



NATIONAL BUREAU OF STATISTICS

Selected Banking Sector Report: Quarterly Geographical Distribution of Credit by State Q1 2015 to Q2 2020

(Volume 2)

Report Date: October 2020

Data Source: National Bureau of Statistics (NBS)

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EXECUTIVE SUMMARY

The Nigerian Selected Banking sector data as at Q2 2020 revealed that total Geographical Distribution of Credit by State stood at N18.90trn compared to N18.56trn in Q1 2020 and N15.44trn in Q2 2019. This represents 1.82% increase in credit Quarter on Quarter and 22.38% Year on Year. Lagos State recorded the highest credit by geographical distribution with N14.92trn accounting for 78.94% while Yobe State recorded the least with N13.8bn accounting for 0.07% in Q2 2020.

The total value of loans distributed under the Agricultural Credit Guarantee Scheme Fund (ACGSF) stood at N4.07m in 2019 compared to N4.37m distributed in 2018. This represents decrease of -7.03% Year On year.

Remittance Inflows declined by -2.06% in 2019 to \$23.81bn from \$24.31bn recorded in 2018 while total Remittance Outflows increased by 33.87% to \$90.6m from \$67.68m recorded in 2018.

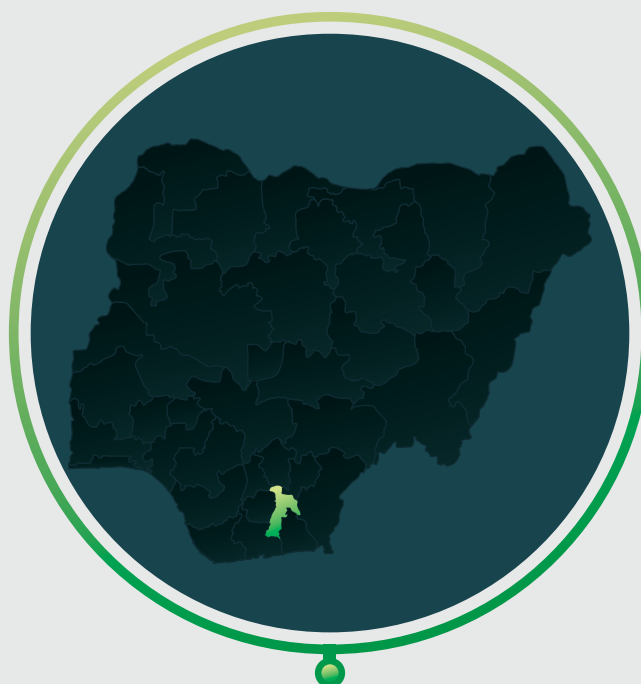
Breakdown of borrowers in the Banking Industry showed that the total number of borrowers increased by 47.35% to 2.59m in 2019 from 1.76m recorded in 2018 while number of credit facilities increased by 55.54% to 3.18m in 2019 from 2.04m recorded in 2018.

Total number of Individuals who registered for National Housing Fund in 2019 stood at 220,935 while total amount of money given out as Mortgage Loans stood at N77.61bn in 2019.

SELECTED BANKING SECTOR REPORT – Q2 2020

Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020

ABIA



JUNE 2020
 MARCH 2020
 DECEMBER 2019
 SEPTEMBER 2019
 JUNE 2019
 MARCH 2019
 DECEMBER 2018
 SEPTEMBER 2018

97.15 98.42 96.24 87.82 88.52 68.50 79.06 75.91

DECEMBER 2016
 MARCH 2017
 JUNE 2017
 SEPTEMBER 2017
 DECEMBER 2017
 MARCH 2018
 JUNE 2018

117.55 120.41 90.35 80.24 96.51 74.80 111.41

SEPTEMBER 2016
 JUNE 2016
 MARCH 2016
 DECEMBER 2015
 SEPTEMBER 2015
 JUNE 2015
 MARCH 2015

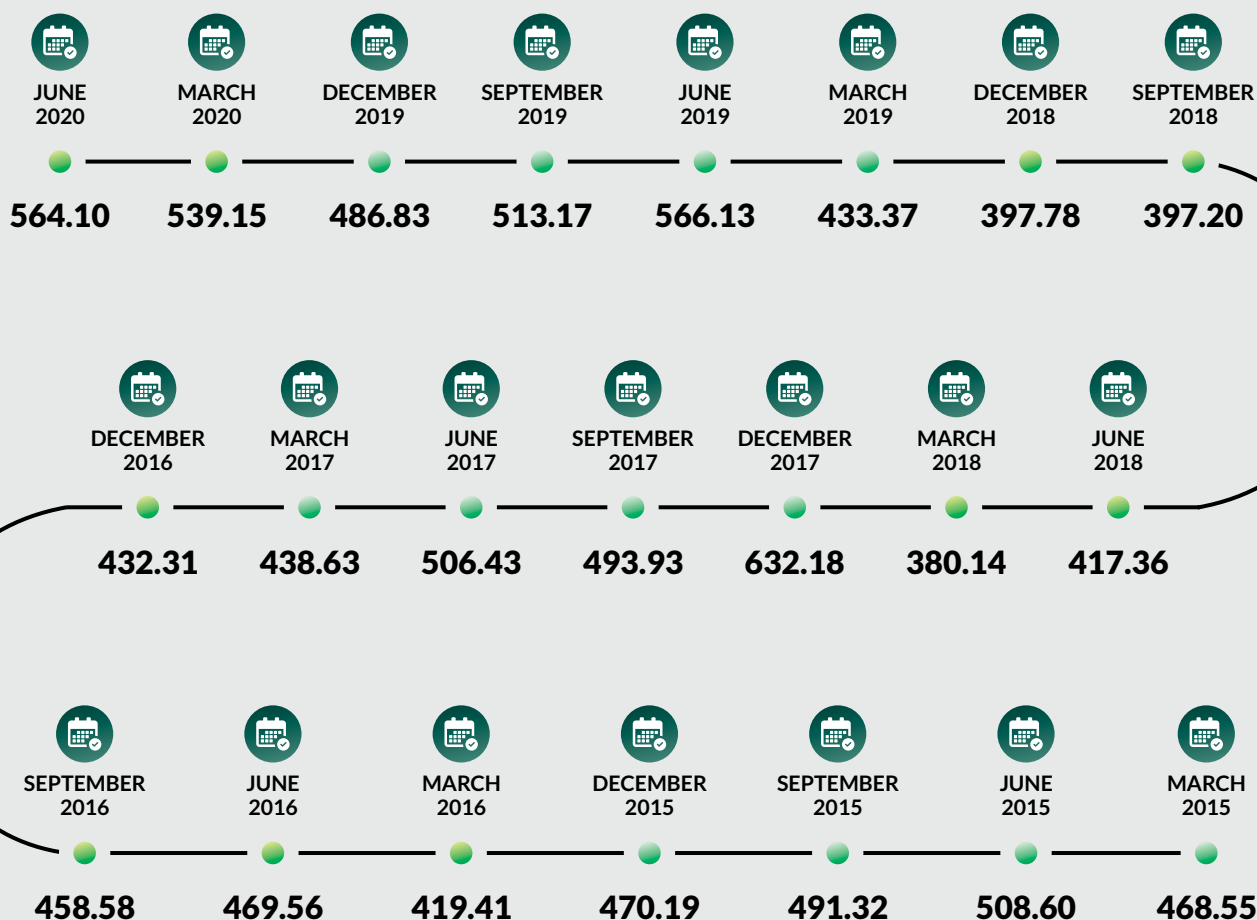
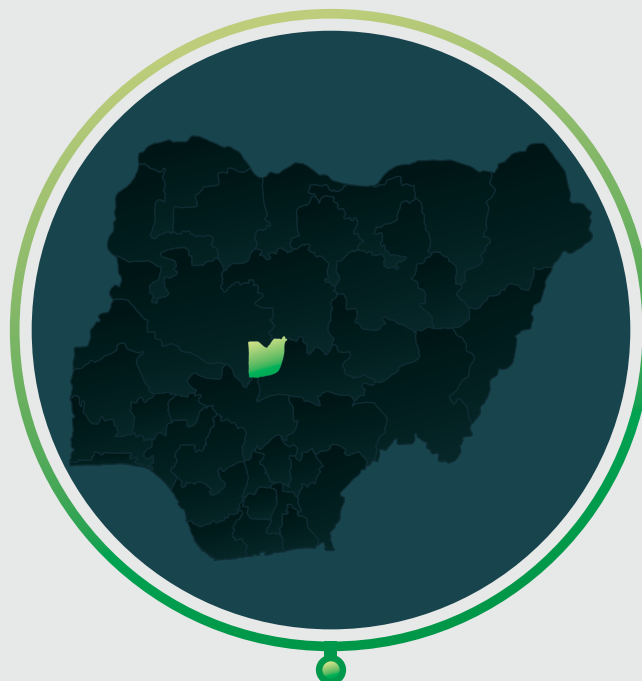
124.18 68.51 68.91 73.28 54.46 56.89 49.46

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Similarly, Dangote Cement's loan may have been booked in Lagos but their major activity is outside Lagos, as an example.

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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
ABUJA (FCT)

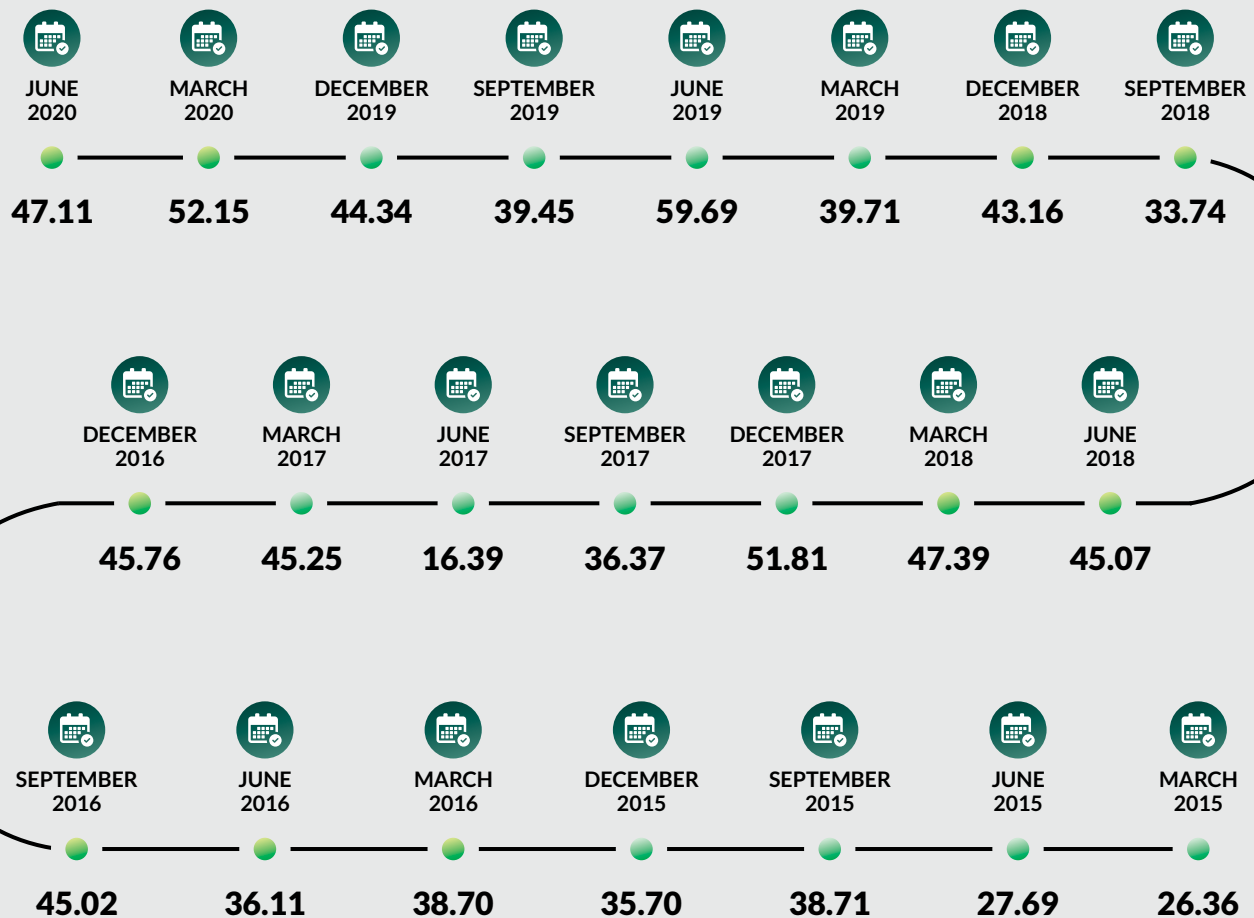
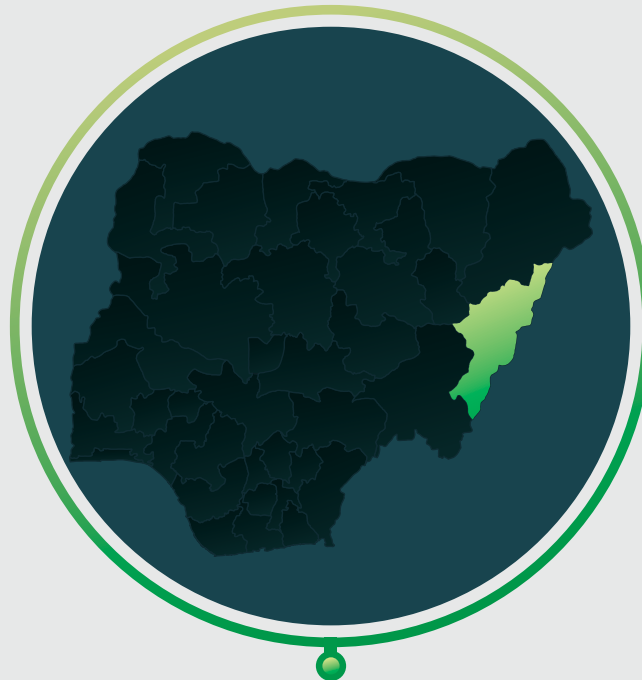


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
ADAMAWA

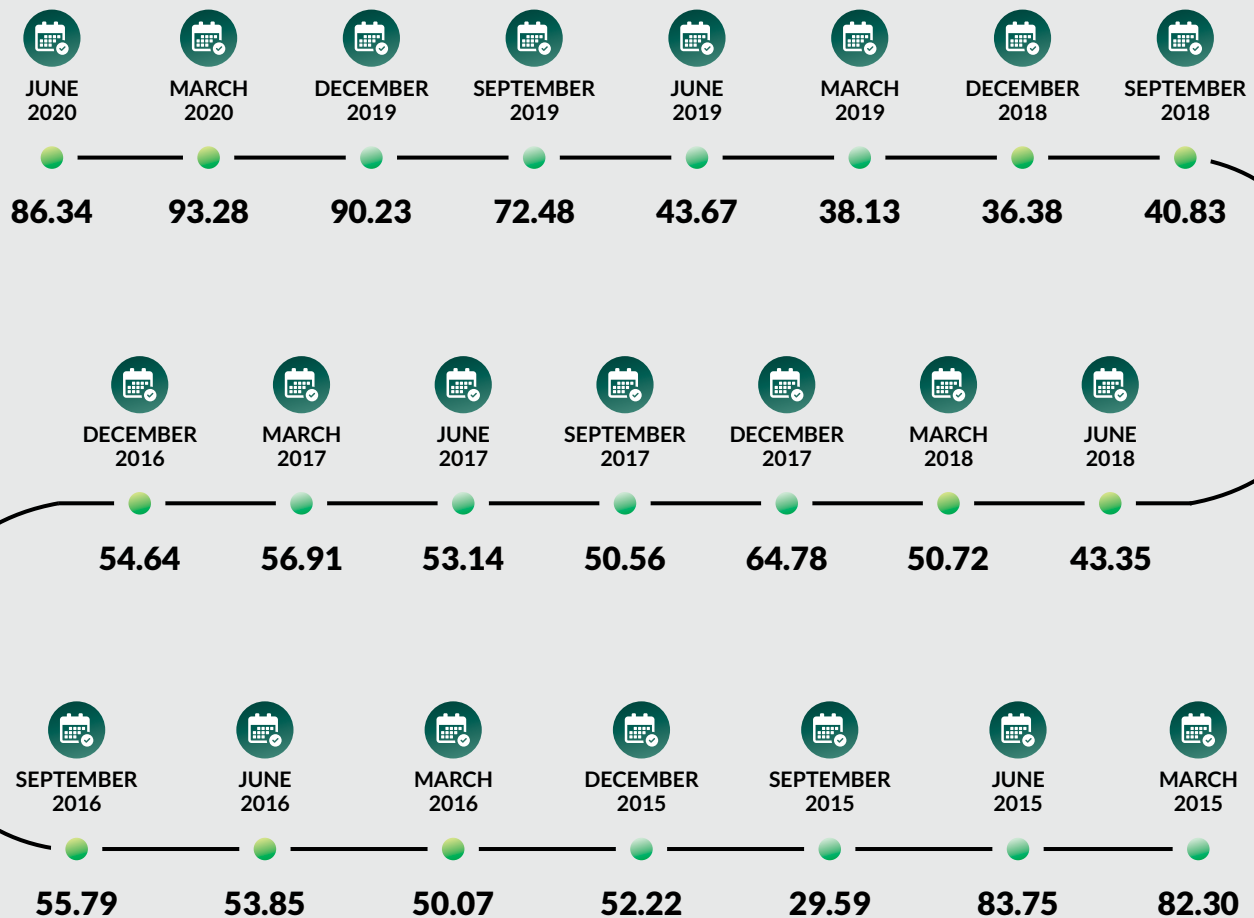
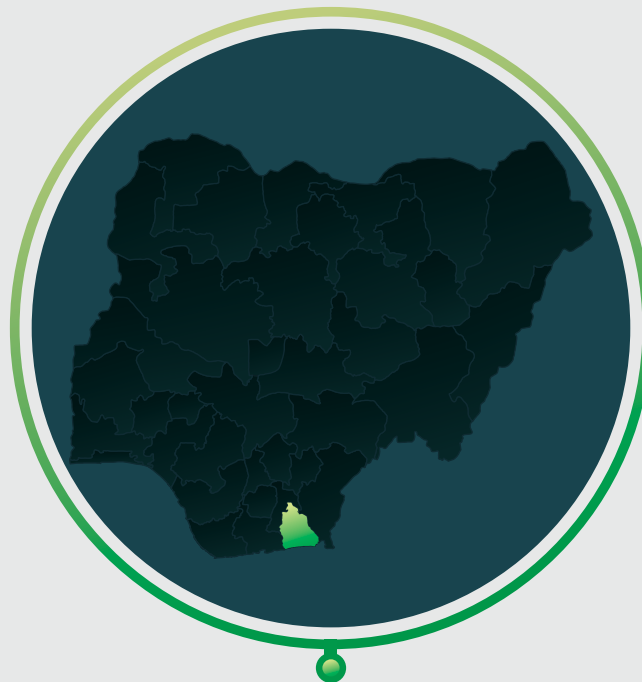


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
AKWA-IBOM

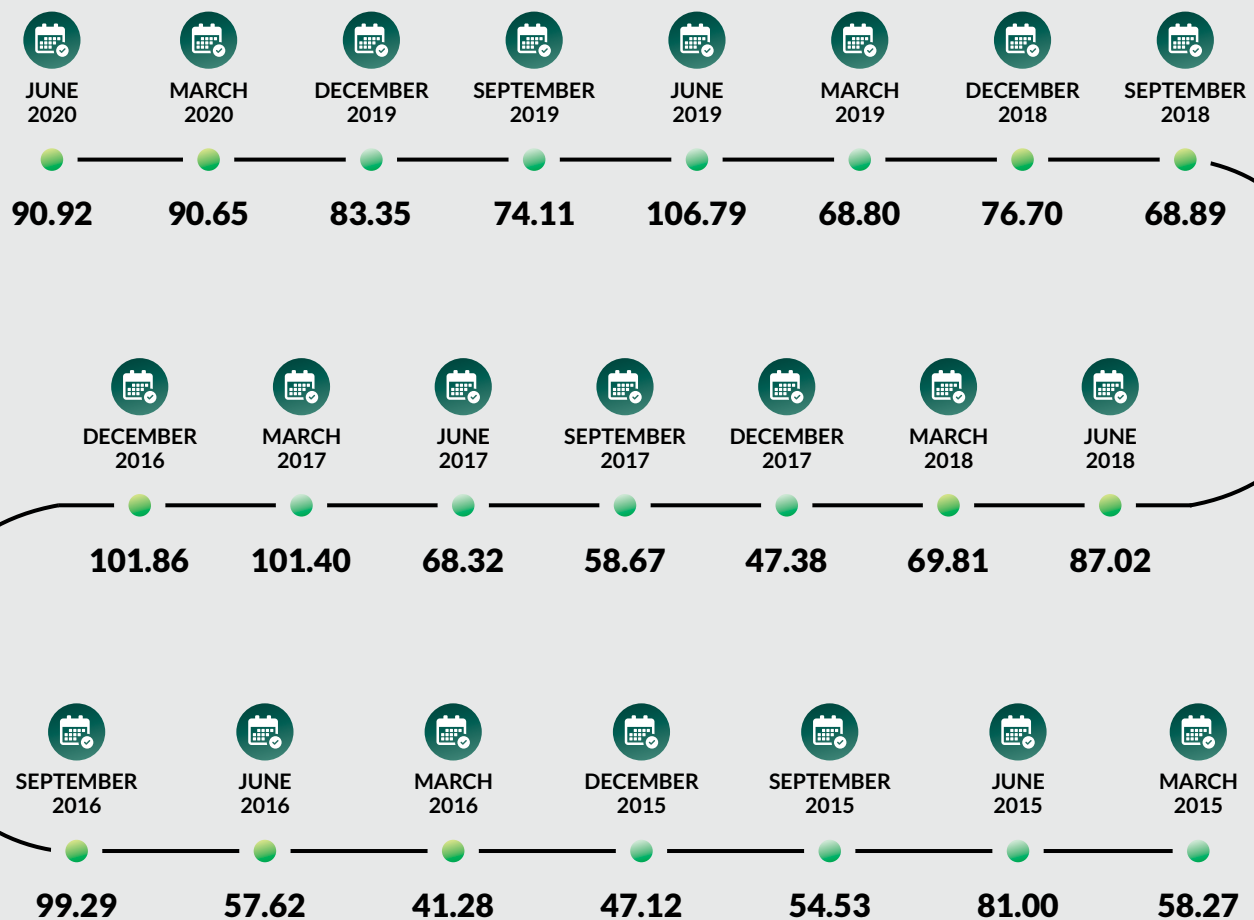
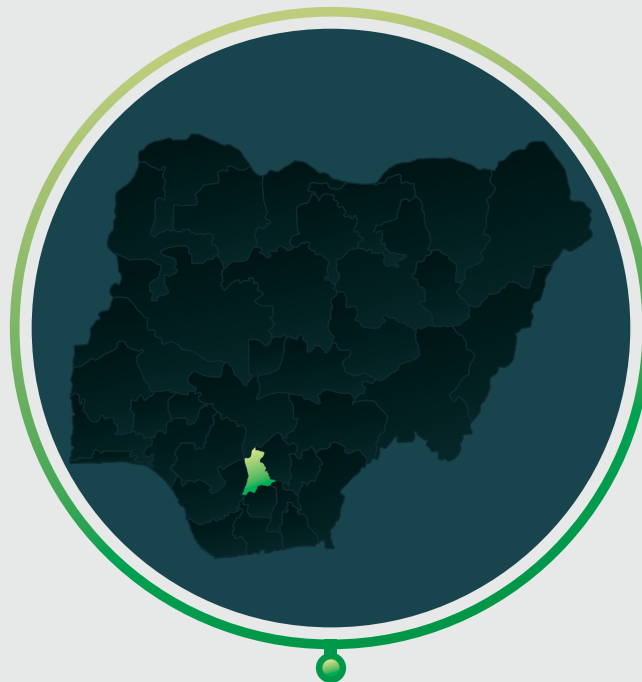


