

Selected Banking Sector Data: Sectorial Breakdown of Credit, ePayment Channels, Deposits & Domestic Credit Breakdown and Staff Strength

(Q3 2017)

Report Date: December 2017

Data Source: National Bureau of Statistics / Central Bank of Nigeria (CBN)



NATIONAL BUREAU OF STATISTICS

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Executive Summary

A total volume of 213,693,964 transactions valued at N19.33 trn were recorded in Q3 2017 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

NIBSS Instant Payment (NIP) transactions dominated the volume of transactions recorded. 97,530,856 volume of NIP transactions valued at N13,963 bln were recorded in Q3 2017.

In terms of credit to private sector, a total of N15.83 trn worth of credit was allocated by the banks in Q3 2017. Oil & Gas and Manufacturing sectors got credit allocation of N3.54trn and N2.27 trn to record the highest credit allocation in the period under review.

As at Q3, 2017, the total number of banks' staffs increased by 9.16% from 75,607 in Q2 2017 to 82,531.

Selected Banking Sector Data – Q3 2017

Banking Sector Credit to Private Sector



AGRICULTURE

(N'Million)

N491,496.69



Agriculture

3.11%

% of
Total Credit

INDUSTRY

(N'Million)

N11,761.54



Mining & Quarrying

0.07%

% of
Total Credit

(N'Million)

N2,267,425.12



Manufacturing

14.33%

% of
Total Credit

(N'Million)

N3,542,289.06



Oil & Gas

22.38%

% of
Total Credit

(N'Million)

N459,248.46



Power and Energy

2.90%

% of
Total Credit

Selected Banking Sector Data – Q3 2017

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N653,606.29



Construction

4.13%

% of
Total Credit

(N'Million)

N954,231.99



Trade/General
Commerce

6.03%

% of
Total Credit

(N'Million)

N1,369,946.93



Government

8.66%

% of
Total Credit

(N'Million)

N798,390.74



Real Estate

5.05%

% of
Total Credit

(N'Million)

N916,848.46



Finance, Insurance and
Capital Market

5.79%

% of
Total Credit

Selected Banking Sector Data – Q3 2017

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N77,185.83



Education

0.49%

% of
Total Credit

(N'Million)

N1,141,452.78



Oil & Gas

7.21%

% of
Total Credit

(N'Million)

N296,871.79



Power and
Energy

1.88%

% of
Total Credit

(N'Million)

N1,287,117.91



General

8.13%

% of
Total Credit

(N'Million)

N822,626.60



Information &
Communication

5.20%

% of
Total Credit

Selected Banking Sector Data – Q3 2017

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N373,260.09



**Transportation
& Storage**

0.07%

**% of
Total Credit**

(N'Million)

N2,267,425.12



Others

14.33%

**% of
Total Credit**

Selected Banking Sector Data – Q3 2017

Electronic Payment Channels In The Nigeria Banking Sector



Q3 2017



CHEQUES

TOTAL

Volume

Value N'Bil

2,831,252

N1,309

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

955,076

N441.26

Volume

Value N'Bil

1,009,902

N468.40

Volume

Value N'Bil

866,274

N399.01



ATM

TOTAL

Volume

Value N'Bil

62,305,387

N514

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

62,305,387

N514.09

Volume

Value N'Bil

n. a.

n. a.

Volume

Value N'Bil

n. a.

n. a.

Selected Banking Sector Data – Q3 2017

Electronic Payment Channels In The Nigeria Banking Sector



Q3 2017



POS

TOTAL

Volume

Value N'Bil

39,310,184

N365

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

12,737,874

N116.58

Volume

Value N'Bil

13,276,810

N124.40

Volume

Value N'Bil

13,295,500

N123.58



WEB

TOTAL

Volume

Value N'Bil

2,058,835

N514

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

2,058,835

N13.46

Volume

Value N'Bil

n. a.

n. a.

Volume

Value N'Bil

n. a.

N13

Selected Banking Sector Data – Q3 2017

Electronic Payment Channels In The Nigeria Banking Sector



Q3 2017



MOBILE PAYMENTS

TOTAL

Volume

Value N'Bil

3,895,102

N86

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

Volume

Value N'Bil

Volume

Value N'Bil

3,895,102

N86.22

n. a.

n. a.

n. a.

n. a.



NIP

TOTAL

Volume

Value N'Bil

97,530,856

N13,963

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

Volume

Value N'Bil

Volume

Value N'Bil

32,245,783

N4,579.72

33,150,763

N4,931.44

32,134,310

N4,451.50

Selected Banking Sector Data – Q3 2017

Electronic Payment Channels In The Nigeria Banking Sector



Q3 2017

NEFT

TOTAL

Volume

Value N'Bil

5,762,348

N3,080

Jul-17

Aug-17

Sep-17

Volume

Value N'Bil

Volume

Value N'Bil

Volume

Value N'Bil

1,682,275

N1,048.86

2,653,603

N1,199.44

1,426,470

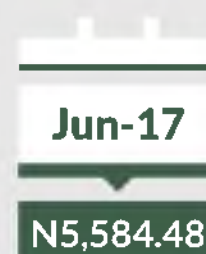
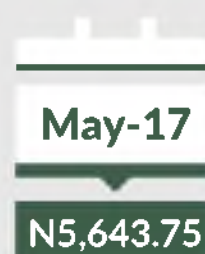
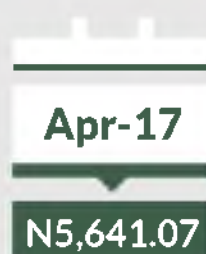
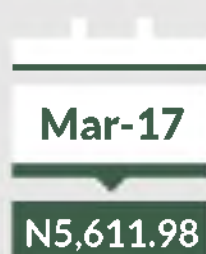
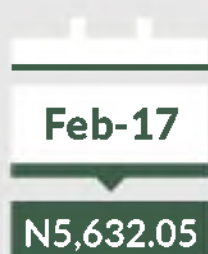
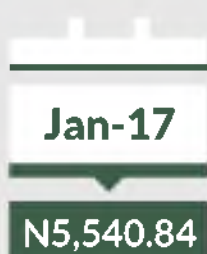
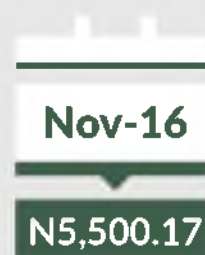
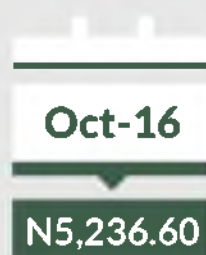
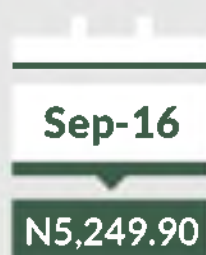
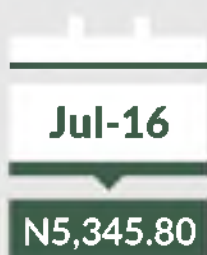
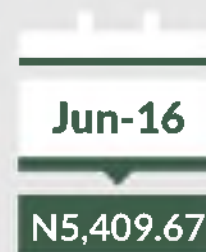
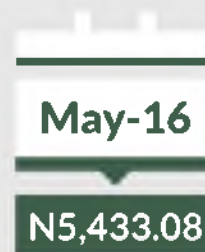
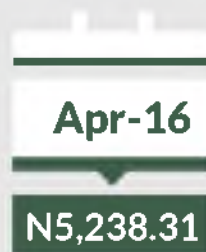
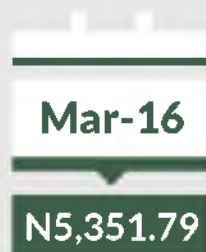
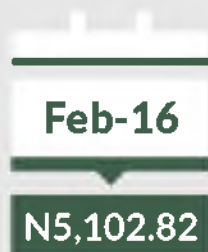
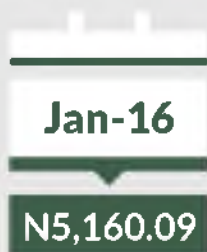
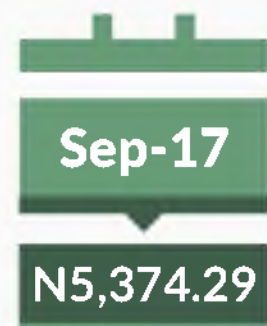
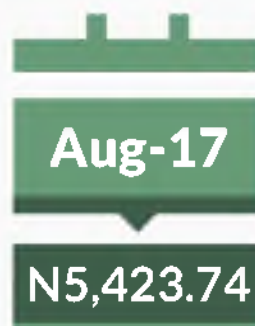
N831.33

Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Private Sector Demand Deposits (N'bn)

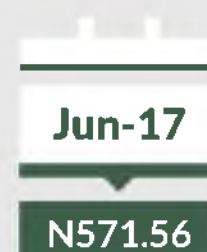
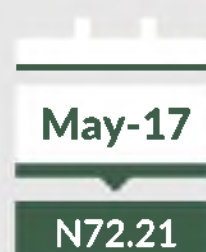
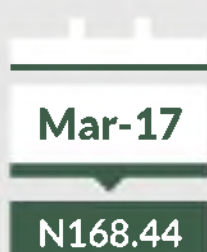
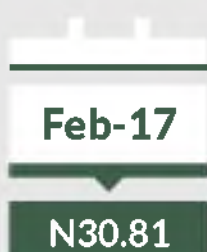
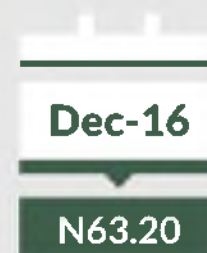
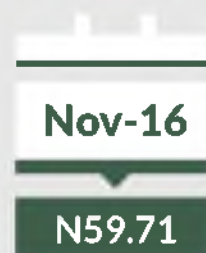
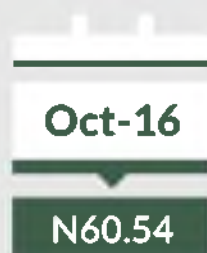
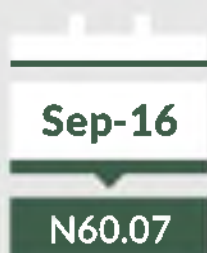
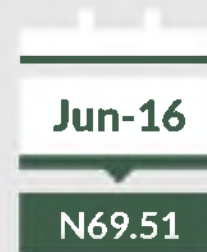
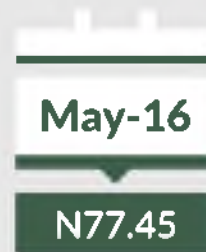
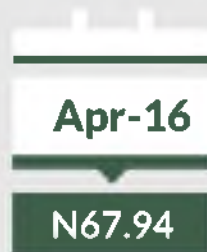
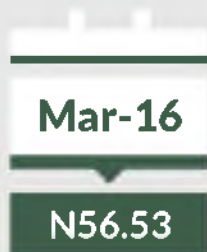
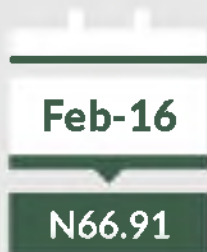
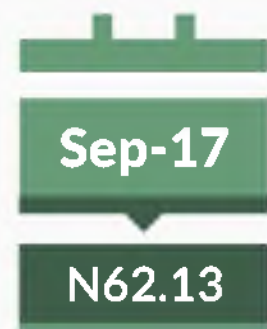
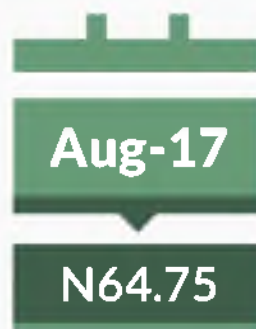


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Federal Government Demand Deposits (N'bn)

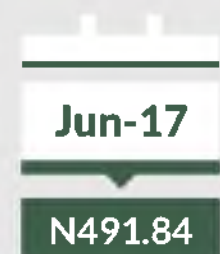
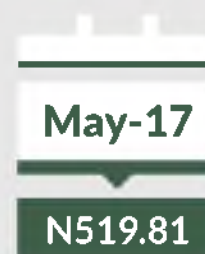
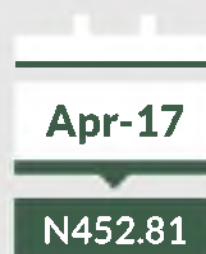
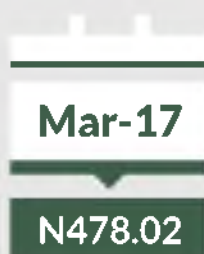
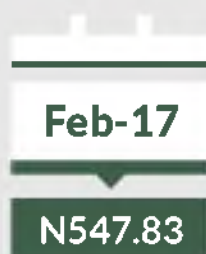
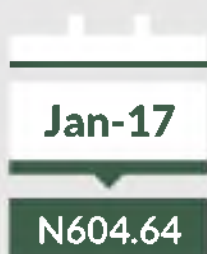
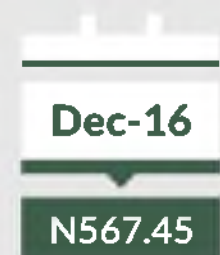
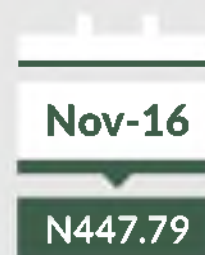
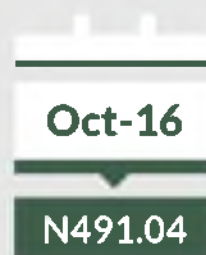
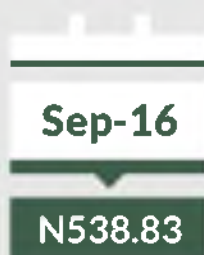
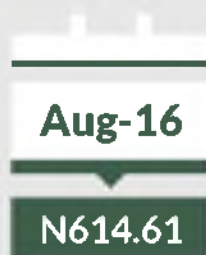
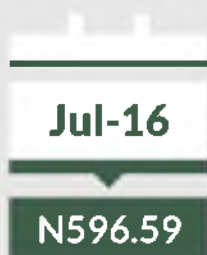
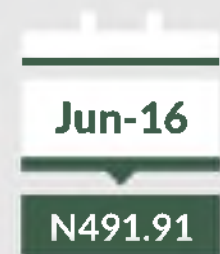
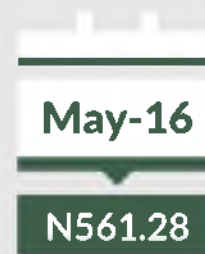
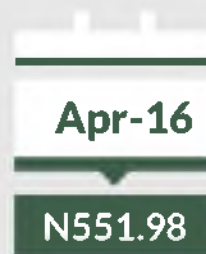
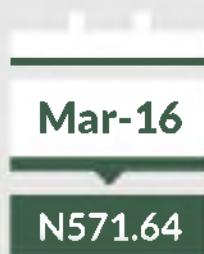
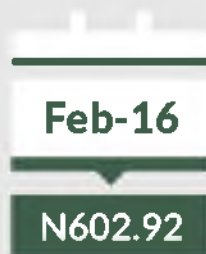
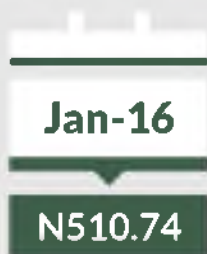
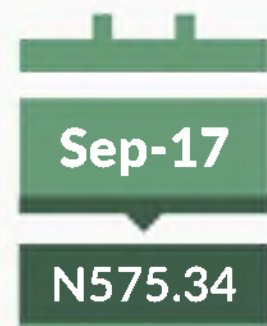
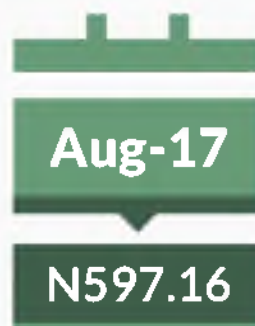


