



NATIONAL BUREAU OF STATISTICS

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

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(Q2 2020)

**Report Date: September 2020**

***Data Source: National Bureau of Statistics (NBS)***

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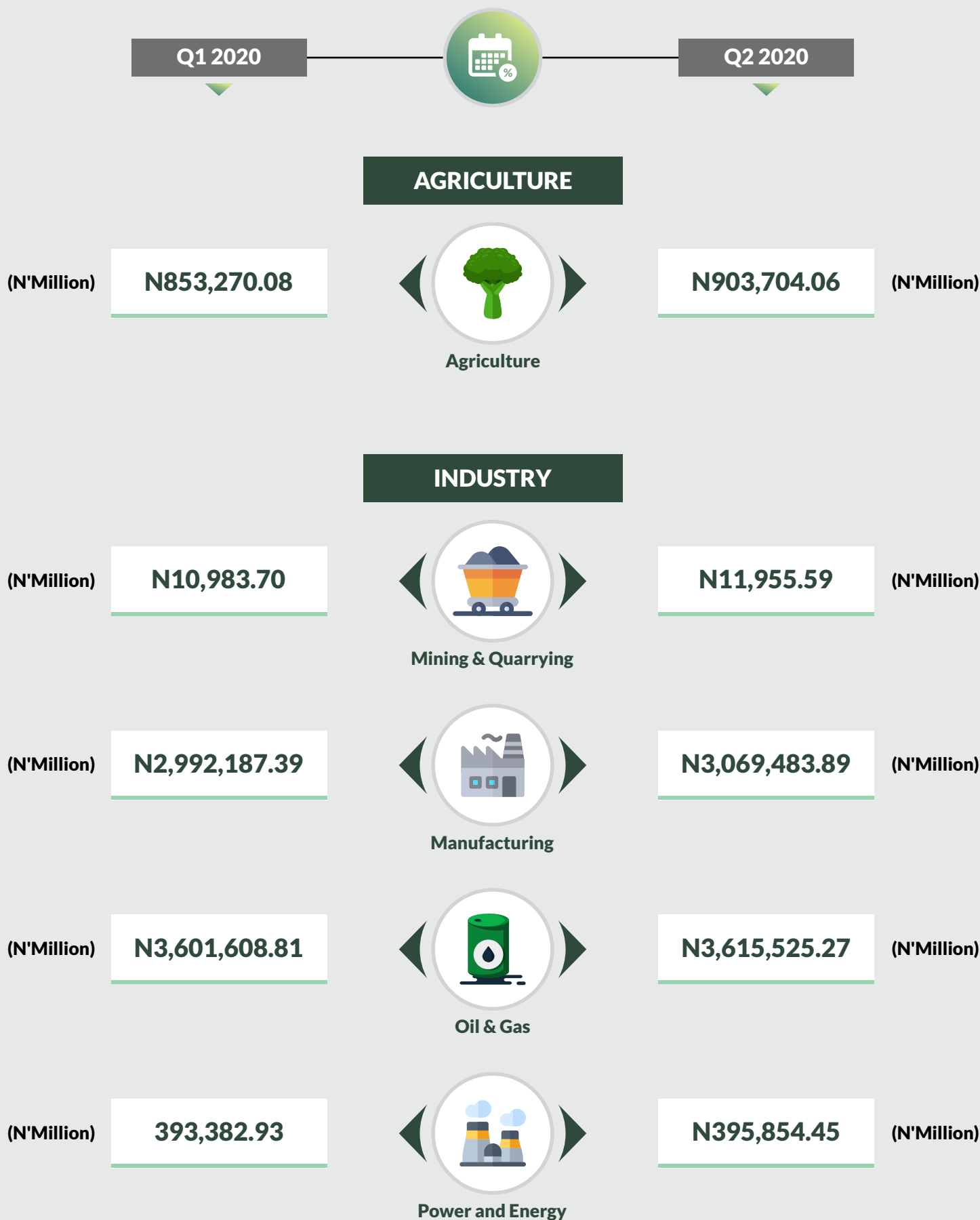
## EXECUTIVE SUMMARY

A total volume of 2,160,436,659 transactions valued at N263.78trn were recorded in Q2 2020 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

Online Transfer transactions dominated the volume of transactions recorded. 1,317,621,686 volume of Online Transfer transactions valued at N72.25trn were recorded in Q2 2020.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N18.82trn as at Q2 2020. Oil & Gas and Manufacturing sectors got credit allocation of N3.62trn and N3.07trn to record the highest credit allocation as at the period under review.

As at Q2 2020, the total number of banks' staff decreased by -2.55% QoQ from 96,975 in Q1 2020 to 94,498.



# SELECTED BANKING SECTOR DATA - Q2 2020

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million) **N803,111.73**  (N'Million) **N859,160.05**

Construction

(N'Million) **N1,272,826.70**  (N'Million) **N1,232,414.51**

Trade/General Commerce

(N'Million) **N1,519,925.48**  (N'Million) **N1,503,193.51**

Government

(N'Million) **N651,625.87**  (N'Million) **N666,728.44**

Real Estate

(N'Million) **N1,315,349.79**  (N'Million) **N1,369,870.23**

Finance, Insurance and Capital Market



### SERVICES

Q1 2020		Q2 2020
(N'Million) <b>N71,402.35</b>	Education	<b>N68,519.14</b> (N'Million)
(N'Million) <b>N1,255,212.08</b>	Oil & Gas	<b>N1,327,961.05</b> (N'Million)
(N'Million) <b>N311,939.51</b>	Power and Energy	<b>N317,079.21</b> (N'Million)
(N'Million) <b>N1,672,647.64</b>	General	<b>N1,644,834.51</b> (N'Million)
(N'Million) <b>N912,535.62</b>	Information & Communication	<b>N955,679.29</b> (N'Million)



### SERVICES

(N'Million)

**N435,620.29**



Transportation  
& Storage

**N467,516.65**

(N'Million)

(N'Million)

**N413,598.57**



Others

**N408,423.57**

(N'Million)

### TOTAL CREDIT

(N'Million)

**N18,487,228.58**

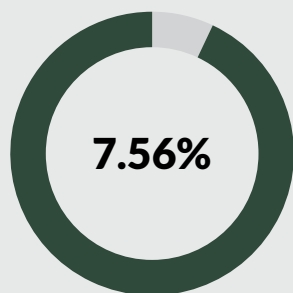


Total

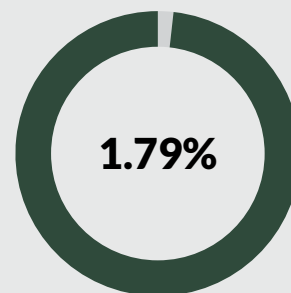
**N18,817,903.42**

(N'Million)

### Q on Q GROWTH RATE



### Q on Q GROWTH RATE



# SELECTED BANKING SECTOR DATA - Q2 2020

## Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit



### AGRICULTURE

% of Total Credit

4.62



Agriculture

4.80

% of Total Credit

### INDUSTRY

% of Total Credit

0.06



Mining & Quarrying

0.06

% of Total Credit

% of Total Credit

16.19



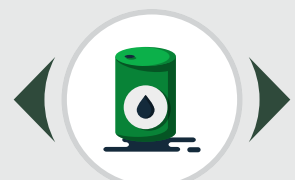
Manufacturing

16.31

% of Total Credit

% of Total Credit

19.48



Oil & Gas

19.21

% of Total Credit

% of Total Credit

2.13



Power and Energy

2.10

% of Total Credit



# SELECTED BANKING SECTOR DATA - Q2 2020

## Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit



### SERVICES



# SELECTED BANKING SECTOR DATA - Q2 2020

## Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit

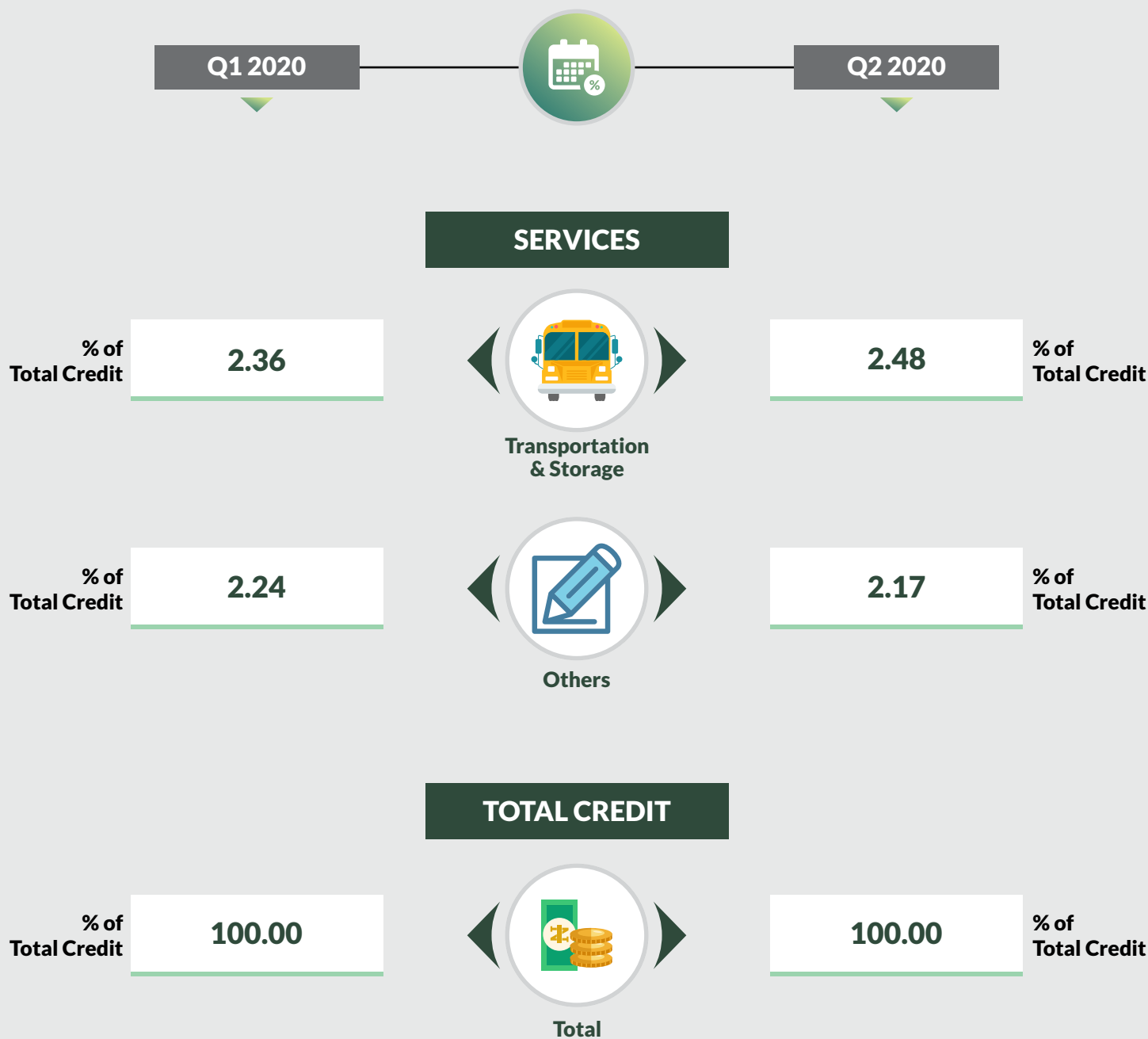


### SERVICES



# SELECTED BANKING SECTOR DATA - Q2 2020

## Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit



# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### CHEQUES



Q2 2020 (Volume)

**2,638,156**

Q1 2020 (Volume)

**6,445,911**

Q2 on Q1 2020 (Volume)

