

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

(Q4 2020)

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Data Source: National Bureau of Statistics (NBS)

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# EXECUTIVE SUMMARY

A total volume of 3,464,811,083 transactions valued at N356.47trn was recorded in Q4 2020 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

Online transfers dominated the volume of transactions recorded. 2,227,449,949 volume of Online Transfer transactions valued at N120.27trn were recorded in Q42020.

In terms of credit to the private sector, the total value of credit allocated by the bank stood at N20.37trn as of Q4 2020. Oil & Gas and Manufacturing sectors got credit allocation of N3.93trn and N3.19trn to record the highest credit allocation as at the period under review.

As of Q4 2020, the total number of Banks' staff decreased by -0.90% QoQ from 95,888 in Q3 2020 to 95,026.

# **Banking Sector Credit to Private Sector**



#### **AGRICULTURE**

(N'Million)

N1,049,678.40



5.2

Q on Q Growth Rate %

#### **INDUSTRY**

(N'Million)

N11,875.25



Mining & Quarrying

0.1

Q on Q Growth Rate %

(N'Million)

N3,191,371.72



**Manufacturing** 

15.7

Q on Q Growth Rate %

(N'Million)

N3,930,142.02



19.3

Q on Q Growth Rate %

(N'Million)

N443,374.97



**Power and Energy** 

2.2

Q on Q Growth Rate %

# **Banking Sector Credit to Private Sector**



#### **SERVICES**

(N'Million)

N965,188.00



4.7

Q on Q Growth Rate %

(N'Million)

N1,343,587.25



6.6

Q on Q Growth Rate %

Trade/General Commerce

(N'Million)

N1,774,033.11



8.7

Q on Q Growth Rate %

(N'Million)

N654,718.52



3.2

Q on Q Growth Rate %

(N'Million)

N1,464,009.36



Finance, Insurance and Capital Market

7.2

Q on Q Growth Rate %

# **Banking Sector Credit to Private Sector**



#### **SERVICES**

(N'Million)

N80,211.18



0.4

Q on Q Growth Rate %

(N'Million)

N1,254,298.27



Oil & Gas

6.2

Q on Q Growth Rate %

(N'Million)

N319,852.71



Power and Energy 1.6

Q on Q Growth Rate %

(N'Million)

N1,863,297.78



9.1

Q on Q Growth Rate %

(N'Million)

N1,018,164.31



Information & Communication

5.0

Q on Q Growth Rate %

# **Banking Sector Credit to Private Sector**



#### **SERVICES**

(N'Million)

N543,299.07



2.7

Q on Q Growth Rate %

(N'Million)

N466,386.34



2.3

Q on Q Growth Rate %

#### **TOTAL CREDIT**

(N'Million)

N20,373,488.28



100

Q on Q Growth Rate %

## Q on Q GROWTH RATE



# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **CHEQUES**

Q4 2020 (Volume)

5,546,413

Q4 on Q3 2020 (Volume)

10.72%

M ---

Q4 2020 Value (N'B)

N4,219

Q4 on Q3 2020 Value (N'B)

10.28%

October -20 (Volume)

1,546,352

October -20 Value (N'B)

N1,128.04

November -20 (Volume)

1,941,501

November -20 Value (N'B)

N1,460.67

**December -20 (Volume)** 

2,058,560

December -20 Value (N'B)

N1,630.02

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **ATM TRANSACTIONS**

Q4 2020 (Volume)

455,259,043

NNN E

Q4 2020 Value (N'B)

N4,545

Q4 on Q3 2020 (Volume)

-14.11%

Q4 on Q3 2020 Value (N'B)

-10.06%

October -20 (Volume)

151,924,854

November -20 (Volume)

158,259,049

**December -20 (Volume)** 

145,075,140

October -20 Value (N'B)

N1,486.96

November -20 Value (N'B)

N1,553.25

December -20 Value (N'B)

N1,505.24

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **POS TRANSACTIONS**

Q4 2020 (Volume)

214,849,612

NN

Q4 2020 Value (N'B)

N1,516

Q4 on Q3 2020 (Volume)

32.12%

Q4 on Q3 2020 Value (N'B)

25.49%

October -20 (Volume)

68,411,116

November -20 (Volume)

68,537,758

December -20 (Volume)

77,900,738

October -20 Value (N'B)

N460.95

November -20 Value (N'B)

N480.55

December -20 Value (N'B)

N574.37

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **ONLINE TRANSFERS**

Q4 2020 (Volume)

2,227,449,949

Q4 2020 Value (N'B)

N120,273

Q4 on Q3 2020 (Volume)

39.67%

Q4 on Q3 2020 Value (N'B)

19.24%

October -20 (Volume)

680,837,930

November -20 (Volume)

747,664,285

December -20 (Volume)

798,947,734

October -20 Value (N'B)

N34,494.67

November -20 Value (N'B)

N39,132.53

December -20 Value (N'B)

N46,645.99

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **NEFT TRANSFERS**

Q4 2020 (Volume)

47,257,928

H<sub>1</sub>

Q4 2020 Value (N'B)

N96,088

Q4 on Q3 2020 (Volume)

18.41%

Q4 on Q3 2020 Value (N'B)

25.48%

October -20 (Volume)

12,475,912

November -20 (Volume)

11,108,450

December -20 (Volume)

23,673,566

October -20 Value (N'B)

N30,853.92

November -20 Value (N'B)

N28,952.46

December -20 Value (N'B)

N36,281.70

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **RTGS TRANSFERS**

Q4 2020 (Volume)

1,473,983



Q4 2020 Value (N'B)

N112,958

Q4 on Q3 2020 (Volume)

-18.08%

Q4 on Q3 2020 Value (N'B)

-2.67%

October -20 (Volume)

384,950

November -20 (Volume)

353,669

December -20 (Volume)

735,364

October -20 Value (N'B)

N32,426

November -20 Value (N'B)

N37,077

December -20 Value (N'B)

N43,455

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **USSD TRANSFERS**

Q4 2020 (Volume)

145,581,469

Q4 on Q3 2020 (Volume)

9.00%

Q4 2020 Value (N'B)

N1,632

Q4 on Q3 2020 Value (N'B)

22.64%

October -20 (Volume)

43,224,858

October -20 Value (N'B)

N605

November -20 (Volume)

47,425,591

November -20 Value (N'B)

N476

**December -20 (Volume)** 

54,931,020

December -20 Value (N'B)

N551

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **MOBILE APP TRANSFERS (Not Mobile Money)**

Q4 2020 (Volume)		Q4 2020 Value (N'B)
124,163,183		N9,919
	•	
Q4 on Q3 2020 (Volume)		Q4 on Q3 2020 Value (N'B)
10.80%		10.86%

October -20 (Volume)

38,072,806

October -20 Value (N'B)

N2,968

**November -20 (Volume)** 

39,973,333

November -20 Value (N'B)

N3,328

**December -20 (Volume)** 

46,117,044

December -20 Value (N'B)

N3,622

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **DIRECT DEBITS**

Q4 2020 (Volume)

927,102

**Q4 on Q3 2020 (Volume)** 

9.14%

Q4 2020 Value (N'B)

**N500** 

Q4 on Q3 2020 Value (N'B)

-21.12%

October -20 (Volume)

325,557

October -20 Value (N'B)

**N177** 

November -20 (Volume)

271,149

November -20 Value (N'B)

N171

**December -20 (Volume)** 

330,396

December -20 Value (N'B)

N152

# **Electronic Payment Channels In The Nigeria Banking Sector**



**MMOs** Q4 2020 (Volume) Q4 2020 Value (N'B) 242,302,401 N4,821 Q4 on Q3 2020 Value (N'B) Q4 on Q3 2020 (Volume) 20.58% -12.14% October -20 (Volume) November -20 (Volume) **December -20 (Volume)** 74,843,927 77,318,921 90,139,553 October -20 Value (N'B) November -20 Value (N'B) December -20 Value (N'B) N1,934 N1,387 N1,500

# **Electronic Payment Channels In The Nigeria Banking Sector**



#### **TOTAL**



**Q4 2020 (Volume)** 

3,464,811,083

Q4 2020 Value (N'B)

N356,471

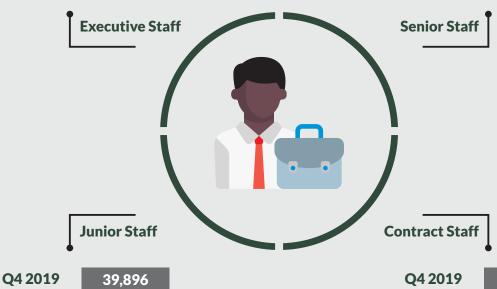
# Staff Strength in the Banking Sector



45.350



Q4 2019	184	Q4 2019	18,180
Q1 2020	208	Q1 2020	17,566
Q2 2020	204	Q2 2020	17,619
Q3 2020	241	Q3 2020	17,618
Q4 2020	257	Q4 2020	17,381
Q4 on Q3 growth %	6.64	Q4 on Q3 growth %	(1.35)
Y on Y growth %	39.67	Y on Y growth %	(4.39)