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



State Government Demand Deposits (N'bn)

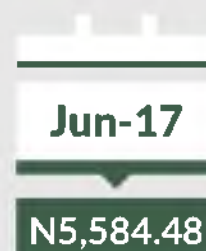
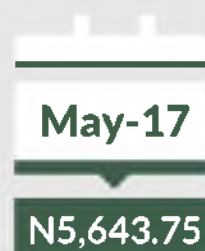
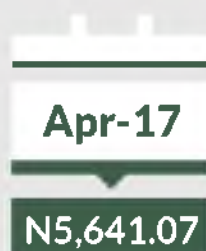
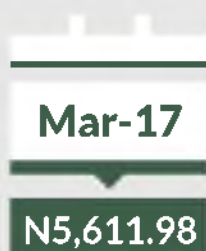
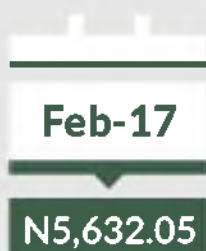
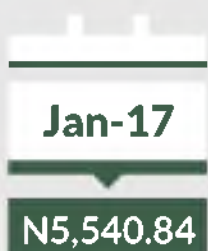
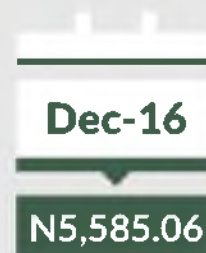
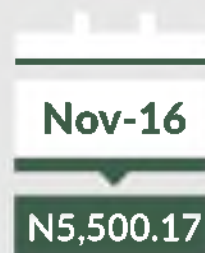
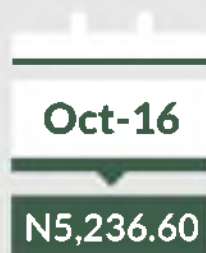
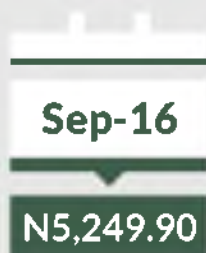
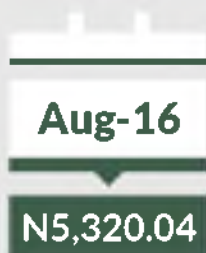
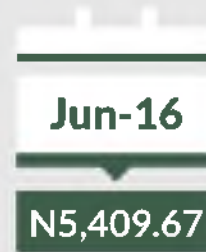
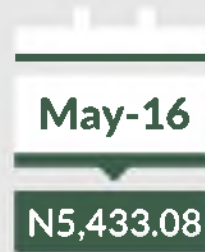
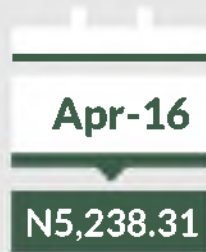
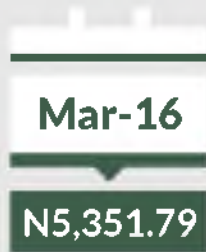
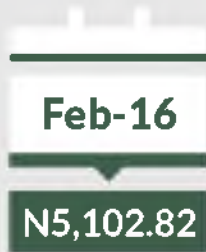
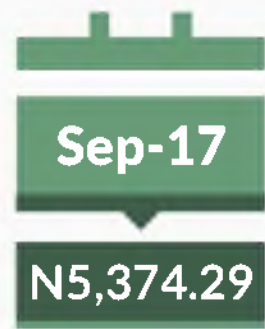
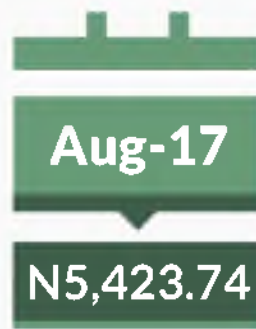


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Private Sector Demand Deposits (N'bn)

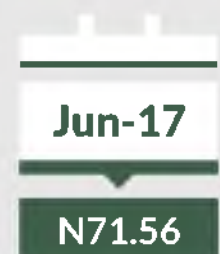
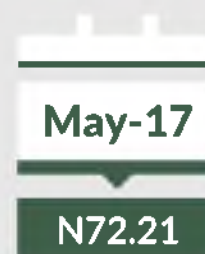
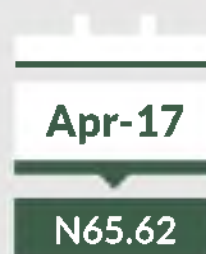
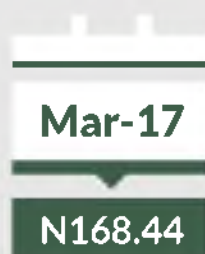
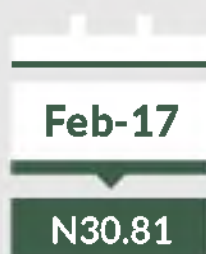
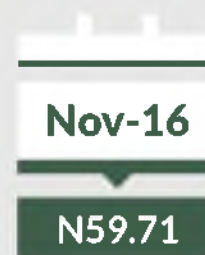
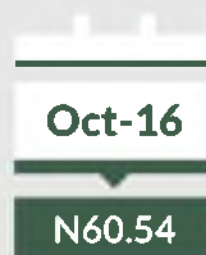
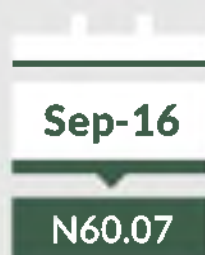
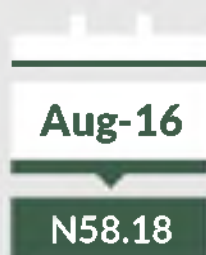
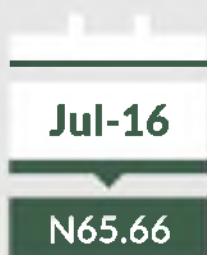
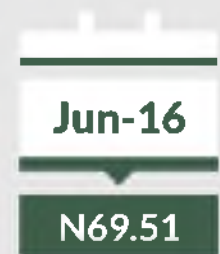
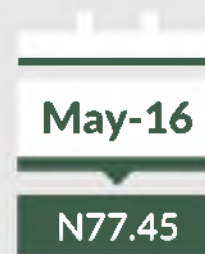
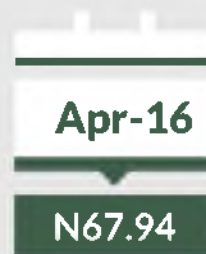
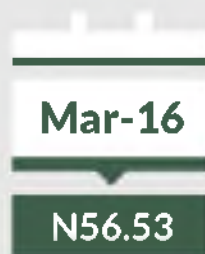
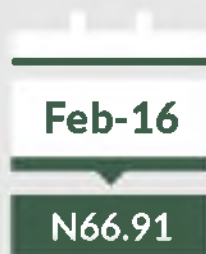
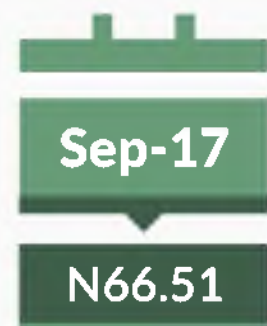
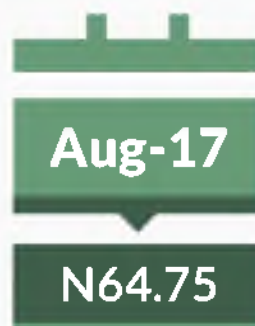


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Federal Government Demand Deposits (N'bn)

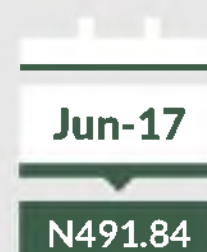
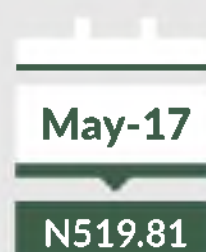
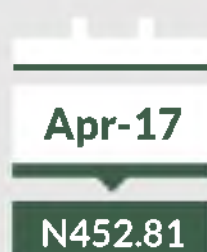
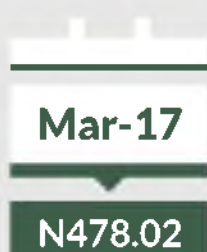
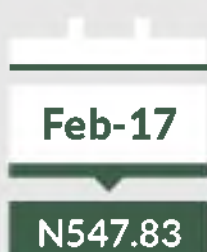
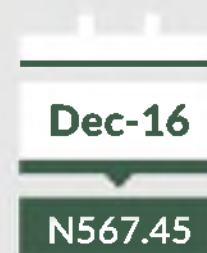
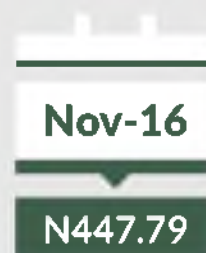
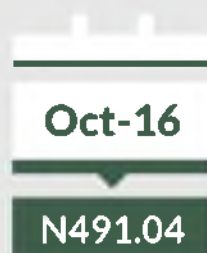
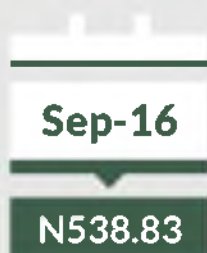
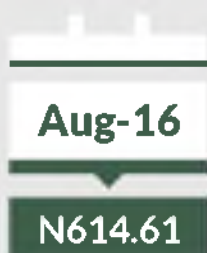
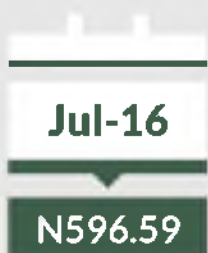
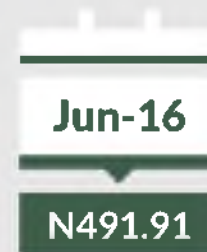
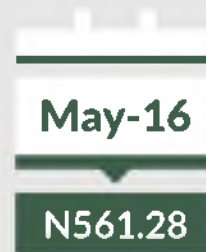
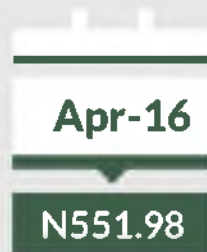
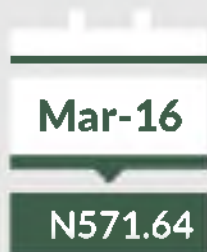
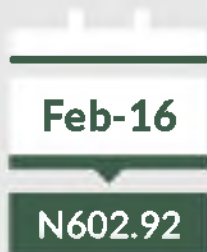
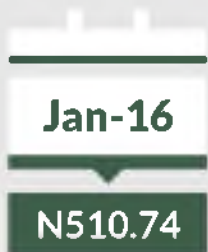
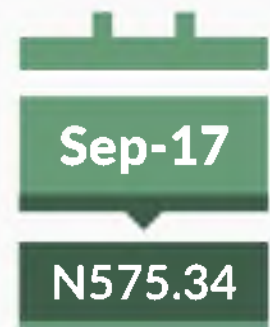
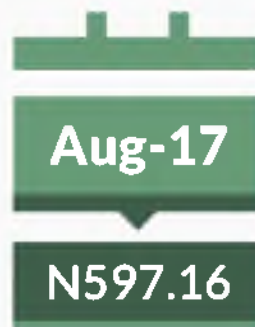


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



State Government Demand Deposits (N'bn)

