



NATIONAL BUREAU OF STATISTICS

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

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(Q3 2018)

**Report Date: November 2018**

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

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# Executive Summary

A total volume of 5,294,871,285 transactions valued at N340.15trn were recorded in Q3 2018 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

Automated Teller Machine (ATM) transactions dominated the volume of transactions recorded. 220,270,371 volume of ATM transactions valued at N1,593bln were recorded in Q3 2018.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N15.59trn as at Q3 2018. Oil & Gas and Manufacturing sectors got credit allocation of N3.59trn and N2.15trn to record the highest credit allocation as at the period under review.

As at Q3, 2018, the total number of banks' staffs increased by 0.95% QoQ from 101,861 in Q2 2018 to 102,821.



### AGRICULTURE

(N'Million)

**N591,784.19**



Agriculture

**3.80%**

% of  
Total Credit

### INDUSTRY

(N'Million)

**N6,204.01**



Mining & Quarrying

**0.04%**

% of  
Total Credit

(N'Million)

**N2,149,724.28**



Manufacturing

**13.79%**

% of  
Total Credit

(N'Million)

**N3,597,973.86**



Oil & Gas

**23.08%**

% of  
Total Credit

(N'Million)

**N422,780.03**



Power and Energy

**2.71%**

% of  
Total Credit

# Selected Banking Sector Data – Q3 2018

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)

**N581,028.27**



Construction

**3.73%**

% of  
Total Credit

(N'Million)

**N1,073,709.56**



Trade/General  
Commerce

**6.89%**

% of  
Total Credit

(N'Million)

**N1,401,668.65**



Government

**8.99%**

% of  
Total Credit

(N'Million)

**N710,200.61**



Real Estate

**4.56%**

% of  
Total Credit

(N'Million)

**N1,056,045.36**








Finance, Insurance and  
Capital Market

**6.77%**

% of  
Total Credit



### SERVICES

(N'Million)	<b>N60,597.18</b>	 Education	<b>0.39%</b>	% of Total Credit
(N'Million)	<b>N1,226,374.70</b>	 Oil & Gas	<b>7.87%</b>	% of Total Credit
(N'Million)	<b>N325,687.85</b>	 Power and Energy	<b>2.09%</b>	% of Total Credit
(N'Million)	<b>N975,690.14</b>	 General	<b>6.26%</b>	% of Total Credit
(N'Million)	<b>N736,837.04</b>	 Information & Communication	<b>4.73%</b>	% of Total Credit

# Selected Banking Sector Data – Q3 2018

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)

**N311,463.92**



Transportation  
& Storage

**2.00%**

% of  
Total Credit

(N'Million)

**N362,185.11**



Others

**2.32%**

% of  
Total Credit

### TOTAL CREDIT

(N'Million)

**N15,589,954.77**

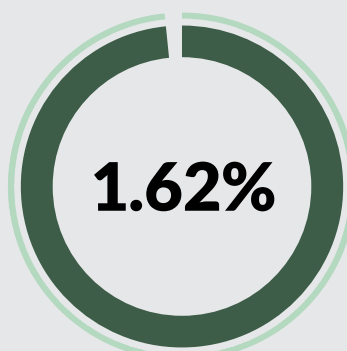


Total

**100.00%**

% of  
Total Credit

### QUARTER ON QUARTER GROWTH RATE

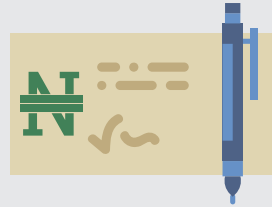


# Selected Banking Sector Data – Q3 2018

## Electronic Payment Channels In The Nigeria Banking Sector



### CHEQUES



Q3 2018 (Volume)

2,066,844

Q3 2018 (Value N'Bil)

N1,180,945,584,893

July-18 (Volume)

715,436

Aug-18 (Volume)

685,571

Sept-18 (Volume)

665,837

July-18 (Value N'Bil)

N413,473,595,085

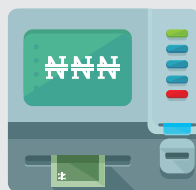
Aug-18 (Value N'Bil)

N396,607,919,832

Sept-18 (Value N'Bil)

N370,864,069,976

### ATM



Q3 2018 (Volume)

220,270,371

Q3 2018 (Value N'Bil)

N1,591,013,534,495

July-18 (Volume)

72,981,547

Aug-18 (Volume)

75,792,100

Sept-18 (Volume)

71,496,724

July-18 (Value N'Bil)

N513,688,104,977

Aug-18 (Value N'Bil)

N556,231,621,540

Sept-18 (Value N'Bil)

N521,093,807,978

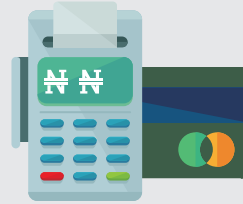


# Selected Banking Sector Data – Q3 2018

## Electronic Payment Channels In The Nigeria Banking Sector



### POS



Q3 2018 (Volume)

86,038,267

Q3 2018 (Value N'Bil)

N650,406,589,833

July-18 (Volume)

26,990,305

Aug-18 (Volume)

29,885,436

Sept-18 (Volume)

29,162,526

July-18 (Value N'Bil)

N199,520,136,710

Aug-18 (Value N'Bil)

N227,505,816,519

Sept-18 (Value N'Bil)

N223,380,636,604

### WEB



Q3 2018 (Volume)

13,965,044

Q3 2018 (Value N'Bil)

N69,071,510,393

July-18 (Volume)

3,930,816

Aug-18 (Volume)

5,002,812

Sept-18 (Volume)

5,031,416

July-18 (Value N'Bil)

N20,510,308,558

Aug-18 (Value N'Bil)

N24,881,841,671

Sept-18 (Value N'Bil)

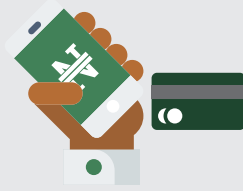
N23,679,360,164

# Selected Banking Sector Data – Q3 2018

## Electronic Payment Channels In The Nigeria Banking Sector



### MOBILE PAYMENTS



Q3 2018 (Volume)

23,918,468

Q3 2018 (Value N'Bil)

N496,372,116,561

July-18 (Volume)

7,760,251

Aug-18 (Volume)

8,239,594

Sept-18 (Volume)

7,918,623

July-18 (Value N'Bil)

N149,989,367,544

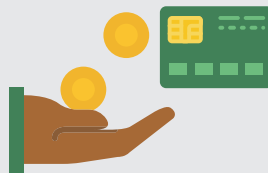
Aug-18 (Value N'Bil)

N176,554,680,437

Sept-18 (Value N'Bil)

N169,828,068,580

### NIP



Q3 2018 (Volume)

168,618,309

Q3 2018 (Value N'Bil)

N19,955,329,208,600

July-18 (Volume)

60,957,648

Aug-18 (Volume)

66,312,916

Sept-18 (Volume)

65,548,414

July-18 (Value N'Bil)

N6,444,916,938,243

Aug-18 (Value N'Bil)

N6,855,013,212,568

Sept-18 (Value N'Bil)

N6,655,399,057,789

# Selected Banking Sector Data – Q3 2018

## Electronic Payment Channels In The Nigeria Banking Sector



### NEFT



Q3 2018 (Volume)

**7,713,518**

Q3 2018 (Value N'Bil)

**N3,581,993,168,863**

July-18 (Volume)

**2,406,968**

Aug-18 (Volume)

**3,013,910**

Sept-18 (Volume)

**2,292,640**

July-18 (Value N'Bil)

**N1,195,316,371,250**

Aug-18 (Value N'Bil)

**N1,310,824,492,995**

Sept-18 (Value N'Bil)

**N1,075,852,304,618**

### m-Cash



Q3 2018 (Volume)

**62,061**

Q3 2018 (Value N'Bil)

**N210,643,656**

July-18 (Volume)

**19,216**

Aug-18 (Volume)

**20,954**

Sept-18 (Volume)

**21,891**

July-18 (Value N'Bil)

**N68,706,093**

Aug-18 (Value N'Bil)

**N76,274,307**

Sept-18 (Value N'Bil)