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ANAMBRA

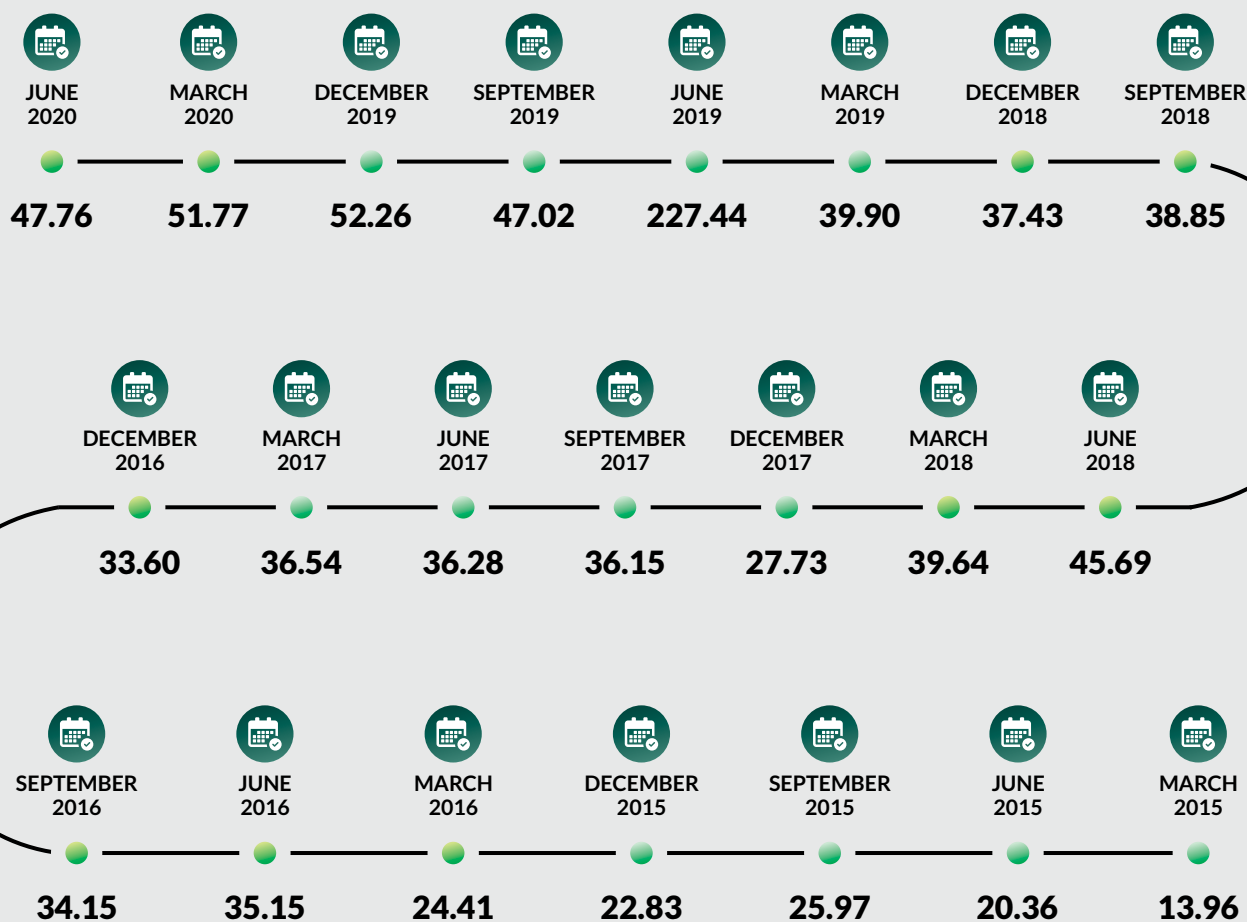
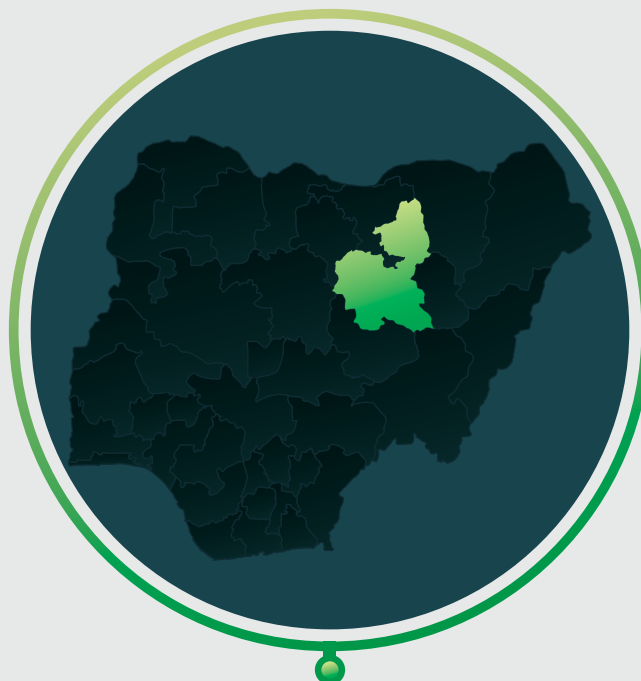


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
BAUCHI

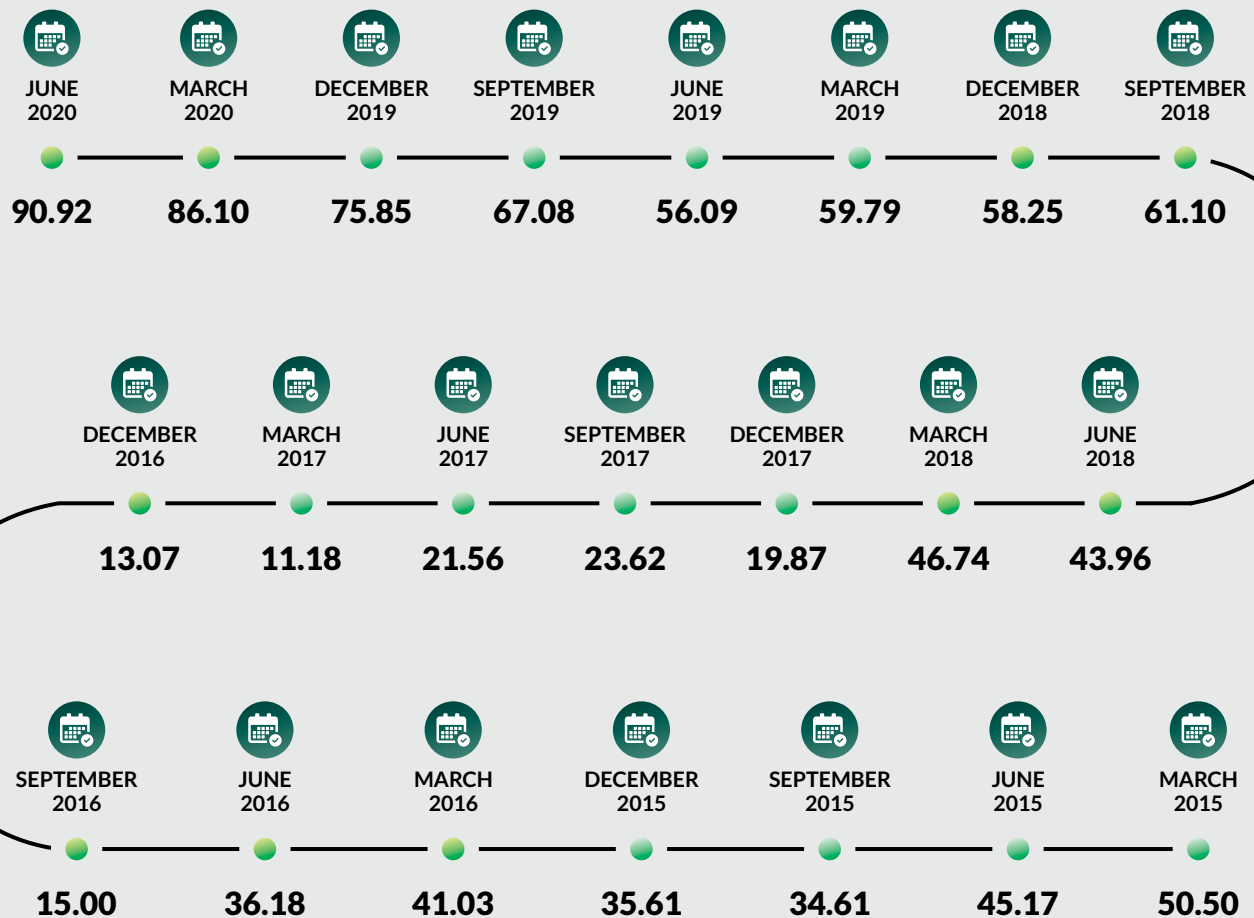
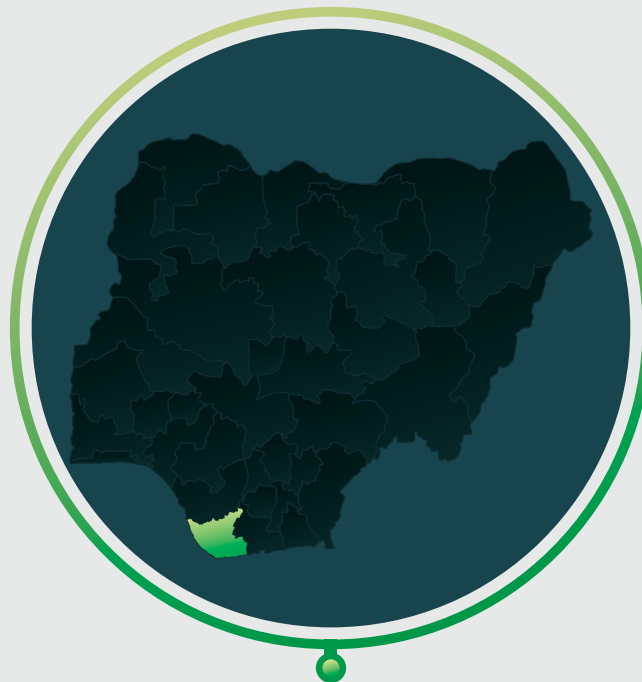


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BAYELSA

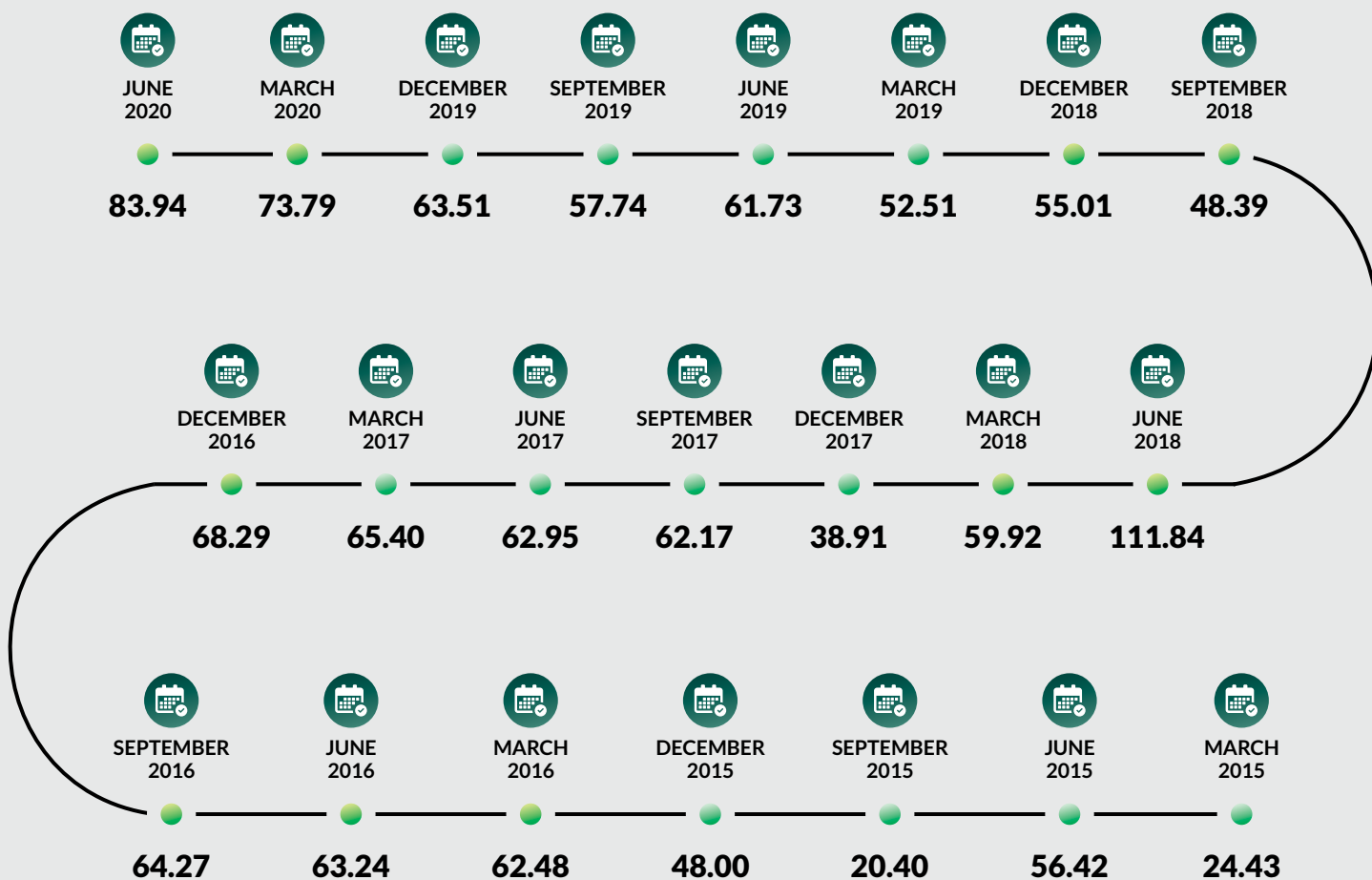
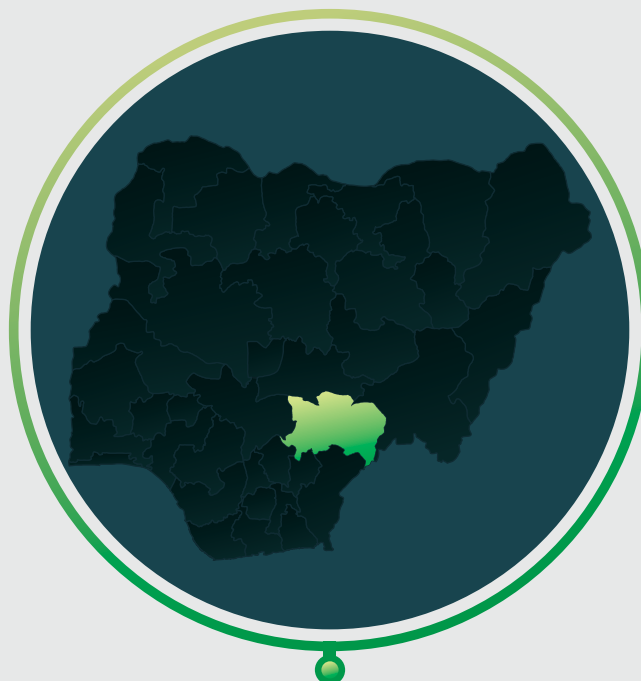


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
BENUE

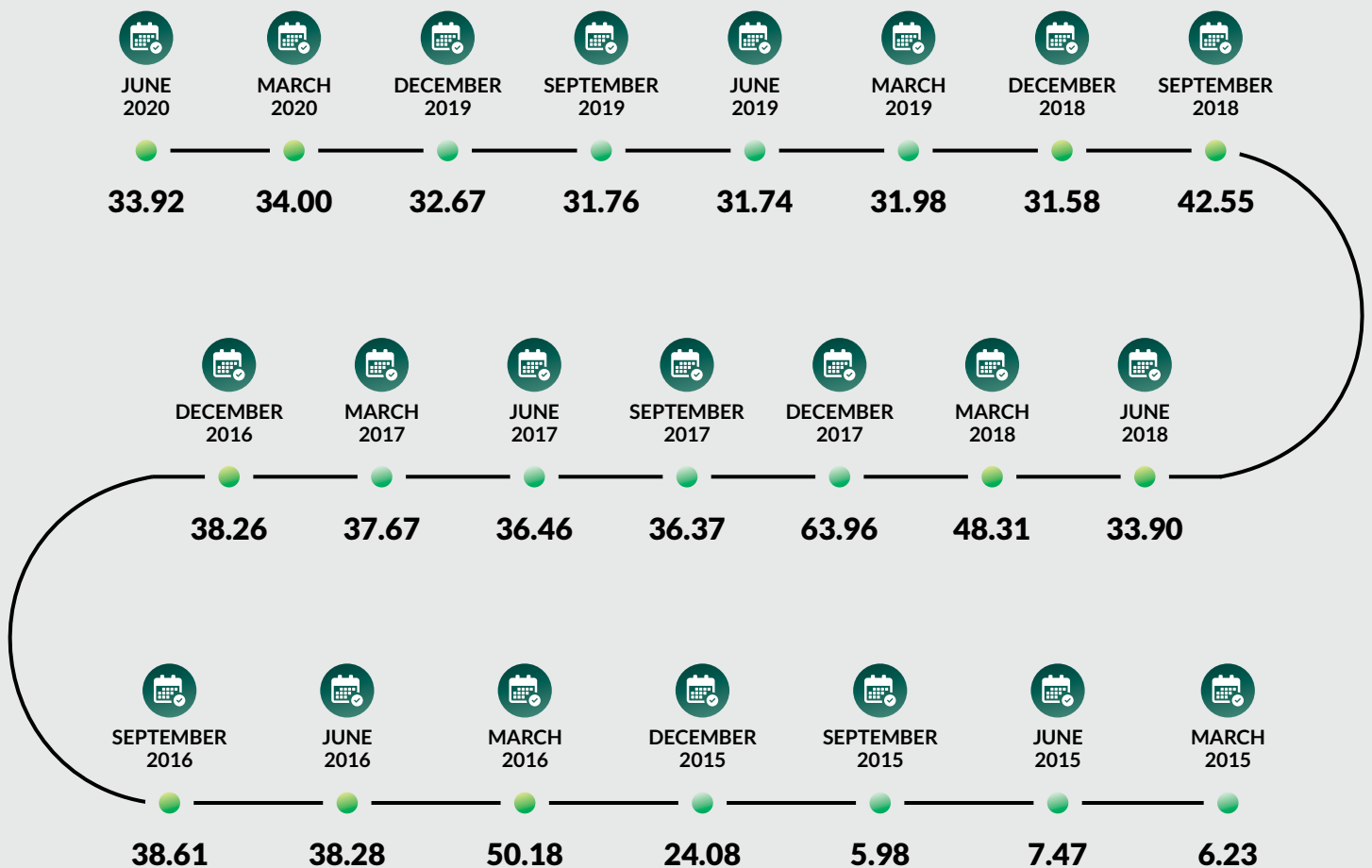
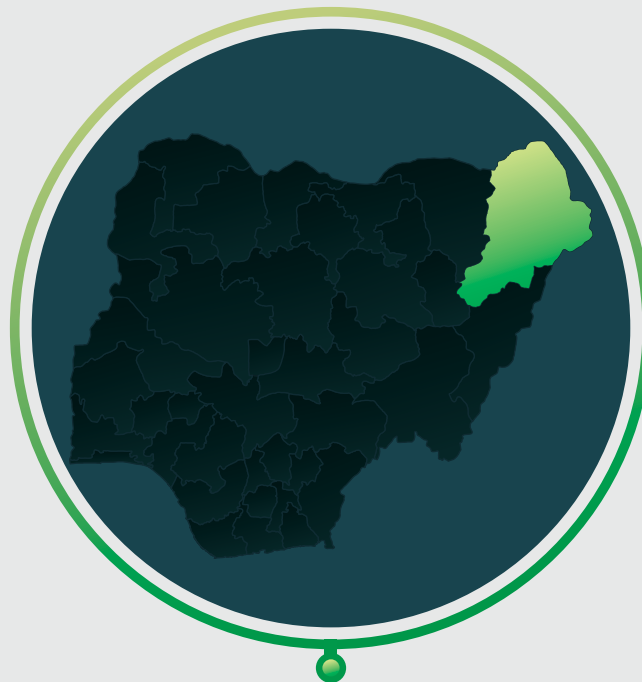


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
BORNO

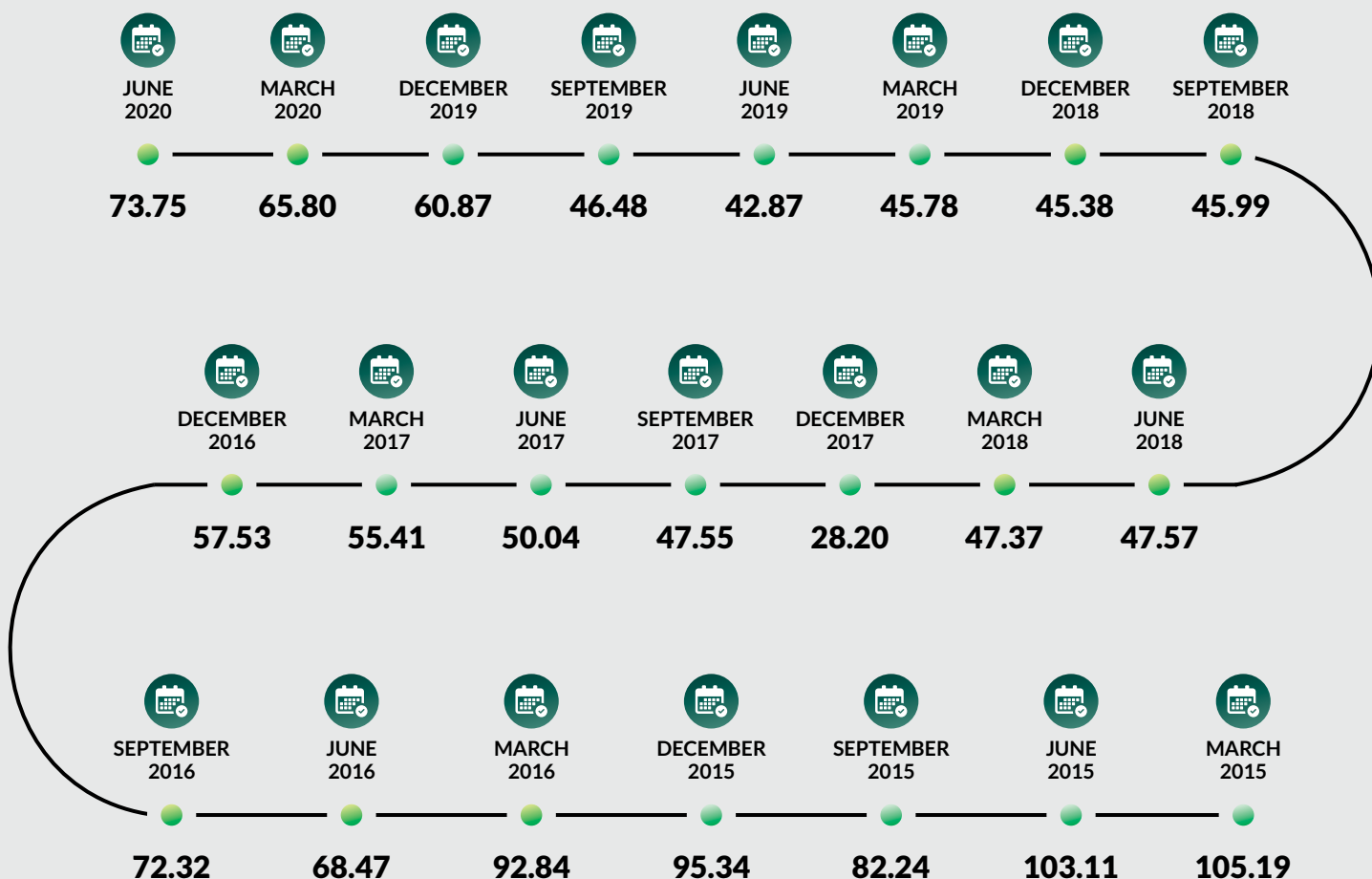
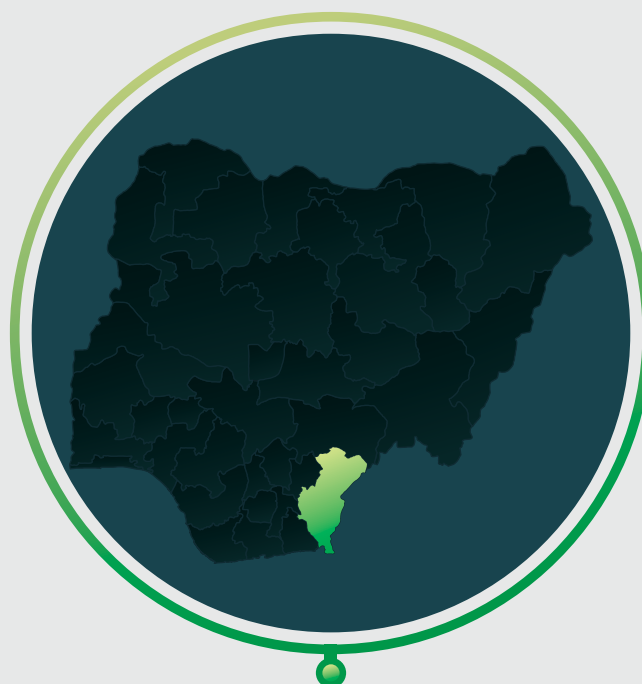