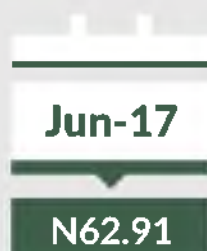
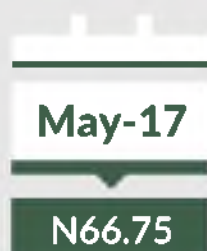
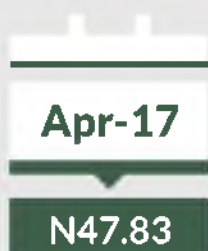
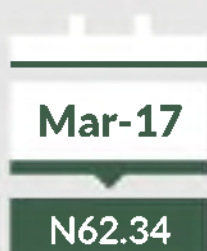
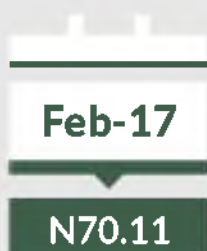
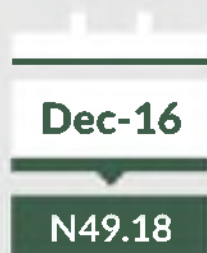
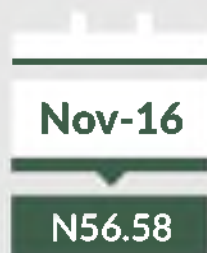
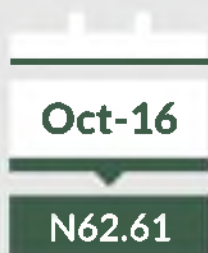
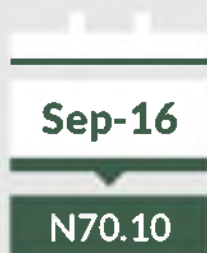
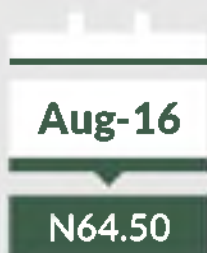
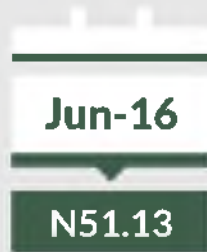
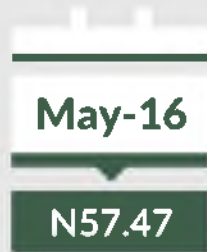
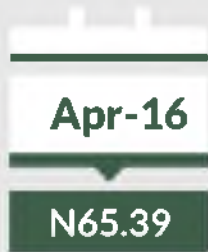
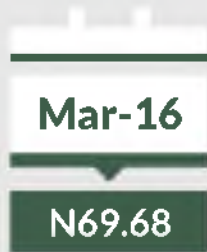
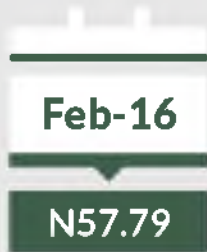
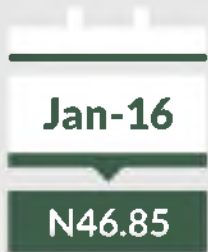
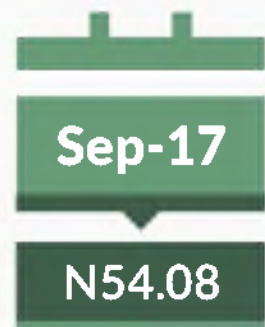
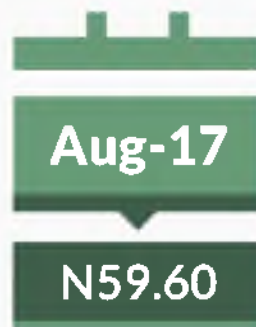


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Local Government Demand Deposits (N'bn)

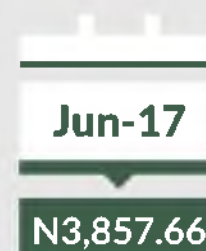
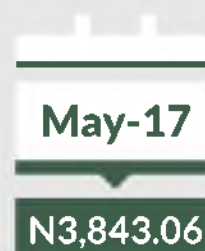
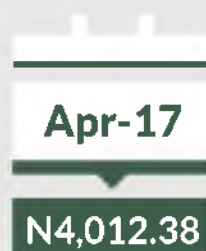
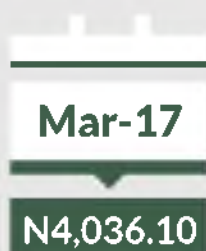
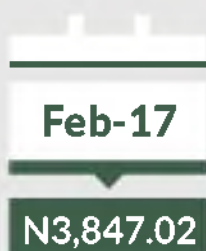
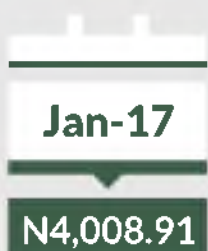
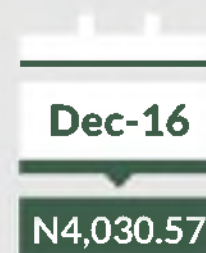
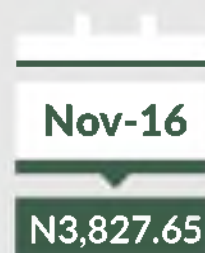
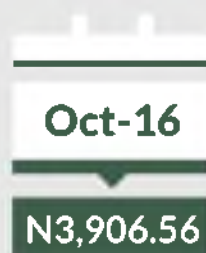
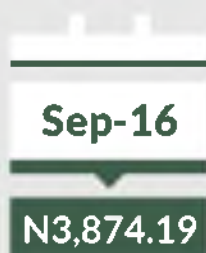
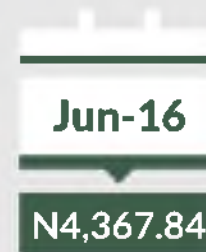
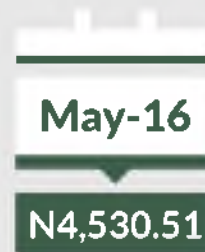
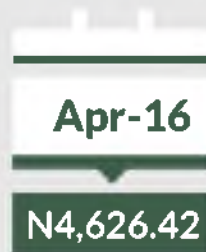
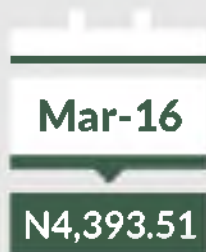
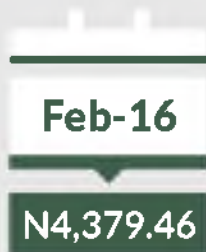
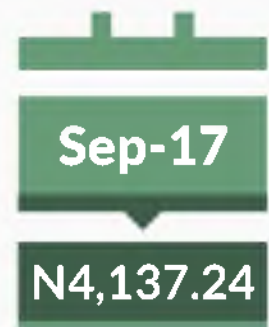
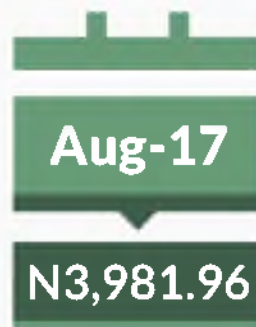


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Private Sector Time Deposits (N'bn)

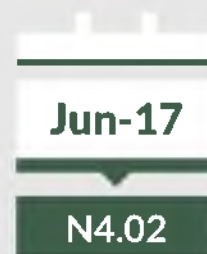
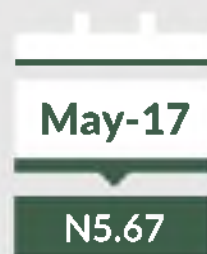
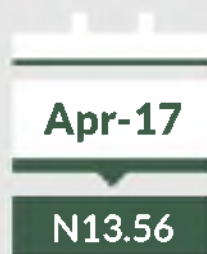
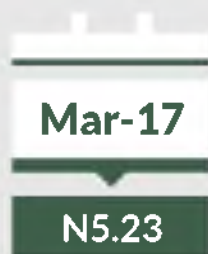
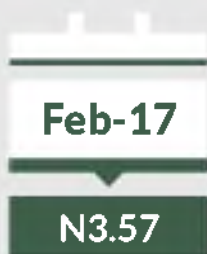
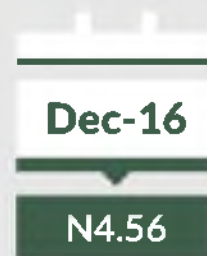
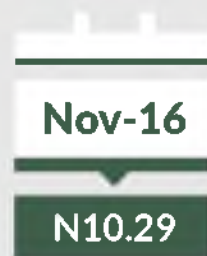
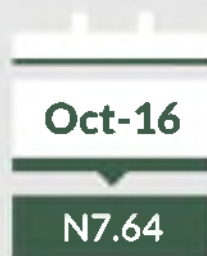
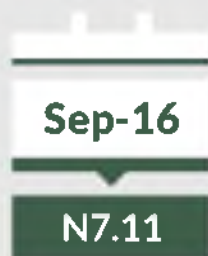
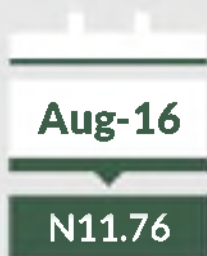
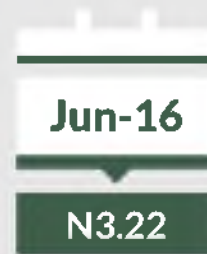
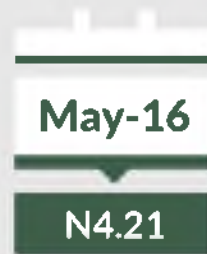
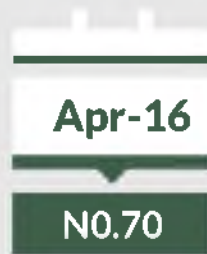
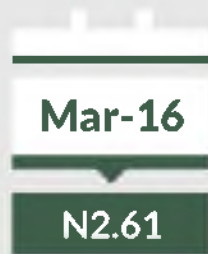
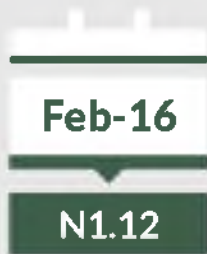
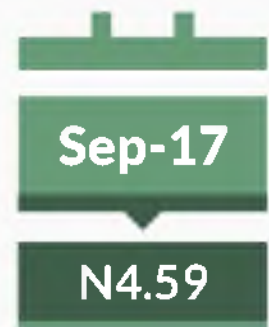
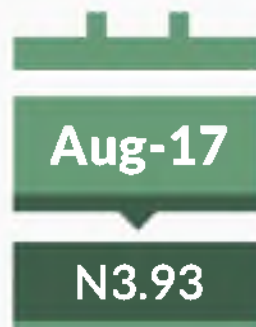


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Federal Government Time Deposits (N'bn)

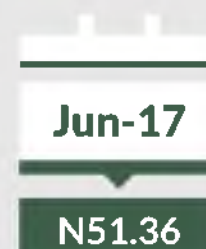
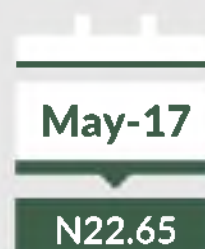
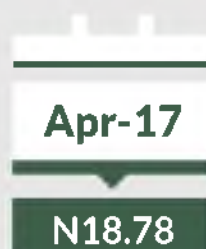
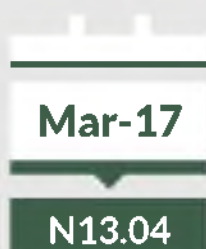
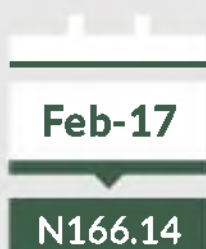
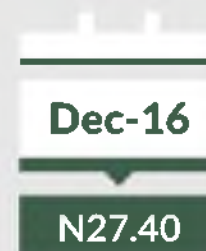
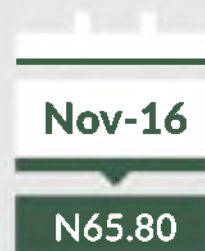
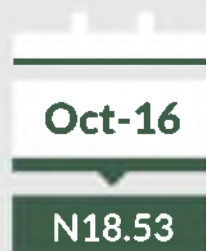
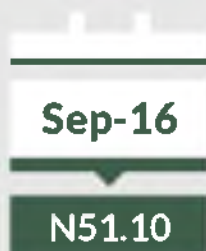
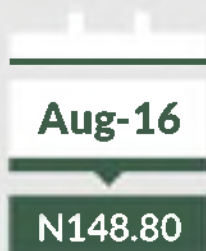
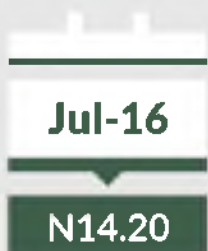
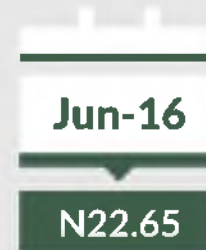
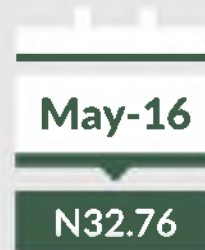
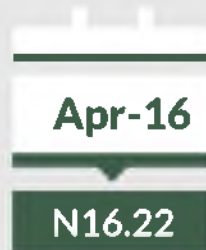
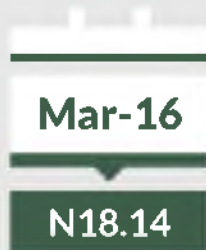
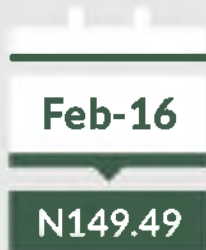
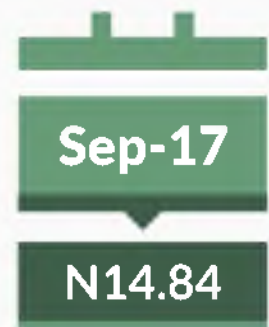
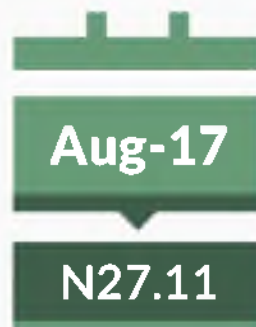


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



State Government Time Deposits (N'bn)