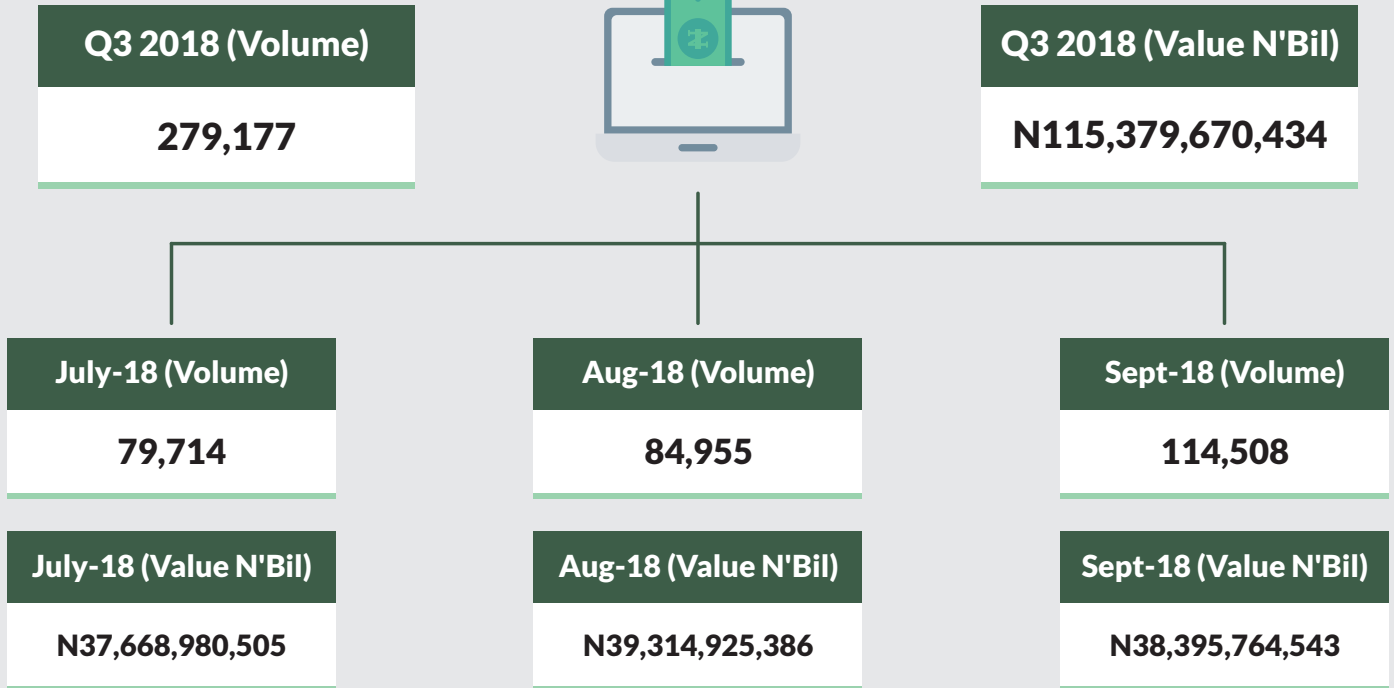
**N65,663,256**

# Selected Banking Sector Data – Q3 2018

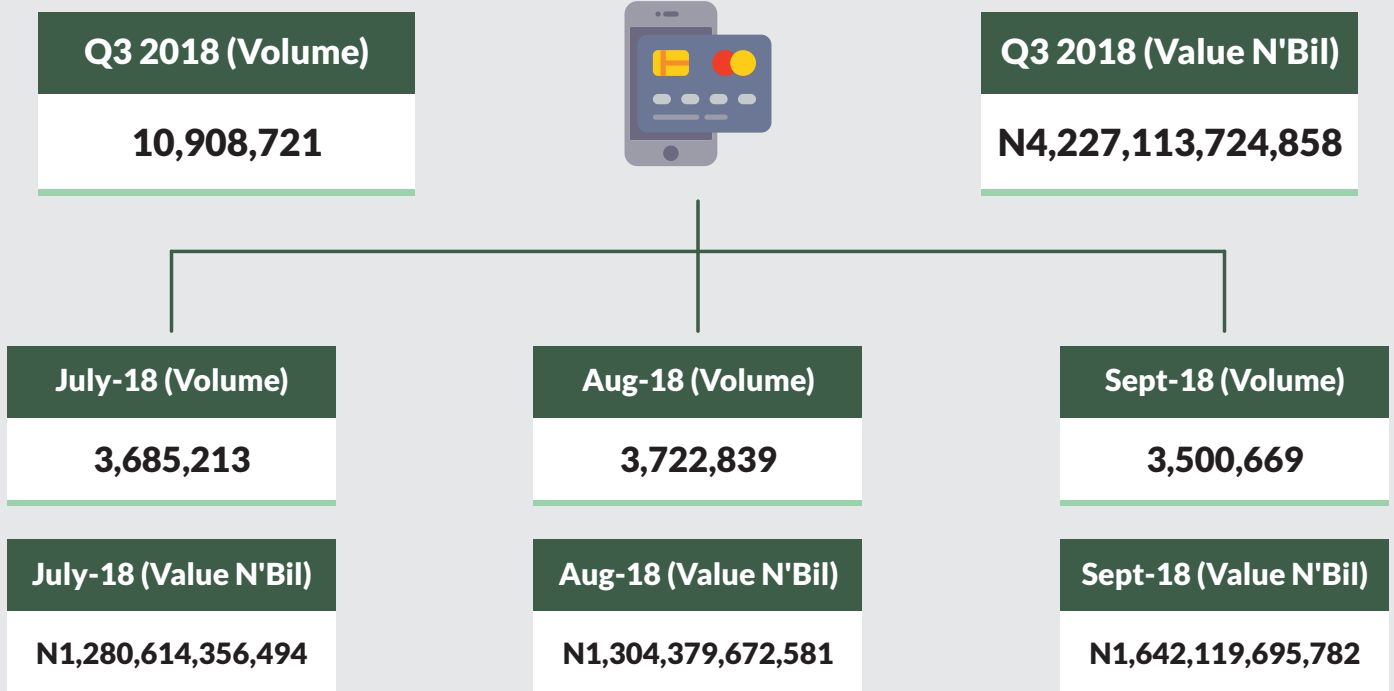
## Electronic Payment Channels In The Nigeria Banking Sector



### EBILLSPAY



### REMITA



# Selected Banking Sector Data – Q3 2018

## Electronic Payment Channels In The Nigeria Banking Sector



### NAPS



**Q3 2018 (Volume)**  
**4,668,487**

**Q3 2018 (Value N'Bil)**  
**N2,088,288,896,292**

**July-18 (Volume)**  
**1,309,501**

**Aug-18 (Volume)**  
**1,688,011**

**Sept-18 (Volume)**  
**1,670,975**

**July-18 (Value N'Bil)**  
**N654,140,220,661**

**Aug-18 (Value N'Bil)**  
**N707,687,040,058**

**Sept-18 (Value N'Bil)**  
**N726,461,635,573**

### CENTRAL PAY



**Q3 2018 (Volume)**  
**340,016**

**Q3 2018 (Value N'Bil)**  
**N1,567,209,757**

**July-18 (Volume)**  
**91,478**

**Aug-18 (Volume)**  
**113,821**

**Sept-18 (Volume)**  
**134,717**

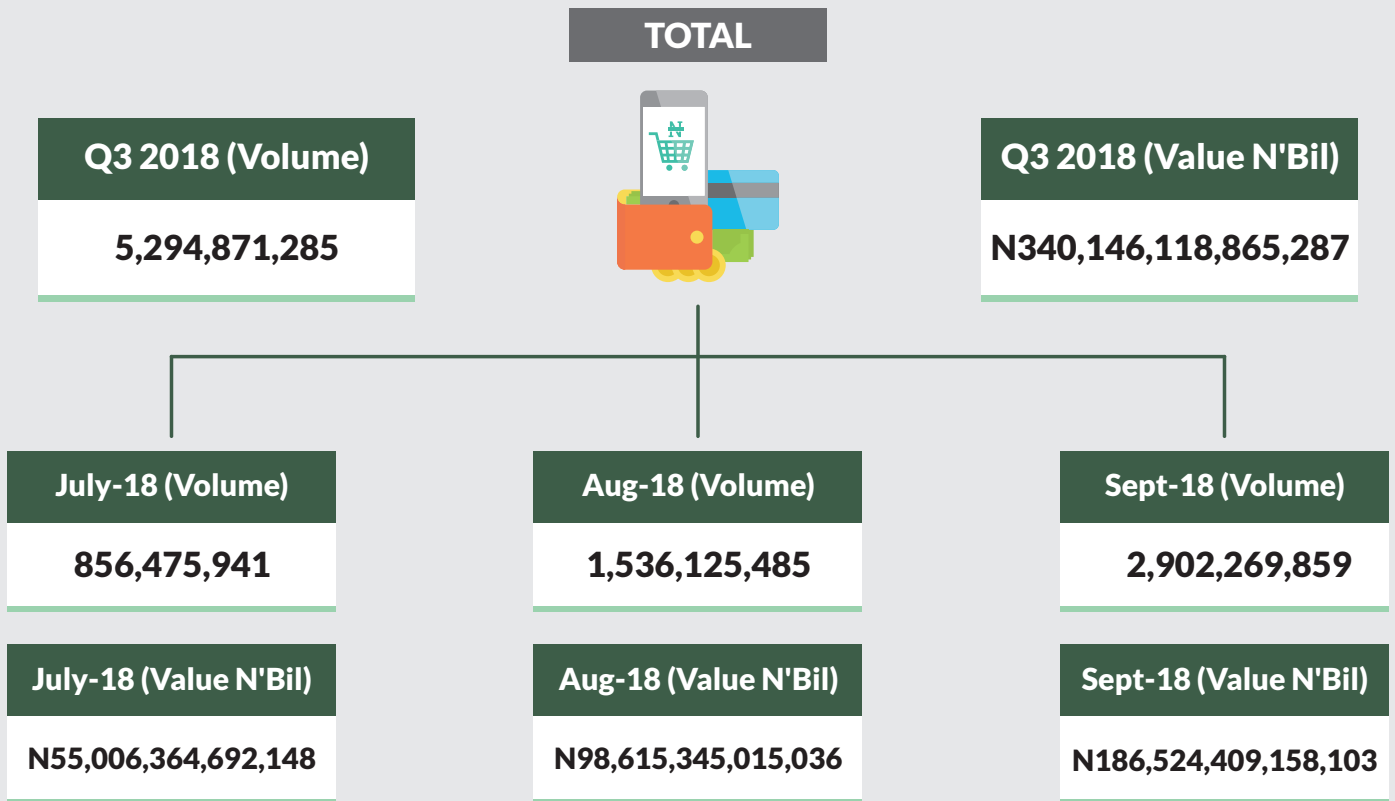
**July-18 (Value N'Bil)**  
**N591,143,295**

