



NATIONAL BUREAU OF STATISTICS

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

(Q2 2018)

Report Date: August 2018

Data Source: National Bureau of Statistics (NBS)

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Executive Summary

A total volume of 509,668,433 transactions valued at N32.90trn were recorded in Q2 2018 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

Automated Teller Machine (ATM) transactions dominated the volume of transactions recorded. 217,417,961 volume of ATM transactions valued at N1,603bln were recorded in Q2 2018.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N15.34trn as at Q2 2018. Oil & Gas and Manufacturing sectors got credit allocation of N3.45trn and N2.02trn to record the highest credit allocation as at the period under review.

As at Q2, 2018, the total number of banks' staffs increased by 13.67% QoQ from 89,608 in Q1 2018 to 101,861.



AGRICULTURE

(N'Million)

N523,075.99



Agriculture

3.41%

% of
Total Credit

INDUSTRY

(N'Million)

N10,176.36



Mining & Quarrying

0.07%

% of
Total Credit

(N'Million)

N2,018,973.25



Manufacturing

13.16%

% of
Total Credit

(N'Million)

N3,454,425.53



Oil & Gas

22.52%

% of
Total Credit

(N'Million)

N416,343.97



Power and Energy

2.71%

% of
Total Credit

Selected Banking Sector Data – Q2 2018

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N612,846.90



Construction

3.99%

% of
Total Credit

(N'Million)

N1,044,359.31



Trade/General
Commerce

6.81%

% of
Total Credit

(N'Million)

N1,474,130.67



Government

9.61%

% of
Total Credit

(N'Million)

N744,563.15



Real Estate

4.85%

% of
Total Credit

(N'Million)

N991,217.43



Finance, Insurance and
Capital Market

6.46%

% of
Total Credit

Selected Banking Sector Data – Q2 2018

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N71,848.37



Education

0.47%

% of
Total Credit

(N'Million)

N1,235,658.64



Oil & Gas

8.05%

% of
Total Credit

(N'Million)

N319,914.41



Power and
Energy

2.09%

% of
Total Credit

(N'Million)

N942,676.63



General

6.14%

% of
Total Credit

(N'Million)

N814,571.78



Information &
Communication

5.31%

% of
Total Credit



SERVICES

(N'Million)

N304,446.49



**Transportation
& Storage**

1.98%

**% of
Total Credit**

(N'Million)

N361,705.05



Others

2.36%

**% of
Total Credit**

TOTAL CREDIT

(N'Million)

N15,340,933.92



Total

100.00%

**% of
Total Credit**

QUARTER ON QUARTER GROWTH RATE % = (1.69)

Selected Banking Sector Data – Q2 2018

Electronic Payment Channels In The Nigeria Banking Sector



CHEQUES

Q2 2018 (Volume)

2,268,247



Q2 2018 (Value N'Bil)

N1,279,077,346,045

Apr-18 (Volume)

737,353

May-18 (Volume)

798,737

Jun-18 (Volume)

732,157

Apr-18 (Value N'Bil)

N435,008,489,386

May-18 (Value N'Bil)

N446,444,951,323

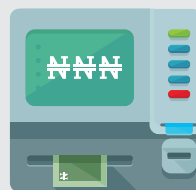
Jun-18 (Value N'Bil)

N397,623,905,336

ATM

Q2 2018 (Volume)

217,417,961



Q1 2018 (Value N'Bil)

N1,603,166,415,333

Apr-18 (Volume)

70,947,764

May-18 (Volume)

75,191,266

Jun-18 (Volume)

71,278,931

Apr-18 (Value N'Bil)

N523,187,011,010

May-18 (Value N'Bil)

N559,351,309,039

Jun-18 (Value N'Bil)

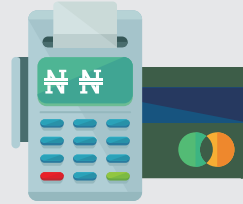
N520,628,095,284

Selected Banking Sector Data – Q2 2018

Electronic Payment Channels In The Nigeria Banking Sector



POS



Q2 2018 (Volume)

67,229,919

Q2 2018 (Value N'Bil)

N543,625,548,862

Apr-18 (Volume)

20,751,162

May-18 (Volume)

23,180,315

Jun-18 (Volume)

23,298,442

Apr-18 (Value N'Bil)

N172,313,929,222

May-18 (Value N'Bil)

N189,483,701,484

Jun-18 (Value N'Bil)

N181,827,918,156

WEB



Q2 2018 (Volume)

9,834,247

Q2 2018 (Value N'Bil)

N53,255,605,734

Apr-18 (Volume)

3,495,876

May-18 (Volume)

3,304,791

Jun-18 (Volume)

3,033,580

Apr-18 (Value N'Bil)

N17,300,579,419

May-18 (Value N'Bil)

N19,081,055,402

Jun-18 (Value N'Bil)

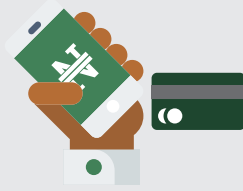
N16,873,970,913

Selected Banking Sector Data – Q2 2018

Electronic Payment Channels In The Nigeria Banking Sector



MOBILE PAYMENTS



Q2 2018 (Volume)

20,686,865

Q2 2018 (Value N'Bil)

N410,565,937,649

Apr-18 (Volume)

5,955,903

May-18 (Volume)

7,565,702

Jun-18 (Volume)

7,165,260

Apr-18 (Value N'Bil)

