



NATIONAL BUREAU OF STATISTICS

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

---

(Q3 2020)

**Report Date: December 2020**

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

# CONTENTS

<b>Executive Summary</b> .....	1
Selected Banking Sector Data – Q3 2020	
Banking Sector Credit to Private Sector .....	2
Electronic Payment Channels In The Nigeria Banking Sector .....	6
Staff Strength in the Banking Sector .....	17
Net Domestic Credit Breakdown .....	18
Non-Performing Loans (NPLs) .....	20
Quarterly Sectoral Change in NPLs on Non - Performing Loans (N'Bn) .....	21
Credit By State (N'bn) .....	23
Commercial Banks: Statement of Comprehensive Income (N' Million) .....	25
Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income (N' Million) ...	29
Microfinance Banks (MFBs): Consolidated Statement of Profit and Loss Account (N' Million) .....	32
<b>Appendix</b> .....	34
<b>Methodology</b> .....	45
<b>Acknowledgements and Contacts</b> .....	46

## EXECUTIVE SUMMARY

A total volume of 2,781,526,188 transactions valued at N319.99trn was recorded in Q3 2020 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

RTGS transfers dominated the volume of transactions recorded. 1,799,199 volume of Online Transfer transactions valued at N116.06trn were recorded in Q3 2020.

In terms of credit to the private sector, the total value of credit allocated by the bank stood at N19.87trn as of Q3 2020. Oil & Gas and Manufacturing sectors got credit allocation of N3.74trn and N3.03trn to record the highest credit allocation as at the period under review.

As of Q3 2020, the total number of Deposit Money Banks' staff increased by 1.47% QoQ from 94,498 in Q2 2020 to 95,888.

Geographical Distribution of Credit by State stood at N19.46trn compared to N18.90trn in Q2 2020 and N16.62trn in Q3 2019. This represents 2.96% increase in credit Quarter on Quarter and 17.11% Year on Year.

Lagos State recorded the highest credit by geographical distribution with N15.13trn, accounting for 77.74% of the total credit by geographical distribution while Yobe State recorded the least with N19.38bn, accounting for 0.09% in Q3 2020



### AGRICULTURE

(N'Million)

**N932,757.65**



Agriculture

**4.7**

Q on Q  
Growth  
Rate %

### INDUSTRY

(N'Million)

**N11,464.61**



Mining & Quarrying

**0.1**

Q on Q  
Growth  
Rate %

(N'Million)

**N3,032,693.65**



Manufacturing

**15.3**

Q on Q  
Growth  
Rate %

(N'Million)

**N3,738,681.76**



Oil & Gas

**18.8**

Q on Q  
Growth  
Rate %

(N'Million)

**N415,999.19**







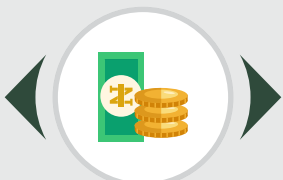
Power and Energy

**2.1**

Q on Q  
Growth  
Rate %



### SERVICES

(N'Million)	<b>N940,543.35</b>	 <p>Construction</p>	<b>4.7</b>	<b>Q on Q Growth Rate %</b>
(N'Million)	<b>N1,265,067.51</b>	 <p>Trade/General Commerce</p>	<b>6.4</b>	<b>Q on Q Growth Rate %</b>
(N'Million)	<b>N1,596,654.02</b>	 <p>Government</p>	<b>8.0</b>	<b>Q on Q Growth Rate %</b>
(N'Million)	<b>N673,624.80</b>	 <p>Real Estate</p>	<b>3.4</b>	<b>Q on Q Growth Rate %</b>
(N'Million)	<b>N1,401,597.08</b>	 <p>Finance, Insurance and Capital Market</p>	<b>7.1</b>	<b>Q on Q Growth Rate %</b>



### SERVICES

(N'Million)

**N72,997.57**



Education

**0.4**

Q on Q  
Growth  
Rate %

(N'Million)

**N1,383,316.48**



Oil & Gas

**7.0**

Q on Q  
Growth  
Rate %

(N'Million)

**N316,692.85**



Power and  
Energy

**1.6**

Q on Q  
Growth  
Rate %

(N'Million)

**N1,675,757.15**



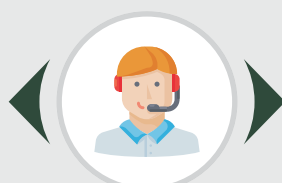
General

**8.4**

Q on Q  
Growth  
Rate %

(N'Million)

**N961,295.42**



Information &  
Communication

**4.8**

Q on Q  
Growth  
Rate %



### SERVICES

(N'Million)

**N503,951.02**



Transportation  
& Storage

**2.5**

Q on Q  
Growth  
Rate %

(N'Million)

**N944,282.94**



Others

**4.8**

Q on Q  
Growth  
Rate %

### TOTAL CREDIT

(N'Million)

**N19,867,377.06**

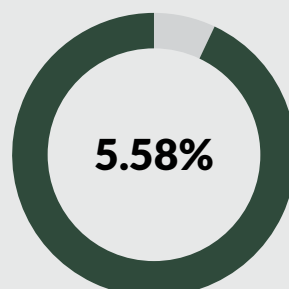


Total

**100**

Q on Q  
Growth  
Rate %

### Q on Q GROWTH RATE



# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### CHEQUES

Q3 2020 (Volume)

5,009,530



Q3 2020 Value (N'B)

N3,826

Q3 on Q2 2020 (Volume)

66.96%

Q3 on Q2 2020 Value (N'B)

51.17%

July -20 (Volume)

1,606,750

August -20 (Volume)

1,639,303

Sept -20 (Volume)

1,763,477

July -20 Value (N'B)

N1,241.54

August -20 Value (N'B)

N1,266.88

Sept -20 Value (N'B)

N1,317.20

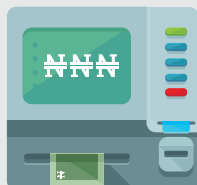


# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### ATM TRANSACTIONS



Q3 2020 (Volume)

**530,029,056**

Q3 2020 Value (N'B)

**N5,054**

Q3 on Q2 2020 (Volume)

**31.72%**

Q3 on Q2 2020 Value (N'B)

**35.09%**

July -20 (Volume)

**170,348,417**

August -20 (Volume)

**191,354,683**

Sept -20 (Volume)

**168,325,956**

July -20 Value (N'B)

**N1,656.06**

August -20 Value (N'B)

**N1,747.96**

Sept -20 Value (N'B)

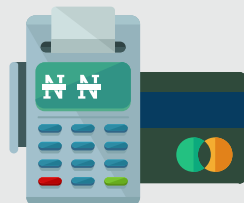
**N1,650.08**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### POS TRANSACTIONS



Q3 2020 (Volume)

**162,620,741**

Q3 2020 Value (N'B)

**N1,208**

Q3 on Q2 2020 (Volume)

**17.29%**

Q3 on Q2 2020 Value (N'B)

**21.42%**

July -20 (Volume)

**53,904,356**

August -20 (Volume)

**50,663,508**

Sept -20 (Volume)

**58,052,877**

July -20 Value (N'B)

**N416.73**

August -20 Value (N'B)

**N386.35**

Sept -20 Value (N'B)

**N404.90**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### ONLINE TRANSFERS



Q3 2020 (Volume)

**1,594,740,383**

Q3 2020 Value (N'B)

**N100,869**

Q3 on Q2 2020 (Volume)

**20.65%**

Q3 on Q2 2020 Value (N'B)

**38.07%**

July -20 (Volume)

**572,794,427**

August -20 (Volume)

**613,377,643**

Sept -20 (Volume)

**408,568,313**

July -20 Value (N'B)

**N32,737.20**

August -20 Value (N'B)

**N33,671.26**

Sept -20 Value (N'B)

**N34,460.46**

# SELECTED BANKING SECTOR DATA – Q3 2020

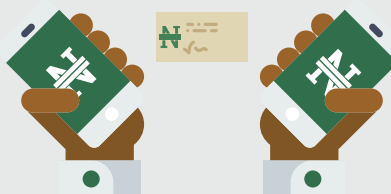
## Electronic Payment Channels In The Nigeria Banking Sector



### NEFT TRANSFERS

Q3 2020 (Volume)

**39,910,743**



Q3 2020 Value (N'B)

**N76,578**

Q3 on Q2 2020 (Volume)

**-2.52%**

Q3 on Q2 2020 Value (N'B)

**28.59%**

July -20 (Volume)

**15,659,835**

August -20 (Volume)

**11,895,860**

Sept -20 (Volume)

**12,355,048**

July -20 Value (N'B)

**N21,125.69**

August -20 Value (N'B)

**N24,386.54**

Sept -20 Value (N'B)