**Aug-18 (Value N'Bil)**  
**N443,097,998**

**Sept-18 (Value N'Bil)**  
**N532,968,464**

# Selected Banking Sector Data – Q3 2018

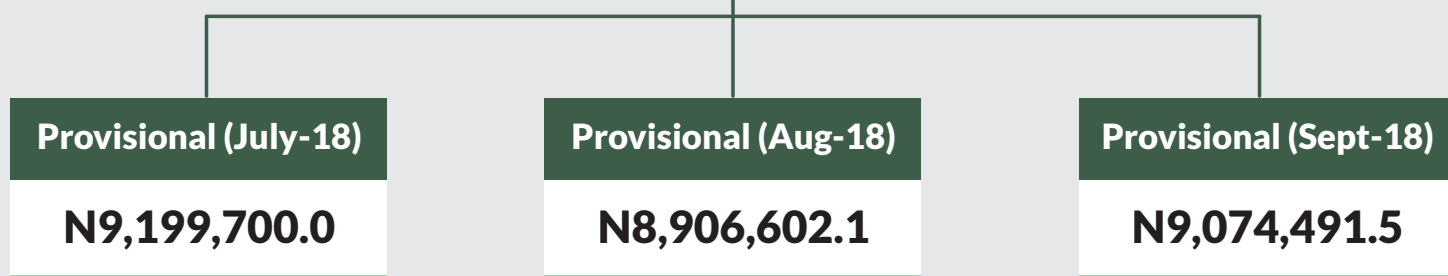
## Electronic Payment Channels In The Nigeria Banking Sector



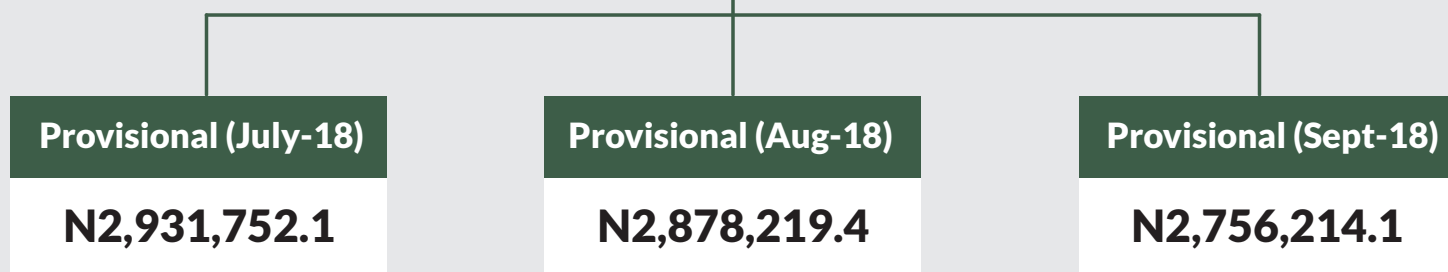


### DEMAND, TIME & SAVINGS DEPOSITS

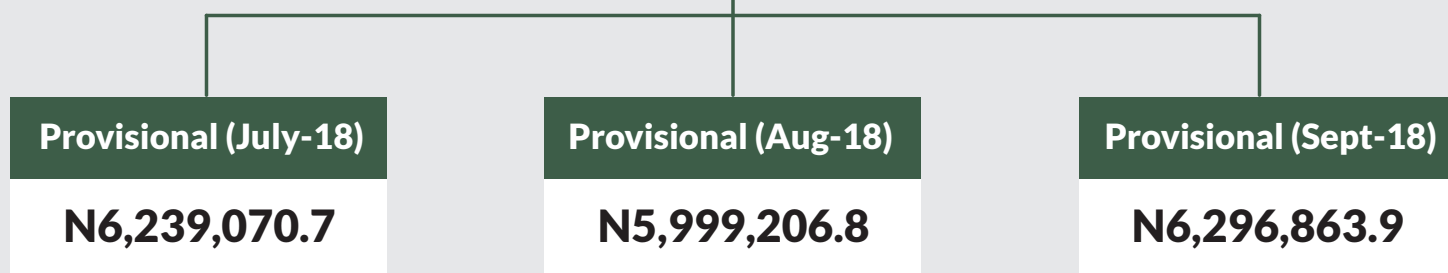
#### Demand Deposits

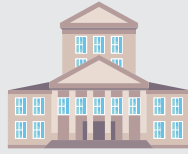


#### Private Sector Deposits at Central Bank of Nigeria

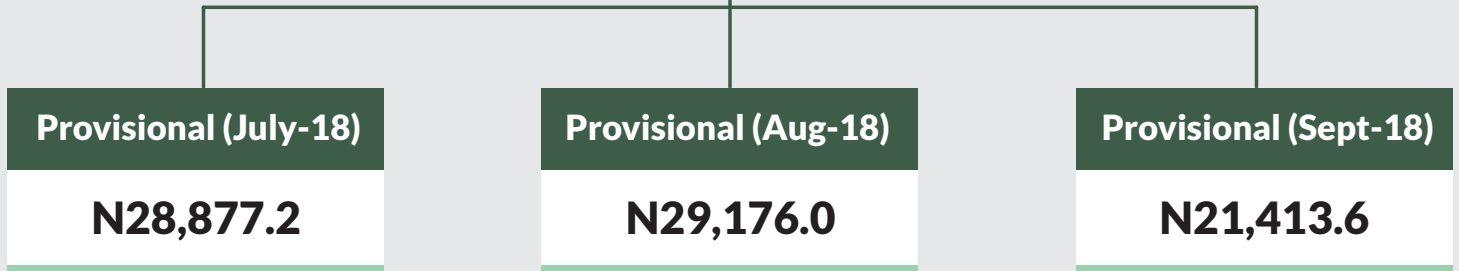


#### Private Sector Deposits at Commercial Banks

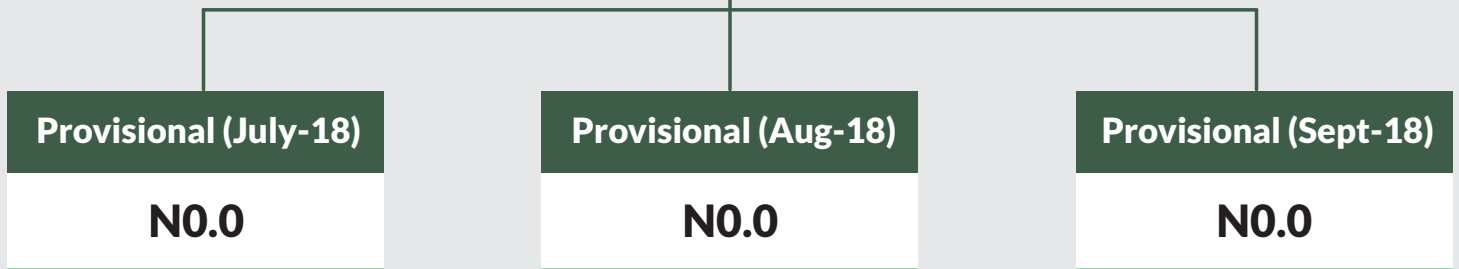




### Private Sector Deposits at Merchant Banks



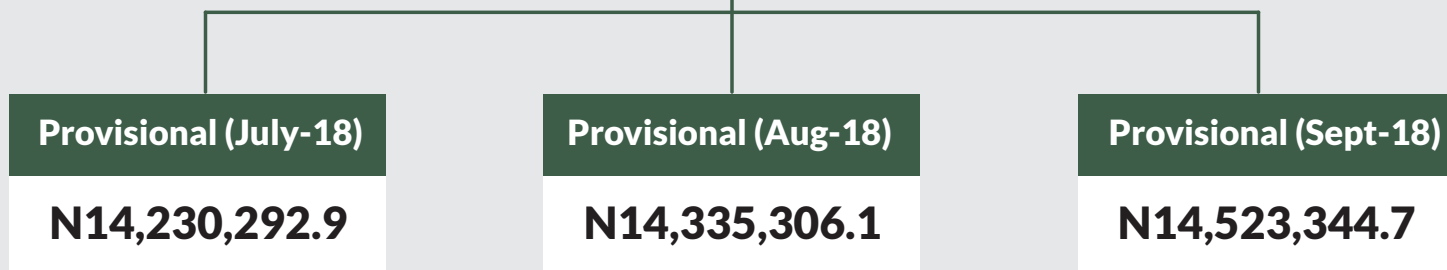
### Private Sector Deposits at Non Interest Banks



