAFF STRENGTH (DECEMBER 2018)</u>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	170	21	10	201
Senior Staff	17,874	170	75	18,119
Junior Staff	40,386	320	405	41,111
Contract Staff	44,866	44	328	45,238
Totals	103,296	555	818	104,669

DMBs STAFF STRENGTH MARCH 2019)

	CBs	MBs	NIB	DMBs Total
Executive Staff	170	13	10	193
Senior Staff	17,767	172	79	18,018
Junior Staff	39,822	335	414	40,571
Contract Staff	45,710	152	373	46,235
Totals	103,469	672	876	105,017

DMBs STAFF STRENGTH (Q2 2019)

	CBs	MBs	NIB	DMBs Total
Executive Staff	156	13	9	178
Senior Staff	17,690	171	82	17,943
Junior Staff	39,219	336	425	39,980
Contract Staff	45,669	145	449	46,263
Totals	102,734	665	965	104,364

DMBs STAFF STRENGTH (Q3 2019)

	CBs	MBs	NIB	DMBs Total
Executive Staff	164	12	10	186
Senior Staff	17414	172	85	17671
Junior Staff	39624	336	438	40398
Contract Staff	42585	150	445	43180
Totals	99787	670	978	101435

Methodology

Data is supplied administratively by the Central Bank of Nigeria (CBN) and verified and validated by the National Bureau of Statistics, Nigeria (NBS).

Acknowledgements/Contacts

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