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
CROSS RIVER

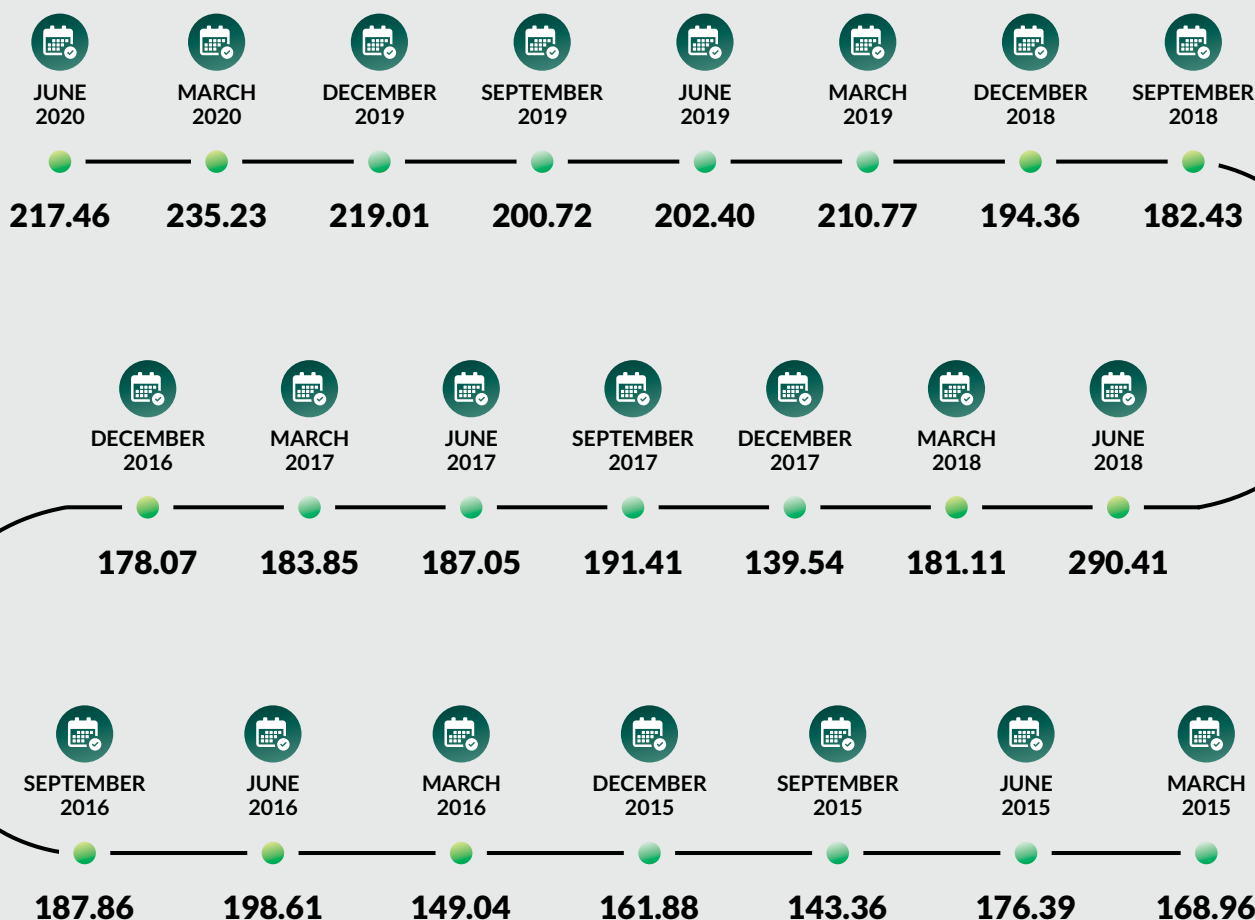
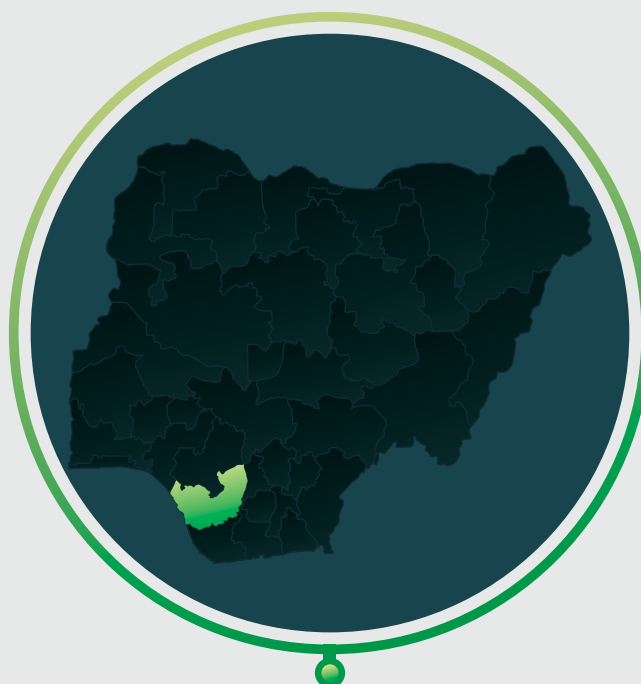


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DELTA

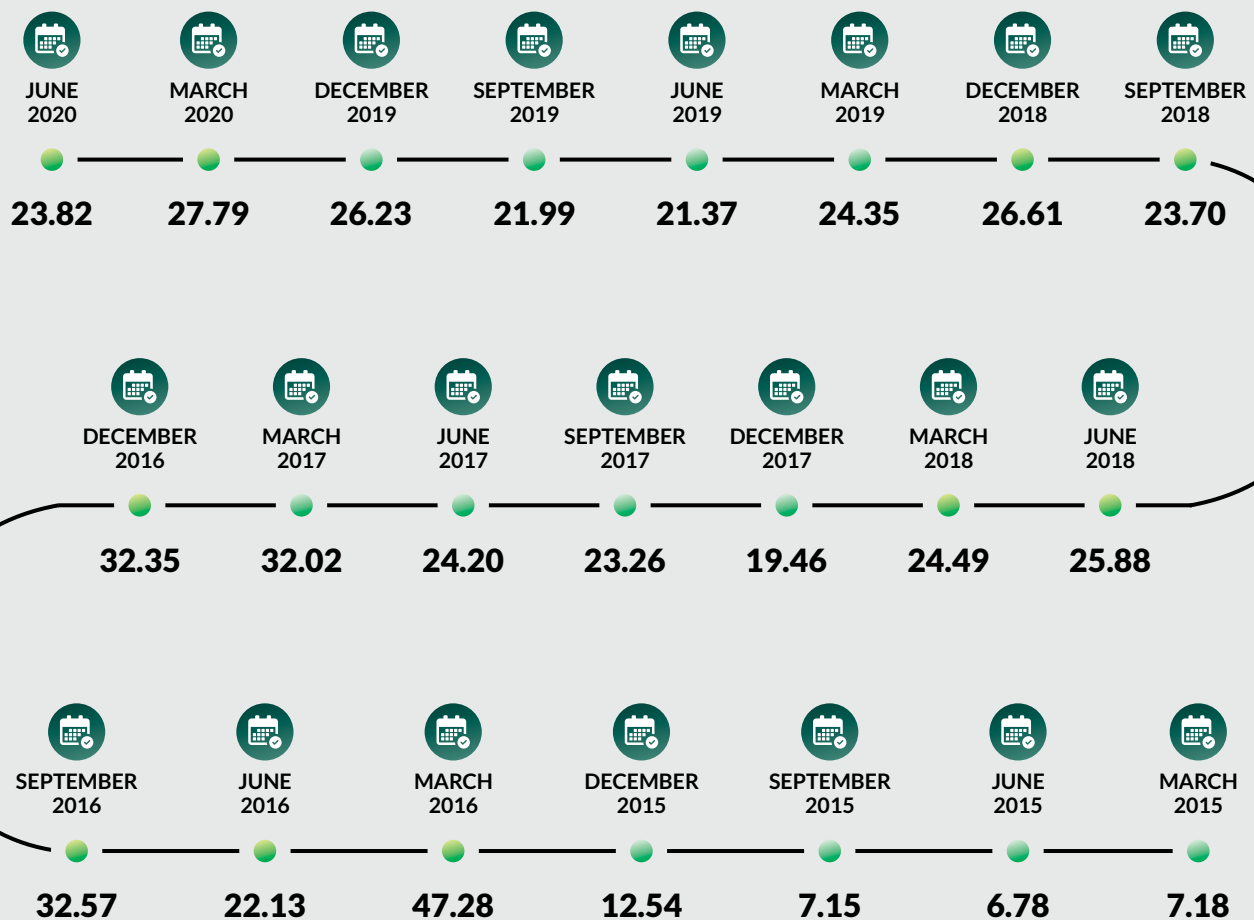
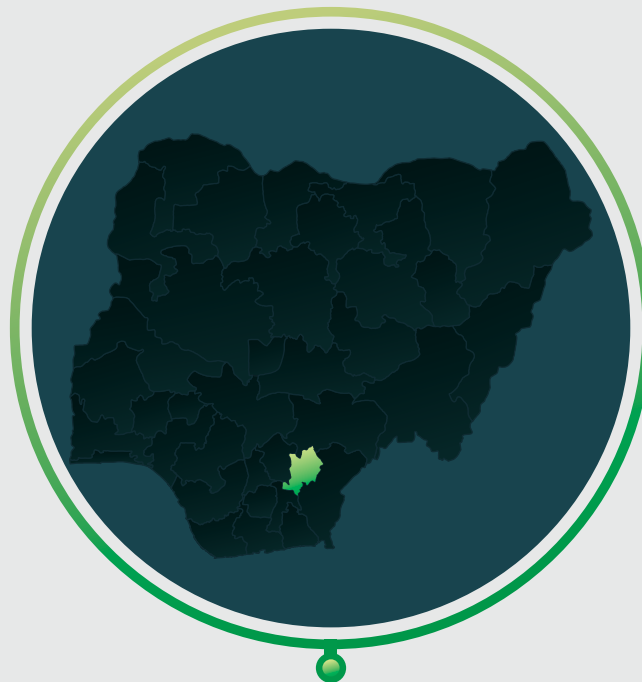


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
EBONYI

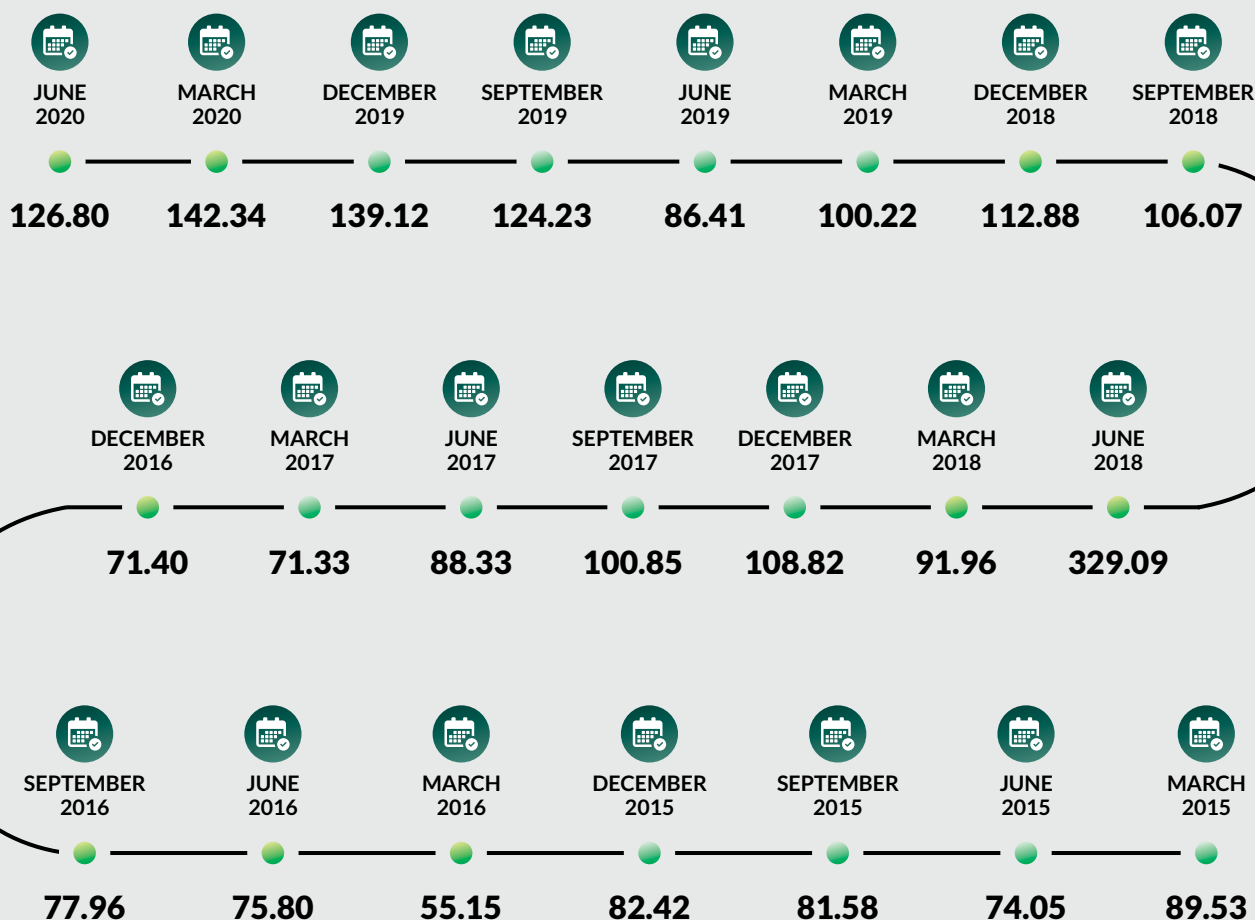
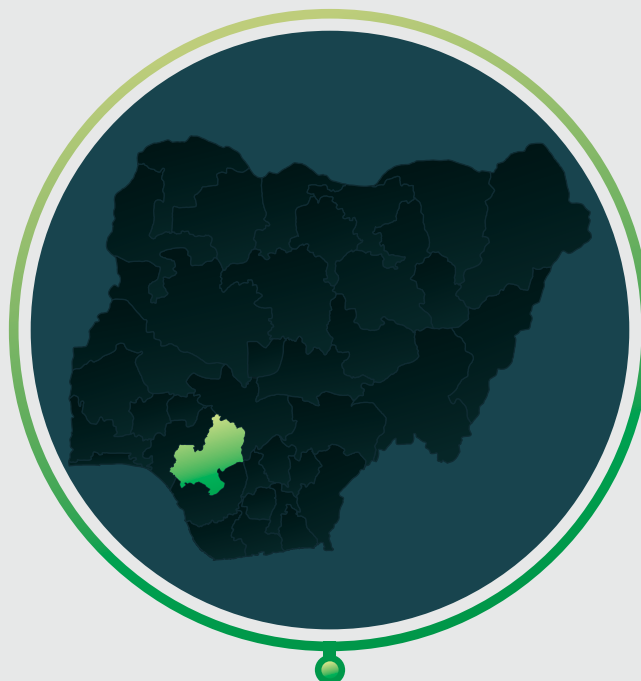


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
EDO

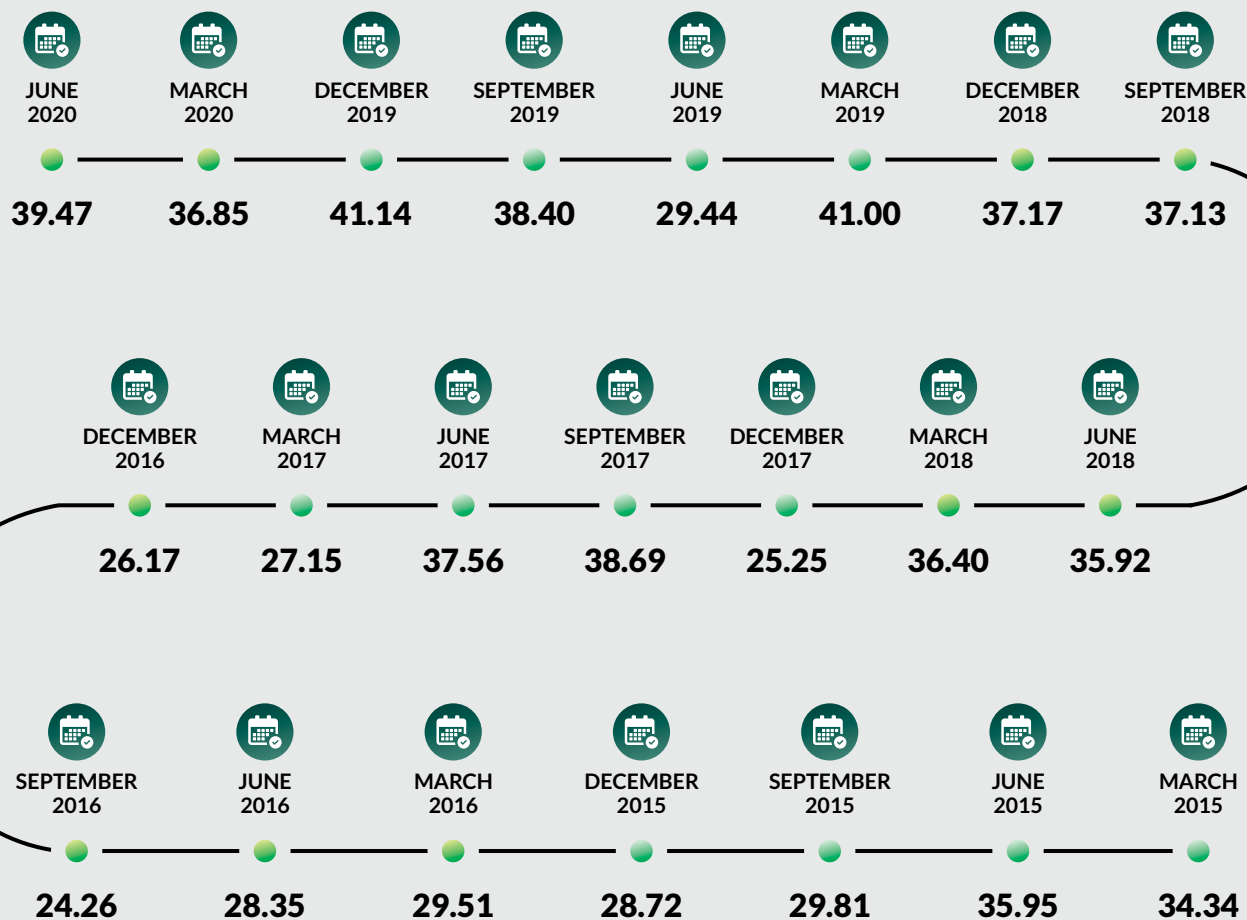
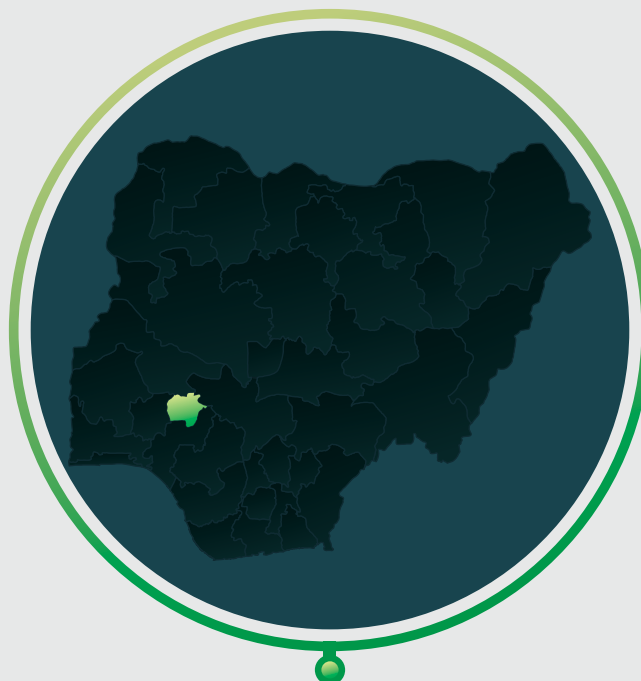


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EKITI

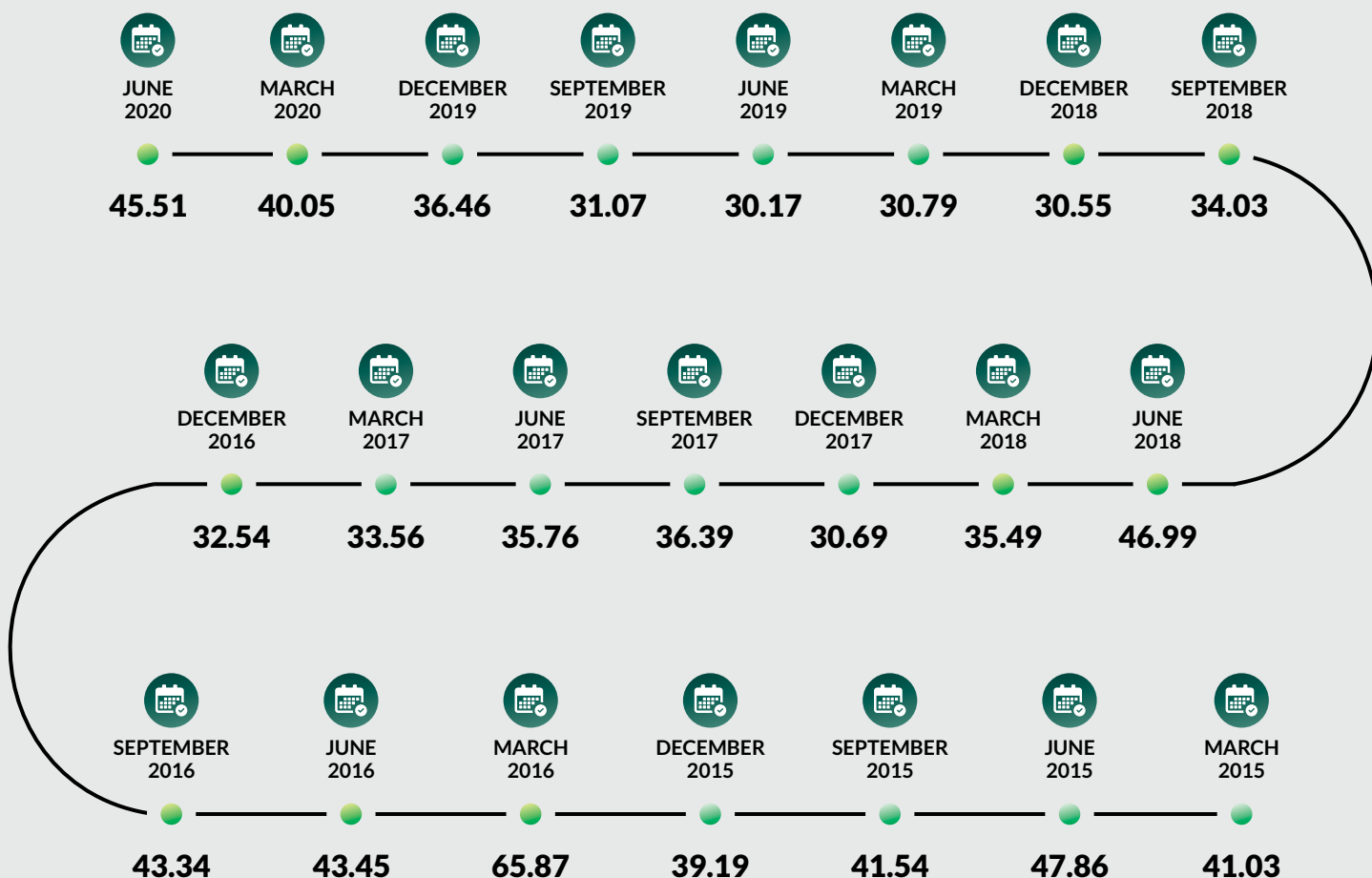
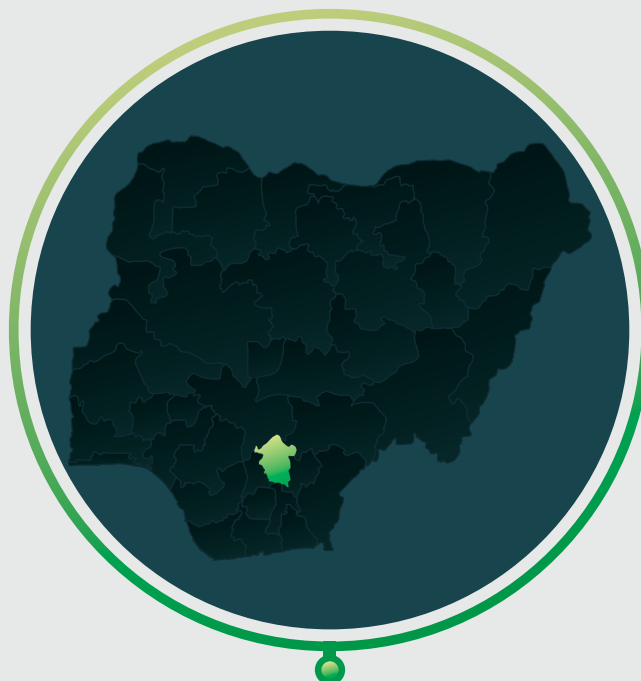


