



NATIONAL BUREAU OF STATISTICS

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

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(Q1 2019)

**Report Date: May 2019**

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

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# Executive Summary

A total volume of 557,083,712 transactions valued at N34.02trn were recorded in Q1 2019 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

NIBSS Instant Payments (NIP) transactions dominated the volume of transactions recorded. 232,816,102 volume of NIP transactions valued at N24.17trn were recorded in Q1 2019.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N15.21trn as at Q1 2019. Oil & Gas and Manufacturing sectors got credit allocation of N3.49trn and N2.23trn to record the highest credit allocation as at the period under review.

As at Q1, 2019, the total number of banks' staff increased by 0.33% QoQ from 104,669 in Q4 2018 to 105,017.

# Selected Banking Sector Data – Q1 2019

## Banking Sector Credit to Private Sector



### AGRICULTURE

(N'Million)

**N638,458.19**



**Agriculture**

**4.20%**

**% of  
Total Credit**

### INDUSTRY

(N'Million)

**N8,908.76**



**Mining & Quarrying**

**0.06%**

**% of  
Total Credit**

(N'Million)

**N2,231,321.76**



**Manufacturing**

**14.67%**

**% of  
Total Credit**

(N'Million)

**N3,493,387.45**



**Oil & Gas**

**22.96%**

**% of  
Total Credit**

(N'Million)

**N393,234.86**



**Power and Energy**

**2.58%**

**% of  
Total Credit**

# Selected Banking Sector Data – Q1 2019

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)

**N622,266.74**



Construction

**4.09%**

% of  
Total Credit

(N'Million)

**N1,019,773.89**



Trade/General  
Commerce

**6.70%**

% of  
Total Credit

(N'Million)

**N1,363,200.75**



Government

**8.96%**

% of  
Total Credit

(N'Million)

**N596,398.99**



Real Estate

**3.92%**

% of  
Total Credit

(N'Million)

**N1,123,916.94**



Finance, Insurance and  
Capital Market

**7.39%**




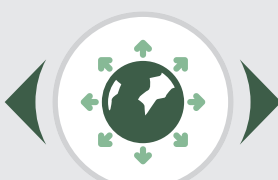

% of  
Total Credit

# Selected Banking Sector Data – Q1 2019

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)	<b>N82,765.99</b>	 Education	<b>0.54%</b>	% of Total Credit
(N'Million)	<b>N1,126,092.46</b>	 Oil & Gas	<b>7.40%</b>	% of Total Credit
(N'Million)	<b>N305,211.57</b>	 Power and Energy	<b>2.01%</b>	% of Total Credit
(N'Million)	<b>N976,492.68</b>	 General	<b>6.42%</b>	% of Total Credit
(N'Million)	<b>N590,274.68</b>	 Information & Communication	<b>3.88%</b>	% of Total Credit

# Selected Banking Sector Data – Q1 2019

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)

**N298,329.86**



Transportation  
& Storage

**1.96%**

% of  
Total Credit

(N'Million)

**N342,989.45**



Others

**2.25%**

% of  
Total Credit

### TOTAL CREDIT

(N'Million)