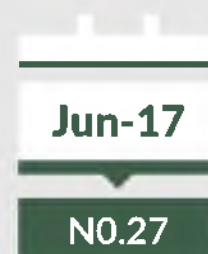
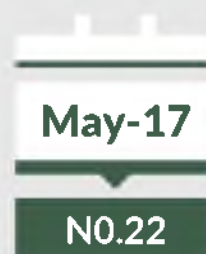
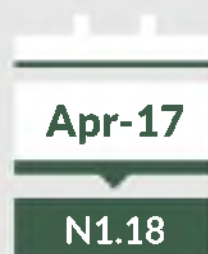
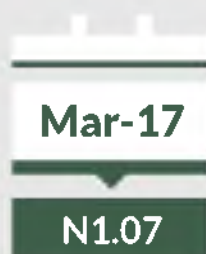
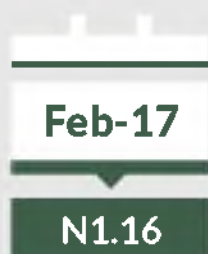
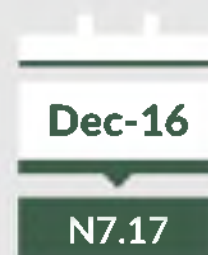
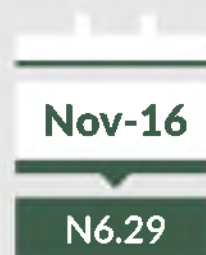
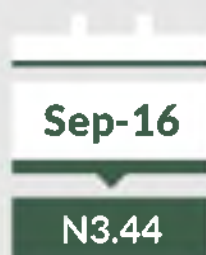
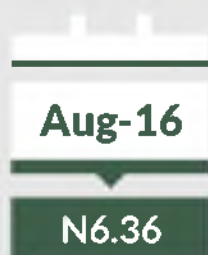
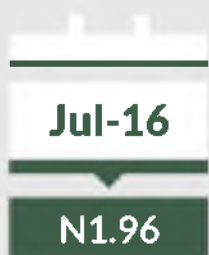
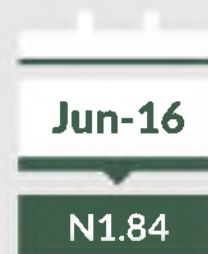
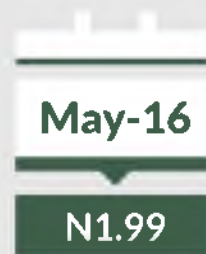
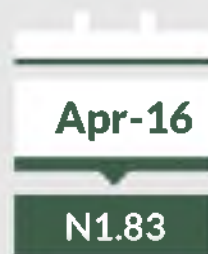
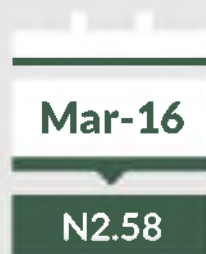
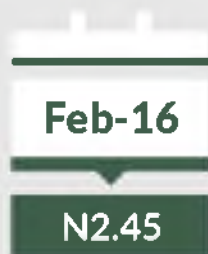
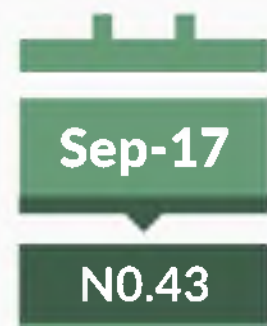


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Local Government Time Deposits (N'bn)

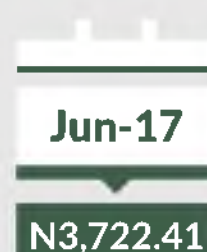
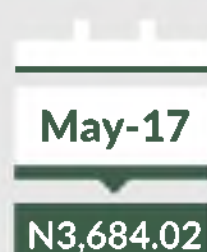
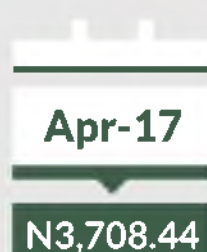
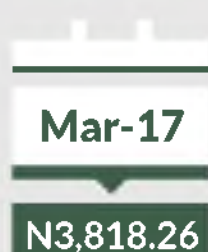
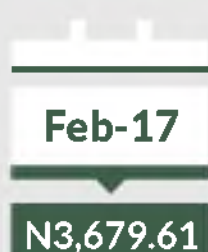
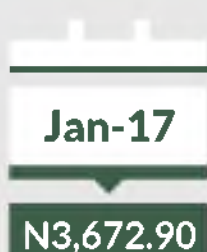
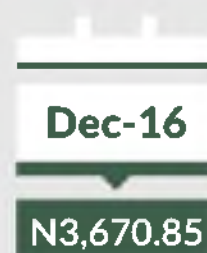
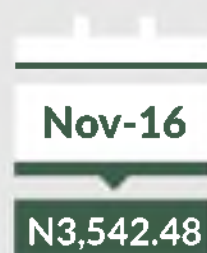
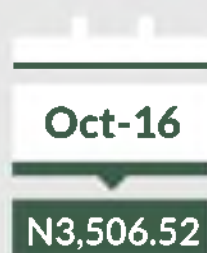
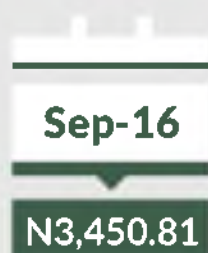
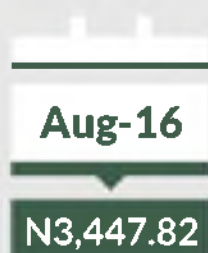
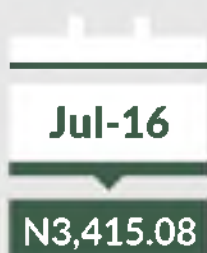
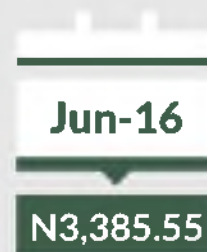
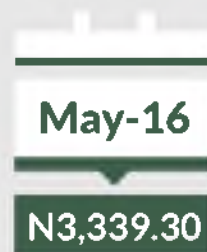
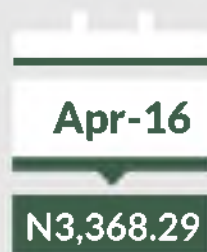
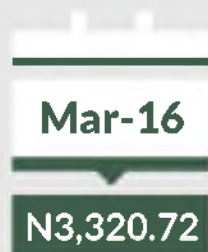
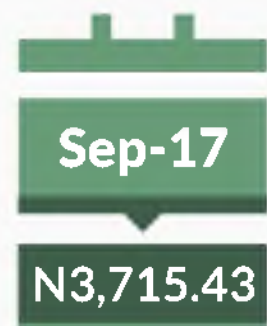
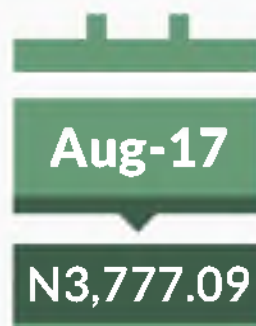


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Private Sector Savings Deposits (N'bn)

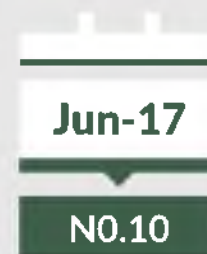
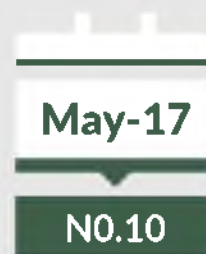
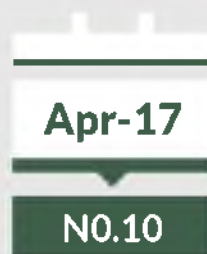
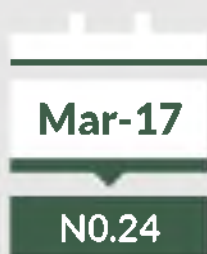
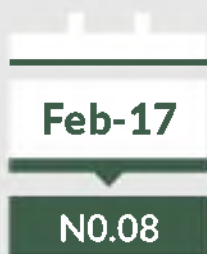
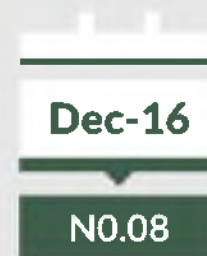
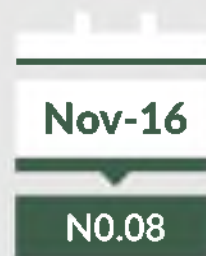
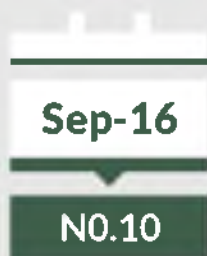
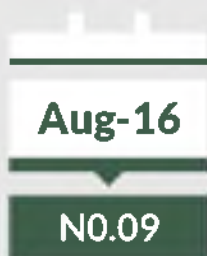
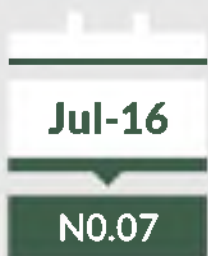
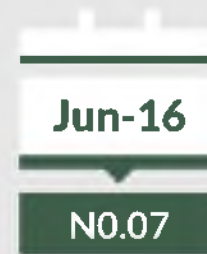
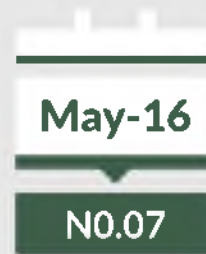
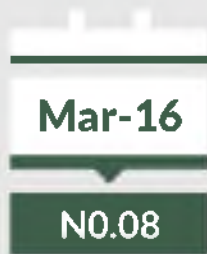
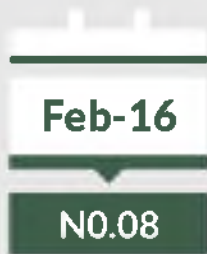
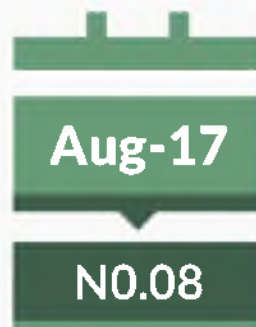


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Federal Government Savings Deposits (N'bn)

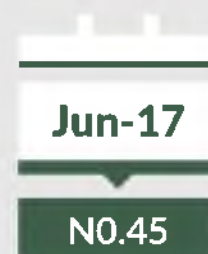
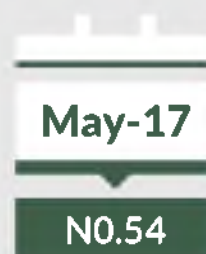
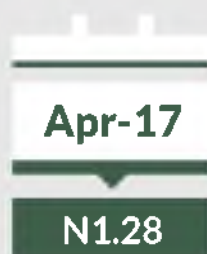
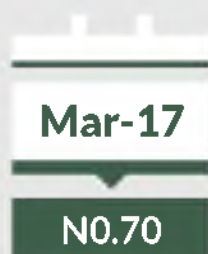
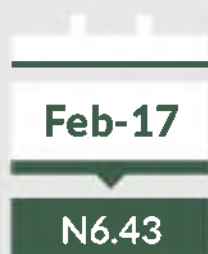
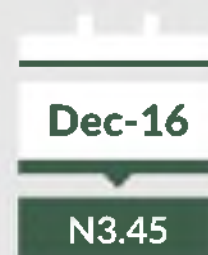
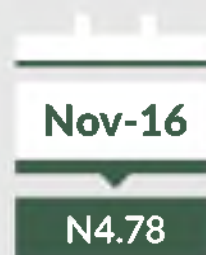
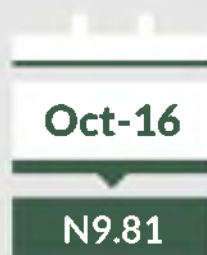
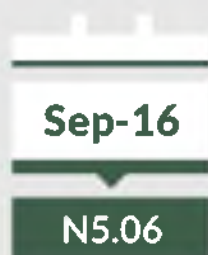
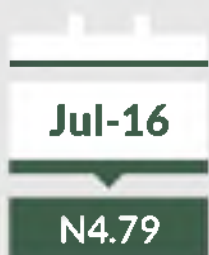
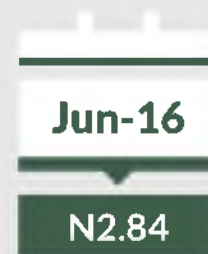
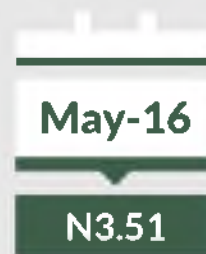
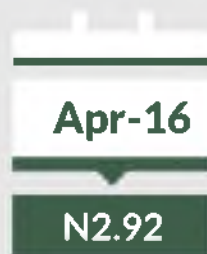
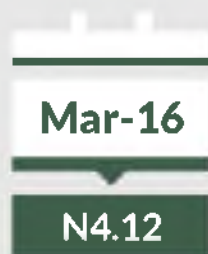
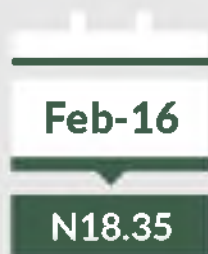
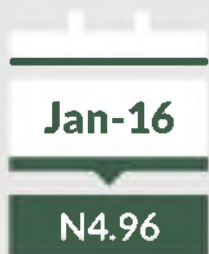
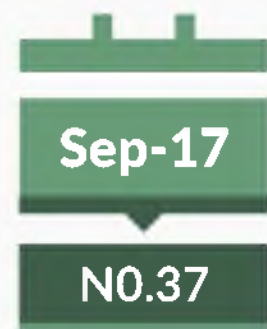
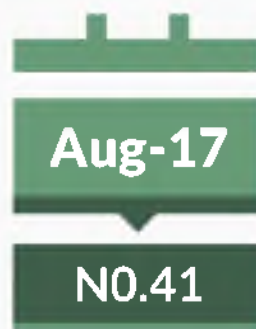