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
ENUGU

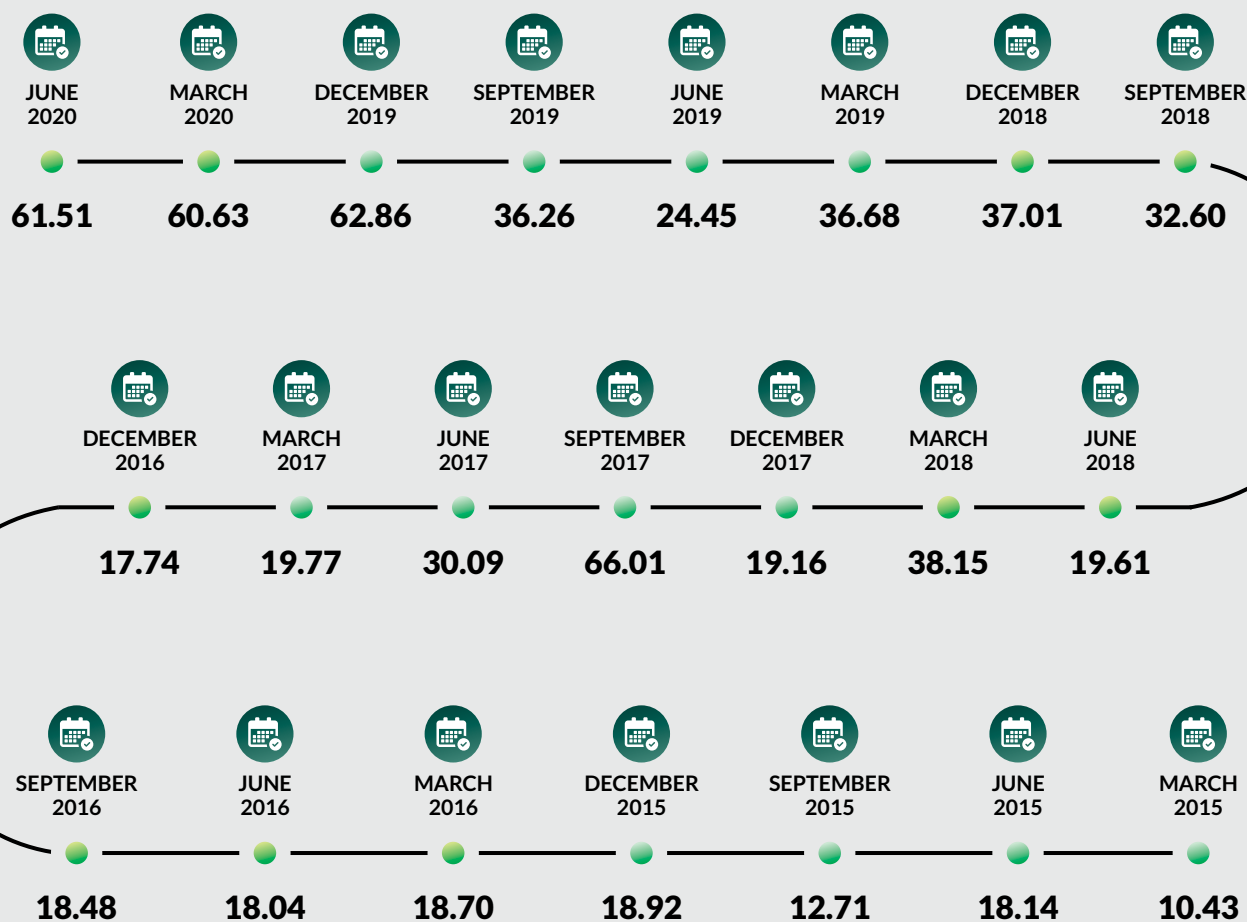
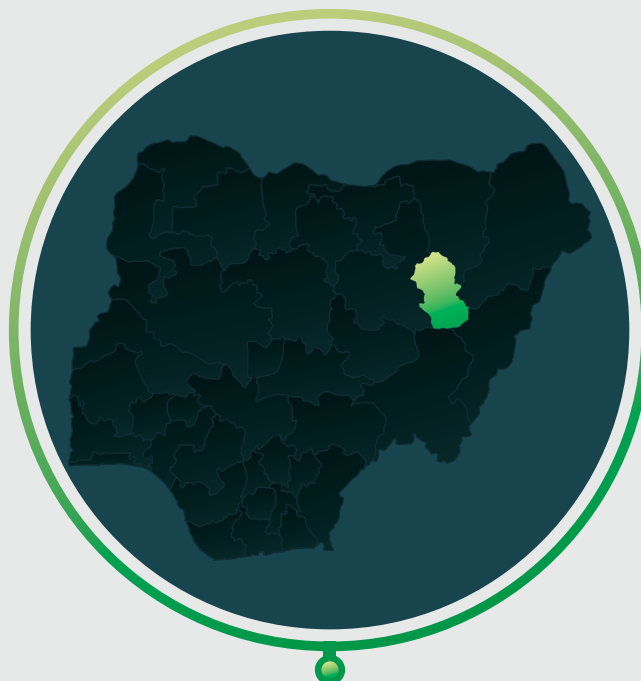


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GOMBE



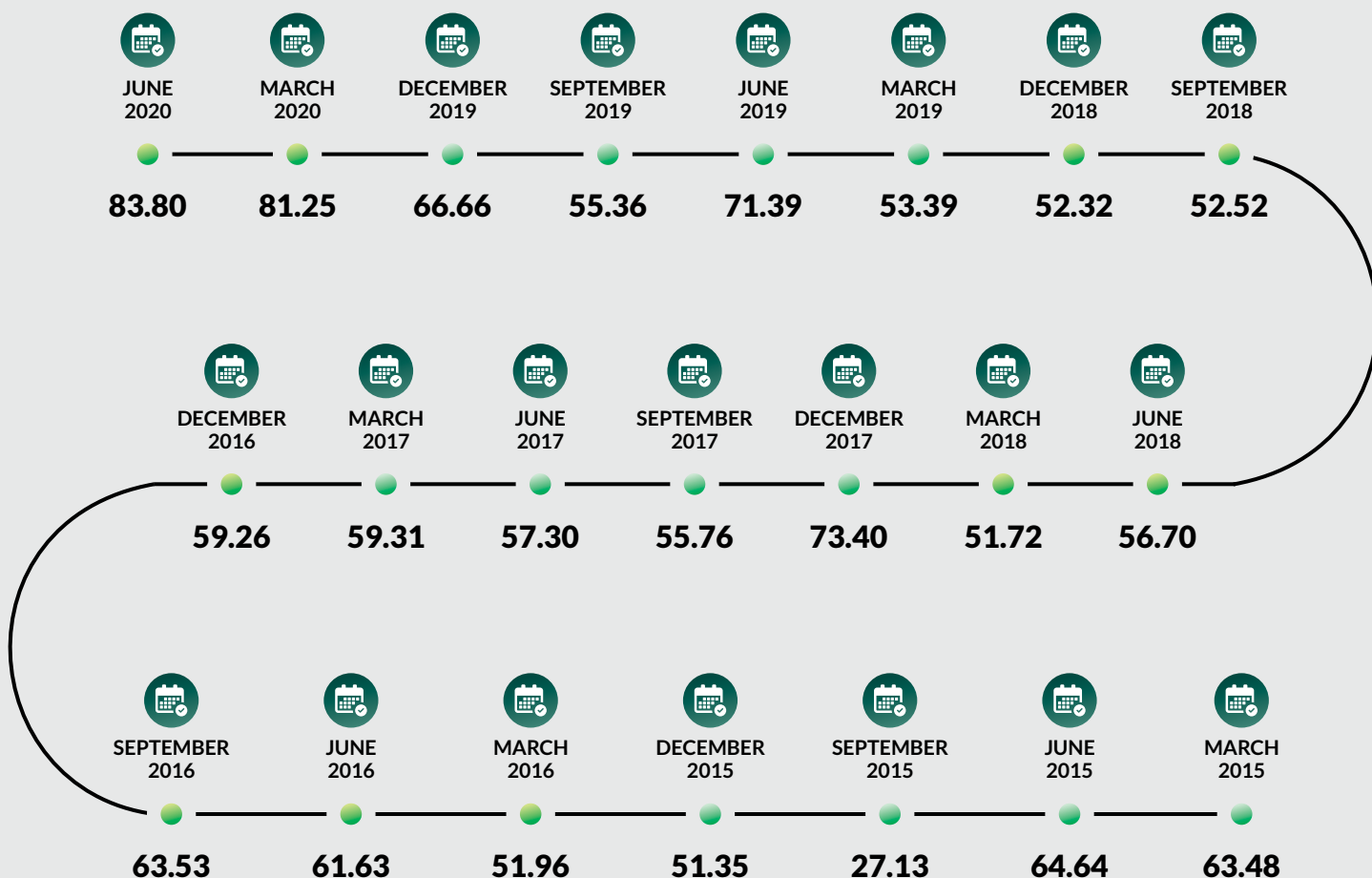
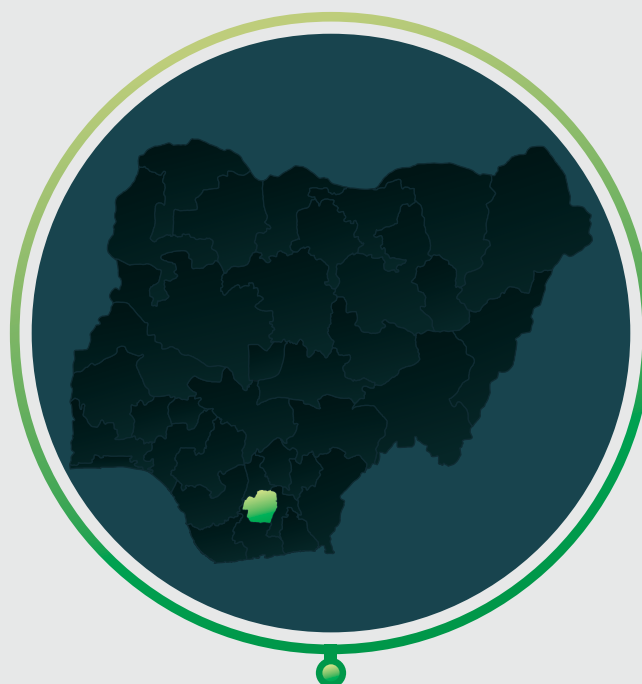
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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020

IMO

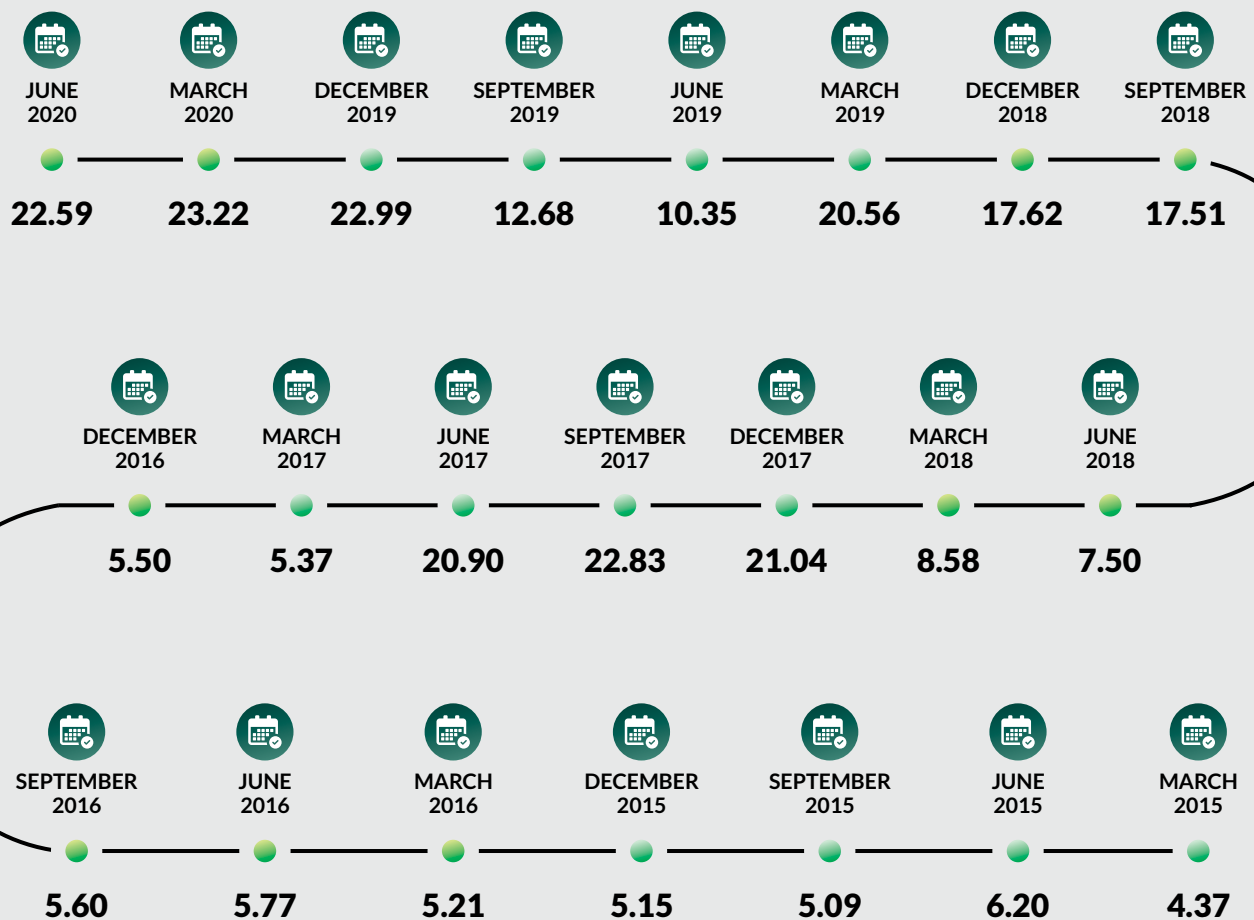
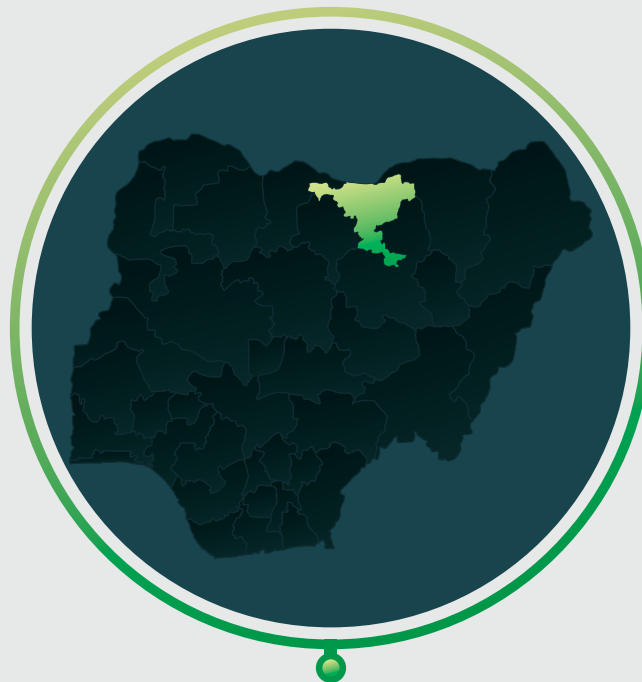


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JIGAWA

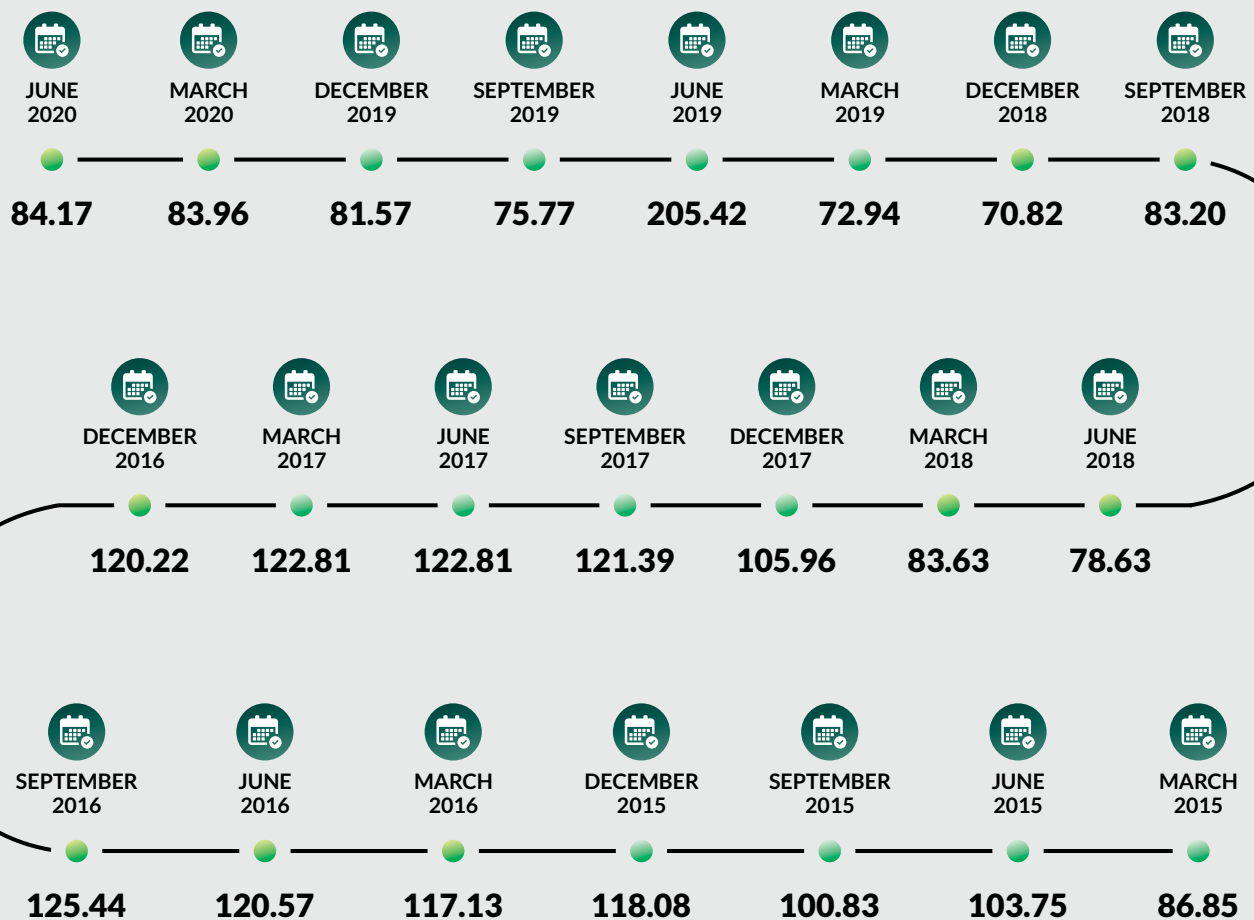


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
KADUNA

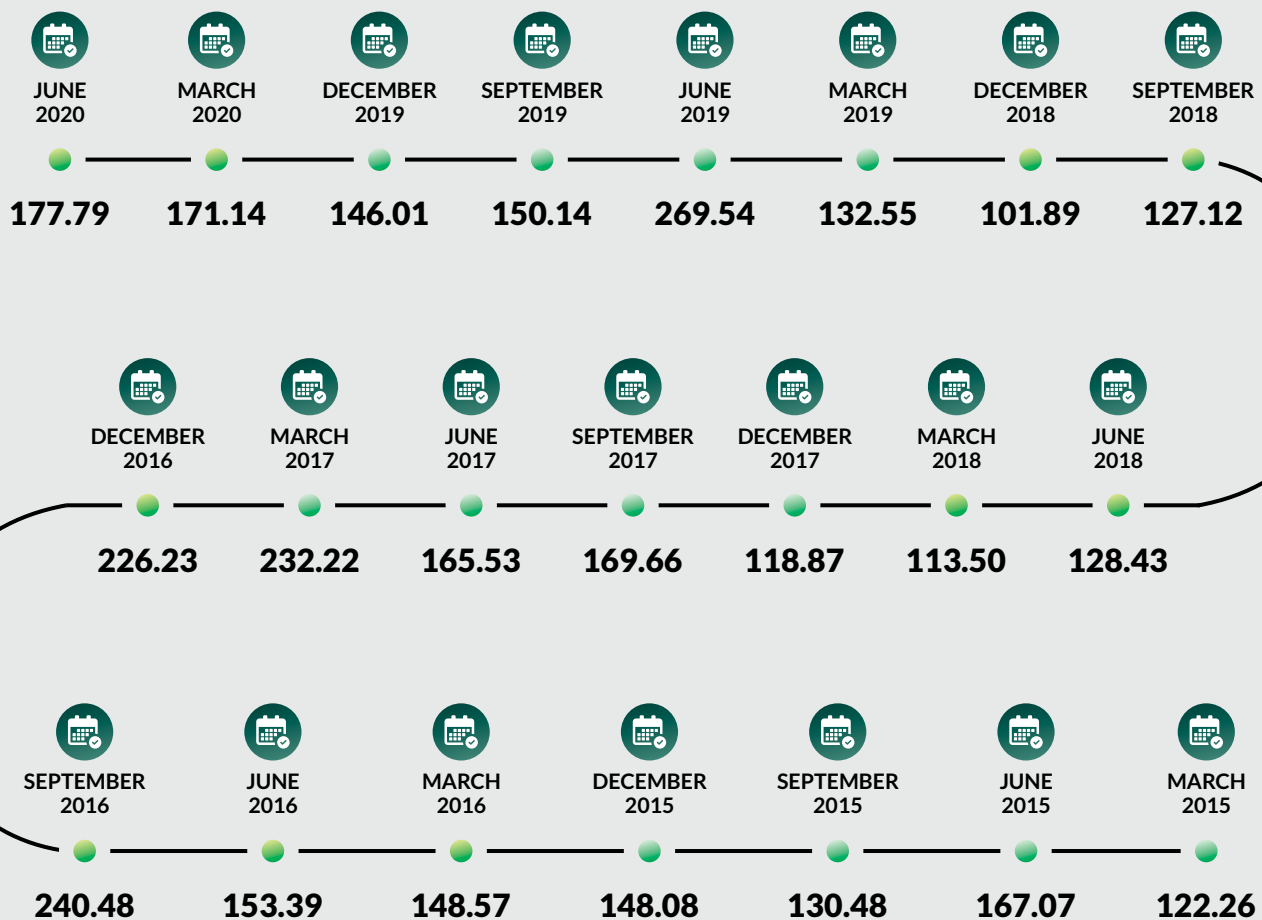
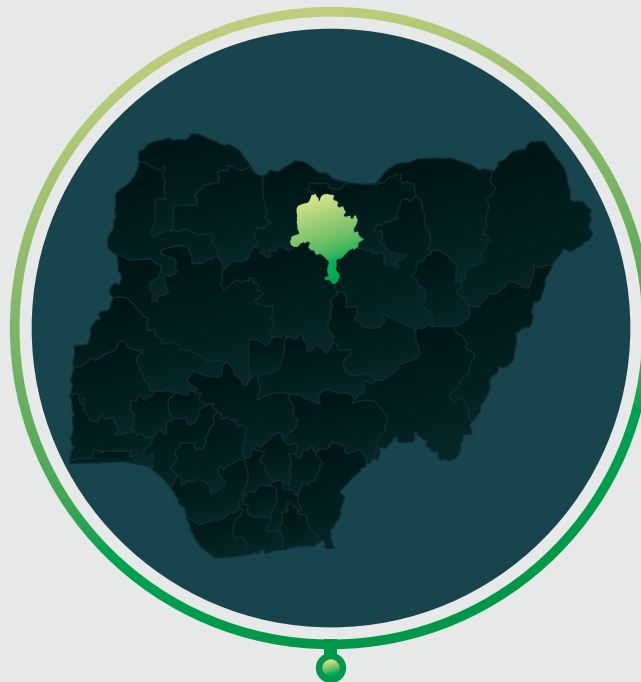


