

### 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.

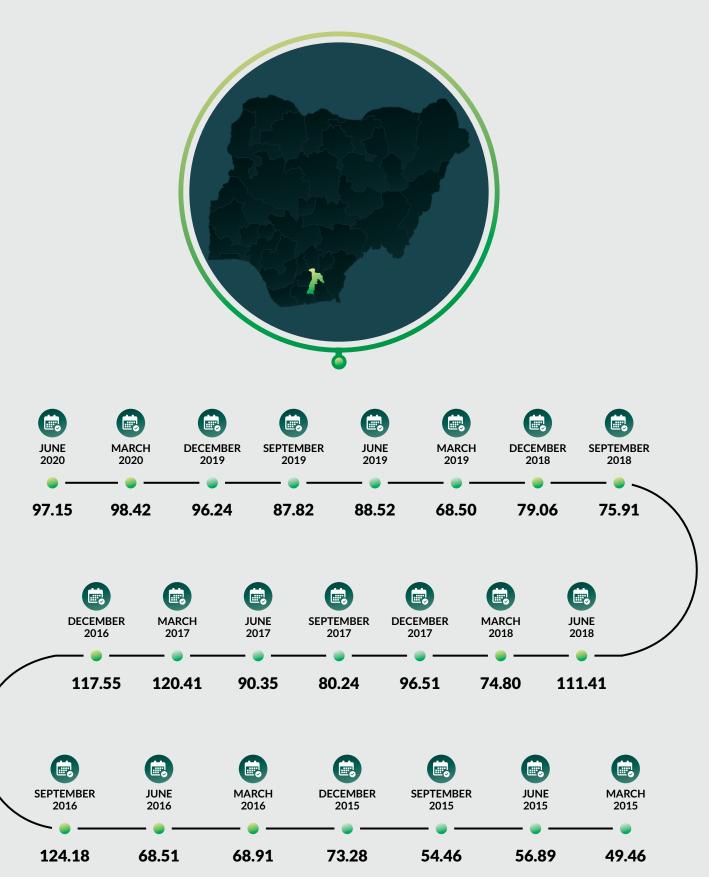
Breakdown of borrowers in the Banking Industry showed that the total number of borrowers increased by 47.35% to 2.59m in 2019 from 1.76m recorded in 2018 while number of credit facilities increased by 55.54% to 3.18m in 2019 from 2.04m recorded in 2018.

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.