**(59.07)%**

Q2 2020 (Value N'MIn)

**N2,286,336**

Q1 2020 (Value N'MIn)

**N4,838,841**

Q2 on Q1 2020 (Value N'MIn)

**(52.75)%**

April -20 (Volume)

**432,134**

April -20 (Value N'MIn)

**N440,365.18**

January -20 (Volume)

**2,230,233**

January -20 (Value N'MIn)

**N1,708,541.34**

May -20 (Volume)

**1,106,881**

May -20 (Value N'MIn)

**N864,698.78**

February -20 (Volume)

**2,095,584**

February -20 (Value N'MIn)

**N1,549,247.60**

June -20 (Volume)

**1,099,141**

June -20 (Value N'MIn)

**N981,272.40**

March -20 (Volume)

**2,120,094**

March -20 (Value N'MIn)

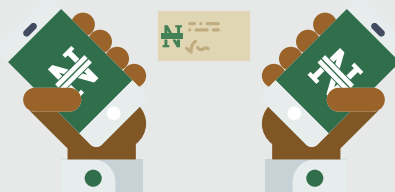
**N1,581,051.62**

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### NEFT TRANSFERS



<b>Q2 2020 (Volume)</b>
<b>40,939,113</b>
<b>Q1 2020 (Volume)</b>
<b>56,777,363</b>
<b>Q2 on Q1 2020 (Volume)</b>
<b>(27.90)%</b>

<b>Q2 2020 (Value N'MIn)</b>
<b>N59,549,060</b>
<b>Q1 2020 (Value N'MIn)</b>
<b>N67,478,887</b>
<b>Q2 on Q1 2020 (Value N'MIn)</b>
<b>(11.75)%</b>

<b>April -20 (Volume)</b>
<b>14,438,449</b>

<b>May -20 (Volume)</b>
<b>16,113,062</b>

<b>June -20 (Volume)</b>
<b>10,387,602</b>

<b>April -20 (Value N'MIn)</b>
<b>N17,609,926.81</b>

<b>May -20 (Value N'MIn)</b>
<b>N22,725,603.05</b>

<b>June -20 (Value N'MIn)</b>
<b>N19,213,530.25</b>

<b>January -20 (Volume)</b>
<b>9,085,293</b>

<b>February -20 (Volume)</b>
<b>15,428,670</b>

<b>March -20 (Volume)</b>
<b>32,263,400</b>

<b>January -20 (Value N'MIn)</b>
<b>N26,202,504.82</b>

<b>February -20 (Value N'MIn)</b>
<b>N19,697,356.65</b>

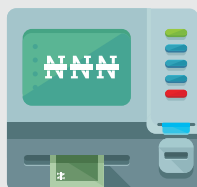
<b>March -20 (Value N'MIn)</b>
<b>N21,579,025.63</b>

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### ATM



Q2 2020 (Volume)

**306,707,059**

Q1 2020 (Volume)

**527,750,077**

Q2 on Q1 2020 (Volume)

**(41.88)%**

Q2 2020 (Value N'MIn)

**N3,743,871**

Q1 2020 (Value N'MIn)

**N4,866,626**

Q2 on Q1 2020 (Value N'MIn)

**(23.07)%**

April -20 (Volume)

**115,926,076**

April -20 (Value N'MIn)

**N994,705.25**

January -20 (Volume)

**168,525,341**

January -20 (Value N'MIn)

**N1,552,839.07**

May -20 (Volume)

**135,845,320**

May -20 (Value N'MIn)

**N1,268,705.08**

February -20 (Volume)

**168,382,466**

February -20 (Value N'MIn)

**N1,555,595.61**

June -20 (Volume)

**54,935,663**

June -20 (Value N'MIn)

**N1,480,460.35**

March -20 (Volume)

**190,842,270**

March -20 (Value N'MIn)

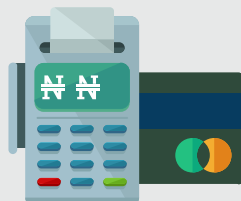
**N1,758,191.63**

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### POS



Q2 2020 (Volume)

**138,652,266**

Q1 2020 (Volume)

**139,625,729**

Q2 on Q1 2020 (Volume)

**(0.70)%**

Q2 2020 (Value N'MIn)

**N994,914**

Q1 2020 (Value N'MIn)

**N1,008,313**

Q2 on Q1 2020 (Value N'MIn)

**(1.33)%**

April -20 (Volume)

**40,859,206**

April -20 (Value N'MIn)

**N272,052.94**

January -20 (Volume)

**41,305,041**

January -20 (Value N'MIn)

**N313,427.41**

May -20 (Volume)

**48,371,074**

May -20 (Value N'MIn)

**N358,104.38**

February -20 (Volume)

**46,071,669**

February -20 (Value N'MIn)

**N326,029.63**

June -20 (Volume)

**49,421,986**

June -20 (Value N'MIn)

**N364,756.69**

March -20 (Volume)

**52,249,019**

March -20 (Value N'MIn)

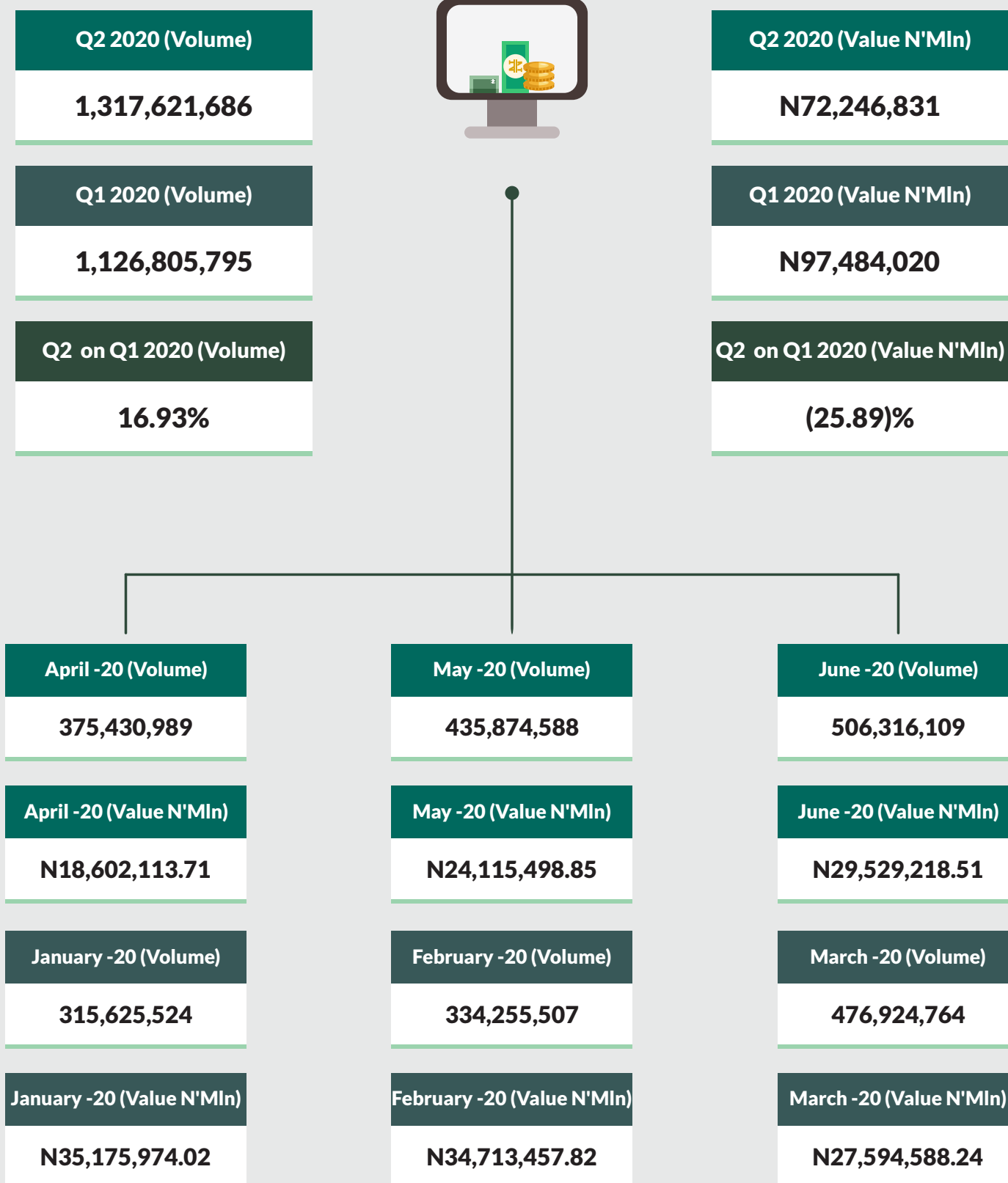
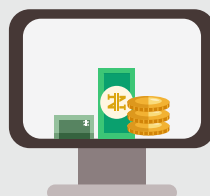
**N368,855.63**

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### ONLINE TRANSFERS



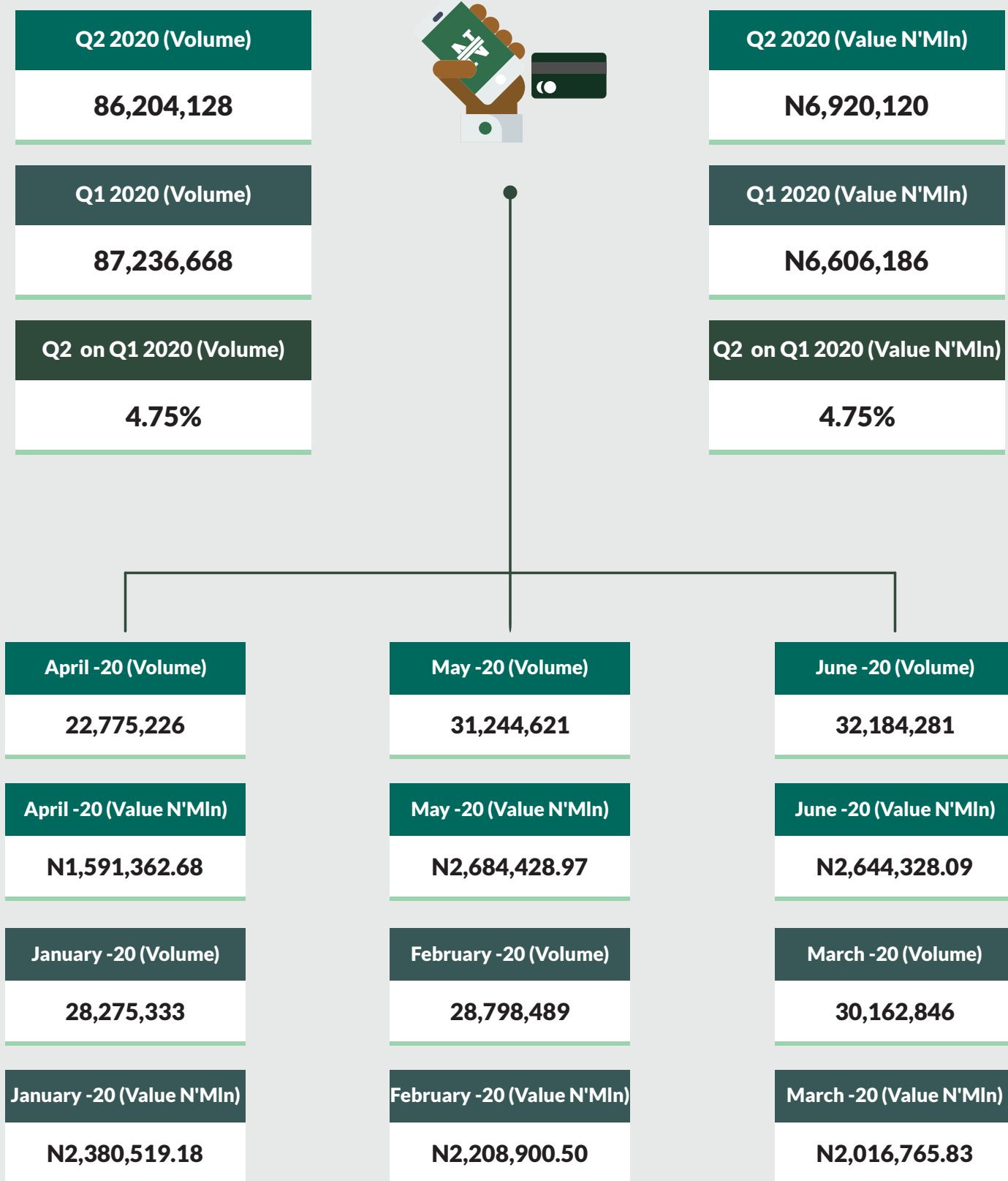
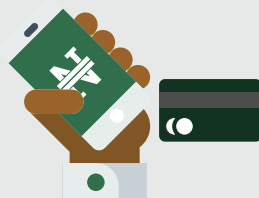


# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### MOBILE APP TRANSFERS (Not Mobile Money)



# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### RTGS TRANSFERS



Q2 2020 (Volume)
<b>8,003,140</b>

Q1 2020 (Volume)
<b>2,108,663</b>

Q2 on Q1 2020 (Volume)
<b>279.54%</b>

Q2 2020 (Value N'MIn)
<b>N113,163,304</b>

Q1 2020 (Value N'MIn)
<b>N148,608,052</b>

Q2 on Q1 2020 (Value N'MIn)
<b>(23.85)%</b>

April -20 (Volume)
<b>666,507</b>

April -20 (Value N'MIn)
<b>N37,820,795.74</b>

January -20 (Volume)
<b>528,190</b>

January -20 (Value N'MIn)
<b>N50,967,953.44</b>

May -20 (Volume)
<b>708,721</b>

May -20 (Value N'MIn)
<b>N31,091,095.58</b>

February -20 (Volume)
<b>797,900</b>

February -20 (Value N'MIn)
<b>N46,545,150.55</b>

June -20 (Volume)
<b>6,627,912</b>

June -20 (Value N'MIn)
<b>N44,251,412.78</b>

March -20 (Volume)
<b>782,573</b>

March -20 (Value N'MIn)
<b>N51,094,948.41</b>

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### USSD TRANSFERS



<b>Q2 2020 (Volume)</b>
<b>103,092,166</b>
<b>Q1 2020 (Volume)</b>
<b>99,765,269</b>
<b>Q2 on Q1 2020 (Volume)</b>
<b>3.33%</b>

<b>Q2 2020 (Value N'MIn)</b>
<b>N1,039,729</b>
<b>Q1 2020 (Value N'MIn)</b>
<b>N1,031,006</b>
<b>Q2 on Q1 2020 (Value N'MIn)</b>
<b>0.85%</b>

<b>April -20 (Volume)</b>	<b>May -20 (Volume)</b>	<b>June -20 (Volume)</b>
<b>29,544,057</b>	<b>35,330,244</b>	<b>38,217,865</b>
<b>April -20 (Value N'MIn)</b>	<b>May -20 (Value N'MIn)</b>	<b>June -20 (Value N'MIn)</b>
<b>N287,148.17</b>	<b>N362,084.13</b>	<b>N390,496.27</b>
<b>January -20 (Volume)</b>	<b>February -20 (Volume)</b>	<b>March -20 (Volume)</b>
<b>31,218,559</b>	<b>32,376,951</b>	<b>36,169,759</b>
<b>January -20 (Value N'MIn)</b>	<b>February -20 (Value N'MIn)</b>	<b>March -20 (Value N'MIn)</b>
<b>N332,552.29</b>	<b>N331,551.18</b>	<b>N366,902.95</b>

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### DIRECT DEBITS



Q2 2020 (Volume)
<b>552,106</b>

Q1 2020 (Volume)
<b>641,714</b>

Q2 on Q1 2020 (Volume)
<b>(13.96)%</b>

Q2 2020 (Value N'MIn)
<b>N793,668</b>

Q1 2020 (Value N'MIn)
<b>N508,317</b>

Q2 on Q1 2020 (Value N'MIn)
<b>56.14%</b>

April -20 (Volume)
<b>214,361</b>

April -20 (Value N'MIn)
<b>N123,220.89</b>

January -20 (Volume)
<b>176,543</b>

January -20 (Value N'MIn)
<b>N143,558.99</b>

May -20 (Volume)
<b>174,103</b>

May -20 (Value N'MIn)
<b>N357,745.99</b>

February -20 (Volume)
<b>192,288</b>

February -20 (Value N'MIn)
<b>N177,253.40</b>

June -20 (Volume)
<b>163,642</b>

June -20 (Value N'MIn)
<b>N312,701.52</b>

March -20 (Volume)
<b>272,883</b>

March -20 (Value N'MIn)
<b>N187,504.90</b>

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### MMOs



<b>Q2 2020 (Volume)</b>
<b>156,026,839</b>
<b>Q1 2020 (Volume)</b>
<b>159,688,155</b>
<b>Q2 on Q1 2020 (Volume)</b>
<b>(2.29)%</b>

<b>Q2 2020 (Value N'MIn)</b>
<b>N3,042,983</b>
<b>Q1 2020 (Value N'MIn)</b>
<b>N2,103,813</b>
<b>Q2 on Q1 2020 (Value N'MIn)</b>
<b>44.64%</b>

<b>April -20 (Volume)</b>
<b>48,145,746</b>

<b>May -20 (Volume)</b>
<b>49,288,992</b>

<b>June -20 (Volume)</b>
<b>58,592,101</b>

<b>April -20 (Value N'MIn)</b>
<b>N897,366.83</b>

<b>May -20 (Value N'MIn)</b>
<b>N851,847.23</b>

<b>June -20 (Value N'MIn)</b>
<b>N1,293,768.90</b>

<b>January -20 (Volume)</b>
<b>63,474,587</b>

<b>February -20 (Volume)</b>
<b>46,226,661</b>

<b>March -20 (Volume)</b>
<b>49,986,907</b>

<b>January -20 (Value N'MIn)</b>
<b>N657,221.57</b>

<b>February -20 (Value N'MIn)</b>
<b>N676,642.65</b>

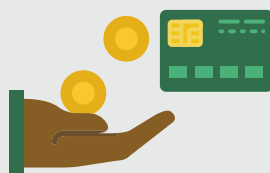
<b>March -20 (Value N'MIn)</b>
<b>N769,948.45</b>

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### TOTAL E-PAYMENT TRANSACTIONS



<b>Q2 2020 (Volume)</b>
<b>1,863,119,398</b>
<b>Q1 2020 (Volume)</b>
<b>1,901,085,549</b>
<b>Q2 on Q1 2020 (Volume)</b>
<b>(2.00)%</b>

<b>Q2 2020 (Value N'MIn)</b>
<b>N257,456,583</b>
<b>Q1 2020 (Value N'MIn)</b>
<b>N326,583,095</b>
<b>Q2 on Q1 2020 (Value N'MIn)</b>
<b>(21.17)%</b>

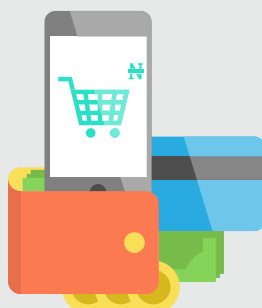
<b>April -20 (Volume)</b>	<b>May -20 (Volume)</b>	<b>June -20 (Volume)</b>
<b>558,995,665</b>	<b>655,290,659</b>	<b>648,833,074</b>
<b>April -20 (Value N'MIn)</b>	<b>May -20 (Value N'MIn)</b>	<b>June -20 (Value N'MIn)</b>
<b>N77,029,273.28</b>	<b>N82,605,161.64</b>	<b>N97,822,147.78</b>
<b>January -20 (Volume)</b>	<b>February -20 (Volume)</b>	<b>March -20 (Volume)</b>
<b>553,434,783</b>	<b>580,232,271</b>	<b>767,418,495</b>
<b>January -20 (Value N'MIn)</b>	<b>February -20 (Value N'MIn)</b>	<b>March -20 (Value N'MIn)</b>
<b>N116,755,901.81</b>	<b>N105,229,265.71</b>	<b>N104,597,927.58</b>

# SELECTED BANKING SECTOR DATA – Q2 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### TOTAL



Q2 2020 (Volume)

**2,160,436,659.00**

Q2 2020 (Value N'Mln)

**N263,780,816.02**

Q1 2020 (Volume)

**2,206,845,344**

Q1 2020 (Value N'Mln)

**N334,534,061**

# SELECTED BANKING SECTOR DATA - Q2 2020

## Staff Strength in the Banking Sector



Q2 2019	178
Q3 2019	186
Q4 2019	184
Q1 2020	208
Q2 2020	204
Q on Q growth %	(1.92)
Y on Y growth %	14.61

Q2 2019	17,943
Q3 2019	17,671
Q4 2019	18,180
Q1 2020	17,566
Q2 2020	17,619
Q on Q growth %	0.30
Y on Y growth %	(1.81)



Q2 2019	39,980
Q3 2019	40,398
Q4 2019	39,896
Q1 2020	38,020
Q2 2020	37,733
Q on Q growth %	(0.75)
Y on Y growth %	(5.62)

Q2 2019	46,263
Q3 2019	43,180
Q4 2019	45,350
Q1 2020	41,181
Q2 2020	38,942
Q on Q growth %	(5.44)
Y on Y growth %	(15.82)

### TOTAL

Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q on Q growth %	Y on Y growth %
104,364	101,435	103,610	96,975	94,498	(2.55)	(9.45)



# SELECTED BANKING SECTOR DATA - Q2 2020

## DMBs Staff Strength (Q1 2020)



CBs	177
MBs	18
NIB	13
<b>DMBs TOTAL</b>	<b>208</b>

CBs	17,297
MBs	164
NIB	105
<b>DMBs TOTAL</b>	<b>17,566</b>



CBs	37,092
MBs	327
NIB	601
<b>DMBs TOTAL</b>	<b>38,020</b>

CBs	40,395
MBs	121
NIB	665
<b>DMBs TOTAL</b>	<b>41,181</b>

### TOTAL

CBs	MBs	NIB	<b>DMBs TOTAL</b>
<b>94,961</b>	<b>630</b>	<b>1,384</b>	<b>96,975</b>

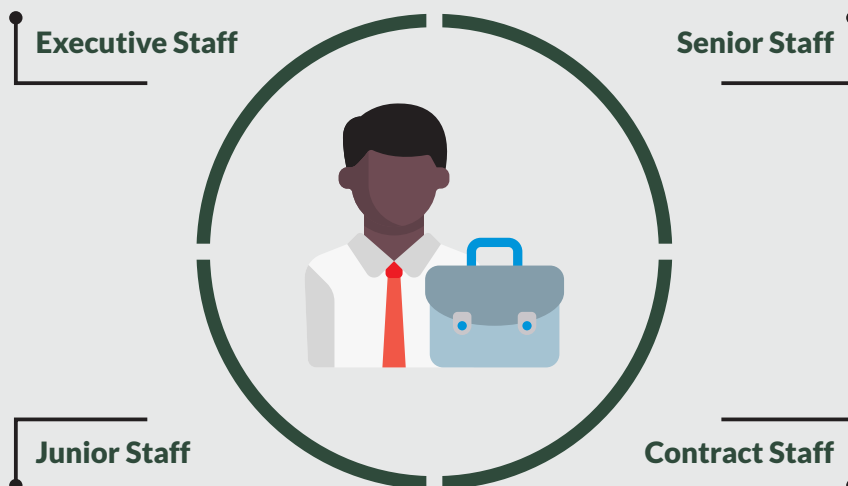
# SELECTED BANKING SECTOR DATA - Q2 2020