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KANO

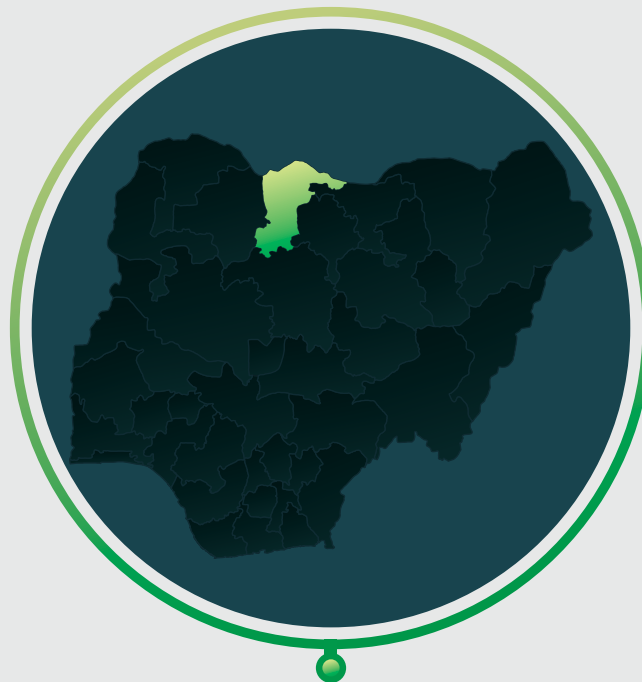


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KATSINA



JUNE
2020

34.11



MARCH
2020

32.57



DECEMBER
2019

28.69



SEPTEMBER
2019

12.92



JUNE
2019

39.54



MARCH
2019

12.48



DECEMBER
2018

9.66



SEPTEMBER
2018

12.17



DECEMBER
2016

12.61



MARCH
2017

19.94



JUNE
2017

18.06



SEPTEMBER
2017

18.74



DECEMBER
2017

12.93



MARCH
2018

9.53



JUNE
2018

35.89



SEPTEMBER
2016

13.58



JUNE
2016

12.45



MARCH
2016

13.28



DECEMBER
2015

13.65



SEPTEMBER
2015

11.70



JUNE
2015

18.24



MARCH
2015

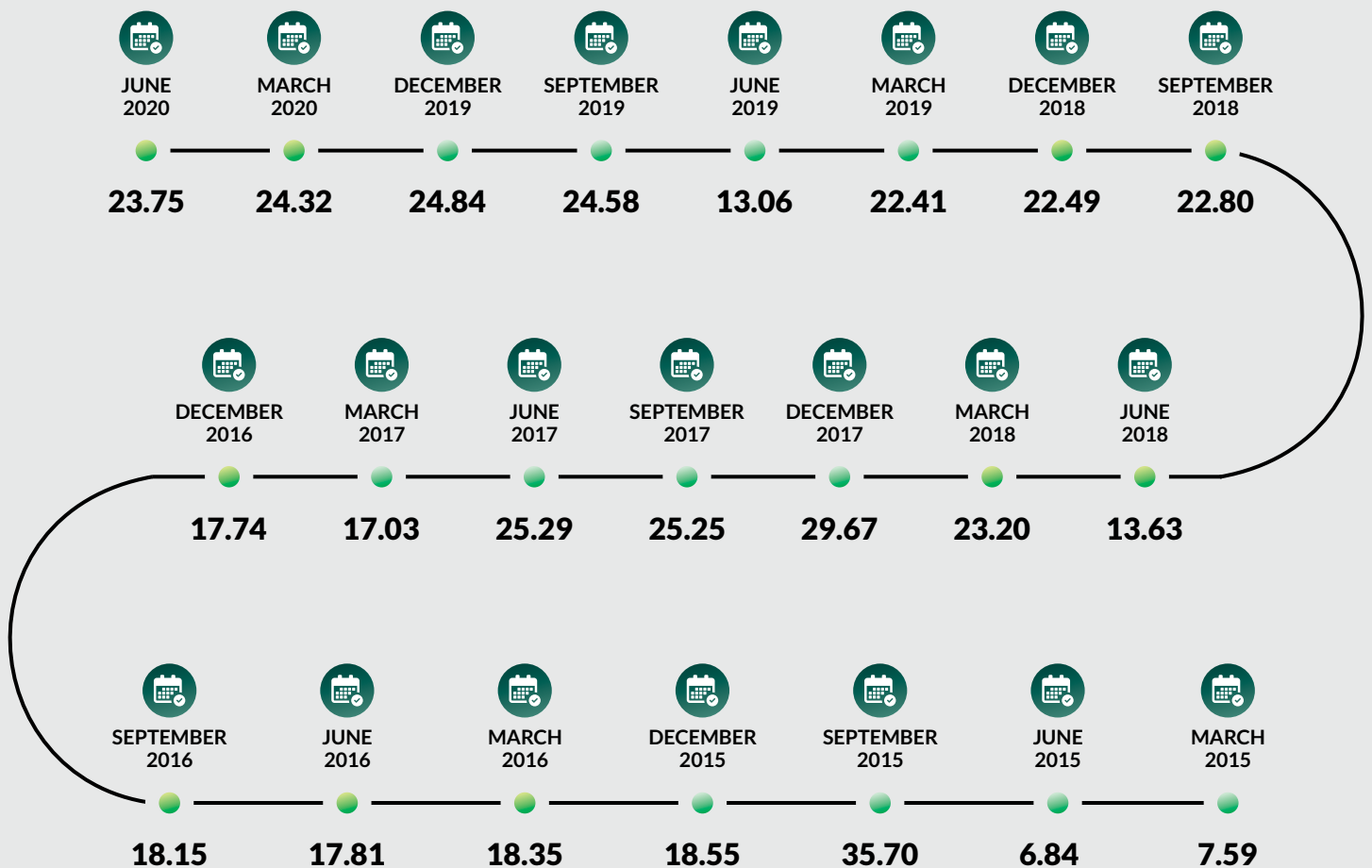
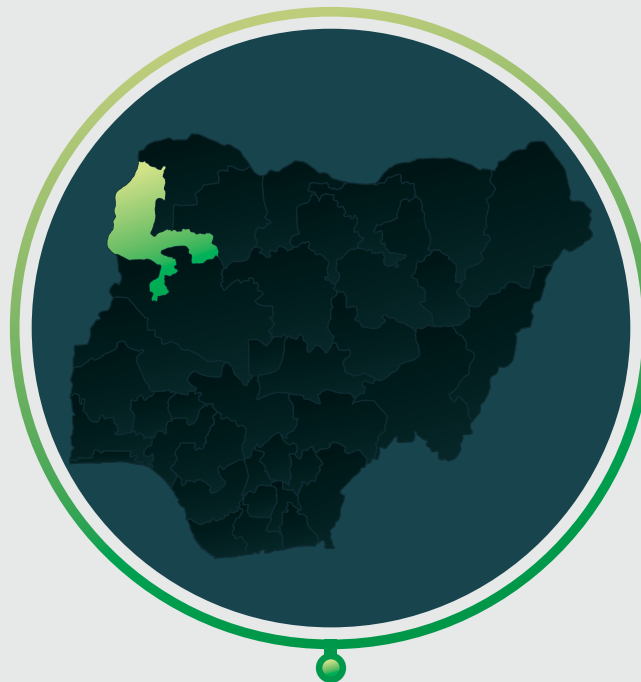
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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
KEBBI



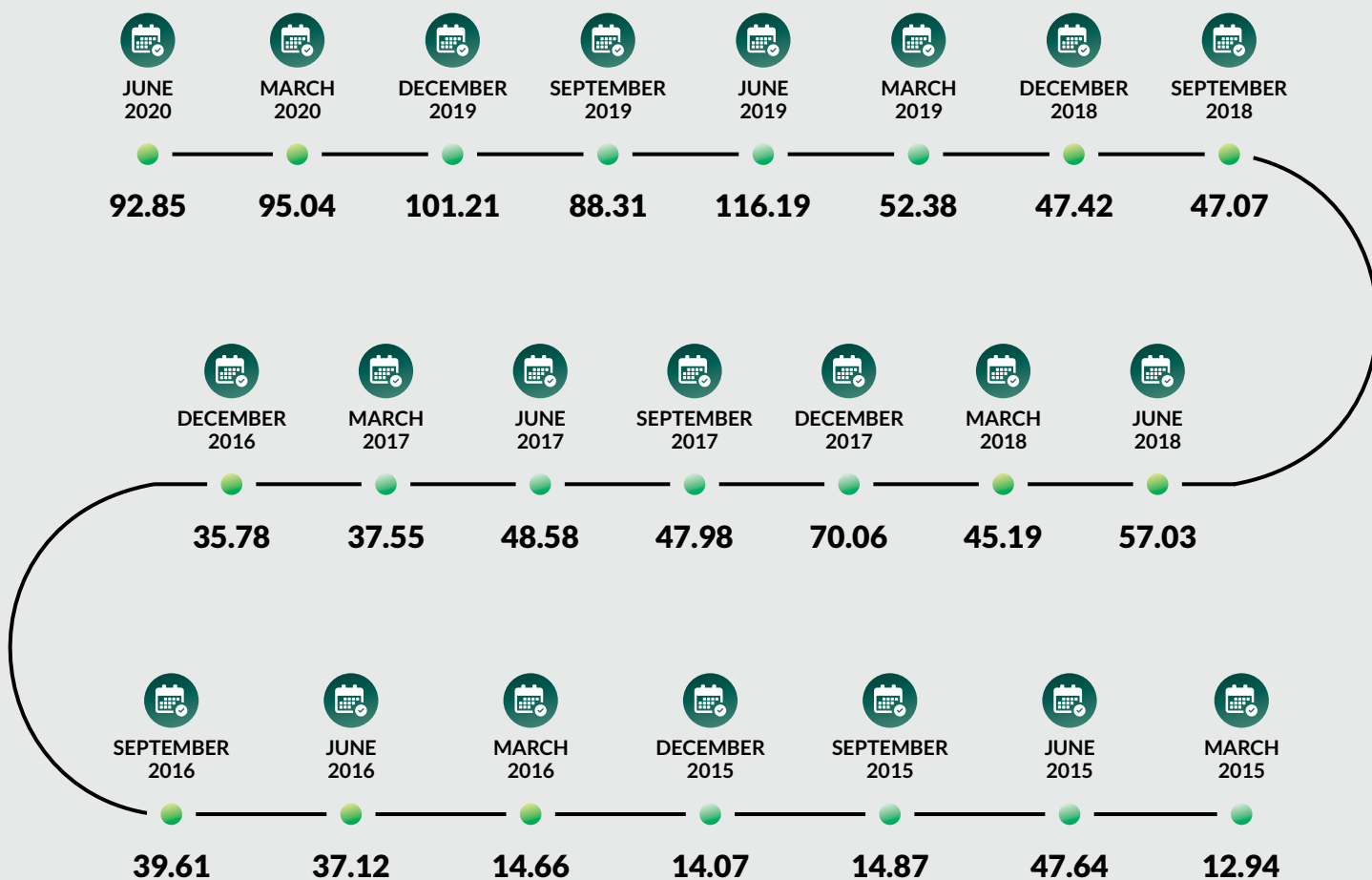
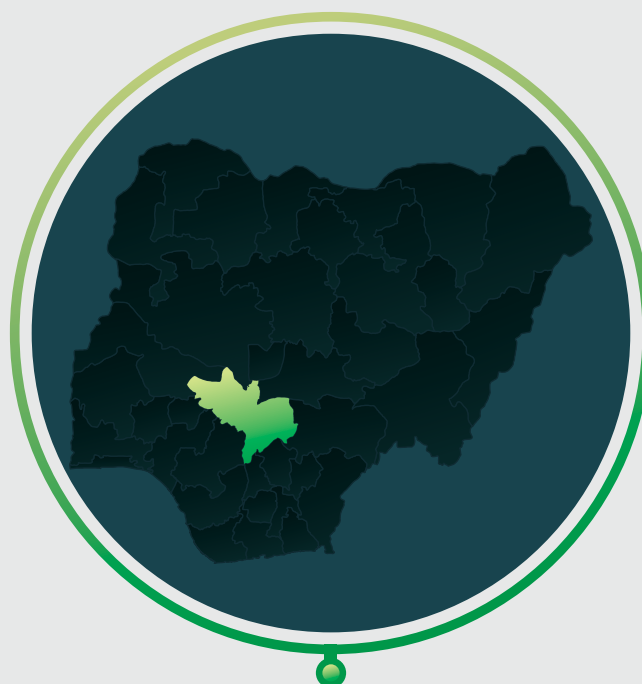
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KOGI

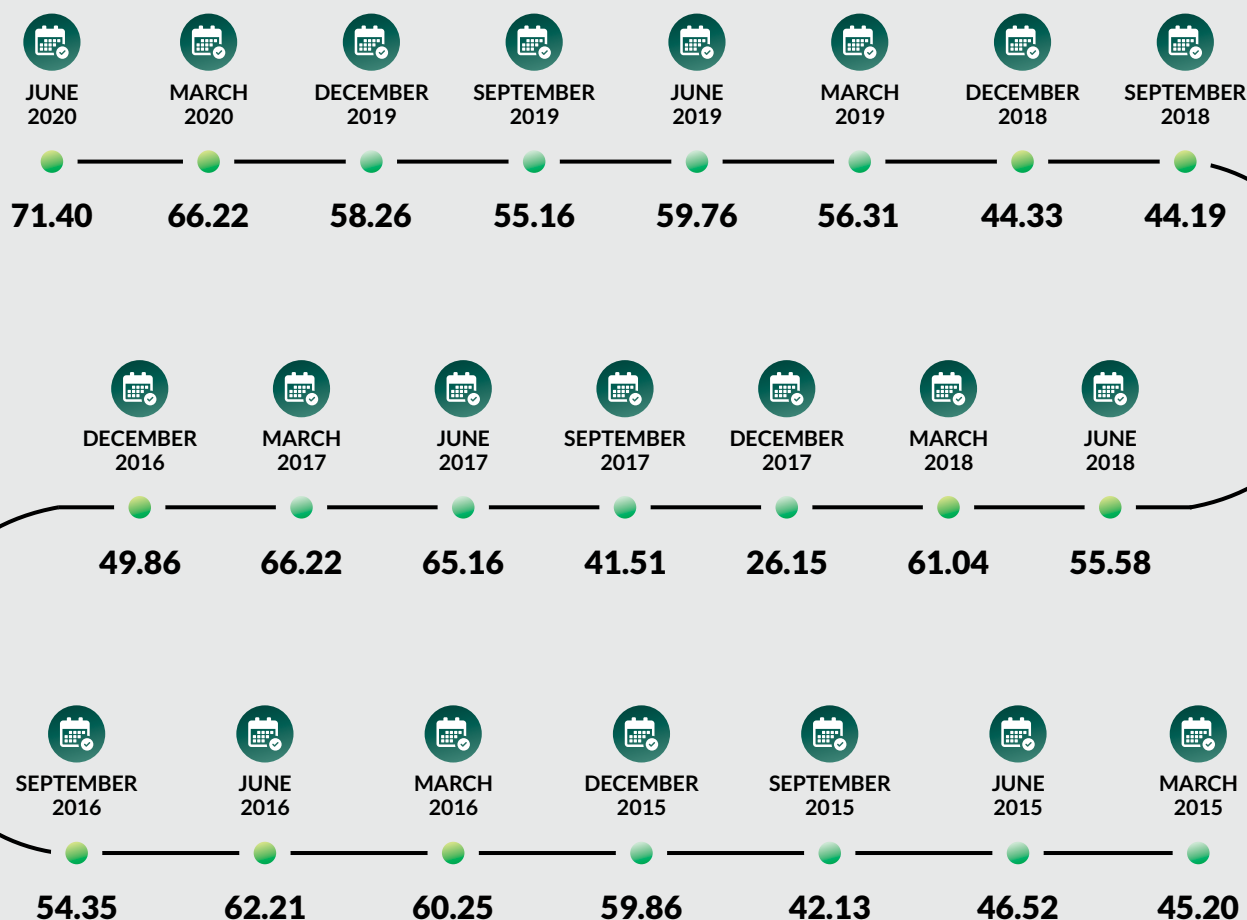
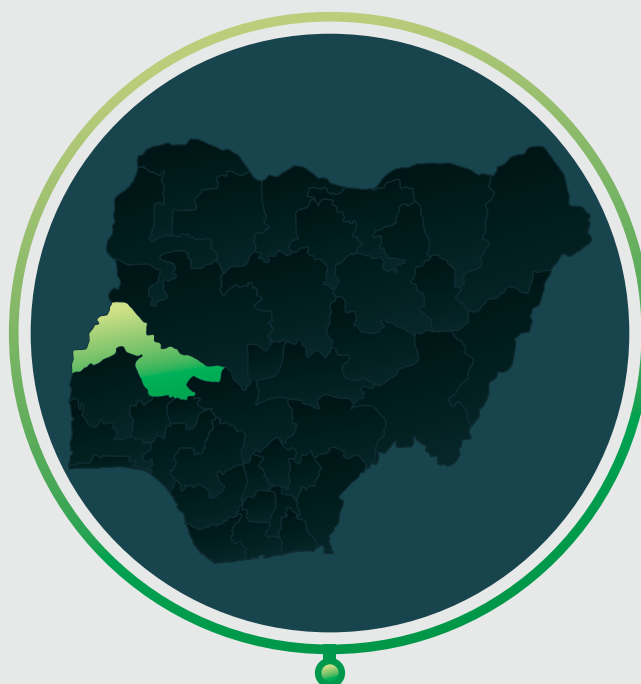


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KWARA

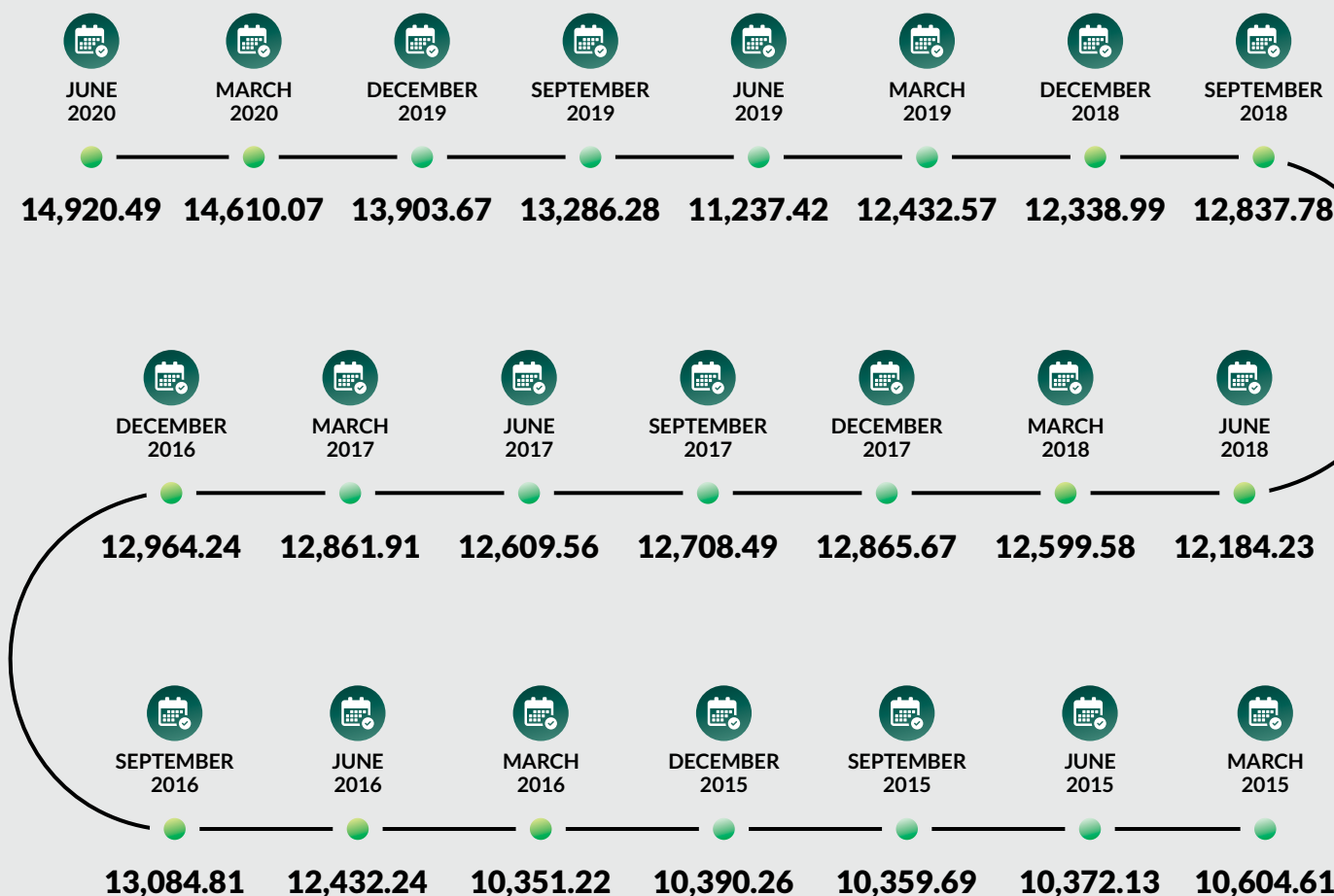
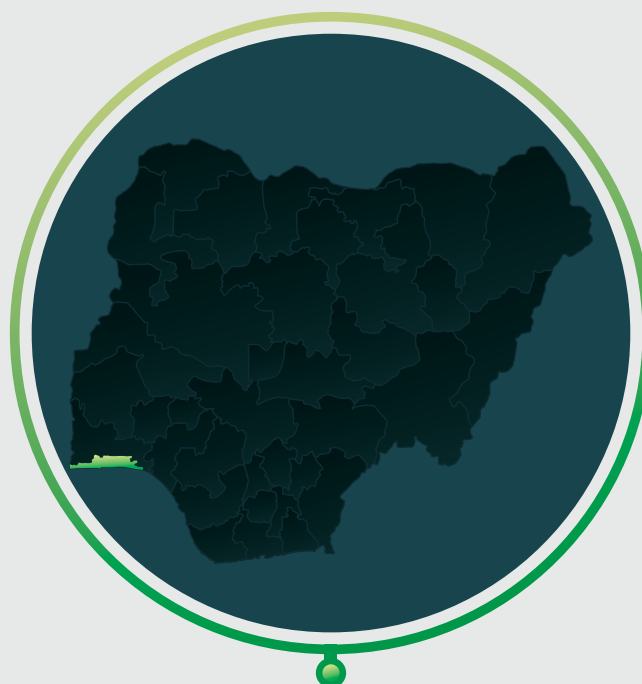