N125,640,866,202

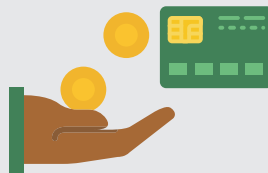
May-18 (Value N'Bil)

N147,536,343,100

Jun-18 (Value N'Bil)

N137,388,728,347

NIP



Q2 2018 (Volume)

168,618,309

Q2 2018 (Value N'Bil)

N19,090,776,522,510

Apr-18 (Volume)

52,025,357

May-18 (Volume)

58,646,458

Jun-18 (Volume)

57,946,494

Apr-18 (Value N'Bil)

N6,019,146,243,809

May-18 (Value N'Bil)

N6,626,982,839,513

Jun-18 (Value N'Bil)

N6,444,647,439,188

Selected Banking Sector Data – Q2 2018

Electronic Payment Channels In The Nigeria Banking Sector



NEFT



Q2 2018 (Volume)

8,769,010

Q2 2018 (Value N'Bil)

N3,579,123,181,678

Apr-18 (Volume)

3,732,592

May-18 (Volume)

2,424,498

Jun-18 (Volume)

2,611,920

Apr-18 (Value N'Bil)

N1,366,403,069,585

May-18 (Value N'Bil)

N1,122,983,234,496

Jun-18 (Value N'Bil)

N1,089,736,877,597

m-Cash



Q2 2018 (Volume)

60,172

Q2 2018 (Value N'Bil)

N396,232,533

Apr-18 (Volume)

17,908

May-18 (Volume)

21,267

Jun-18 (Volume)

20,997

Apr-18 (Value N'Bil)

N130,766,884

May-18 (Value N'Bil)

N143,037,567

Jun-18 (Value N'Bil)