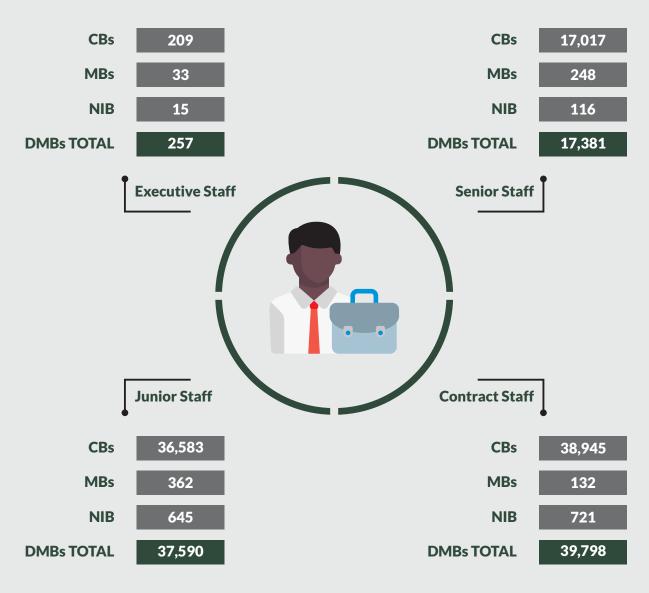
<b>4.101</b>	07,070	<b>4.202</b>	10,000
Q1 2020	38,020	Q1 2020	41,181
Q2 2020	37,733	Q2 2020	38,942
Q3 2020	37,647	Q3 2020	40,382
Q4 2020	37,590	Q4 2020	39,798
Q4 on Q3 growth %	(0.15)	Q4 on Q3 growth %	(1.45)
Y on Y growth %	(5.78)	Y on Y growth %	(12.24)

#### **TOTAL**

Y on Y Q4 on Q3 growth % Q4 2019 Q12020 Q3 2020 Q2 2020 Q4 2020 growth % 103,610 (0.90)(8.28)96,975 94,498 95,888 95,026

# DMBs Staff Strength (Q4 2020)







# **Domestic Credit Break Down (N'MIn)**





#### **DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS**



N39,537,142.1





N40,194,156.1

N41,636,319.1

#### **NET CLAIMS ON GOVERNMENT**





Dec-20

N10,449,164.3

N10,782,279.1

N11,469,182.7

#### **Central Bank**







N6,820,074.8

N6,961,242.6

N7,627,048.9

#### **Commercial & Merchant Banks**







N3,536,378.2

N3,729,963.0

N3,748,474.8

#### **Non-Interest Banks**



N67,196.8



N69,189.2



N71,774.6

#### **Primary Mortgage Banks**







N9,587.0

N7,948.1

N7,948.1

#### Micro-Finance Banks



N15,927.4



N13,936.1



N13,936.1

#### Claims on central government







N19,500,432.1

N19,850,295.1

N20,229,158.4

# **Domestic Credit Break Down (N'MIn)**





#### Liabilities to central government









N-9,051,267.8

N-9,068,016.0

N-8,759,975.7

#### **CLAIMS ON OTHER SECTORS**







N29,087,977.87

N29,411,876.98

N30,167,136.44

#### **Central Bank**







N9,526,900.8

N9,487,212.2

N9,501,948.6

#### **Commercial & Merchant Banks**







N18,799,299.0

N19,083,955.7

N19,818,375.4

#### **Non-Interest Banks**



N96,850.3



N99,649.9



N105,753.2

#### **Primary Mortgage Banks**







N172,361.9

N188,597.5

N188,597.5

#### **Micro-Finance Banks**



N492,565.9



N552,461.7



N552,461.7

#### **CLAIMS ON OTHER FINANCIAL CORPORATIONS/1**







N8,469,065.3

N8,416,580.6

N8,572,711.0

# **Domestic Credit Break Down (N'MIn)**







N7,483,438.7



N7,440,602.4



N7,443,072.6

#### Of which: AMCON Bond



N5,358,005.7



N5,358,005.7



N5,267,146.9

#### **Commercial & Merchant Banks**



N972,998.5



N961,749.5



N1,115,409.8

#### **Non-Interest Banks**



N0.0



N0.0



N0.0

#### **Primary Mortgage Banks**



N6,327.4



N8,379.0



N8,379.0

#### **Micro-Finance Banks**



N6,300.7



N5,849.7



N5,849.7

#### **CLAIMS ON STATE AND LOCAL GOVERNMENT**



N1,992,036.7



N2,006,119.6



N2,068,515.2

#### **Central Bank**



N610,299.4



N610,299.4



N610,299.4

# **Domestic Credit Break Down (N'MIn)**











N1,381,737.3

N1,395,820.2

N1,458,215.8

#### **Non-Interest Banks**







N0.0

N0.0

N0.0

#### Primary Mortgage Banks







N0.0

N0.0

N0.0

#### **Micro-Finance Banks**







N0.0

N0.0

N0.0

#### **CLAIMS ON PUBLIC NONFINANCIAL CORPORATIONS**







N726,646.2

N739,582.5

N781,298.8

#### **Central Bank**







N52,736.1

N56,608.9

N54,472.0

#### **Commercial & Merchant Banks**





N682,973.6



N726,826.8

#### **Non-Interest Banks**







N0.0

N0.0

N0.0

# **Domestic Credit Break Down (N'MIn)**







N0.0



N0.0



N0.0

#### **Micro-Finance Banks**



N0.0



N0.0



N0.0

#### **CLAIMS ON PRIVATE SECTOR**



N17,900,229.7



N18,249,594.2



N18,744,611.5

#### **Central Bank**



N1,380,426.6



N1,379,701.4



N1,394,104.7

#### **Commercial & Merchant Banks**



15,770,653.1



N16,043,412.3



N16,517,923.1

#### **Non-Interest Banks**



N96,850.3



N99,649.9



N105,753.2

#### **Primary Mortgage Banks**



N166,034.6



N180,218.5



N180,218.5

#### **Micro-Finance Banks**



N486,265.1



N546,612.0



N546,612.0

# **Domestic Credit Break Down (N'MIn)**











N12,094,391.3

N12,562,525.5

N13,428,673.0

#### **Central Bank**







N1,887,234.6

N2,002,686.7

N2,137,492.1

#### **Commercial & Merchant Banks**







N10,009,810.6

N10,363,343.4

N11,086,935.8

#### **Non-Interest Banks**







N76,940.9

N77,713.7

N85,463.5

#### **Primary Mortgage Banks**



N52,065.4





N53,788.6

N53,788.6

#### **Micro-Finance Banks**







N68,339.9

N64,993.1

N64,993.1

#### **OTHER DEPOSITS (TIME & SAVINGS DEPOSITS)**



N21,535,340.3



N21,698,784.9



N22,033,646.4

#### **Central Bank**







N1,063,047.6

N1,075,333.2

N1,183,258.7

# **Domestic Credit Break Down (N'MIn)**





#### Of Which: Foreign Currency Deposit







N0.0

N0.0

N0.0

#### **Commercial & Merchant Banks**





Dec-20

N20,032,621.0

N20,161,986.9

N20,370,022.2

#### Of Which: Foreign Currency Deposit







N6,097,287.4

N6,239,580.9

N6,236,524.3

#### **Non-Interest Banks**







N100,408.6

N107,709.7

N126,610.3

#### Of Which: Foreign Currency Deposit







N7,334.9

N9,689.5

N11,151.4

#### **Primary Mortgage Banks**







N68,154.0

N79,296.0

N79,296.0

#### Of Which: Foreign Currency Deposit



N<sub>0.0</sub>





N0.0

N0.0

#### **Micro-Finance Banks**







N271,109.1

N274,459.2

N274,459.2

#### Of Which: Foreign Currency Deposit







N0.0 N0.0

0

N0.0

# Non-Performing Loans (NPLs)







	NPL/Gross Loans = 6.02%	
Gross Loans	Specific Provisions	Nonperforming Loans
N20,481,816,336,826.60	N982,559,913,731.03	N1,233,930,192,167.49



NPL/Gross Loans = 6.01%					
Gross Loans	Specific Provisions	Nonperforming Loans			
N19,459,467,059,879.60	N929,118,087,264.78	N1,170,041,391,430.23			



	NPL/Gross Loans = 6.41%	
Gross Loans	Specific Provisions	Nonperforming Loans
N18,899,546,404,259.50	N975,846,203,221.62	N1,212,322,918,929.59



	NPL/Gross Loans = 6.39%	
Gross Loans	Specific Provisions	Nonperforming Loans
N18,564,576,312,714.10	N924,475,742,595.12	N1,185,423,892,021.50



	NPL/Gross Loans = 6.06%				
Gross Loans	Specific Provisions	Nonperforming Loans			
N17,563,487,330,324.70	N776,300,496,248.26	N1,064,064,608,239.67			

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



AGRICULTURE		End - Dec - 19 N51.55	End - Dec - 20 N39.53	VALUE N-12.02	% CHANGE IN NPLs -23.31%
MINING AND QUARRYING		End - Dec - 19 N0.01	End - Dec - 20 N0.00	VALUE N-0.01	% CHANGE IN NPLs -99.98%
MANUFACTURING		End - Dec - 19 N103.08	End - Dec - 20 N99.65	VALUE N-3.43	% CHANGE IN NPLs -3.33%
REAL ESTATE ACTIVITIES		End - Dec - 19 N49.65	End - Dec - 20 N56.03	VALUE N6.39	% CHANGE IN NPLs 12.87%
PUBLIC UTILITIES		End - Dec - 19 N18.33	End - Dec - 20 N0.00	VALUE N-18.33	% CHANGE IN NPLs -100.00%
GENERAL COMMERCE		End - Dec - 19 N145.26	End - Dec - 20 N156.02	VALUE N10.76	% CHANGE IN NPLs 7.41%
TRANSPORTATION AND STORAGE		End - Dec - 19 N60.20	End - Dec - 20 N45.53	VALUE <b>N-14.67</b>	% CHANGE IN NPLs -24.37%
FINANCE AND INSURANCE		End - Dec - 19 N4.58	End - Dec - 20 N5.26	VALUE NO.68	% CHANGE IN NPLs 14.89%
GENERAL		End - Dec - 19 N151.44	End - Dec - 20 N139.22	VALUE N-12.21	% CHANGE IN NPLs -8.06%
GOVERNMENT		End - Dec - 19 N0.40	End - Dec - 20 N0.37	N-0.03	% CHANGE IN NPLs -6.60%
WATER SUPPLY; SEWERAGE WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	E,	End - Dec - 19 N2.26	End - Dec - 20 N2.23	N-0.03	% CHANGE IN NPLs -1.11%
CONSTRUCTION		End - Dec - 19 N86.40	End - Dec - 20 N170.59	VALUE N84.19	% CHANGE IN NPLs 97.44%