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



State Government Savings Deposits (N'bn)

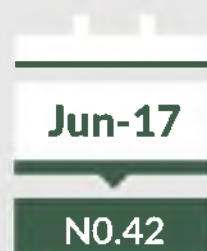
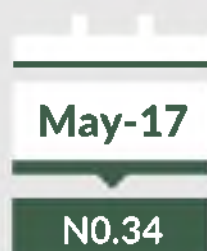
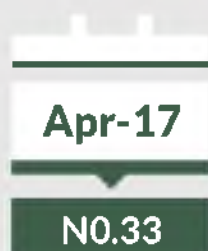
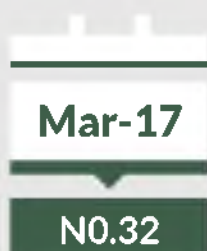
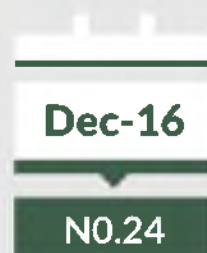
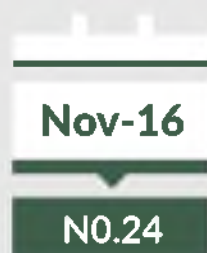
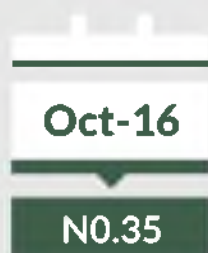
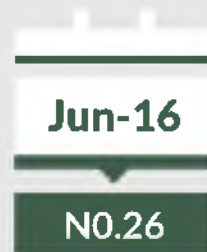
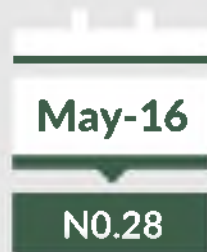
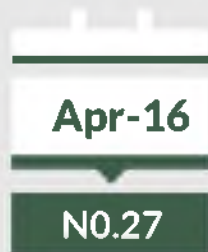
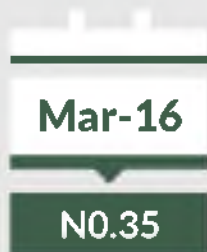
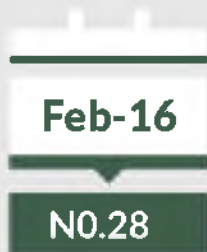
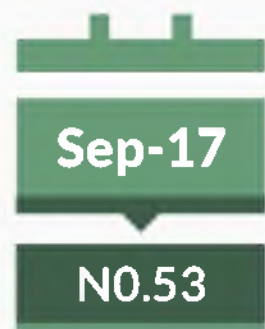
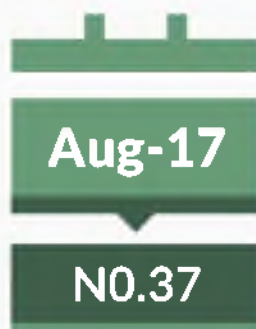


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Local Government Savings Deposits (N'bn)



Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Private Sector Total Deposits (N'bn)

Jul-17

N13,102.42

Aug-17

N13,182.78

Sep-17

N13,226.96

Jan-16

N12,911.13

Feb-16

N12,678.67

Mar-16

N13,066.01

Apr-16

N13,233.02

May-16

N13,302.90

Jun-16

N13,163.05

Jul-16

N12,944.35

Aug-16

N12,596.08

Sep-16

N12,574.90

Oct-16

N12,649.67

Nov-16

N12,870.30

Dec-16

N13,286.48

Jan-17

N13,222.64

Feb-17

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Mar-17

N13,466.33

Apr-17

N13,361.88

May-17

N13,170.83

Jun-17

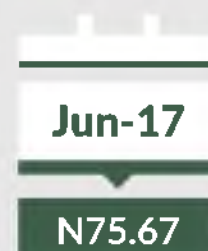
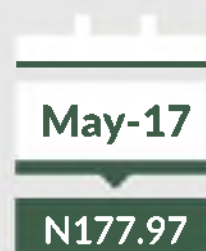
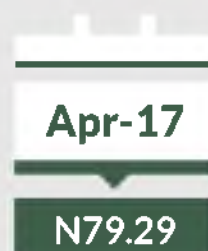
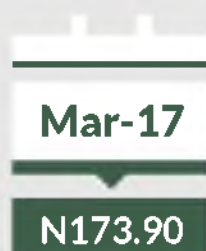
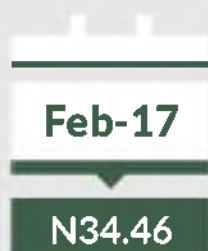
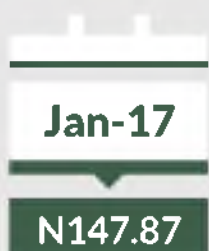
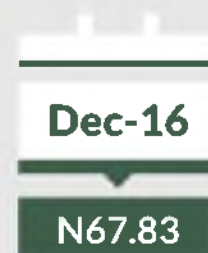
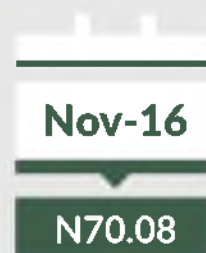
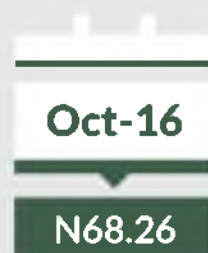
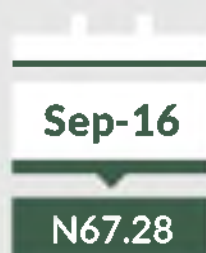
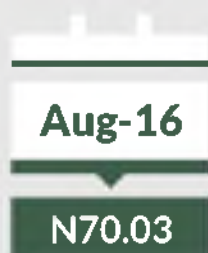
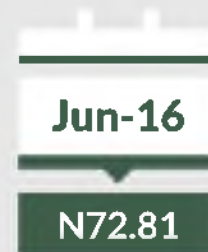
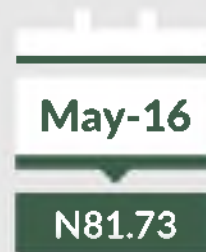
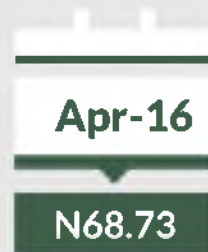
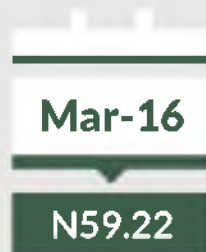
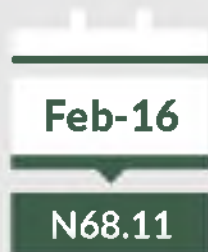
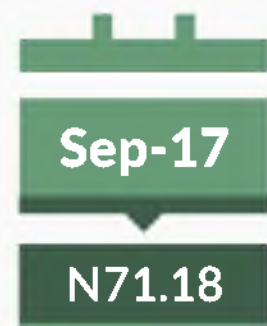
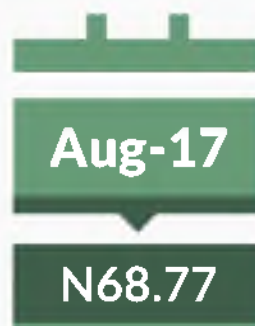
N13,164.55

Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Federal Government Total Deposits (N'bn)

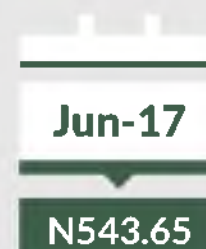
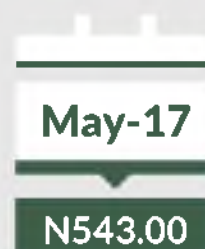
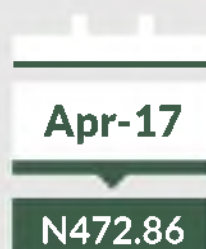
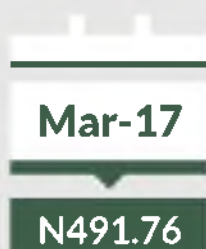
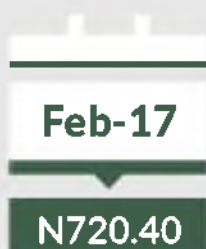
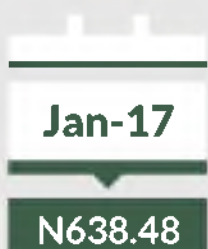
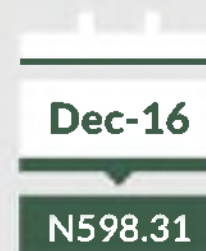
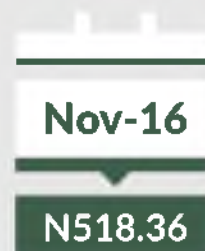
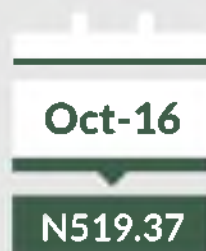
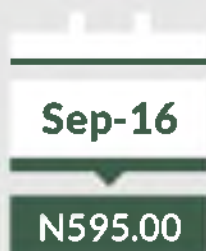
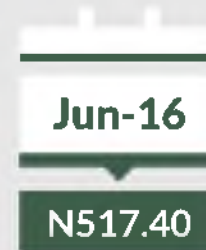
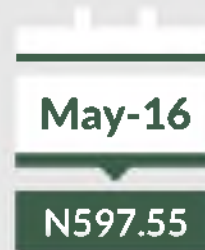
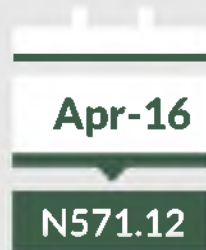
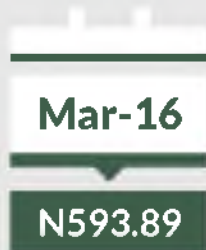
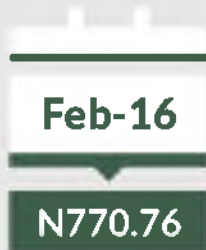
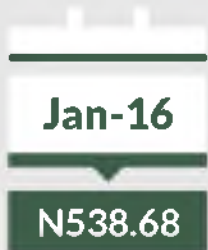
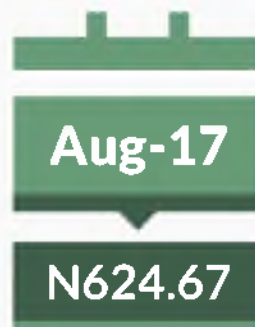


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



State Government Total Deposits (N'bn)

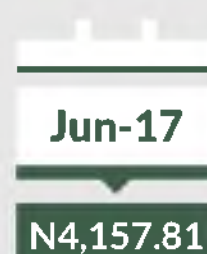
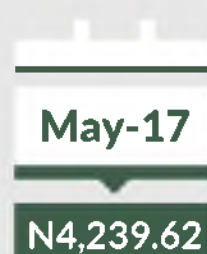
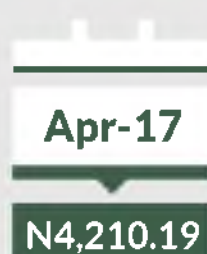
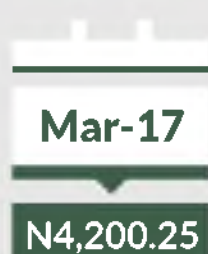
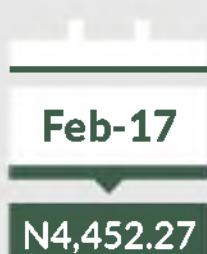
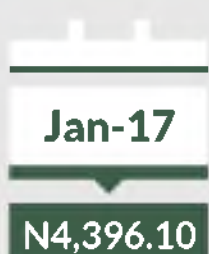
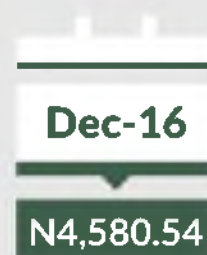
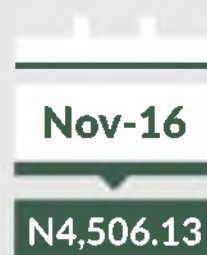
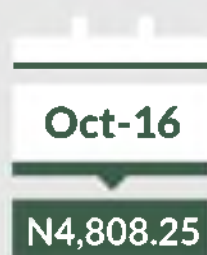
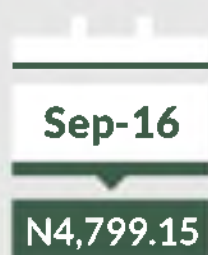
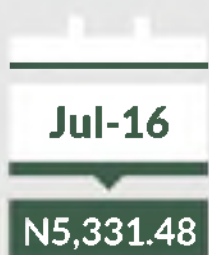
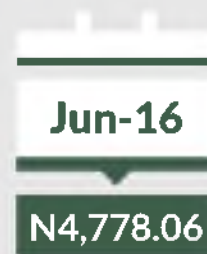
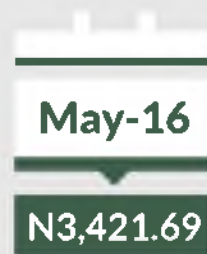
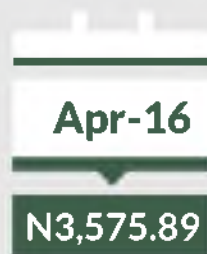
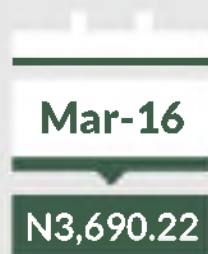
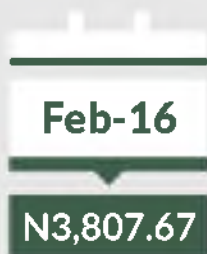
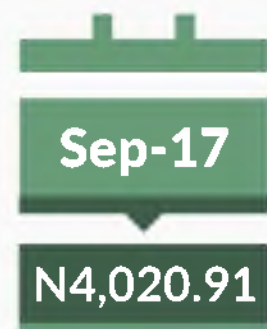
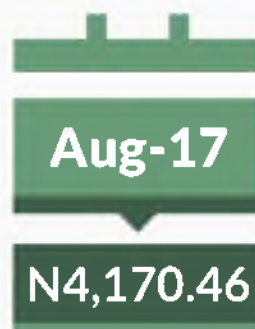


Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Foreign Currency Deposits (N'bn)



Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Total Private Sector Deposits (N'bn)

Jul-17

N13,102.42

Aug-17

N13,182.78

Sep-17

N13,226.96

Jan-16

N12,911.13

Feb-16

N12,678.67

Mar-16

N13,066.01

Apr-16

N13,233.02

May-16

N13,302.90

Jun-16

N13,163.05

Jul-16

N12,944.35

Aug-16

N12,596.08

Sep-16

N12,574.90

Oct-16

N12,649.67

Nov-16

N12,870.30

Dec-16

N13,286.48

Jan-17

N13,222.64

Feb-17

N13,158.68

Mar-17

N13,466.33

Apr-17

N13,361.88

May-17

N13,170.83

Jun-17

N13,164.55

Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Total Federal Government Deposits (N'bn)

Jul-17

N65.40

Aug-17

N68.77

Sep-17

N71.18

Jan-16

N63.63

Feb-16

N68.11

Mar-16

N59.22

Apr-16

N68.73

May-16

N81.73

Jun-16

N72.81

Jul-16

N71.28

Aug-16

N70.03

Sep-16

N67.28

Oct-16

N68.26

Nov-16

N70.08

Dec-16

N67.83

Jan-17

N147.87

Feb-17

N34.46

Mar-17

N173.90

Apr-17

N79.29

May-17

N77.97

Jun-17

N75.67

Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Total State Governments Deposits (N'bn)

Jul-17

N757.77

Aug-17

N624.67

Sep-17

N590.55

Jan-16

N538.68

Feb-16

N770.76

Mar-16

N593.89

Apr-16

N571.12

May-16

N597.55

Jun-16

N517.40

Jul-16

N615.57

Aug-16

N766.56

Sep-16

N595.00

Oct-16

N519.37

Nov-16

N518.36

Dec-16

N598.31

Jan-17

N638.48

Feb-17

N720.40

Mar-17

N491.76

Apr-17

N472.86

May-17

N543.00

Jun-17

N543.65

Selected Banking Sector Data – Q3 2017

Banking Sector Deposits Break Down



Total Local Governments Deposits (N'bn)

Jul-17

N77.53

Aug-17

N63.22

Sep-17

N55.04

Jan-16

N49.82

Feb-16

N60.52

Mar-16

N72.60

Apr-16

N67.49

May-16

N59.73

Jun-16

N53.23

Jul-16

N72.35

Aug-16

N71.22

Sep-16

N73.88

Oct-16

N64.85

Nov-16

N63.11

Dec-16

N56.59

Jan-17

N59.13

Feb-17

N71.64

Mar-17

N63.73

Apr-17

N49.33

May-17

N67.30

Jun-17

N63.60

Selected Banking Sector Data – Q3 2017

Staff Strength in the Banking Sector



Staff Strength in the Banking Sector Q3 2017

| EXECUTIVE STAFF | |
|-----------------|--------|
| Q1 2017 | 174 |
| Q2 2017 | 161 |
| Q3 2017 | 197 |
| Q on Q growth % | %22.36 |

| SENIOR STAFF | |
|-----------------|--------|
| Q1 2017 | 20,483 |
| Q2 2017 | 19,826 |
| Q3 2017 | 20,420 |
| Q on Q growth % | %3.00 |



| JUNIOR STAFF | |
|-----------------|--------|
| Q1 2017 | 36,202 |
| Q2 2017 | 33,783 |
| Q3 2017 | 35,191 |
| Q on Q growth % | %4.17 |

| CONTRACT STAFF | |
|-----------------|--------|
| Q1 2017 | 20,237 |
| Q2 2017 | 21,837 |
| Q3 2017 | 26,723 |
| Q on Q growth % | %22.37 |

| TOTAL | |
|-----------------|--------|
| Q1 2017 | 77,096 |
| Q2 2017 | 75,607 |
| Q3 2017 | 82,531 |
| Q on Q growth % | %9.16 |



Selected Banking Sector Data – Q3 2017

Net Domestic Credit Breakdown



DOMESTIC CREDIT (NET)

Jul-17

N28,033,384.6

Aug-17

N26,821,446.8

Sep-17

N26,985,305.2

Claims on Federal Government (Net)

Jul-17

N5,861,018.0

Aug-17

N4,824,226.2

Sep-17

N4,963,406.0

Monetary Authorities



Jul-17

N807,403.3

Aug-17

N-194,244.3

Sep-17

N-137,860.1

Commercial Banks



Jul-17

N4,857,626.2

Aug-17

N4,804,079.9

Sep-17

N4,857,831.8

Merchant Banks



Jul-17

N195,988.5

Aug-17

N214,390.6

Sep-17

N243,434.3

Non Interest Banks



Jul-17

0.0

Aug-17

0.0

Sep-17

0.0

Selected Banking Sector Data – Q3 2017

Net Domestic Credit Breakdown



| Memo: Claims on Federal Government (net) less FMA | Memo: Federation and Mirror Accounts (FMA) | MA:Claims on Federal Government |
|--|---|---------------------------------------|
| Jul-17 N7,562,425.1 | Jul-17 N-1,701,407.1 | Jul-17 N2,508,810.3 |
| Aug-17 N7,834,536.7 | Aug-17 N-3,010,310.5 | Aug-17 N2,816,066.2 |
| Sep-17 N7,490,404.0 | Sep-17 N-2,526,997.9 | Sep-17 N2,389,137.8 |

Selected Banking Sector Data – Q3 2017

Net Domestic Credit Breakdown



Claims on Private Sector

Jul-17

N22,172,366.6

Aug-17

N21,997,220.6

Sep-17

N22,021,899.2

Monetary Authorities



Jul-17

N5,871,157.2

Aug-17

N5,580,612.7

Sep-17

N5,532,614.4

Commercial Banks



Jul-17

N16,111,050.1

Aug-17

N16,214,912.7

Sep-17

N16,272,193.5

Merchant Banks



Jul-17

N150,512.7

Aug-17

N162,339.9

Sep-17

N170,072.1

Non Interest Banks



Jul-17

N39,646.6

Aug-17

N39,355.3

Sep-17

N47,019.1

Selected Banking Sector Data – Q3 2017

Net Domestic Credit Breakdown



Claims on State and Local Govts:

Jul-17

N1,210,952.6

Aug-17

N1,237,218.2

Sep-17

N1,257,114.9

Monetary Authorities



Jul-17

N530,915.0

Aug-17

N530,915.0

Sep-17

N538,115.0

Commercial Banks



Jul-17

N674,076.0

Aug-17

N699,299.6

Sep-17

N703,822.3

Merchant Banks



Jul-17

N5,056.3

Aug-17

N6,098.3

Sep-17

N6,272.3

Non Interest Banks



Jul-17

N905.2

Aug-17

N905.2

Sep-17

N8,905.2

Selected Banking Sector Data – Q3 2017

Net Domestic Credit Breakdown



Claims on Non-Financial Public Enterprises:

Jul-17

N70,482.6

Aug-17

N75,256.5

Sep-17

N27,399.5

Monetary Authorities



Jul-17

N70,482.6

Aug-17

N75,256.5

Sep-17

N27,399.5

Commercial Banks



Jul-17

0.0

Aug-17

0.0

Sep-17

0.0

Merchant Banks



Jul-17

0.0

Aug-17

0.0

Sep-17

0.0

Non Interest Banks



Jul-17

0.0

Aug-17

0.0

Sep-17

0.0

Selected Banking Sector Data – Q3 2017

Net Domestic Credit Breakdown



Claims on Other Private Sector:

Jul-17

N20,890,931.4

Aug-17

N20,684,745.9

Sep-17

N20,737,384.8

Monetary Authorities



Jul-17

N5,269,759.5

Aug-17

N4,974,441.2

Sep-17

N4,967,099.9

Commercial Banks



Jul-17

N15,436,974.1

Aug-17

N15,515,613.0

Sep-17

N15,568,371.2

Merchant Banks



Jul-17

N145,456.4

Aug-17

N156,241.6

Sep-17

N163,799.8

Non Interest Banks



Jul-17

N38,741.4

Aug-17

N38,450.0

Sep-17

N38,113.9

| Quarter-Year | Agriculture | Industry | | | | Services | | | | | | | | | | | | Total Credit | Quarter Growth Rate % |
|--------------|-------------|--------------------|---------------|--------------|------------------|--------------|------------------------|--------------|-------------|---------------------------------------|-----------|--------------|------------------|--------------|-----------------------------|--------------------------|------------|---------------|-----------------------------|
| | 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 | | |
| Q1 2015 | 466,981.34 | 222,302.53 | 1,878,091.98 | 2,153,166.81 | 282,697.75 | 585,520.35 | 1,250,693.78 | 766,339.94 | 615,323.51 | 757,275.47 | 79,696.47 | 1,073,491.13 | 163,928.21 | 1,472,227.54 | 771,560.81 | 458,442.91 | 359,961.18 | 13,357,101.71 | |
| Q2 2015 | 484,947.80 | 17,937.35 | 1,909,491.64 | 2,058,656.54 | 353,910.83 | 641,300.42 | 1,058,732.11 | 696,874.19 | 548,210.64 | 811,924.99 | 64,642.82 | 1,147,238.86 | 161,243.67 | 1,859,908.52 | 848,856.41 | 413,138.37 | 356,410.37 | 13,493,425.55 | 0.57 |
| Q3 2015 | 469,924.38 | 12,142.76 | 1,958,451.18 | 2,241,331.26 | 359,567.76 | 554,253.16 | 1,029,996.29 | 618,389.79 | 637,701.12 | 790,241.68 | 79,141.13 | 1,212,083.30 | 169,399.07 | 1,288,867.67 | 825,436.03 | 420,878.33 | 346,076.14 | 13,013,881.07 | (3.12) |
| Q4 2015 | 449,307.29 | 11,714.18 | 1,736,192.99 | 2,272,812.29 | 340,308.57 | 531,739.23 | 985,693.67 | 922,888.21 | 692,205.95 | 791,381.96 | 74,158.67 | 1,155,533.73 | 162,437.94 | 1,390,492.79 | 816,381.29 | 420,608.70 | 332,347.47 | 13,086,204.91 | 0.56 |
| Q1 2016 | 485,633.74 | 11,336.49 | 1,862,589.07 | 2,237,712.11 | 357,587.99 | 519,036.24 | 950,542.64 | 1,230,301.35 | 663,932.91 | 763,054.67 | 83,303.80 | 1,032,842.64 | 169,972.39 | 1,295,464.15 | 829,440.86 | 389,545.46 | 325,301.94 | 13,207,598.46 | 0.93 |
| Q2 2016 | 480,639.22 | 16,328.38 | 2,058,036.94 | 3,366,153.62 | 447,228.40 | 607,390.33 | 1,020,014.61 | 1,384,963.25 | 716,722.07 | 856,276.91 | 87,762.11 | 1,136,996.33 | 237,997.46 | 1,326,067.15 | 944,571.11 | 456,889.25 | 393,416.62 | 15,537,453.74 | 17.64 |
| Q3 2016 | 491,281.18 | 27,282.41 | 2,130,441.30 | 3,647,251.14 | 428,448.59 | 631,405.26 | 973,006.59 | 1,366,684.41 | 760,234.27 | 933,341.93 | 89,311.85 | 1,200,353.88 | 301,363.59 | 1,390,094.02 | 957,940.65 | 459,224.34 | 397,437.82 | 16,185,103.23 | 4.17 |
| Q4 2016 | 525,945.19 | 21,283.46 | 2,215,741.07 | 3,587,904.75 | 432,293.83 | 631,092.00 | 984,899.21 | 1,361,853.09 | 791,475.05 | 937,424.49 | 87,221.21 | 1,267,746.07 | 293,993.48 | 1,314,483.44 | 845,936.38 | 450,755.69 | 367,237.08 | 16,117,285.50 | (0.42) |
| Q1 2017 | 556,544.59 | 8,229.26 | 2,142,390.15 | 3,575,664.85 | 472,083.75 | 617,770.14 | 953,092.55 | 1,369,061.27 | 780,073.06 | 943,453.00 | 86,379.30 | 1,296,144.86 | 305,976.01 | 1,278,945.01 | 820,343.52 | 431,941.49 | 364,393.95 | 16,002,486.76 | (0.71) |
| Q2 2017 | 501,088.16 | 11,417.18 | 2,216,749.95 | 3,528,162.53 | 466,086.89 | 630,677.08 | 960,049.11 | 1,367,342.27 | 794,601.68 | 909,862.88 | 75,071.55 | 1,090,554.01 | 302,182.65 | 1,282,417.54 | 786,223.69 | 403,147.53 | 384,936.03 | 15,710,570.72 | (1.82) |
| Q3 2017 | 491,496.69 | 11,761.54 | 2,267,425.12 | 3,542,289.06 | 459,248.46 | 653,606.29 | 954,231.99 | 1,369,946.93 | 798,390.74 | 916,848.46 | 77,185.83 | 1,141,452.78 | 296,871.79 | 1,287,117.91 | 822,626.60 | 373,260.09 | 361,538.63 | 15,825,298.91 | 0.73 |