N122,428,082

Selected Banking Sector Data – Q2 2018

Electronic Payment Channels In The Nigeria Banking Sector



EBILLSPAY



Q2 2018 (Volume)
267,949

Q2 2018 (Value N'Bil)
N130,723,930,958

Apr-18 (Volume)
92,548

May-18 (Volume)
97,268

Jun-18 (Volume)
78,133

Apr-18 (Value N'Bil)
N41,727,310,160

May-18 (Value N'Bil)
N46,837,603,227

Jun-18 (Value N'Bil)
N42,159,017,571

REMITA



Q2 2018 (Volume)
9,320,195

Q2 2018 (Value N'Bil)
N3,990,560,959,609

Apr-18 (Volume)
3,504,073

May-18 (Volume)
3,472,594

Jun-18 (Volume)
2,343,528

Apr-18 (Value N'Bil)
N1,412,077,884,267

May-18 (Value N'Bil)
N1,439,949,924,834

Jun-18 (Value N'Bil)
N1,138,533,150,508

Selected Banking Sector Data – Q2 2018

Electronic Payment Channels In The Nigeria Banking Sector



NAPS



Q2 2018 (Volume)
4,978,035

Q2 2018 (Value N'Bil)
N2,219,646,897,875

Apr-18 (Volume)
1,536,024

May-18 (Volume)
2,047,708

Jun-18 (Volume)
1,394,303

Apr-18 (Value N'Bil)
N685,525,545,185

May-18 (Value N'Bil)
N797,943,727,821

Jun-18 (Value N'Bil)
N736,177,624,869

CENTRAL PAY



Q2 2018 (Volume)
217,524

Q2 2018 (Value N'Bil)
N1,780,872,133

Apr-18 (Volume)
64,365

May-18 (Volume)
75,793

Jun-18 (Volume)
77,366

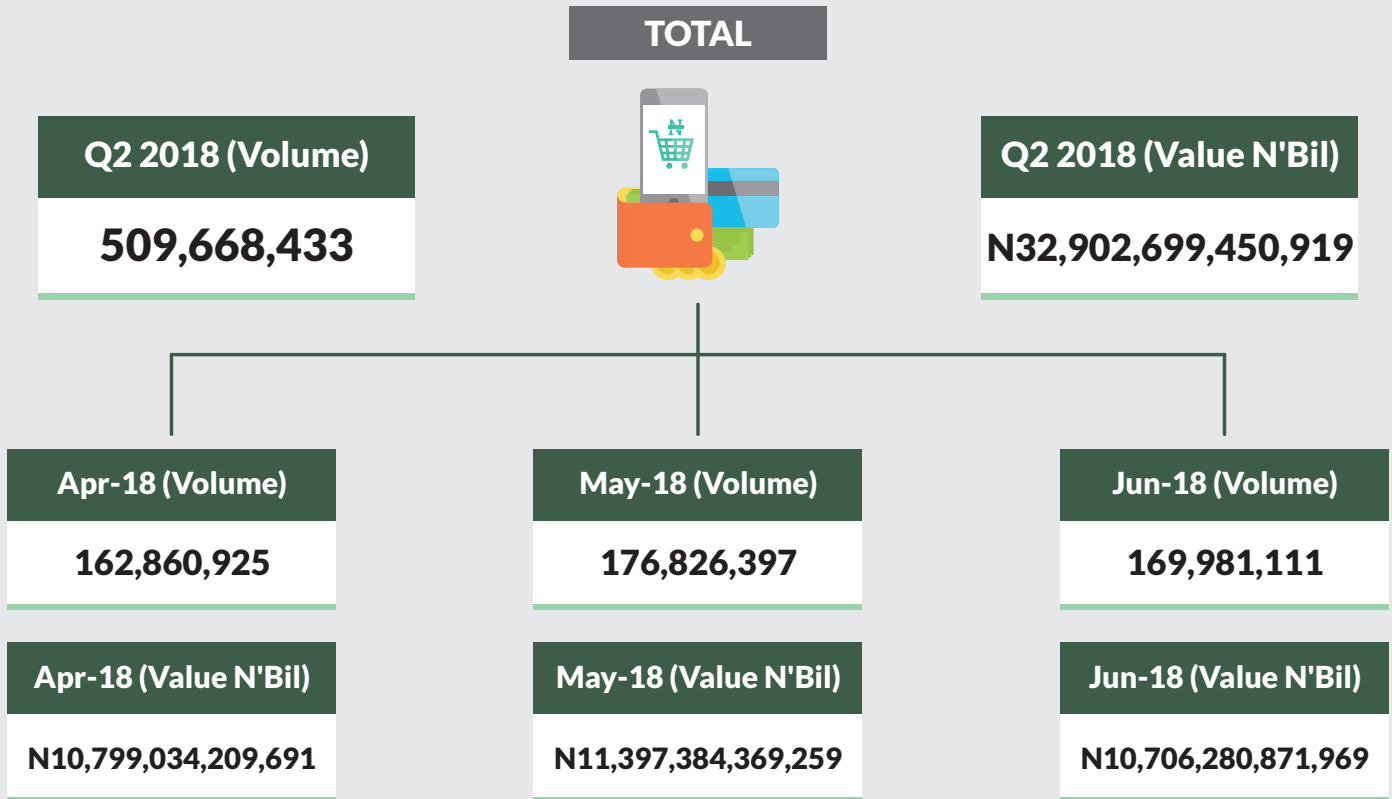
Apr-18 (Value N'Bil)
N572,514,562

May-18 (Value N'Bil)
N646,641,451

Jun-18 (Value N'Bil)
N561,716,120

Selected Banking Sector Data – Q2 2018

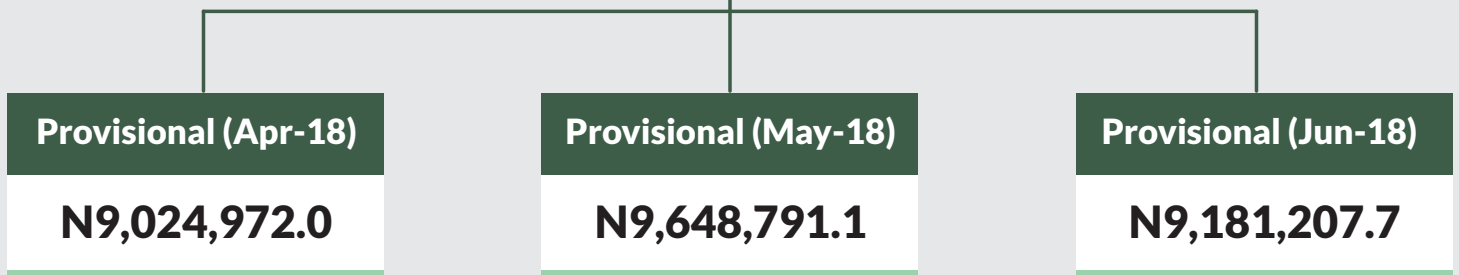
Electronic Payment Channels In The Nigeria Banking Sector