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



INFORMATION AND COMMUNICATION	End - Dec - 19 N81.10	End - Dec - 20 N112.11	VALUE N31.02	% CHANGE IN NPLs 38.25%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	End - Dec - 19 N8.23	End - Dec - 20 N11.87	VALUE N3.64	% CHANGE IN NPLs 44.25%
ADMINISTRATIVE AND SUPPORT SERVICES	End - Dec - 19 N1.13	End - Dec - 20 <b>N5.65</b>	VALUE N4.51	% CHANGE IN NPLs <b>397.71%</b>
EDUCATION	End - Dec - 19 N8.79	End - Dec - 20 <b>N6.81</b>	VALUE <b>N-1.97</b>	% CHANGE IN NPLs -22.48%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	End - Dec - 19 N13.67	End - Dec - 20 <b>N16.97</b>	VALUE N3.30	% CHANGE IN NPLs 24.17%
ARTS, ENTERTAINMENT AND RECREATION	End - Dec - 19 N8.20	End - Dec - 20 N9.42	VALUE N1.22	% CHANGE IN NPLs 14.84%
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	End - Dec - 19 N0.00	End - Dec - 20 NO.00	VALUE NO.00	% CHANGE IN NPLs <b>0%</b>
POWER AND ENERGY	End - Dec - 19 N46.13	End - Dec - 20 N33.22	VALUE N-12.91	% CHANGE IN NPLs -27.99%
CAPITAL MARKET	End - Dec - 19 N0.05	End - Dec - 20 N0.32	VALUE NO.27	% CHANGE IN NPLs 487.49%
OIL AND GAS	End - Dec - 19 N219.47	End - Dec - 20 N315.38	VALUE N95.91	% CHANGE IN NPLs 43.70%
GRAND TOTAL	End - Dec - 19 N1,059.91	End - Dec - 20 N1,226.20	VALUE N166.29	% CHANGE IN NPLs <b>15.69%</b>

		IND	USTRYDA	IA ON E-	PAYMENT	AND BY	CHANNELS	5 (Q1 - Q4,	, 2020)			
	CHEQUES		ATM TRANSACTIO	NS	POS TRANSACTIO	ONS	ONLINE TRANSFER	RS 1/	NEFT TRANSFERS	;		
MONTH	Volume	Value (N'B)	Volume	Value (N'B)	Volume	Value (N'B)	Volume	Value (N'B)	Volume	Value (N'B)		
January	2,230,233	1,708.54	168,525,739	1,552.84	41,305,041	313.43	317,065,090	35,404.58	9,085,293	26,202.50		
February	2,105,497	1,551.04	167,770,512	1,551.69	46,071,669	326.03	335,699,754	34,896.61	15,428,670	19,697.36		
March	2,131,385	1,583.24	190,234,195	1,754.26	52,249,019	368.86	478,339,263	27,842.07	32,263,400	21,579.03		
April	436,487	442.22	115,518,329	991.97	40,859,206	272.05	376,054,999	18,783.79	14,438,449	17,609.93		
May	1,110,144	865.87	135,857,274	1,268.87	48,371,074	358.10	438,264,450	24,498.04	16,113,062	22,725.60		
June 1/	1,453,864	1,222.64	151,026,271	1,480.47	49,421,986	364.76	507,471,371	29,772.00	10,389,408	19,214.99		
July 1/	1,606,750	1,241.54	170,348,417	1,656.06	53,904,356	416.73	572,794,427	32,737.20	15,659,835	21,125.69		
August 1/	1,639,303	1,266.88	191,354,683	1,747.96	50,663,508	386.35	613,377,643	33,671.26	11,895,860	24,386.54		
September	1,763,477	1,317.20	168,325,956	1,650.08	58,052,877	404.90	408,568,313	34,460.46	12,355,048	31,065.39		
October	1,546,352	1,128.04	151,924,854	1,486.96	68,411,116	460.95	680,837,930	34,494.67	12,475,912	30,853.92		
November	1,941,501	1,460.67	158,259,049	1,553.25	68,537,758	480.55	747,664,285	39,132.53	11,108,450	28,952.46		
December	2,058,560	1,630.02	145,075,140	1,505.24	77,900,738	574.37	798,947,734	46,645.99	23,673,566	36,281.70		
Q1 2020	6,467,115	4,842.82	526,530,446	4,858.80	139,625,729	1,008.31	1,131,104,107	98,143.25	56,777,363	67,478.89		
Q2 2020	3,000,495	2,530.73	402,401,874	3,741.31	138,652,266	994.91	1,321,790,820	73,053.83	40,940,919	59,550.52		
Q3 2020	5,009,530	3,825.62	530,029,056	5,054.10	162,620,741	1,207.98	1,594,740,383	100,868.91	39,910,743	76,577.63		
Q4 2020	5,546,413	4,219	455,259,043	4,545	214,849,612	1,516	2,227,449,949	120,273	47,257,928	96,088		
Q4 on Q3 growth rate	10.72	10.28	- 14.11	- 10.06	32.12	25.49	39.67	19.24	18.41	25.48		
MONTH	RTGS TRANSFERS		USSD TRANSFERS		MOBILE APP TRA Mobile Money)	NSFERS (Not	DIRECT DEBITS		MMOs			
	Volume	Value (N'B)	Volume	Value (N'B)	Volume	Value (N'B)	Volume	Value (N'B)	Volume	Value (N'B)		
January	528,190	50,968	31,218,559	333	28,275,606	2,381	176,543	144	63,474,587	657		
February	797,900	46,545	32,361,793	332	28,804,913	2,208	192,288	177	46,226,661	677		
March	782,573	51,095	36,184,122	366	30,188,292	2,017	272,883	188	49,986,907	770		
April	666,507	37,821	29,544,362	287	22,775,442	1,591	214,361	123	48,145,746	897		
May	708,721	31,091	35,331,227	362	31,264,261	2,685	174,313	357	49,288,992	852		
June 1/	6,703,459	44,289	38,217,906	390	32,184,648	2,644	163,642	313	58,592,101	1,294		
July 1/	640,186	39,050	45,330,508	462	37,190,277	3,068	239,378	142	66,850,754	1,498		
August 1/	475,074	38,026	44,782,913	444	38,395,033	2,784	322,945	324	67,180,176	2,783		
September	683,939	38,985	43,450,932	425	36,473,773	3,095	287,140	168	66,912,707	1,206		
October	384,950	32,426	43,224,858	605	38,072,806	2,968	325,557	177	74,843,927	1,387		
November	353,669	37,077	47,425,591	476	39,973,333	3,328	271,149	171	77,318,921	1,500		
December	735,364	43,455	54,931,020	551	46,117,044	3,622	330,396	152	90,139,553	1,934		
21 2020	2,108,663	148,608	99,764,474	1,030	87,268,811	6,605	641,714	508	159,688,155	2,104		
22 2020	8,078,687	113,201	103,093,495	1,040	86,224,351	6,920	552,316	793	156,026,839	3,043		
Q3 2020	1,799,199	116,061	133,564,353	1,331	112,059,083	8,948	849,463	634	200,943,637	5,488		
											-	
Q4 2020	1,473,983	112,958	145,581,469	1,632	124,163,183	9,919	927,102	500	242,302,401	4,821		
	- 18.08	- 2.67	9.00	22.64	10.80	10.86	9.14	- 21.12	20.58	- 12.14		
Q4 on Q3 growth rate NOTE:	10.00											