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





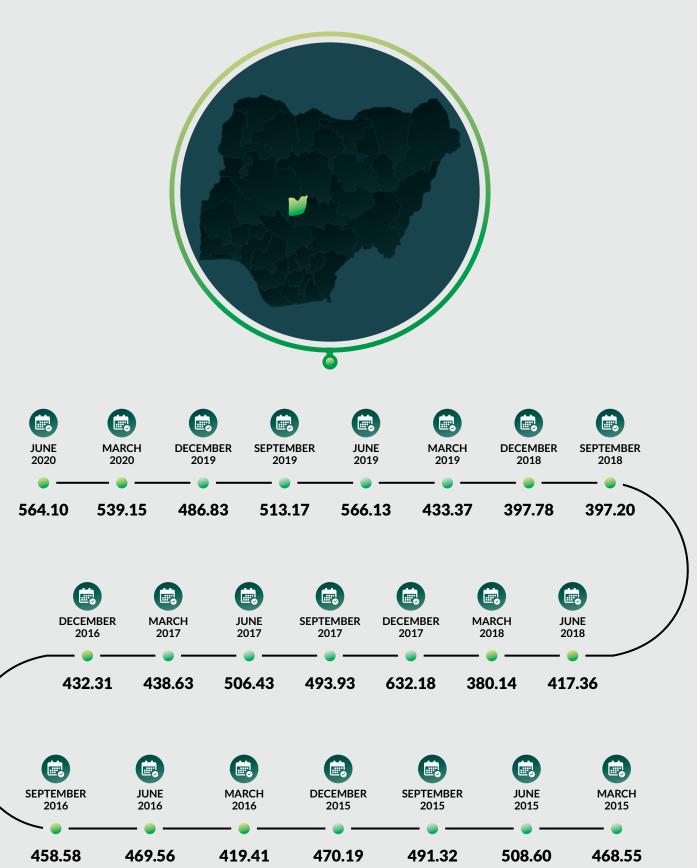


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





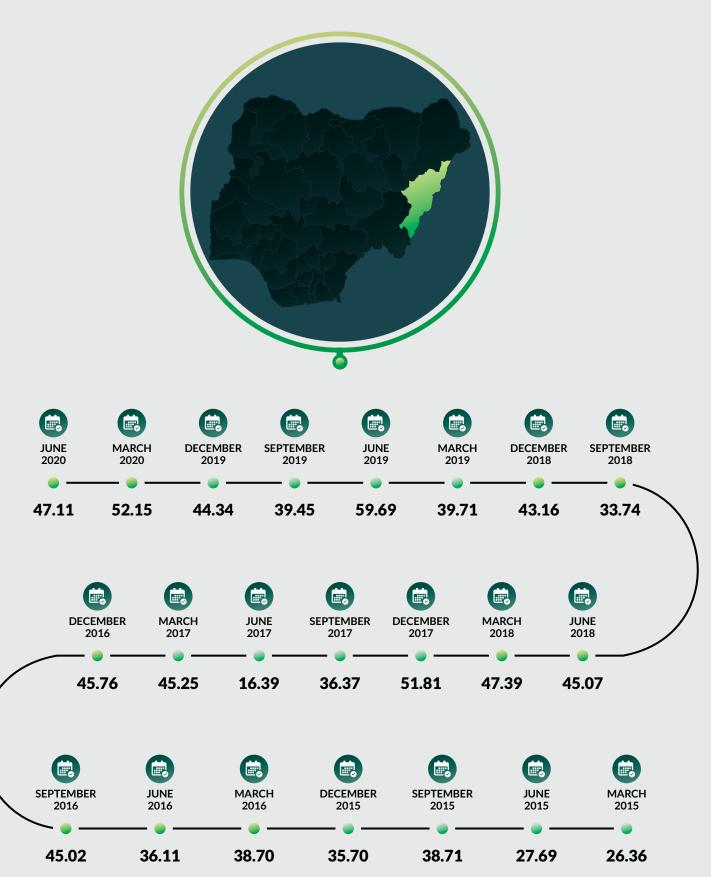


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





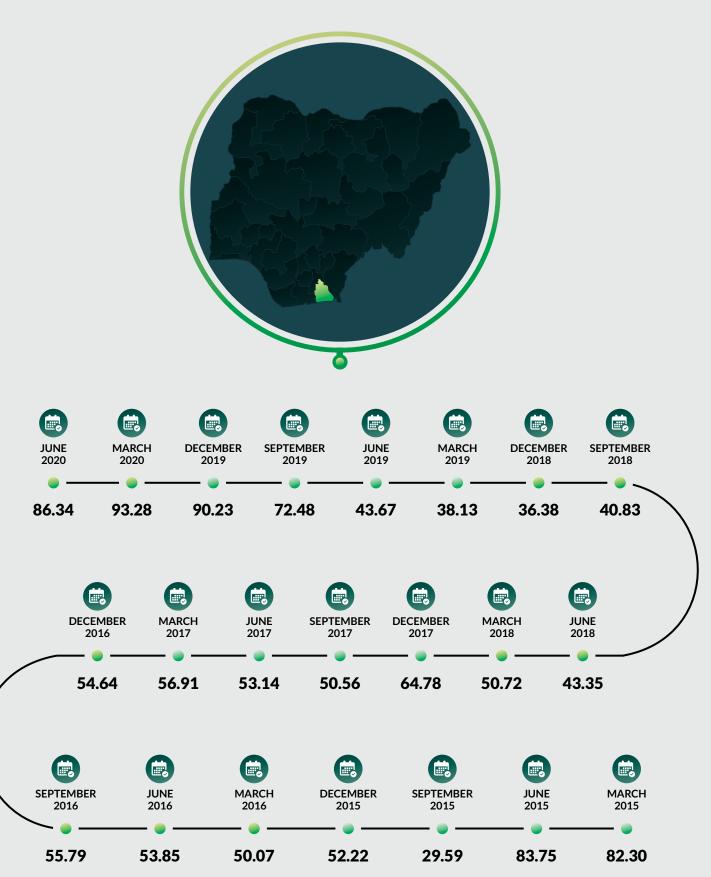


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





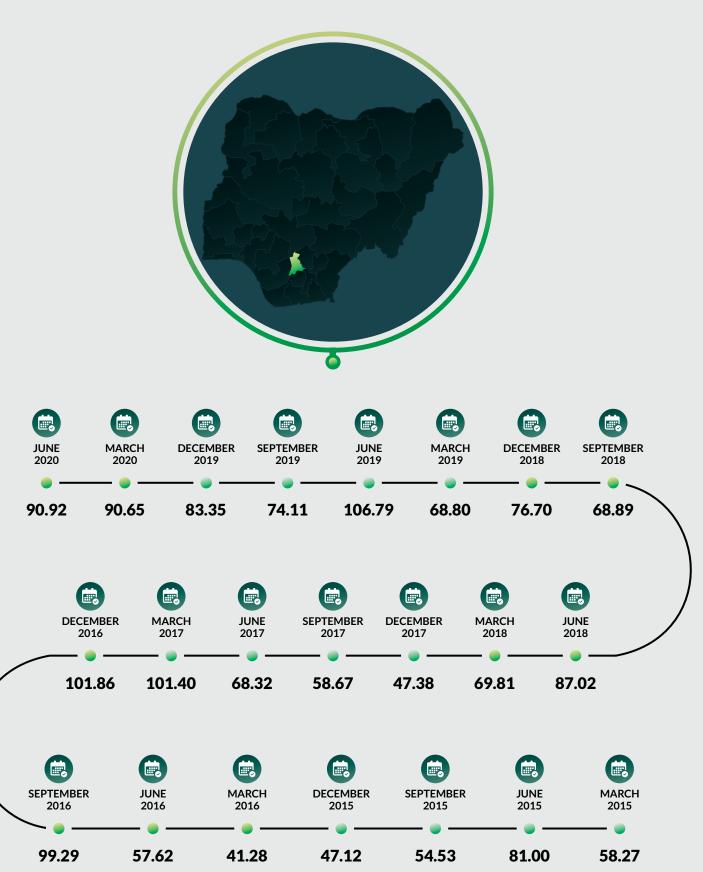


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





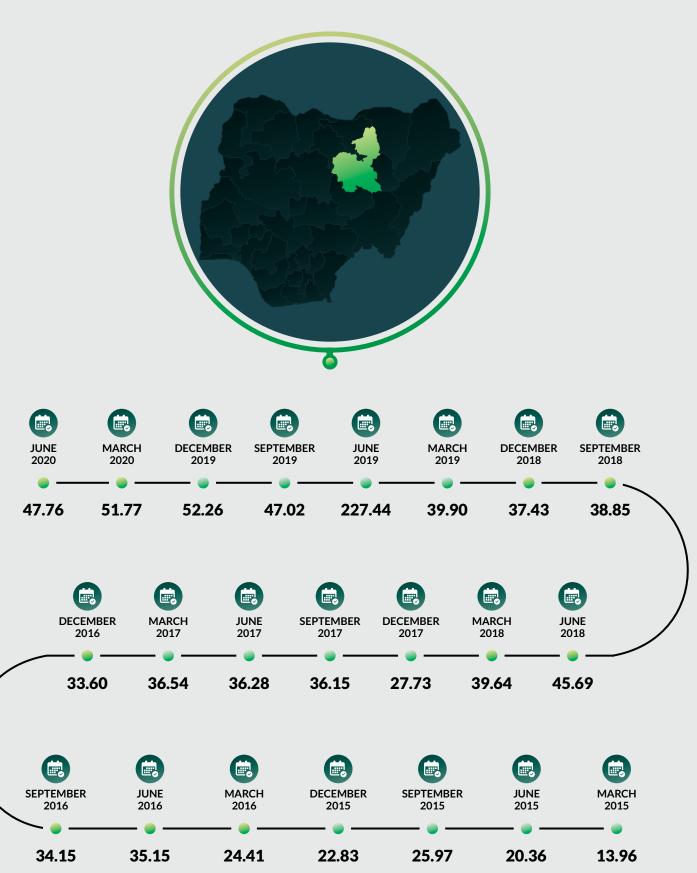


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





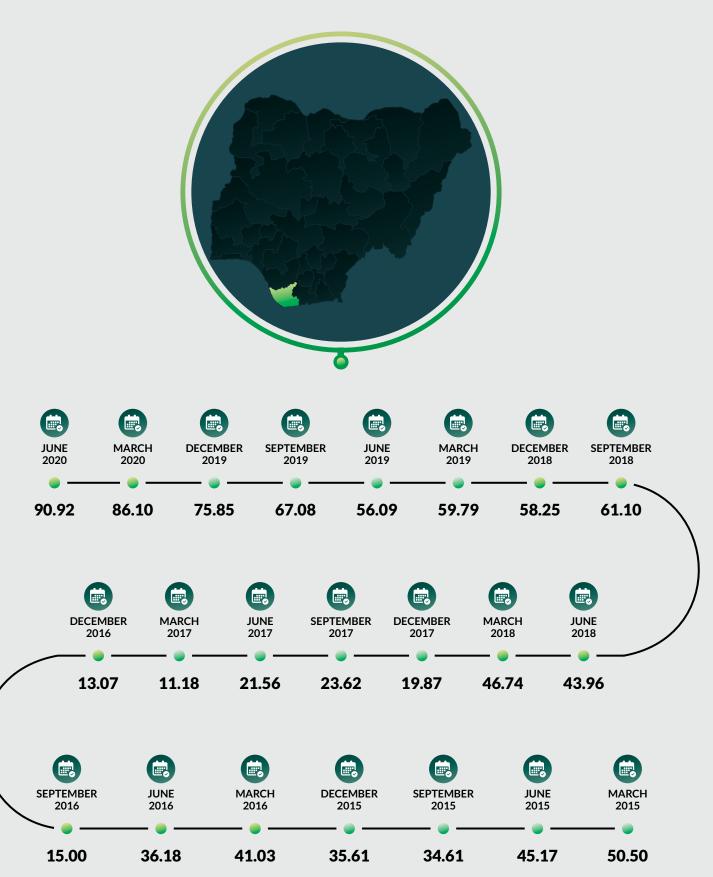


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