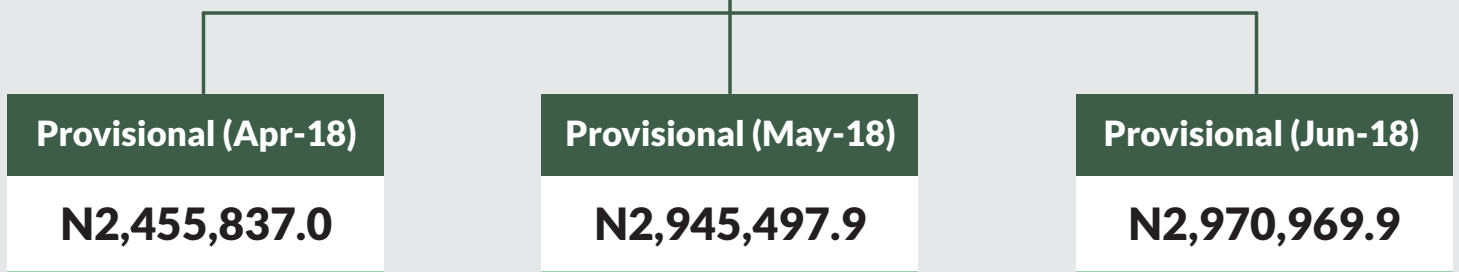


DEMAND, TIME & SAVINGS DEPOSITS

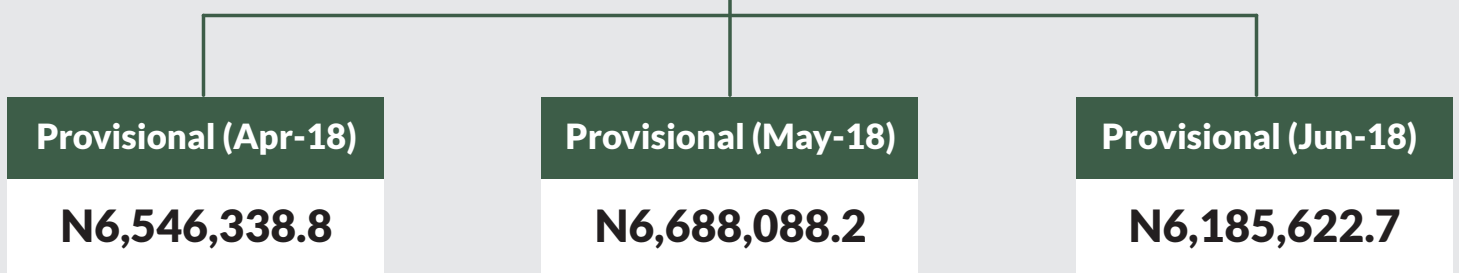
Demand Deposits

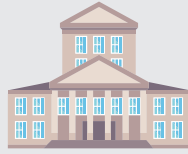


Private Sector Deposits at Central Bank of Nigeria

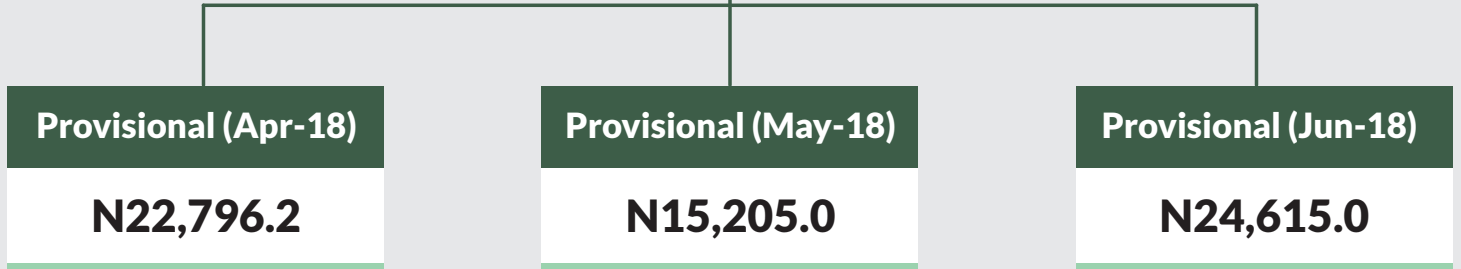


Private Sector Deposits at Commercial Banks

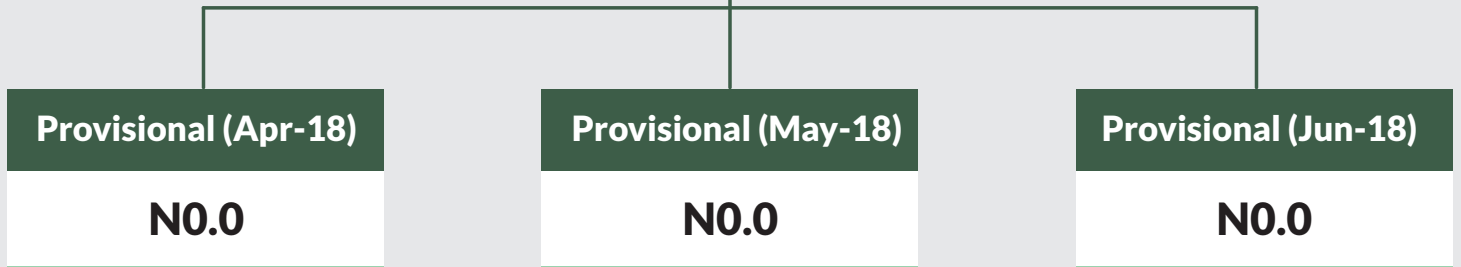




Private Sector Deposits at Merchant Banks

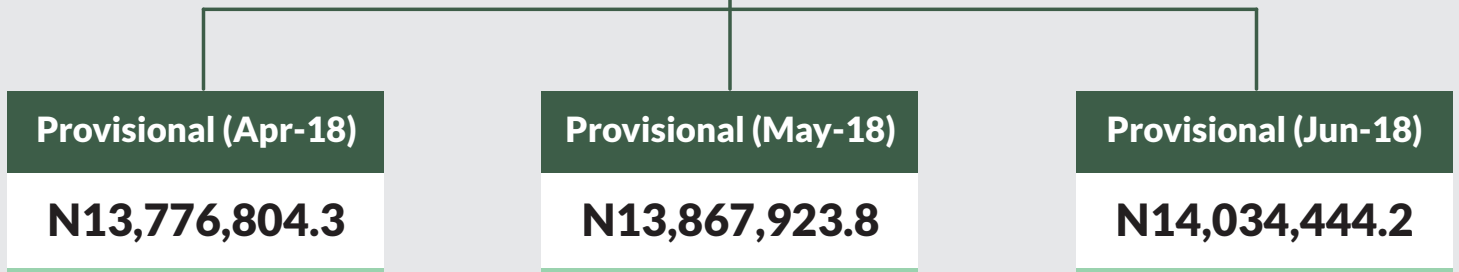


Private Sector Deposits at Non Interest Banks

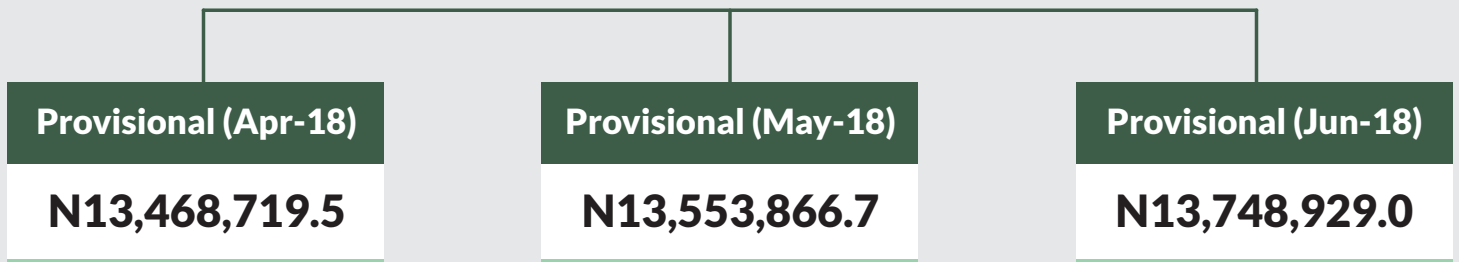




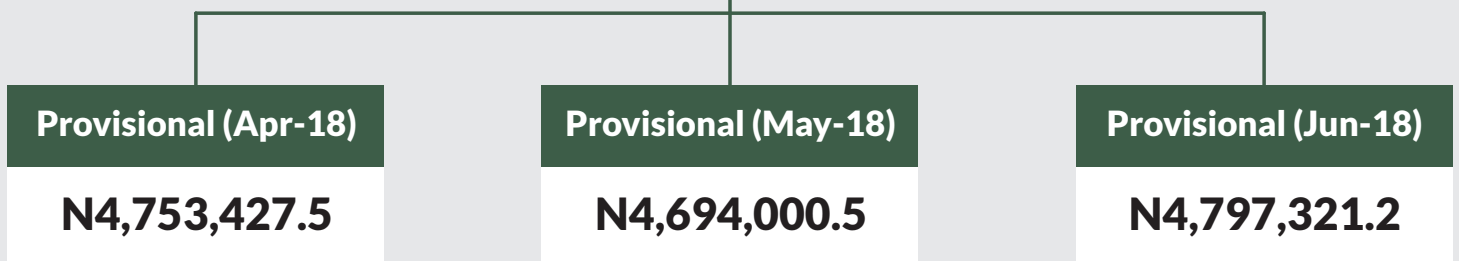
Time and Savings Deposits of:



Commercial Banks



Of Which: Foreign Currency Deposit





Banking Sector Deposits Break Down



Merchant Banks

Provisional (Apr-18)

N308,084.8

Provisional (May-18)

N314,057.1

Provisional (Jun-18)

N285,515.1

Of Which: Foreign Currency Deposit

Provisional (Apr-18)

N23,977.0

Provisional (May-18)

N23,543.7

Provisional (Jun-18)

N19,812.7

Other Private Sector Deposits at Non Interest Banks

Provisional (Apr-18)

N73,201.6