		Industry							Services										
Month-Year	Agriculture	Mining & Quarrying	Manufacturing	Oil & Gas	Power and Energy	Construction	Trade/General Commerce	Government	Real Estate	Finance, Insurance and Capital Market	Education	Oil & Gas	Power and Energy	General	Information & Communication	Transportation & Storage	Others	Total Credit	Quarter on Quarter Growt Rate %
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			803.111.73	1,272,826,70	1.519.925.48		1,315,349.79		1,255,212.08			· ·	435.620.29	413,598.57	18,487,228.54	7.56
Q2 2020	903,704.06	11,955.59	3,069,483.89		395,854.45	859.160.05	1,232,414.51	1,503,193.51		1,369,870.23	68,519.14	1,327,961.05		1.644.834.51	955,679.29	467,516.65	408,423.57	18,817,903.42	1.79
-					· ·	,					-	<u> </u>	-	7. 7	·	-	ļ		
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	0/3,024.80	11.401.597.08	72,997.57	1,383,316.48	310,092.85	1,675,757.15	961,295.42	503,951.02	944,282.94	19,867,377.06	5.58
Q4 2020	1,049,678.40	11,875.25	3,191,371.72	3,930,142.02	443,374.97	965,188.00	1,343,587.25	1,774,033.11	654,718.52	1,464,009.36	80,211.18	1,254,298.27	319,852.71	1,863,297.78	1,018,164.31	543,299.07	466,386.34	20,373,488.28	2.55
Bankin							1,343,587.25 % of Tota		654,718.52 Services		80,211.18	1,254,298.27	319,852.71	1,863,297.78	1,018,164.31	543,299.07	466,386.34	20,373,488.28	2.55
Bankin		Credit		e Sector			% of Tota			1,464,009.36  Finance, Insurance and Capital	80,211.18 Education		319,852.71  Power and Energy	1,863,297.78  General	Information &	543,299.07  Transportation & Storage		20,373,488.28 Total	2.55
Bankin Month-Year	g Sector Agriculture	Credit Industry Mining & Quarrying 0.1	to Private  Manufacturing	e Sector Oil & Gas	Sectoral S  Power and Energy  2.6	Construction	% of Tota  Trade/General Commerce  6.7	Credit  Government  9.0 0.0	Services Real Estate	1,464,009.36  Finance, Insurance and Capital Market 7.4	Education	Oil & Gas	Power and Energy	General	Information & Communication 3.9	Transportation & Storage	Others	Total	2.55
Bankin  Month-Year  21 2019 22 2019	g Sector Agriculture	Credit Industry Mining & Quarrying 0.1 0.1	Manufacturing 14.7 15.3	e Sector Oil & Gas 23.0 22.0	Power and Energy 2.6 2.2	Construction	% of Tota  Trade/General Commerce  6.7 6.6	Credit   Government   9.0   0.0   8.7   0.0	Services Real Estate 3.9 3.9	1,464,009.36  Finance, Insurance and Capital Market 7.4 7.5	Education 0.5 0.4	Oil & Gas 7.4 7.0	Power and Energy 2.0 2.0	General 6.4 6.7	Information & Communicatio n 3.9 4.6	Transportation & Storage 2.0 2.1	Others 2.3 2.4	Total 100.0 100.0	2.55
Bankin  Month-Year  Q1 2019 Q2 2019 Q3 2019	Agriculture	Credit Industry Mining & Quarrying 0.1 0.1 0.1	Manufacturing 14.7 15.3 15.8	Oil & Gas	Power and Energy 2.6 2.2 2.1	Construction 4.1 4.4 4.4	% of Tota  Trade/General Commerce  6.7 6.6 6.6 6.8	Credit   Government   9.0   0.0   8.7   0.0   8.3   0.0	Services Real Estate 3.9 3.9 3.6	1,464,009.36  Finance, Insurance and Capital Market 7.4 7.5 6.8	Education 0.5 0.4 0.4	Oil & Gas 7.4 7.0 7.1	Power and Energy 2.0 2.0 1.8	General 6.4 6.7 8.5	Information & Communication 3.9 4.6 5.0	Transportation & Storage 2.0 2.1 2.0	Others 2.3 2.4 2.3	Total 100.0 100.0 100.0	2.55
Month-Year  21 2019 22 2019 23 2019 24 2019	g Sector  Agriculture  4.2 4.2 4.1 4.5	Credit Industry Mining & Quarrying 0.1 0.1 0.1 0.1	Manufacturing 14.7 15.3 15.8 15.3	e Sector  Oil & Gas  23.0 22.0 20.8 19.9	Power and Energy 2.6 2.2 2.1 2.2	Construction  4.1 4.4 4.4 4.2	% of Tota  Trade/General Commerce  6.7 6.6 6.8 7.3	Credit   Government   9.0   0.0   8.7   0.0   8.3   0.0   9.0   0.0	Services Real Estate 3.9 3.9 3.6 3.5	I,464,009.36  Finance, Insurance and Capital Market 7.4 7.5 6.8 7.4	Education  0.5  0.4  0.4  0.3	Oil & Gas  7.4 7.0 7.1 6.8	Power and Energy 2.0 2.0 1.8 1.7	General 6.4 6.7 8.5 8.3	Information & Communication 3.9 4.6 5.0 5.1	Transportation & Storage 2.0 2.1 2.0 2.3	Others 2.3 2.4 2.3 2.2	Total 100.0 100.0 100.0 100.0	2.55
Bankin  Month-Year  Q1 2019 Q2 2019 Q3 2019 Q4 2019 Q1 2020	Agriculture  4.2 4.2 4.1 4.5 4.6	Credit Industry Mining & Quarrying 0.1 0.1 0.1 0.1 0.1 0.1	Manufacturing 14.7 15.3 15.8 15.8 16.2	Oil & Gas  23.0 22.0 20.8 19.9 19.5	Power and Energy 2.6 2.2 2.1 2.2 2.1	Construction  4.1 4.4 4.4 4.4 4.2 4.3	% of Tota  Trade/General Commerce  6.7 6.6 6.8 7.3 6.9	Credit	Services  Real Estate  3.9 3.9 3.6 3.5 3.5	1,464,009.36  Finance, Insurance and Capital Market 7.4 7.5 6.8 7.4 7.1	Education 0.5 0.4 0.3 0.4	Oil & Gas 7.4 7.0 7.1 6.8 6.8	Power and Energy 2.0 2.0 1.8 1.7 1.7	General 6.4 6.7 8.5 8.3 9.0	Information & Communication 3.9 4.6 5.0 5.1 4.9	Transportation & Storage 2.0 2.1 2.0 2.3 2.4	Others  2.3 2.4 2.3 2.2 2.2 2.2	Total 100.0 100.0 100.0 100.0 100.0 100.0	2.55
Bankin  Month-Year  Q1 2019 Q2 2019 Q3 2019 Q4 2019	g Sector  Agriculture  4.2 4.2 4.1 4.5	Credit Industry Mining & Quarrying 0.1 0.1 0.1 0.1	Manufacturing 14.7 15.3 15.8 15.8 16.2	e Sector  Oil & Gas  23.0 22.0 20.8 19.9	Power and Energy 2.6 2.2 2.1 2.2	Construction  4.1 4.4 4.4 4.2	% of Tota  Trade/General Commerce  6.7 6.6 6.8 7.3	Credit   Government   9.0   0.0   8.7   0.0   8.3   0.0   9.0   0.0	Services Real Estate 3.9 3.9 3.6 3.5	I,464,009.36  Finance, Insurance and Capital Market 7.4 7.5 6.8 7.4	Education  0.5  0.4  0.4  0.3	Oil & Gas  7.4 7.0 7.1 6.8	Power and Energy 2.0 2.0 1.8 1.7	General 6.4 6.7 8.5 8.3	Information & Communication 3.9 4.6 5.0 5.1 4.9 5.1	Transportation & Storage 2.0 2.1 2.0 2.3	Others 2.3 2.4 2.3 2.2	Total 100.0 100.0 100.0 100.0	2.55

