



NATIONAL BUREAU OF STATISTICS

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

(Q4 2019)

Report Date: March 2020

Data Source: National Bureau of Statistics (NBS)

CONTENTS

Executive Summary	1
Selected Banking Sector Data – Q4 2019	
Banking Sector Credit to Private Sector	2
Electronic Payment Channels In The Nigeria Banking Sector	8
Staff Strength in the Banking Sector	12
DMBs Staff Strength (Q4 2019)	13
Net Domestic Credit Breakdown	14
Non-Performing Loans (NPLs)	19
Year on Year Sectoral Change on Non - Performing Loans (N'Bn)	21
Appendix	23
Methodology	32
Acknowledgements and Contacts	33

EXECUTIVE SUMMARY

A total volume of 893,681,888 transactions valued at N48.54trn were recorded in Q4 2019 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

NIBSS Instant Payments (NIP) transactions dominated the volume of transactions recorded. 342,636,006 volume of NIP transactions valued at N29.69trn were recorded in Q4 2019.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N17.19trn as at Q4 2019. Oil & Gas and Manufacturing sectors got credit allocation of N3.42trn and N2.62trn to record the highest credit allocation as at the period under review.

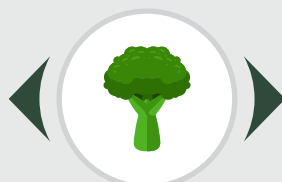
As at Q4 2019, the total number of banks' staff increased by 2.14% QoQ from 101,435 in Q3 2019 to 103,610.



AGRICULTURE

(N'Million)

N772,375.39



Agriculture

4.49%

% of
Total Credit

INDUSTRY

(N'Million)

N11,309.67



Mining & Quarrying

0.07%

% of
Total Credit

(N'Million)

N2,622,539.78



Manufacturing

15.26%

% of
Total Credit

(N'Million)

N3,416,254.54



Oil & Gas

19.88%

% of
Total Credit

(N'Million)

N373,218.32







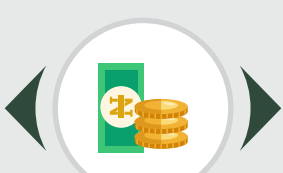
Power and Energy

2.17%

% of
Total Credit


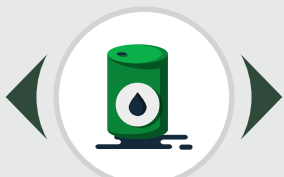





SERVICES

(N'Million)	N723,147.75		4.21%	% of Total Credit
		Construction		
(N'Million)	N1,247,374.32		7.26%	% of Total Credit
		Trade/General Commerce		
(N'Million)	N1,539,224.71		8.96%	% of Total Credit
		Government		
(N'Million)	N604,972.90		3.52%	% of Total Credit
		Real Estate		
(N'Million)	N1,272,063.84		7.40%	% of Total Credit
		Finance, Insurance and Capital Market		



SERVICES

(N'Million)	N58,378.68		0.34%	% of Total Credit
		Education		
(N'Million)	N1,162,529.01		6.76%	% of Total Credit
		Oil & Gas		
(N'Million)	N298,232.96		1.74%	% of Total Credit
		Power and Energy		
(N'Million)	N1,430,065.05		8.32%	% of Total Credit
		General		
(N'Million)	N882,938.35		5.14%	% of Total Credit
		Information & Communication		

SELECTED BANKING SECTOR DATA - Q4 2019

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N396,198.85



**Transportation
& Storage**

2.31%

**% of
Total Credit**

(N'Million)

N376,941.58



Others

2.19%

**% of
Total Credit**

TOTAL CREDIT

(N'Million)

N17,187,765.70

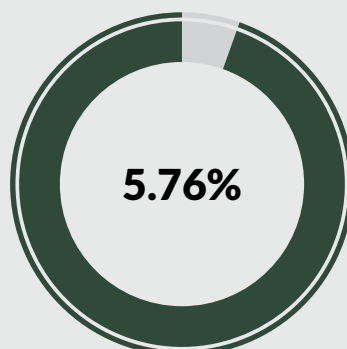


Total

100.00%

**% of
Total Credit**

QUARTER ON QUARTER GROWTH RATE



SELECTED BANKING SECTOR DATA - Q4 2019

Electronic Payment Channels In The Nigeria Banking Sector



CHEQUES



Q4 2019 (Volume)

1,936,030

Q4 2019 (Value N'Bil)

N1,111,050

Oct -19 (Volume)

686,133

Nov -19 (Volume)

597,485

Dec -19 (Volume)

652,412

Oct -19 (Value N'Bil)

N375,239.13

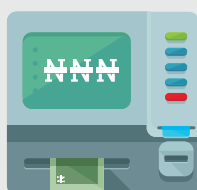
Nov -19 (Value N'Bil)

N344,194.59

Dec -19 (Value N'Bil)

N391,616.47

ATM



Q4 2019 (Volume)

202,373,808

Q4 2019 (Value N'Bil)

N1,651,257

Oct -19 (Volume)

66,766,722

Nov -19 (Volume)

65,980,978

Dec -19 (Volume)

69,626,108

Oct -19 (Value N'Bil)

N519,534.03

Nov -19 (Value N'Bil)

N529,791.84

Dec -19 (Value N'Bil)

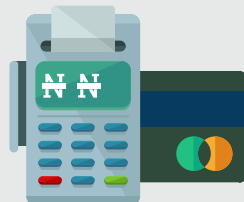
N601,931.58

SELECTED BANKING SECTOR DATA - Q4 2019

Electronic Payment Channels In The Nigeria Banking Sector



POS



Q4 2019 (Volume)

129,574,015

Q4 2019 (Value N'Bil)

N964,263

Oct -19 (Volume)

41,602,024

Nov -19 (Volume)

41,833,763

Dec -19 (Volume)

46,138,228

Oct -19 (Value N'Bil)

N287,746.65

Nov -19 (Value N'Bil)

N303,828.68

Dec -19 (Value N'Bil)

N372,687.22

WEB



Q4 2019 (Volume)

28,827,240

Q4 2019 (Value N'Bil)

N133,670

Oct -19 (Volume)

9,135,016

Nov -19 (Volume)

9,114,595

Dec -19 (Volume)

10,577,629

Oct -19 (Value N'Bil)

N46,392.42

Nov -19 (Value N'Bil)

N40,673.56

Dec -19 (Value N'Bil)

N46,603.98

SELECTED BANKING SECTOR DATA - Q4 2019

Electronic Payment Channels In The Nigeria Banking Sector



MOBILE PAYMENTS



Q4 2019 (Volume)

159,423,943

Q4 2019 (Value N'Bil)

N1,687,105

Oct -19 (Volume)