**N31,065.39**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### RTGS TRANSFERS

Q3 2020 (Volume)

**1,799,199**



Q3 2020 Value (N'B)

**N116,061**

Q3 on Q2 2020 (Volume)

**-77.73%**

Q3 on Q2 2020 Value (N'B)

**2.53%**

July -20 (Volume)

**640,186**

August -20 (Volume)

**475,074**

Sept -20 (Volume)

**683,939**

July -20 Value (N'B)

**N39,050**

August -20 Value (N'B)

**N38,026**

Sept -20 Value (N'B)

**N38,985**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### USSD TRANSFERS



Q3 2020 (Volume)

**133,564,353**

Q3 2020 Value (N'B)

**N1,331**

Q3 on Q2 2020 (Volume)

**29.56%**

Q3 on Q2 2020 Value (N'B)

**27.97%**

July -20 (Volume)

**45,330,508**

August -20 (Volume)

**44,782,913**

Sept -20 (Volume)

**43,450,932**

July -20 Value (N'B)

**N462**

August -20 Value (N'B)

**N444**

Sept -20 Value (N'B)

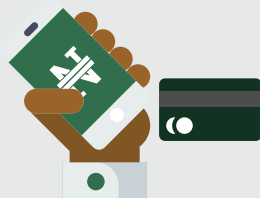
**N425**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### MOBILE APP TRANSFERS (Not Mobile Money)



Q3 2020 (Volume)

**112,059,083**

Q3 2020 Value (N'B)

**N8,948**

Q3 on Q2 2020 (Volume)

**29.96%**

Q3 on Q2 2020 Value (N'B)

**29.29%**

July -20 (Volume)

**37,190,277**

August -20 (Volume)

**38,395,033**

Sept -20 (Volume)

**36,473,773**

July -20 Value (N'B)

**N3,068**

August -20 Value (N'B)

**N2,784**

Sept -20 Value (N'B)

**N3,095**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### DIRECT DEBITS



Q3 2020 (Volume)

**849,463**

Q3 2020 Value (N'B)

**N634**

Q3 on Q2 2020 (Volume)

**53.80%**

Q3 on Q2 2020 Value (N'B)

**-20.08%**

July -20 (Volume)

**239,378**

August -20 (Volume)

**322,945**

Sept -20 (Volume)

**287,140**

July -20 Value (N'B)

**N142**

August -20 Value (N'B)

**N324**

Sept -20 Value (N'B)

**N168**



# SELECTED BANKING SECTOR DATA - Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### MMOs



Q3 2020 (Volume)

**200,943,637**

Q3 2020 Value (N'B)

**N5,488**

Q3 on Q2 2020 (Volume)

**28.79%**

Q3 on Q2 2020 Value (N'B)

**80.34%**

July -20 (Volume)

**66,850,754**

August -20 (Volume)

**67,180,176**

Sept -20 (Volume)

**66,912,707**

July -20 Value (N'B)

**N1,498**

August -20 Value (N'B)

**N2,783**

Sept -20 Value (N'B)

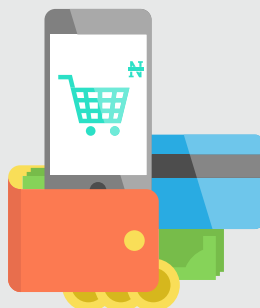
**N1,206**

# SELECTED BANKING SECTOR DATA - Q3 2020

## Electronic Payment Channels In The Nigeria Banking Sector



### TOTAL



Q3 2020 (Volume)

**2,781,526,188.00**

Q3 2020 Value (N'B)

**N319,994.34**



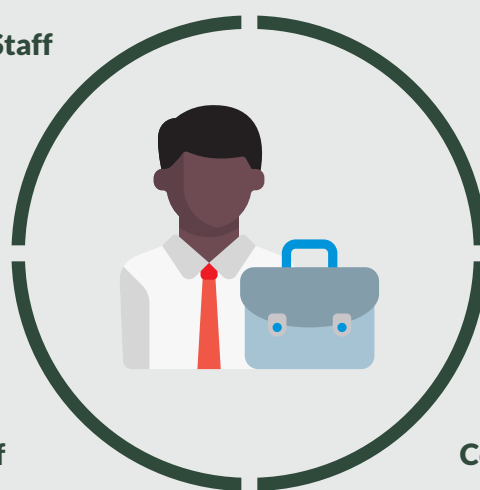
### DMBs STAFF STRENGTH (Q3 2020)

CBs	210
MBs	16
NIB	15
<b>DMBs TOTAL</b>	<b>241</b>

CBs	17,331
MBs	171
NIB	116
<b>DMBs TOTAL</b>	<b>17,618</b>

Executive Staff

Senior Staff



Junior Staff

Contract Staff

CBs	36,665
MBs	341
NIB	641
<b>DMBs TOTAL</b>	<b>37,647</b>

CBs	39,573
MBs	115
NIB	694
<b>DMBs TOTAL</b>	<b>40,382</b>

### TOTAL

CBs  
**93,779**

MBs  
**643**

NIB  
**1,466**

**DMBs TOTAL**  
**95,888**

# SELECTED BANKING SECTOR DATA – Q3 2020

## Domestic Credit Break Down (N'MIn)



### DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS



**N39,849,571.5**



**N38,792,303.9**



**N39,415,169.6**

### NET CLAIMS ON GOVERNMENT



**N9,661,188.1**



**N8,410,276.5**



**N9,683,612.5**

### Claims on central government



**N18,717,287.8**



**N19,109,859.6**



**N19,027,528.2**

### Liabilities to central government



**N-9,056,099.7**



**N-10,699,583.1**



**N-9,343,915.7**

### CLAIMS ON OTHER SECTORS



**N30,188,383.44**



**N30,382,027.42**



**N29,731,557.10**

### Claims on other financial corporations/1



**N9,350,154.7**



**N9,376,426.4**



**N8,524,678.1**

### Claims on state and local government



**N1,907,598.8**



**N1,936,972.8**



**N1,978,193.4**

### Claims on public nonfinancial corporations



**N708,246.8**



**N742,904.8**



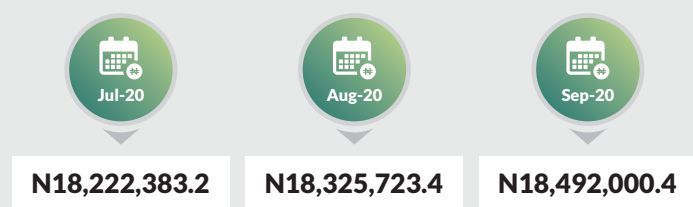
**N736,685.2**

# SELECTED BANKING SECTOR DATA – Q3 2020

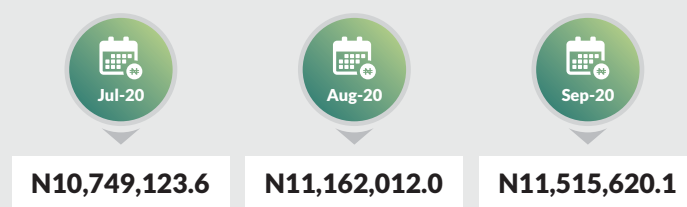
## Domestic Credit Break Down (N'Mln)