Credit & Deposit Statistics	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Provisional	Provisional	Provisional
Millions of Naira	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
In Naira Million													
DOMESTIC CLAIMS	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	39,429,671.2	39,537,142.1	40,194,156.1	41,636,319.1
NET CLAIMS ON GOVERNMENT	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	9,683,889.7	10,449,164.3	10,782,279.1	11,469,182.7
Central Bank	5,768,373.2	5,625,426.4	6,562,357.9	6,454,681.2	7,258,435.4	6,157,041.8	5,229,436.3	6,017,578.9	4,780,894.1	6,074,759.1	6,820,074.8	6,961,242.6	7,627,048.9
Commercial & Merchant Banks	4,257,571.8	3,948,504.0	3,720,442.4	3,485,117.5	3,382,518.3	3,342,287.3	3,593,034.4	3,565,518.6	3,544,264.4	3,516,159.1	3,536,378.2	3,729,963.0	3,748,474.8
Non-Interest Banks	41,069.5	42,669.5	42,669.5	42,669.5	44,069.5	44,069.5	55,569.7	55,593.0	60,253.6	67,468.1	67,196.8	69,189.2	71,774.6
Primary Mortgage Banks	6,253.3	6,614.3	5,630.2	7,211.2	7,489.8	7,464.2	3,777.7	6,134.3	8,842.9	9,120.2	9,587.0	7,948.1	7,948.1
Micro-Finance Banks	24,871.7	22,040.7	20,973.7	19,355.3	17,537.8	13,716.7	16,606.8	16,363.3	16,021.6	16,383.2	15,927.4	13,936.1	13,936.1
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	19,027,805.4	19,500,432.1	19,850,295.1	20,229,158.4
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	-9,051,267.8	-9,068,016.0	-8.759.975.7
CLAIMS ON OTHER SECTORS	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	29,745,781.51	29,087,977.87	29,411,876.98	30,167,136.44
Central Bank	8,639,697.8	8,716,299.8	8.799.808.7	9,332,357.4	9,720,213.9	10,081,035.9	10,283,258.7	10,298,305.9	10,325,613.9	9,568,617.2	9,526,900.8	9,487,212.2	9,501,948.6
Commercial & Merchant Banks	17.463.179.5	17.418.170.9	17.490.611.6	18.526.550.8	18.591.105.5	18,763,301,4	18.513.871.2	19.254.399.2	19.353.854.6	19,432,401.4	18,799,299,0	19.083.955.7	19.818.375.4
Non-Interest Banks	67,538.6	69,006.7	70,458.2	74,613.5	73,426.5	76,412.4	81,763.8	83,580.4	85,930.9	94,774.7	96,850.3	99,649.9	105,753.2
Primary Mortgage Banks	140,524.4	138,491.8	95,090.6	187,555.7	169,193.4	124,548.9	171,024.4	131,181.5	165,183.3	179,407.7	172,361.9	188,597.5	188,597.5
Micro-Finance Banks	305,803.6	310,021.0	324,151.4	301,836.0	339,938.7	303,950.4	505,596.6	420,916.5	451.444.7	470,580.6	492,565.9	552,461.7	552,461.7
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	8,524,898.3	8,469,065.3	8,416,580.6	8,572,711.0
Central Bank	6,917,918.5	6,996,091.2	7,029,915.3	7,575,839.7	7,940,011.2	8,270,798.0	8,437,355.3	8,351,594.0	8,361,753.1	7,521,080.3	7,483,438.7	7,440,602.4	7,443,072.6
Of which: AMCON Bond	5,366,921.5	5,366,921.5	5,366,921.5	5,366,921.5	5,366,921.5	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,267,146.9
Commercial & Merchant Banks	787,348.3	817,584.3	817,813.4	930,089.5	922,837.6	974,028.6	950,969.2	983,533.9	997,403.6	988,068.6	972,998.5	961,749.5	1,115,409.8
Non-Interest Banks	_	_		_	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	0.0	0.0	0.0	0.0								0.0	0.0
Primary Mortgage Banks	7,116.9	6,393.0	5,357.2	9,415.9	9,785.3	7,082.3	8,889.5	7,373.0	8,843.4	9,063.6	6,327.4	8,379.0	8,379.0
Micro-Finance Banks	5,521.4	5,433.4	4,798.6	3,950.8	5,006.0	3,711.5	9,856.1	7,653.7	8,426.3	6,685.8	6,300.7	5,849.7	5,849.7
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	1,992,036.7	2,006,119.6	2,068,515.2
Central Bank	611,678.6	610,994.1	610,994.1	610,648.1	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4
Commercial & Merchant Banks	1,257,435.2	1,212,443.0	1,253,423.7	1,259,769.0	1,192,018.6	1,175,456.2	1,201,562.7	1,297,152.4	1,326,526.4	1,367,747.0	1,381,737.3	1,395,820.2	1,458,215.8
Non-Interest Banks	557.3	425.5	425.5	425.5	425.5	425.5	425.5	147.0	147.0	147.0	0.0	0.0	0.0
Primary Mortgage Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Micro-Finance Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	726,646.2	739,582.5	781,298.8
Central Bank	51,555.9	54,716.6	57,767.5	44,724.2	69,067.7	48,153.9	44,609.6	44,612.5	60,993.1	58,509.7	52,736.1	56,608.9	54,472.0
Commercial & Merchant Banks	727,842.2	747,940.9	707,525.4	735,786.3	742,506.0	684,746.5	667,315.9	663,634.3	681,911.8	678,175.6	673,910.2	682,973.6	726,826.8
Non-Interest Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Primary Mortgage Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Micro-Finance Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	18,506,004.5	17,900,229.7	18,249,594.2	18,744,611.5
Central Bank	1,058,544.8	1,054,497.8	1,101,131.7	1,101,145.5	1,100,835.6	1,151,784.6	1,190,994.4	1,291,799.9	1,292,568.3	1,378,727.8	1,380,426.6	1,379,701.4	1,394,104.7
Commercial & Merchant Banks	14,690,553.7	14,640,202.8	14,711,849.1	15,600,906.0	15,733,743.4	15,929,070.1	15,694,023.4	16,310,078.6	16,348,012.9	16,398,410.2	15,770,653.1	16,043,412.3	16,517,923.1
Non-Interest Banks	66,981.3	68,581.2	70,032.7	74,188.0	73,001.1	75,986.9	81,338.4	83,433.4	85,783.9	94,627.7	96,850.3	99,649.9	105,753.2
Primary Mortgage Banks	133,407.5	132,098.7	89,733.3	178,139.8	159,408.0	117,466.6	162,134.8	123,808.4	156,339.9	170,344.0	166,034.6	180,218.5	180,218.5
Micro-Finance Banks	300,282.2	304,587.7	319,352.7	297,885.2	334,932.7	300,238.9	495,740.5	413,262.8	443,018.4	463,894.8	486,265.1	546,612.0	546,612.0
								<u> </u>		<u> </u>			
Transferable deposits (Demand 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	11,537,186.3	12,094,391.3	12,562,525.5	13,428,673.0
Central Bank	1.540.836.4												
Central Bank Commercial & Merchant Banks	1,540,836.4 6,932,833.1	1,352,469.5 6,967,267.1	1,280,955.4 7,197,487.2	1,456,039.9 7,587,124.6	1,386,381.2 8,198,127.5	1,915,125.8 8,507,622.1	1,426,598.7 8,871,503.0	1,672,276.7 8,909,797.5	1,764,229.1 9,223,922.1	1,898,149.3 9,441,593.5	1,887,234.6 10,009,810.6	2,002,686.7 10,363,343.4	2,137,492.1 11,086,935.8
							68,771.0					77,713.7	
Non-Interest Banks	65,047.0 42,457.4	61,867.3 42.490.1	65,468.3 16,790.3	76,341.0 49,095.8	70,869.1 47.443.3	68,977.2 41,008.2	46,065.6	70,715.4 40,683.2	80,045.4 31,810.1	82,437.7 53,376.3	76,940.9 52,065.4	53,788.6	85,463.5 53,788.6
Primary Mortgage Banks		,			,								
Micro-Finance Banks	44,597.8	43,300.2	51,282.8	47,563.5	54,440.3	45,388.8	100,143.1 20.212.154.8	55,650.8	62,005.3	61,629.5	68,339.9 <b>21.535.340.3</b>	64,993.1	64,993.1
Other deposits (Time & Savings Deposits)	<b>18,229,533.6</b> 1,336,338.7	<b>18,807,815.4</b> 1,274,490.1	<b>19,321,592.3</b> 1,256,418.1	<b>19,903,120.2</b> 1,395,109.3	<b>20,298,614.4</b> 1,064,035.0	<b>20,165,858.7</b> 989,937.7	917,546.2	<b>20,561,724.3</b> 1,036,520.6	<b>21,129,112.9</b> 1,027,631.8	<b>21,409,775.3</b> 1,122,322.5		<b>21,698,784.9</b> 1,075,333.2	<b>22,033,646.4</b> 1,183,258.7
Central Bank											1,063,047.6		
Of Military Famalian Community B 11	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Of Which: Foreign Currency Deposit		17,201,873.5	17,731,433.3	18,159,679.7	18,877,554.3	18,861,285.7 6.338.141.9	18,734,031.3	19,159,975.0 6.015.691.8	19,685,666.0 6.184.807.1	19,853,158.1	20,032,621.0 6.097,287.4	20,161,986.9	20,370,022.2
Commercial & Merchant Banks	16,567,479.6		/ O4 F 770 0				6.061.586.0						6.236.524.3
Commercial & Merchant Banks Of Which: Foreign Currency Deposit	5,737,546.6	6,170,586.1	6,215,770.0	6,433,385.6	6,444,535.1					5,956,292.1		6,239,580.9	
Commercial & Merchant Banks Of Which: Foreign Currency Deposit Non-Interest Banks	5,737,546.6 64,405.7	6,170,586.1 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	100,408.6	107,709.7	126,610.3
Commercial & Merchant Banks Of Which: Foreign Currency Deposit Non-Interest Banks Of Which: Foreign Currency Deposit	5,737,546.6 64,405.7 5,805.8	6,170,586.1 73,604.5 4,565.7	76,685.4 4,777.2	76,033.3 0.1	74,716.0 5.6	82,298.0 6,673.9	83,384.6 4,693.0	90,654.3 6,041.5	96,076.6 5,402.2	98,855.5 6,952.7	100,408.6 7,334.9	107,709.7 9,689.5	126,610.3 11,151.4
Commercial & Merchant Banks Of Which: Foreign Currency Deposit Non-Interest Banks Of Which: Foreign Currency Deposit Primary Mortgage Banks	5,737,546.6 64,405.7 5,805.8 48,817.6	6,170,586.1 73,604.5 4,565.7 55,243.2	76,685.4 4,777.2 37,797.2	76,033.3 0.1 66,895.4	74,716.0 5.6 58,559.5	82,298.0 6,673.9 41,690.9	83,384.6 4,693.0 58,028.9	90,654.3 6,041.5 44,325.7	96,076.6 5,402.2 64,964.8	98,855.5 6,952.7 72,718.2	100,408.6 7,334.9 68,154.0	107,709.7 9,689.5 79,296.0	126,610.3 11,151.4 79,296.0
Commercial & Merchant Banks Of Which: Foreign Currency Deposit Non-Interest Banks Of Which: Foreign Currency Deposit Primary Mortgage Banks Of Which: Foreign Currency Deposit	5,737,546.6 64,405.7 5,805.8 48,817.6 0.0	6,170,586.1 73,604.5 4,565.7 55,243.2 0.0	76,685.4 4,777.2 37,797.2 0.0	76,033.3 0.1 66,895.4 0.0	74,716.0 5.6 58,559.5 0.0	82,298.0 6,673.9 41,690.9 0.0	83,384.6 4,693.0 58,028.9 0.0	90,654.3 6,041.5 44,325.7 0.0	96,076.6 5,402.2 64,964.8 0.0	98,855.5 6,952.7 72,718.2 0.0	100,408.6 7,334.9 68,154.0 0.0	107,709.7 9,689.5 79,296.0 0.0	126,610.3 11,151.4 79,296.0 0.0
Commercial & Merchant Banks Of Which: Foreign Currency Deposit Non-Interest Banks Of Which: Foreign Currency Deposit Primary Mortgage Banks	5,737,546.6 64,405.7 5,805.8 48,817.6	6,170,586.1 73,604.5 4,565.7 55,243.2	76,685.4 4,777.2 37,797.2	76,033.3 0.1 66,895.4	74,716.0 5.6 58,559.5	82,298.0 6,673.9 41,690.9	83,384.6 4,693.0 58,028.9	90,654.3 6,041.5 44,325.7	96,076.6 5,402.2 64,964.8	98,855.5 6,952.7 72,718.2	100,408.6 7,334.9 68,154.0	107,709.7 9,689.5 79,296.0	126,610.3 11,151.4 79,296.0