42,043,290

Nov -19 (Volume)

48,775,160

Dec -19 (Volume)

68,605,493

Oct -19 (Value N'Bil)

N471,396.90

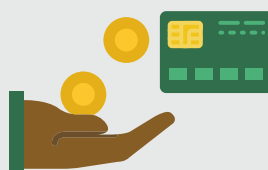
Nov -19 (Value N'Bil)

N472,534.52

Dec -19 (Value N'Bil)

N743,173.98

NIP



Q4 2019 (Volume)

342,636,006

Q4 2019 (Value N'Bil)

N29,690,494

Oct -19 (Volume)

106,512,178

Nov -19 (Volume)

109,556,449

Dec -19 (Volume)

126,567,379

Oct -19 (Value N'Bil)

N9,331,215.95

Nov -19 (Value N'Bil)

N9,622,379.34

Dec -19 (Value N'Bil)

N10,736,898.83

SELECTED BANKING SECTOR DATA - Q4 2019

Electronic Payment Channels In The Nigeria Banking Sector



m-Cash



Q4 2019 (Volume)

55,245

Q4 2019 (Value N'Bil)

N89

Oct -19 (Volume)

25,899

Nov -19 (Volume)

11,840

Dec -19 (Volume)

17,506

Oct -19 (Value N'Bil)

N39.22

Nov -19 (Value N'Bil)

N21.55

Dec -19 (Value N'Bil)

N28.66

EBILLSPAY



Q4 2019 (Volume)

224,822

Q4 2019 (Value N'Bil)

N223,693

Oct -19 (Volume)

92,895

Nov -19 (Volume)

64,023

Dec -19 (Volume)

67,904

Oct -19 (Value N'Bil)

N64,465

Nov -19 (Value N'Bil)

N68,673

Dec -19 (Value N'Bil)

N90,556

SELECTED BANKING SECTOR DATA - Q4 2019

Electronic Payment Channels In The Nigeria Banking Sector



REMITA



Q4 2019 (Volume)

13,757,571

Q4 2019 (Value N'Bil)

N5,907,844

Oct -19 (Volume)

4,540,689

Nov -19 (Volume)

3,774,280

Dec -19 (Volume)

5,442,602

Oct -19 (Value N'Bil)

N1,745,689.29

Nov -19 (Value N'Bil)

N1,540,828.31

Dec -19 (Value N'Bil)

N2,621,326.85

ACH/NAPS/PMS



Q4 2019 (Volume)

14,719,838

Q4 2019 (Value N'Bil)

N7,165,992

Oct -19 (Volume)

3,660,691

Nov -19 (Volume)

3,938,595

Dec -19 (Volume)

7,120,552

Oct -19 (Value N'Bil)

N2,105,385.39

Nov -19 (Value N'Bil)

N2,374,111.16

Dec -19 (Value N'Bil)

N2,686,495.39

SELECTED BANKING SECTOR DATA - Q4 2019

Electronic Payment Channels In The Nigeria Banking Sector



CENTRAL PAY



Q4 2019 (Volume)

153,370

Q4 2019 (Value N'Bil)

N1,439

Oct -19 (Volume)

62,003

Nov -19 (Volume)

50,571

Dec -19 (Volume)

40,796

Oct -19 (Value N'Bil)

N508.79

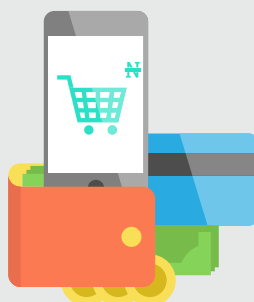
Nov -19 (Value N'Bil)

N464.26

Dec -19 (Value N'Bil)

N465.96

TOTAL



Q4 2019 (Volume)

893,681,888

Q3 2019 (Value N'Bil)

N48,536,898

SELECTED BANKING SECTOR DATA - Q4 2019

Staff Strength in the Banking Sector



Q4 2018	201
Q1 2019	193
Q2 2019	178
Q3 2019	186
Q4 2019	184
Q on Q growth %	(1.08)
Y on Y growth %	(8.46)

Q4 2018	18,119
Q1 2019	18,018
Q2 2019	17,943
Q3 2019	17,671
Q4 2019	18,180
Q on Q growth %	2.88
Y on Y growth %	0.34



Q4 2018	41,111
Q1 2019	40,571
Q2 2019	39,980
Q3 2019	40,398
Q4 2019	39,896
Q on Q growth %	(1.24)
Y on Y growth %	(2.96)

Q4 2018	45,238
Q1 2019	46,235
Q2 2019	46,263
Q3 2019	43,180
Q4 2019	45,350
Q on Q growth %	5.03
Y on Y growth %	0.25

TOTAL

Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q on Q growth %	Y on Y growth %
104,669	105,017	104,364	101,435	103,610	2.14	(1.01)

SELECTED BANKING SECTOR DATA - Q4 2019

DMBs Staff Strength (Q4 2019)



CBs	153
MBs	19
NIB	12
DMBs TOTAL	184

CBs	17,895
MBs	180
NIB	105
DMBs TOTAL	18,180



CBs	39,024
MBs	350
NIB	522
DMBs TOTAL	39,896

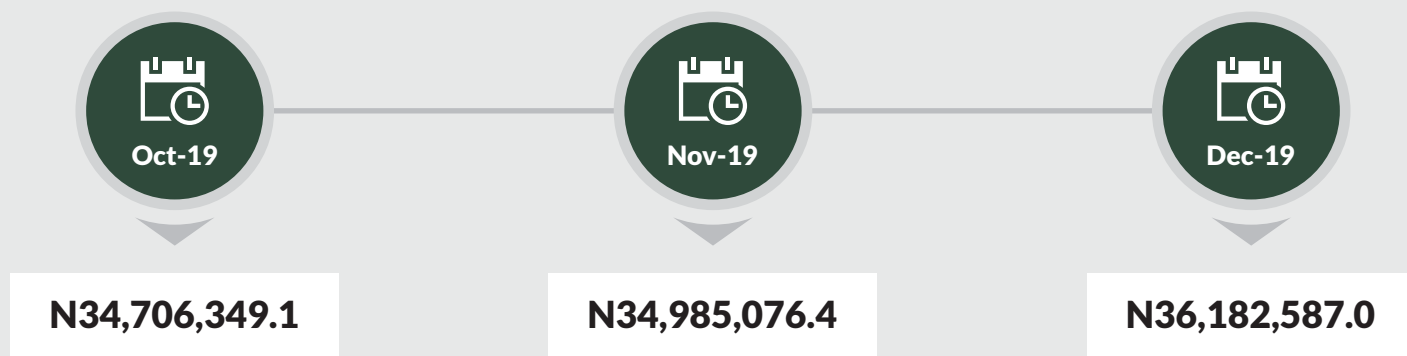
CBs	44,664
MBs	167
NIB	519
DMBs TOTAL	45,350