Banking Sector Credit to Private Sector Sectoral Share as a % of Total Credit Q3 2017

| Quarter-Year | Agriculture | Mining & Quarrying | Manufacturing | Oil & Gas | Power and Energy | Construction | Trade/General Commerce | Government | Real Estate | Finance, Insurance and Capital Market | Education | Oil & Gas | Power and Energy | General | Information & Communication | Transportation & Storage | Others | Total Credit |
|--------------|-------------|--------------------|---------------|-----------|------------------|--------------|------------------------|------------|-------------|---------------------------------------|-----------|-----------|------------------|---------|-----------------------------|--------------------------|--------|--------------|
| Q2 2015 | 3.49 | 1.66 | 14.06 | 16.12 | 2.12 | 4.38 | 9.36 | 5.74 | 4.61 | 5.67 | 0.60 | 8.04 | 1.21 | 11.07 | 5.78 | 3.43 | 2.61 | 100.00 |
| Q3 2015 | 3.61 | 0.13 | 14.21 | 15.32 | 2.63 | 4.77 | 7.88 | 5.19 | 4.06 | 6.04 | 0.48 | 8.54 | 1.20 | 13.85 | 6.37 | 3.08 | 2.65 | 100.00 |
| Q4 2015 | 3.61 | 0.09 | 15.05 | 17.22 | 2.76 | 4.26 | 7.91 | 4.75 | 4.90 | 6.07 | 0.61 | 9.31 | 1.30 | 9.90 | 6.34 | 3.21 | 2.64 | 100.00 |
| Q1 2016 | 3.43 | 0.09 | 13.27 | 17.37 | 2.60 | 4.06 | 7.53 | 7.05 | 5.25 | 6.05 | 0.57 | 8.83 | 1.24 | 10.61 | 6.24 | 3.27 | 2.54 | 100.00 |
| Q2 2016 | 3.68 | 0.09 | 14.10 | 16.94 | 2.71 | 3.93 | 7.20 | 9.32 | 5.03 | 5.78 | 0.63 | 7.82 | 1.29 | 9.81 | 6.28 | 2.95 | 2.41 | 100.00 |
| Q3 2016 | 3.09 | 0.11 | 13.25 | 21.66 | 2.88 | 3.91 | 6.56 | 8.91 | 4.61 | 5.51 | 0.56 | 7.32 | 1.53 | 8.53 | 6.08 | 2.56 | 2.51 | 100.00 |
| Q4 2016 | 3.04 | 0.17 | 13.16 | 22.52 | 2.65 | 3.90 | 6.01 | 8.44 | 4.70 | 5.77 | 0.51 | 7.42 | 1.86 | 8.55 | 5.92 | 2.86 | 2.46 | 100.00 |
| Q1 2017 | 3.26 | 0.13 | 13.75 | 22.26 | 2.68 | 3.92 | 6.11 | 8.45 | 4.91 | 5.82 | 0.54 | 7.87 | 1.82 | 8.10 | 5.25 | 2.80 | 2.21 | 100.00 |
| Q2 2017 | 3.48 | 0.05 | 13.39 | 22.34 | 2.95 | 3.86 | 5.96 | 8.56 | 4.87 | 5.90 | 0.54 | 8.10 | 1.91 | 7.90 | 5.13 | 2.70 | 2.24 | 100.00 |
| Q3 2017 | 3.19 | 0.07 | 14.11 | 22.46 | 2.97 | 4.01 | 6.11 | 8.70 | 5.06 | 5.75 | 0.48 | 6.94 | 1.97 | 8.16 | 5.00 | 2.57 | 2.41 | 100.00 |
| Q3 2017 | 3.11 | 0.07 | 14.33 | 22.38 | 2.90 | 4.13 | 6.03 | 8.66 | 5.03 | 5.79 | 0.49 | 7.21 | 1.88 | 8.13 | 5.20 | 2.36 | 2.28 | 100.00 |

Payment Channels Statistics Q2 2017

| | CHEQUES | | ATM | | POS | | WEB | | MOBILE PAYMENTS | | NIP | | NEFT | |
|---------|-----------|-------------|-------------|-------------|------------|-------------|-----------|-------------|-----------------|-------------|------------|-------------|-----------|-------------|
| | Volume | Value N'Bil | Volume | Value N'Bil | Volume | Value N'Bil | Volume | Value N'Bil | Volume | Value N'Bil | Volume | Value N'Bil | Volume | Value N'Bil |
| Jan-16 | 954,659 | 464.55 | 39,170,746 | 339.22 | 3,599,828 | 46.65 | 866,832 | 11.29 | 4,409,735 | 41.14 | 7,324,984 | 2,389.99 | 1,663,047 | 983.68 |
| Feb-16 | 951,824 | 501.17 | 41,189,325 | 350.10 | 3,833,884 | 46.14 | 1,008,220 | 11.13 | 4,522,569 | 44.64 | 8,040,852 | 2,499.99 | 1,987,935 | 864.09 |
| Mar-16 | 940,955 | 487.57 | 44,430,115 | 380.67 | 4,311,844 | 51.96 | 853,363 | 9.27 | 5,159,701 | 49.46 | 9,375,944 | 2,747.25 | 2,226,056 | 909.90 |
| Apr-16 | 887,721 | 472.46 | 45,806,594 | 381.67 | 4,463,599 | 53.28 | 934,969 | 9.04 | 2,857,602 | 46.46 | 10,057,459 | 2,868.29 | 2,089,631 | 920.33 |
| May-16 | 909,546 | 480.41 | 45,474,823 | 382.31 | 4,554,184 | 55.14 | 841,026 | 8.66 | 2,852,858 | 61.68 | 10,267,793 | 2,762.85 | 1,734,998 | 820.04 |
| Jun-16 | 1,087,100 | 488.63 | 45,109,270 | 370.51 | 4,574,266 | 55.29 | 882,021 | 8.57 | 2,933,058 | 60.14 | 11,251,309 | 3,096.94 | 3,308,116 | 1,301.34 |
| Jul-16 | 970,240 | 436.05 | 48,430,647 | 394.35 | 5,071,228 | 59.40 | 900,176 | 9.07 | 3,405,110 | 77.87 | 11,468,647 | 2,865.80 | 3,431,912 | 1,870.93 |
| Aug-16 | 1,071,921 | 518.12 | 53,775,039 | 427.81 | 5,370,856 | 64.11 | 1,282,724 | 11.28 | 3,742,399 | 76.52 | 13,192,675 | 3,352.57 | 3,821,114 | 2,472.49 |
| Sep-16 | 966,480 | 460.74 | 50,961,347 | 424.64 | 5,586,031 | 66.44 | 1,343,817 | 10.41 | 3,718,079 | 68.67 | 14,167,649 | 3,372.76 | 2,274,303 | 1,116.87 |
| Oct-16 | 1,024,100 | 457.58 | 56,546,546 | 469.75 | 6,378,199 | 71.81 | 1,586,763 | 12.36 | 3,738,399 | 62.76 | 16,004,072 | 3,657.56 | 1,961,155 | 983.73 |
| Nov-16 | 990,676 | 510.31 | 57,386,224 | 494.16 | 6,976,520 | 81.15 | 1,790,061 | 16.52 | 4,889,138 | 81.70 | 19,724,557 | 4,149.29 | 2,072,597 | 1,054.79 |
| Dec-16 | 964,625 | 551.97 | 61,958,258 | 572.94 | 8,994,764 | 107.62 | 1,798,275 | 14.75 | 4,824,604 | 85.85 | 22,740,509 | 4,345.83 | 3,183,318 | 1,286.59 |
| Jan-17 | 906,897 | 490.38 | 55,086,096 | 463.48 | 7,946,772 | 91.29 | 1,812,915 | 16.45 | 4,168,313 | 75.36 | 20,061,454 | 4,087.84 | 2,742,060 | 1,604.78 |
| Feb-17 | 836,129 | 477.50 | 57,147,027 | 479.85 | 8,606,875 | 90.20 | 1,773,697 | 15.48 | 4,440,834 | 87.94 | 24,071,365 | 4,337.59 | 2,977,549 | 2,524.04 |
| Mar-17 | 907,508 | 511.21 | 66,731,587 | 558.72 | 10,093,335 | 104.48 | 1,933,446 | 14.65 | 4,000,559 | 97.29 | 25,524,737 | 4,702.49 | 2,513,253 | 1,176.16 |
| Apr-17 | 747,344 | 406.29 | 61,558,045 | 499.75 | 10,420,611 | 104.84 | 2,155,852 | 13.15 | 3,672,247 | 91.56 | 24,295,727 | 4,264.59 | 1,524,848 | 918.83 |
| May-17 | 992,118 | 471.10 | 65,939,434 | 534.59 | 11,133,490 | 111.63 | 2,020,671 | 12.63 | 3,901,298 | 119.30 | 28,069,317 | 4,759.37 | 2,158,906 | 1,012.82 |
| Jun-17 | 908,035 | 424.99 | 60,307,952 | 509.89 | 11,220,631 | 107.67 | 1,788,583 | 11.31 | 3,985,563 | 84.37 | 28,458,090 | 4,339.31 | 2,107,280 | 983.50 |
| Jul-17 | 955,076 | 441.26 | 62,305,387 | 514.09 | 12,737,874 | 116.58 | 2,058,835 | 13.46 | 3,895,102 | 86.22 | 32,245,783 | 4,579.72 | 1,682,275 | 1,048.86 |
| Aug-17 | 1,009,902 | 468.40 | n. a. | n. a. | 13,276,810 | 124.40 | n. a. | n. a. | n. a. | n. a. | 33,150,763 | 4,931.44 | 2,653,603 | 1,199.44 |
| Sep-17 | 866,274 | 399.01 | n. a. | n. a. | 13,295,500 | 123.58 | n. a. | n. a. | n. a. | n. a. | 32,134,310 | 4,451.50 | 1,426,470 | 831.33 |
| Q1 2016 | 2,847,438 | 1,453 | 124,790,186 | 1,070 | 11,745,556 | 145 | 2,728,415 | 32 | 14,092,005 | 135 | 24,741,780 | 7,637 | 5,877,038 | 2,758 |
| Q2 2016 | 2,884,367 | 1,442 | 136,390,687 | 1,134 | 13,592,049 | 164 | 2,658,016 | 28 | 8,643,518 | 168 | 31,576,561 | 8,728 | 7,132,745 | 3,042 |
| Q3 2016 | 3,008,641 | 1,415 | 153,167,033 | 1,247 | 16,028,115 | 190 | 3,526,717 | 31 | 10,865,588 | 223 | 38,828,971 | 9,591 | 9,527,329 | 5,460 |
| Q4 2016 | 2,979,401 | 1,520 | 175,891,028 | 1,537 | 22,349,483 | 261 | 5,175,099 | 44 | 13,452,141 | 230 | 58,469,138 | 12,153 | 7,217,070 | 3,325 |
| Q1 2017 | 2,650,534 | 1,479 | 178,964,710 | 1,502 | 26,646,982 | 286 | 5,520,058 | 47 | 12,609,706 | 261 | 69,657,556 | 13,128 | 8,232,862 | 5,305 |
| Q2 2017 | 2,647,497 | 1,302 | 187,805,431 | 1,544 | 32,774,732 | 324 | 5,965,106 | 37 | 11,559,108 | 295 | 80,823,134 | 13,363 | 5,791,034 | 2,915 |
| Q3 2017 | 2,831,252 | 1,309 | - | - | 39,310,184 | 365 | - | - | - | - | 97,530,856 | 13,963 | 5,762,348 | 3,080 |