ITEMS	Gross loans	Specific provisions	Nonperforming loans	NPL/Gross Loans %
1ST QTR 2007	2,534,579,257,720.40	178,538,748,486.43	258,406,425,234.54	10.20
2ND QTR 2007	2,857,275,713,269.40	187,374,591,457.85	256,249,346,502.95	8.97
3RD QTR 2007	3,540,681,348,851.42	153,275,450,697.78	302,556,342,091.52	8.55
4TH QTR 2007	4,082,987,566,138.34	236,259,945,815.32	387,990,843,502.09	9.50
1ST QTR 2008	4,775,628,018,665.59	250,775,410,141.32	393,745,219,519.75	8.24
2ND QTR 2008	5,497,154,075,412.04	251,085,530,672.79	402,154,008,301.35	7.32
3RD QTR 2008	6,092,187,309,648.04	269,652,145,059.28	426,948,553,952.41	7.01
4TH QTR 2008	6,443,085,994,179.28	308,472,346,127.78	463,489,198,671.12	7.19
1ST QTR 2009	6,543,764,499,108.21	322,866,640,613.98	494,014,351,043.43	7.55
2ND QTR 2009	6,882,416,935,748.16	400,846,269,103.47	650,050,306,497.41	9.45
3RD QTR 2009	7,600,907,807,839.18	1,194,888,743,821.35	1,853,108,064,211.37	24.38
4TH QTR 2009	8,197,437,995,693.46	2,283,165,721,879.90	3,053,815,125,268.57	37.25
1ST QTR 2010	8,293,850,403,899.98	2,440,269,650,631.25	3,076,894,983,949.55	37.10
2ND QTR 2010	8,522,463,688,189.42	2,598,895,290,746.34	3,268,328,312,930.32	38.35
3RD QTR 2010	8,655,734,711,370.38	2,657,080,021,505.88	3,253,143,658,455.67	37.58
4TH QTR 2010	7,018,272,394,028.01	1,130,754,330,474.59	1,413,697,598,993.28	20.14
1ST QTR 2011	7,016,576,903,785.04	835,260,813,759.41	1,139,901,822,898.72	16.25
2ND QTR 2011	6,713,865,566,509.04	575,105,853,562.33	782,059,405,942.19	11.65
3RD QTR 2011	6,960,441,448,527.83	537,844,328,297.44	688,360,212,718.78	9.89
4TH QTR 2011	6,641,301,898,408.54	247,501,345,968.35	383,311,280,069.27	5.77
1ST QTR 2012	6,613,557,354,197.05	261,567,416,103.33	301,919,088,056.20	4.57
2nd QTR 2012	7,468,489,007,393.05	248,053,190,262.06	338,786,776,715.79	4.54
3RD QTR 2012	7,593,696,555,200.64	239,052,889,982.92	326,084,140,305.16	4.29
4TH QTR 2012	7,721,226,744,387.03	201,865,527,751.39	286,088,816,439.54	3.71
1st QTR 2013	7,803,728,430,565.21	225,465,989,904.29	311,801,388,084.34	4.00
2nd QTR 2013	8,295,726,005,685.55	175,561,240,904.97	321,919,947,898.96	3.88
3RD QTR 2013	8,874,939,573,529.22	179,185,064,033.69	315,225,090,224.91	3.55
4th QTR 2013	9,478,907,768,435.31	179,543,850,382.27	321,656,419,816.60	3.39
1st QTR 2014	9,856,904,650,564.55	237,841,443,700.15	374,854,418,837.25	3.80
2nd QTR 2014	10,230,456,757,168.20	228,578,439,097.51	380,095,600,545.41	3.72
3RD QTR 2014	10,916,825,767,886.90	228,060,169,435.38	398,676,311,891.38	3.65
4th QTR 2014	11,984,023,166,651.10	228,500,137,204.30	354,671,763,966.60	2.96
1ST QTR 2015	12,572,749,101,149.40	372,230,037,987.55	478,712,428,991.30	3.81
2nd QTR 2015	12,650,841,879,925.80	393,230,848,772.95	627,837,264,619.37	4.96
3rd QTR 2015	12,155,584,674,156.50	461,022,640,232.99	621,342,992,127.88	5.11
4th QTR 2015	12,122,093,344,322.50	471,385,831,493.77	645,403,481,122.91	5.32
1st QTR 2016	12,055,649,994,538.50	662,317,418,943.66	1,293,918,231,045.30	10.73
2nd QTR 2016	14,295,052,414,531.00	777,537,269,189.51	1,677,271,649,650.62	11.73
3rd QTR 2016	14,841,909,001,337.00	1,056,218,158,070.28	2,190,509,814,458.09	14.76
4th QTR 2016	14,834,806,324,485.40	956,238,089,330.44	2,083,489,137,260.40	14.04
1st QTR 2017	16,185,253,368,389.60			14.64
2nd QTR 2017	15,908,443,034,592.10	1,092,619,114,138.87 1,380,191,869,954.87	2,370,243,313,507.00 2,387,692,236,277.81	15.01
3rd QTR 2017	16,039,579,969,071.70	1,446,154,022,400.97	2,426,764,692,268.65	15.13
				14.81
4th QTR 2017	15,959,053,146,820.20	1,217,178,061,495.42	2,363,476,670,869.77	
1st QTR 2018	15,831,554,777,507.70	1,431,874,820,432.13	2,189,274,331,185.72	13.83
2nd QTR 2018	15,580,185,083,029.90	1,263,133,711,065.37	1,939,147,436,146.96	12.45
3rd QTR 2018	15,861,117,051,848.30	1,335,988,254,833.39	2,245,193,462,123.20	14.16
4th QTR 2018	15,353,758,941,686.20	941,654,546,337.77	1,792,478,596,557.71	11.67
1st QTR 2019	15,544,709,480,952.70	995,283,178,148.47	1,676,501,291,283.21	10.79
2nd QTR 2019	15,483,301,378,971.80	1,013,111,398,962.46	1,445,343,924,479.44	9.33
3rd QTR 2019	16,620,170,680,695.20	747,453,519,901.03	1,108,053,464,450.18	6.67
4th QTR 2019	17,563,487,330,324.70	776,300,496,248.26	1,064,064,608,239.67	6.06
1st QTR 2020	18,564,576,312,714.10	924,475,742,595.12	1,185,423,892,021.50	6.39
2nd QTR 2020	18,899,546,404,259.50	975,846,203,221.62	1,212,322,918,929.59	6.41
3rd QTR 2020	19,459,467,059,879.60	929,118,087,264.78	1,170,041,391,430.23	6.01
4th QTR 2020	20,481,816,336,826.60	982,559,913,731.03	1,233,930,192,167.49	6.02

#### **Nonperforming Loans** Year on Year Sectoral Change in NPLs Total NPL Change in NPLs End-Dec-19 S/N End-Dec-20 Sector Value Percentage % N'Bn N'Bn N'Bn 51.55 **AGRICULTURE** 39.53 -12.02 -23.31 MINING AND -99.98 2 0.01 0.00 -0.01 **QUARRYING** 3 **MANUFACTURING** 103.08 99.65 -3.43 -3.33 **REAL ESTATE** 4 49.65 56.03 6.39 12.87 **ACTIVITIES** 5 **PUBLIC UTILITIES** 18.33 0.00 -18.33 -100.00 GENERAL COMMERCE 156.02 145.26 10.76 7.41 6 TRANSPORTATION AND 7 60.20 -14.67 45.53 -24.37 STORAGE **FINANCE AND** 8 4.58 5.26 0.68 14.89 **INSURANCE** 151.44 139.22 -12.21 **GENERAL** -8.06 10 GOVERNMENT 0.40 0.37 -0.03 -6.60 WATER SUPPLY: SEWERAGE, WASTE 11 MANAGEMENT AND 2.26 2.23 -0.03 -1.11 REMEDIATION **ACTIVITIES** 12 **CONSTRUCTION** 86.40 170.59 84.19 97.44 **INFORMATION AND** 13 81.10 112.11 31.02 38.25 COMMUNICATION PROFESSIONAL, 14 SCIENTIFIC AND 8.23 11.87 3.64 44.25 TECHNICAL ACTIVITIES **ADMINISTRATIVE AND** 4.51 15 1.13 5.65 397.71 SUPPORT SERVICES 16 **EDUCATION** 8.79 6.81 -1.97 -22.48 **HUMAN HEALTH AND** 17 **SOCIAL WORK** 13.67 16.97 3.30 24.17 **ACTIVITIES** ARTS, ENTERTAINMENT 9.42 18 8.20 1.22 14.84 AND RECREATION **ACTIVITIES OF EXTRATERRITORIAL** 19 0.00 0.00 0.00 0.00 **ORGANIZATIONS AND BODIES** 20 **POWER AND ENERGY** 46.13 33.22 -12.91 -27.99 21 CAPITAL MARKET 0.32 0.27 487.49 0.05 22 OIL AND GAS 219.47 315.38 95.91 43.70 **GRAND TOTAL** 1,059.91 1,226.20 166.29 15.69