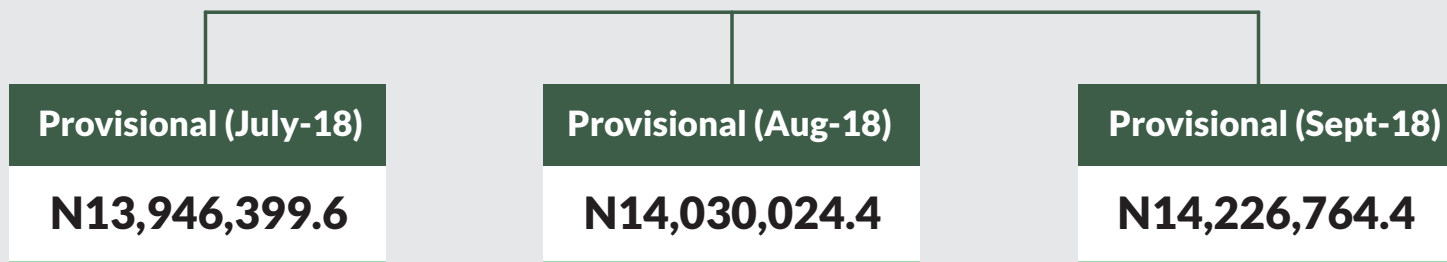




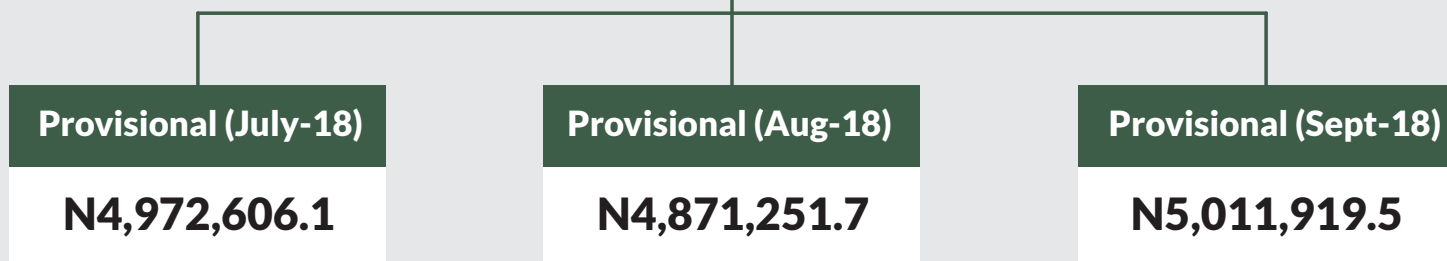
### Time and Savings Deposits of:



### Commercial Banks



### Of Which: Foreign Currency Deposit





### Merchant Banks

Provisional (July-18)

**N283,893.3**

Provisional (Aug-18)

**N305,281.6**

Provisional (Sept-18)

**N296,580.3**

### Of Which: Foreign Currency Deposit

Provisional (July-18)

**N19,076.4**

Provisional (Aug-18)

**N20,594.6**

Provisional (Sept-18)

**N34,296.2**

### Other Private Sector Deposits at Non Interest Banks

Provisional (July-18)

**N72,806.9**

Provisional (Aug-18)

**N75,883.6**

Provisional (Sept-18)

**N72,232.7**

### Of Which: Foreign Currency Deposit

Provisional (July-18)

**N1,643.8**

Provisional (Aug-18)

**N3,040.5**

Provisional (Sept-18)

**N1,807.3**



# Selected Banking Sector Data – Q3 2018

## Staff Strength in the Banking Sector



Q3 2017	197
Q4 2017	188
Q1 2018	210
Q2 2018	210
Q3 2018	213
Q on Q growth %	1.43
Y on Y growth %	8.12

Q3 2017	20,420
Q4 2017	16,568
Q1 2018	16,941
Q2 2018	17,144
Q3 2018	17,729
Q on Q growth %	3.41
Y on Y growth %	(13.18)



Q3 2017	35,191
Q4 2017	41,338
Q1 2018	40,444
Q2 2018	40,549
Q3 2018	40,395
Q on Q growth %	(0.38)
Y on Y growth %	14.79

Q3 2017	27,032
Q4 2017	32,359
Q1 2018	32,013
Q2 2018	43,955
Q3 2018	44,484
Q on Q growth %	1.20
Y on Y growth %	64.56

### TOTAL

Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q on Q growth %	Y on Y growth %
82,840	90,453	89,608	101,861	102,821	0.95	24.12

# Selected Banking Sector Data – Q3 2018

## Dmbs Staff Strength (September 2018)



CBs	181
MBs	22
NIB	10
<b>DMBs TOTAL</b>	<b>213</b>

CBs	17,479
MBs	175
NIB	75
<b>DMBs TOTAL</b>	<b>17,729</b>



CBs	39,731
MBs	287
NIB	377
<b>DMBs TOTAL</b>	<b>40,395</b>

CBs	44,124
MBs	32
NIB	328
<b>DMBs TOTAL</b>	<b>44,484</b>

### TOTAL

CBs	MBs	NIB	<b>DMBs TOTAL</b>
<b>101,515</b>	<b>516</b>	<b>790</b>	<b>102,821</b>



### DOMESTIC CREDIT (NET)

July-18

**N25,497,325.4**

Aug-18

**N24,691,470.0**

Sept-18

**N25,971,816.5**

### CLAIMS ON FEDERAL GOVERNMENT (NET)

July-18

**N3,236,115.5**

Aug-18

**N2,221,228.3**

Sept-18

**N3,411,346.0**

#### Monetary Authorities



July-18

**N10,192.1**

Aug -18

**N-1,042,716.3**

Sept -18

**N-91,459.1**

#### Commercial Banks



July-18

**N3,114,299.1**

Aug -18

**N3,150,174.2**

Sept -18

**N3,376,531.0**

#### Merchant Banks



July-18

**N111,624.3**

Aug -18

**N113,770.3**

Sept -18

**N126,274.1**

#### Non Interest Banks



July-18

**0.0**

Aug -18

**0.0**

Sept -18

**0.0**



### CLAIMS ON PRIVATE SECTOR

July-18

**N22,261,209.9**

Aug-18

**N22,470,241.8**

Sept-18

**N22,560,470.6**

#### Monetary Authorities



July-18

**N6,444,125.4**

Aug -18

**N6,427,730.1**

Sept -18

**N6,431,581.1**

#### Commercial Banks



July-18

**N15,558,803.0**

Aug -18

**N15,768,399.9**

Sept -18

**N15,850,985.1**

#### Merchant Banks



July-18

**N209,820.1**

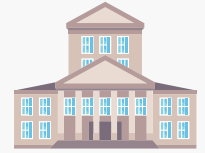
Aug -18

**N224,462.3**

Sept -18

**N224,758.4**

#### Non Interest Banks



July-18

**N48,461.4**

Aug -18

**N49,649.5**

Sept -18

**N53,146.0**



### CLAIMS ON STATE AND LOCAL GOVTS:

July-18

**N1,615,452.0**

Aug-18

**N1,614,780.7**

Sept-18

**N1,341,864.4**

#### Monetary Authorities



July-18

**N656,531.4**

Aug -18

**N656,531.4**

Sept -18

**N656,531.4**

#### Commercial Banks



July-18

**N947,338.7**

Aug -18

**N948,827.4**

Sept -18

**N674,412.4**

#### Merchant Banks



July-18

**N3,909.1**

Aug -18

**N1,749.2**

Sept -18

**N1,647.9**

#### Non Interest Banks



July-18

**N7,672.8**

Aug -18

**N7,672.8**

Sept -18

**N9,272.8**



### CLAIMS ON NON-FINANCIAL PUBLIC ENTERPRISES:

July-18

**N115,006.7**

Aug-18

**N47,303.8**

Sept-18

**N44,857.9**

#### Monetary Authorities



July-18

**N115,006.7**

Aug -18

**N47,303.8**

Sept -18

**N44,857.9**

#### Commercial Banks



July-18

**0.0**

Aug -18

**0.0**

Sept -18

**0.0**

#### Merchant Banks



July-18

**0.0**

Aug -18

**0.0**

Sept -18

**0.0**

#### Non Interest Banks



July-18

**0.0**

Aug -18

**0.0**

Sept -18

**0.0**





### CLAIMS ON OTHER PRIVATE SECTOR:

July-18

**N20,530,751.1**

Aug-18

**N20,808,157.3**

Sept-18

**N21,173,748.2**

#### Monetary Authorities



July-18

**N5,672,587.3**

Aug -18

**N5,723,894.9**

Sept -18

**N5,730,191.9**

#### Commercial Banks



July-18

**N14,611,464.2**

Aug -18

**N14,819,572.5**

Sept -18

**N15,176,572.7**

#### Merchant Banks



July-18

**N205,911.0**

Aug -18

**N222,713.1**

Sept -18

**N223,110.6**

#### Non Interest Banks



July-18

**N40,788.6**

Aug -18

**N41,976.7**

Sept -18

**N43,873.2**

# Selected Banking Sector Data – Q3 2018

## Non-Performing Loans (NPLs)



**Q3 2017**

Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)
N16,039,579,969,071.70	N14,005,399,890,748.90	N2,426,764,692,268.65
Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %	Nonperforming loans net of provisions to capital *
<b>15.13%</b>	<b>17.33%</b>	<b>30.28%</b>