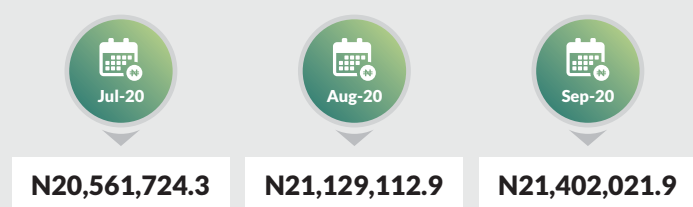
### Claims on private sector



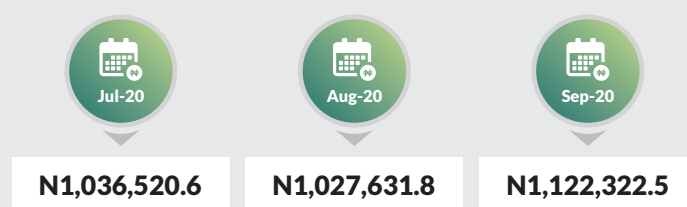
### Transferable deposits



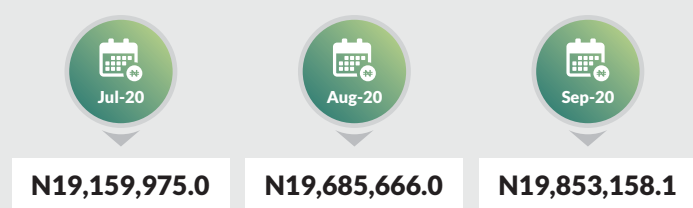
### Other deposits



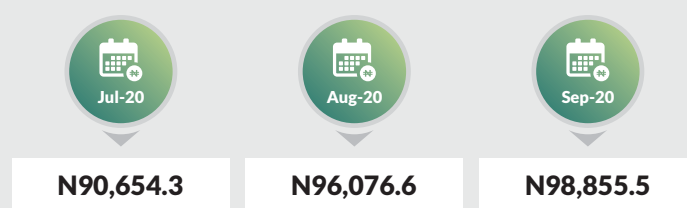
### Central Bank



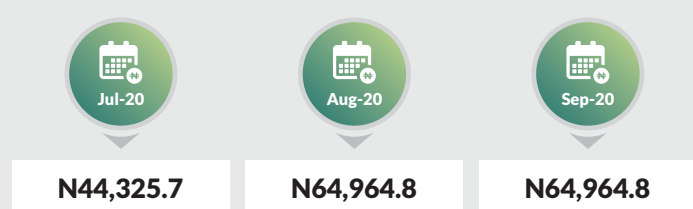
### Commercial & Merchant Banks



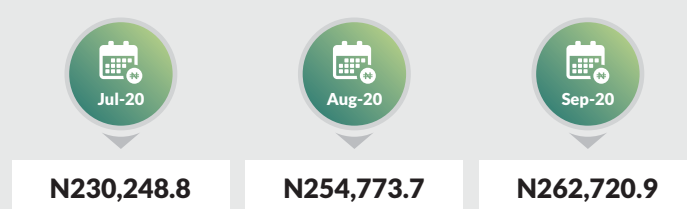
### Non-Interest Banks



### Primary Mortgage Banks












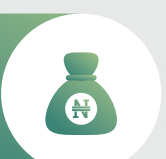

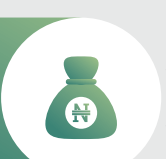

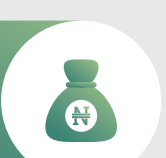
### Micro-Finance Banks



# SELECTED BANKING SECTOR DATA – Q3 2020

## Non-Performing Loans (NPLs)



 <b>Q3</b> <b>2020</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N19,460,988,118,337.60	N1,442,367,800,996.76	N1,169,922,061,139.01
<hr/>			
 <b>H2</b> <b>2020</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N18,900,818,708,589.00	N1,454,430,619,954.38	N1,212,322,918,929.59
 <b>Q2</b> <b>2020</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N18,900,818,708,589.00	N1,454,430,619,954.38	N1,212,322,918,929.59
 <b>Q1</b> <b>2020</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N18,563,246,082,520.20	N1,477,512,790,038.10	N1,185,423,892,021.50
 <b>H2</b> <b>2019</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N17,563,487,330,324.70	N1,431,108,124,824.07	N1,059,907,879,883.30
 <b>Q4</b> <b>2019</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N17,563,487,330,324.70	N1,431,108,124,824.07	N1,059,907,879,883.30
 <b>Q3</b> <b>2019</b> 	Gross Loans	Specific Provisions	Nonperforming Loans
	N16,620,170,680,695.20	N1,399,106,244,528.93	N1,108,279,806,568.39

# SELECTED BANKING SECTOR DATA - Q3 2020

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



	2nd Quarter - Jun 20	3rd Quarter - Sept 20	VALUE	% CHANGE IN NPLs
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	N0.00	N0.00	N0.00	0.00%
ADMINISTRATIVE AND SUPPORT SERVICES	N1.28	N1.29	N0.01	1.16%
AGRICULTURE	N51.35	N48.53	N-2.82	-5.49%
ARTS, ENTERTAINMENT AND RECREATION	N8.68	N8.98	N0.30	3.49%
CAPITAL MARKET	N0.30	N0.31	N0.01	2.96%
CONSTRUCTION	N167.86	N171.41	N3.55	2.11%
EDUCATION	N6.72	N6.84	N0.12	1.82%
FINANCE AND INSURANCE	N8.08	N8.34	N0.26	3.21%
GENERAL	N132.90	N132.93	N0.03	0.02%
GENERAL COMMERCE	N171.55	N149.60	N-21.95	-12.79%
GOVERNMENT	N0.37	N0.37	N0.00	-1.04%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	N16.06	N16.91	N0.85	5.29%

# SELECTED BANKING SECTOR DATA - Q3 2020

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

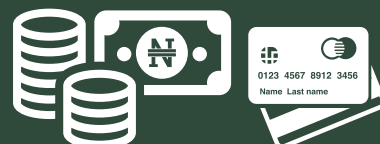


	2nd Quarter - Jun 20	3rd Quarter - Sept 20	VALUE	% CHANGE IN NPLs
<b>INFORMATION AND COMMUNICATION</b>	<b>N104.45</b>	<b>N108.57</b>	<b>N4.12</b>	<b>3.95%</b>
<b>MANUFACTURING</b>	<b>N117.26</b>	<b>N107.09</b>	<b>N-10.17</b>	<b>-8.68%</b>
<b>MINING AND QUARRYING</b>	<b>N0.07</b>	<b>N0.07</b>	<b>N0.00</b>	<b>4.88%</b>
<b>OIL AND GAS</b>	<b>N268.79</b>	<b>N238.26</b>	<b>N-30.53</b>	<b>-11.36%</b>
<b>POWER AND ENERGY</b>	<b>N30.81</b>	<b>N32.71</b>	<b>N1.90</b>	<b>6.17%</b>
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</b>	<b>N11.58</b>	<b>N11.38</b>	<b>N-0.20</b>	<b>-1.72%</b>
<b>PUBLIC UTILITIES</b>	<b>N0.00</b>	<b>N0.00</b>	<b>N0.00</b>	<b>0%</b>
<b>REAL ESTATE ACTIVITIES</b>	<b>N74.89</b>	<b>N77.11</b>	<b>N2.22</b>	<b>2.96%</b>
<b>TRANSPORTATION AND STORAGE</b>	<b>N37.04</b>	<b>N46.99</b>	<b>N9.95</b>	<b>26.87%</b>
<b>WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</b>	<b>N2.29</b>	<b>N2.24</b>	<b>N-0.05</b>	<b>-2.37%</b>
<b>GRAND TOTAL</b>	<b>N1,212.32</b>	<b>N1,169.92</b>	<b>N-42.40</b>	<b>-3.50%</b>



# SELECTED BANKING SECTOR DATA – Q3 2020

## Credit By State (N'bn)



		Q3 2020	Q on Q	Y on Y
ABIA		N115.83	19.24%	31.90%
ABUJA (FCT)		N594.02	5.30%	15.75%
ADAMAWA		N62.16	31.94%	57.58%
AKWA-IBOM		N92.21	6.80%	27.22%
ANAMBRA		N98.72	8.58%	33.21%
BAUCHI		N48.13	0.78%	2.36%
BAYELSA		N98.81	8.68%	47.31%
BENUE		N90.18	7.44%	56.19%
BORNO		N38.24	12.73%	20.42%
CROSS RIVER		N77.25	4.75%	66.21%
DELTA		N216.39	(0.49)%	7.81%
EBONYI		N25.06	5.23%	13.99%
EDO		N142.18	12.13%	14.45%
EKITI		N47.56	20.51%	23.85%
ENUGU		N53.37	17.29%	71.77%
GOMBE		N63.01	2.44%	73.75%
IMO		N93.63	11.74%	69.14%
JIGAWA		N25.40	12.45%	100.24%
KADUNA		N86.26	2.48%	13.83%

# SELECTED BANKING SECTOR DATA – Q3 2020

## Credit By State (N'bn)



		Q3 2020	Q on Q	Y on Y
KANO		N187.89	5.68%	25.14%
KATSINA		N34.89	2.29%	170.13%
KEBBI		N25.42	7.02%	3.41%
KOGI		N101.03	8.81%	14.41%
KWARA		N73.92	3.54%	34.03%
LAGOS		N15,128.12	1.39%	13.86%
NASARAWA		N34.66	19.74%	132.05%
NIGER		N63.26	22.03%	67.13%
OGUN		N118.74	(0.25)%	1.18%
ONDO		N96.70	7.99%	12.53%
OSUN		N66.04	(0.71)%	-7.74%
OYO		N208.82	5.42%	16.12%
PLATEAU		N75.43	9.17%	39.65%
RIVERS		N977.06	13.38%	40.71%
SOKOTO		N62.53	31.06%	45.50%
TARABA		N53.41	5.72%	74.32%
YOBE		N19.38	39.80%	66.42%
ZAMFARA		N65.26	4.38%	159.50%
All STATES		N19,460.99	2.96%	17.11%