Provisional (May-18)

N74,777.3

Provisional (Jun-18)

N78,450.3

Of Which: Foreign Currency Deposit

Provisional (Apr-18)

N1,833.9

Provisional (May-18)

N1,651.6

Provisional (Jun-18)

N1,771.3



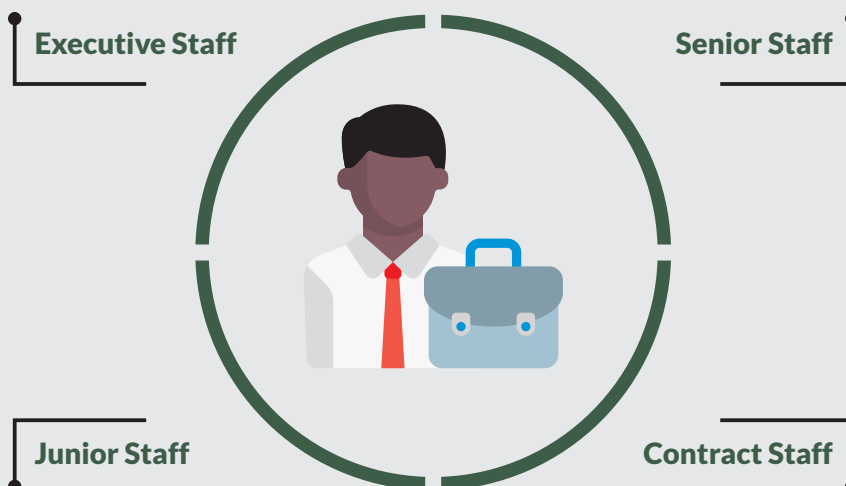
Selected Banking Sector Data – Q2 2018

Staff Strength in the Banking Sector



Q1 2017	174
Q2 2017	161
Q3 2017	197
Q4 2017	188
Q1 2018	210
Q2 2018	210
Q on Q growth %	0.00
Y on Y growth %	30.43

Q1 2017	20,483
Q2 2017	19,826
Q3 2017	20,420
Q4 2017	16,568
Q1 2018	16,941
Q2 2018	17,144
Q on Q growth %	1.20
Y on Y growth %	-13.53



Q1 2017	36,202
Q2 2017	33,783
Q3 2017	35,191
Q4 2017	41,338
Q1 2018	40,444
Q2 2018	40,549
Q on Q growth %	0.26
Y on Y growth %	20.03

Q1 2017	20,237
Q2 2017	21,837
Q3 2017	27,032
Q4 2017	32,359
Q1 2018	32,013
Q2 2018	43,955
Q on Q growth %	37.30
Y on Y growth %	101.29

TOTAL

Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q on Q growth %	Y on Y growth %
77,096	75,607	82,840	90,453	89,608	101,861	13.674	34.72

Selected Banking Sector Data – Q2 2018



Dmbs Staff Strength (June 2018)