**Q4 2017**

Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)
N15,959,053,146,820.20	N14,135,749,284,165.10	N2,363,476,670,869.77
Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %	Nonperforming loans net of provisions to capital *
<b>14.81%</b>	<b>16.72%</b>	<b>21.60%</b>



**Q1 2018**

Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)
N15,831,554,777,507.70	N13,896,864,809,898.70	N2,189,274,331,185.72
Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %	Nonperforming loans net of provisions to capital *
<b>13.83%</b>	<b>15.75%</b>	<b>24.21%</b>

# Selected Banking Sector Data – Q3 2018

## Non-Performing Loans (NPLs)



**Q2 2018**

Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)
<b>N15,580,185,011,718.90</b>	<b>N13,587,147,000,979.50</b>	<b>N1,939,147,436,146.96</b>
Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %	Nonperforming loans net of provisions to capital *
<b>12.45%</b>	<b>14.27%</b>	<b>24.27%</b>



**Q3 2018**

Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)
<b>N15,861,117,051,848.30</b>	<b>N13,332,057,460,391.00</b>	<b>N2,245,193,462,123.20</b>
Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %	Nonperforming loans net of provisions to capital *
<b>14.16%</b>	<b>16.84%</b>	<b>24.30%</b>

# Selected Banking Sector Data – Q3 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 – Q3 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 – Q3 2018

## Distribution Of Loans Under The Agriculture Credit Guarantee Scheme Fund



 2017

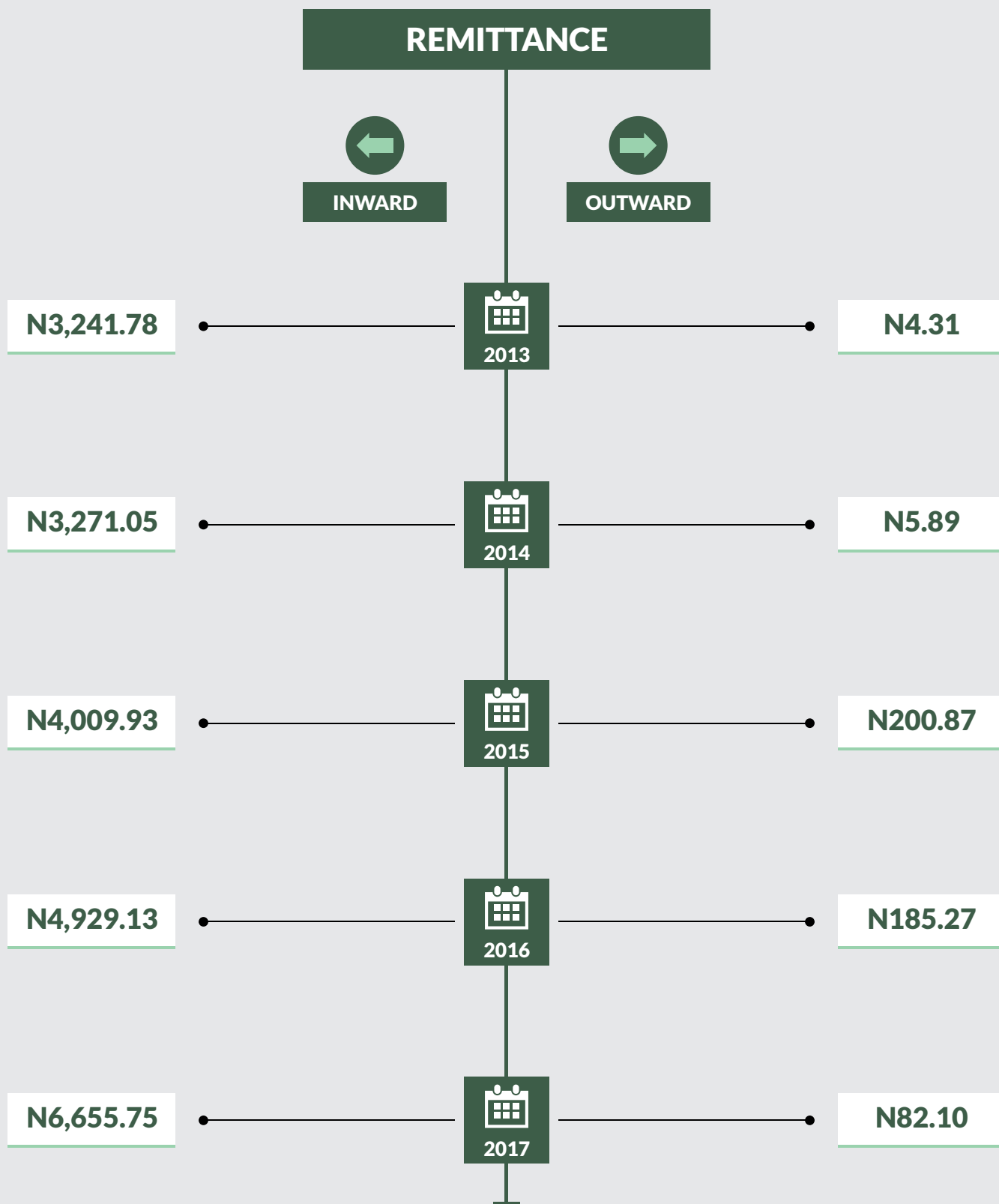
**N100,000 AND BELOW** ↓



↑ **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)	
Q3 2018	591,784.19	6,204.01	2,149,724.28	3,597,973.86	422,780.03	581,028.27	1,073,709.56	1,401,668.65	710,200.61	1,056,045.36	60,597.18	1,226,374.70	325,687.85	975,690.14	736,837.04	311,463.92	362,185.11	15,589,954.77	1.62	

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
	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
Q3 2018	3.80	0.04	13.79	23.08	2.71	3.73	6.89	8.99	4.56	6.77	0.39	7.87	2.09	6.26	4.73	2.00	2.32	100.00