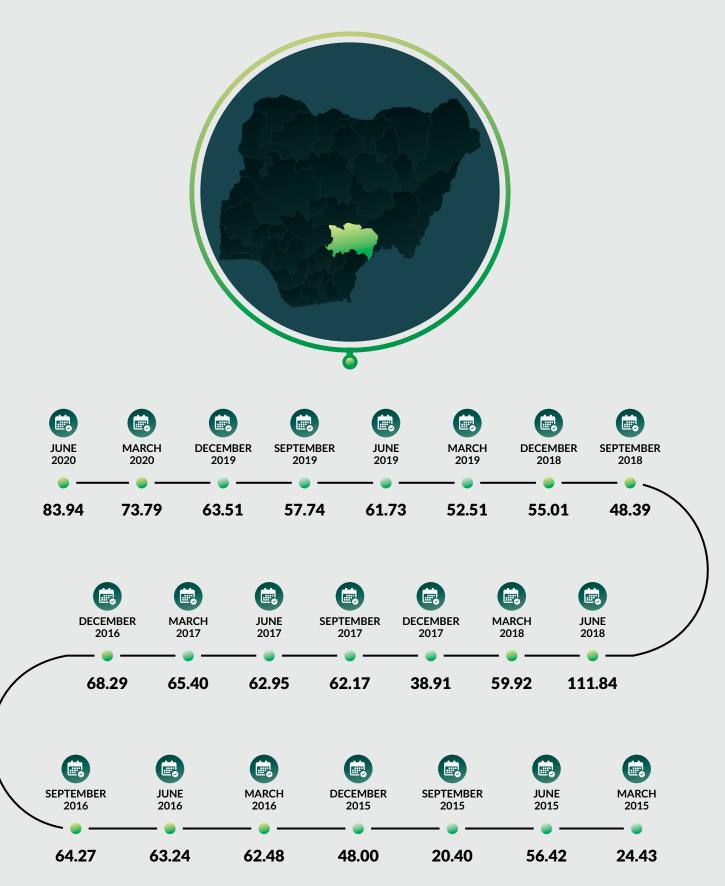


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





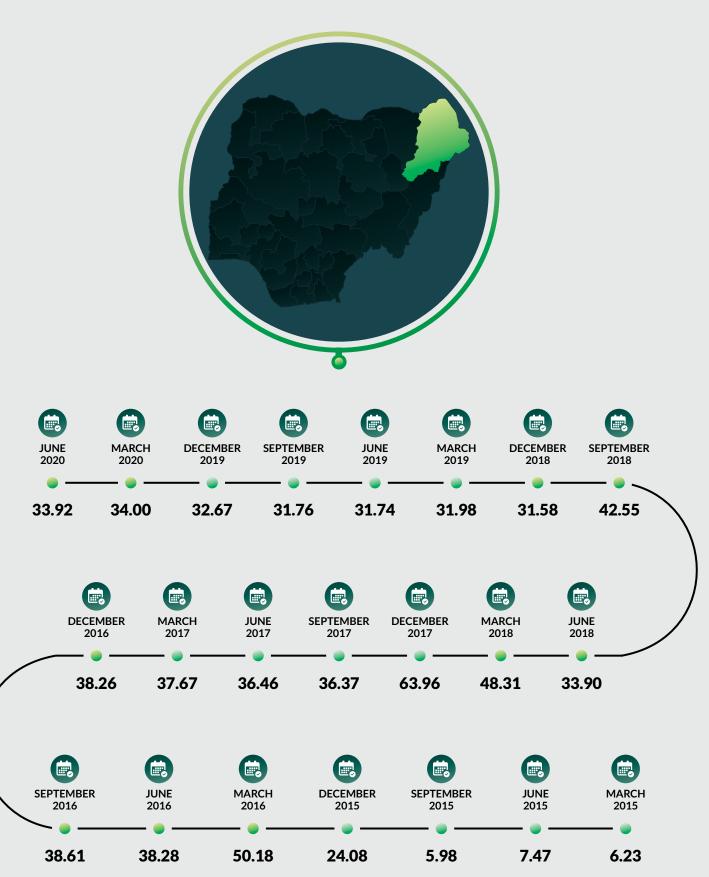


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





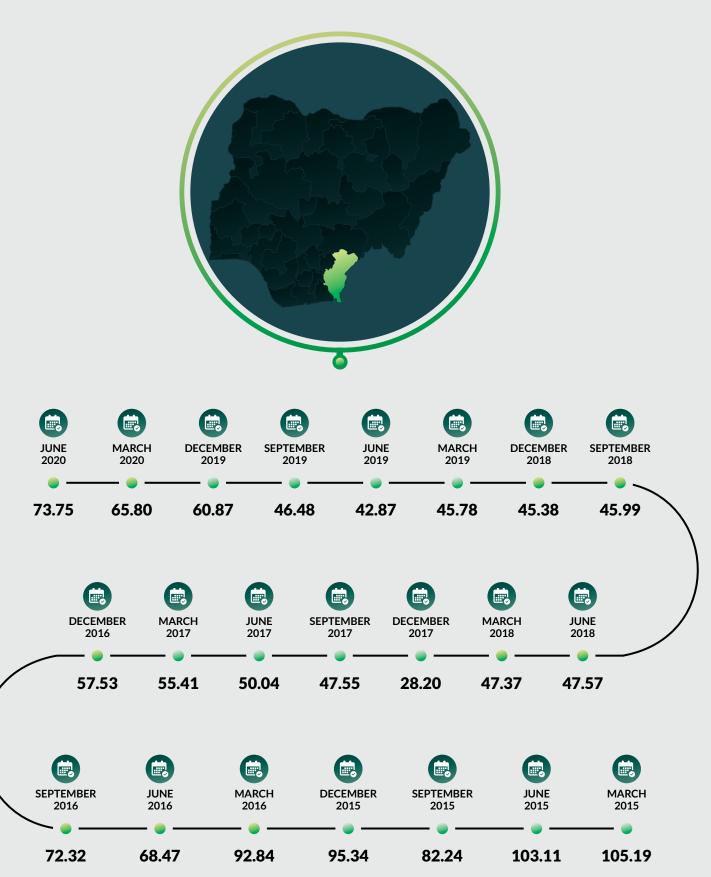


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





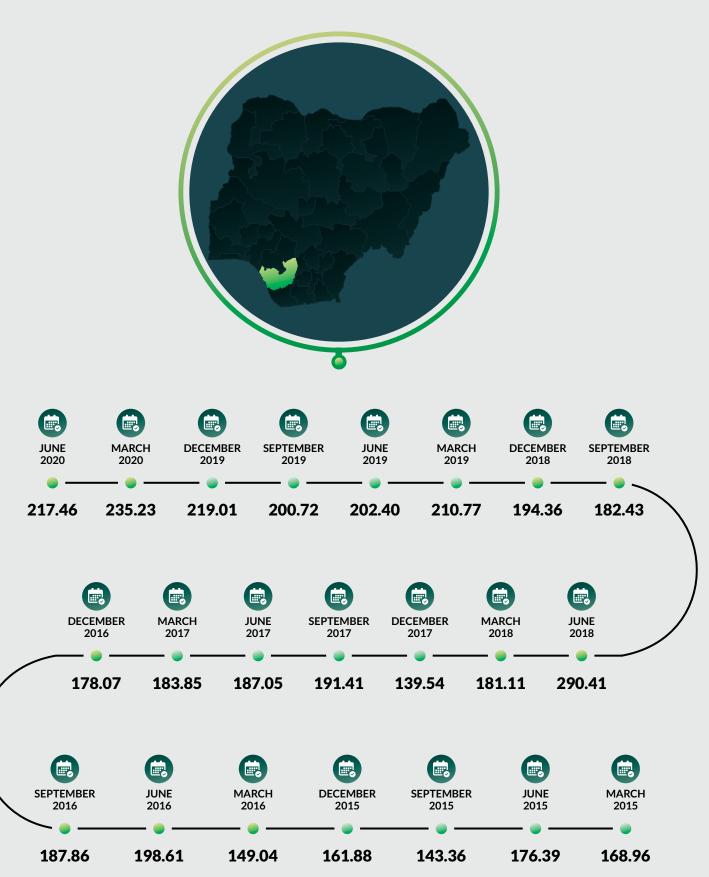


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





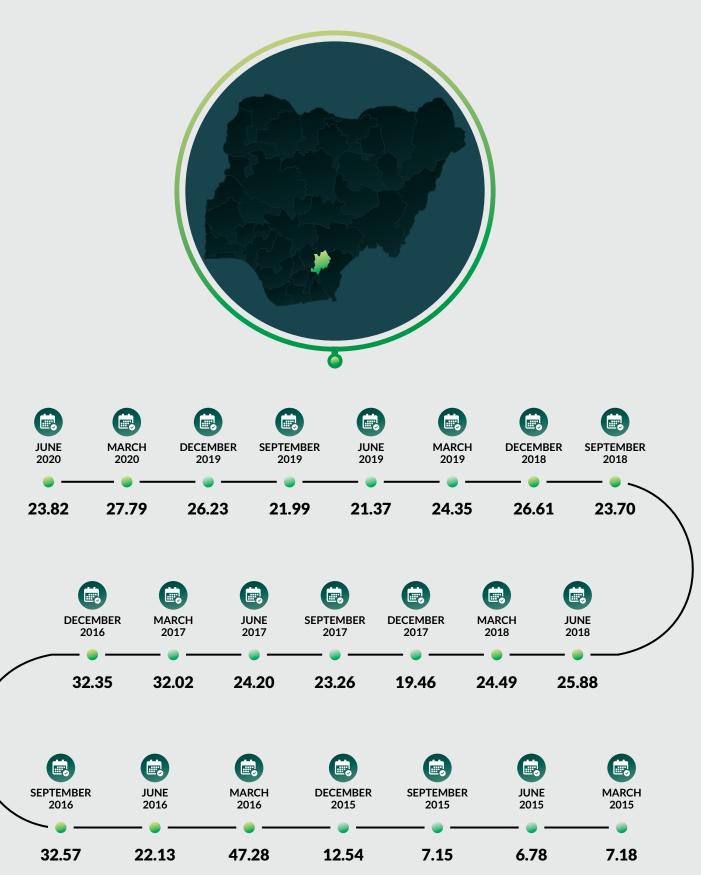


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





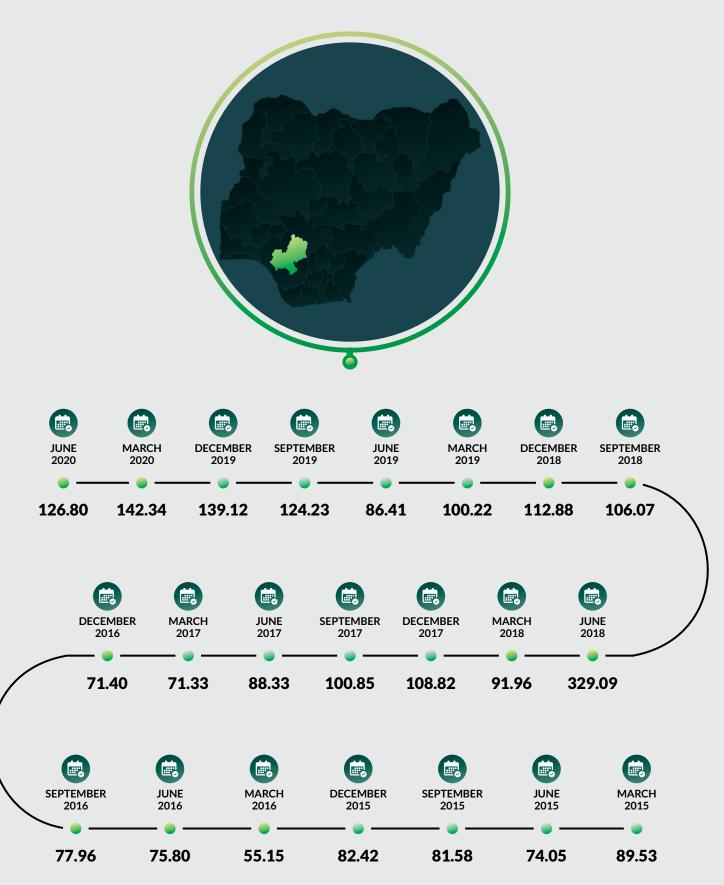


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