CBs	183
MBs	20
NIB	10
DMBs TOTAL	213

CBs	16,905
MBs	174
NIB	65
DMBs TOTAL	17,144



CBs	39,909
MBs	288
NIB	352
DMBs TOTAL	40,549

CBs	43,593
MBs	33
NIB	329
DMBs TOTAL	43,955

TOTAL

CBs	MBs	NIB	DMBs TOTAL
100,590	515	756	101,861



DOMESTIC CREDIT (NET)

Apr-18

N27,589,497.2

May-18

N25,716,592.3

Jun-18

N25,568,207.1

CLAIMS ON FEDERAL GOVERNMENT (NET)

Apr-18

N5,313,008.4

May-18

N3,509,848.4

Jun-18

N3,286,340.6

Monetary Authorities



Apr-18

N1,880,801.70

May -18

N293,605.10

Jun -18

N23,409.80

Commercial Banks



Apr-18

N3,236,320.70

May -18

N3,091,825.40

Jun -18

N3,137,584.50

Merchant Banks



Apr-18

N195,886.00

May -18

N124,417.90

Jun -18

N125,346.20

Non Interest Banks



Apr-18

0.0

May -18

0.0

Jun -18

0.0



CLAIMS ON PRIVATE SECTOR

Apr-18

N22,276,488.8

May-18

N22,206,743.9

Jun-18

N22,281,866.5

Monetary Authorities



Apr-18

N6,458,319.4

May -18

N6,408,823.7

Jun -18

N6,420,376.2

Commercial Banks



Apr-18

N15,587,378.5

May -18

N15,559,987.4

Jun -18

N15,615,487.9

Merchant Banks



Apr-18

N184,687.9

May -18

N190,553.5

Jun -18

N196,447.3

Non Interest Banks



Apr-18

N46,103.0

May -18

N47,379.3

Jun -18

N49,555.0



CLAIMS ON STATE AND LOCAL GOVTS:

Apr-18

N1,617,860.5

May-18

N1,603,013.1

Jun-18

N1,628,824.5

Monetary Authorities



Apr-18

N656,531.4

May -18

N656,531.4

Jun -18

N656,531.4

Commercial Banks



Apr-18

N947,945.2

May -18

N934,174.8

Jun -18

N959,904.4

Merchant Banks



Apr-18

N6,909.1

May -18

N5,832.1

Jun -18

N5,609.8

Non Interest Banks



Apr-18

N6,474.9

May -18

N6,474.9

Jun -18

N6,778.9



CLAIMS ON NON-FINANCIAL PUBLIC ENTERPRISES:

Apr-18

N333,421.9

May-18

N152,300.8

Jun-18

N164,064.2

Monetary Authorities



Apr-18

0.0

May -18

0.0

Jun -18

0.0

Commercial Banks



Apr-18

0.0

May -18

0.0

Jun -18

0.0

Merchant Banks



Apr-18

0.0

May -18

0.0

Jun -18

0.0

Non Interest Banks



Apr-18

0.0

May -18

0.0

Jun -18

0.0



CLAIMS ON OTHER PRIVATE SECTOR:

Apr-18

N20,325,206.4

May-18

N20,451,430.0

Jun-18

N20,488,977.9

Monetary Authorities



Apr-18

N5,468,366.2

May -18

N5,599,991.6

Jun -18

N5,599,780.7

Commercial Banks



Apr-18

N14,639,433.3

May -18

N14,625,812.6

Jun -18

N14,655,583.5

Merchant Banks



Apr-18

N177,778.9

May -18

N184,721.4

Jun -18

N190,837.5

Non Interest Banks



Apr-18

N39,628.1

May -18

N40,904.4

Jun -18

N42,776.1

Selected Banking Sector Data – Q2 2018



Borrowers From Deposit Money Banks



2015



No Of Customers



Amount Naira Billion

UP TO N1.0M

2,860,397.00

N252.30

ABOVE N1.0M TO N10M

127,994.00

N344.29

ABOVE N10M TO N50M

24,444.00

N546.83

ABOVE N50M TO N100M

4,780.00

N339.82

ABOVE N100M TO N500M

5,422.00

N1,478.13

ABOVE N500M TO N1.0B

1,493.00

N1,002.11

ABOVE N1.0B

2,048.00

N9,365.42

TOTAL

3,026,578.00

N13,354.17



2016



No Of Customers



Amount Naira Billion

UP TO N1.0M

2,332,503.00

N226.51

ABOVE N1.0M TO N10M

110,092.00

N307.47

ABOVE N10M TO N50M

20,432.00

448.34

ABOVE N50M TO N100M

4,090.00

N285.56

ABOVE N100M TO N500M

4,703.00

N1,074.37

ABOVE N500M TO N1.0B

1,110.00

N788.83

ABOVE N1.0B

2,247.00

N13,127.05

TOTAL

2,475,177.00

N16,291.64



2017



No Of Customers



Amount Naira Billion

UP TO N1.0M

2,209,792.00

N122.37

ABOVE N1.0M TO N10M

87,485.00

N286.98

ABOVE N10M TO N50M

17,883.00

N382.60

ABOVE N50M TO N100M

3,486.00

N229.56

ABOVE N100M TO N500M

4,441.00

N953.87

ABOVE N500M TO N1.0B

1,205.00

N744.72

ABOVE N1.0B

3,891.00

13,192.44

TOTAL

2,328,183.00

N15,953.39

Selected Banking Sector Data – Q2 2018

Distribution Of Loans Under The Agriculture Credit Guarantee Scheme Fund



 2015

N100,000 AND BELOW ↓



↑ **ABOVE N100,000**

VOLUME	VALUE (N' THOUSANDS)
42,573.00	N2,564,327.05
PERCENT VOLUME (%)	PERCENT VALUE (%)
61.31%	22.41%

VOLUME	VALUE (N' THOUSANDS)
26,863.00	N88,776,510.78
PERCENT VOLUME (%)	PERCENT VALUE (%)
38.69%	77.59%

 2016

N100,000 AND BELOW ↓



↑ **ABOVE N100,000**

VOLUME	VALUE (N' THOUSANDS)
36,951.00	N2,446,670.73
PERCENT VOLUME (%)	PERCENT VALUE (%)
63.11%	30.19%

VOLUME	VALUE (N' THOUSANDS)
21,597.00	N5,658,139.91
PERCENT VOLUME (%)	PERCENT VALUE (%)
36.89%	69.81%

Selected Banking Sector Data – Q2 2018

Distribution Of Loans Under The Agriculture Credit Guarantee Scheme Fund



 2017

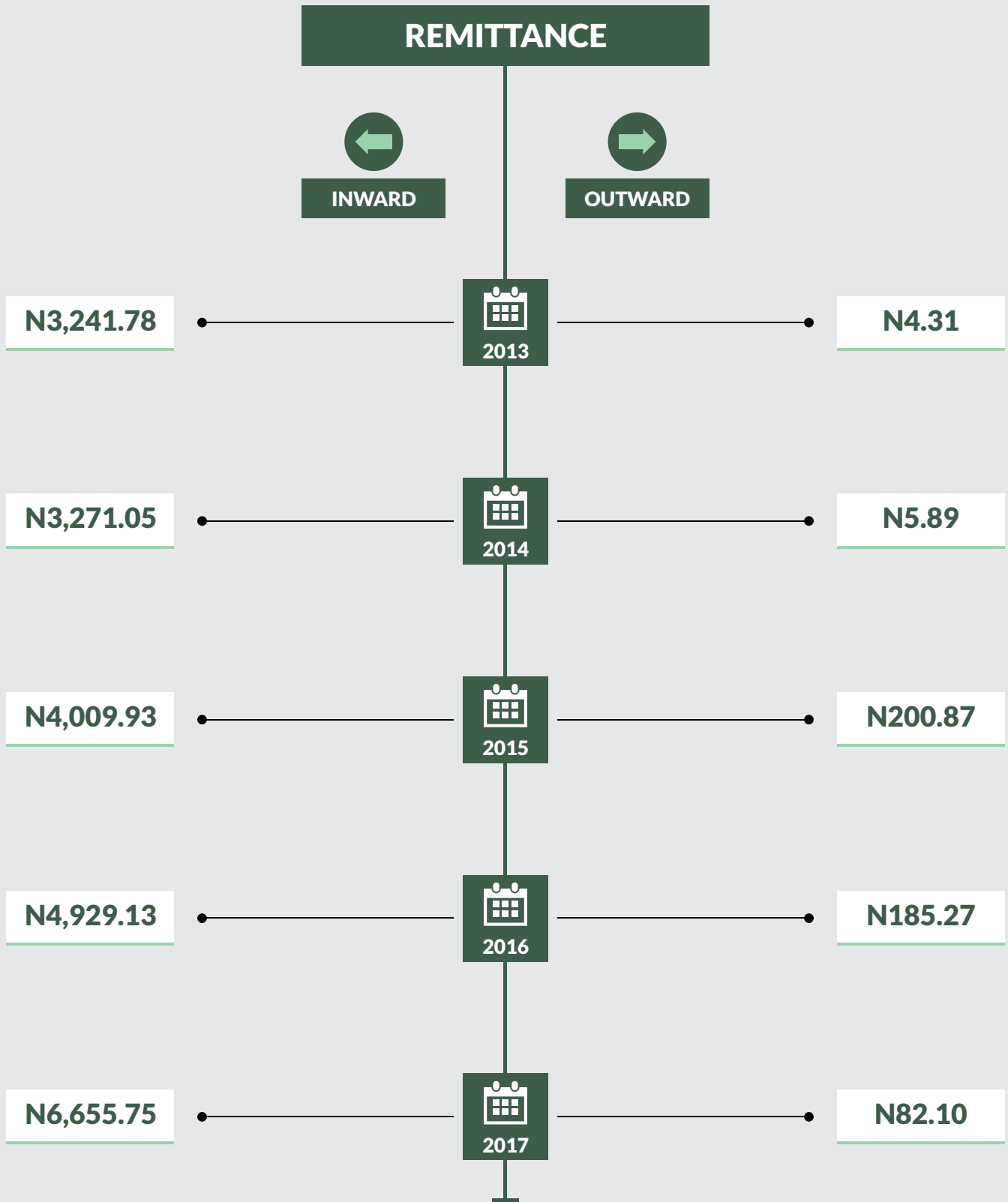
N100,000 AND BELOW ↓



↑ **ABOVE N100,000**

VOLUME	VALUE (N' THOUSANDS)
26,825.00	N1,686,836.50
PERCENT VOLUME (%)	PERCENT VALUE (%)
65.31%	28.34%

VOLUME	VALUE (N' THOUSANDS)
14,250.00	N4,264,972.53
PERCENT VOLUME (%)	PERCENT VALUE (%)
34.69%	71.66%



Banking Sector Credit to Private Sector (N'Million)																				
Quarter-Year	Agriculture	Industry					Services											Total Credit	Quarter on 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	466,381.34	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	13,433,425.55	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	
Q4 2017	528,243.81	25,254.65	2,171,372.38	3,576,319.27	453,906.93	657,081.46	1,023,775.54	1,391,375.01	753,649.39	1,125,903.33	72,532.94	1,161,115.14	301,101.21	1,037,697.28	774,365.18	332,087.49	354,813.40	15,740,594.42	(0.54)	
Q1 2018	501,673.78	10,461.97	2,073,540.66	3,420,825.52	426,510.44	647,961.09	1,054,005.65	1,411,526.58	784,228.51	999,491.89	73,489.47	1,207,718.65	302,706.19	1,148,762.66	865,325.64	291,673.36	384,881.47	15,604,783.55	(0.86)	