# SELECTED BANKING SECTOR DATA – Q3 2020

## Commercial Banks: Statement of Comprehensive Income (N' Million)



### Commercial Banks: Statement of Comprehensive Income (N' Million)

	Q1 2020	Q2 2020	Q3 2020
<b>30120: Interest income on Loans</b>	<b>N416,108.95</b>	<b>N471,018.56</b>	<b>N434,496.12</b>
<b>30130: Interest income on Advances under lease</b>	<b>N7,131.96</b>	<b>N8,441.75</b>	<b>N8,846.93</b>
<b>30140: Income from Government Securities (Specify Breakdown MBR1002)</b>	<b>N250,600.80</b>	<b>N268,566.21</b>	<b>N145,274.56</b>
<b>30150: Income from inter-Bank Transactions</b>	<b>N46,114.47</b>	<b>N54,551.50</b>	<b>N35,794.52</b>
<b>30160: Other Discount Income</b>	<b>N10,041.53</b>	<b>N5,936.16</b>	<b>N6,652.40</b>
<b>30170: Others (Schedule MBR1004)</b>	<b>N9,426.12</b>	<b>N7,669.26</b>	<b>N8,648.52</b>
<b>30180: Total interest Income (MBR1006)</b>	<b>N739,423.83</b>	<b>N816,183.44</b>	<b>N639,713.04</b>
<b>30200: Interest Expense on Deposits</b>	<b>N173,598.37</b>	<b>N190,104.89</b>	<b>N171,781.97</b>
<b>30210: Interest Expense on Inter-Bank Transactions</b>	<b>N60,402.14</b>	<b>N63,277.95</b>	<b>N58,326.20</b>
<b>30220: Others (Schedule MBR1008)</b>	<b>N68,783.83</b>	<b>N60,143.80</b>	<b>N59,664.65</b>
<b>30230: Total Interest Expense (MBR 1010)</b>	<b>N302,784.35</b>	<b>N313,526.64</b>	<b>N289,772.82</b>
<b>30240: NET INTEREST INCOME</b>	<b>N436,639.48</b>	<b>N502,656.80</b>	<b>N349,940.22</b>
<b>30242: Impairment charges on Loans, Receivables / Leases</b>	<b>N25,038.47</b>	<b>N58,024.64</b>	<b>N57,048.63</b>
<b>30244: NET INTEREST INCOME AFTER IMPAIRMENT CHARGES FOR LOANS ABD RECEIVABLES/LEASES</b>	<b>N411,601.01</b>	<b>N444,632.16</b>	<b>N292,891.59</b>
<b>30260: Commissions</b>	<b>N55,597.90</b>	<b>N63,496.24</b>	<b>N76,456.78</b>
<b>30270: Credit-Related Fee Income</b>	<b>N22,590.71</b>	<b>N21,198.70</b>	<b>N21,760.76</b>
<b>30280: Other Fees (Schedule MBR1012)</b>	<b>N47,712.33</b>	<b>N42,091.36</b>	<b>N50,448.00</b>
<b>30290: Total Fees &amp; Commission Income</b>	<b>N125,900.93</b>	<b>N126,786.31</b>	<b>N148,665.54</b>
<b>30300: FEES &amp; Commission Expenses</b>	<b>N10,996.91</b>	<b>N9,325.19</b>	<b>N10,400.74</b>
<b>30310: Net Fees &amp; Commission Income</b>	<b>N114,904.03</b>	<b>N117,461.12</b>	<b>N138,264.81</b>

# SELECTED BANKING SECTOR DATA – Q3 2020

## Commercial Banks: Statement of Comprehensive Income (N' Million)



### Commercial Banks: Statement of Comprehensive Income (N' Million)

	Q1 2020	Q2 2020	Q3 2020
30330: Trading income on Foreign Exchange	N40,741.91	N10,799.02	N43,442.02
30340: Trading income on Fixed Income securities	N25,470.07	N64,164.46	N60,866.06
30350: Trading income on Equity Investment (MBR1014)	N(1,254.39)	N102.28	N155.86
30360: Fair value gain/ loss on financial Assets	N19,298.60	N27,407.81	N(19,547.41)
30370: Gain / loss on disposal of instruments	N(479.83)	N1,230.14	N759.30
30380: Fair value gain/ loss on financial liabilities	-----	-----	-----
30390: Net Gain/(Loss) from Non-interest (Islamic) banking activities	-----	-----	-----
30400: Other Trading Income (Schedule MBR1016)	N70.53	N53.58	N95,569.52
30410: Total Trading Income	N83,846.88	N103,757.28	N181,245.36
30420: Other Income (Schedule MBR1018)	N27,811.42	N49,065.61	N33,638.86
30430: OPERATING INCOME	N638,163.34	N714,916.18	N646,040.62
30440: RECOVERIES	N19,122.51	N12,577.07	N17,850.54
30450: TOTAL OPERATING INCOME	N657,285.85	N727,493.25	N663,891.16
30480: Other Impairments	N4,429.99	N12,996.67	N5,794.73
30490: Salaries and Employee Expenses	N129,311.96	N157,660.37	N145,040.76
30500: Training Expenses	N2,286.69	N888.33	N1,219.04
30510: Directors Remuneration and other Expenses	N1,700.23	N2,691.18	N2,911.08
30520: Operating Lease Expenses	N1,445.15	N1,143.66	N1,299.25
30530: General administrative Expenses	N26,506.32	N29,648.72	N31,496.08
30540: Depreciation / Amortization	N35,838.84	N44,296.05	N46,744.05

# SELECTED BANKING SECTOR DATA – Q3 2020

## Commercial Banks: Statement of Comprehensive Income (N' Million)



### Commercial Banks: Statement of Comprehensive Income (N' Million)

	Q1 2020	Q2 2020	Q3 2020
30550: Other Operating Expenses (Schedule, MBR 1020)	N246,762.92	N249,568.30	N228,437.22
30560: Total Operating Expenses	N448,282.10	N498,893.28	N462,362.39
30570: NET PROFIT/(LOSS) BEFORE TAX FROM CONTINUING OPERATIONS	N209,003.75	N228,599.98	N201,528.77
30590: PROVISION FOR INCOME TAX	N13,562.26	N11,860.83	N11,495.77
30600: PROFIT/(LOSS) AFTER TAX	N195,441.49	N216,739.15	N190,032.99
30604: NET GAIN/(LOSS) FROM DISCONTINUED OPERATIONS / DISPOSAL GROUPS (Schedule 1022)	-----	-----	-----
30608: NET PROFIT AFTER TAX AND DISCONTINUED OPERATIONS	N195,441.49	N216,739.15	N190,032.99
30610: OTHER COMPREHENSIVE INCOME	-----	-----	-----
30670: Gain / loss on Cashflow hedge and other derivatives during the period	N(13.54)	N0.45	-----
30680: Adjustment for Gain / loss due to reclassification to Profit or loss	-----	-----	-----
30690: Net Gain / loss for the period	N(13.54)	N0.45	-----
30710: Gain / loss during the period	N21,751.22	N94,087.28	N(6,553.19)
30720: Adjustment for Gain / loss on AFS reclassified to Profit or loss	-----	-----	-----
30730: Net Gain / loss on AFS for the period	N21,751.22	N94,087.28	N(6,553.19)
30740: Gains / loss on property revaluation	-----	-----	-----
30750: Actuarial gains and losses relating to Defined Benefit Plan	-----	-----	-----
30760: Net changes on hedges of net investments in foreign operations	-----	-----	-----
30770: TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD BEFORE TAX	N21,737.68	N94,087.73	N(6,553.19)
30780: Tax relating to other comprehensive income	N2,769.82	N6,343.47	N79.94
30790: TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	N18,967.86	N87,744.26	N(6,633.13)

# SELECTED BANKING SECTOR DATA – Q3 2020

## Commercial Banks: Statement of Comprehensive Income (N' Million)



### Commercial Banks: Statement of Comprehensive Income (N' Million)

	Q1 2020	Q2 2020	Q3 2020
<b>30800: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>N214,409.35</b>	<b>N304,483.40</b>	<b>N183,399.86</b>
<b>30810: MEMO ITEMS</b>	-----	-----	-----
<b>30820: Interest received from non-resident</b>	<b>N447.96</b>	<b>N29.38</b>	<b>N19.70</b>
<b>30830: Interest paid to non-resident</b>	<b>N3,764.68</b>	<b>N4,953.40</b>	<b>N1,460.61</b>
<b>30840: Total Dividend paid</b>	-----	-----	-----
<b>30850: Dividends paid to non resident</b>	-----	-----	-----
<b>30860: Dividends received from non resident</b>	-----	-----	-----
<b>30870: Profit remitted to non resident</b>	-----	-----	-----
<b>30880: Profit received from non resident</b>	-----	-----	-----