					Non Performing Loans/Total Loans	Nonperforming loans net of provisions to capital *
ITEMS	Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	(after specific provisions) %	
1ST QTR 2011	7,016,576,903,785.04	6,181,316,090,025.63	1,139,901,822,898.72	16.25	18.44	
2ND QTR 2011	6,713,865,566,509.04	6,138,759,712,946.71	782,059,405,942.19	11.65	12.74	
3RD QTR 2011	6,960,441,448,527.83	6,422,597,120,230.39	688,360,212,718.78	9.89	10.72	
4TH QTR 2011	6,641,301,898,408.54	6,393,800,552,440.19	383,311,280,069.27	5.77	6.00	
1ST QTR 2012	6,613,557,354,197.05	6,351,989,938,093.72	301,919,088,056.20	4.57	4.75	
2nd QTR 2012	7,468,489,007,393.05	7,220,435,817,130.99	338,786,776,715.79	4.54	4.69	
3RD QTR 2012	7,593,696,555,200.64	7,354,643,665,217.72	326,084,140,305.16	4.29	4.43	
4TH QTR 2012	7,721,226,744,387.03	7,519,361,216,635.64	286,088,816,439.54	3.71	3.80	
1st QTR 2013	7,803,728,430,565.21	7,578,262,440,660.92	311,801,388,084.34	4.00	4.11	3.42
2nd QTR 2013	8,295,726,005,685.55	8,120,164,764,780.58	321,919,947,898.96	3.88	3.96	5.93
3RD QTR 2013	8,874,939,573,529.22	8,695,754,509,495.53	315,225,090,224.91	3.55	3.63	5.51
4th QTR 2013	9,478,907,768,435.31	9,299,363,918,053.04	321,656,419,816.60	3.39	3.46	5.89
1st QTR 2014	9,856,904,650,564.55	9,619,063,206,864.40	374,854,418,837.25	3.80	3.90	5.08
2nd QTR 2014	10,230,456,757,168.20	10,001,878,318,070.70	380,095,600,545.41	3.72	3.80	5.65
3RD QTR 2014	10,916,825,767,886.90	10,688,765,598,451.50	398,676,311,891.38	3.65	3.73	5.46
4th QTR 2014	11,984,023,166,651.10	11,755,523,029,446.80	354,671,763,966.60	2.96	3.02	3.84
1ST QTR 2015	13,363,601,333,947.40	12,984,183,639,237.40	478,712,428,991.30	3.58	3.69	3.12
2nd QTR 2015	13,442,938,269,021.60	13,051,246,083,049.10	627,837,264,619.37	4.67	4.81	7.40
3rd QTR 2015	13,082,221,142,372.60	12,624,551,987,433.10	621,342,992,127.88	4.75	4.92	5.09
4th QTR 2015	13,277,487,670,280.10	12,811,251,528,003.50	645,403,481,122.91	4.86	5.04	5.53
1st QTR 2016	13,315,378,111,154.00	12,657,758,266,271.70	1,293,918,231,045.30	9.72	10.22	20.23
2nd QTR 2016	15,646,585,524,090.40	14,872,417,468,083.50	1,677,271,649,650.62	10.72	11.28	28.52
3rd QTR 2016	16,309,702,976,602.70	15,255,524,775,539.20	2,190,509,814,458.09	13.43	14.36	34.89
4th QTR 2016	16,258,124,955,170.00	15,301,836,818,321.00	2,083,489,137,260.40	12.82	13.62	36.23
1st QTR 2017	16,185,253,368,389.60	14,569,796,019,357.60	2,370,243,313,507.00	14.64	16.27	21.67
2nd QTR 2017	15,908,443,034,592.10	13,989,354,698,208.20	2,387,692,236,277.81	15.01	17.07	26.80
3rd QTR 2017	16,039,579,969,071.70	14,005,399,890,748.90	2,426,764,692,268.65	15.13	17.33	30.28
4th QTR 2017	15,959,053,146,820.20	14,135,749,284,165.10	2,363,476,670,869.77	14.81	16.72	21.60
1st QTR 2018	15,831,554,777,507.70	13,896,864,809,898.70	2,189,274,331,185.72	13.83	15.75	24.21
2nd QTR 2018	15,580,185,011,718.90	13,587,147,000,979.50	1,939,147,436,146.96	12.45	14.27	24.27
3rd QTR 2018	15,861,117,051,848.30	13,332,057,460,391.00	2,245,193,462,123.20	14.16	16.84	24.30

**DATA ON ALL ELECTRONIC PAYMENTS CHANNELS**

	CHEQUES		NEFT		ATM		POS		INTERNET (WEB)		MOBILE PAYMENTS		NIP		m-Cash		EBILLS/PAY		REMITA		NAPS		CENTRAL PAY		TOTAL E-PAYMENT CHANNELS					
Month	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)	Volume	Value (N)		
January-2017	956,997	490,884,832,303.17	1,557,376	1,003,806,611,723.92	55,808,696	463,489,249,772.08	7,864,772	91,391,330,621.22	1,812,915	16,466,084,492.99	4,168,313	75,357,833,788.65	29,061,454	4,087,838,457,859	746	792,073,293	18,637,020	32,000,381,997.73	2,230,362	990,814,416,989.79	413,750,020	147,177,422,987.00	18,833,020	310,603,861.50	94,306,595	7,415,111,493,640				
February-2017	856,129	477,496,373,946.75	1,912,298	1,077,052,711,640.53	57,147,507	479,850,076,169.55	8,606,875	90,301,364,739.86	1,773,649	15,479,203,559.25	4,400,834	97,940,376,744.65	24,071,365	4,337,586,186,807	1,098	8,863,397.25	18,631,100	33,546,235,476.73	2,823,997	1,047,492,744,646.91	530,521,000	184,307,169,754.71	23,444,000	257,908,315.70	102,050,258	7,681,210,343,823				
March-2017	907,508	511,214,938,323.63	2,513,253	1,176,161,415,087.23	66,731,587	558,724,172,248.70	10,093,335	104,484,005,019.35	2,933,446	14,448,719,264.38	5,000,559	97,291,134,419.97	25,524,737	4,702,492,271,879	2,451	8,332,347.50	91,627,000	53,376,729,136.14	4,747,831	1,513,375,005,240.65	775,632,000	258,717,556,859.00	18,000,000	278,333,030.64	117,242,547	8,990,664,313,862				
April-2017	2,580,539	1,370,096,114,574	7,184,740	3,580,059,938,190	178,544,700	1,580,059,938,190	25,500,000	46,330,000,000	4,550,000	46,330,000,000	8,250,000	150,000,000,000	49,500,000	13,127,917,16,544	4,295	1,208,011	289,165,000	159,033,999,072.61	9,802,150	3,351,662,156,797	1,179,903,000	590,202,149,580.71	60,599	846,445,207.84	21,699,000	24,090,966,153,225				
May-2017	747,544	406,294,191,935.15	1,524,848	918,811,622,113.89	65,939,434	497,497,189,788.00	10,420,611	104,836,411,601.64	2,155,852	13,151,653,313.10	3,672,247	11,545,179,042,855	24,295,727	4,244,992,939,356	3,641	11,668,663.50	774,700	896,807,997,148.76	1,643,102	896,807,997,148.76	533,719,000	405,408,873,662.31	27,995,000	504,696,365	106,696,365	7,654,464,324,823				
June-2017	992,118	534,529,762,251.46	2,158,006	1,018,811,927,504.56	65,939,434	534,529,762,251.46	11,133,486	111,632,801,609.45	2,020,671	12,632,500,891.77	3,901,298	119,302,966,039.16	28,069,317	4,759,367,141,201	5,667	24,045,338.00	920,520,000	46,151,720,442,772	4,045,035	1,469,720,484,791.76	1,046,029,000	250,704,282,572.65	29,224,000	458,509,492.45	119,426,270	8,754,475,435,720				
July-2017	908,035	424,994,304,557.28	3,417,291	1,601,646,547,455.98	60,307,952	509,893,023,368.93	11,220,631	107,662,311,308.50	1,798,583	11,308,643,558.64	3,985,563	84,371,501,028.53	28,458,097	4,339,512,152,906	5,539	38,620,352.00	675,980,000	32,836,983,305.92	3,243,486	996,615,492,617.47	803,248,000	371,501,653,240.92	18,582,000	274,864,218.86	114,224,600	8,911,972,099,619				
August-2017	2,247,487	1,354,384,422.63	6,103,811	3,244,299,437,788	172,008,000	1,584,299,437,788	25,500,000	46,330,000,000	4,550,000	46,330,000,000	8,250,000	150,000,000,000	49,500,000	13,127,917,16,544	4,295	1,208,011	289,165,000	159,033,999,072.61	9,802,150	3,351,662,156,797	1,179,903,000	590,202,149,580.71	60,599	846,445,207.84	21,699,000	24,090,966,153,225				
September-2017	955,076	441,258,499,200.90	1,482,275	1,048,858,920,617.29	62,305,387	514,091,547,045.18	12,737,874	114,575,995,054.25	2,058,835	13,463,000,000.00	4,205,100	86,221,000,000.00	32,245,783	4,579,722,540,151	5,614	38,768,202.00	620,510,000	44,064,710,554.46	3,037,931	997,272,801,274.90	914,100,000	383,734,996,082.27	28,671,000	398,305,995.01	119,923,000	8,925,661,532,000				
October-2017	1,009,902	468,401,347,868.94	2,653,603	1,199,437,138,945.97	66,810,599	553,810,821,808.28	13,276,810	124,395,450,363.98	2,548,944	16,407,346,646.57	3,872,831	78,891,046,010.61	33,150,763	4,931,435,251,372	3,384	37,311,078.00	66,355,000	44,068,904,010.807	3,194,725	1,030,981,695,654.68	1,437,955,000	550,382,320,995.79	29,399,000	386,907,148.32	128,051,896	8,998,327,427,233				
November-2017	866,274	399,009,489,621.10	2,749,503	1,508,891,655,229.92	64,970,743	490,852,897,385.13	13,295,500	132,579,344,630.34	3,158,004	15,700,215,301.24	3,995,147	74,443,975,599.34	32,134,305	4,651,501,874,616	6,187	42,953,602.20	61,661,000	61,761,767,328.76	3,241,802	955,433,066,565.00	1,110,684,000	550,386,735,702.40	33,520,000	1,144,441,151.45	85,900,000	8,996,339,580,911				
December-2017	2,811,292	1,538,844,931,661.91	7,940,428	4,048,844,931,661.91	194,004,709	1,538,844,931,661.91	25,500,000	46,330,000,000	4,550,000	46,330,000,000	8,250,000	150,000,000,000	49,500,000	13,127,917,16,544	4,295	1,208,011	289,165,000	159,033,999,072.61	9,802,150	3,351,662,156,797	1,179,903,000	590,202,149,580.71	60,599	846,445,207.84	21,699,000	24,090,966,153,225				
2017Q1	2,675,700	1,291,737,838,148	7,184,740	3,580,059,938,190	239,622,229	1,832,500,746,381	37,864,772	107,721,752,972	9,340,150	55,352,172,977	13,855,129	157,121,844,911	41,303	410,760,000	190,676,000	1,300,019,240,922	11,478,033	3,648,917,470,558	4,314,370,000	1,588,026,877,929.64	148,056	1,772,685,212.18	461,980,541	2,439,144,315,326						
2017Q2	885,146	449,252,355,416.64	3,011,976	1,377,808,268,854.35	69,870,277	516,363,441,750.82	16,102,962	132,999,692,255.12	3,181,510	21,359,309,157.76	4,588,244	102,890,379,666.07	41,021,420	5,749,285,923,678	11,782	124,958,703.00	870,926	41,266,210,999.68	3,439,705	1,519,416,547,999.53	1,015,977,000	588,968,688,384.96	56,746,000	763,071,384.71	142,642,841	10,471,565,348,371				
2017Q3	904,284	440,727,298,283.23	2,601,805	1,142,189,658,858.45	76,706,721	567,522,501,388.48	20,728,441	177,755,617,743.91	3,890,374	20,355,559,565.46	4,107,608	123,580,123,024.72	54,905,660	4,650,987,186,663.40	21,610	160,039,133,000	79,537	40,900,236,444,554	3,761,144	1,704,065,879,708,646	1,600,975,000	628,143,621,905.00	59,722,000	228,974,622.90	170,723,828	11,297,216,167,092,800				
2018Q1	2,474,109	1,516,690,056,699	8,814,198	3,684,063,292,664	212,708,531	1,568,949,120,388	33,562,765	40,742,554,767	15,253,299	15,253,299	19,790,345	137,970,345	137,970,345	13,922,659,665,960	48,840	41,120,000	1,259,433	15,968,494,096,615	10,980,369	5,268,949,096,615	3,878,630	1,768,018,273,937	59,829	219,628,667	457,226,406	32,477,756,106,802				
2018Q2	737,535	435,006,489,386	3,792,592	1,366,403,069,385	70,947,764	523,187,011,010	20,751,162	172,913,929,222	3,495,976	17,900,579,419	5,955,903	125,640,866,202	52,025,357	6,019,146,243,809	17,908	130,766,884	92,548	41,727,310,160	3,504,073	1,412,077,884,267	1,536,026	885,525,545,185	64,365	371,144,562	162,860,925	10,799,034,209,691				
2018Q3	2,987,127	1,446,444,051,035	2,424,498	1,122,881,334,466	65,939,434	497,497,189,788.00	10,420,611	104,836,411,601.64	2,155,852	13,151,653,313.10	3,672,247	11,545,179,042,855	24,295,727	4,244,992,939,356	3,641	11,668,663.50	774,700	896,807,997,148.76	1,643,102	896,807,997,148.76	533,719,000	405,408,873,662.31	27,995,000	504,696,365	106,696,365	7,654,464,324,823				
2018Q4	2,665,844	1,180,945,584,893	7,213,518	3,581,993,168,663	220,270,371	1,591,013,534,495	86,038,267	650,406,589,833	13,965,044	69,071,510,393	23,918,468	496,372,116,561	126,506,062	19,955,329,208,600	62,061	210,643,656	279,177	115,376,670,434	10,908,721	4,227,113,724,858	4,668,487	2,088,288,896,292	34,016	1,567,209,757	5,294,871,285	340,146,118,865,287				
Q1 2016	1,743,026	967,881,206,250	3,264,874	1,910,899,333,366	112,233,123	943,332,765,942	16,553,647	181,493,393,361	3,586,612	31,925,288,053	8,609,147	163,298,323,493	44,132,819	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Q2 2016	4,305,386	2,296,662,214,882	7,616,236	3,518,201,321,663	307,254,342	2,560,530,300,207	47,160,728	495,297,170,061	9,669,356	74,573,697,895	11,974,020	149,442,230,863	119,478,020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Q3 2016	4,547,650	2,198,876,525,574	12,677,492	7,077,744,123,005	314,052,817	2,588,709,686,909	55,126,845	543,426,775,957	9,774,360	61,033,942,414	13,850,545	137,850,545	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Q4 2016	2,831,252	1,308,669,336,691	7,085,383	3,377,187,724,793	194,068,729	1,558,755,280,219	39,310,184	364,549,890,951	7,765,383	45,577,651,948	11,363,800	116,363,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017Q1	2,650,534	1,479,096,114,574	5,778,127	3,087,002,748,574	178,544,700	1,580,059,938,190	26,446,982	38,577,300,380	5,505,058	45,577,651,948	11,363,800	116,363,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017Q2	2,247,487	1,354,384,422,63	7,010,405	3,360,397,610,788	187,805,011	1,544,299,437,788	37,742,928	34,115,447,679	9,963,106	37,092,737,664	11,316,108	39,330,108	80,823,136	13,363,217,685,641	14,870,100	74,334,954	235,823	133,010,403,206	8,951,023	3,360,2										