TOTAL

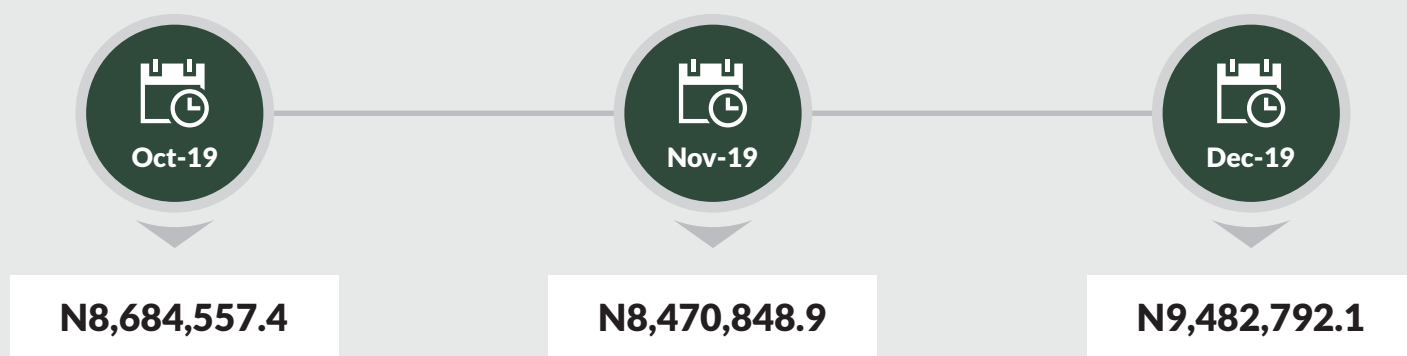
CBs	MBs	NIB	DMBs TOTAL
101,736	716	1158	103,610



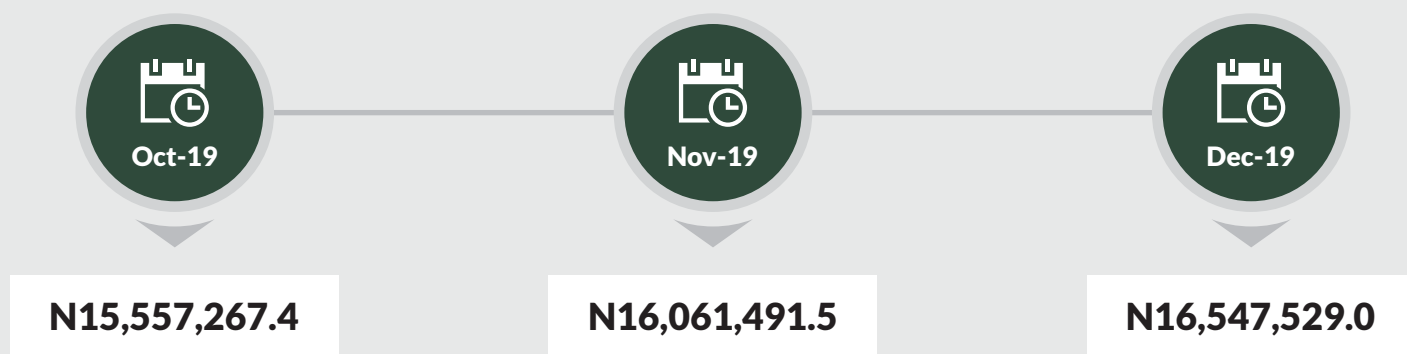
DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS



NET CLAIMS ON CENTRAL GOVERNMENT

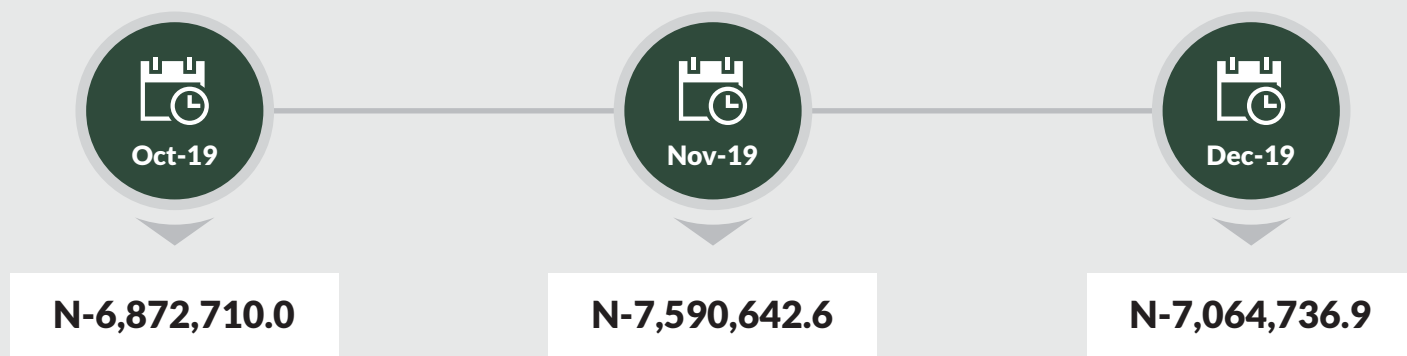


Claims on Central Government

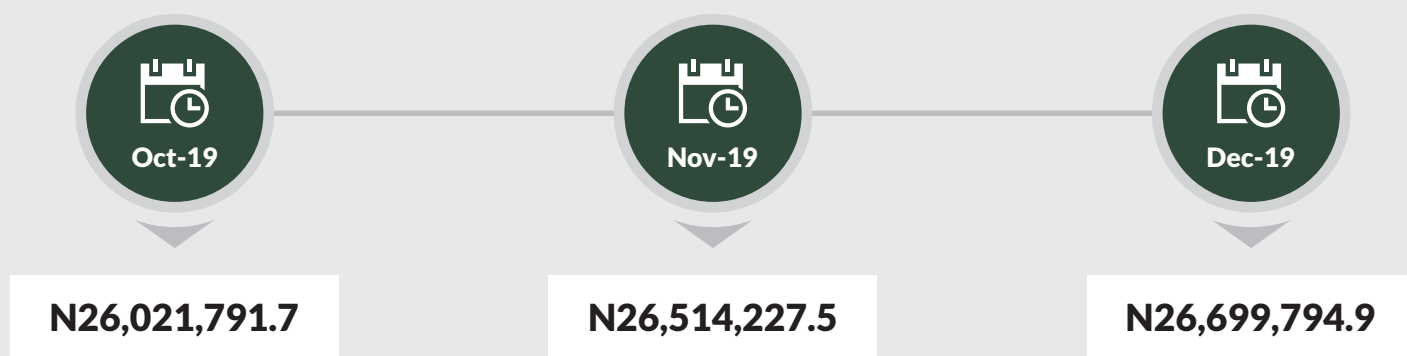




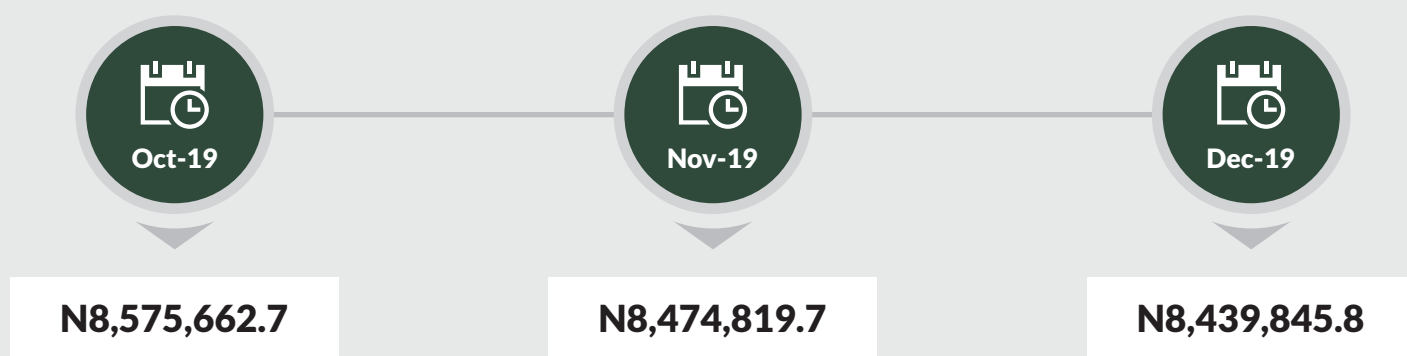
Liabilities to Central Government



CLAIMS ON OTHER SECTORS

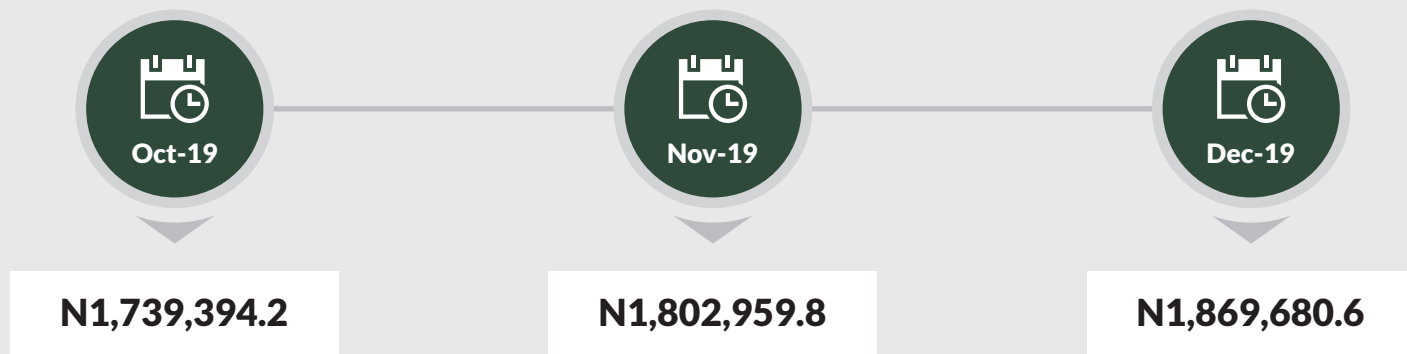


Claims on Other Financial Corporations

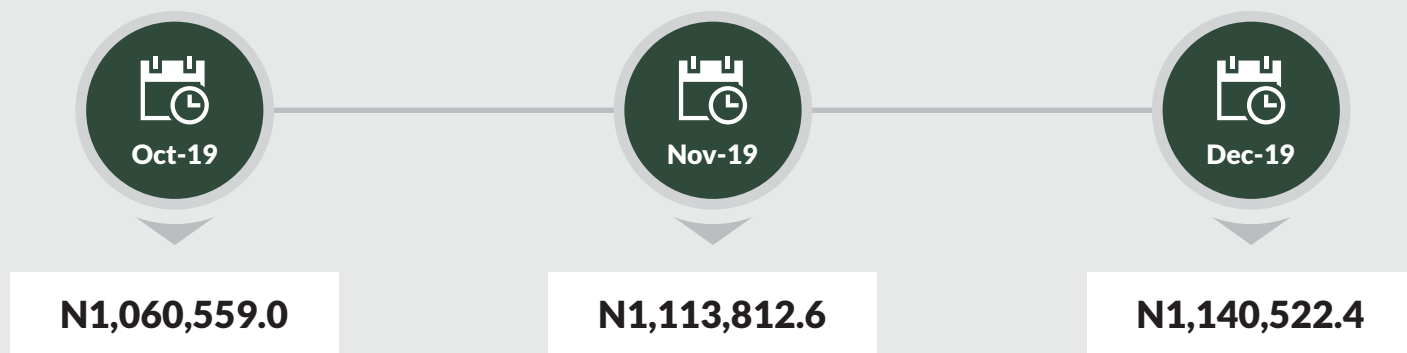




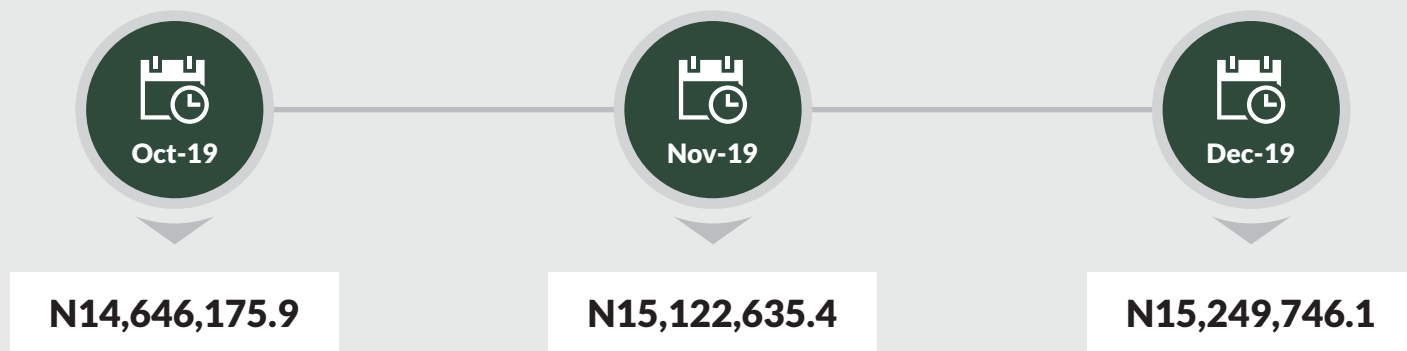
Claims on State and Local Government



Claims on Public Nonfinancial Corporations

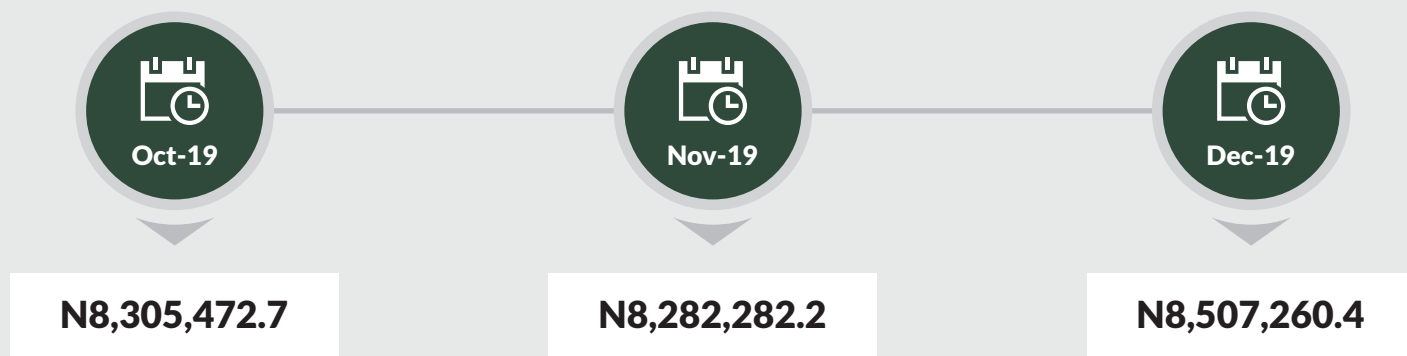


Claims on Private Sector

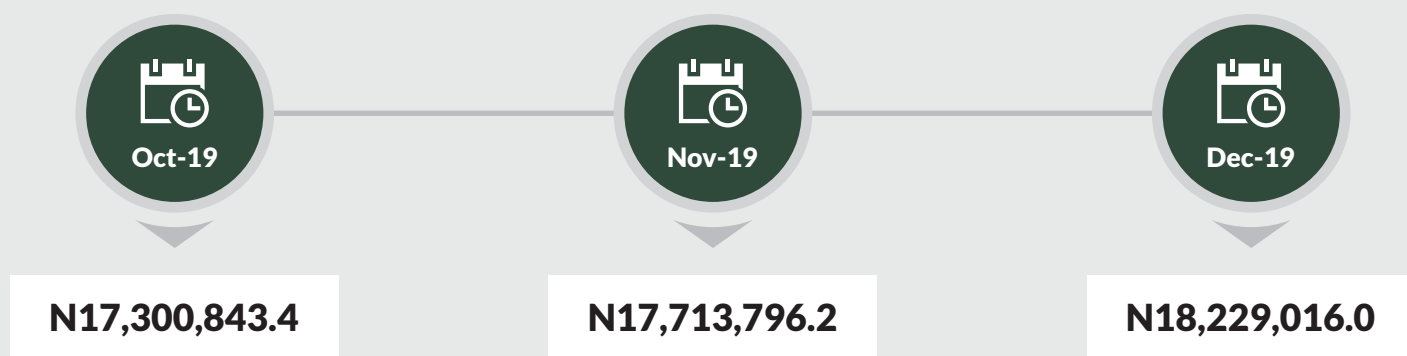




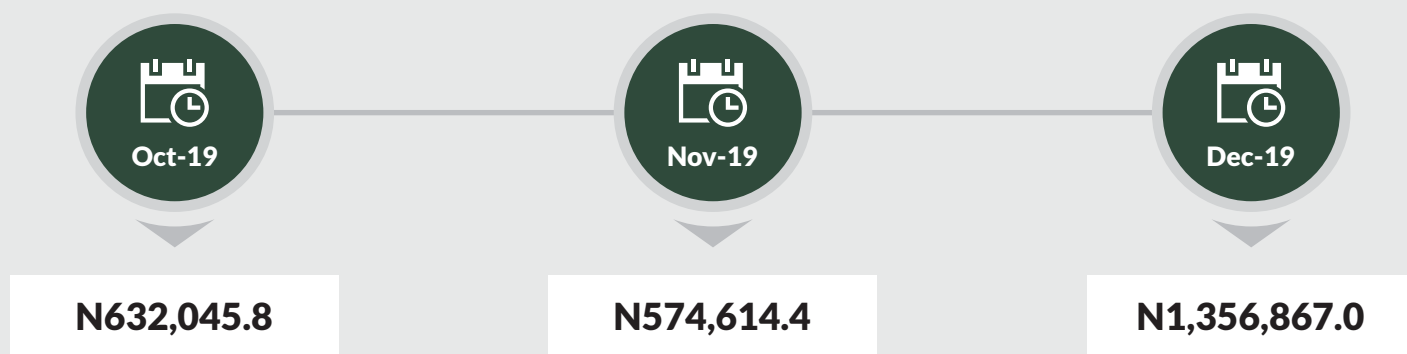
TRANSFERABLE DEPOSITS



OTHER DEPOSITS



Other Deposits Held by Central Bank





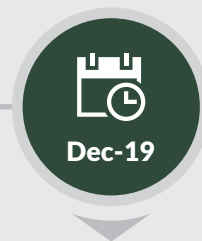
Other Deposits Held by Other Depository Corporations



N16,668,797.6



N17,139,181.8



N16,872,149.0

SELECTED BANKING SECTOR DATA - Q4 2019

Non-Performing Loans (NPLs)



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%



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%

SELECTED BANKING SECTOR DATA - Q4 2019

Non-Performing Loans (NPLs)



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%



Q4 2019

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
N17,563,487,330,324.70	N1,431,108,124,824.07	N16,132,379,205,500.60
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
N1,059,907,879,883.30	6.03 %	6.57 %