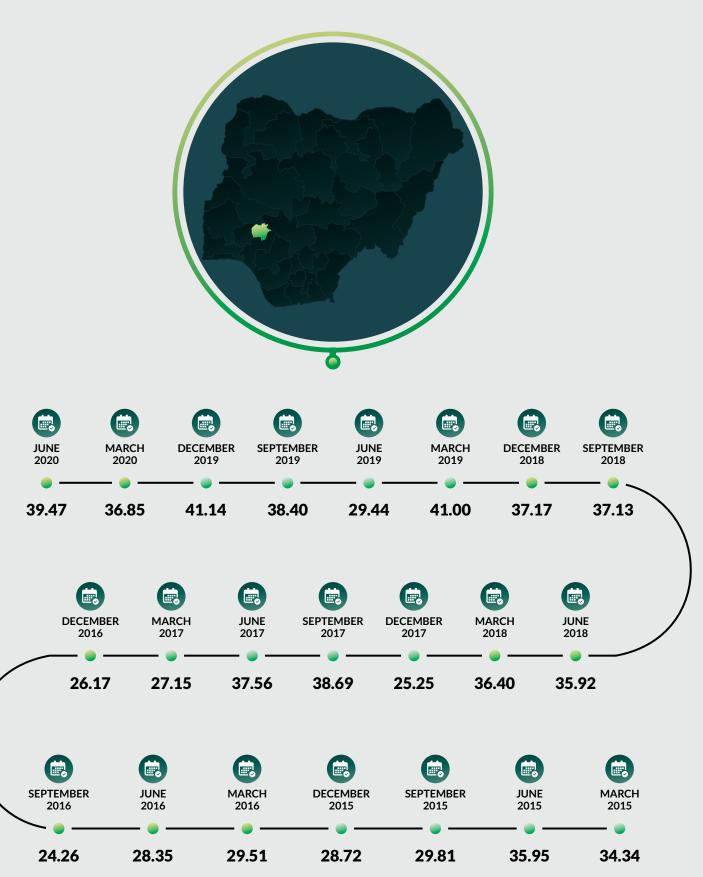


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





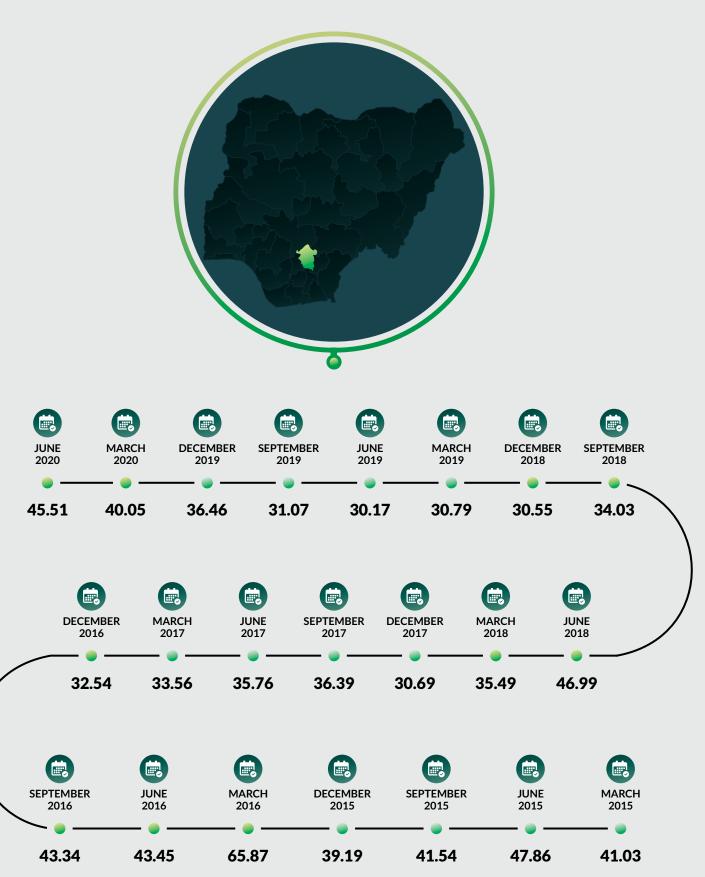


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





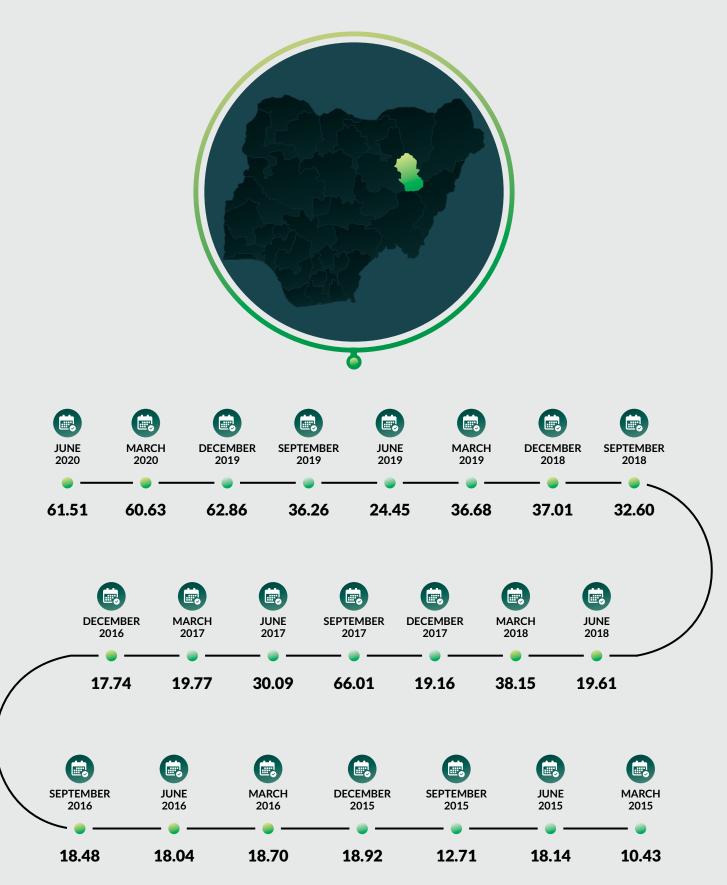


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





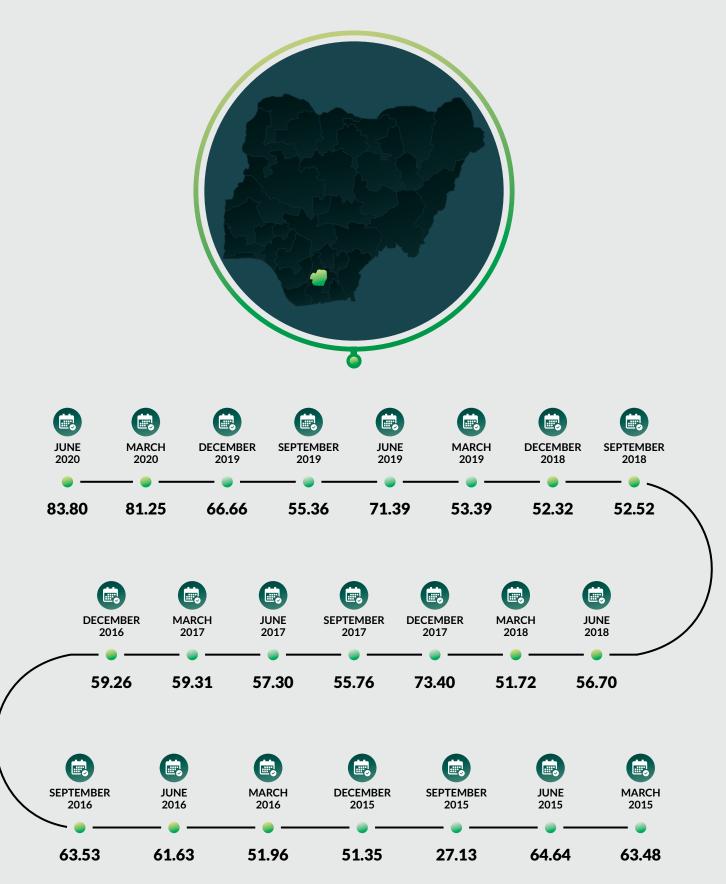


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





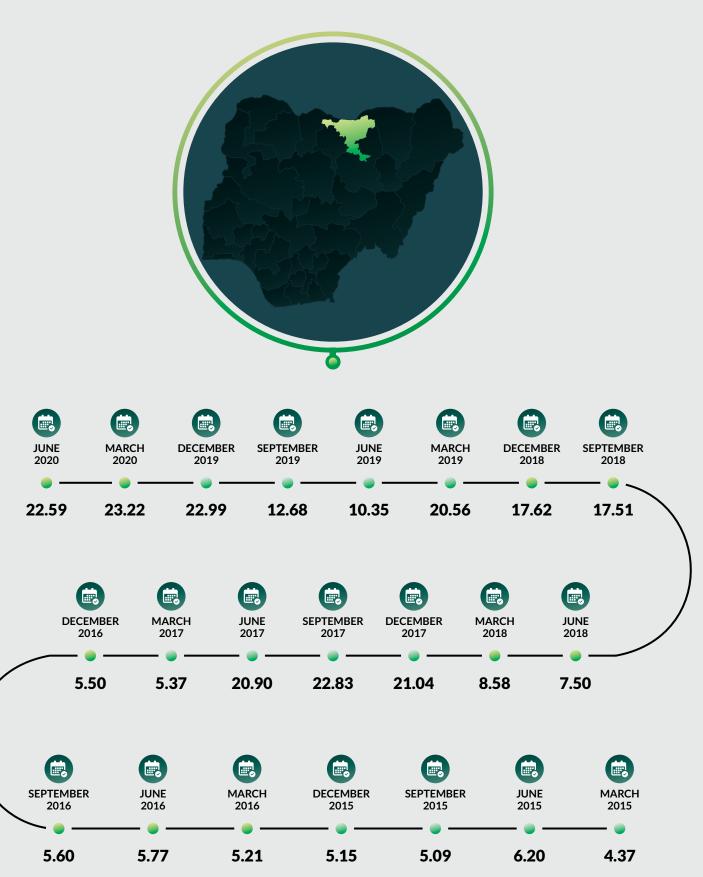


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





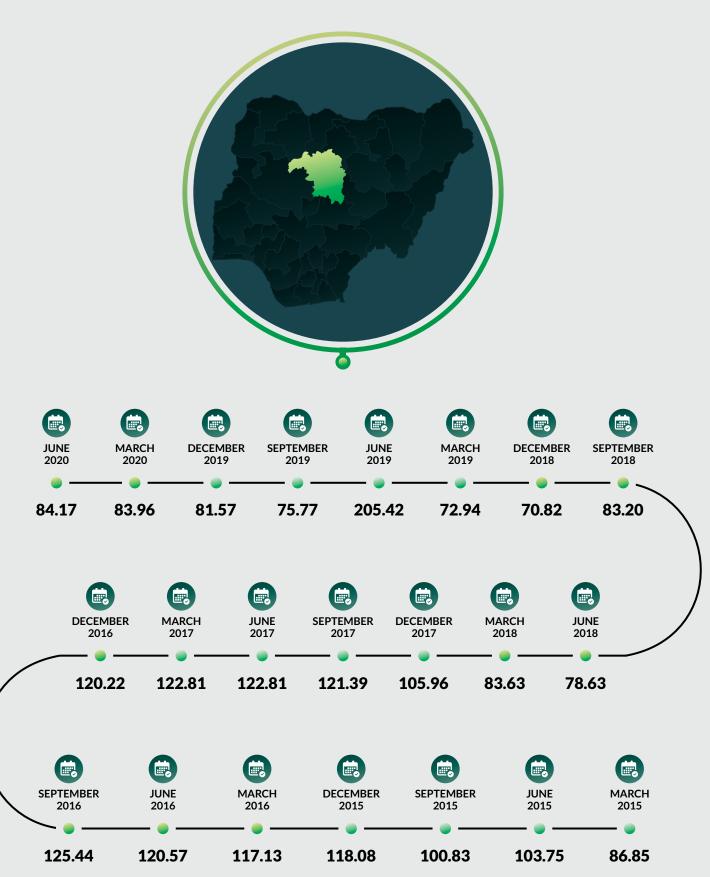


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





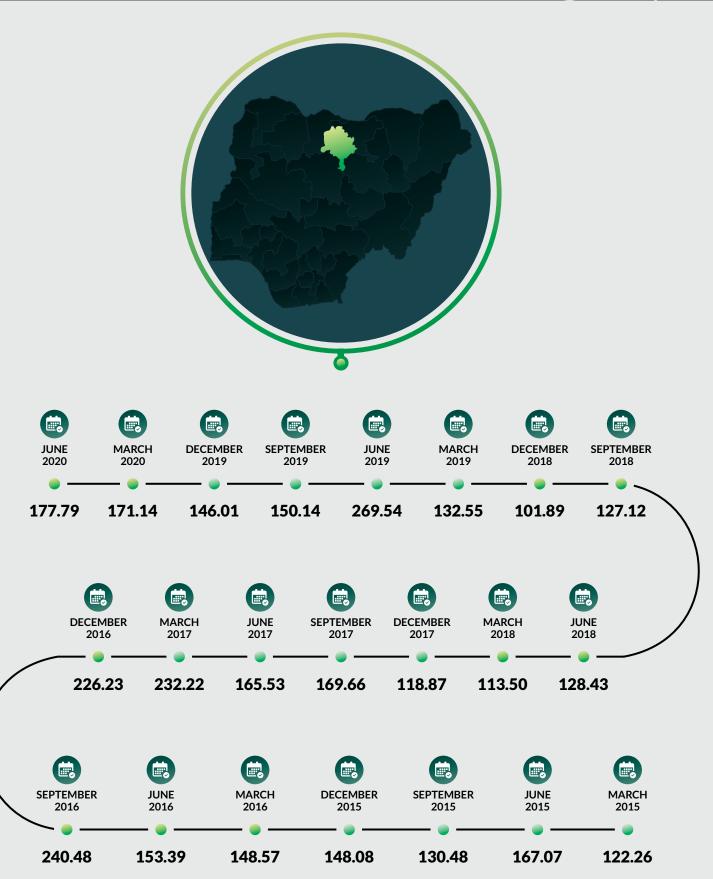