## DMBs Staff Strength (Q2 2020)



CBs	175
MBs	16
NIB	13
<b>DMBs TOTAL</b>	<b>204</b>

CBs	17,344
MBs	169
NIB	106
<b>DMBs TOTAL</b>	<b>17,619</b>



CBs	36,807
MBs	327
NIB	599
<b>DMBs TOTAL</b>	<b>37,733</b>

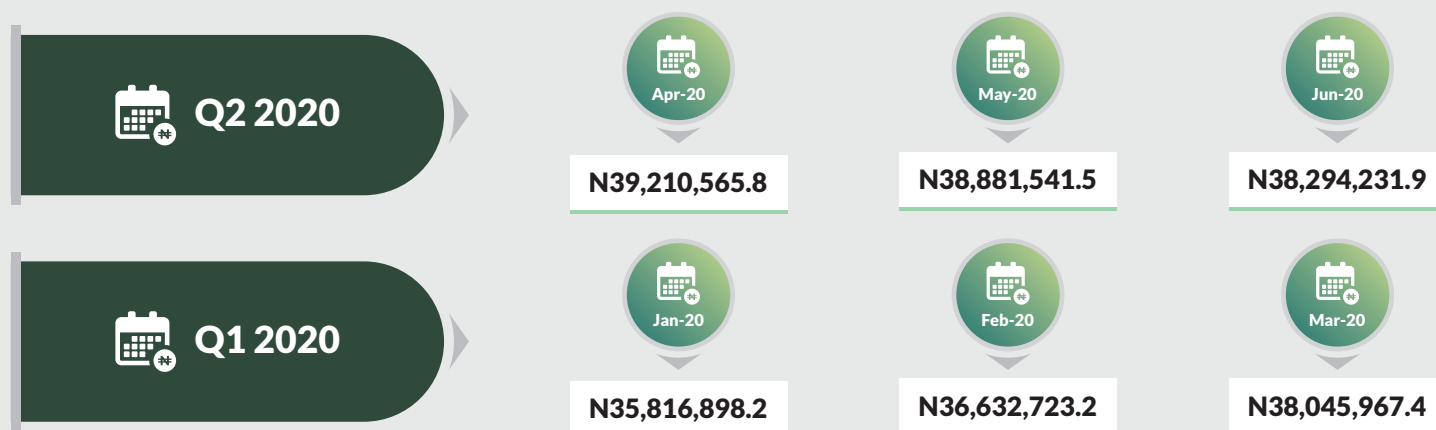
CBs	38,120
MBs	117
NIB	705
<b>DMBs TOTAL</b>	<b>38,942</b>

### TOTAL

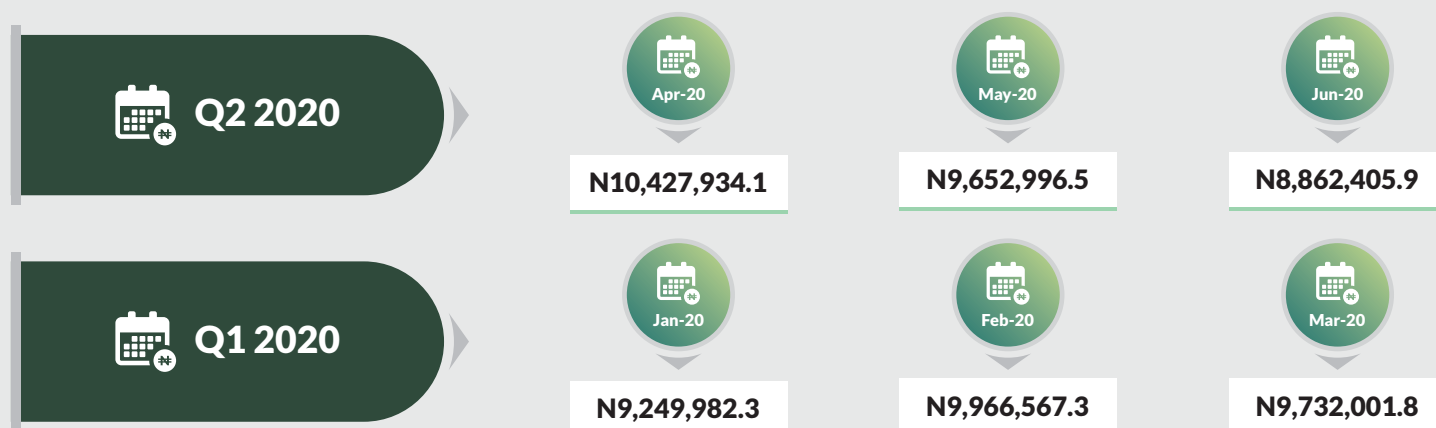
CBs	MBs	NIB	<b>DMBs TOTAL</b>
<b>92,446</b>	<b>629</b>	<b>1,423</b>	<b>94,498</b>



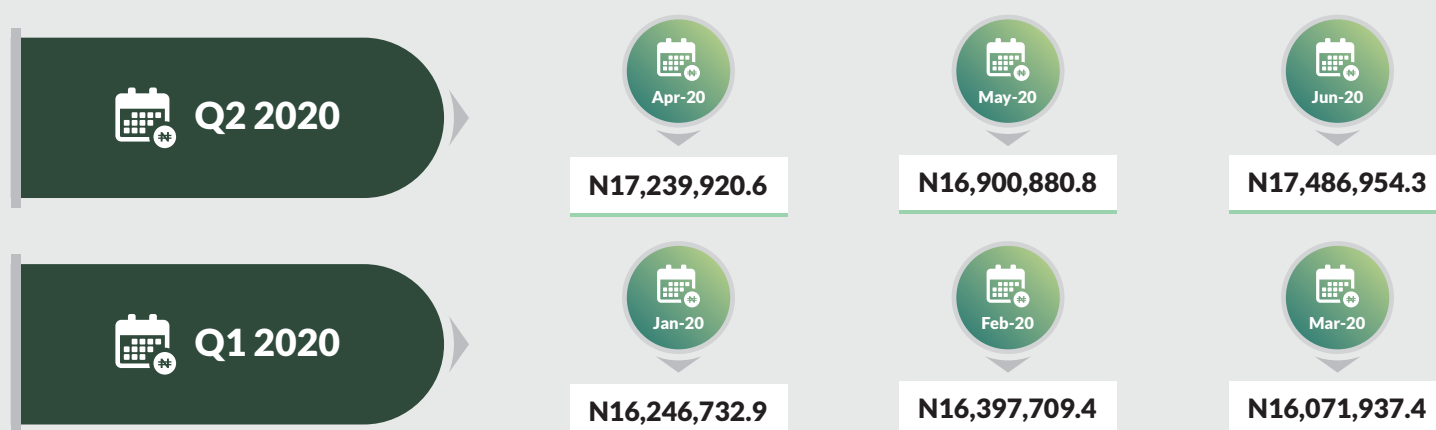
### DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS



### NET CLAIMS ON CENTRAL GOVERNMENT

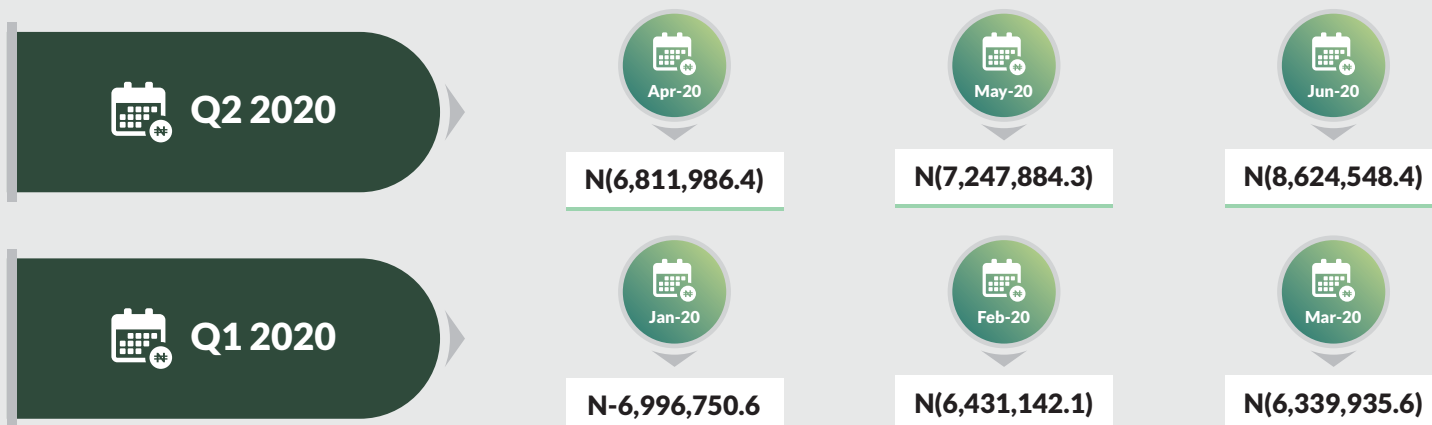


### Claims on Central Government

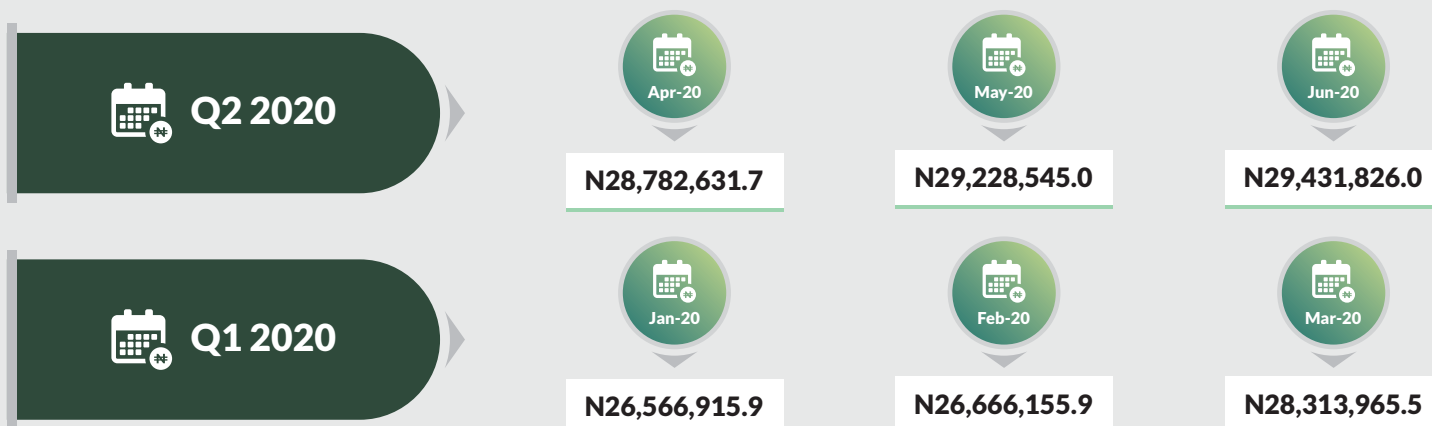




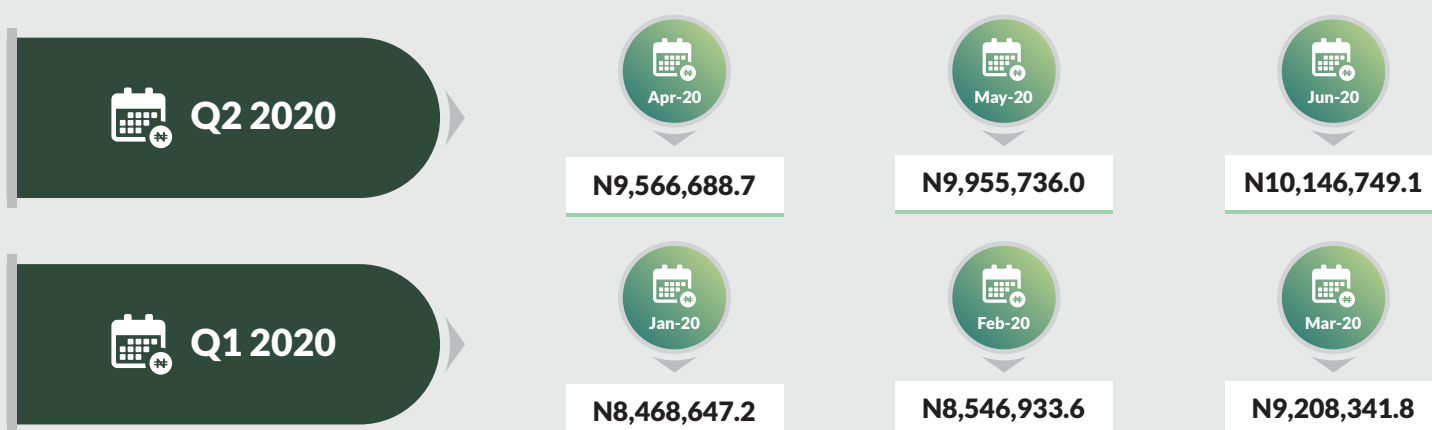
### Liabilities to Central Government



### CLAIMS ON OTHER SECTORS

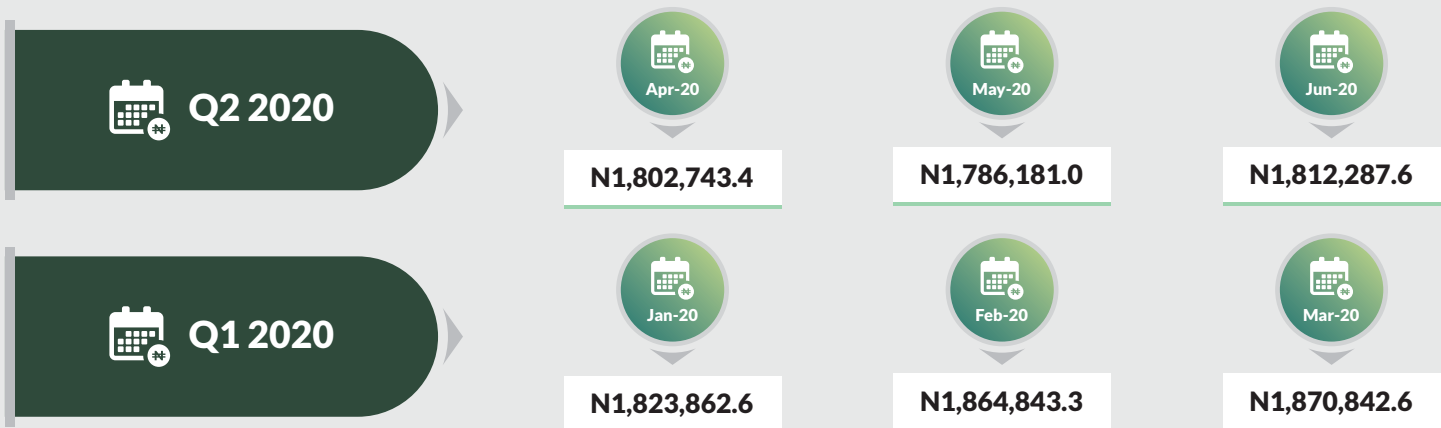


### Claims on other Financial Corporations

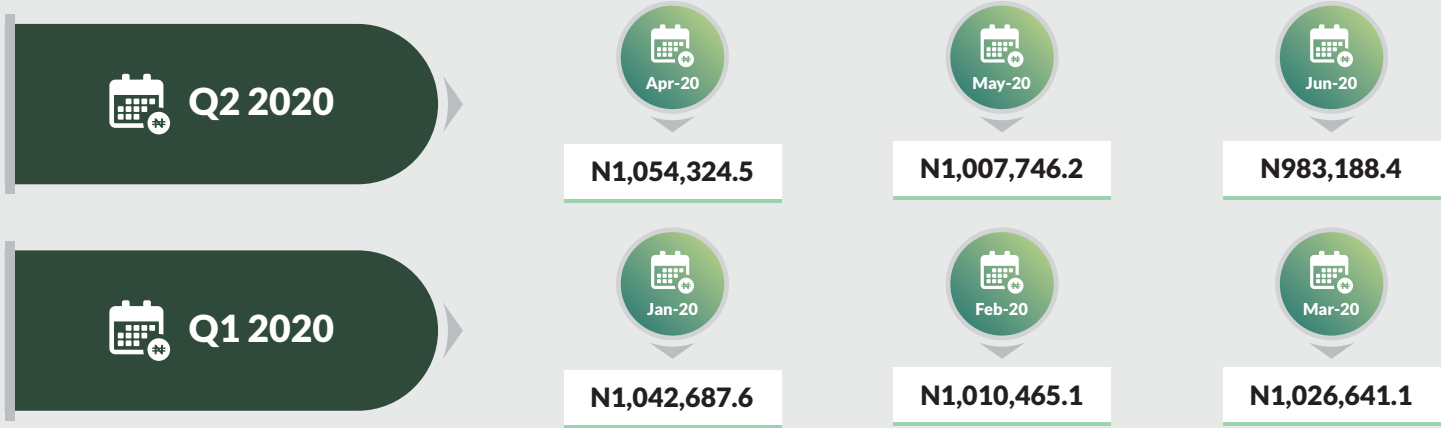




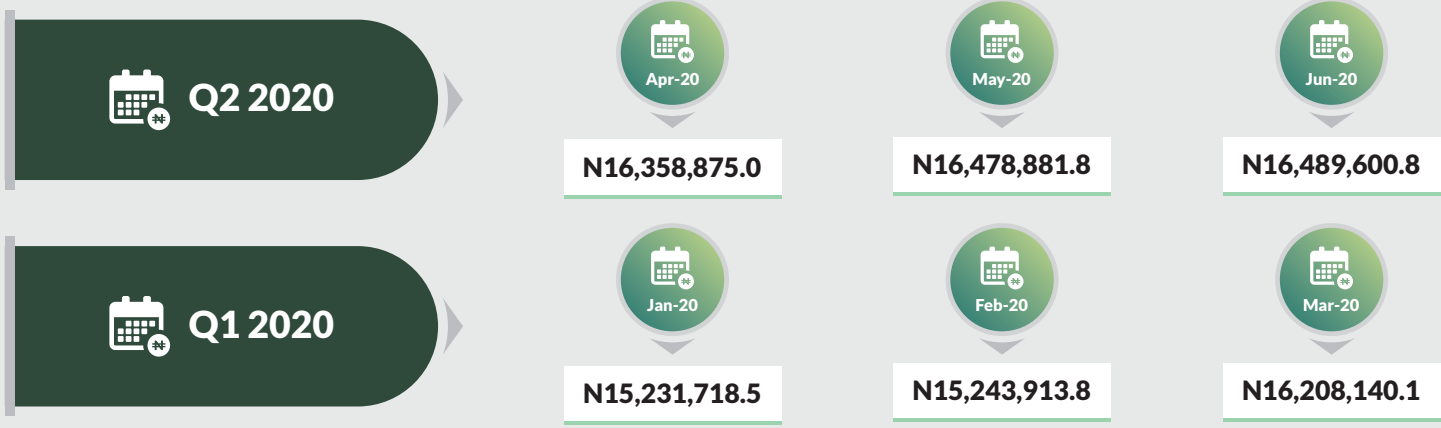
### Claims on State and Local Government