SELECTED BANKING SECTOR DATA - Q4 2019

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



	Q4 2018	Q4 2019	VALUE	% CHANGE IN NPLS
AGRICULTURE	N36.32	N51.55	N15.23	41.93%
MINING AND QUARRYING	N0.08	N0.01	N-0.07	-87.50%
MANUFACTURING	N130.11	N103.08	N-27.03	-20.77%
REAL ESTATE ACTIVITIES	N50.87	N49.65	N-1.22	-2.40%
PUBLIC UTILITIES	N18.58	N18.33	N-0.25	-1.35%
GENERAL COMMERCE	N139.75	N145.26	N5.51	3.94%
TRANSPORTATION AND STORAGE	N56.05	N60.20	N4.15	7.40%
FINANCE AND INSURANCE	N28.86	N4.58	N-24.28	-84.13%
GENERAL	N125.49	N151.44	N25.95	20.68%
GOVERNMENT	N1.84	N0.40	N-1.44	-78.26%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	N1.45	N2.26	N0.81	55.86%
CONSTRUCTION	N51.87	N86.40	N34.53	66.57%

SELECTED BANKING SECTOR DATA - Q4 2019

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



	Q4 2018	Q4 2019	VALUE	% CHANGE IN NPLS
INFORMATION AND COMMUNICATION	N72.55	N81.10	N8.55	11.78%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	N7.96	N8.23	N0.27	3.39%
ADMINISTRATIVE AND SUPPORT SERVICES	N1.04	N1.13	N0.09	8.65%
EDUCATION	N3.90	N8.79	N4.89	125.38%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	N13.75	N13.67	N-0.08	-0.58%
ARTS, ENTERTAINMENT AND RECREATION	N7.49	N8.20	N0.71	9.48%
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	N0.00	N0.00	N0.00	0.00%
POWER AND ENERGY	N161.80	N46.13	N-115.67	-71.49%
CAPITAL MARKET	N0.66	N0.05	N-0.61	-92.42%
OIL AND GAS	N878.41	N219.47	N-658.94	-75.02%
GRAND TOTAL	N1,788.85	N1,059.91	N-728.94	-40.75%

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
October	686,133	375,239.13	3,660,691	2,105,385.39	66,766,722	519,534.03
November	597,485	344,194.59	3,938,595	2,374,111.16	65,980,978	529,791.84
December	652,412	391,616.47	7,120,552	2,686,495.39	69,626,108	601,931.58
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
Q4 2019	1,936,030	1,111,050	14,719,838	7,165,992	202,373,808	1,651,257
Q3 on Q2 (%)	(1.31)	(1.65)	20.05	17.01	(3.99)	4
Q4 on Q3 (%)	0.69	1.03	23.22	12.50	(4.91)	1.75
	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	8,586,819	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
October	41,602,024	287,746.65	9,135,016	46,392.42	42,043,290	471,396.90
November	41,833,763	303,828.68	9,114,595	40,673.56	48,775,160	472,534.52
December	46,138,228	372,687.22	10,577,629	46,603.98	68,605,493	743,173.98
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
Q4 2019	129,574,015	964,263	28,827,240	133,670	159,423,943	1,687,105
Q3 on Q2 (%)	16.75	14.28	-3.27	3.71	78.62	23.58
Q4 on Q3 (%)	6.78	12.53	8.00	10.87	41.00	18.14
	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	36,968	42.23	105,741	49,742.08
October	106,512,178	9,331,215.95	25,899	39.22	92,895	64,465
November	109,556,449	9,622,379.34	11,840	21.55	64,023	68,673
December	126,567,379	10,736,898.83	17,506	28.66	67,904	90,556
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	77,048	131	258,332	147,329
Q4 2019	342,636,006	29,690,494	55,245	89	224,822	223,693
Q3 on Q2 (%)	10.19	3.97	27.37	(33.82)	(13.92)	5.30
Q4 on Q3 (%)	14.60	13.40	(28.30)	(31.54)	(12.97)	51.83
	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		
October	4,540,689	1,745,689.29	62,003	508.79		
November	3,774,280	1,540,828.31	50,571	464.26		
December	5,442,602	2,621,326.85	40,796	465.96		
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		
Q4 2019	13,757,571	5,907,844	153,370	1,439		
Q3 on Q2 (%)	18.72	2.14	-32.88	-2.42		
Q4 on Q3	4.95	18.69	37.83	19.75		

DATA ON ALL PAYMENTS CHANNELS FOR 2018

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

Credit and Deposit Statistics													
(In Millions of Naira)													
	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
	Q4 2018			Q1 2019			Q2 2019			Q3 2019			Q4 2019
DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS	28,416,542.0	30,857,928.8	32,210,740.5	32,818,411.6	32,904,315.3	32,119,642.6	32,038,485.6	33,890,661.5	34,141,050.2	35,618,558.5	34,706,349.1	34,985,076.4	36,182,587.0
Net claims on central government	4,914,707.3	6,231,611.5	6,645,519.3	7,233,796.7	7,646,761.0	6,723,400.5	7,650,622.9	8,791,064.1	8,963,076.4	9,920,311.3	8,684,557.4	8,470,848.9	9,482,792.1
Claims on central government	12,557,984.9	12,906,712.9	13,480,022.0	13,798,270.9	14,697,424.0	14,165,538.0	14,377,213.9	15,311,936.4	15,544,186.6	16,327,917.7	15,557,267.4	16,061,491.5	16,547,529.0
Liabilities to central government	-7,643,277.6	-6,675,101.4	-6,834,502.8	-6,564,474.2	-7,050,663.0	-7,442,137.5	-6,726,591.1	-6,520,872.3	-6,581,110.2	-6,407,606.4	-6,872,710.0	-7,590,642.6	-7,064,736.9
Claims on other sectors	23,501,834.7	24,626,317.3	25,565,221.2	25,584,614.9	25,257,554.3	25,396,242.1	24,387,862.7	25,099,597.4	25,177,973.9	25,698,247.2	26,021,791.7	26,514,227.5	26,699,794.9
Claims on other financial corporations	7,796,458.7	8,818,479.2	9,212,090.0	9,290,314.1	9,281,486.8	9,314,540.3	8,375,776.3	8,451,800.3	8,420,360.3	8,593,590.0	8,575,662.7	8,474,819.7	8,439,845.8
Claims on state and local government	1,746,271.9	1,762,331.3	1,772,306.4	1,777,703.1	1,782,012.8	1,752,386.5	1,764,770.0	1,715,771.2	1,625,463.8	1,755,607.3	1,739,394.2	1,802,959.8	1,869,680.6
Claims on public nonfinancial corporations	765,518.7	767,405.9	618,537.5	844,108.0	831,338.9	793,006.8	773,128.5	837,895.6	828,655.3	903,642.4	1,060,559.0	1,113,812.6	1,140,522.4
Claims on private sector	13,193,585.4	13,278,100.8	13,962,287.3	13,672,489.7	13,362,715.9	13,536,308.5	13,474,187.9	14,094,130.4	14,303,494.5	14,445,407.6	14,646,175.9	15,122,635.4	15,249,746.1
Transferable deposits	8,489,690.5	8,408,518.2	8,048,645.4	8,068,807.5	7,912,354.2	7,953,049.9	7,846,603.1	8,220,784.1	8,050,601.6	8,038,717.2	8,305,472.7	8,282,282.2	8,507,260.4
Other deposits	16,035,302.1	15,756,376.6	15,812,400.8	16,437,466.0	16,539,591.5	16,865,616.2	17,532,382.7	17,750,328.8	17,266,410.1	17,162,506.2	17,300,843.4	17,713,796.2	18,229,016.0
Other Deposits held by Central Bank	1,493,999.4	1,186,295.1	950,725.6	1,180,832.7	976,049.2	1,309,496.8	1,633,811.7	1,577,521.8	1,594,812.1	1,278,373.5	632,045.8	574,614.4	1,356,867.0
Other Deposits held by Other Depository Corporations	14,541,302.7	14,570,081.5	14,861,675.2	15,256,633.3	15,563,542.3	15,556,119.4	15,898,571.0	16,172,807.0	15,671,598.0	15,884,132.7	16,668,797.6	17,139,181.8	16,872,149.0