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





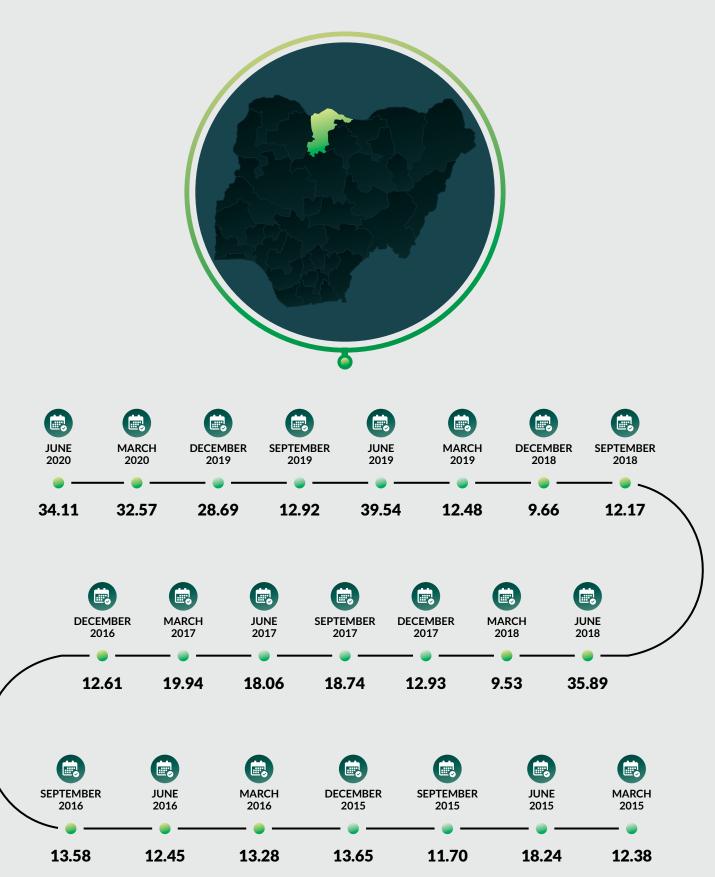


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





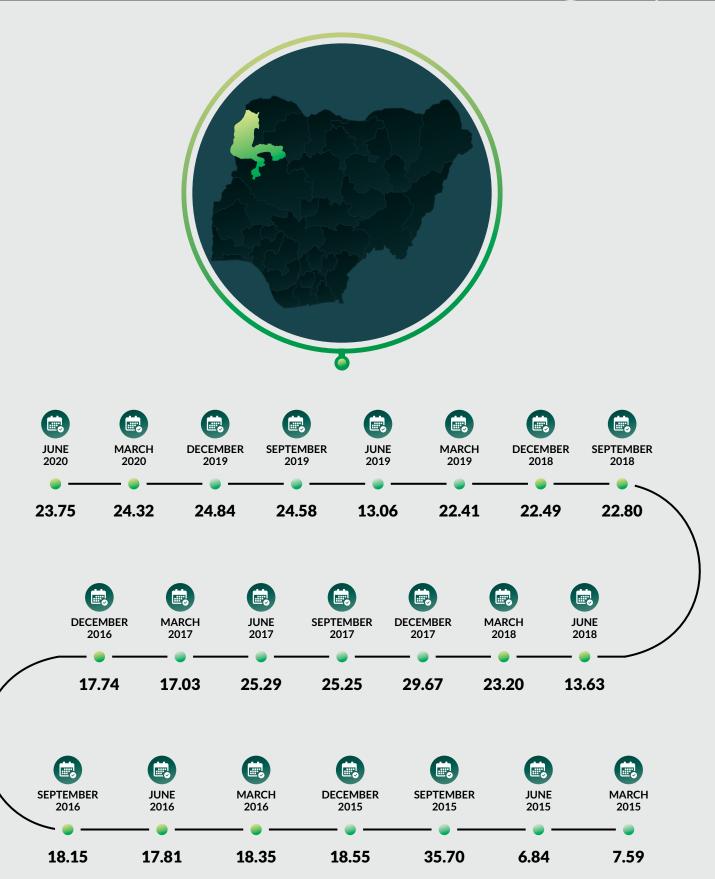


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





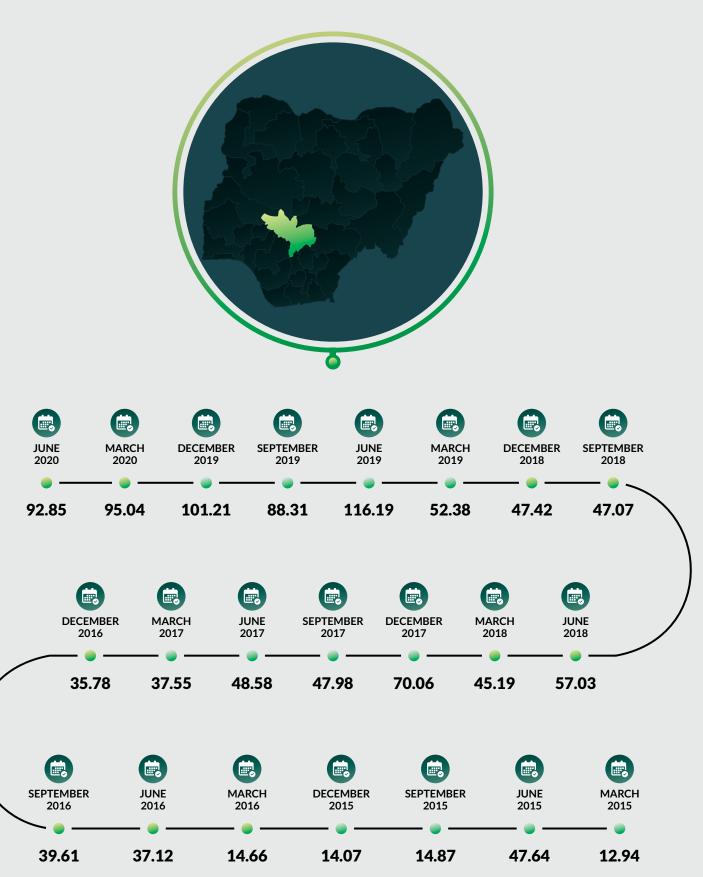


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





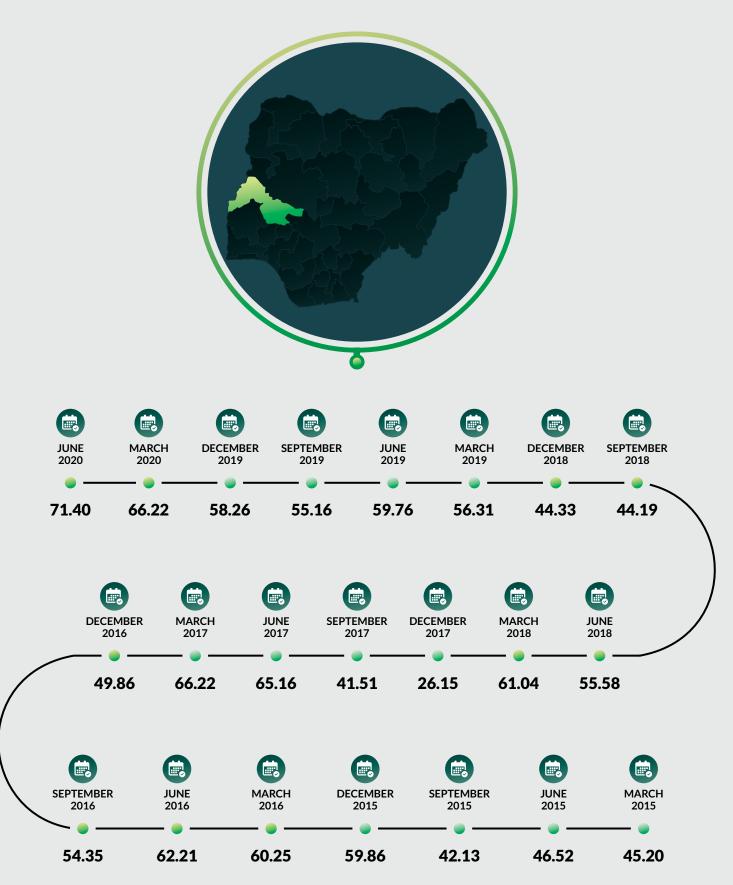


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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







<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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