### ITEMS

	Q1 2020	Q2 2020	Q3 2020
<b>Outstanding Total domestic loans/Leases issued out at the end of the accounting period</b>	<b>N15,543,131.22</b>	<b>N15,858,916.76</b>	<b>N16,233,173.48</b>
<b>Total domicilliary deposits at the end of the accounting period (Naira)</b>	<b>N6,530,960.694</b>	<b>N6,168,642.054</b>	<b>N6,035,687.841</b>
<b>Outstanding Total domestic deposits received at the end of the accounting period</b>	<b>N25,952,659.18</b>	<b>N27,843,415.01</b>	<b>N29,533,515.16</b>
<b>Average Interest rate on loan</b>	<b>N12.70</b>	<b>N12.22</b>	<b>N11.55</b>
<b>Average Interest rate on deposit</b>	<b>N3.37</b>	<b>N2.85</b>	<b>N1.98</b>
<b>Average Inter-bank call rate*</b>	<b>N8.31</b>	<b>N5.81</b>	<b>N4.66</b>

Source: Central Bank of Nigeria

\* Revised

# SELECTED BANKING SECTOR DATA – Q3 2020

## Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income (N' Million)



### Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income (N' Million)

	Q1 2020	Q2 2020	Q3 2020**
30100: Interest Income	N45,147.68	N75,592.93	N262,389.6
30110: Interest expense	N9,137.80	N15,198.48	N47,112.75
30120: Net Interest income	N36,009.88	N60,394.45	N21,5276.9
30130: Fee and commission income	N2,395.942	N3,601.568	N11,993.21
30140: Fee and commission expense	N184.2039	N247.4641	N975.5997
30150: Net Fee and commission income	N2,211.738	N3,354.104	N11,017.61
30161: Fixed Income securities	-----	-----	-----
30162: Equity Investment	-----	-----	N306.7333
30163: Fair value gain/ (loss) on financial Assets	-----	-----	-----
30164: Gain / (loss) on disposal of instruments	-----	-----	-----
30165: Fair value gain/ (loss) on financial liabilities	-----	-----	-----
30166: Other Trading Income (Schedule MPMBR 1001)	N326.31	N482.81	N1,565.76
30167: Net Trading Income	N326.31	N482.81	N1,872.50
30180: Other Operating Income (MPMBR 1002)	N826.67	N1,874.35	N4,143.03
30190: Net loss arising from derecognition of financial assets measured at amortised cost	-----	-----	-----
30200: Total Operating Income	N39,374.6	N66,105.71	N23,2310
30210: Credit Loss Expense	N-110.40	N-71.70	N150.16
30220: Impairment losses on financial assets	N-24.96	N-103.31	N4413.11
30230: Net Operating Income	N39,509.96	N66,280.73	N227,746.8
30250: Personnel Expenses	N8,845.22	N16,047.09	N51,079.57
30260: Depreciation of Property & Equipment	N1,606.73	N3,363.90	N10,621.5
30270: Director Remuneration and Expenses	N661.34	N1,238.70	N4,087.19

# SELECTED BANKING SECTOR DATA – Q3 2020

## Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income (N' Million)



### Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income (N' Million)

	Q1 2020	Q2 2020	Q3 2020**
30280: Penalties Paid	N0.50	N0.22	N1.61
30290: Amortisation of Intangible Assets	N3.64	N9.46	N9.68
30300: Other Operating expenses	N7,980.83	N14,593.44	N53,273.48
30310: Total Operating Expenses	N19,098.26	N35,252.81	N11,9073
30320: Profit before tax	N20,411.71	N31,027.92	N108,673.7
30330: Tax expense	N-185.536	N-13.787	N-41.7352
30340: Profit for the period	N20,597.24	N31,041.7	N108,715.5
40110: Gain / (loss) arising during the period	-----	-----	-----
40120: Reclassification adjustment for Gain / (loss) included to Profit or loss	-----	-----	-----
40130: Net Gain / (loss) on translation of foreign operations	-----	-----	-----
40140: Gains/(Loss) on Property revaluation	-----	-----	-----
40160: Gain / (loss) arising during the period	-----	-----	-----
40170: Reclassification adjustment for Gain / (loss) on AFS included to Profit or loss	-----	-----	-----
40180: Net Gain / (loss) on AFS for the period	-----	-----	-----
40190: Actuarial gains and losses relating to Defined Benefit Plan	-----	-----	-----
40210: Gain / (loss) arising during the period	-----	-----	-----
40220: Reclassification adjustment for Gain / (loss) on AFS included to Profit or loss	-----	-----	-----
40230: Net Gain / (loss) on Cash Flow Hedges	-----	-----	-----
40240: Tax relating to other comprehensive income	-----	-----	-----
40250: Other comprehensive income net of tax	-----	-----	-----
40260: TOTAL COMPREHENSIVE INCOME NET OF TAX	N20597.24	N31041.7	N108715.5

Source: Central Bank of Nigeria

\* Revised

\*\* Provisional



# SELECTED BANKING SECTOR DATA – Q3 2020

## Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income (N' Million)



ITEMS	Q1 2020	Q2 2020*	Q3 2020**
Outstanding Total domestic loans/Leases issued out at the end of the accounting period (N' Million)	N148,013	N133,205.8	N139,946.3
Total domestic deposits received at the end of the accounting period (N' Million)	N115,991.2	N104,094.5	N124,755.6
Total NHF contributions received (N' Million)	N42,403.34	N395,57.03	N42,788.17
Average Interest rate on loan	-----	-----	-----
Average Interest rate on deposit	-----	-----	-----
Average Inter-bank rate	-----	-----	-----
Number of PMBs	N32	N32	N30

Source: Central Bank of Nigeria

\* Revised

# SELECTED BANKING SECTOR DATA – Q3 2020

## Microfinance Banks (MFBs): Consolidated Statement of Profit and Loss Account (N' Million)



<i>Item Description</i>	Q1 2020	Q2 2020*	Q3 2020**
Interest Income	N72,027.38	N141,173.90	N211,307.71
Interest Expenses	N15,363.33	N28,765.67	N43,053.25
Net Interest Income	-----	-----	-----
Other Income	-----	-----	-----
Commission	N3,885.05	N5,148.94	N7,828.68
Fees/Charges	N8,829.16	N15,689.45	N21,999.84
Income From Investments	N6,097.99	N10,998.26	N15,529.33
Other Income From Non-Financial Services	N2,927.46	N4,281.70	N5,993.34
Total Other Income	-----	-----	-----
Net Income	-----	-----	-----
Operating Expenses	-----	-----	-----
Staff Cost	N30,281.77	N60,444.95	N88,737.78
Directors Remuneration And Expenses	N970.74	N1,420.29	N2,169.72
Depreciation	N8,342.34	N6,943.76	N10,204.62
Provision For Bad Debts	N7,284.23	N18,658.83	N27,890.76
Bad Debts Written-Off	N1,257.67	N2,768.85	N3,770.65
Penalties Paid	N28.43	N35.34	N89.18
Overheads	N29,581.99	N53,052.75	N74,340.17
Total Operating Expenses	-----	-----	-----
Profit/(Loss) Before Tax	-----	-----	-----

# SELECTED BANKING SECTOR DATA – Q3 2020

## Microfinance Banks (MFBs): Consolidated Statement of Profit and Loss Account (N' Million)



Item Description	Q1 2020	Q2 2020*	Q3 2020**
Provision For Taxation	N1,615.24	N825.58	N2,179.82
Profit/(Loss) After Tax	-----	-----	-----
Extra Ordinary Items (EOI)	N0.59	N1.42	N15.28
Tax on EOI	N6.76	N391.43	N0.00

Source: Central Bank of Nigeria

\* Revised

\*\* Provisional

Outstanding Total domestic loans/Leases issued out at the end of the accounting period (N' Million)	N255,495.29	N338,722.90	N254,199.53
Outstanding Total domestic deposits received at the end of the accounting period (N' Million)	N252,965.94	N295,173.35	N272,280.28
Average Interest rate on loan	-----	-----	-----
Average Interest rate on deposit	-----	-----	-----
Average Inter-bank rate	-----	-----	-----
Number of MFBs	N909.00	N909.00	N704.00