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	1,148,676.63	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																	
Q4 2019	772,375.39	11,309.67	2,622,539.78	3,416,254.54	373,218.32	723,147.75	1,247,374.32	1,539,224.71	604,972.90	1,272,063.84	58,378.68	1,162,529.01	298,232.96	1,430,065.05	882,938.35	396,198.85	376,941.58	17,187,765.70	5.76																	

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	3.73	6.89	8.99	4.56	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	
Q4 2019	4.49	0.07	15.26	19.88	2.17	4.21	7.26	8.96	3.52	7.40	0.34	6.76	1.74	8.32	5.14	2.31	2.19	100.00	

NON PERFORMING LOANS

						Non Performing Loans/Total Loans
Period	Gross loans	Specific provisions	Loans after Specific Provisions	Nonperforming loans	Non Performing Loans/Total Loans %	(after specific provisions) %
1ST QTR 2007	2,534,579,257,720.40	178,538,748,486.43	2,356,040,509,233.97	258,406,425,234.54	10.20	10.97
2ND QTR 2007	2,857,275,713,269.40	187,374,591,457.85	2,669,901,121,811.55	256,249,346,502.95	8.97	9.60
3RD QTR 2007	3,540,681,348,851.42	153,275,450,697.78	3,387,405,898,153.64	302,556,342,091.52	8.55	8.93
4TH QTR 2007	4,082,987,566,138.34	236,259,945,815.32	3,846,727,620,323.02	387,990,843,502.09	9.50	10.09
1ST QTR 2008	4,775,628,018,665.59	250,775,410,141.32	4,524,852,608,524.27	393,745,219,519.75	8.24	8.70
2ND QTR 2008	5,497,154,075,412.04	251,085,530,672.79	5,246,068,544,739.25	402,154,008,301.35	7.32	7.67
3RD QTR 2008	6,092,187,309,648.04	269,652,145,059.28	5,822,535,164,588.76	426,948,553,952.41	7.01	7.33
4TH QTR 2008	6,443,085,994,179.28	308,472,346,127.78	6,134,613,648,051.50	463,489,198,671.12	7.19	7.56
1ST QTR 2009	6,543,764,499,108.21	322,866,640,613.98	6,220,897,858,494.23	494,014,351,043.43	7.55	7.94
2ND QTR 2009	6,882,416,935,748.16	400,846,269,103.47	6,481,570,666,644.69	650,050,306,497.41	9.45	10.03
3RD QTR 2009	7,600,907,807,839.18	1,194,888,743,821.35	6,406,019,064,017.83	1,853,108,064,211.37	24.38	28.93
4TH QTR 2009	8,197,437,995,693.46	2,283,165,721,879.90	5,914,272,273,813.56	3,053,815,125,268.57	37.25	51.63
1ST QTR 2010	8,293,850,403,899.98	2,440,269,650,631.25	5,853,580,753,268.73	3,076,894,983,949.55	37.10	52.56
2ND QTR 2010	8,522,463,688,189.42	2,598,895,290,746.34	5,923,568,397,443.08	3,268,328,312,930.32	38.35	55.17
3RD QTR 2010	8,655,734,711,370.38	2,657,080,021,505.88	5,998,654,689,864.50	3,253,143,658,455.67	37.58	54.23
4TH QTR 2010	7,018,272,394,028.01	1,130,754,330,474.59	5,887,518,063,553.42	1,413,697,598,993.28	20.14	24.01
1ST QTR 2011	7,016,576,903,785.04	835,260,813,759.41	6,181,316,090,025.63	1,139,901,822,898.72	16.25	18.44
2ND QTR 2011	6,713,865,566,509.04	575,105,853,562.33	6,138,759,712,946.71	782,059,405,942.19	11.65	12.74
3RD QTR 2011	6,960,441,448,527.83	537,844,328,297.44	6,422,597,120,230.39	688,360,212,718.78	9.89	10.72
4TH QTR 2011	6,641,301,898,408.54	247,501,345,968.35	6,393,800,552,440.19	383,311,280,069.27	5.77	6.00
1ST QTR 2012	6,613,557,354,197.05	261,567,416,103.33	6,351,989,938,093.72	301,919,088,056.20	4.57	4.75
2nd QTR 2012	7,468,489,007,393.05	248,053,190,262.06	7,220,435,817,130.99	338,786,776,715.79	4.54	4.69
3RD QTR 2012	7,593,696,555,200.64	239,052,889,982.92	7,354,643,665,217.72	326,084,140,305.16	4.29	4.43
4TH QTR 2012	7,721,226,744,387.03	201,865,527,751.39	7,519,361,216,635.64	286,088,816,439.54	3.71	3.80
1st QTR 2013	7,803,728,430,565.21	225,465,989,904.29	7,578,262,440,660.92	311,801,388,084.34	4.00	4.11
2nd QTR 2013	8,295,726,005,685.55	175,561,240,904.97	8,120,164,764,780.58	321,919,947,898.96	3.88	3.96
3RD QTR 2013	8,874,939,573,529.22	179,185,064,033.69	8,695,754,509,495.53	315,225,090,224.91	3.55	3.63
4th QTR 2013	9,478,907,768,435.31	179,543,850,382.27	9,299,363,918,053.04	321,656,419,816.60	3.39	3.46
1st QTR 2014	9,856,904,650,564.55	237,841,443,700.15	9,619,063,206,864.40	374,854,418,837.25	3.80	3.90
2nd QTR 2014	10,230,456,757,168.20	228,578,439,097.51	10,001,878,318,070.70	380,095,600,545.41	3.72	3.80
3RD QTR 2014	10,916,825,767,886.90	228,060,169,435.38	10,688,765,598,451.50	398,676,311,891.38	3.65	3.73
4th QTR 2014	11,984,023,166,651.10	228,500,137,204.30	11,755,523,029,446.80	354,671,763,966.60	2.96	3.02
1ST QTR 2015	12,572,749,101,149.40	372,230,037,987.55	12,200,519,063,161.80	478,712,428,991.30	3.81	3.92
2nd QTR 2015	12,650,841,879,925.80	393,230,848,772.95	12,257,611,031,152.80	627,837,264,619.37	4.96	5.12
3rd QTR 2015	12,155,584,674,156.50	461,022,640,232.99	11,694,562,033,923.50	621,342,992,127.88	5.11	5.31
4th QTR 2015	12,122,093,344,322.50	471,385,831,493.77	11,650,707,512,828.70	645,403,481,122.91	5.32	5.54
1st QTR 2016	12,055,649,994,538.50	662,317,418,943.66	11,393,332,575,594.80	1,293,918,231,045.30	10.73	11.36
2nd QTR 2016	14,295,052,414,531.00	777,537,269,189.51	13,517,515,145,341.50	1,677,271,649,650.62	11.73	12.41
3rd QTR 2016	14,841,909,001,337.00	1,056,218,158,070.28	13,785,690,843,266.70	2,190,509,814,458.09	14.76	15.89
4th QTR 2016	14,834,806,324,485.40	956,238,089,330.44	13,878,568,235,155.00	2,083,489,137,260.40	14.04	15.01
1st QTR 2017	16,185,253,368,389.60	1,615,457,349,031.99	14,569,796,019,357.60	2,370,243,313,507.00	14.64	16.27
2nd QTR 2017	15,908,443,034,592.10	1,919,088,336,383.88	13,989,354,698,208.20	2,387,692,236,277.81	15.01	17.07
3rd QTR 2017	16,039,579,969,071.70	2,034,180,078,322.72	14,005,399,890,748.90	2,426,764,692,268.65	15.13	17.33
4th QTR 2017	15,959,053,146,820.20	1,823,303,862,655.17	14,135,749,284,165.10	2,363,476,670,869.77	14.81	16.72
1st QTR 2018	15,831,554,777,507.70	1,934,689,967,608.93	13,896,864,809,898.70	2,189,274,331,185.72	13.83	15.75
2nd QTR 2018	15,580,185,083,029.90	1,993,038,082,050.46	13,587,147,000,979.50	1,939,147,436,146.96	12.45	14.27
3rd QTR 2018	15,861,117,051,848.30	1,949,036,835,609.72	13,912,080,216,238.60	2,245,193,462,123.20	14.16	16.14
4th QTR 2018	15,353,758,941,686.20	1,790,766,857,692.97	13,562,992,083,993.30	1,792,478,596,557.71	11.67	13.22
1st QTR 2019	15,544,709,480,952.70	1,741,289,530,217.75	13,803,419,950,735.00	1,676,501,291,283.21	10.79	12.15
2nd QTR 2019	15,483,301,378,971.80	1,573,804,651,684.09	13,909,496,727,287.70	1,440,513,924,479.44	9.30	10.36
3rd QTR 2019	16,620,170,680,695.20	1,399,106,244,528.93	15,221,064,436,166.30	1,108,279,806,568.39	6.67	7.28
4th QTR 2019	17,563,487,330,324.70	1,431,108,124,824.07	16,132,379,205,500.60	1,059,907,879,883.30	6.03	6.57