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LAGOS

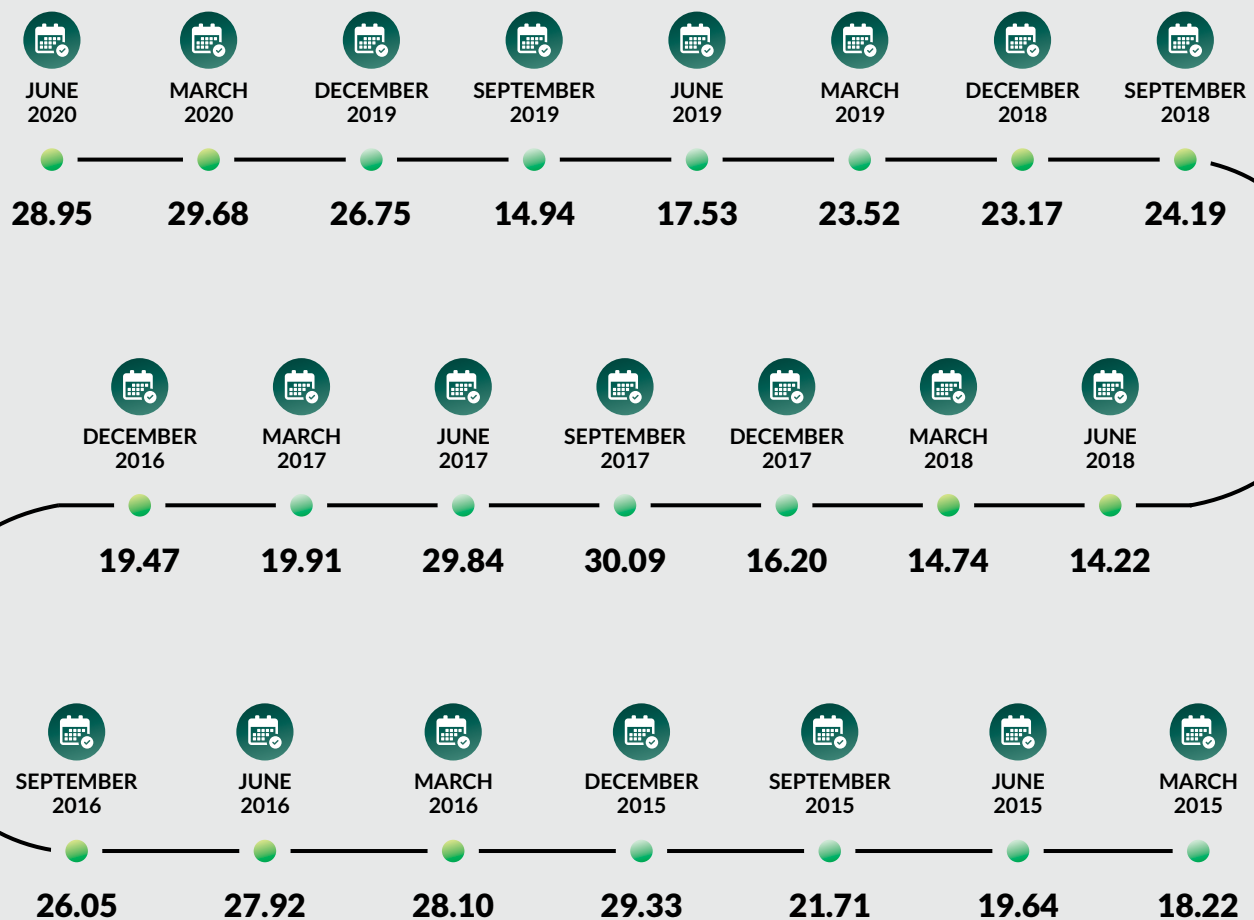
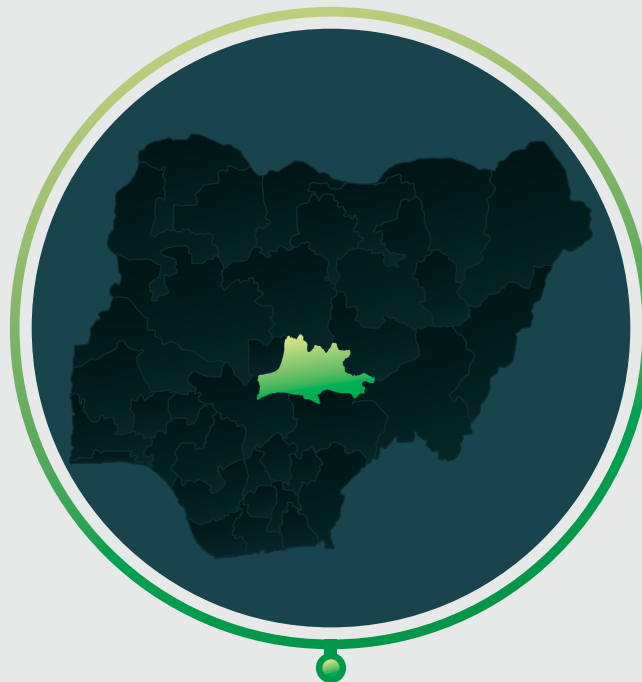


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
NASARAWA

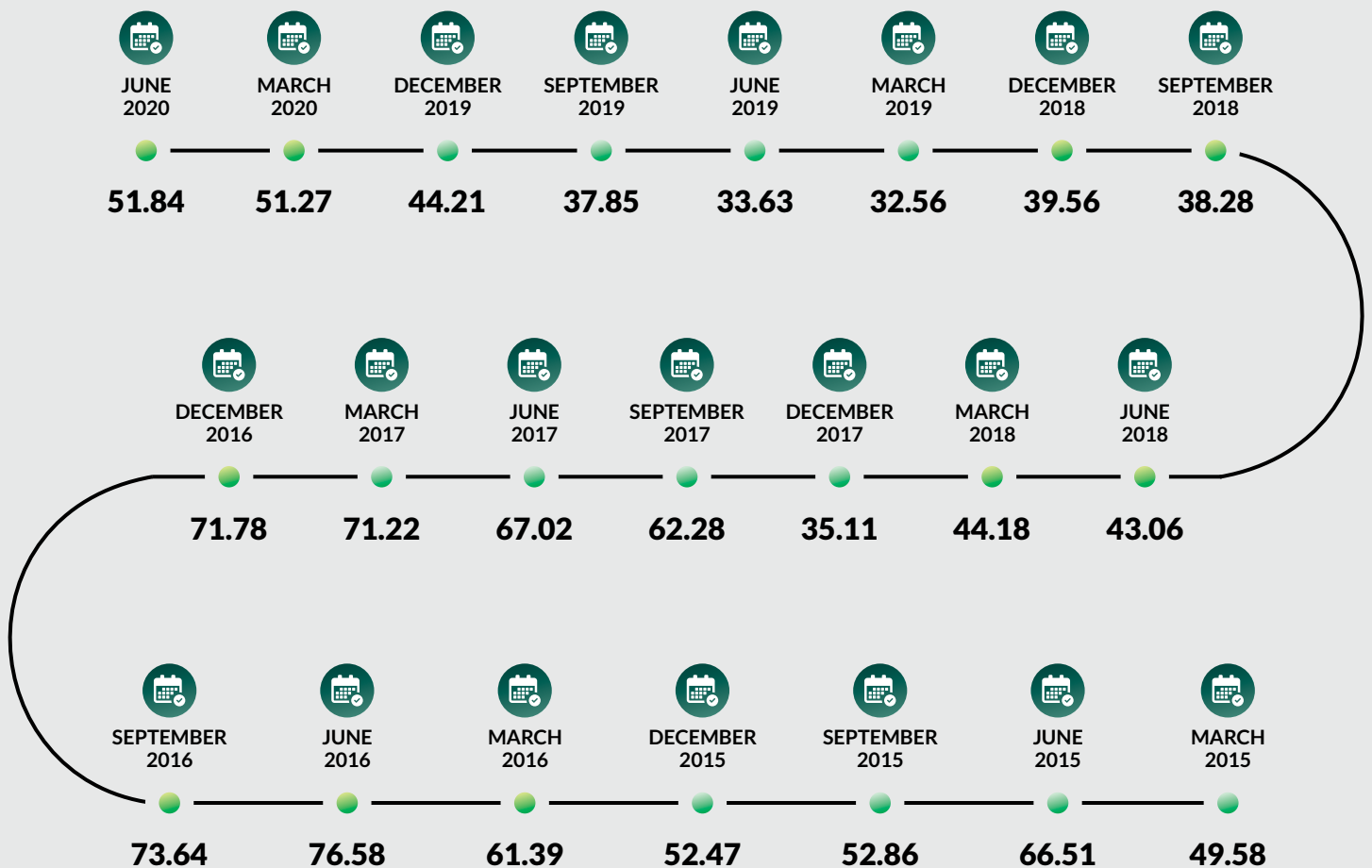


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
NIGER

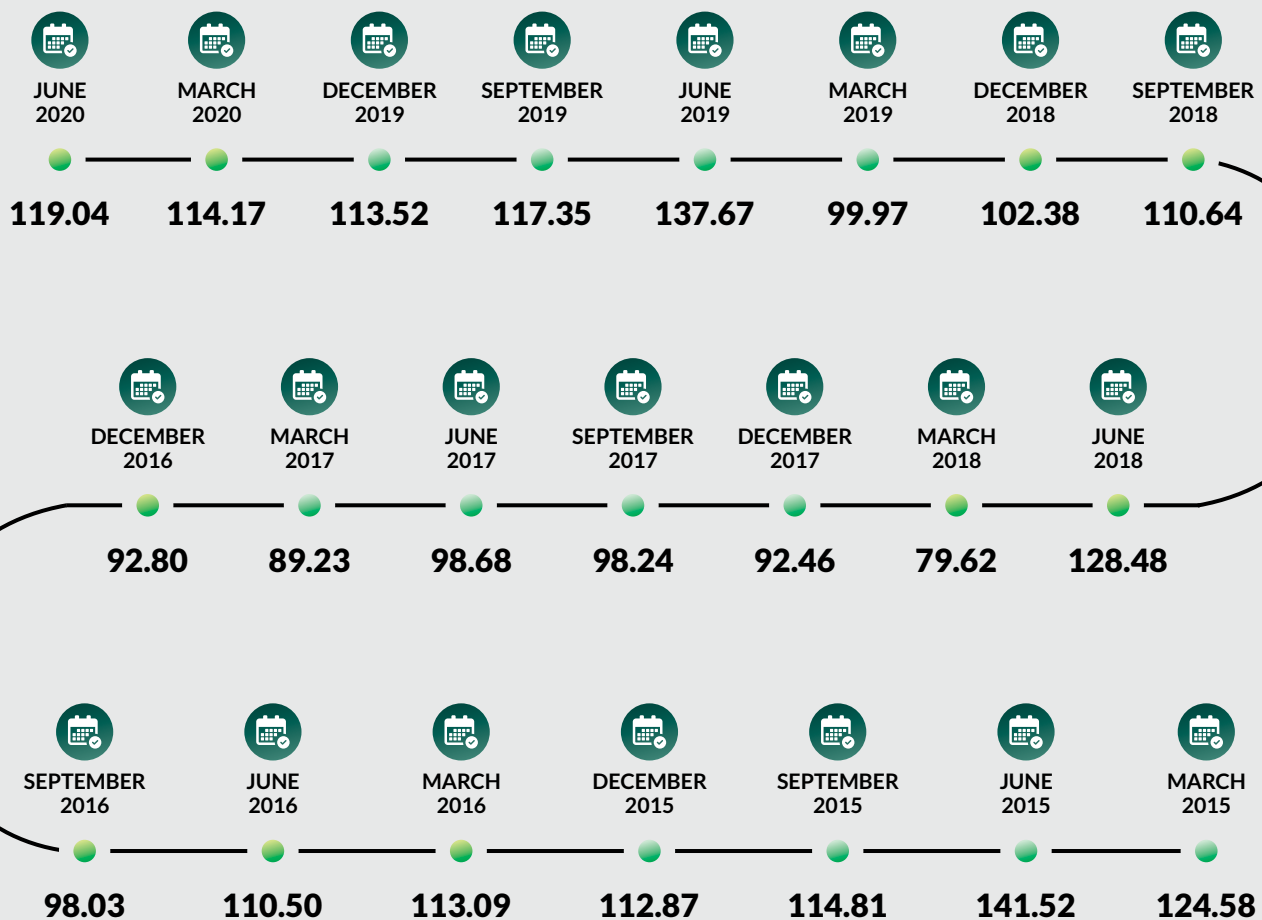
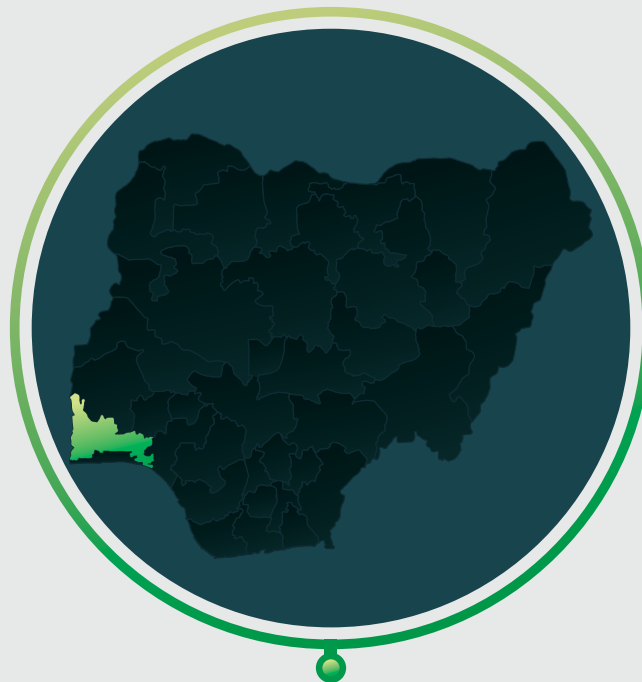


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
OGUN

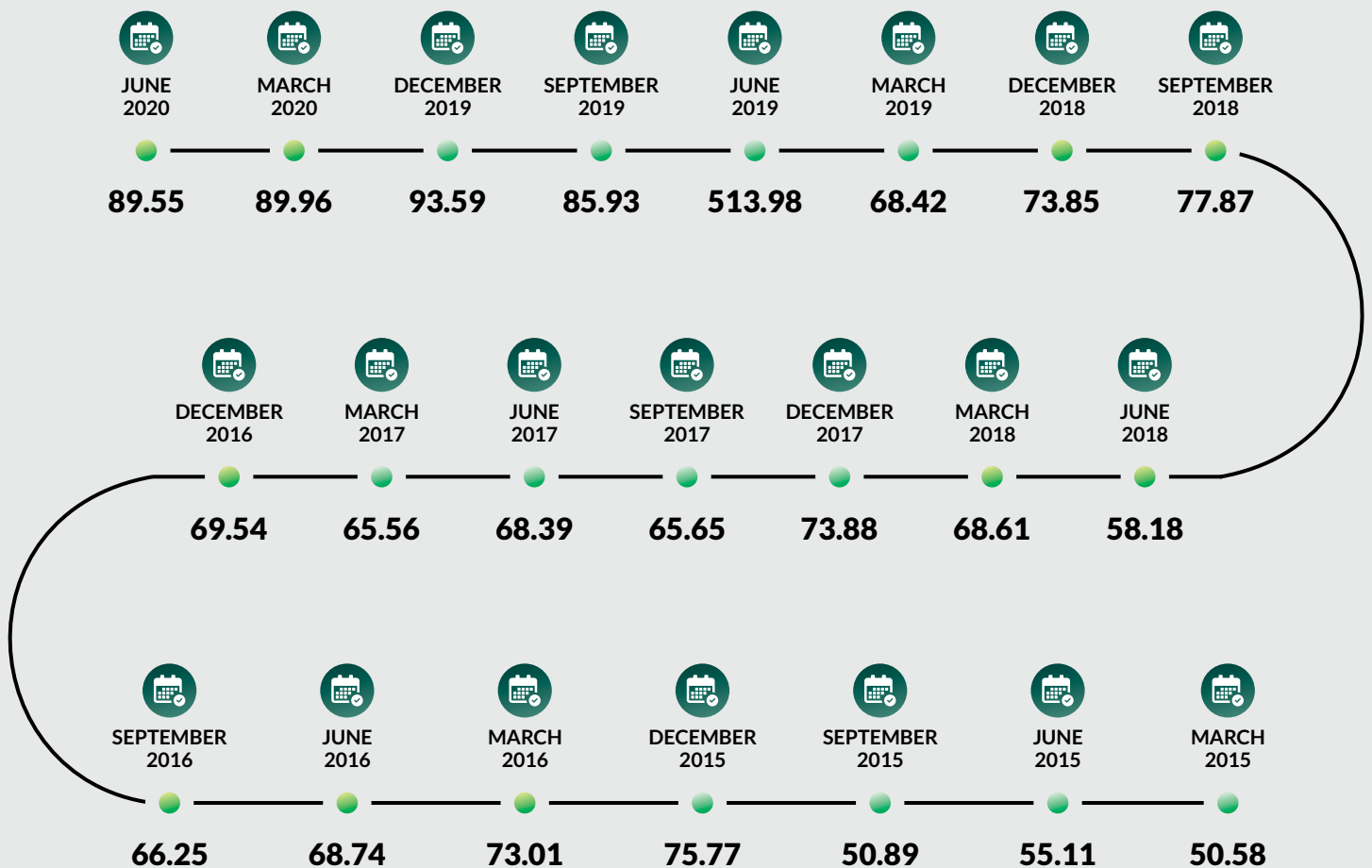
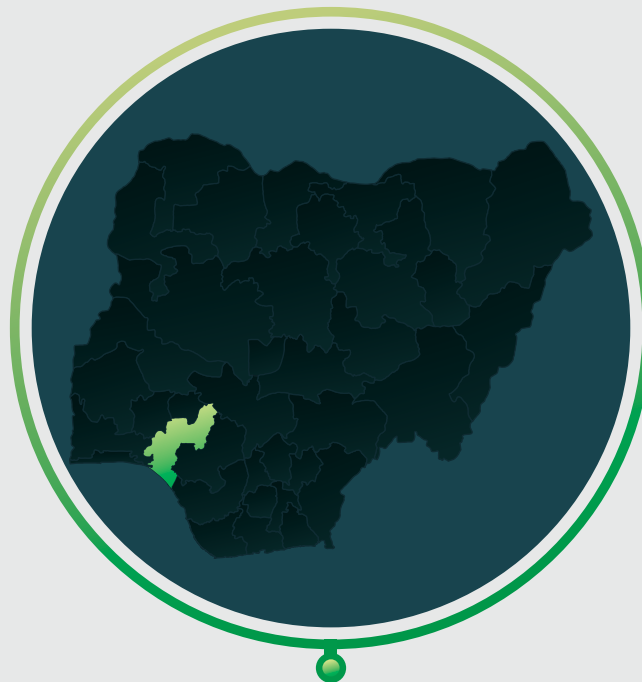


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
ONDO

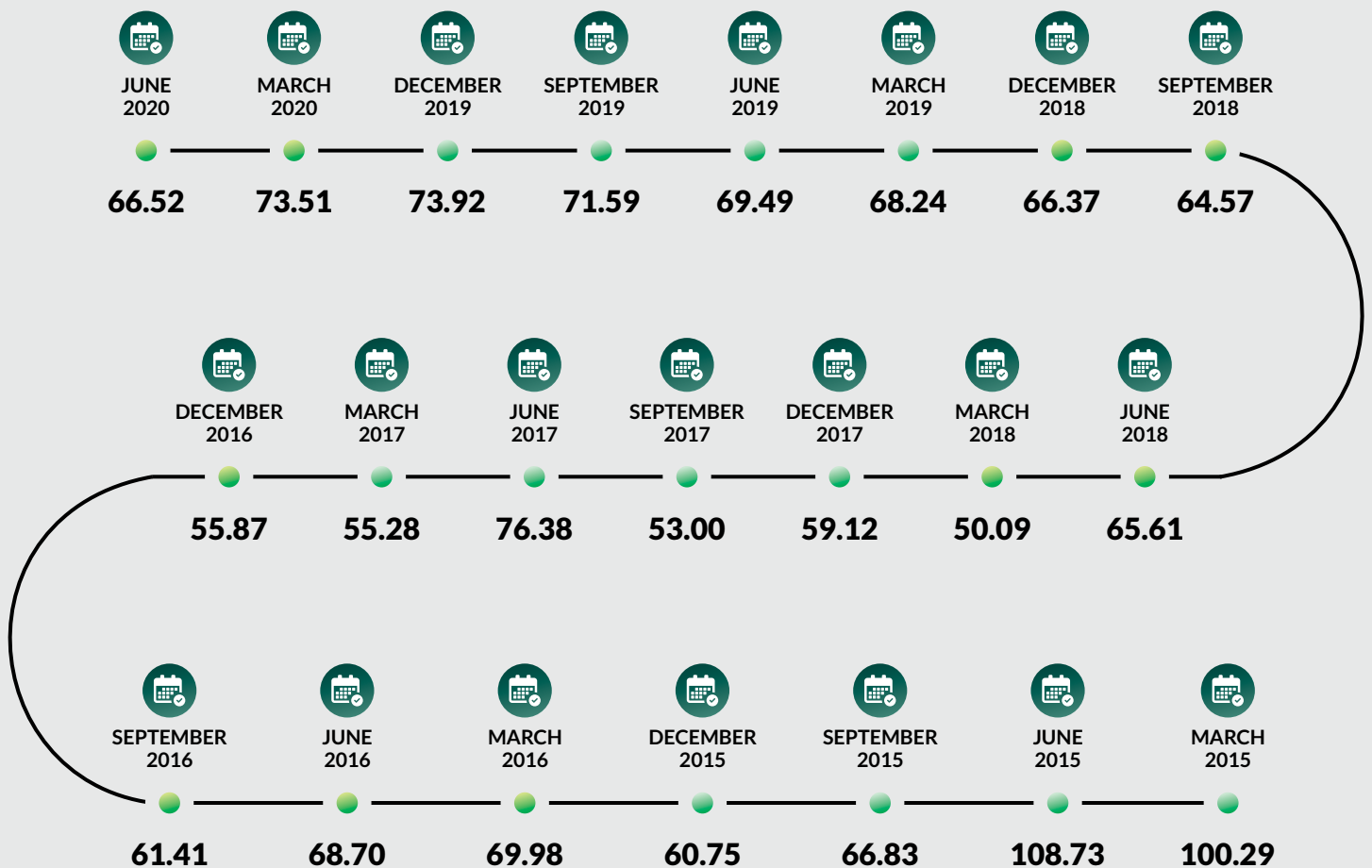
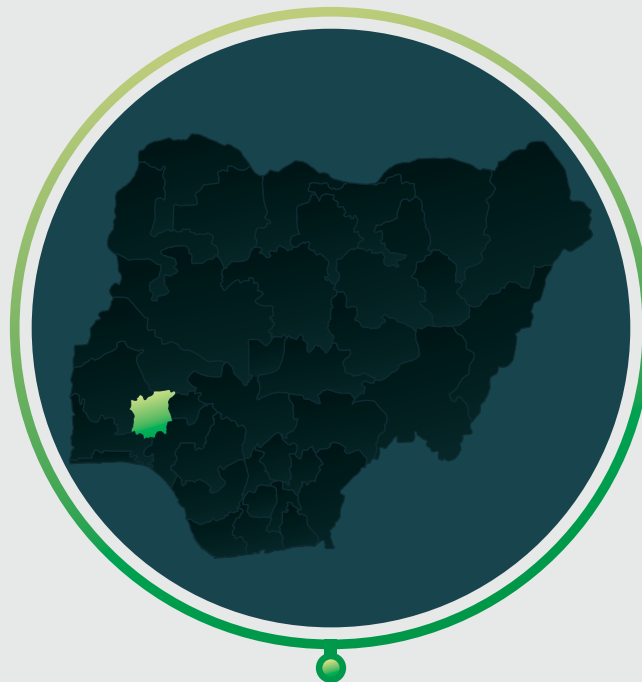