NET DOMESTIC CREDIT BREAKDOWN																																		
Naira Million	2015					2016					2017					2018					2019													
	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20				
DOMESTIC CREDIT (NET)	22,358,143.3	22,568,685.7	22,648,815.7	23,312,346.2	23,070,907.8	24,623,626.7	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1	24,254,599.1			
Claims on Federal Government (Net)	3,417,294.6	3,516,981.2	3,781,737.2	3,929,280.4	4,011,554.6	4,171,443.5	4,304,853.1	4,501,457.1	4,511,972.1	4,520,245.4	4,529,216.8	4,821,570.3	4,822,967.2	4,977,649.8	5,303,542.6	5,320,202.4	4,811,650.0	5,220,686.4	5,861,018.0	4,824,226.2	4,963,066.0	5,245,888.6	4,992,408.0	3,574,029.1	3,971,062.1	4,596,990.2	4,077,433.9	4,986,326.8	3,029,133.2	2,805,008.2	3,236,115.5	2,221,228.3	3,411,346.0	
By Monetary Authorities	1,286,943.3	1,142,284.3	803,708.8	421,205.9	256,325.8	1,185,761.7	1,464,906.7	1,022,979.9	1,271,292.9	1,177,917.8	927,708.1	109,158.9	382,236.2	214,048.9	191,425.7	492,822.7	113,890.0	222,806.3	807,693.3	174,244.2	137,866.1	50,283.8	358,400.3	420,437.0	397,586.0	884,923.5	790,323.9	1,534,103.2	187,100.0	497,922.8	10,192.1	1,042,718.3	91,459.1	
By Commercial Banks	4,657,335.6	4,695,190.9	4,472,915.3	4,388,104.1	4,231,945.3	4,179,939.1	4,264,291.9	4,410,524.9	4,569,063.3	4,511,080.4	4,324,716.7	4,563,266.4	4,834,814.4	5,088,609.8	4,909,144.1	4,583,032.3	4,495,127.7	4,821,703.1	4,857,626.2	4,804,079.9	4,857,813.8	5,040,052.2	4,736,843.3	4,236,300.7	3,093,823.4	3,448,011.5	3,087,696.8	3,236,300.7	3,093,823.4	3,114,299.1	3,150,174.2	3,376,531.0		
By Merchant Banks	148,873.7	163,574.9	159,172.2	165,602.1	155,944.9	177,266.0	207,467.9	192,507.9	221,204.7	187,102.7	182,064.1	203,145.7	178,489.2	163,084.2	202,972.1	193,748.5	202,129.4	195,978.5	214,390.6	243,434.3	256,180.0	233,643.0	153,681.8	256,146.7	284,155.2	199,124.2	195,886.0	126,417.9	125,946.2	111,624.3	113,770.3	126,274.1		
By Non Interest Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	
Claims on Private Sector	18,940,748.6	19,052,304.5	18,867,078.5	19,379,728.6	19,059,353.2	20,452,183.3	20,419,746.0	22,806,119.2	22,736,685.8	23,180,458.1	23,116,448.9	21,982,149.0	21,876,063.2	22,331,693.6	22,371,829.9	22,344,134.3	22,025,122.5	21,985,947.2	22,172,366.4	21,997,220.4	22,021,899.2	21,928,917.2	21,956,660.2	22,289,251.5	21,994,431.0	22,500,915.5	22,363,228.2	22,276,488.8	22,206,743.9	22,281,864.5	22,261,209.9	22,470,241.8	22,560,470.6	
By Monetary Authorities	5,212,402.5	5,302,025.0	5,166,485.1	5,610,210.6	5,252,009.4	5,402,740.9	6,044,821.1	6,392,037.0	6,044,821.1	6,392,037.0	5,792,255.9	5,329,255.0	5,665,740.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9	5,792,255.9
By Commercial Banks	13,580,115.3	13,599,680.1	13,580,422.7	13,645,903.9	13,645,755.1	15,003,977.9	16,744,662.2	16,400,385.1	16,530,803.2	16,694,491.4	16,500,150.3	16,331,961.9	16,374,425.1	16,702,918.1	16,348,190.1	16,172,894.1	16,092,233.8	16,172,894.1	16,111,090.1	16,234,922.7	16,272,983.8	16,172,894.1	16,011,777.7	16,193,868.8	15,992,253.7	16,175,380.3	15,872,617.7	15,587,398.5	15,539,867.4	15,558,803.0	15,768,397.9	15,850,955.1		
By Merchant Banks	111,840.2	120,152.2	105,983.9	92,720.5	109,227.4	113,828.6	118,611.3	125,440.4	128,900.4	130,470.4	142,001.9	145,180.1	157,880.2	150,813.3	148,193.6	151,730.9	151,933.7	141,090.0	162,339.9	170,921.1	167,189.0	186,236.6	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	176,479.9	
By Non Interest Banks	29,390.6	30,437.2	30,344.3	30,950.8	32,561.1	33,835.9	35,211.3	36,955.8	35,872.1	36,557.4	38,112.4	38,562.8	38,960.1	38,492.7	37,831.6	37,925.4	38,147.3	40,355.1	39,466.6	39,355.3	47,019.1	46,955.4	46,226.8	49,360.6	46,735.7	48,281.1	46,735.7	46,103.0	47,379.3	49,551.0	48,661.4	49,649.5	53,146.0	
Claims on State and Local Govts:	614,996.1	687,443.0	649,147.4	690,029.3	729,488.7	729,427.5	763,867.9	887,056.7	871,631.5	923,489.1	989,542.0	1,037,043.8	1,034,854.8	1,089,377.9	1,108,334.4	1,129,134.7	1,210,922.4	1,237,218.2	1,257,114.9	1,242,820.0	1,194,910.6	1,494,813.4	1,613,178.6	1,606,888.6	1,631,933.2	1,637,860.5	1,603,013.1	1,628,024.5	1,615,452.0	1,614,780.7	1,341,864.4			
By Monetary Authorities	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	
By Commercial Banks	604,816.0	677,261.8	659,041.8	699,120.3	708,494.7	698,822.8	710,537.6	741,143.6	684,534.6	685,294.0	698,226.6	681,830.4	691,516.9	687,044.4	702,735.8	685,963.0	689,950.6	674,939.0	699,299.6	703,823.3	692,236.9	991,765.5	892,044.2	953,427.0	937,031.6	666,531.4	656,531.4	656,531.4	656,531.4	656,531.4	656,531.4	656,531.4		
By Merchant Banks	8,980.8	8,981.9	8,906.3	5,174.1	5,259.1	4,962.1	1,634.8	1,553.3	1,553.3	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	3,999.2	6,510.2	6,285.2	6,148.8	6,748.4	6,819.7	6,909.1	5,832.1	5,609.8	3,909.1	1,749.2	1,647.9		
By Non Interest Banks	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	1,199.9	
Claims on Non-Financial Public Enterprises:	190,138.9	286,200.7	170,069.9	595,996.6	187,218.8	319,694.1	319,785.5	428,581.3	345,937.0	552,999.6	376,976.1	256,033.3	28,047.2	198,307.1	281,369.6	336,371.4	120,018.8	52,984.5	70,882.6	75,264.5	27,399.5	33,887.2	27,478.4	27,524.4	30,447.2	15,717.1	265,109.6	333,611.9	152,300.8	164,064.2	115,006.7	47,303.8	44,857.9	
By Monetary Authorities	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	
By Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	
By Non Interest Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	
Claims on Other Private Sector**	18,135,613.6	18,078,660.8	18,044,282.8	18,093,745.9	18,122,572.9	20,403,061.6	21,336,092.6	21,490,481.1	21,566,602.6	21,756,826.9	21,816,233.7	20,967,003.8	20,812,972.1	20,998,531.8	21,000,082.4	20,799,428.8	20,712,971.8	20,772,652.4	20,890,931.4	20,684,745.9	20,737,384.8	20,652,210.0	20,334,271.2	20,766,913.7	20,349,265.2	20,742,305.8	20,466,185.8	20,325,206.4	20,451,430.0	20,488,977.9	20,530,751.1	20,808,157.3	21,173,748.2	
By Monetary Authorities	3,022,263.4	3,015,884.4	4,996,978.3	4,999,387.7	5,001,120.7	5,055,446.9	5,164,210.7	5,331,026.6	5,350,190.3	5,320,419.9	4,972,227.6	4,972,054.7	5,127,078.9	5,131,229.3	5,132,229.3	5,066,316.2	5,163,388.8	5,249,799.5	4,974,641.2	4,967,079.9	4,969,108.4	5,094,743.7	5,261,361.9	5,173,864.9	5,296,391.6	5,336,571.7	5,468,366.2	5,399,991.6	5,399,780.7	5,672,587.3	5,728,894.9	5,730,191.9		
By Commercial Banks	12,982,299.9	12,922,418.3	12,921,381.9	12,976,783.6	12,972,260.7	15,208,795.1	16,028,129.6	15,899,214.6	15,865,516.6	15,921,199.6	15,960,708.8	15,828,119.9	15,860,451.0	15,849,771.1	15,849,182.3	15,840,376.1	15,842,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	15,843,974.1	
By Merchant Banks	102,859.5	111,170.3	97,077.7	87,546.4	103,768.3	110,178.4	113,649.2	123,805.6	127,387.1	128,940.1	140,448.7	138,907.8	141,516.8	144,971.5	141,847.7	146,463.3	146,523.2	156,093.4	145,456.4	156,241.6	163,799.8	160,798.8	179,508.5	170,657.0	161,769.3	163,859.4	178,802.8	177,789.9	184,721.4	190,837.5	205,911.0	222,713.1	223,110.6	
By Non Interest Banks	28,191.3	29,237.9	29,145.0	29,776.1	31,406.5	32,681.3	34,103.0	35,847.5	34,763.8																									