### Claims on Public Nonfinancial Corporations

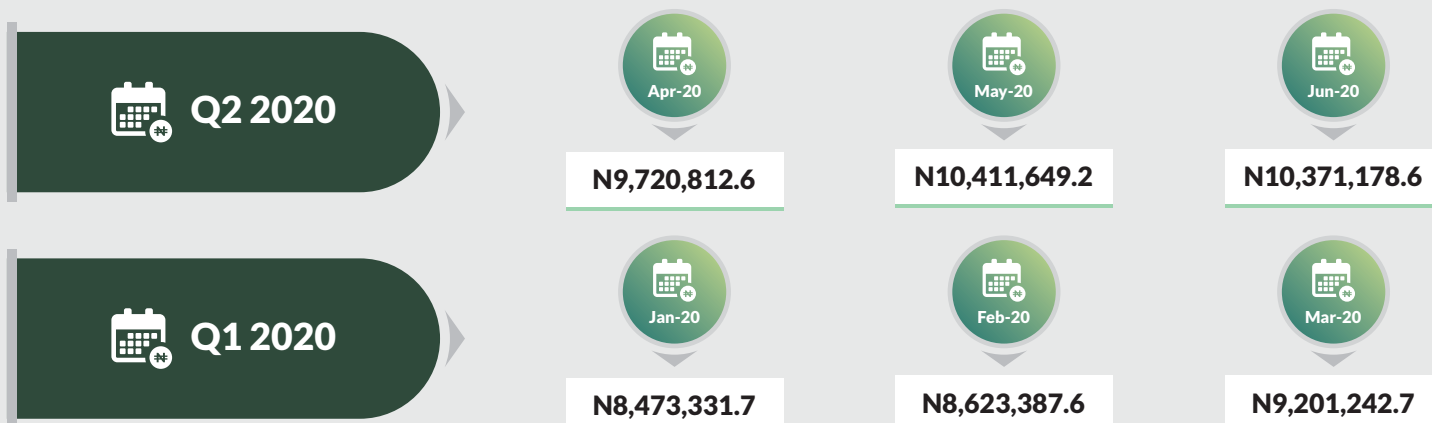


### Claims on Private Sector

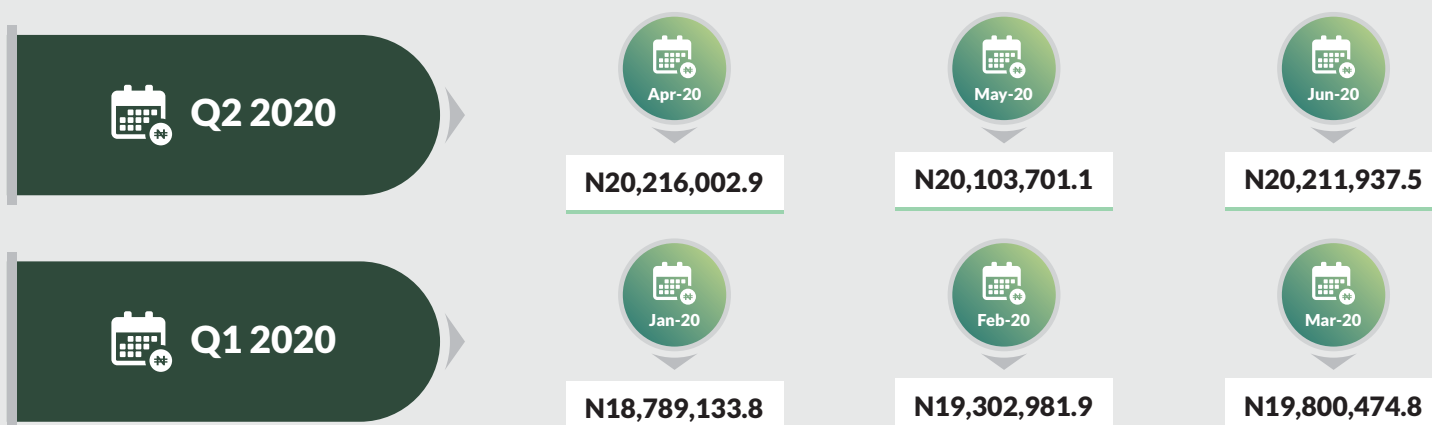




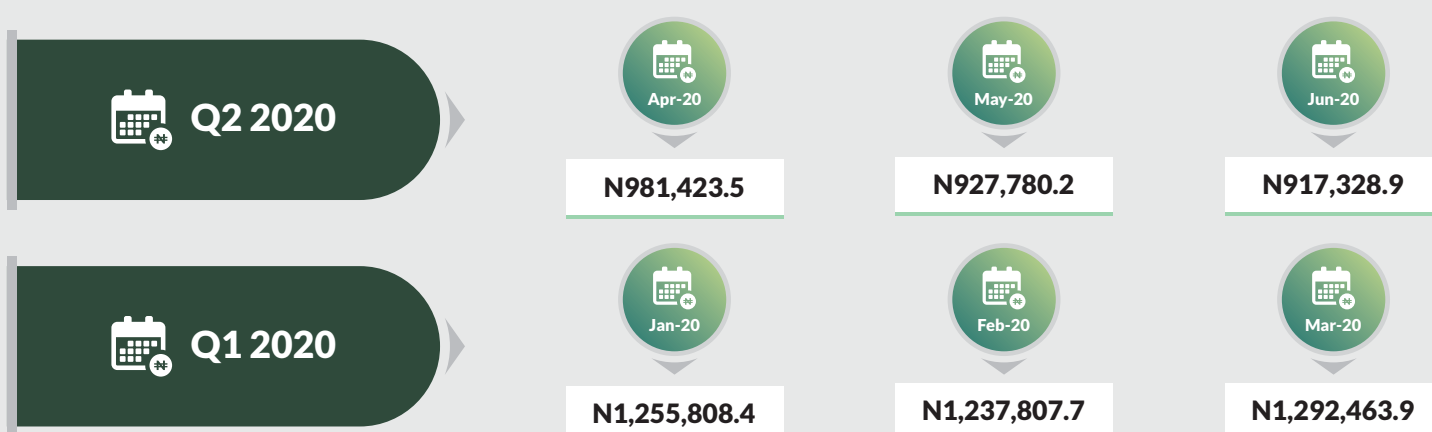
### TRANSFERABLE DEPOSITS



### OTHER DEPOSITS

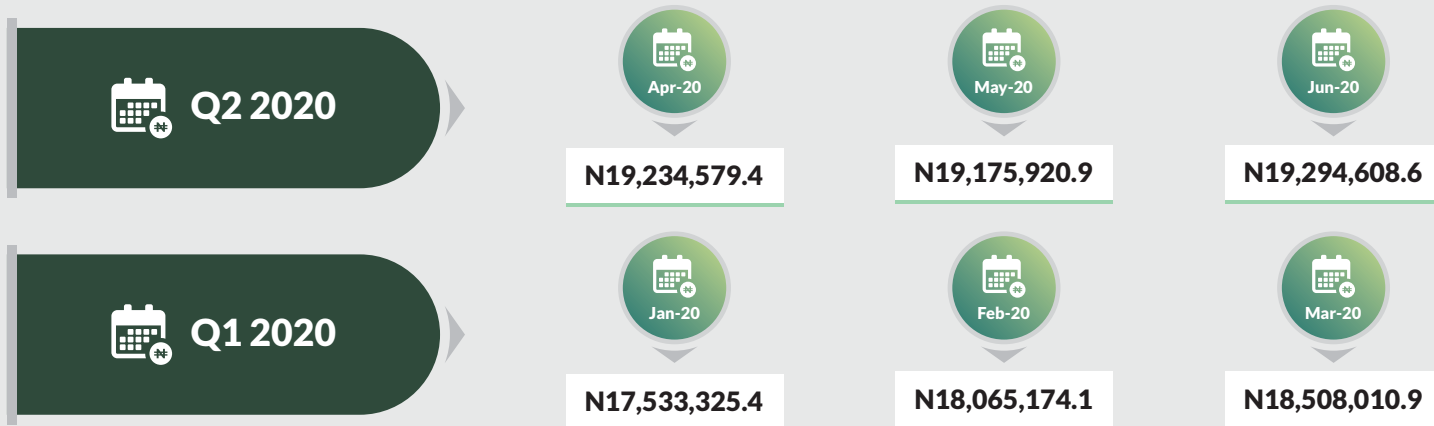


### Other Deposits held by Central Bank





### Other Deposits held by Other Depository Corporations



# SELECTED BANKING SECTOR DATA – Q2 2020

## Non-Performing Loans (NPLs)



Period	Gross Loans	Specific Provisions	Nonperforming Loans
Q2 2020	N18,900,818,708,589.00	N1,454,430,619,954.38	N1,212,322,918,929.59
Q2 2019	N15,483,301,378,971.80	N1,573,804,651,684.09	N1,445,343,924,479.44
H1 2019	N15,483,301,378,971.80	N1,573,804,651,684.09	N1,444,570,642,130.65
Q3 2019	N16,620,170,680,695.20	N1,399,106,244,528.93	N1,108,279,806,568.39
Q4 2019	N17,563,487,330,324.70	N1,431,108,124,824.07	N1,059,907,879,883.30
H2 2019	N17,563,487,330,324.70	N1,431,108,124,824.07	N1,059,907,879,883.30
Q1 2020	N18,563,246,082,520.20	N1,477,512,790,038.10	N1,185,423,892,021.50



# SELECTED BANKING SECTOR DATA - Q2 2020

## Quarterly Sectoral Change in NPLs on Non - Performing Loans (N'Bn)



	1st Quarter - Mar 20	2nd Quarter - Jun 20	VALUE	% CHANGE IN NPLs
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	N0.00	N0.00	N0.00	0.00%
ADMINISTRATIVE AND SUPPORT SERVICES	N1.27	N1.28	N0.01	0.66%
AGRICULTURE	N41.44	N51.35	N9.91	23.93%
ARTS, ENTERTAINMENT AND RECREATION	N8.41	N8.68	N0.27	3.17%
CAPITAL MARKET	N0.29	N0.30	N0.01	3.44%
CONSTRUCTION	N158.65	N167.86	N9.21	5.81%
EDUCATION	N11.22	N6.72	N-4.50	-40.11%
FINANCE AND INSURANCE	N6.62	N8.08	N1.46	22.03%
GENERAL	N133.99	N132.90	N-1.09	-0.82%
GENERAL COMMERCE	N160.14	N171.55	N11.41	7.12%
GOVERNMENT	N0.32	N0.37	N0.06	17.33%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	N15.50	N16.06	N0.56	3.60%

# SELECTED BANKING SECTOR DATA – Q2 2020

## Quarterly Sectoral Change in NPLs on Non - Performing Loans (N'Bn)



	1st Quarter - Mar 20	2nd Quarter - Jun 20	VALUE	% CHANGE IN NPLs
<b>INFORMATION AND COMMUNICATION</b>	<b>N88.29</b>	<b>N104.45</b>	<b>N16.16</b>	<b>18.30%</b>
<b>MANUFACTURING</b>	<b>N120.72</b>	<b>N117.26</b>	<b>N-3.45</b>	<b>-2.86%</b>
<b>MINING AND QUARRYING</b>	<b>N0.01</b>	<b>N0.07</b>	<b>N0.06</b>	<b>1184.96%</b>
<b>OIL AND GAS</b>	<b>N280.85</b>	<b>N268.79</b>	<b>N-12.06</b>	<b>-4.29%</b>
<b>POWER AND ENERGY</b>	<b>N47.77</b>	<b>N30.81</b>	<b>N-16.97</b>	<b>-35.51%</b>
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</b>	<b>N9.14</b>	<b>N11.58</b>	<b>N2.44</b>	<b>26.74%</b>
<b>PUBLIC UTILITIES</b>	<b>N0.00</b>	<b>N0.00</b>	<b>N0.00</b>	<b>-100.00%</b>
<b>REAL ESTATE ACTIVITIES</b>	<b>N63.07</b>	<b>N74.89</b>	<b>N11.82</b>	<b>18.75%</b>
<b>TRANSPORTATION AND STORAGE</b>	<b>N35.46</b>	<b>N37.04</b>	<b>N1.58</b>	<b>4.46%</b>
<b>WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</b>	<b>N2.28</b>	<b>N2.29</b>	<b>N0.02</b>	<b>0.73%</b>
<b>GRAND TOTAL</b>	<b>N1,185.42</b>	<b>N1,212.32</b>	<b>N26.90</b>	<b>2.27%</b>

## DATA ON PAYMENTS CHANNELS 2020

	CHEQUES		NEFT TRANSFERS		ATM		POS		ONLINE TRANSFERS		MOBILE APP TRANSFERS (Not Mobile Money)	
Month	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)
January	2,230,233	1,708,541.34	9,085,293	26,202,504.82	168,525,341	1,552,839.07	41,305,041	313,427.41	315,625,524	35,175,974.02	28,275,333	2,380,519.18
February	2,095,584	1,549,247.60	15,428,670	19,697,356.65	168,382,466	1,555,595.61	46,071,669	326,029.63	334,255,507	34,713,457.82	28,798,489	2,208,900.50
March	2,120,094	1,581,051.62	32,263,400	21,579,025.63	190,842,270	1,758,191.63	52,249,019	368,855.63	476,924,764	27,594,588.24	30,162,846	2,016,765.83
April	432,134	440,365.18	14,438,449	17,609,926.81	115,926,076	994,705.25	40,859,206	272,052.94	375,430,989	18,602,113.71	22,775,226	1,591,362.68
May	1,106,881	864,698.78	16,113,062	22,725,603.05	135,845,320	1,268,705.08	48,371,074	358,104.38	435,874,588	24,115,498.85	31,244,621	2,684,428.97
June	1,099,141	981,272.40	10,387,602	19,213,530.25	54,935,663	1,480,460.35	49,421,986	364,756.69	506,316,109	29,529,218.51	32,184,281	2,644,328.09
<b>Q1 2020</b>	<b>6,445,911</b>	<b>4,838,841</b>	<b>56,777,363</b>	<b>67,478,887</b>	<b>527,750,077</b>	<b>4,866,626</b>	<b>139,625,729</b>	<b>1,008,313</b>	<b>1,126,805,795</b>	<b>97,484,020</b>	<b>87,236,668</b>	<b>6,606,186</b>
<b>Q2 2020</b>	<b>2,638,156</b>	<b>2,286,336</b>	<b>40,939,113</b>	<b>59,549,060</b>	<b>306,707,059</b>	<b>3,743,871</b>	<b>138,652,266</b>	<b>994,914</b>	<b>1,317,621,686</b>	<b>72,246,831</b>	<b>86,204,128</b>	<b>6,920,120</b>
<b>Q2 2020 on Q1 2020 (%)</b>	<b>(59.07)</b>	<b>(52.75)</b>	<b>(27.90)</b>	<b>(11.75)</b>	<b>(41.88)</b>	<b>(23.07)</b>	<b>(0.70)</b>	<b>(1.33)</b>	<b>16.93</b>	<b>(25.89)</b>	<b>(1.18)</b>	<b>4.75</b>
	RTGS TRANSFERS		USSD TRANSFERS		DIRECT DEBITS		MMOs		TOTAL E-PAYMENT TRANSACTIONS			
Month	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)	Volume	Value (N'M)		
January	528,190	50,967,953.44	31,218,559	332,552.29	176,543	143,558.99	63,474,587	657,221.57	553,434,783	116,755,901.81		
February	797,900	46,545,150.55	32,376,951	331,551.18	192,288	177,253.40	46,226,661	676,642.65	580,232,271	105,229,265.71		
March	782,573	51,094,948.41	36,169,759	366,902.95	272,883	187,504.90	49,986,907	769,948.45	767,418,495	104,597,927.58		
April	666,507	37,820,795.74	29,544,057	287,148.17	214,361	123,220.89	48,145,746	897,366.83	558,995,665	77,029,273.28		
May	708,721	31,091,095.58	35,330,244	362,084.13	174,103	357,745.99	49,288,992	851,847.23	655,290,659	82,605,161.64		
June	6,627,912	44,251,412.78	38,217,865	390,496.27	163,642	312,701.52	58,592,101	1,293,768.90	648,833,074	97,822,147.78		
<b>Q1 2020</b>	<b>2,108,663</b>	<b>148,608,052</b>	<b>99,765,269</b>	<b>1,031,006</b>	<b>641,714</b>	<b>508,317</b>	<b>159,688,155</b>	<b>2,103,813</b>	<b>1,901,085,549</b>	<b>326,583,095</b>		
<b>Q2 2020</b>	<b>8,003,140</b>	<b>113,163,304</b>	<b>103,092,166</b>	<b>1,039,729</b>	<b>552,106</b>	<b>793,668</b>	<b>156,026,839</b>	<b>3,042,983</b>	<b>1,863,119,398</b>	<b>257,456,583</b>		
<b>Q2 2020 on Q1 2020 (%)</b>	<b>279.54</b>	<b>(23.85)</b>	<b>3.33</b>	<b>0.85</b>	<b>(13.96)</b>	<b>56.14</b>	<b>(2.29)</b>	<b>44.64</b>	<b>(2.00)</b>	<b>(21.17)</b>		