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
OSUN

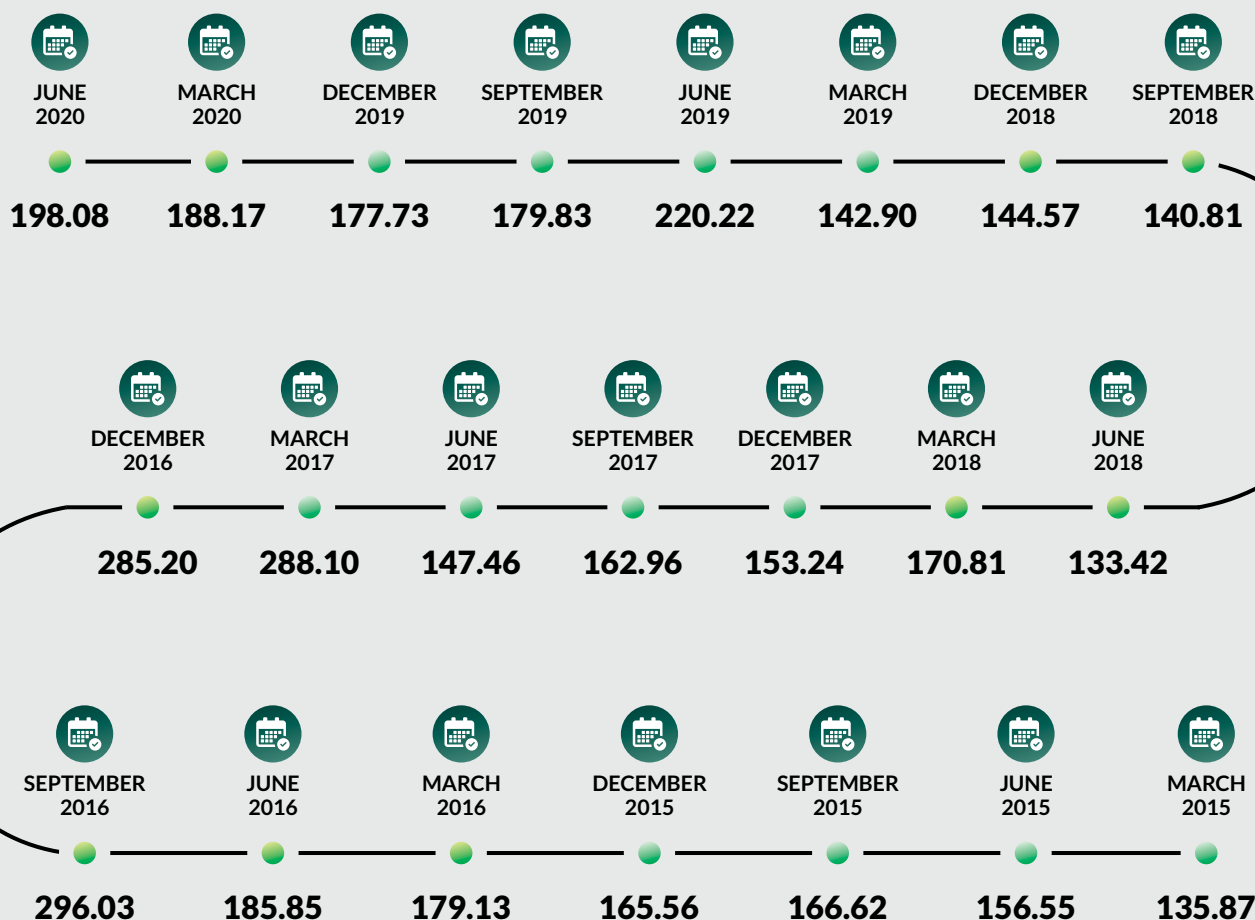
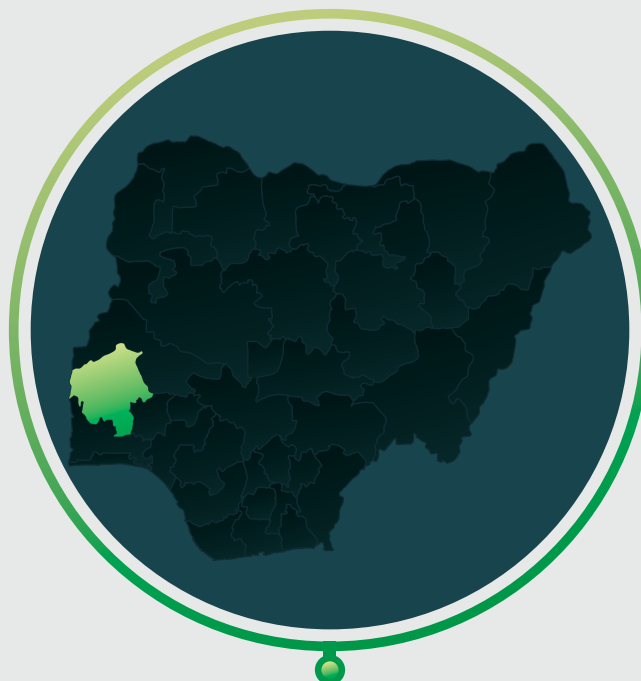


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
OYO

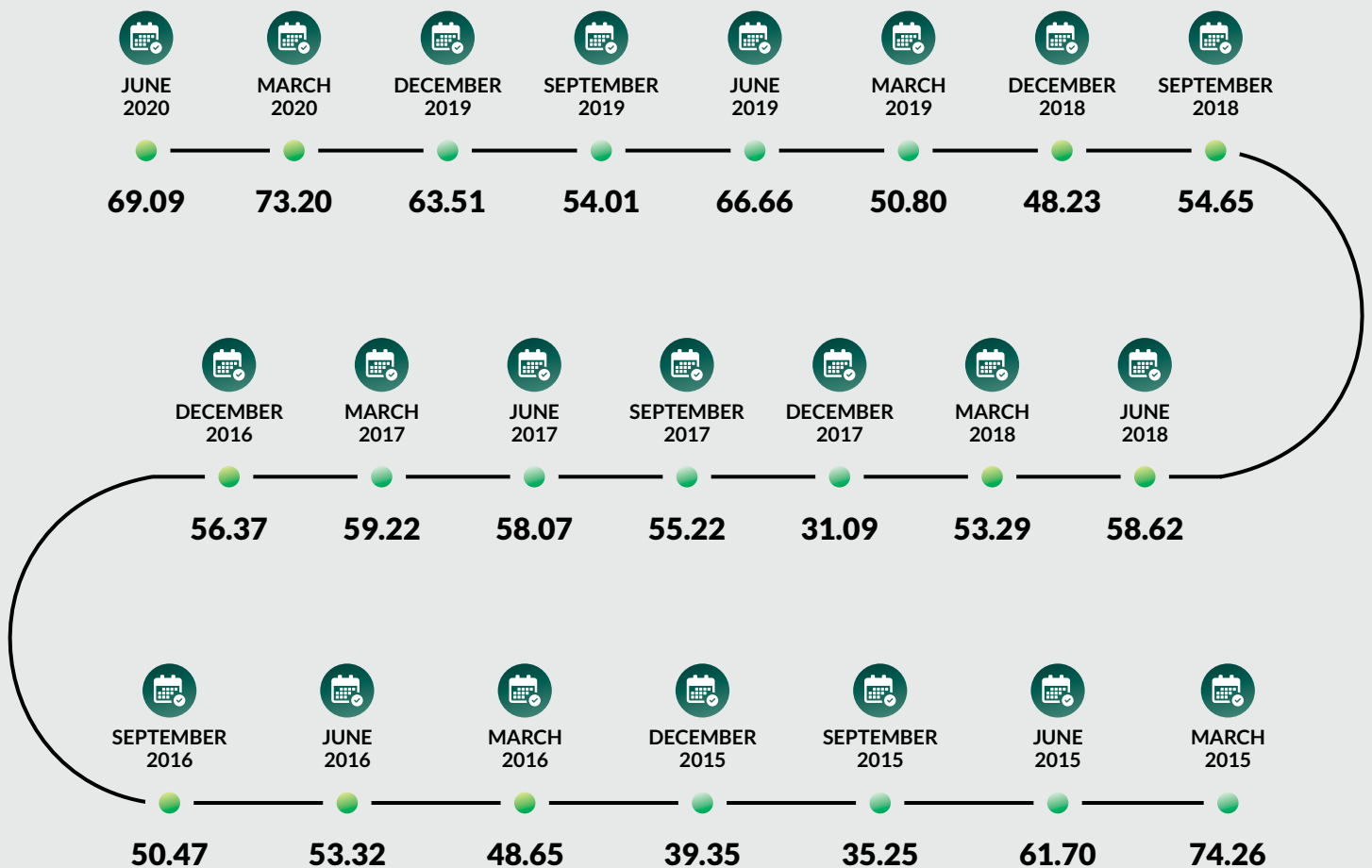
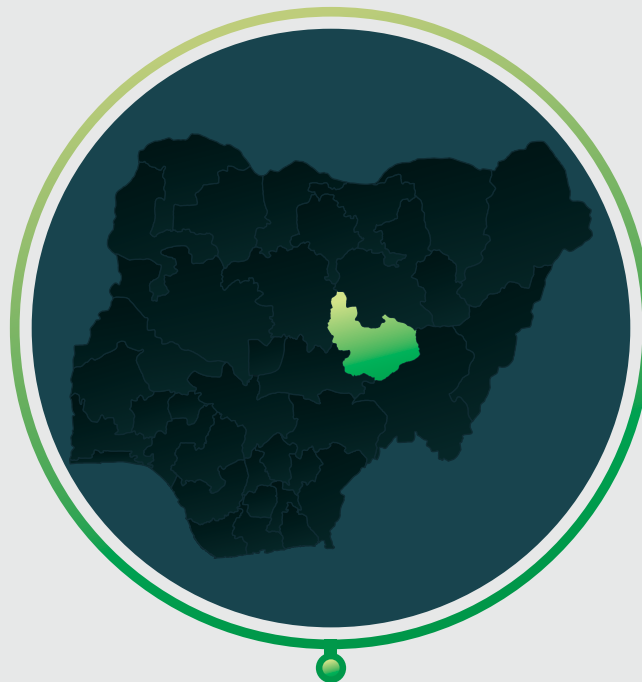


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
PLATEAU

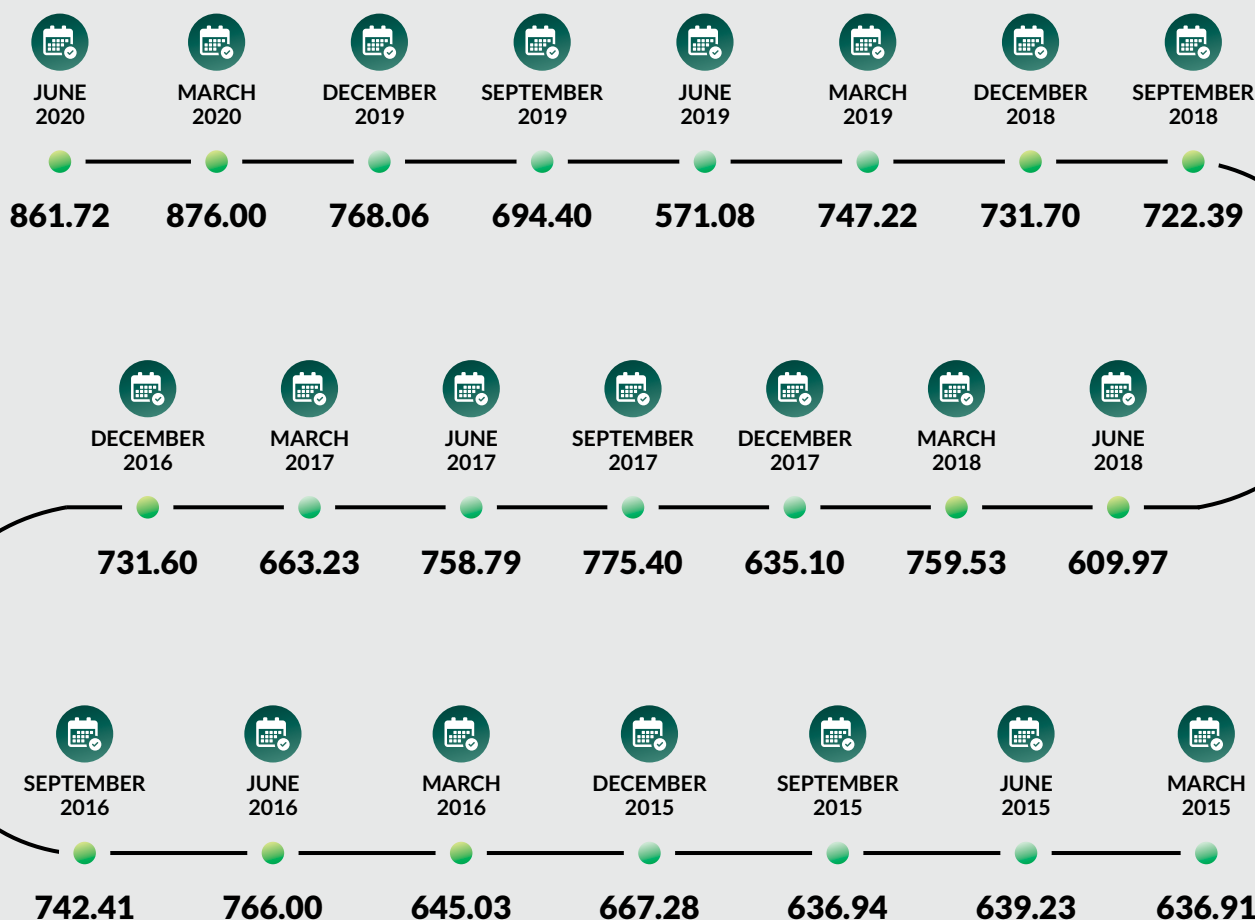
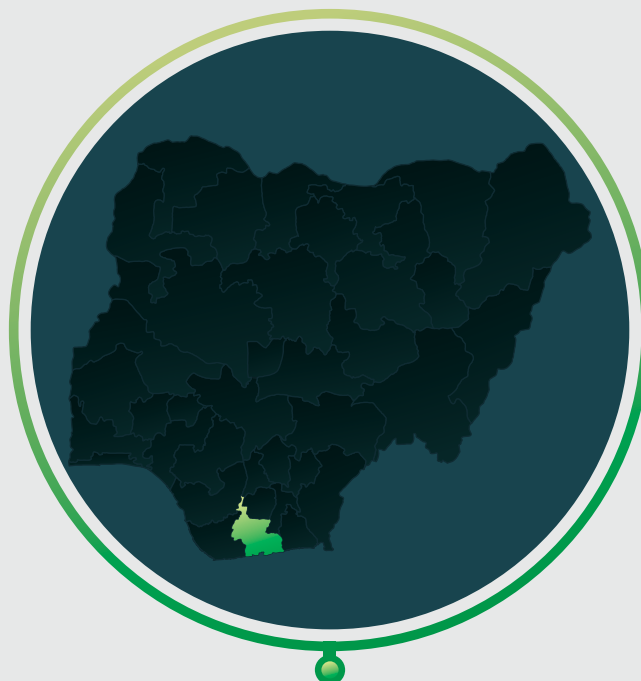


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
RIVERS

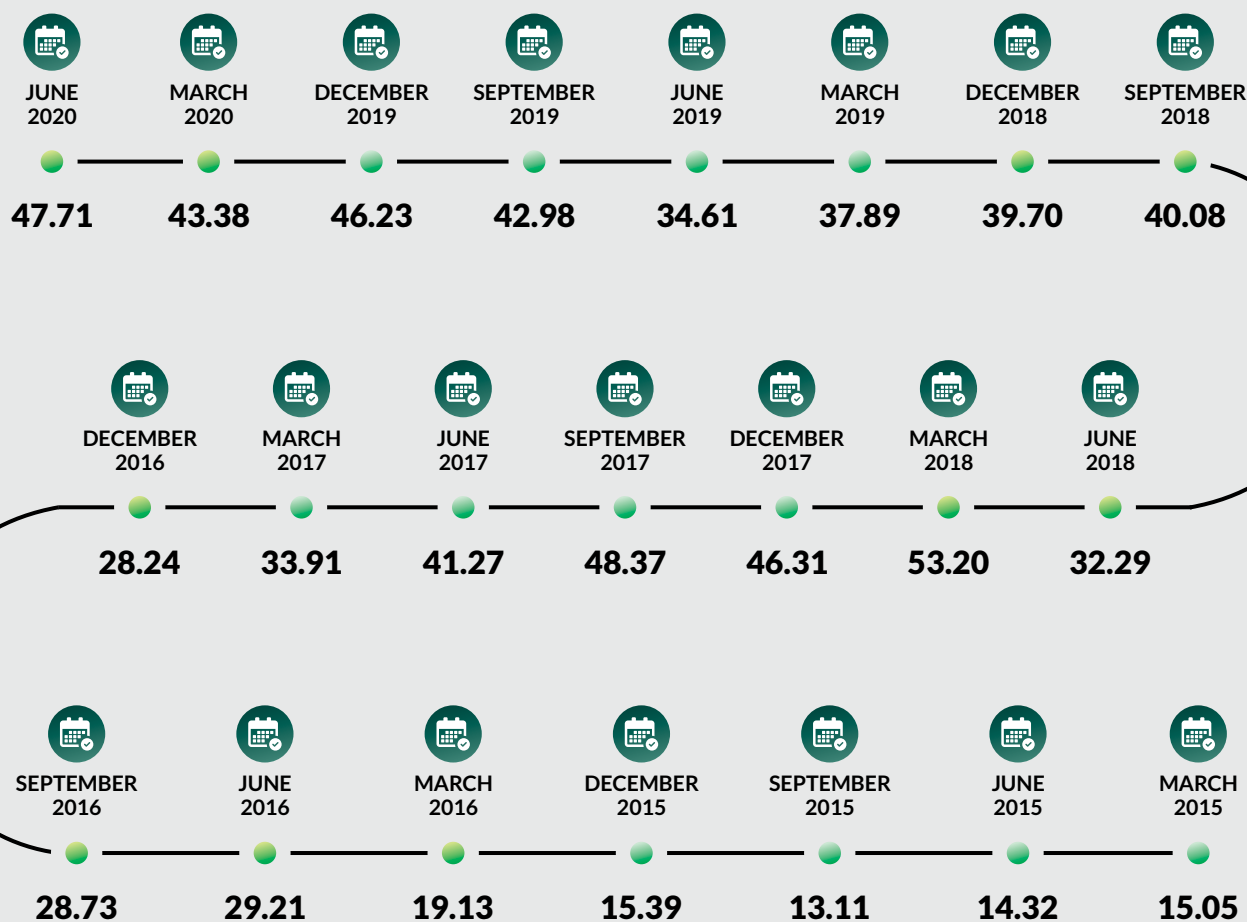
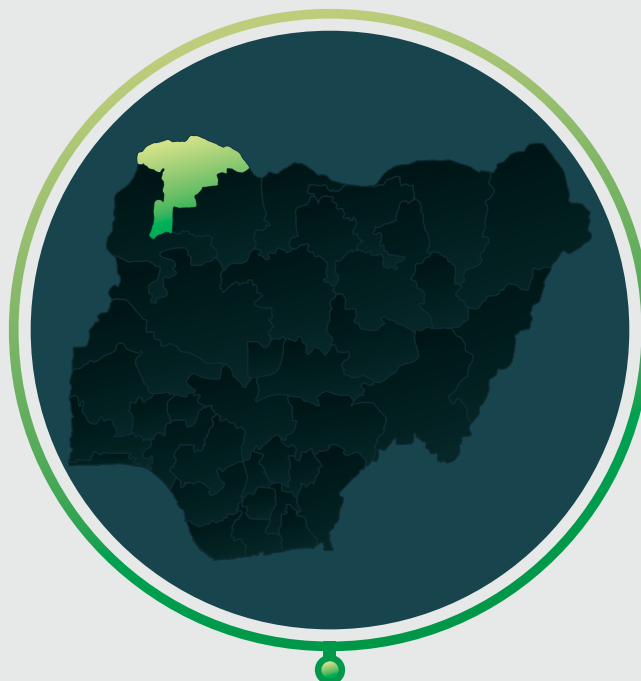


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
SOKOTO

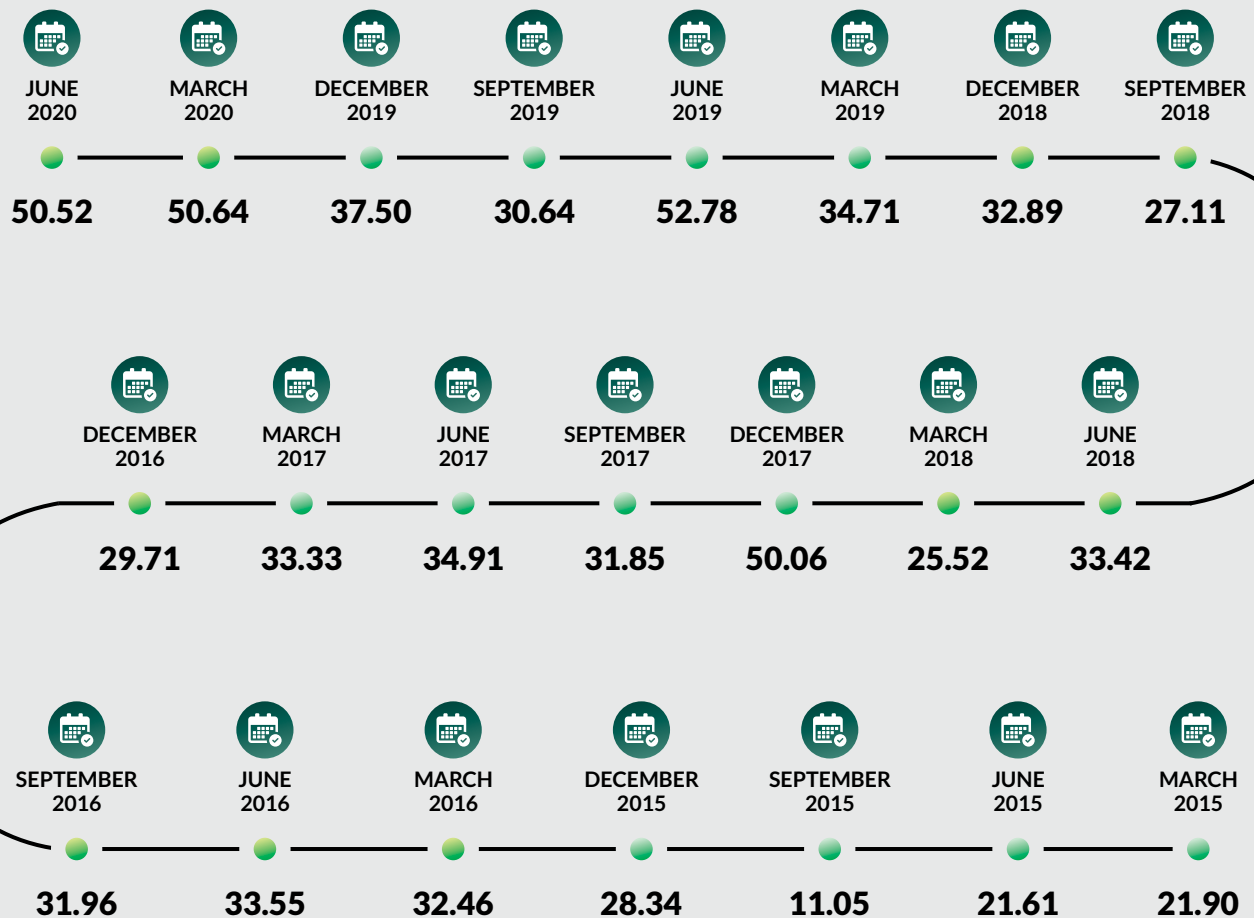


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
TARABA

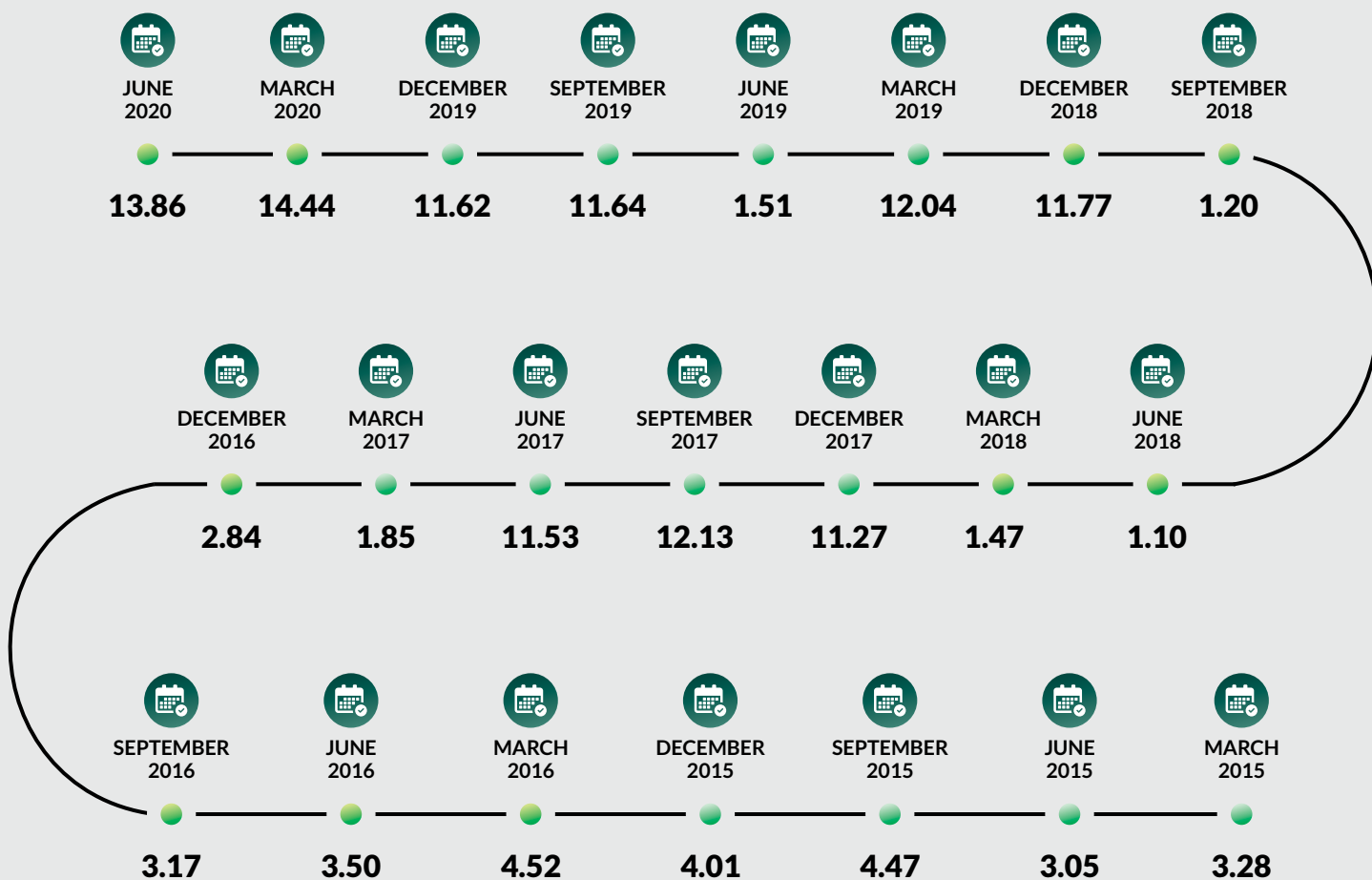
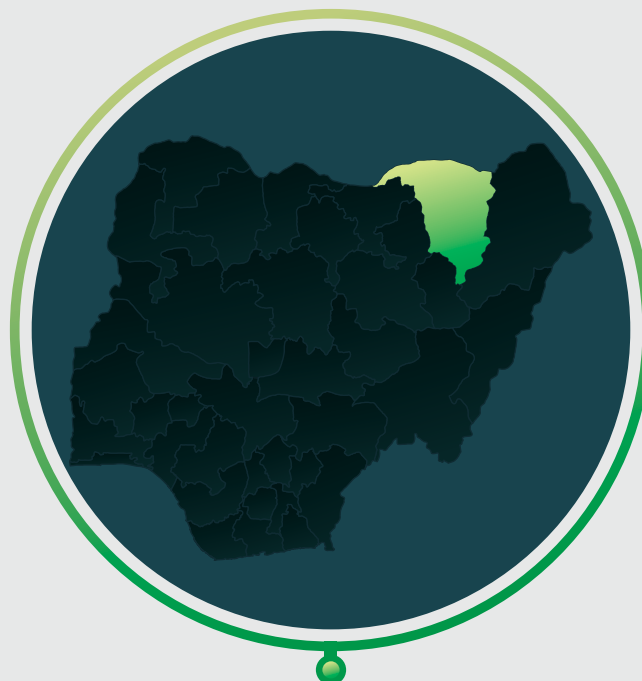