Source: Central Bank of Nigeria

\* Revised

\*\* Provisional

Commercial Banks: Statement of Comprehensive Income ( ₪ Million)					
	2018				
	Q1	Q2	Q3	Q4	Annual
30120:Interest income on Loans	472,960.90	478,761.41	471,935.25	418,568.75	1,842,226.31
30130:Interest income on Advances under lease	9,089.08	9,646.51	8,528.76	8,596.79	35,861.15
30140:Income from Government Securities (Specify Breakdown MBR1002)	252,036.95	244,178.42	220,793.34	203,292.13	920,300.83
30150:Income from inter-Bank Transactions	21,852.28	21,906.01	30,834.13	32,863.36	107,455.78
30160:Other Discount Income	7,447.36	3,926.44	5,648.27	13,882.10	30,904.17
30170:Others (Schedule MBR1004)	11,084.41	9,191.74	8,145.97	6,431.83	34,853.94
30180:Total Interest Income (MBR1006)	774,470.96	767,610.53	745,885.72	683,634.97	2,971,602.19
30200:Interest Expense on Deposits	243,738.75	215,838.90	207,737.30	188,747.26	856,062.21
30210:Interest Expense on Inter-Bank Transactions	52,512.06	48,494.76	32,407.45	55,771.50	189,185.77
30220:Others (Schedule MBR1008)	66,637.44	79,348.27	102,369.00	38,585.04	286,939.75
30230:Total Interest Expense (MBR 1010)	362,888.25	343,681.93	342,513.76	283,103.79	1,332,187.73
30240:NET INTEREST INCOME	411,582.72	423,928.59	403,371.97	400,531.18	1,639,414.46
30242:Impairment charges on Loans, Receivables / Leases	29,540.05	53,209.52	50,416.60	(20,902.50)	112,263.67
30244:NET INTEREST INCOME AFTER IMPAIRMENT CHARGES FOR LOANS AND RECEIVABLES/LEASES	382,042.67	370,719.07	352,955.37	421,433.68	1,527,150.79
30260:Commissions	45,976.06	58,847.38	77,866.62	51,754.98	234,445.04
30270:Credit-Related Fee Income	35,145.25	26,952.08	18,800.73	18,016.80	98,914.86
30280:Other Fees (Schedule MBR1012)	35,317.34	48,143.81	39,388.22	29,663.75	152,513.11
30290:Total Fees & Commission Income	116,438.65	133,943.28	136,055.57	99,435.52	485,873.02
30300:FEES & Commission Expenses	6,571.96	8,465.88	9,675.97	11,543.95	36,257.76
30310:Net Fees & Commission Income	109,866.69	125,477.40	126,379.59	87,891.58	449,615.25
30330:Trading income on Foreign Exchange	46,991.75	76,296.65	40,473.87	49,199.41	212,961.68
30340:Trading income on Fixed Income securities	9,118.61	17,297.63	32,021.94	8,373.47	66,811.65
30350:Trading income on Equity Investment (MBR1014)	2,143.01	2,739.08	3,251.45	(4,592.16)	3,541.38
30360:Fair value gain/ loss on financial Assets	3,861.07	11,186.48	5,568.32	8,294.40	28,910.27
30370:Gain / loss on disposal of instruments	435.47	679.66	334.24	5,145.02	6,594.39
30380:Fair value gain/ loss on financial liabilities	-	-	-	-	-
30390:Net Gain/(Loss) from Non-interest (Islamic) banking activities	-	-	-	0.00	0.00
30400:Other Trading Income (Schedule MBR1016)	1,561.83	737.49	638.39	(128.73)	2,808.97
30410:Total Trading Income	64,111.75	108,936.99	82,288.21	66,291.40	321,628.35
30420:Other Income (Schedule MBR1018)	22,055.23	37,432.42	33,618.13	41,739.54	134,845.32
30430:OPERATING INCOME	578,076.34	642,565.88	595,241.30	617,356.19	2,433,239.71
30440:RECOVERIES	4,359.07	12,969.57	6,775.54	6,576.11	30,680.29
30450:TOTAL OPERATING INCOME	582,435.41	655,535.46	602,016.83	623,932.30	2,463,920.00
30480:Other Impairments	80,715.71	4,806.38	6,509.76	7,949.82	99,981.67
30490:Salaries and Employee Expenses	121,831.99	135,953.49	138,709.60	120,253.45	516,748.53
30500:Training Expenses	2,386.37	3,074.52	3,103.26	2,928.73	11,492.88
30510:Directors Remuneration and other Expenses	1,895.12	1,943.36	5,294.95	(756.55)	8,376.88
30520:Operating Lease Expenses	1,969.39	1,625.26	1,692.34	1,878.75	7,165.73
30530:General administrative Expenses	34,537.49	37,230.41	34,872.21	50,922.02	157,562.13
30540:Depreciation / Amortization	29,195.25	30,264.07	32,359.24	27,323.81	119,142.36
30550:Other Operating Expenses (Schedule, MBR 1020)	188,087.93	246,503.23	250,136.71	158,436.40	843,164.27
30560:Total Operating Expenses	460,619.23	461,400.72	472,678.07	368,936.43	1,763,634.45
30570:NET PROFIT/(LOSS) BEFORE TAX FROM CONTINUING OPERATIONS	121,816.18	194,134.74	129,338.76	254,995.87	700,285.55
30590:PROVISION FOR INCOME TAX	9,666.12	11,282.39	3,501.17	7,182.92	31,632.60
30600:PROFIT/(LOSS) AFTER TAX	112,150.06	182,852.34	125,837.59	247,812.95	668,652.94
30604:NET GAIN/(LOSS) FROM DISCONTINUED OPERATIONS / DISPOSAL GROUPS (Schedule 1022)	-	-	-	-	-
30608:NET PROFIT AFTER TAX AND DISCONTINUED OPERATIONS	112,150.06	182,852.34	125,837.59	247,812.95	668,652.94
30610: OTHER COMPREHENSIVE INCOME	-	-	-	-	-
30670:- Gain / loss on Cashflow hedge and other derivatives during the period	-	-	-	-	-
30680:Adjustment for Gain / loss due to reclassification to Profit or loss	-	-	-	-	-
30690:- Net Gain / loss for the period	-	-	-	-	-
30710:- Gain / loss during the period	(22,172.02)	4,667.74	7,877.28	(9,658.83)	(19,285.83)
30720:Adjustment for Gain / loss on AFS reclassified to Profit or loss	-	-	-	-	-
30730:- Net Gain / loss on AFS for the period	(22,172.02)	4,667.74	7,877.28	(9,658.83)	(19,285.83)
30740:Gains / loss on property revaluation	-	-	-	-	-
30750:Actuarial gains and losses relating to Defined Benefit Plan	-	-	-	-	-
30760:Net changes on hedges of net investments in foreign operations	-	-	-	-	-
30770:TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD BEFORE TAX	(22,172.02)	4,667.74	7,877.28	(9,658.83)	(19,285.83)
30780:Tax relating to other comprehensive income	(603.57)	1,808.52	-	-	1,204.95
30790:TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	(21,568.45)	2,859.22	7,877.28	(9,658.83)	(20,490.78)
30800:COMPREHENSIVE INCOME FOR THE PERIOD	90,581.61	185,711.57	133,714.87	238,154.12	648,162.16
30810:MEMO ITEMS	-	-	-	-	-
30820:Interest received from non-resident	795.07	1,143.87	3,858.55	2,980.12	8,777.61
30830:Interest paid to non-resident	2,576.00	3,021.81	4,665.23	6,200.07	16,463.12
30840:Total Dividend paid	-	2,416.89	-	-	2,416.89
30850:Dividends paid to non resident	-	2,416.89	-	-	2,416.89
30860:Dividends received from non resident	-	-	-	-	-
30870:Profit remitted to non resident	-	-	-	-	-
30880:Profit received from non resident	-	-	-	-	-