Note: Total E-Payment transactions Includes ATM Transactions, Online, NETF, RTGS, USSD and Mobile App Transfers as well as Direct Debits

## 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		Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
	Q4 2018			Q1 2019			Q2 2019			Q3 2019			Q4 2019			Q1 2020			Q2 2020
<b>DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS</b>	<b>28,416,542.0</b>	<b>30,857,928.8</b>	<b>32,210,740.5</b>	<b>32,818,411.6</b>	<b>32,904,315.3</b>	<b>32,119,642.6</b>	<b>32,038,485.6</b>	<b>33,890,661.5</b>	<b>34,141,050.2</b>	<b>35,618,558.5</b>	<b>34,706,349.1</b>	<b>34,985,076.4</b>	<b>36,182,587.0</b>	<b>35,816,898.2</b>	<b>36,632,723.2</b>	<b>38,045,967.4</b>	<b>39,210,565.8</b>	<b>38,881,541.5</b>	<b>38,294,231.9</b>
<b>Net claims on central government</b>	<b>4,914,707.3</b>	<b>6,231,611.5</b>	<b>6,645,519.3</b>	<b>7,233,796.7</b>	<b>7,646,761.0</b>	<b>6,723,400.5</b>	<b>7,650,622.9</b>	<b>8,791,064.1</b>	<b>8,963,076.4</b>	<b>9,920,311.3</b>	<b>8,684,557.4</b>	<b>8,470,848.9</b>	<b>9,482,792.1</b>	<b>9,249,982.3</b>	<b>9,966,567.3</b>	<b>9,732,001.8</b>	<b>10,427,934.1</b>	<b>9,652,996.5</b>	<b>8,862,405.9</b>
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	16,246,732.9	16,397,709.4	16,071,937.4	17,239,920.6	16,900,880.8	17,486,954.3
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	-6,996,750.6	(6,431,142.1)	(6,339,935.6)	(6,811,986.4)	(7,247,884.3)	(8,624,548.4)
<b>Claims on other sectors</b>	<b>23,501,834.7</b>	<b>24,626,317.3</b>	<b>25,565,221.2</b>	<b>25,584,614.9</b>	<b>25,257,554.3</b>	<b>25,396,242.1</b>	<b>24,387,862.7</b>	<b>25,099,597.4</b>	<b>25,177,973.9</b>	<b>25,698,247.2</b>	<b>26,021,791.7</b>	<b>26,514,227.5</b>	<b>26,699,794.9</b>	<b>26,566,915.9</b>	<b>26,666,155.9</b>	<b>28,313,965.5</b>	<b>28,782,631.7</b>	<b>29,228,545.0</b>	<b>29,431,826.0</b>
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	8,468,647.2	8,546,933.6	9,208,341.8	9,566,688.7	9,955,736.0	10,146,749.1
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	1,823,862.6	1,864,843.3	1,870,842.6	1,802,743.4	1,786,181.0	1,812,287.6
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	1,042,687.6	1,010,465.1	1,026,641.1	1,054,324.5	1,007,746.2	983,188.4
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	15,231,718.5	15,243,913.8	16,208,140.1	16,358,875.0	16,478,881.8	16,489,600.8
<b>Transferable deposits</b>	<b>8,489,690.5</b>	<b>8,408,518.2</b>	<b>8,048,645.4</b>	<b>8,068,807.5</b>	<b>7,912,354.2</b>	<b>7,953,049.9</b>	<b>7,846,603.1</b>	<b>8,220,784.1</b>	<b>8,050,601.6</b>	<b>8,038,717.2</b>	<b>8,305,472.7</b>	<b>8,282,282.2</b>	<b>8,507,260.4</b>	<b>8,473,331.7</b>	<b>8,623,387.6</b>	<b>9,201,242.7</b>	<b>9,720,812.6</b>	<b>10,411,649.2</b>	<b>10,371,178.6</b>
<b>Other deposits</b>	<b>16,035,302.1</b>	<b>15,756,376.6</b>	<b>15,812,400.8</b>	<b>16,437,466.0</b>	<b>16,539,591.5</b>	<b>16,865,616.2</b>	<b>17,532,382.7</b>	<b>17,750,328.8</b>	<b>17,266,410.1</b>	<b>17,162,506.2</b>	<b>17,300,843.4</b>	<b>17,713,796.2</b>	<b>18,229,016.0</b>	<b>18,789,133.8</b>	<b>19,302,981.9</b>	<b>19,800,474.8</b>	<b>20,216,002.9</b>	<b>20,103,701.1</b>	<b>20,211,937.5</b>
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	1,255,808.4	1,237,807.7	1,292,463.9	981,423.5	927,780.2	917,328.9
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	17,533,325.4	18,065,174.1	18,508,010.9	19,234,579.4	19,175,920.9	19,294,608.6

## 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	1,106,419.93	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
Q1 2020	853,270.08	10,983.70	2,992,187.39	3,601,608.81	393,382.93	803,111.73	1,272,826.70	1,519,925.48	651,625.87	1,315,349.79	71,402.35	1,255,212.08	311,939.51	1,672,647.64	912,535.62	435,620.29	413,598.57	18,487,228.58	7.56
Q2 2020	903,704.06	11,955.59	3,069,483.89	3,615,525.27	395,854.45	859,160.05	1,232,414.51	1,503,193.51	666,728.44	1,369,870.23	68,519.14	1,327,961.05	317,079.21	1,644,834.51	955,679.29	467,516.65	408,423.57	18,817,903.42	1.79

## 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	6.48	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
Q1 2020	4.62	0.06	16.19	19.48	2.13	4.34	6.88	8.22	3.52	7.11	0.39	6.79	1.69	9.05	4.94	2.36	2.24	100.00
Q2 2020	4.80	0.06	16.31	19.21	2.10	4.57	6.55	7.99	3.54	7.28	0.36	7.06	1.68	8.74	5.08	2.48	2.17	100.00

		Nonperforming Loans				Nonperforming Loans				Nonperforming Loans				Nonperforming Loans			
		Year on Year Sectoral Change in NPLs				Quarterly Sectoral Change in NPLs				Quarterly Sectoral Change in NPLs				Quarterly Sectoral Change in NPLs			
S/N	Sector	Total NPL		Change in NPLs		Total NPL		Change in NPLs		Total NPL		Change in NPLs		Total NPL		Change in NPLs	
		End-Dec-18	End-Dec-19	Value	Percentage	3rd Quarter - Sep19	4th Quarter - Dec19	Value	Percentage	4th Quarter - Dec 19	1st Quarter - Mar 20	Value	Percentage	1st Quarter - Mar 20	2nd Quarter - Jun 20	Value	Percentage
		N'Bn	N'Bn	N'Bn	%	N'Bn	N'Bn	N'Bn	%	N'Bn	N'Bn	N'Bn	%	N'Bn	N'Bn	N'Bn	%
1	ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00	#DIV/0!
2	ADMINISTRATIVE AND SUPPORT SERVICES	1.04	1.13	0.09	8.65	2.30	1.13	-1.16	-50.60	1.13	1.27	0.13	11.64	1.27	1.28	0.01	0.66
3	AGRICULTURE	36.32	51.55	15.23	41.93	50.97	52.28	1.31	2.57	52.28	41.44	-10.84	-20.74	41.44	51.35	9.91	23.93
4	ARTS, ENTERTAINMENT AND RECREATION	7.49	8.20	0.71	9.48	7.99	8.20	0.21	2.58	8.20	8.41	0.21	2.59	8.41	8.68	0.27	3.17
5	CAPITAL MARKET	0.66	0.05	-0.61	-92.42	0.06	0.05	0.00	-7.60	0.05	0.29	0.24	432.54	0.29	0.30	0.01	3.44
6	CONSTRUCTION	51.87	86.40	34.53	66.57	81.98	86.79	4.80	5.86	86.79	158.65	71.87	82.81	158.65	167.86	9.21	5.81
7	EDUCATION	3.90	8.79	4.89	125.38	8.69	8.80	0.11	1.28	8.80	11.22	2.42	27.51	11.22	6.72	-4.50	-40.11
8	FINANCE AND INSURANCE	28.86	4.58	-24.28	-84.13	5.94	4.58	-1.36	-22.86	4.58	6.62	2.04	44.51	6.62	8.08	1.46	22.03
9	GENERAL	125.49	151.44	25.95	20.68	152.47	153.20	0.74	0.48	153.20	133.99	-19.21	-12.54	133.99	132.90	-1.09	-0.82
10	GENERAL COMMERCE	139.75	145.26	5.51	3.94	148.69	145.96	-2.73	-1.84	145.96	160.14	14.18	9.71	160.14	171.55	11.41	7.12
11	GOVERNMENT	1.84	0.40	-1.44	-78.26	1.28	0.40	-0.88	-68.82	0.40	0.32	-0.08	-20.11	0.32	0.37	0.06	17.33
12	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	13.75	13.67	-0.08	-0.58	13.43	13.67	0.24	1.79	13.67	15.50	1.83	13.42	15.50	16.06	0.56	3.60
13	INFORMATION AND COMMUNICATION	72.55	81.10	8.55	11.78	76.56	81.12	4.57	5.96	81.12	88.29	7.17	8.84	88.29	104.45	16.16	18.30
14	MANUFACTURING	130.11	103.08	-27.03	-20.77	100.64	103.08	2.44	2.42	103.08	120.72	17.64	17.11	120.72	117.26	-3.45	-2.86
15	MINING AND QUARRYING	0.08	0.01	-0.07	-87.50	0.01	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.01	0.07	0.06	1184.96
16	OIL AND GAS	878.41	219.47	-658.94	-75.02	264.70	219.91	-44.79	-16.92	219.91	280.85	60.94	27.71	280.85	268.79	-12.06	-4.29
17	POWER AND ENERGY	161.80	46.13	-115.67	-71.49	46.88	46.13	-0.75	-1.60	46.13	47.77	1.64	3.56	47.77	30.81	-16.97	-35.51
18	PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	7.96	8.23	0.27	3.39	7.63	8.23	0.60	7.82	8.23	9.14	0.91	11.01	9.14	11.58	2.44	26.74
19	PUBLIC UTILITIES	18.58	18.33	-0.25	-1.35	18.47	18.33	-0.14	-0.73	18.33	0.00	-18.33	-100.00	0.00	0.00	0.00	-100.00
20	REAL ESTATE ACTIVITIES	50.87	49.65	-1.22	-2.40	56.61	49.74	-6.88	-12.15	49.74	63.07	13.33	26.81	63.07	74.89	11.82	18.75
21	TRANSPORTATION AND STORAGE	56.05	60.20	4.15	7.40	60.54	60.20	-0.34	-0.56	60.20	35.46	-24.74	-41.10	35.46	37.04	1.58	4.46
22	WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	1.45	2.26	0.81	55.86	2.24	2.26	0.02	0.84	2.26	2.28	0.02	0.79	2.28	2.29	0.02	0.73
	<b>GRAND TOTAL</b>	<b>1,788.85</b>	<b>1,059.91</b>	<b>-728.94</b>	<b>-40.75</b>	<b>1,108.07</b>	<b>1,064.06</b>	<b>-44.00</b>	<b>-3.97</b>	<b>1,064.06</b>	<b>1,185.42</b>	<b>121.36</b>	<b>11.41</b>	<b>1,185.42</b>	<b>1,212.32</b>	<b>26.90</b>	<b>2.27</b>