Q2 2018	523,075.99	10,176.36	2,018,973.25	3,454,425.53	416,343.97	612,846.90	1,044,359.31	1,474,130.67	744,563.15	991,217.43	71,848.37	1,235,658.64	319,914.41	942,676.63	814,571.78	304,446.49	361,705.05	15,340,933.92	(1.69)	

Banking Sector Credit to Private Sector Sectoral Share as a % of Total Credit																				
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		
	Q1 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	1.23	11.02	5.78	3.43	2.69	100.00	
Q2 2015	3.61	0.13	14.21	15.32	2.63	4.77	7.88	5.19	4.08	6.04	0.48	8.54	1.20	13.85	6.32	3.08	2.65	100.00		
Q3 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	3.23	2.66	100.00		
Q4 2015	3.43	0.09	13.27	17.37	2.60	4.06	7.53	7.05	5.29	6.05	0.57	8.83	1.24	10.63	6.24	3.21	2.54	100.00		
Q1 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	2.46	100.00		
Q2 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	2.94	2.53	100.00		
Q3 2016	3.04	0.17	13.16	22.53	2.65	3.90	6.01	8.44	4.70	5.77	0.55	7.42	1.86	8.59	5.92	2.84	2.46	100.00		
Q4 2016	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	8.16	5.25	2.80	2.28	100.00		
Q1 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	7.99	5.13	2.70	2.28	100.00		
Q2 2017	3.19	0.07	14.11	22.46	2.97	4.01	6.11	8.70	5.06	5.79	0.48	6.94	1.92	8.16	5.00	2.57	2.45	100.00		
Q3 2017	3.11	0.07	14.33	22.38	2.90	4.13	6.03	8.66	5.05	5.79	0.49	7.21	1.88	8.13	5.20	2.36	2.28	100.00		
Q4 2017	3.36	0.16	13.79	22.72	2.88	4.17	6.50	8.84	4.79	7.15	0.46	7.38	1.91	6.59	4.92	2.11	2.25	100.00		
Q1 2018	3.21	0.07	13.29	21.92	2.73	4.15	6.75	9.05	5.03	6.41	0.47	7.74	1.94	7.36	5.55	1.87	2.47	100.00		
Q2 2018	3.41	0.07	13.16	22.52	2.71	3.99	6.81	9.61	4.85	6.46	0.47	8.05	2.09	6.14	5.31	1.98	2.36	100.00		

BORROWERS FROM DEPOSIT MONEY BANKS

	2015		2016		2017	
	NO OF CUSTOMERS	AMOUNT	NO OF CUSTOMERS	AMOUNT	NO OF CUSTOMERS	AMOUNT
		NAIRA BILLION		NAIRA BILLION		NAIRA BILLION
UP TO N1.0M	2,860,397.00	252.30	2,332,503.00	226.51	2,209,792.00	122.37
ABOVE N1.0M TO N10M	127,994.00	344.29	110,092.00	307.47	87,485.00	286.98
ABOVE N10M TO N50M	24,444.00	546.83	20,432.00	448.34	17,883.00	382.60
ABOVE N50M TO N100M	4,780.00	339.82	4,090.00	285.56	3,486.00	229.56
ABOVE N100M TO N500M	5,422.00	1,478.13	4,703.00	1,074.37	4,441.00	953.87
ABOVE N500M TO N1.0B	1,493.00	1,002.11	1,110.00	788.83	1,205.00	744.72
ABOVE N1.0B	2,048.00	9,365.42	2,247.00	13,127.05	3,891.00	13,192.44
TOTAL	3,026,578.00	13,354.17	2,475,177.00	16,291.64	2,328,183.00	15,953.39

DISTRIBUTION OF LOANS UNDER THE AGRICULTURE CREDIT GUARANTEE SCHEME FUND

	CATEGORY	VOLUME	VALUE (N' THOUSANDS)	PERCENT VOLUME (%)	PERCENT VALUE (%)
2015	N100,000 AND BELOW	42,573.00	2,564,327.05	61.31	22.41
	ABOVE N100,000	26,863.00	88,776,510.78	38.69	77.59
2016	N100,000 AND BELOW	36,951.00	2,446,670.73	63.11	30.19
	ABOVE N100,000	21,597.00	5,658,139.91	36.89	69.81
2017	N100,000 AND BELOW	26,825.00	1,686,836.50	65.31	28.34
	ABOVE N100,000	14,250.00	4,264,972.53	34.69	71.66
				N	

REMITTANCE IN NAIRA BILLION

	2013	2014	2015	2016	2017
INWARD REMITTANCE	3,241.78	3,271.05	4,009.93	4,929.13	6,655.75
OUTWARD REMITTANCE	4.31	5.89	200.87	185.27	82.10

Methodology

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

Acknowledgements/Contacts

Acknowledgements

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





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