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
YOBE

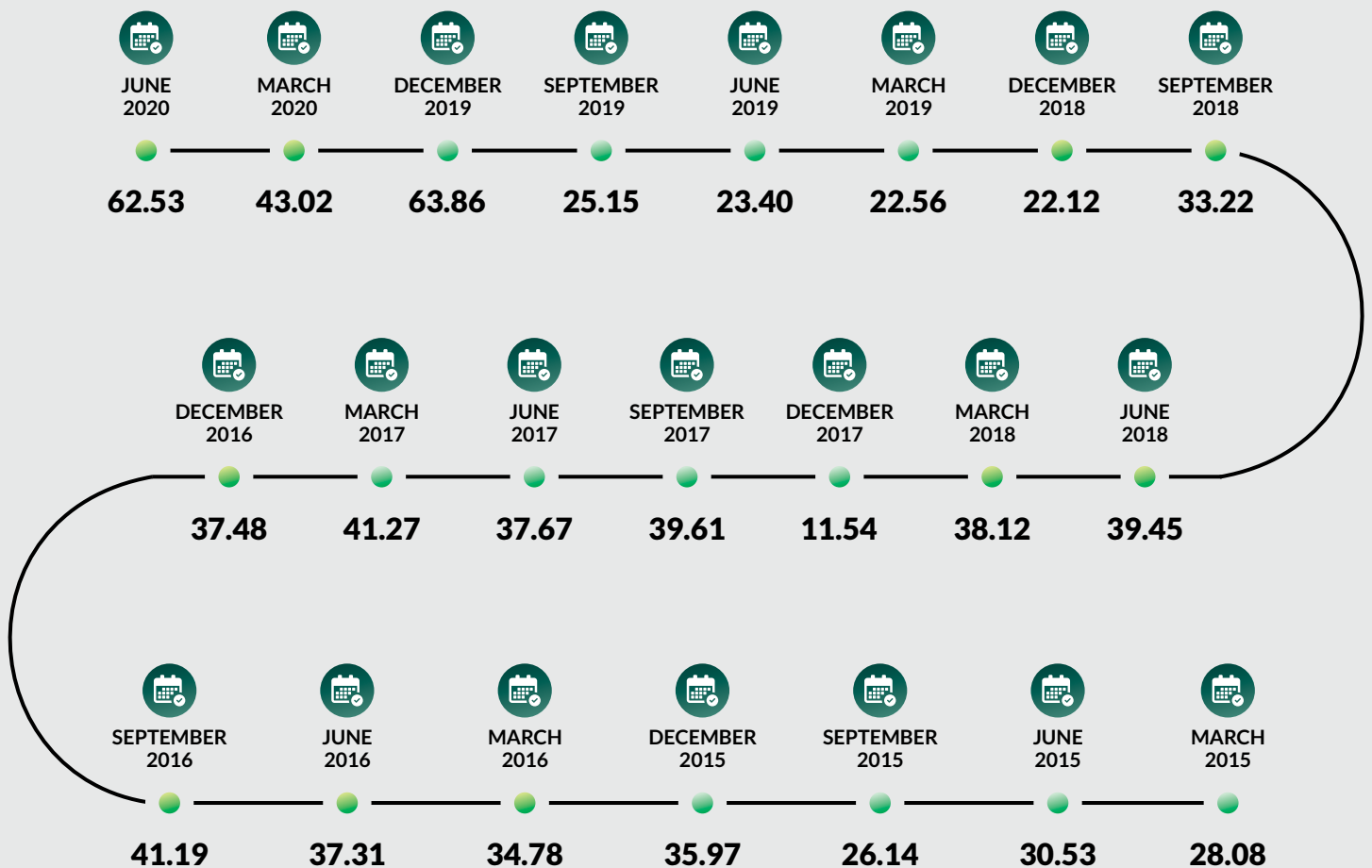
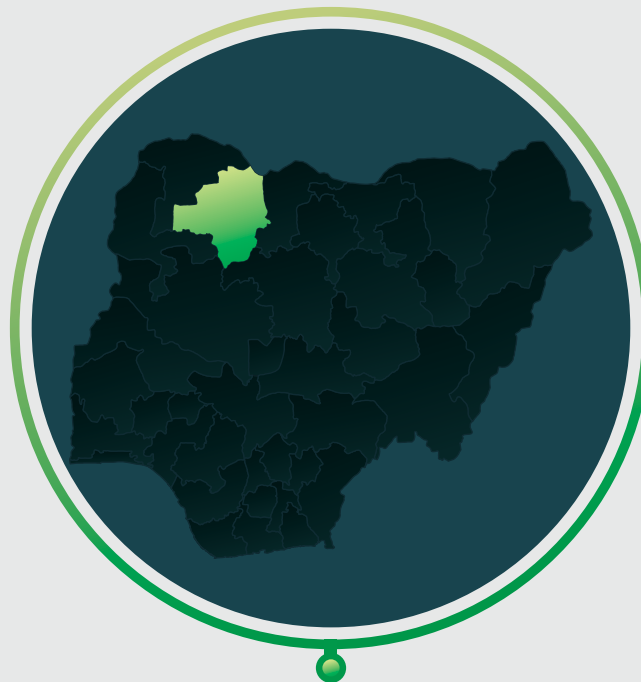


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
ZAMFARA

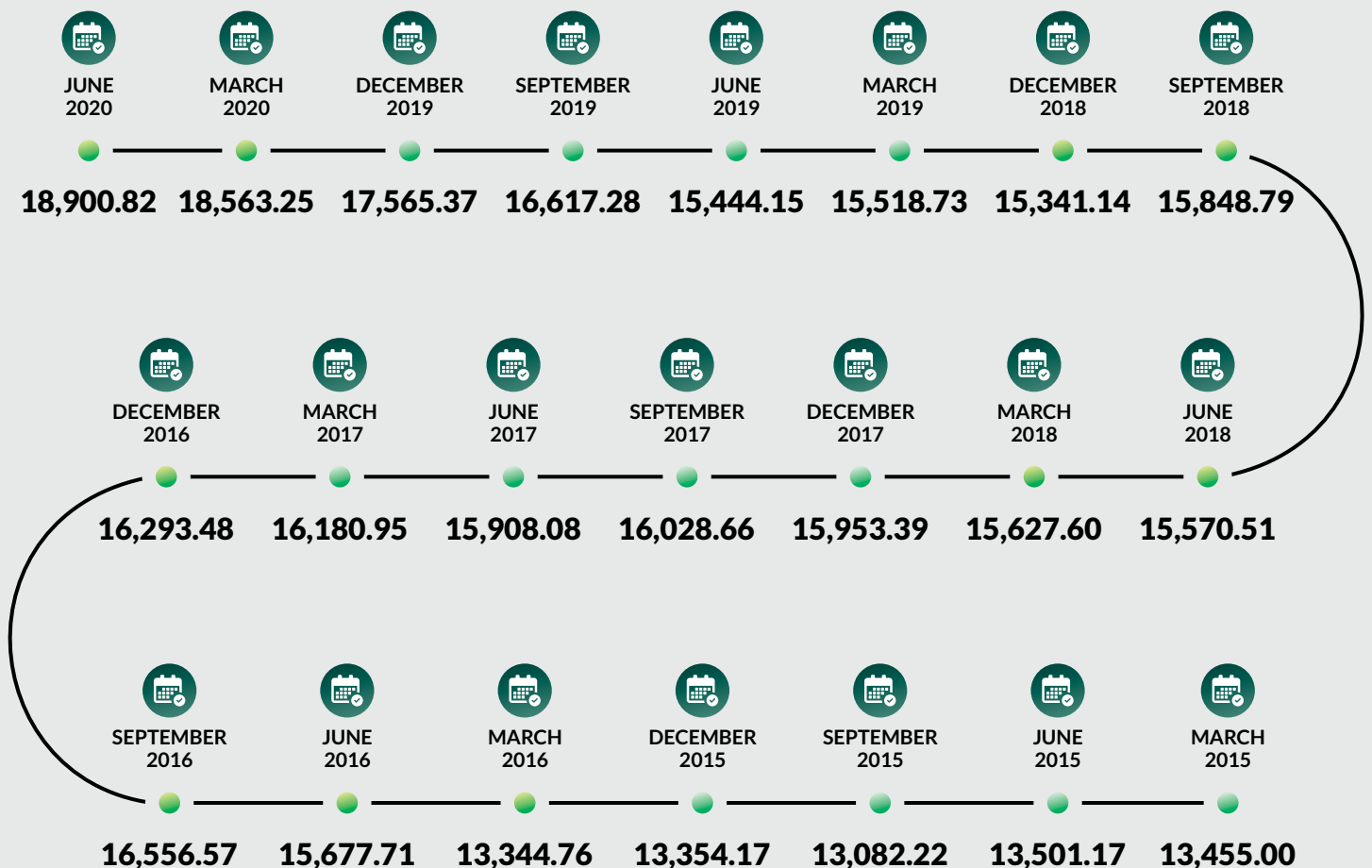
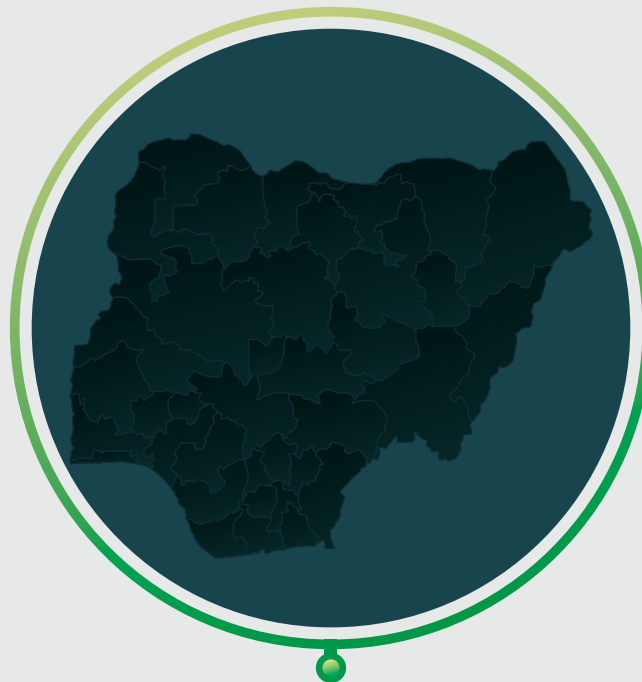


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Quarterly Geographical Distribution of Credit by State (N'bn) 2015 to 2020
TOTAL INDUSTRY CREDIT



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Registration For National Housing Fund By Year, Individuals And Organisational Membership



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Remittance Flows 2017-2019

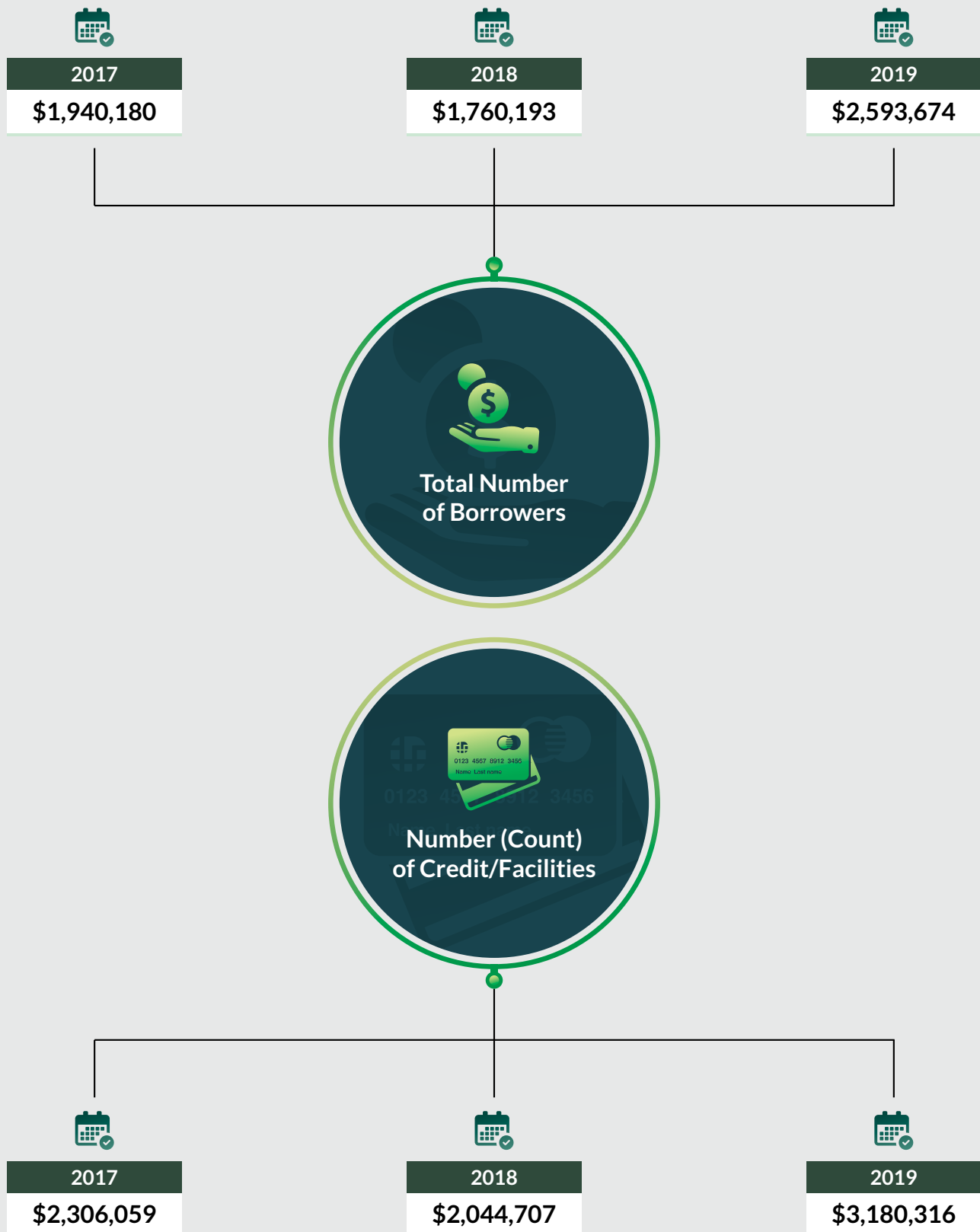


<div>Total Remittance Inflow (US\$ Millions)</div>			
	2017 \$22,037.02	2018 \$24,311.02	2019 \$23,809.28
<div>Workers' Remittances (Credit)</div>			
	2017 \$21,801.69	2018 \$24,061.65	2019 \$23,549.34
<div>Compensation of Employees (Credit)</div>			
	2017 \$235.33	2018 \$249.37	2019 \$259.94
<div>Total Remittance Outflow (US\$ Millions)</div>			
	2017 \$275.35	2018 \$67.68	2019 \$90.6
<div>Workers' Remittances (Debit)</div>			
	2017 \$268.93	2018 \$52.12	2019 \$49.99
<div>Compensation of Employees (Debit)</div>			
	2017 \$6.42	2018 \$15.56	2019 \$40.61

Note: 2019 figures are provisional

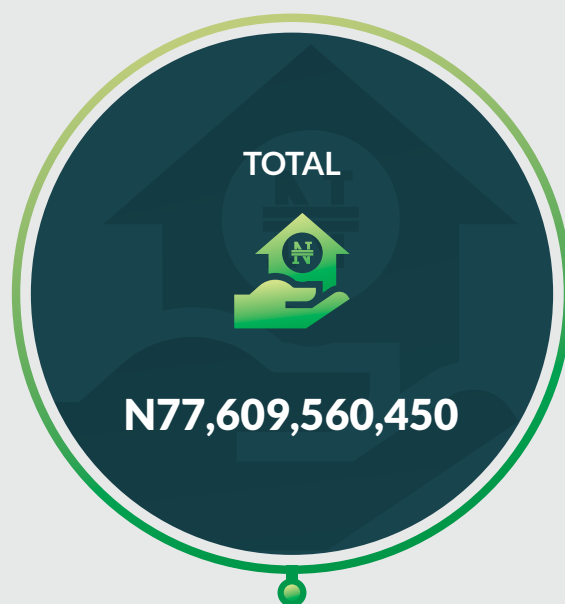


BORROWERS IN BANKING INDUSTRY



SELECTED BANKING SECTOR REPORT – Q2 2020

Total Amount Of Money Given Out As Loans For Mortgage By Year



2017



N19,830,746,809

2018



N32,098,658,020

2019



N25,680,155,621

SELECTED BANKING SECTOR REPORT – Q2 2020

Distribution Of Loans Under Agricultural Credit Guarantee Scheme Fund (ACGSF) By Volume And Value 2017-2019



 2017

Volume	Volume Percentage Share	N100,000 AND BELOW	Value (000)	Value Percentage Share
26825	65.31%		N1,686,836.50	28.34%
Volume	Volume Percentage Share	ABOVE N100,000	Value (000)	Value Percentage Share
14250	34.69%		N4,264,972.53	71.66%
Volume	Volume Percentage Share	TOTAL	Value (000)	Value Percentage Share
41075	100%		N5,951,809.03	100%

 2018

Volume	Volume Percentage Share	N100,000 AND BELOW	Value (000)	Value Percentage Share
17898	58.47%		N1,295,762.96	29.60%
Volume	Volume Percentage Share	ABOVE N100,000	Value (000)	Value Percentage Share
12714	41.53%		N3,081,863.33	70.40%
Volume	Volume Percentage Share	TOTAL	Value (000)	Value Percentage Share
30612	100%		N4,377,626.29	100%

SELECTED BANKING SECTOR REPORT – Q2 2020

Distribution Of Loans Under Agricultural Credit Guarantee Scheme Fund (ACGSF) By Volume And Value 2017-2019



 2019

<div>Volume</div> <div>16862</div>	<div>Volume Percentage Share</div> <div>58.34%</div>	<div>N100,000 AND BELOW</div>	<div>Value (000)</div> <div>N1,083,193.54</div>	<div>Value Percentage Share</div> <div>26.61%</div>
<div>Volume</div> <div>12041</div>	<div>Volume Percentage Share</div> <div>41.66%</div>	<div>ABOVE N100,000</div>	<div>Value (000)</div> <div>N2,986,838.93</div>	<div>Value Percentage Share</div> <div>73.39%</div>
<div>Volume</div> <div>28903</div>	<div>Volume Percentage Share</div> <div>100%</div>	<div>TOTAL</div>	<div>Value (000)</div> <div>N4,070,032.47</div>	<div>Value Percentage Share</div> <div>100%</div>

[illegible]

DISTRIBUTION OF LOANS UNDER Agricultural Credit Guarantee Scheme Fund (ACGSF) BY VOLUME AND VALUE

	2017			
CATEGORY	VOLUME	VOLUME PERCENTAGE SHARE	VALUE (000)	VALUE PERCENTAGE SHARE
N100,000 and below	26825	65.31	1,686,836.50	28.34
Above N100,000	14250	34.69	4,264,972.53	71.66
Total	41075	100	5,951,809.03	100
	2018			
CATEGORY	VOLUME	VOLUME PERCENTAGE SHARE	VALUE (000)	VALUE PERCENTAGE SHARE
N100,000 and below	17898	58.47	1,295,762.96	29.60
Above N100,000	12714	41.53	3,081,863.33	70.40
Total	30612	100	4,377,626.29	100
	2019			
CATEGORY	VOLUME	VOLUME PERCENTAGE SHARE	VALUE (000)	VALUE PERCENTAGE SHARE
N100,000 and below	16862	58.34	1,083,193.54	26.61
Above N100,000	12041	41.66	2,986,838.93	73.39
Total	28903	100	4,070,032.47	100

Remittance Flows			
	2017	2018	2019
Total Remittance Inflow (US\$ Millions)	22,037.02	24,311.02	23,809.28
Workers' Remittances (Credit)	21,801.69	24,061.65	23,549.34
Compensation of Employees (Credit)	235.33	249.37	259.94
Total Remittance Outflow (US\$ Millions)	275.35	67.68	90.6
Workers' Remittances (Debit)	268.93	52.12	49.99
Compensation of Employees (Debit)	6.42	15.56	40.61
Note: 2019 figures are provisional			

BORROWERS IN BANKING INDUSTRY			
DESCRIPTION	2017	2018	2019
TOTAL NUMBER OF BORROWERS	1,940,180	1,760,193	2,593,674
NUMBER (COUNT) OF CREDIT/FACILITIES	2,306,059	2,044,707	3,180,316

TOTAL AMOUNT OF MONEY GIVEN OUT AS LOANS FOR MORTGAGE BY YEAR	
YEAR	AMOUNT(Naira)
2017	19,830,746,809
2018	32,098,658,020
2019	25,680,155,621
TOTAL	77,609,560,450

REGISTRATION FOR NATIONAL HOUSING FUND BY YEAR, INDIVIDUALS AND ORGANISATIONAL MEMBERSHIP		
YEAR	Number of Individuals	NUMBER OF ORGANISATIONS
2017	78,096	420
2018	146,633	461
2019	220,935	660

METHODOLOGY

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

ACKNOWLEDGEMENTS/CONTACTS

Acknowledgements

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