<b>ITEMS</b>	<b>Gross loans</b>	<b>Specific provisions</b>	<b>Nonperforming loans</b>
1ST QTR 2007	2,534,579,257,720.40	178,538,748,486.43	258,406,425,234.54
2ND QTR 2007	2,857,275,713,269.40	187,374,591,457.85	256,249,346,502.95
3RD QTR 2007	3,540,681,348,851.42	153,275,450,697.78	302,556,342,091.52
4TH QTR 2007	4,082,987,566,138.34	236,259,945,815.32	387,990,843,502.09
1ST QTR 2008	4,775,628,018,665.59	250,775,410,141.32	393,745,219,519.75
2ND QTR 2008	5,497,154,075,412.04	251,085,530,672.79	402,154,008,301.35
3RD QTR 2008	6,092,187,309,648.04	269,652,145,059.28	426,948,553,952.41
4TH QTR 2008	6,443,085,994,179.28	308,472,346,127.78	463,489,198,671.12
1ST QTR 2009	6,543,764,499,108.21	322,866,640,613.98	494,014,351,043.43
2ND QTR 2009	6,882,416,935,748.16	400,846,269,103.47	650,050,306,497.41
3RD QTR 2009	7,600,907,807,839.18	1,194,888,743,821.35	1,853,108,064,211.37
4TH QTR 2009	8,197,437,995,693.46	2,283,165,721,879.90	3,053,815,125,268.57
1ST QTR 2010	8,293,850,403,899.98	2,440,269,650,631.25	3,076,894,983,949.55
2ND QTR 2010	8,522,463,688,189.42	2,598,895,290,746.34	3,268,328,312,930.32
3RD QTR 2010	8,655,734,711,370.38	2,657,080,021,505.88	3,253,143,658,455.67
4TH QTR 2010	7,018,272,394,028.01	1,130,754,330,474.59	1,413,697,598,993.28
1ST QTR 2011	7,016,576,903,785.04	835,260,813,759.41	1,139,901,822,898.72
2ND QTR 2011	6,713,865,566,509.04	575,105,853,562.33	782,059,405,942.19
3RD QTR 2011	6,960,441,448,527.83	537,844,328,297.44	688,360,212,718.78
4TH QTR 2011	6,641,301,898,408.54	247,501,345,968.35	383,311,280,069.27
1ST QTR 2012	6,613,557,354,197.05	261,567,416,103.33	301,919,088,056.20
2nd QTR 2012	7,468,489,007,393.05	248,053,190,262.06	338,786,776,715.79
3RD QTR 2012	7,593,696,555,200.64	239,052,889,982.92	326,084,140,305.16
4TH QTR 2012	7,721,226,744,387.03	201,865,527,751.39	286,088,816,439.54
1st QTR 2013	7,803,728,430,565.21	225,465,989,904.29	311,801,388,084.34
2nd QTR 2013	8,295,726,005,685.55	175,561,240,904.97	321,919,947,898.96
3RD QTR 2013	8,874,939,573,529.22	179,185,064,033.69	315,225,090,224.91
4th QTR 2013	9,478,907,768,435.31	179,543,850,382.27	321,656,419,816.60
1st QTR 2014	9,856,904,650,564.55	237,841,443,700.15	374,854,418,837.25
2nd QTR 2014	10,230,456,757,168.20	228,578,439,097.51	380,095,600,545.41
3RD QTR 2014	10,916,825,767,886.90	228,060,169,435.38	398,676,311,891.38
4th QTR 2014	11,984,023,166,651.10	228,500,137,204.30	354,671,763,966.60
1ST QTR 2015	12,572,749,101,149.40	372,230,037,987.55	478,712,428,991.30
2nd QTR 2015	12,650,841,879,925.80	393,230,848,772.95	627,837,264,619.37
3rd QTR 2015	12,155,584,674,156.50	461,022,640,232.99	621,342,992,127.88
4th QTR 2015	12,122,093,344,322.50	471,385,831,493.77	645,403,481,122.91
1st QTR 2016	12,055,649,994,538.50	662,317,418,943.66	1,293,918,231,045.30
2nd QTR 2016	14,295,052,414,531.00	777,537,269,189.51	1,677,271,649,650.62
3rd QTR 2016	14,841,909,001,337.00	1,056,218,158,070.28	2,190,509,814,458.09
4th QTR 2016	14,834,806,324,485.40	956,238,089,330.44	2,083,489,137,260.40
1st QTR 2017	16,185,253,368,389.60	1,615,457,349,031.99	2,370,243,313,507.00
2nd QTR 2017	15,908,443,034,592.10	1,919,088,336,383.88	2,387,692,236,277.81
FIRST HALF 2017	15,908,443,034,592.10	1,919,088,336,383.88	2,387,692,236,277.81
3rd QTR 2017	16,039,579,969,071.70	2,034,180,078,322.72	2,426,764,692,268.65
4th QTR 2017	15,959,053,146,820.20	1,823,303,862,655.17	2,363,476,670,869.77
SECOND HALF 2017	15,959,053,146,820.20	1,823,303,862,655.17	2,363,476,670,869.77
1st QTR 2018	15,831,554,777,507.70	1,934,689,967,608.93	2,189,274,331,185.72
2nd QTR 2018	15,580,185,083,029.90	1,993,038,082,050.46	1,939,147,436,146.96
FIRST HALF 2018	15,580,185,083,029.90	1,993,038,082,050.46	1,939,147,436,146.96
3rd QTR 2018	15,861,117,051,848.30	1,949,036,835,609.72	2,245,193,462,123.20
4th QTR 2018	15,353,758,941,686.20	1,790,766,857,692.97	1,792,478,596,557.71
SECOND HALF 2018	15,353,758,941,686.20	1,790,766,857,692.97	1,792,478,596,557.71
1st QTR 2019	15,544,709,480,952.70	1,741,289,530,217.75	1,676,501,291,283.21
2nd QTR 2019	15,483,301,378,971.80	1,573,804,651,684.09	1,445,343,924,479.44
FIRST HALF 2019	15,483,301,378,971.80	1,573,804,651,684.09	1,444,570,642,130.65
3rd QTR 2019	16,620,170,680,695.20	1,399,106,244,528.93	1,108,279,806,568.39
4th QTR 2019	17,563,487,330,324.70	1,431,108,124,824.07	1,059,907,879,883.30
SECOND HALF 2019	17,563,487,330,324.70	1,431,108,124,824.07	1,059,907,879,883.30
1st QTR 2020	18,563,246,082,520.20	1,477,512,790,038.10	1,185,423,892,021.50
2nd QTR 2020	18,900,818,708,589.00	1,454,430,619,954.38	1,212,322,918,929.59

				Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q2 on Q1 growth %	Y on Y growth %								
<b>Executive Staff</b>				174	161	197	188	210	210	213	201	193	178	186	184	208	204	(1.92)	14.61								
<b>Senior Staff</b>				20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	17,943	17,671	18,180	17,566	17,619	0.30	(1.81)								
<b>Junior Staff</b>				36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	39,980	40,398	39,896	38,020	37,733	(0.75)	(5.62)								
<b>Contract Staff</b>				20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	46,263	43,180	45,350	41,181	38,942	(5.44)	(15.82)								
<b>Total</b>				77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435	103,610	96,975	94,498	(2.55)	(9.45)								
	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	Q1 2020	Q2 2020		
<b>Staff Strength</b>	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	96,975	94,498		
<b>Q on Q growth %</b>		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	-6.40	-2.55		

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

<b>DMBs STAFF STRENGTH</b>				
	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
<b>Total Banking Sector</b>	<b>81,751</b>	<b>399</b>	<b>690</b>	<b>82,840</b>
<b>DMBs STAFF STRENGTH (DECEMBER 2017)</b>				
	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
<b>Total Banking Sector</b>	<b>89,763</b>	<b>470</b>	<b>690</b>	<b>90,923</b>
<b>DMBs STAFF STRENGTH (MARCH 2018)</b>				
	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
<b>Total Banking Sector</b>	<b>88,441</b>	<b>467</b>	<b>700</b>	<b>89,608</b>
<b>DMBs STAFF STRENGTH (JUNE 2018)</b>				
	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
<b>Total Banking Sector</b>	<b>100,590</b>	<b>515</b>	<b>756</b>	<b>101,861</b>
<b>DMBs STAFF STRENGTH (SEPTEMBER 2018)</b>				
	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
<b>DMBs STAFF STRENGTH (DECEMBER 2018)</b>				
	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
<b>Totals</b>	<b>103,296</b>	<b>555</b>	<b>818</b>	<b>104,669</b>

<b>DMBs STAFF STRENGTH MARCH 2019</b>				
	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
<b>Totals</b>	<b>103,469</b>	<b>672</b>	<b>876</b>	<b>105,017</b>
<b>DMBs STAFF STRENGTH (Q2 2019)</b>				
	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
<b>Totals</b>	<b>102,734</b>	<b>665</b>	<b>965</b>	<b>104,364</b>
<b>DMBs STAFF STRENGTH (Q3 2019)</b>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	164	12	10	186
Senior Staff	17,414	172	85	17,671
Junior Staff	39,624	336	438	40,398
Contract Staff	42,585	150	445	43,180
<b>Totals</b>	<b>99,787</b>	<b>670</b>	<b>978</b>	<b>101,435</b>
<b>DMBs STAFF STRENGTH (Q4 2019)</b>				
	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
<b>Totals</b>	<b>101,736</b>	<b>716</b>	<b>1,158</b>	<b>103,610</b>
<b>DMBs STAFF STRENGTH (Q1 2020)</b>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	177	18	13	208
Senior Staff	17,297	164	105	17,566
Junior Staff	37,092	327	601	38,020
Contract Staff	40,395	121	665	41,181
<b>Totals</b>	<b>94,961</b>	<b>630</b>	<b>1,384</b>	<b>96,975</b>
<b>DMBs STAFF STRENGTH (Q2 2020)</b>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	175	16	13	204
Senior Staff	17,344	169	106	17,619
Junior Staff	36,807	327	599	37,733
Contract Staff	38,120	117	705	38,942
<b>Totals</b>	<b>92,446</b>	<b>629</b>	<b>1,423</b>	<b>94,498</b>



## METHODOLOGY

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

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