JUNE 2020

**MARCH** 

2020

DECEMBER

2019

SEPTEMBER 2019

JUNE

2019

**MARCH** 2019

**DECEMBER** 

2018

**SEPTEMBER** 

2018

14,920.49 14,610.07 13,903.67 13,286.28 11,237.42 12,432.57 12,338.99 12,837.78

**DECEMBER** 2016



MARCH 2017



JUNE 2017



**SEPTEMBER** 2017

DECEMBER 2017

**MARCH** 2018

JUNE

2018

12,184.23

12,964.24 12,861.91 12,609.56 12,599.58 12,708.49 12,865.67

**SEPTEMBER** 2016

JUNE 2016

MARCH 2016

**DECEMBER** 2015

**SEPTEMBER** 2015

JUNE 2015

MARCH

13,084.81

12,432.24

10,351.22

10,390.26

10,359.69

10,372.13

2015

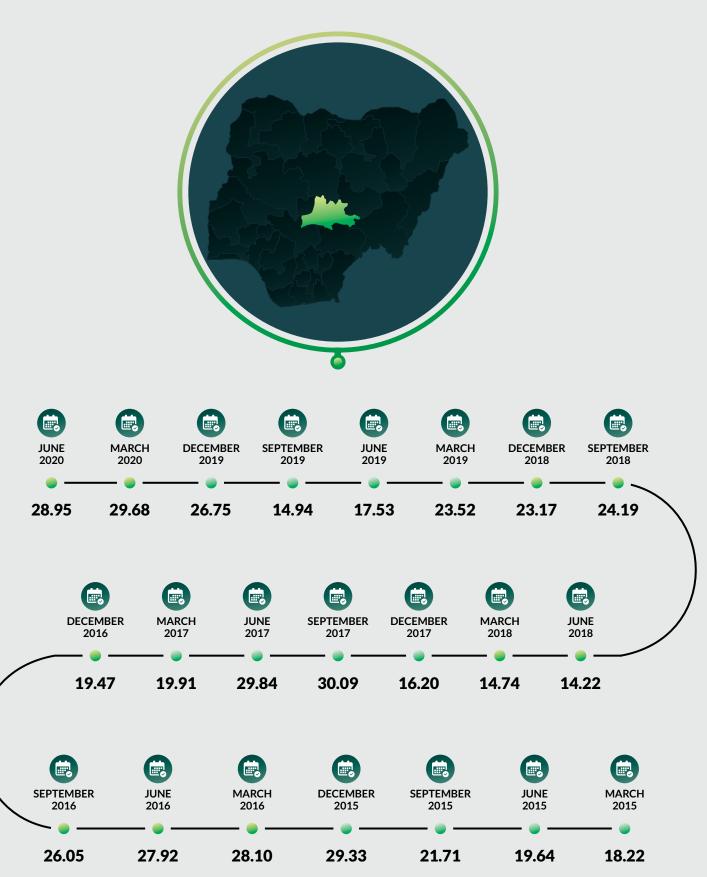
10,604.61

\*\*\* NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





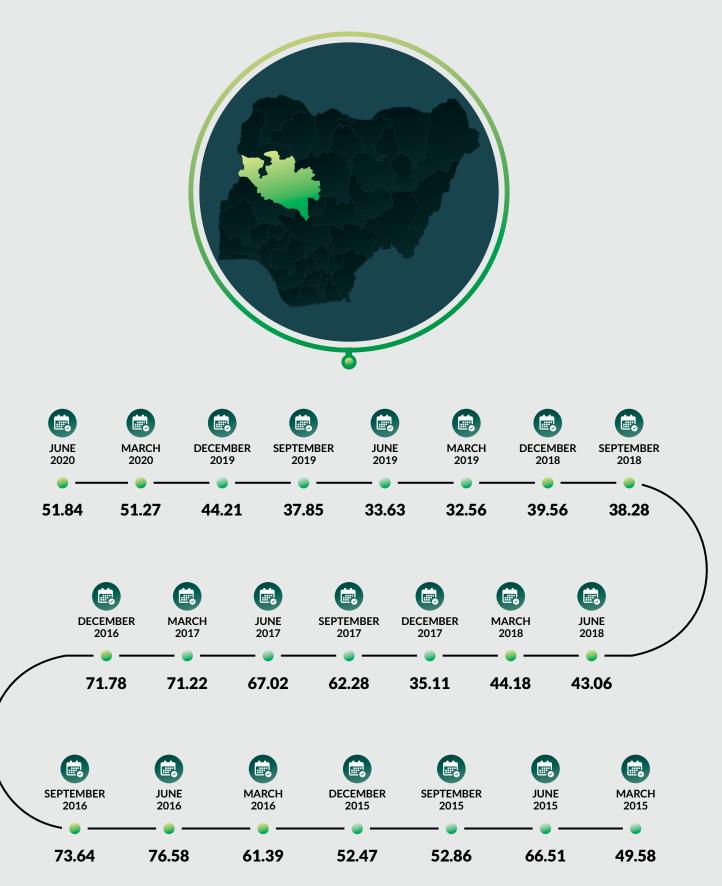


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





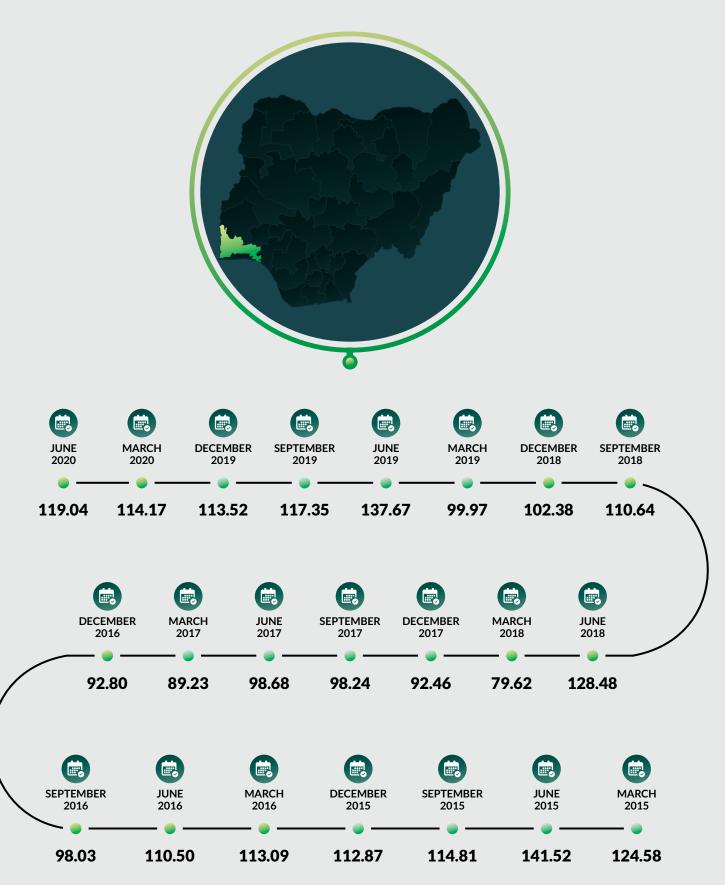


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





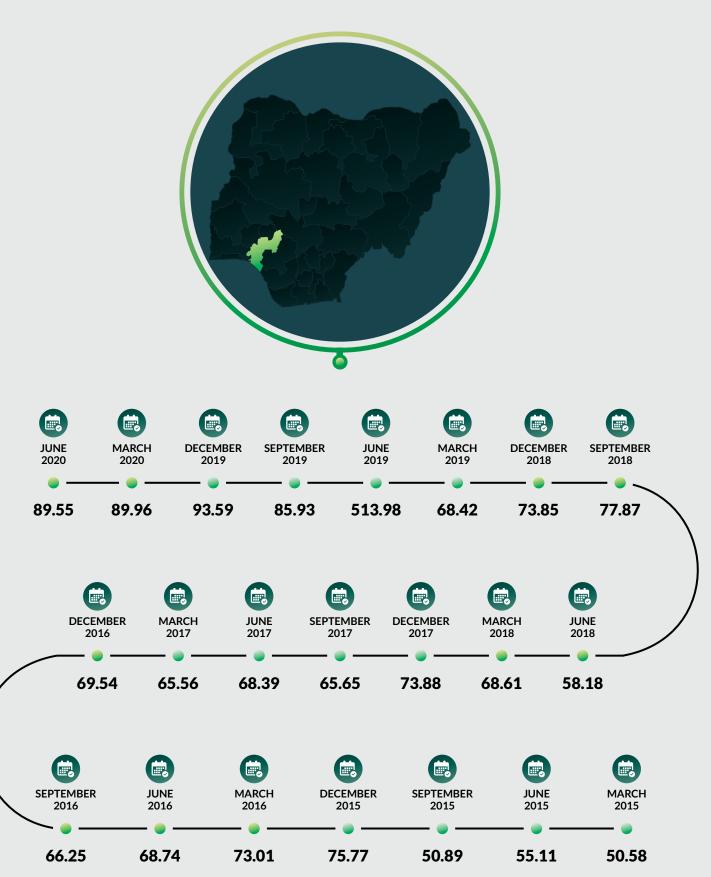


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





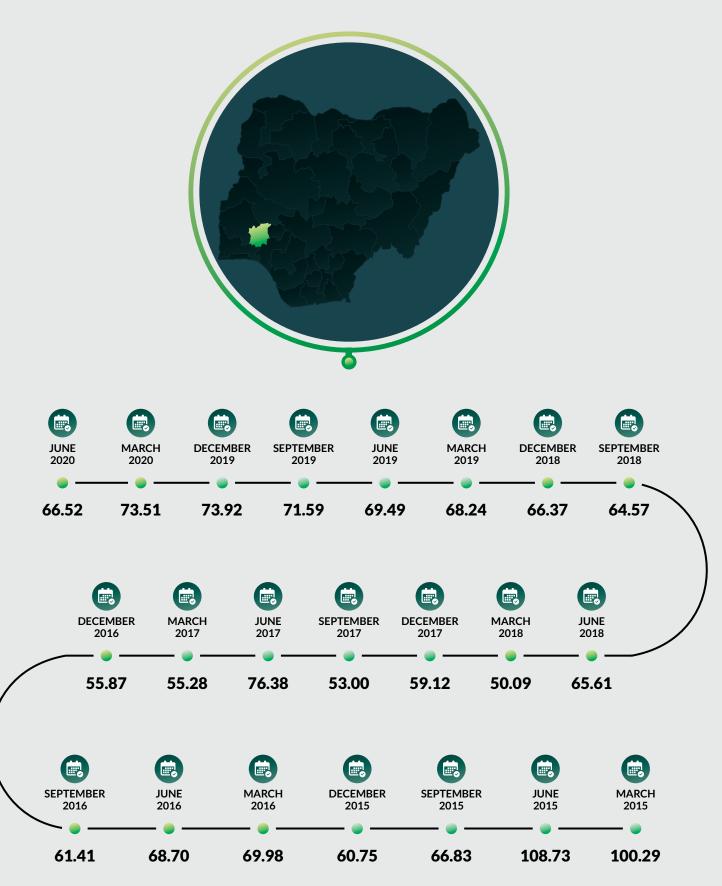


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





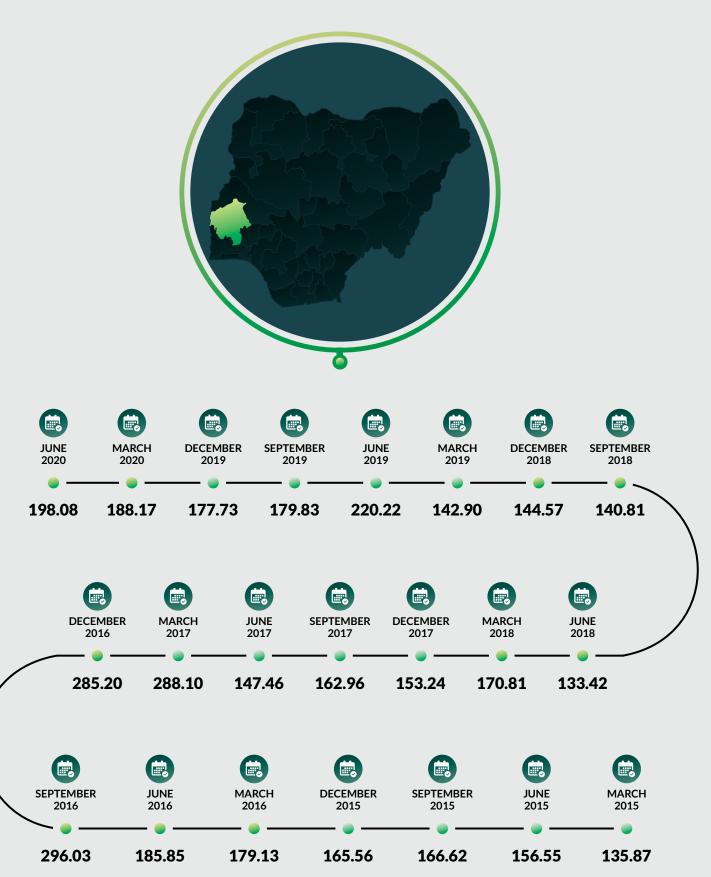


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





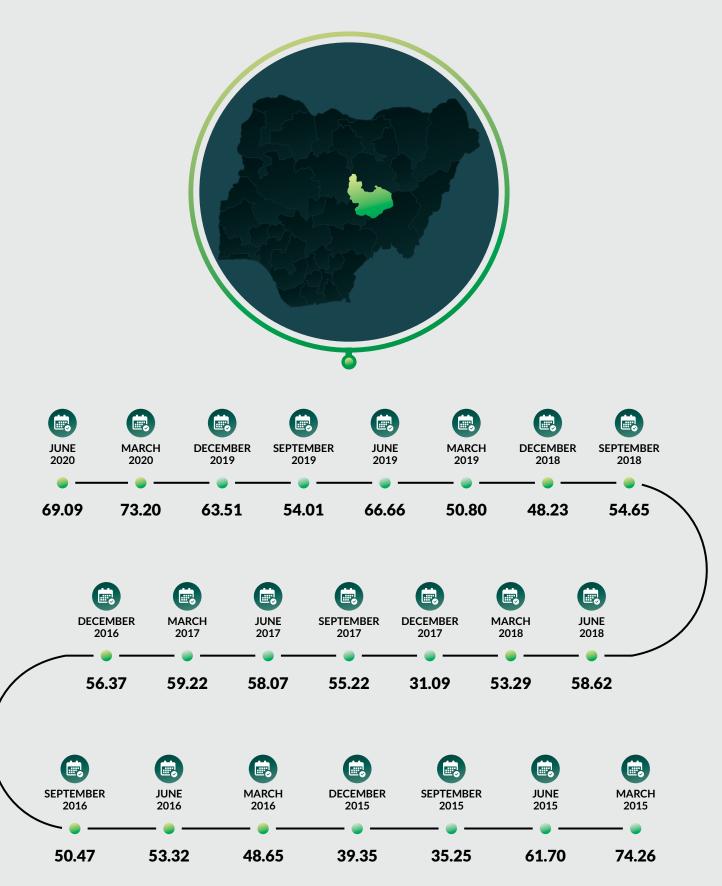


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





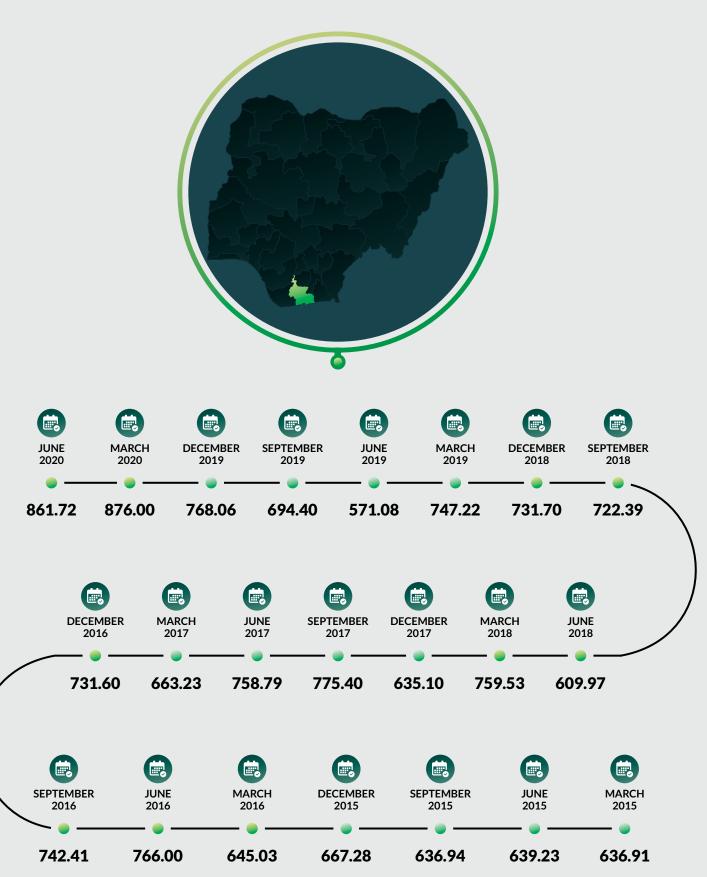


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





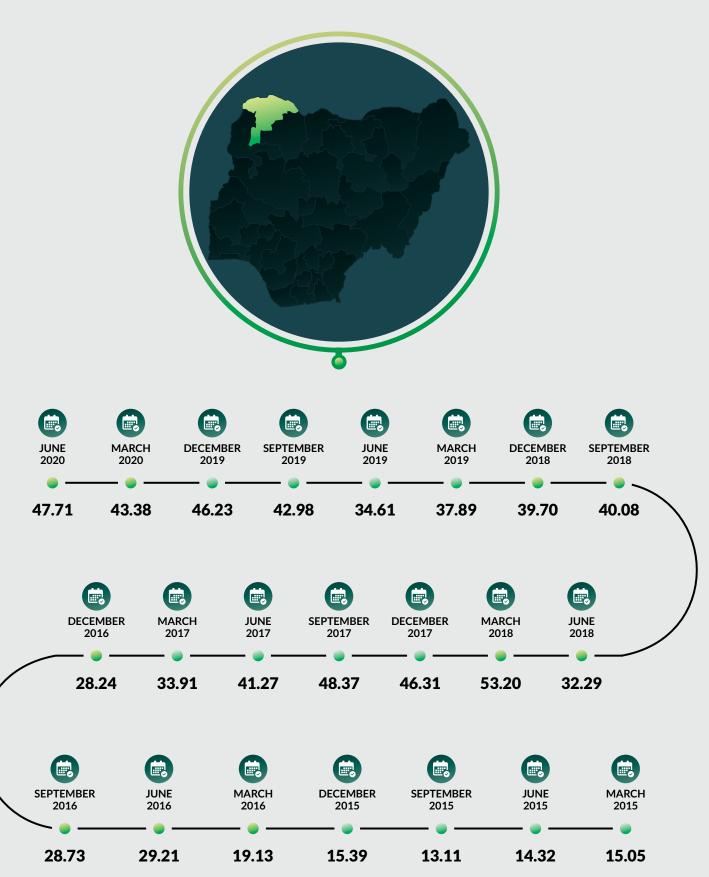


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





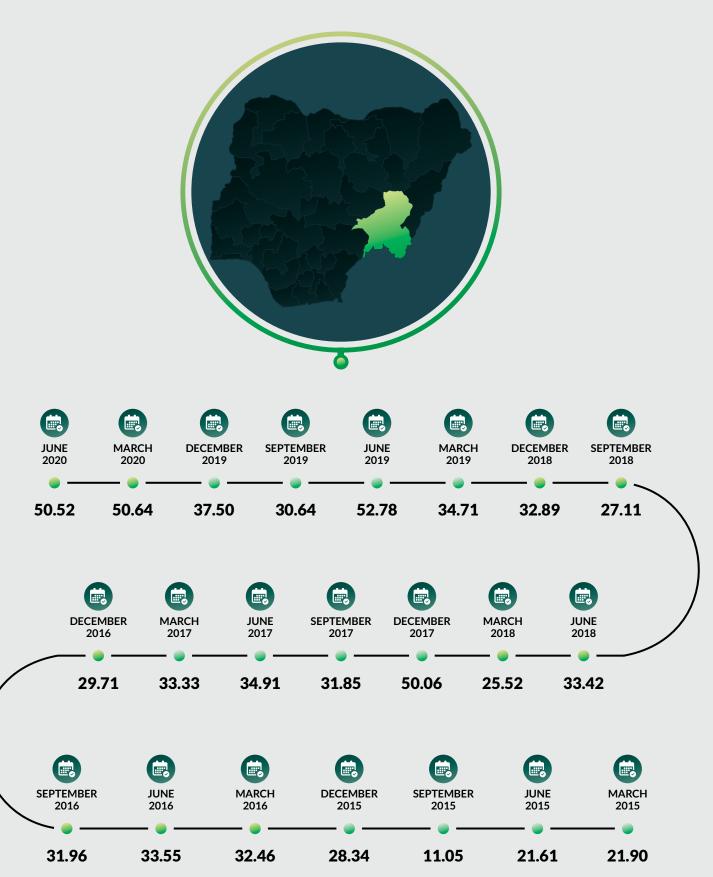


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





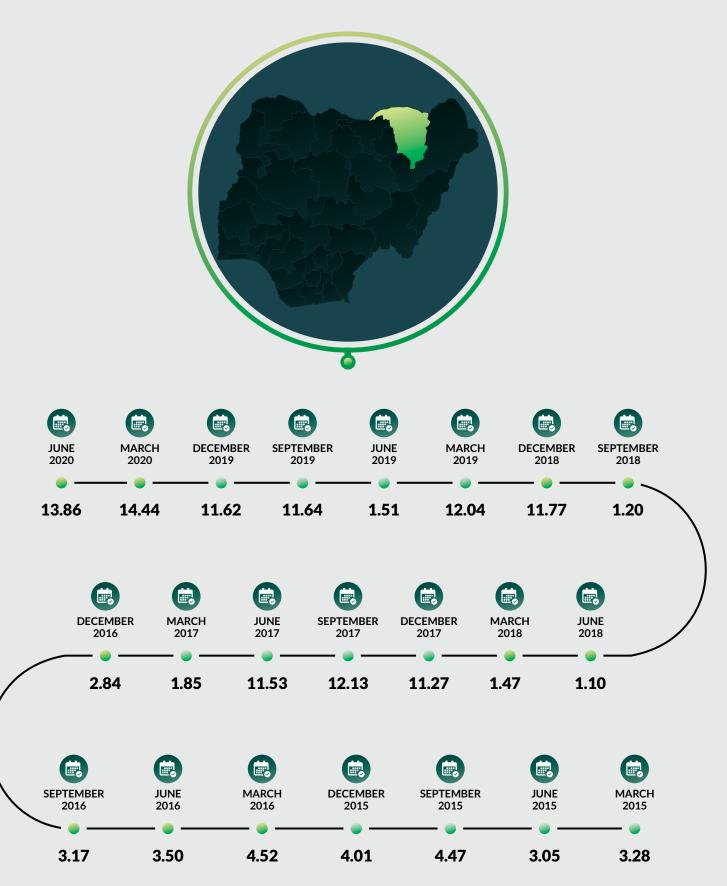


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





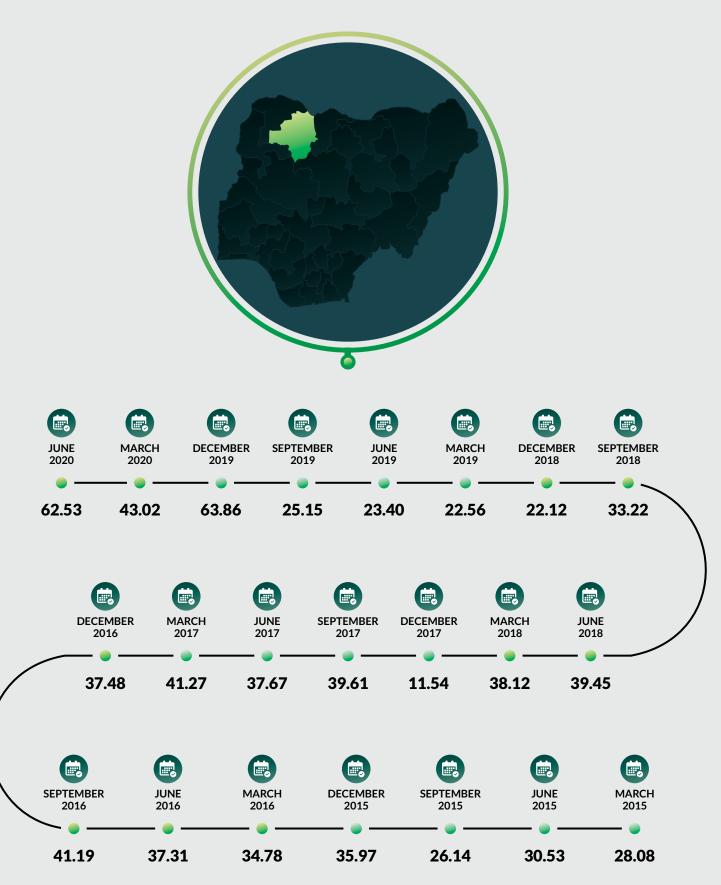


<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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