BANKING SECTOR DEPOSITS BREAK DOWN JAN 2016- SEPT 2017

| | PSDD | FGDD | SGDD | LGDD | PSTD | FGTD | SGTD | LGTD | PSSD | FGSD | SGSD | LGSD | PSTLD | FGTLD | SGTLD | LGTL | FCD | TOTAL PRIVATE SECTOR DEPOSITS | TOTAL FEDERAL GOVERNMENT DEPOSITS | TOTAL STATE GOVERNMENTS DEPOSITS |
|--------|----------|--------|--------|-------|----------|-------|--------|------|----------|------|-------|------|-----------|--------|--------|-------|----------|-------------------------------|-----------------------------------|----------------------------------|
| Jan-16 | 5,160.09 | 57.23 | 510.74 | 46.85 | 4,628.81 | 6.33 | 22.98 | 2.76 | 3,122.24 | 0.07 | 4.96 | 0.21 | 12,911.13 | 63.63 | 538.68 | 49.82 | 3,766.73 | 12,911.13 | 63.63 | 538.68 |
| Feb-16 | 5,102.82 | 66.91 | 602.92 | 57.79 | 4,379.46 | 1.12 | 149.49 | 2.45 | 3,196.39 | 0.08 | 18.35 | 0.28 | 12,678.67 | 68.11 | 770.76 | 60.52 | 3,807.67 | 12,678.67 | 68.11 | 770.76 |
| Mar-16 | 5,351.79 | 56.53 | 571.64 | 69.68 | 4,393.51 | 2.61 | 18.14 | 2.58 | 3,320.72 | 0.08 | 4.12 | 0.35 | 13,066.01 | 59.22 | 593.89 | 72.60 | 3,690.22 | 13,066.01 | 59.22 | 593.89 |
| Apr-16 | 5,238.31 | 67.94 | 551.98 | 65.39 | 4,626.42 | 0.70 | 16.22 | 1.83 | 3,368.29 | 0.08 | 2.92 | 0.27 | 13,233.02 | 68.73 | 571.12 | 67.49 | 3,575.89 | 13,233.02 | 68.73 | 571.12 |
| May-16 | 5,433.08 | 77.45 | 561.28 | 57.47 | 4,530.51 | 4.21 | 32.76 | 1.99 | 3,339.30 | 0.07 | 3.51 | 0.28 | 13,302.90 | 81.73 | 597.55 | 59.73 | 3,421.69 | 13,302.90 | 81.73 | 597.55 |
| Jun-16 | 5,409.67 | 69.51 | 491.91 | 51.13 | 4,367.84 | 3.22 | 22.65 | 1.84 | 3,385.55 | 0.07 | 2.84 | 0.26 | 13,163.05 | 72.81 | 517.40 | 53.23 | 4,778.06 | 13,163.05 | 72.81 | 517.40 |
| Jul-16 | 5,345.80 | 65.66 | 596.59 | 70.10 | 4,183.46 | 5.55 | 14.20 | 1.96 | 3,415.08 | 0.07 | 4.79 | 0.29 | 12,944.35 | 71.28 | 615.57 | 72.35 | 5,331.48 | 12,944.35 | 71.28 | 615.57 |
| Aug-16 | 5,320.04 | 58.18 | 614.61 | 64.50 | 3,828.22 | 11.76 | 148.80 | 6.36 | 3,447.82 | 0.09 | 3.14 | 0.37 | 12,596.08 | 70.03 | 766.56 | 71.22 | 5,086.72 | 12,596.08 | 70.03 | 766.56 |
| Sep-16 | 5,249.90 | 60.07 | 538.83 | 70.10 | 3,874.19 | 7.11 | 51.10 | 3.44 | 3,450.81 | 0.10 | 5.06 | 0.34 | 12,574.90 | 67.28 | 595.00 | 73.88 | 4,799.15 | 12,574.90 | 67.28 | 595.00 |
| Oct-16 | 5,236.60 | 60.54 | 491.04 | 62.61 | 3,906.56 | 7.64 | 18.53 | 1.89 | 3,506.52 | 0.08 | 9.81 | 0.35 | 12,649.67 | 68.26 | 519.37 | 64.85 | 4,808.25 | 12,649.67 | 68.26 | 519.37 |
| Nov-16 | 5,500.17 | 59.71 | 447.79 | 56.58 | 3,827.65 | 10.29 | 65.80 | 6.29 | 3,542.48 | 0.08 | 4.78 | 0.24 | 12,870.30 | 70.08 | 518.36 | 63.11 | 4,506.13 | 12,870.30 | 70.08 | 518.36 |
| Dec-16 | 5,585.06 | 63.20 | 567.45 | 49.18 | 4,030.57 | 4.56 | 27.40 | 7.17 | 3,670.85 | 0.08 | 3.45 | 0.24 | 13,286.48 | 67.83 | 598.31 | 56.59 | 4,580.54 | 13,286.48 | 67.83 | 598.31 |
| Jan-17 | 5,540.84 | 143.11 | 604.64 | 57.65 | 4,008.91 | 4.57 | 29.50 | 1.03 | 3,672.90 | 0.19 | 4.34 | 0.45 | 13,222.64 | 147.87 | 638.48 | 59.13 | 4,396.10 | 13,222.64 | 147.87 | 638.48 |
| Feb-17 | 5,632.05 | 30.81 | 547.83 | 70.11 | 3,847.02 | 3.57 | 166.14 | 1.16 | 3,679.61 | 0.08 | 6.43 | 0.38 | 13,158.68 | 34.46 | 720.40 | 71.64 | 4,452.27 | 13,158.68 | 34.46 | 720.40 |
| Mar-17 | 5,611.98 | 168.44 | 478.02 | 62.34 | 4,036.10 | 5.23 | 13.04 | 1.07 | 3,818.26 | 0.24 | 0.70 | 0.32 | 13,466.33 | 173.90 | 491.76 | 63.73 | 4,200.25 | 13,466.33 | 173.90 | 491.76 |
| Apr-17 | 5,641.07 | 65.62 | 452.81 | 47.83 | 4,012.38 | 13.56 | 18.78 | 1.18 | 3,708.44 | 0.10 | 1.28 | 0.33 | 13,361.88 | 79.29 | 472.86 | 49.33 | 4,210.19 | 13,361.88 | 79.29 | 472.86 |
| May-17 | 5,643.75 | 72.21 | 519.81 | 66.75 | 3,843.06 | 5.67 | 22.65 | 0.22 | 3,684.02 | 0.10 | 0.54 | 0.34 | 13,170.83 | 77.97 | 543.00 | 67.30 | 4,239.62 | 13,170.83 | 77.97 | 543.00 |
| Jun-17 | 5,584.48 | 71.56 | 491.84 | 62.91 | 3,857.66 | 4.02 | 51.36 | 0.27 | 3,722.41 | 0.10 | 0.45 | 0.42 | 13,164.55 | 75.67 | 543.65 | 63.60 | 4,157.81 | 13,164.55 | 75.67 | 543.65 |
| Jul-17 | 5,467.35 | 62.13 | 729.21 | 76.82 | 3,887.14 | 3.18 | 28.14 | 0.26 | 3,747.93 | 0.10 | 0.42 | 0.46 | 13,102.42 | 65.40 | 757.77 | 77.53 | 4,209.99 | 13,102.42 | 65.40 | 757.77 |
| Aug-17 | 5,423.74 | 64.75 | 597.16 | 59.60 | 3,981.96 | 3.93 | 27.11 | 3.26 | 3,777.09 | 0.08 | 0.41 | 0.37 | 13,182.78 | 68.77 | 624.67 | 63.22 | 4,170.46 | 13,182.78 | 68.77 | 624.67 |
| Sep-17 | 5,374.29 | 66.51 | 575.34 | 54.08 | 4,137.24 | 4.59 | 14.84 | 0.43 | 3,715.43 | 0.08 | 0.37 | 0.53 | 13,226.96 | 71.18 | 590.55 | 55.04 | 4,020.91 | 13,226.96 | 71.18 | 590.55 |

DMBs Deposit Categories (Data for all categories are in Billion Naira)

| | |
|-------|-------------------------------------|
| PSDD | Private Sector Demand Deposits |
| FGDD | Federal Government Demand Deposits |
| SGDD | State Government Demand Deposits |
| LGDD | Local Government Demand Deposits |
| PSTD | Private Sector Time Deposits |
| FGTD | Federal Government Time Deposits |
| SGTD | State Government Time Deposits |
| LGTD | Local Government Time Deposits |
| PSSD | Private Sector Savings Deposits |
| FGSD | Federal Government Savings Deposits |
| SGSD | State Government Savings Deposits |
| LGSD | Local Government Savings Deposits |
| PSTLD | Private Sector Total Deposits |
| FGTLD | Federal Government Total Deposits |
| SGTLD | State Government Total Deposits |
| LGTL | Local Government Total Deposits |
| FCD | Foreign Currency Deposits |

CREDIT BREAKDOWN

| Nov-16 | Dec-16 | Jan-17 | Feb-17 | Mar-17 | Apr-17 | May-17 | Jun-17 | Jul-17 | Aug-17 | Sep-17 |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 26,695,865.7 | 26,857,719.3 | 26,508,030.4 | 27,209,343.4 | 27,675,371.9 | 27,514,336.9 | 26,836,772.5 | 27,236,433.6 | 28,033,384.6 | 26,821,446.8 | 26,985,305.2 |
| <u>3,579,216.8</u> | <u>4,875,570.3</u> | <u>4,629,967.2</u> | <u>4,977,649.8</u> | <u>5,303,542.0</u> | <u>5,270,202.6</u> | <u>4,811,650.0</u> | <u>5,250,486.4</u> | <u>5,861,018.0</u> | <u>4,824,226.2</u> | <u>4,963,406.0</u> |
| -927,906.1 | 109,158.3 | -383,336.3 | -274,044.2 | 191,425.9 | 492,821.7 | 113,808.0 | 232,806.3 | 807,403.3 | -194,244.3 | -137,860.1 |
| 4,324,716.7 | 4,563,266.4 | 4,834,814.4 | 5,088,609.8 | 4,909,144.1 | 4,583,632.3 | 4,495,712.7 | 4,821,703.1 | 4,857,626.2 | 4,804,079.9 | 4,857,831.8 |
| 182,406.1 | 203,145.7 | 178,489.2 | 163,084.2 | 202,972.1 | 193,748.5 | 202,129.4 | 195,977.0 | 195,988.5 | 214,390.6 | 243,434.3 |
| 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 5,983,895.0 | 6,930,205.5 | 6,411,045.7 | 6,534,102.5 | 6,533,018.6 | 6,863,998.0 | 6,870,456.3 | 7,295,028.3 | 7,562,425.1 | 7,834,536.7 | 7,490,404.0 |
| -2,404,678.2 | -2,054,635.2 | -1,781,078.4 | -1,556,452.7 | -1,229,476.6 | -1,593,795.4 | -2,058,806.3 | -2,044,541.9 | -1,701,407.1 | -3,010,310.5 | -2,526,997.9 |
| 1,476,772.1 | 2,163,793.4 | 1,397,742.1 | 1,282,408.5 | 1,420,902.5 | 2,086,617.1 | 2,172,614.3 | 2,277,348.3 | 2,508,810.3 | 2,816,066.2 | 2,389,137.8 |
| <u>23,116,648.9</u> | <u>21,982,149.0</u> | <u>21,878,063.2</u> | <u>22,231,693.6</u> | <u>22,371,829.9</u> | <u>22,244,134.3</u> | <u>22,025,122.5</u> | <u>21,985,947.2</u> | <u>22,172,366.6</u> | <u>21,997,220.6</u> | <u>22,021,899.2</u> |
| 6,332,037.0 | 5,298,255.9 | 5,339,255.0 | 5,665,760.9 | 5,792,858.8 | 5,730,338.5 | 5,662,247.0 | 5,692,288.3 | 5,871,157.2 | 5,580,612.7 | 5,532,614.4 |
| 16,604,497.4 | 16,500,150.3 | 16,351,967.9 | 16,376,625.5 | 16,392,918.1 | 16,324,139.5 | 16,172,894.5 | 16,092,233.8 | 16,111,050.1 | 16,214,912.7 | 16,272,193.5 |
| 142,001.9 | 145,180.1 | 147,880.2 | 150,814.5 | 148,219.5 | 151,730.9 | 151,833.7 | 161,090.0 | 150,512.7 | 162,339.9 | 170,072.1 |
| 38,112.6 | 38,562.8 | 38,960.1 | 38,492.7 | 37,833.6 | 37,925.4 | 38,147.3 | 40,335.1 | 39,646.6 | 39,355.3 | 47,019.1 |
| <u>923,449.1</u> | <u>989,542.0</u> | <u>1,037,043.8</u> | <u>1,034,854.8</u> | <u>1,089,377.9</u> | <u>1,108,334.4</u> | <u>1,192,134.9</u> | <u>1,180,310.1</u> | <u>1,210,952.6</u> | <u>1,237,218.2</u> | <u>1,257,114.9</u> |
| 222,609.0 | 300,379.0 | 338,153.0 | 340,375.0 | 379,260.0 | 418,145.0 | 495,915.0 | 495,915.0 | 530,915.0 | 530,915.0 | 538,115.0 |
| 698,226.6 | 681,830.4 | 691,516.9 | 687,046.4 | 702,735.8 | 683,963.0 | 689,950.6 | 678,439.8 | 674,076.0 | 699,299.6 | 703,822.3 |
| 1,553.3 | 6,272.4 | 6,363.5 | 6,423.0 | 6,371.7 | 5,267.6 | 5,310.5 | 4,996.6 | 5,056.3 | 6,098.3 | 6,272.3 |
| 1,060.3 | 1,060.3 | 1,010.4 | 1,010.4 | 1,010.4 | 958.8 | 958.8 | 958.8 | 905.2 | 905.2 | 8,905.2 |
| <u>376,976.1</u> | <u>25,603.3</u> | <u>28,047.2</u> | <u>198,307.1</u> | <u>282,369.6</u> | <u>336,371.4</u> | <u>120,015.8</u> | <u>32,984.5</u> | <u>70,482.6</u> | <u>75,256.5</u> | <u>27,399.5</u> |
| 376,976.1 | 25,603.3 | 28,047.2 | 198,307.1 | 282,369.6 | 336,371.4 | 120,015.8 | 32,984.5 | 70,482.6 | 75,256.5 | 27,399.5 |
| 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| <u>21,816,223.7</u> | <u>20,967,003.8</u> | <u>20,812,972.1</u> | <u>20,998,531.8</u> | <u>21,000,082.4</u> | <u>20,799,428.5</u> | <u>20,712,971.8</u> | <u>20,772,652.6</u> | <u>20,890,931.4</u> | <u>20,684,745.9</u> | <u>20,737,384.8</u> |
| 5,732,451.9 | 4,972,273.6 | 4,973,054.7 | 5,127,078.9 | 5,131,229.3 | 4,975,822.1 | 5,046,316.2 | 5,163,388.8 | 5,269,759.5 | 4,974,441.2 | 4,967,099.9 |
| 15,906,270.8 | 15,818,319.9 | 15,660,451.0 | 15,689,579.1 | 15,690,182.3 | 15,640,176.5 | 15,482,943.9 | 15,413,794.1 | 15,436,974.1 | 15,515,613.0 | 15,568,371.2 |
| 140,448.7 | 138,907.8 | 141,516.8 | 144,391.5 | 141,847.7 | 146,463.5 | 146,523.2 | 156,093.4 | 145,456.4 | 156,241.6 | 163,799.8 |
| 37,052.3 | 37,502.5 | 37,949.6 | 37,482.3 | 36,823.1 | 36,966.6 | 37,188.5 | 39,376.3 | 38,741.4 | 38,450.0 | 38,113.9 |

Staff Strength in the Banking Sector Q3 2017

| | Q1 2017 | Q2 2017 | Q3 2017 | Q on Q growth % |
|------------------------|---------|---------|---------|-----------------|
| Executive Staff | 174 | 161 | 197 | 22.36 |
| Senior Staff | 20,483 | 19,826 | 20,420 | 3.00 |
| Junior Staff | 36,202 | 33,783 | 35,191 | 4.17 |
| Contract Staff | 20,237 | 21,837 | 26,723 | 22.37 |
| Total | 77,096 | 75,607 | 82,531 | 9.16 |

| | 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 |
|------------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|---------|---------|
| 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 | 82,531 |
| 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 | 9.16 |

Methodology

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