Year on Year Sectoral Change in NPLs

Sector	Total NPL		Change in NPLs	
	End-Dec-18	End-Dec-19	Value	Percentage
	N'Bn	N'Bn	N'Bn	%
AGRICULTURE	36.32	51.55	15.23	41.93
MINING AND QUARRYING	0.08	0.01	-0.07	-87.50
MANUFACTURING	130.11	103.08	-27.03	-20.77
REAL ESTATE ACTIVITIES	50.87	49.65	-1.22	-2.40
PUBLIC UTILITIES	18.58	18.33	-0.25	-1.35
GENERAL COMMERCE	139.75	145.26	5.51	3.94
TRANSPORTATION AND STORAGE	56.05	60.20	4.15	7.40
FINANCE AND INSURANCE	28.86	4.58	-24.28	-84.13
GENERAL	125.49	151.44	25.95	20.68
GOVERNMENT	1.84	0.40	-1.44	-78.26
WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	1.45	2.26	0.81	55.86
CONSTRUCTION	51.87	86.40	34.53	66.57
INFORMATION AND COMMUNICATION	72.55	81.10	8.55	11.78
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	7.96	8.23	0.27	3.39
ADMINISTRATIVE AND SUPPORT SERVICES	1.04	1.13	0.09	8.65
EDUCATION	3.90	8.79	4.89	125.38
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	13.75	13.67	-0.08	-0.58
ARTS, ENTERTAINMENT AND RECREATION	7.49	8.20	0.71	9.48
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	0.00	0.00	0.00	0.00
POWER AND ENERGY	161.80	46.13	-115.67	-71.49
CAPITAL MARKET	0.66	0.05	-0.61	-92.42
OIL AND GAS	878.41	219.47	-658.94	-75.02
GRAND TOTAL	1,788.85	1,059.91	-728.94	-40.75

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	Q4 2019	Q4 on Q3 growth %	Y on Y growth %								
Executive Staff			174	161	197	188	210	210	213	201	193	178	186	184	(1.08)	(8.46)								
Senior Staff			20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	17,943	17,671	18,180	2.88	0.34								
Junior Staff			36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	39,980	40,398	39,896	(1.24)	(2.96)								
Contract Staff			20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	46,263	43,180	45,350	5.03	0.25								
Total			77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435	103,610	2.14	(1.01)								
	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	Q4 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	103,610	
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	2.14	

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 (JUNE 2018)</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
<u>DMBs STAFF STRENGTH MARCH 2019)</u>				
	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
<u>DMBs STAFF STRENGTH (Q2 2019)</u>				
	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
<u>DMBs STAFF STRENGTH (Q3 2019)</u>				
	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
<u>DMBs STAFF STRENGTH (Q4 2019)</u>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	153	19	12	184
Senior Staff	17,895	180	105	18,180
Junior Staff	39,024	350	522	39,896
Contract Staff	44,664	167	519	45,350
Totals	101,736	716	1158	103,610

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

We acknowledge the contributions of our strategic partner the Central Bank of Nigeria and our technical partner, Proshare in the design, concept and production of this publication.




Contact Us


 @nigerianstat

 NBSNigeria

 www.nigerianstat.gov.ng

 **Head Office Address**
Plot 762, Independence Avenue, Central
Business District, FCT, Abuja Nigeria.

 +234 803 386 5388

 feedback@nigerianstat.gov.ng