Staff Strength in the Banking Sector Q1 2018											
			Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q on Q growth %	Y on Y growth %
<b>Executive Staff</b>			174	161	197	188	210	210	213	1.43	8.12
<b>Senior Staff</b>			20,483	19,826	20,420	16,568	16,941	17,144	17,729	3.41	(13.18)
<b>Junior Staff</b>			36,202	33,783	35,191	41,338	40,444	40,549	40,395	(0.38)	14.79
<b>Contract Staff</b>			20,237	21,837	27,032	32,359	32,013	43,955	44,484	1.20	64.56
<b>Total</b>			77,096	75,607	82,840	90,453	89,608	101,858	102,821	0.95	24.12

	Q1 2014	Q2, 2014	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016	Q3, 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Staff Strength	70,960	80,950	80,865	84,358	83,898	76,471	81,682	79,418	81,122	78,563	82,470	77,096	75,607	82,840	90,453	89,608	101,858	102,821
Q on Q growth %		14.08	-0.11	4.32	-0.55	-8.85	6.81	-2.77	2.15	-3.15	4.97	-6.52	-1.93	9.57	9.19	-0.93	13.67	0.95

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

<b>DMBs STAFF STRENGTH (SEPTEMBER 2017)</b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	171	16	10	197
Senior Staff	20,225	142	53	20,420
Junior Staff	34,632	208	351	35,191
Contract Staff	26,723	33	276	27,032
<b>Total Banking Sector</b>	<b>81,751</b>	<b>399</b>	<b>690</b>	<b>82,840</b>
<b>DMBs STAFF STRENGTH (DECEMBER 2017)</b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	178	16	10	204
Senior Staff	16,516	177	52	16,745
Junior Staff	40,984	242	354	41,580
Contract Staff	32,085	35	274	32,394
<b>Total Banking Sector</b>	<b>89,763</b>	<b>470</b>	<b>690</b>	<b>90,923</b>
<b>DMBs STAFF STRENGTH (MARCH 2018)</b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	183	16	11	210
Senior Staff	16,713	164	64	16,941
Junior Staff	39,845	258	341	40,444
Contract Staff	31,700	29	284	32,013
<b>Total Banking Sector</b>	<b>88,441</b>	<b>467</b>	<b>700</b>	<b>89,608</b>
<b>DMBs STAFF STRENGTH (JUNE 2018)</b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	183	20	10	213
Senior Staff	16,905	174	65	17,144
Junior Staff	39,909	288	352	40,549
Contract Staff	43,593	33	329	43,955
<b>Total Banking Sector</b>	<b>100,590</b>	<b>515</b>	<b>756</b>	<b>101,861</b>
<b>DMBs STAFF STRENGTH (SEPTEMBER 2018)</b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	181	22	10	213
Senior Staff	17,479	175	75	17,729
Junior Staff	39,731	287	377	40,395
Contract Staff	44,124	32	328	44,484

# 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

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