Primary Mortgage Banks (PMBs): Consolidated Statement of Comprehensive Income ( ₦ Million)																								
	2016				2017				2018				2019				2020							
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Annual	Q1	Q2	Q3	Q4	Annual	Q1	Q2	Q3	Q4		
30100: Interest Income	4,377.46	6,181.72	9,479.63	12,475.92	5,028.66	8,631.44	40,971.03	130,819.32	20,696.38	54,280.92	32,169.08	228,388.26	335,534.65	33,135.33	91,485.08	218,836.82	330,517.23	673,974.46	45,147.68	75,592.93	262,389.63			
30110: Interest expense	1,533.83	2,300.56	3,569.52	4,963.05	1,702.63	2,665.09	9,657.89	25,399.33	4,621.90	11,807.60	7,961.45	41,614.07	66,005.02	6,729.58	18,279.71	40,748.38	59,450.23	125,207.89	9,137.80	15,198.48	47,112.75			
30120: Net Interest income	2,843.62	3,881.16	5,910.10	7,512.87	3,326.02	5,966.35	31,313.13	105,419.99	16,074.48	42,401.96	24,207.63	186,774.19	269,458.26	26,405.75	73,205.38	178,088.44	271,067.00	548,766.57	36,009.88	60,394.45	215,276.87			
30130: Fee and commission income	411.90	661.03	799.51	910.45	614.89	714.98	2,101.20	6,070.72	886.77	2,625.31	2,136.67	12,086.57	17,735.31	1,545.11	4,749.94	11,223.70	16,912.44	34,431.18	2,395.94	3,601.57	11,993.21			
30140: Fee and commission expense	77.47	62.78	42.26	245.79	44.34	84.69	208.06	581.96	103.74	214.15	180.87	1,004.89	1,503.64	157.99	346.76	777.07	1,222.89	2,504.70	184.20	247.46	975.60			
30150: Net Fee and commission income	334.42	598.25	757.25	664.66	570.55	630.28	1,893.14	5,488.76	783.03	2,402.38	1,955.80	11,081.67	16,222.88	1,387.12	4,003.18	10,446.63	15,689.56	31,926.48	2,211.74	3,354.10	11,017.61			
30161: Fixed Income securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30162: Equity Investment	-0.78	1.49	0.11	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30163: Fair value gain/ (loss) on financial Assets	0.00	0.02	0.00	0.00	0.02	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30164: Gain / (loss) on disposal of instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30165: Fair value gain/ (loss) on financial liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30166: Other Trading Income (Schedule MPMBR 1001)	202.09	199.60	237.72	310.49	201.20	285.56	265.85	376.71	282.12	434.87	642.90	1,116.19	2,476.08	335.73	792.07	1,220.30	1,860.15	4,208.26	326.31	482.81	1,565.76			
30167: Net Trading Income	201.31	201.10	237.82	310.49	201.22	285.57	265.87	376.71	282.13	434.87	642.90	1,116.21	2,476.11	335.75	792.07	1,220.30	1,860.15	4,208.28	326.31	482.81	1,565.76			
30180: Other Operating Income (MPMBR 1002)	214.84	475.66	671.33	1,362.65	275.73	598.59	1,536.91	2,362.62	346.50	832.94	892.33	2,477.76	4,549.52	484.17	1,100.81	2,264.77	2,811.08	6,660.83	826.67	1,874.35	4,143.03			
30190: Net loss arising from derecognition of financial assets measured at amortised cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
30200: Total Operating Income	3,594.20	5,156.17	7,576.52	9,850.67	4,373.52	7,480.80	35,009.05	113,648.09	17,486.13	45,942.26	27,698.66	201,449.83	292,576.88	28,612.78	79,501.44	192,020.15	291,427.79	591,562.15	39,374.60	66,105.71	232,310.01			
30210: Credit Loss Expense	98.71	84.07	70.59	-59.37	1,301.73	423.82	430.67	74.42	122.51	21.19	78.01	31.30	253.02	19.60	-9.84	-62.85	83.76	30.67	-110.40	-71.70	150.16			
30220: Impairment losses on financial assets	-2.30	-8.54	45.08	102.19	193.84	-252.51	-1,022.55	-706.43	55.66	-122.12	3,447.31	2,674.43	-11.26	1,000.10	5,060.07	6,541.55	12,590.46	-24.96	-103.31	4,413.10				
30230: Net Operating Income	3,497.79	5,078.64	7,460.84	9,754.91	2,969.60	6,863.13	34,830.89	114,596.22	18,070.04	45,865.40	27,742.77	197,971.22	289,649.44	28,604.44	78,511.18	187,022.93	284,802.48	578,941.02	39,509.96	66,280.73	227,746.75			
30250: Personnel Expenses	924.49	1,376.66	2,204.89	2,819.44	1,060.03	1,466.85	6,171.45	18,824.12	3,424.17	10,151.09	6,375.00	37,861.81	57,812.07	5,903.02	17,886.94	38,938.79	58,077.26	120,806.01	8,845.22	16,047.09	51,079.57			
30260: Depreciation of Property & Equipment	207.84	311.65	419.69	532.06	203.83	343.38	1,178.41	3,478.30	637.68	1,923.43	1,280.52	7,163.00	11,004.62	1,090.93	3,743.02	7,770.10	11,651.23	24,255.29	1,606.73	3,363.90	10,621.50			
30270: Director Remuneration and Expenses	56.24	57.86	62.00	105.25	21.91	97.46	425.98	1,379.71	179.78	758.57	453.60	2,969.77	4,361.71	364.48	1,328.94	3,067.88	4,544.86	9,306.16	661.34	1,238.69	4,087.19			
30280: Penalties Paid	1.05	1.26	1.01	4.29	2.64	6.80	5.13	11.65	1.27	1.32	0.41	0.60	3.60	0.06	0.26	0.00	0.17	0.49	0.50	0.22	1.61			
30290: Amortisation of Intangible Assets	11.19	7.89	2.24	15.01	6.18	24.14	0.11	6.69	7.50	11.33	11.46	37.58	8.03	10.52	8.10	38.30	3.64	9.46	9.68					
30300: Other Operating expenses	1,160.09	1,883.54	2,784.91	3,519.62	1,837.13	2,880.19	10,123.90	30,403.59	3,869.21	10,370.54	7,081.87	48,925.37	70,246.99	6,080.87	17,580.70	44,195.38	70,587.82	138,444.77	7,980.82	14,593.44	53,273.48			
30310: Total Operating Expenses	2,360.90	3,638.87	5,474.74	6,995.66	3,131.72	4,818.82	17,904.98	54,104.08	8,119.61	23,108.06	15,202.85	96,927.84	143,358.37	13,447.40	40,550.37	93,983.80	144,869.45	292,851.02	19,098.26	35,252.81	119,073.03			
30320: Profit before tax	1,136.89	1,439.77	1,986.10	2,759.25	-162.12	2,044.31	16,925.91	60,492.14	9,950.43	22,757.34	12,539.92	101,043.38	146,291.07	15,157.04	37,960.80	93,039.13	139,933.02	286,090.00	20,411.71	31,027.92	108,673.72			
30330: Tax expense	107.08	294.29	411.23	527.69	433.34	198.21	297.23	171.50	27.87	98.19	121.79	217.78	465.63	7.16	-144.56	-256.31	-201.54	-595.25	-185.54	-13.79	-41.74			
30340: Profit for the period	1,029.81	1,145.48	1,574.88	2,231.55	-205.46	1,846.10	16,628.68	60,320.64	9,922.56	22,659.15	12,418.13	100,825.60	145,825.44	15,149.88	38,105.36	93,295.44	140,134.57	286,685.25	20,597.24	31,041.70	108,715.46			
40110: - Gain / (loss) arising during the period	-310.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40120: - Re-classification adjustment for Gain / (loss) included to Profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40130: - Net Gain / (loss) on translation of foreign operations	-310.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40140: Gains/(Loss) on Property revaluation	0.73	0.00	0.00	0.05	0.75	0.00	0.00	0.00	0.00	0.00	13.58	0.00	13.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40160: - Gain / (loss) arising during the period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40170: - Re-classification adjustment for Gain / (loss) on AFS included to Profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40180: - Net Gain / (loss) on AFS for the period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40190: Actuarial gains and losses relating to Defined Benefit Plan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40210: - Gain / (loss) arising during the period	-47.18	-94.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40220: - Re-classification adjustment for Gain / (loss) on AFS included to Profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40230: - Net Gain / (loss) on Cash Flow Hedges	-47.18	-94.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40240: Tax relating to other comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
40250: Other comprehensive Income net of tax	-356.90	-94.37	0.00	0.05	0.75	0.00	0.00	0.00	0.00															







	Quarterly Geographical Distribution of Credit Beneficiaries by State (N'bn) 2015 to 2020																								QTR ON QTR %	YR ON YR %
	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 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	Q3 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	Sep-20			
ABIA	49.46	56.89	54.46	73.28	68.91	68.51	124.18	117.55	120.41	90.35	80.24	68.91	74.80	111.41	75.91	79.06	68.50	88.52	87.82	96.24	98.42	97.15	115.83			
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	594.02			
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	62.16			
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	92.21			
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	98.72			
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	48.13			
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	98.81			
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	90.18			
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	34.00	42.55	32.67	38.24			
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	77.25			
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	216.39			
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	25.06			
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	142.18			
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	47.56			
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	53.37			
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	63.01			
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	93.63			
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	25.40			
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	86.26			
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	187.89			
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	34.89			
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	23.75	25.42			
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	101.03			
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	73.92			
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	15,128.12			
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	34.66			
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	63.26			
OGUN	124.58	141.52	114.81	112.87	113.09	110.50	98.03	92.80	89.23	98.24	92.46	79.62	79.62	128.48	110.64	102.38	99.97	137.67	117.35	113.52	114.17	119.04	118.74			
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	96.70			
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	66.04			
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	208.82			
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	69.09	75.43			
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	861.72	977.06			
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	62.53			
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	53.41			
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	19.38			
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	65.26			
ALL STATES	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	19,460.99			