Staff Strengtl	n in the B	anking S	ector																								
			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	Q4 2020		Y on Y growth %							
Executive Staff			174	161	197	188	210	210	213	201	193	178	186	184	208	204	241	257	6.64	39.67							
Senior Staff			20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	17,943	17,671	18,180	17,566	17,619	17,618	17,381	(1.35)	(4.39)							
Junior Staff			36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	39,980	40,398	39,896	38,020	37,733	37,647	37,590	(0.15)	(5.78)							
Contract Staff			20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	46,263	43,180	45,350	41,181	38,942	40,382	39,798	(1.45)	(12.24)							
Total			77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435	103,610	96,975	94,498	95,888	95,026	(0.90)	(8.28)							
	Q1 2014	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016	Q3, 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Staff Strength	70,960	80,950	80,865	84,358	83,898	76,471	81,682	79,418	81,122	78,563	82,470	77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435	103,610	96,975	94,498	95,888	95,026
Q on Q growth %		14.08	-0.11	4.32	-0.55	-8.85	6.81	-2.77	2.15	-3.15	4.97	-6.52	-1.93	9.57	9.19	-0.93	13.67	0.95	1.80	0.33	-0.62	-2.81	2.14	-6.40	-2.55	1.47	-0.90
Note: CB = Commercial B	anks; MBs = Mer	chant Banks; NI	I B = Non-Intere	est Banks; DMI	Bs = Deposit N	Joney Banks																					