<sup>\*\*\*</sup> NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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







JUNE 2020



MARCH 2020



DECEMBER 2019



SEPTEMBER 2019



2019

**MARCH** 2019





2018

18,900.82 18,563.25 17,565.37 16,617.28 15,444.15 15,518.73 15,341.14 15,848.79



**DECEMBER** 2016



**MARCH** 2017



JUNE 2017



**SEPTEMBER** 2017



DECEMBER 2017



**MARCH** 2018



JUNE 2018

16,293.48 16,180.95 15,908.08 16,028.66 15,953.39 15,627.60 15,570.51



**SEPTEMBER** 2016



JUNE 2016



MARCH 2016



**DECEMBER** 2015



**SEPTEMBER** 2015



JUNE 2015



16,556.57

15,677.71

13,344.76

13,354.17

13,082.22

13,501.17

2015

13,455.00

\*\*\* NOTE: Credit per state may not necessarily reflect the level of economic activity in the state. For example all the oil majors are operating outside Lagos but their credit is booked in Lagos.

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





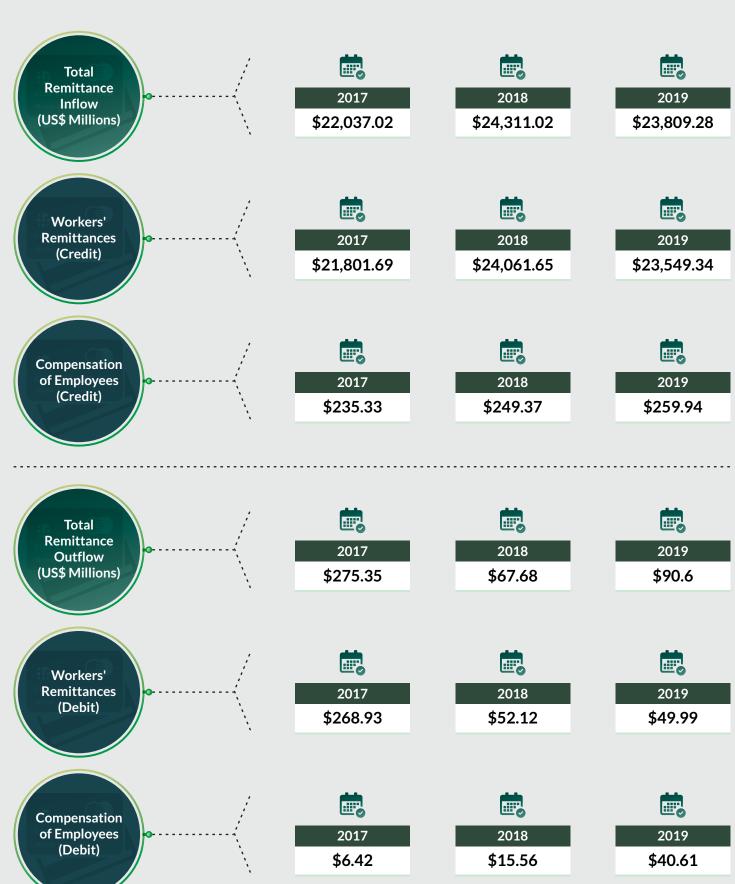




#### **Remittance Flows 2017-2019**





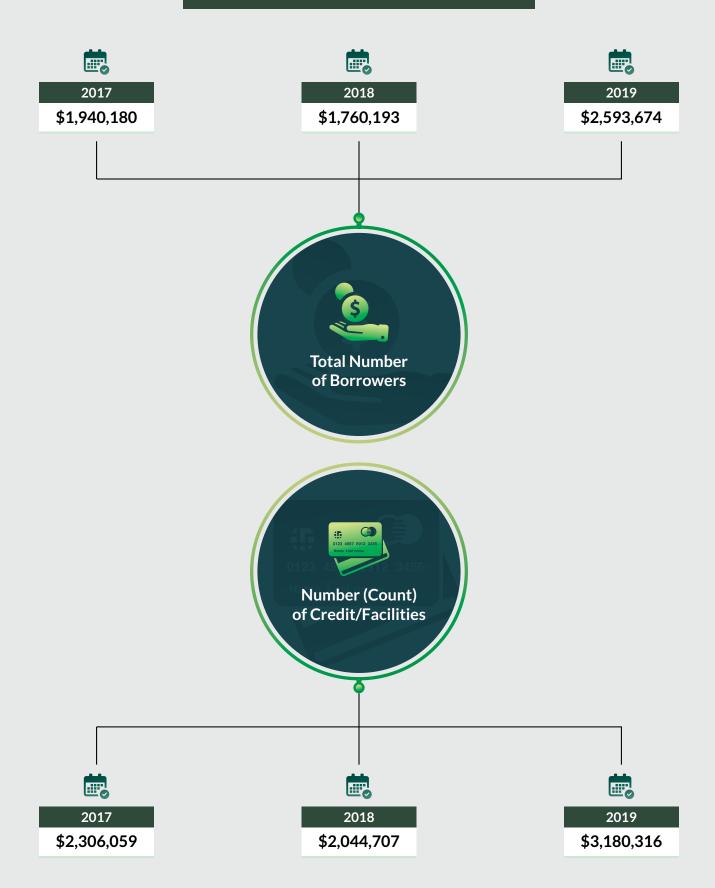


Note: 2019 figures are provisional

#### **Breakdown of Borrowers 2017-2019**



#### **BORROWERS IN BANKING INDUSTRY**



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





2017 N19,830,746,809





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



2017 Volume Value Value (000) Volume Percentage Share N100,000 Percentage Share AND 26825 65.31% N1,686,836.50 28.34% **BELOW** Volume Volume Value (000) Percentage Share Percentage Share **ABOVE** N100,000 14250 34.69% N4,264,972.53 71.66% Volume Value Volume Value (000) Percentage Share Percentage Share **TOTAL** 41075 100% N5,951,809.03 100% 2018 Volume Percentage Share Value Value (000) Volume Percentage Share N100,000 AND 17898 N1,295,762.96 58.47% 29.60% **BELOW** Value Volume Value (000) Volume Percentage Share Percentage Share **ABOVE** 