Deposit Money Banks' Sectoral Allocation of Credit ( ₪ 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 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	342,989.45	15,213,025.02			
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	-0.53		
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	17,187,765.71	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	18,487,228.54	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		
Q3 2020	932,757.65	11,464.61	3,032,693.65	3,738,681.76	415,999.19	940,543.35	1,265,067.51	1,596,654.02	673,624.80	1,401,597.08	72,997.57	1,383,316.48	316,692.85	1,675,757.15	961,295.42	503,951.02	944,282.94	19,867,377.06	5.58		
<b>Banking Sector Credit to Private Sector Sectoral Share as a % of Total Credit</b>																					
Month-Year	Agriculture	Industry					Construction	Trade/General Commerce	Government	Services										Total	
		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 2019	4.2	0.1	14.7	23.0	2.6	4.1	6.7	9.0	0.0	3.9	7.4	0.5	7.4	2.0	6.4	3.9	2.0	2.3	100.0		
Q2 2019	4.2	0.1	15.3	22.0	2.2	4.4	6.6	8.7	0.0	3.9	7.5	0.4	7.0	2.0	6.7	4.6	2.1	2.4	100.0		
Q3 2019	4.1	0.1	15.8	20.8	2.1	4.4	6.8	8.3	0.0	3.6	6.8	0.4	7.1	1.8	8.5	5.0	2.0	2.3	100.0		
Q4 2019	4.5	0.1	15.3	19.9	2.2	4.2	7.3	9.0	0.0	3.5	7.4	0.3	6.8	1.7	8.3	5.1	2.3	2.2	100.0		
Q1 2020	4.6	0.1	16.2	19.5	2.1	4.3	6.9	8.2	0.0	3.5	7.1	0.4	6.8	1.7	9.0	4.9	2.4	2.2	100.0		
Q2 2020	4.8	0.1	16.3	19.2	2.1	4.6	6.5	8.0	0.0	3.5	7.3	0.4	7.1	1.7	8.7	5.1	2.5	2.2	100.0		
Q3 2020	4.7	0.1	15.3	18.8	2.1	4.7	6.4	8.0	0.0	3.4	7.1	0.4	7.0	1.6	8.4	4.8	2.5	4.8	100.0		

<b>Credit and Deposit Statistics</b>										
(In Millions of Naira)										
	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20
	Q4 2019			Q1 2020			Q2 2020			Q3 2020
<b>DOMESTIC CLAIMS</b>	36,714,883.4	36,297,245.0	37,132,194.1	38,431,948.1	39,603,928.8	38,913,828.5	38,453,939.6	39,849,571.5	38,792,303.9	39,415,169.6
<b>NET CLAIMS ON GOVERNMENT</b>	10,098,139.5	9,645,254.9	10,352,073.7	10,009,034.7	10,710,050.8	9,564,579.5	8,898,424.8	9,661,188.1	8,410,276.5	9,683,612.5
Claims on central government	16,734,906.6	16,928,781.2	17,120,577.2	16,730,376.7	17,933,220.3	17,414,350.9	17,939,252.3	18,717,287.8	19,109,859.6	19,027,528.2
Liabilities to central government	-6,636,767.1	-7,283,526.3	-6,768,503.5	-6,721,342.1	-7,223,169.5	-7,849,771.4	-9,040,827.4	-9,056,099.7	-10,699,583.1	-9,343,915.7
<b>CLAIMS ON OTHER SECTORS</b>	26,616,743.82	26,651,990.11	26,780,120.39	28,422,913.43	28,893,877.99	29,349,249.05	29,555,514.73	30,188,383.44	30,382,027.42	29,731,557.10
Claims on other financial corporations /1	7,717,905.1	7,825,501.8	7,857,884.5	8,519,295.9	8,877,640.1	9,255,620.4	9,407,070.2	9,350,154.7	9,376,426.4	8,524,678.1
Claims on state and local government	1,869,671.1	1,823,862.6	1,864,843.3	1,870,842.6	1,802,743.4	1,786,181.0	1,812,287.6	1,907,598.8	1,936,972.8	1,978,193.4
Claims on public nonfinancial corporations	779,398.1	802,657.5	765,293.0	780,510.5	811,573.7	732,900.4	711,925.5	708,246.8	742,904.8	736,685.2
Claims on private sector	16,249,769.5	16,199,968.2	16,292,099.5	17,252,264.5	17,401,920.8	17,574,547.2	17,624,231.4	18,222,383.2	18,325,723.4	18,492,000.4
Transferable deposits	8,625,771.8	8,467,394.2	8,611,984.1	9,216,164.6	9,757,261.4	10,578,122.1	10,513,081.5	10,749,123.6	11,162,012.0	11,515,620.1
Other deposits	18,229,533.6	18,807,815.4	19,321,592.3	19,903,120.2	20,298,614.4	20,165,858.7	20,212,154.8	20,561,724.3	21,129,112.9	21,402,021.9
Central Bank	1,336,338.7	1,274,490.1	1,256,418.1	1,395,109.3	1,064,035.0	989,937.7	917,546.2	1,036,520.6	1,027,631.8	1,122,322.5
Commercial & Merchant Banks	16,567,479.6	17,201,873.5	17,731,433.3	18,159,679.7	18,877,554.3	18,861,285.7	18,734,031.3	19,159,975.0	19,685,666.0	19,853,158.1
Non-Interest Banks	64,405.7	73,604.5	76,685.4	76,033.3	74,716.0	82,298.0	83,384.6	90,654.3	96,076.6	98,855.5
Primary Mortgage Banks	48,817.6	55,243.2	37,797.2	66,895.4	58,559.5	41,690.9	58,028.9	44,325.7	64,964.8	64,964.8
Micro-Finance Banks	212,492.0	202,604.2	219,258.3	205,402.5	223,749.5	190,646.4	419,163.8	230,248.8	254,773.7	262,720.9

Nonperforming Loans		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				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		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	2nd Quarter - Jun 20	3rd Quarter - Sept 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	%	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!	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	1.28	1.29	0.01	1.16
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	51.35	48.53	-2.82	-5.49
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	8.68	8.98	0.30	3.49
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	0.30	0.31	0.01	2.96
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	167.86	171.41	3.55	2.11
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	6.72	6.84	0.12	1.82
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	8.08	8.34	0.26	3.21
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	132.90	132.93	0.03	0.02
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	171.55	149.60	-21.95	-12.79
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	0.37	0.37	0.00	-1.04
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	16.06	16.91	0.85	5.29
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	104.45	108.57	4.12	3.95
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	117.26	107.09	-10.17	-8.68
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	0.07	0.07	0.00	4.88
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	268.79	238.26	-30.53	-11.36
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	30.81	32.71	1.90	6.17
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	11.58	11.38	-0.20	-1.72
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	0.00	0.00	0.00	#DIV/0!
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	74.89	77.11	2.22	2.96
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	37.04	46.99	9.95	26.87
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	2.29	2.24	-0.05	-2.37
	GRAND TOTAL	1,788.85	1,059.91	-728.94	-40.75	1,108.07	1,064.06	-44.00	-3.97	1,064.06	1,185.42	121.36	11.41	1,185.42	1,212.32	26.90	2.27	1,212.32	1,169.92	-42.40	-3.50

ITEMS	Gross loans	Specific provisions	Nonperforming loans
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
SECOND HALF 2020	18,900,818,708,589.00	1,454,430,619,954.38	1,212,322,918,929.59
3rd QTR 2020	19,460,988,118,337.60	1,442,367,800,996.76	1,169,922,061,139.01

<b>DMBs STAFF STRENGTH Q1 2019)</b>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
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>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
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>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
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>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
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>1158</b>	<b>103,610</b>
<b>DMBs STAFF STRENGTH (Q1 2020)</b>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
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>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
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>
<b>DMBs STAFF STRENGTH (Q3 2020)</b>				
	<b>CBs</b>	<b>MBs</b>	<b>NIB</b>	<b>DMBs Total</b>
Executive Staff	210	16	15	241
Senior Staff	17,331	171	116	17,618
Junior Staff	36,665	341	641	37,647
Contract Staff	39,573	115	694	40,382
<b>Totals</b>	<b>93,779</b>	<b>643</b>	<b>1,466</b>	<b>95,888</b>

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

## 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

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





## Contact Us

 @nigerianstat

 NBSNigeria

 [www.nigerianstat.gov.ng](http://www.nigerianstat.gov.ng)

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

 +234 803 386 5388

 [feedback@nigerianstat.gov.ng](mailto:feedback@nigerianstat.gov.ng)