DMBs STAFF STRENGTH				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff Senior Staff	171 20,225	16 142	10 53	197 20,420
Junior Staff	34,632 26,723	208	351 276	35,191 27,032
Contract Staff Total Banking Sector	81,751		690	82,840
DMBs STAFF STRENGTH (DECEMBER	2017)			
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	178	16	10	204
Senior Staff Junior Staff	16,516 40,984	242	52 354	16,745 41,580
Contract Staff Total Banking Sector	32,085 <b>89,763</b>	35 470	274 690	32,394 90,923
DMBs STAFF STRENGTH (MARCH 201	0)			·
•	CBs	MBs	NIB	DMBs TOTAL
Executive Staff Senior Staff	183 16,713	16 164	11 64	210 16,941
Junior Staff Contract Staff	39,845 31,700	258 29	341 284	40,444 32,013
Total Banking Sector	88,441	467	700	89,608
DMBs STAFF STRENGTH (JUNE2018)	CBs	MBs	NIB	DMBs TOTAL
Executive Staff Senior Staff	183 16,905	20 174	10 65	213 17,144
Junior Staff	39,909	288	352	40,549
Contract Staff Total Banking Sector	43,593 100,590	33 515	329 <b>756</b>	43,955 101,861
DMBs STAFF STRENGTH (SEPTEMBER	2 2018)			
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff Senior Staff	181 17,479		10 75	213 17,729
Junior Staff Contract Staff	39,731 44,124	287	377 328	40,395 44,484
	77,127			77,704
DMBs STAFF STRENGTH (DECE	MBER 2018)			
Evenutive St-#	CBs	MBs	NIB	DMBs Total
Executive Staff Senior Staff	170 17,874		10 75	201 18,119
Junior Staff	40,386	320	405	41,111
Contract Staff Totals	44,866 103,296	555	328 <b>818</b>	45,238 104,669
Totals	103,270	333	010	104,007
DMBs STAFF STRENGTH MARC	 H 2019)			
	CBs	MBs	NIB	DMBs Total
Executive Staff Senior Staff	170 17,767		10 79	193 18,018
Junior Staff	39,822		414	40,571
Contract Staff	45,710	152	373	46,235
Totals	103,469	672	876	105,017
DMBs STAFF STRENGTH (Q2 20	19) CBs	MBs	NIB	DMBs Total
Executive Staff	156		9	178
Senior Staff Junior Staff	17,690 39,219	171 336	82 425	17,943 39,980
Julioi Stali				37,700
Contract Staff	45,669	145	449	46,263
Totals	45,669 <b>102,734</b>	145 <b>665</b>	449 <b>965</b>	46,263 104,364
	45,669	145 665 MBs	449	46,263
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff	45,669 102,734 CBs 164 17414	145 665 MBs 12 172	965 NIB 10 85	46,263 104,364 DMBs Total 186 17671
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff	45,669 102,734 CBs 164 17414 39624 42585	145 665 MBs 12 172 336 150	965 NIB 10 85 438 445	46,263 104,364 DMBs Total 186 17671 40398 43180
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff	45,669 102,734 CBs 164 17414 39624	145 665 MBs 12 172 336	449 965 NIB 10 85 438	46,263 104,364 DMBs Total 186 17671 40398
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787	145 665 MBs 12 172 336 150	965 NIB 10 85 438 445	46,263 104,364 DMBs Total 186 17671 40398 43180
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20	45,669 102,734 CBs 164 17414 39624 42585 99787	145 665 MBs 12 172 336 150 670	449 965 NIB 10 85 438 445 978	46,263 104,364 DMBs Total 186 17671 40398 43180 101435
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff	45,669 102,734 CBs 164 17414 39624 42585 99787 LD CBs	145 665 MBs 12 172 336 150 670 MBs 19	449 965 NIB 10 85 438 445 978 NIB 12	46,263 104,364 DMBs Total 186 17671 40398 43180 101435 DMBs Total
Totals  DMBs:STAFFSTRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs:STAFF STRENGTH (Q4 20  Executive Staff	45,669 102,734 CBs 164 17414 39624 42585 99787	145 665 MBs 12 172 336 150 670 MBs 19	449 965 NIB 10 85 438 445 978	46,263 104,364 DMBs Total 186 17671 40398 43180 101435
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Junior Staff Contract Staff Senior Staff Junior Staff Contract Staff Contract Staff	45,669 102,734 CBs 164 17414 39624 42585 99787 LDS 153 17,895 39,024 44,664	145 665 MBs 12 172 336 150 670 MBs 19 180 350 167	449 965 NIB 10 85 443 445 978 NIB 12 105 5522 519	46,263 104,364 DMBs Total 186 17671 40398 43180 101435 DMBs Total 184 18,180 39,896 45,350
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20)  Executive Staff Senior Staff Junior Staff Junior Staff Junior Staff Junior Staff	45,669 102,734 CBs 164 17414 39624 42585 99787 19] CBs 153 17,895 39,024	145 665 MBs 12 172 336 150 670 MBs 19 180 350 167	449 965 NIB 10 85 448 445 978 NIB 12 105 522	46,263 104,364 DMBs Total 186 17671 40398 43180 101435 DMBs Total 184 18,180 39,896
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Junior Staff Contract Staff Contract Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736	145 665 MBs 12 172 336 150 670 MBs 19 180 350 167	449 965 NIB 10 85 443 445 978 NIB 12 105 5522 519	46,263 104,364 DMBs Total 186 17671 40398 43180 101435 DMBs Total 184 18,180 39,896 45,350
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Junior Staff Contract Staff Contract Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736	145 665 MBs 12 172 336 150 670 MBs 19 180 350 167	449 965 NIB 10 85 443 445 978 NIB 12 105 5522 519	46,263 104,364 DMBs Total 186 17671 40398 43180 101435 DMBs Total 184 18,180 39,896 45,350
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff	45,669 102,734 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 20) CBs	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18	449 965 NIB 10 85 448 445 978 NIB 12 105 522 519 1158 NIB 13	46,263 104,364 104,364 186 17671 40398 43180 101435 101435 184 18,180 39,896 45,350 103,610 101485 184 18,180 203,610
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Lunior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O1 20  Executive Staff Senior Staff Senior Staff Senior Staff	45,669 102,734 CBs 164 17414 39524 42585 99787 LBS 17,895 39,024 44,664 101,736 20) CBs 177 17,297	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716	449 965 NIB 10 85 448 445 978 NIB 12 105 522 519 1158 NIB 13	DMBs Total  DMBs Total  184  1830  101435  DMBs Total  184  18,180  39,896  45,350  103,610  DMBs Total  DMBs Total
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Unior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Junior Staff Senior Staff Senior Staff Junior Staff Contract Staff Contract Staff	45,669 102,734 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 20) CBs	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327	449 965 NIB 10 85 448 445 978 NIB 12 105 522 519 1158 NIB 13	46,263 104,364 104,364 186 17671 40398 43180 101435 101435 184 18,180 39,896 45,350 103,610 101485 184 18,180 203,610
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff  Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Junior Staff Junior Staff Contract Staff  Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Louis Staff Staff Staff Staff Staff DMBs STAFF STRENGTH (O1 20  Executive Staff Senior Staff Junior Staff Junior Staff Junior Staff	45,669 102,734 104 17414 17414 39624 42585 99787 12) CBs 153 17,895 39,024 44,664 101,736 20) CBs	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327	449 965 NIB 10 85 448 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601	46,263 104,364 104,364 186 17671 40398 43180 101435 18,180 39,896 45,350 103,610 DMBs Total 208 17,566 38,020
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Junior Staff Contract Staff Junior Staff Contract Staff Totals	45,669 102,734 164 17414 379624 42585 99787 121 CBs 153 17,895 39,024 44,664 101,736 201 CBs 17,297 37,092 40,395 94,961	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121	449 965 NIB 10 85 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601	46,263 104,364 104,364 186 17671 40398 43180 101435 101435 184 18,180 39,896 45,350 103,610 1048 17,566 38,020 41,181
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20	45,669 102,734 CBs 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 CBs 17,297 37,092 40,395 94,961 20) CBs	145 665  MBs 12 172 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630	449 965 NIB 10 85 448 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384	46,263 104,364  DMBs Total 186 17671 40398 43180 101435  DMBs Total 184 18,180 39,896 45,350 103,610  DMBs Total  DMBs Total 208 17,566 38,020 41,181 96,975
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O1 20  Executive Staff Dombs Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16	NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13	## 46,263 ## 104,364    DMBs Total
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Senior Staff Junior Staff Junior Staff	45,669 102,734 CBs 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 CBs 17,297 37,092 40,395 94,961 20) CBs	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 164 164 169	449 965 NIB 10 85 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384	MBs Total  DMBs Total  186 17671 40398 43180 101435  DMBs Total  184 18,180 39,896 45,350 103,610  DMBs Total  DMBs Total  208 17,566 38,020 41,181 96,975  DMBs Total 204 17,619 37,733
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Junior Staff Contract Staff Contract Staff	45,669 102,734 164 17414 39624 42585 99787 129 CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs 175 17,344 36,807 38,120	145 665  MBs 12 172 336 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 169 327 117	NIB 10 815 448 445 978 NIB 112 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 106 599 705	MBs Total  DMBs Total  184  1839  104,364  186  17671  40378  43180  101435  DMBs Total  184  18,180  39,896  45,350  103,610  DMBs Total  DMBs Total  208  17,566  38,020  41,181  96,975  DMBs Total  204  17,619  37,733  38,942
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Senior Staff Senior Staff Senior Staff Senior Staff Junior Staff Junior Staff	45,669 102,734 CBs 164 17414 39624 42585 99787 19) CBs 153 17,895 39,024 44,664 101,736 CBs 177 17,297 37,092 40,395 94,961 20) CBs 173 36,024 174 174 175 175 175 175 175 175 175 175	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 169 327	449 965 NIB 10 85 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384	MBs Total  DMBs Total  186 17671 40398 43180 101435  DMBs Total  184 18,180 39,896 45,350 103,610  DMBs Total  DMBs Total  208 17,566 38,020 41,181 96,975  DMBs Total 204 17,619 37,733
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Senior Staff Contract Staff Contract Staff Contract Staff Contract Staff Contract Staff Contract Staff Totals	45,669 102,734 164 17414 39624 42585 99787 129 CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs 175 17,344 36,807 38,120	145 665  MBs 12 172 336 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 169 327 117	NIB 10 815 448 445 978 NIB 112 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 106 599 705	MBs Total  DMBs Total  184  1839  104,364  186  17671  40378  43180  101435  DMBs Total  184  18,180  39,896  45,350  103,610  DMBs Total  DMBs Total  208  17,566  38,020  41,181  96,975  DMBs Total  204  17,619  37,733  38,942
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs 175 17,344 36,807 38,120 92,446	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 169 327 117 629	NIB 10 85 449 965 NB 10 85 438 445 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 106 599 705 1,423	## 46,263 ## 104,364  DMBs Total ## 18,180 ##
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Junior Staff Contract Staff Junior Staff Contract Staff Senior Staff Junior Staff Louis Staff Senior Staff Senior Staff Senior Staff Senior Staff DMBs STAFF STRENGTH (Q3 2020)  Executive Staff Executive Staff Executive Staff Senior Staff DMBs STAFF STRENGTH (Q3 2020)  Executive Staff	45,669 102,734 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs 175 17,344 6807 38,120 92,446	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 16 169 327 121 630  MBs 16 169 327 117 629	449 965 NIB 10 85 448 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 105 601 665 1,384	DMBs Total  DMBs Total  184 18,180 101435  DMBs Total  184 18,180 39,896 45,350 103,610  DMBs Total  DMBs Total  208 17,566 38,020 41,181 96,975  DMBs Total  204 17,619 37,733 38,942 94,498  DMBs Total  241 17,618
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Junior Staff Junior Staff Junior Staff Junior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 200)  Executive Staff Senior Staff Contract Staff Totals	45,669 102,734 104 17414 17414 39624 42585 99787 12) CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs 175 17,344 36,807 38,120 92,446	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 169 327 117 629	NIB 10 105 522 519 1158 NIB 13 1005 601 665 1,384 NIB 13 106 5999 705 1,423	DMBs Total  DMBs Total  184  18,180  101435  DMBs Total  184  18,180  39,896  45,350  103,610  DMBs Total  208  17,566  38,020  41,181  96,975  DMBs Total  DMBs Total  204  17,619  37,733  38,942  94,498  DMBs Total  DMBs Total  204  17,619  37,733  38,942  94,498
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Junior Staff Contract Staff Senior Staff	45,669 102,734 164 17414 39624 42585 99787 191 CBs 153 17,895 39,024 44,664 101,736 20) CBs 177 17,297 37,092 40,395 94,961 20) CBs 175 17,344 6807 38,120 92,446	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 169 327 117 629	449 965 NIB 10 85 448 448 445 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 105 601 665 1,384	DMBs Total  DMBs Total  184  1830  101435  DMBs Total  184  18,180  39,896  45,350  103,610  DMBs Total  DMBs Total  208  17,566  38,020  41,181  96,975  DMBs Total  DMBs Total  DMBs Total  DMBs Total  204  17,619  37,733  38,942  94,498  DMBs Total  DMBs Total
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q3 2020)  Executive Staff Senior Staff Junior Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 19) CBs 153 17,895 39,024 44,664 101,736 CBs 177 17,297 37,092 40,395 94,961 20) CBs 173 17,344 36,807 38,120 92,446 CBs 210 17,331 36,665 39,573 39,573	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 16 171 341 115	449 965 NIB 10 85 448 448 448 448 449 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 106 599 705 1,423	MBs Total  DMBs Total  186 17671 40398 43180 101435  DMBs Total  184 18,180 39,896 45,350 103,610  DMBs Total  208 17,566 38,020 41,181 96,975  DMBs Total  204 17,619 37,733 38,942 94,498  DMBs Total  DMBs Total  204 17,619 37,733 38,942 94,498
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q3 2020)  Executive Staff Senior Staff Junior Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 19) CBs 153 17,895 39,024 44,664 101,736 CBs 177 17,297 37,092 40,395 94,961 20) CBs 173 17,344 36,807 38,120 92,446 CBs 210 17,331 36,665 39,573 39,573	145 665  MBs 12 172 336 150 670  MBs 19 180 350 167 716  MBs 18 164 327 121 630  MBs 16 16 171 341 115	449 965 NIB 10 85 448 448 448 448 449 978 NIB 12 105 522 519 1158 NIB 13 105 601 665 1,384 NIB 13 106 599 705 1,423	MBs Total  DMBs Total  186 17671 40398 43180 101435  DMBs Total  184 18,180 39,896 45,350 103,610  DMBs Total  208 17,566 38,020 41,181 96,975  DMBs Total  204 17,619 37,733 38,942 94,498  DMBs Total  DMBs Total  204 17,619 37,733 38,942 94,498
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff  Contract Staff  Totals  DMBs STAFF STRENGTH (O4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (O1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q3 2020)  Executive Staff Contract	45,669 102,734  CBs 164 17414 37642 42585 99787  12) CBs 153 17,895 39,024 44,664 101,736  CBs 177 17,297 37,092 40,395 94,961  20) CBs 175 17,344 36,807 38,120 92,446  CBs 210 17,331 36,665 39,573 93,779  CBs 209 CBs 209 CBs 210 210 220 230 240 250 250 260 270 270 270 270 270 270 270 270 270 27	145 665  MBs 12 172 336 150 670  MBs 150 670  MBs 167 716  MBs 18 164 327 121 630  MBs 16 167 171 629  MBs 16 171 341 115 643  MBs 33	NIB   13   106   599   705   1,423   1641   694   1,466   NIB   15   15   166   1,384   NIB   15   166   1,466   NIB   17   18   NIB   18   18   18   18   18   18   18   1	DMBs Total  DMBs Total  184  18,180  101435  DMBs Total  184  18,180  39,896  45,350  103,610  DMBs Total  208  17,566  38,020  41,181  96,975  DMBs Total  DMBs Total  204  17,619  37,733  38,942  94,498  DMBs Total  DMBs Total  DMBs Total  204  17,619  207  207  208  208  208  208  208  208
Totals  DMBs STAFF STRENGTH (Q3 2019)  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q4 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q1 20  Executive Staff Senior Staff Junior Staff Contract Staff Totals  DMBs STAFF STRENGTH (Q2 20  Executive Staff Senior Staff Junior Staff Junior Staff Contract Staff Junior Staff Junior Staff Contract Staff Junior Staff Domas STAFF STRENGTH (Q2 20)  Executive Staff Senior Staff Junior Staff Contract Staff Totals	45,669 102,734 CBs 164 17414 39624 42585 99787 12) CBs 153 17,895 39,024 44,664 101,736 CBs 177 17,297 37,092 40,395 94,961 20) CBs 173 17,344 36,807 38,120 92,446 CBs 17,331 36,665 39,573 93,779	145 665  MBs 12 172 336 150 670  MBs 119 180 350 167 716  MBs 118 164 327 121 630  MBs 16 169 327 117 629  MBs 16 171 341 115 643  MBs 33 248 33 248	NIB 13 105 601 665 1,384 NIB 13 106 659 705 1,423 NIB 15 116 641 694 1,466	MBs Total  DMBs Total  184 18,180 101435  DMBs Total  184 18,180 39,896 45,350 103,610  DMBs Total  DMBs Total  208 17,566 38,020 41,181 96,975  DMBs Total  DMBs Total  204 17,619 37,733 38,942 94,498  DMBs Total  DMBs Total  DMBs Total  DMBs Total  DMBs Total  204 17,619 37,733 38,942 94,498

# 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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