Volume 30612

12714

Volume Percentage Share 100%

41.53%

TOTAL

N100,000

Value (000) N4,377,626.29

N3,081,863.33

Value Percentage Share

70.40%

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

Percentage Share

100%

28903



Value

26.61%

2019 Volume Volume Value (000) Percentage Share N100,000 Percentage Share AND 16862 N1,083,193.54 58.34% **BELOW** Volume Percentage Share Value Percentage Share Volume Value (000) **ABOVE** N100,000 12041 41.66% N2,986,838.93 Volume Volume Value (000)

**TOTAL** 

	Quarterly	Geographi	ical Distribu	ution of Cre	edit by State	e (N'bn) 20:	15 to 2020															
	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20
ABIA	49.46	56.89	54.46	73.28	68.91	68.51	124.18	117.55	120.41	90.35	80.24	96.51	74.80	111.41	75.91	79.06	68.50	88.52	87.82	96.24	98.42	97.15
ABUJA (F C T)	468.55	508.60	491.32	470.19	419.41	469.56	458.58	432.31	438.63	506.43	493.93	632.18	380.14	417.36	397.20	397.78	433.37	566.13	513.17	486.83	539.15	564.10
ADAMAWA	26.36	27.69	38.71	35.70	38.70	36.11	45.02	45.76	45.25	16.39	36.37	51.81	47.39	45.07	33.74	43.16	39.71	59.69	39.45	44.34	52.15	47.11
AKWA-IBOM	82.30	83.75	29.59	52.22	50.07	53.85	55.79	54.64	56.91	53.14	50.56	64.78	50.72	43.35	40.83	36.38	38.13	43.67	72.48	90.23	93.28	86.34
ANAMBRA	58.27	81.00	54.53	47.12	41.28	57.62	99.29	101.86	101.40	68.32	58.67	47.38	69.81	87.02	68.89	76.70	68.80	106.79	74.11	83.35	90.65	90.92
BAUCHI	13.96	20.36	25.97	22.83	24.41	35.15	34.15	33.60	36.54	36.28	36.15	27.73	39.64	45.69	38.85	37.43	39.90	227.44	47.02	52.26	51.77	47.76
BAYELSA	50.50	45.17	34.61	35.61	41.03	36.18	15.00	13.07	11.18	21.56	23.62	19.87	46.74	43.96	61.10	58.25	59.79	56.09	67.08	75.85	86.10	90.92
BENUE	24.43	56.42	20.40	48.00	62.48	63.24	64.27	68.29	65.40	62.95	62.17	38.91	59.92	111.84	48.39	55.01	52.51	61.73	57.74	63.51	73.79	83.94
BORNO	6.23	7.47	5.98	24.08	50.18	38.28	38.61	38.26	37.67	36.46	36.37	63.96	48.31	33.90	42.55	31.58	31.98	31.74	31.76	32.67	34.00	33.92
CROSS RIVER	105.19	103.11	82.24	95.34	92.84	68.47	72.32	57.53	55.41	50.04	47.55	28.20	47.37	47.57	45.99	45.38	45.78	42.87	46.48	60.87	65.80	73.75
DELTA	168.96	176.39	143.36	161.88	149.04	198.61	187.86	178.07	183.85	187.05	191.41	139.54	181.11	290.41	182.43	194.36	210.77	202.40	200.72	219.01	235.23	217.46
EBONYI	7.18	6.78	7.15	12.54	47.28	22.13	32.57	32.35	32.02	24.20	23.26	19.46	24.49	25.88	23.70	26.61	24.35	21.37	21.99	26.23	27.79	23.82
EDO	89.53	74.05	81.58	82.42	55.15	75.80	77.96	71.40	71.33	88.33	100.85	108.82	91.96	329.09	106.07	112.88	100.22	86.41	124.23	139.12	142.34	126.80
EKITI	34.34	35.95	29.81	28.72	29.51	28.35	24.26	26.17	27.15	37.56	38.69	25.25	36.40	35.92	37.13	37.17	41.00	29.44	38.40	41.14	36.85	39.47
ENUGU	41.03	47.86	41.54	39.19	65.87	43.45	43.34	32.54	33.56	35.76	36.39	30.69	35.49	46.99	34.03	30.55	30.79	30.17	31.07	36.46	40.05	45.51
GOMBE	10.43	18.14	12.71	18.92	18.70	18.04	18.48	17.74	19.77	30.09	66.01	19.16	38.15	19.61	32.60	37.01	36.68	24.45	36.26	62.86	60.63	61.51
IMO	63.48	64.64	27.13	51.35	51.96	61.63	63.53	59.26	59.31	57.30	55.76	73.40	51.72	56.70	52.52	52.32	53.39	71.39	55.36	66.66	81.25	83.80
JIGAWA	4.37	6.20	5.09	5.15	5.21	5.77	5.60	5.50	5.37	20.90	22.83	21.04	8.58	7.50	17.51	17.62	20.56	10.35	12.68	22.99	23.22	22.59
KADUNA	86.85	103.75	100.83	118.08	117.13	120.57	125.44	120.22	122.81	122.81	121.39	105.96	83.63	78.63	83.20	70.82	72.94	205.42	75.77	81.57	83.96	84.17
KANO	122.26	167.07	130.48	148.08	148.57	153.39	240.48	226.23	232.22	165.53	169.66	118.87	113.50	128.43	127.12	101.89	132.55	269.54	150.14	146.01	171.14	177.79
KATSINA	12.38	18.24	11.70	13.65	13.28	12.45	13.58	12.61	19.94	18.06	18.74	12.93	9.53	35.89	12.17	9.66	12.48	39.54	12.92	28.69	32.57	34.11
KEBBI	7.59	6.84	35.70	18.55	18.35	17.81	18.15	17.74	17.03	25.29	25.25	29.67	23.20	13.63	22.80	22.49	22.41	13.06	24.58	24.84	24.32	
KOGI	12.94	47.64	14.87	14.07	14.66	37.12	39.61	35.78	37.55	48.58	47.98	70.06	45.19	57.03	47.07	47.42	52.38	116.19	88.31	101.21	95.04	92.85
KWARA	45.20	46.52	42.13	59.86	60.25	62.21	54.35	49.86	66.22	65.16	41.51	26.15	61.04	55.58	44.19	44.33	56.31	59.76	55.16	58.26	66.22	71.40
LAGOS	10,604.61	10,372.13	10,359.69	10,390.26	10,351.22	12,432.24	13,084.81	12,964.24	12,861.91	12,609.56	12,708.49	12,865.67	12,599.58	12,184.23	12,837.78	12,338.99	12,432.57	11,237.42	13,286.28	13,903.67	14,610.07	14,920.49
NASARAWA	18.22	19.64	21.71	29.33	28.10	27.92	26.05	19.47	19.91	29.84	30.09	16.20	14.74	14.22	24.19	23.17	23.52	17.53	14.94	26.75	29.68	28.95
NIGER	49.58	66.51	52.86	52.47	61.39	76.58	73.64	71.78	71.22	67.02	62.28	35.11	44.18	43.06	38.28	39.56	32.56	33.63	37.85	44.21	51.27	51.84
OGUN	124.58	141.52	114.81	112.87	113.09	110.50	98.03	92.80	89.23	98.68	98.24	92.46	79.62	128.48	110.64	102.38	99.97	137.67	117.35	113.52	114.17	
ONDO	50.58	55.11	50.89	75.77	73.01	68.74	66.25	69.54	65.56	68.39	65.65	73.88	68.61	58.18	77.87	73.85	68.42	513.98	85.93	93.59	89.96	89.55
OSUN	100.29	108.73	66.83	60.75	69.98	68.70	61.41	55.87	55.28	76.38	53.00	59.12	50.09	65.61	64.57	66.37	68.24	69.49	71.59	73.92	73.51	66.52
OYO	135.87	156.55	166.62	165.56	179.13	185.85	296.03	285.20	288.10	147.46	162.96	153.24	170.81	133.42	140.81	144.57	142.90	220.22	179.83	177.73	188.17	198.08
PLATEAU	74.26	61.70	35.25	39.35	48.65	53.32	50.47	56.37	59.22	58.07	55.22	31.09	53.29	58.62	54.65	48.23	50.80	66.66	54.01	63.51	73.20	
RIVERS	636.91	639.23	636.94	667.28	645.03	766.00	742.41	731.60	663.23	758.79	775.40	635.10	759.53	609.97	722.39	731.70	747.22	571.08	694.40	768.06	876.00	
SOKOTO	15.05	14.32	13.11	15.39	19.13	29.21	28.73	28.24	33.91	41.27	48.37	46.31	53.20	32.29	40.08	39.70	37.89	34.61	42.98	46.23	43.38	47.71
TARABA	21.90	21.61	11.05	28.34	32.46	33.55	31.96	29.71	33.33	34.91	31.85	50.06	25.52	33.42	27.11	32.89	34.71	52.78	30.64	37.50	50.64	50.52
YOBE	3.28	3.05	4.47	4.01	4.52	3.50	3.17	2.84	1.85	11.53	12.13	11.27	1.47	1.10	1.20	11.77	12.04	1.51	11.64	11.62	14.44	13.86
ZAMFARA	28.08	30.53	26.14	35.97	34.78	37.31	41.19	37.48	41.27	37.67	39.61	11.54	38.12	39.45	33.22	22.12	22.56	23.40	25.15	63.86	43.02	62.53
Total Industry Credit	13,455.00	13,501.17	13,082.22	13,354.17	13,344.76	15,677.71	16,556.57	16,293.48	16,180.95	15,908.08	16,028.66	15,953.39	15,627.60	15,570.51	15,848.79	15,341.14	15,518.73	15,444.15	16,617.28	17,565.37	18,563.25	18,900.82
*** NOTE: Credit per s	tate may not i	necessarily re	eflect the leve	el of economic	c activity in th	ne state. For e	xample all th	e oil majors a	re operating o	outside Lago:	but their cre	edit is booked	in Lagos.									<u> </u>
Similarly, Dangote Ce	imilarly, Dangote Cement's loan may have been booked in Lagos but their major activity is outside Lagos, as an example																					

## 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 SHARI					
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).

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