**N15,213,025.02**

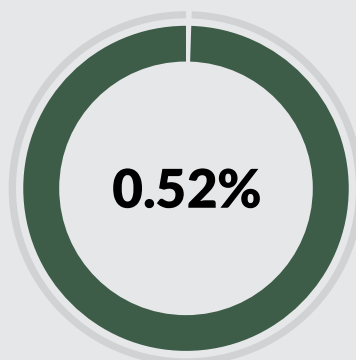


Total

**100.00%**

% of  
Total Credit

### QUARTER ON QUARTER GROWTH RATE



# Selected Banking Sector Data – Q1 2019

## Dissagregation of Credit by Domestic And Foreign Currency (as at April 2019)



<b>OIL AND GAS</b>		Total Loan Portfolio N'Bn <b>N4,686.99</b>	Naira Component N'Bn <b>N1,860.79</b>	% of sector N'Bn <b>39.70%</b>	FCY component N'Bn <b>N2826.19</b>	% of sector % <b>60.30%</b>
<b>MANUFACTURING</b>		Total Loan Portfolio N'Bn <b>N2,241.21</b>	Naira Component N'Bn <b>N1,413.27</b>	% of sector N'Bn <b>63.06%</b>	FCY component N'Bn <b>N827.94</b>	% of sector % <b>36.94%</b>
<b>GOVERNMENTS</b>		Total Loan Portfolio N'Bn <b>N1,368.85</b>	Naira Component N'Bn <b>N1,201.68</b>	% of sector N'Bn <b>87.79%</b>	FCY component N'Bn <b>N167.17</b>	% of sector % <b>12.21%</b>
<b>GENERAL COMMERCE</b>		Total Loan Portfolio N'Bn <b>N1,035.36</b>	Naira Component N'Bn <b>N882.88</b>	% of sector N'Bn <b>85.27%</b>	FCY component N'Bn <b>N152.48</b>	% of sector % <b>14.73%</b>
<b>GENERAL</b>		Total Loan Portfolio N'Bn <b>N1,019.91</b>	Naira Component N'Bn <b>N947.70</b>	% of sector N'Bn <b>N92.92%</b>	FCY component N'Bn <b>N72.21</b>	% of sector % <b>7.08%</b>
<b>FINANCE AND INSURANCE</b>		Total Loan Portfolio N'Bn <b>N954.68</b>	Naira Component N'Bn <b>N633.54</b>	% of sector N'Bn <b>66.36%</b>	FCY component N'Bn <b>N321.14</b>	% of sector % <b>33.64%</b>
<b>POWER AND ENERGY</b>		Total Loan Portfolio N'Bn <b>N683.93</b>	Naira Component N'Bn <b>N280.42</b>	% of sector N'Bn <b>41.00%</b>	FCY component N'Bn <b>N403.51</b>	% of sector % <b>59.00%</b>
<b>AGRICULTURE FORESTRY AND FISHING</b>		Total Loan Portfolio N'Bn <b>N648.89</b>	Naira Component N'Bn <b>N567.25</b>	% of sector N'Bn <b>87.42%</b>	FCY component N'Bn <b>N81.61</b>	% of sector % <b>12.58%</b>
<b>CONSTRUCTION</b>		Total Loan Portfolio N'Bn <b>N642.87</b>	Naira Component N'Bn <b>N495.26</b>	% of sector N'Bn <b>77.04%</b>	FCY component N'Bn <b>N147.61</b>	% of sector % <b>22.96%</b>
<b>INFORMATION AND COMMUNICATION</b>		Total Loan Portfolio N'Bn <b>N607.95</b>	Naira Component N'Bn <b>N566.71</b>	% of sector N'Bn <b>93.22%</b>	FCY component N'Bn <b>N41.24</b>	% of sector % <b>6.78%</b>
<b>REAL ESTATE ACTIVITIES</b>		Total Loan Portfolio N'Bn <b>N599.39</b>	Naira Component N'Bn <b>N465.27</b>	% of sector N'Bn <b>77.62%</b>	FCY component N'Bn <b>N134.12</b>	% of sector % <b>22.38%</b>
<b>TRANSPORTATION AND STORAGE</b>		Total Loan Portfolio N'Bn <b>N316.94</b>	Naira Component N'Bn <b>N160.60</b>	% of sector N'Bn <b>50.67%</b>	FCY component N'Bn <b>N156.34</b>	% of sector % <b>49.33%</b>



# Selected Banking Sector Data – Q1 2019

## Dissagregation of Credit by Domestic And Foreign Currency (as at April 2019)



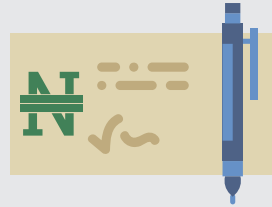
<b>CAPITAL MARKET</b>	▶	Total Loan Portfolio N'Bn <b>N227.28</b>	Naira Component N'Bn <b>N217.83</b>	% of sector N'Bn <b>95.84%</b>	FCY component N'Bn <b>N9.45</b>	% of sector % <b>4.16%</b>
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</b>	▶	Total Loan Portfolio N'Bn <b>N170.92</b>	Naira Component N'Bn <b>N112.32</b>	% of sector N'Bn <b>65.71%</b>	FCY component N'Bn <b>N58.6</b>	% of sector % <b>34.29%</b>
<b>PUBLIC UTILITIES</b>	▶	Total Loan Portfolio N'Bn <b>N78.91</b>	Naira Component N'Bn <b>N20.23</b>	% of sector N'Bn <b>25.64%</b>	FCY component N'Bn <b>N58.68</b>	% of sector % <b>74.36%</b>
<b>EDUCATION</b>	▶	Total Loan Portfolio N'Bn <b>N58.40</b>	Naira Component N'Bn <b>N57.16</b>	% of sector N'Bn <b>97.88%</b>	FCY component N'Bn <b>1.24</b>	% of sector % <b>2.12%</b>
<b>HUMAN HEALTH AND SOCIAL WORK ACTIVITIES</b>	▶	Total Loan Portfolio N'Bn <b>N36.60</b>	Naira Component N'Bn <b>N25.88</b>	% of sector N'Bn <b>70.71%</b>	FCY component N'Bn <b>N10.72</b>	% of sector % <b>29.29%</b>
<b>ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES</b>	▶	Total Loan Portfolio N'Bn <b>N23.09</b>	Naira Component N'Bn <b>N22.71</b>	% of sector N'Bn <b>98.35%</b>	FCY component N'Bn <b>N0.38</b>	% of sector % <b>1.65%</b>
<b>WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REDEIATION ACTIVITIES</b>	▶	Total Loan Portfolio N'Bn <b>N22.68</b>	Naira Component N'Bn <b>N3.81</b>	% of sector N'Bn <b>16.80%</b>	FCY component N'Bn <b>N18.87</b>	% of sector % <b>83.20%</b>
<b>ARTS, ENTERTAINMENT AND RECREATION</b>	▶	Total Loan Portfolio N'Bn <b>N11.34</b>	Naira Component N'Bn <b>N11.33</b>	% of sector N'Bn <b>99.91%</b>	FCY component N'Bn <b>N0.01</b>	% of sector % <b>0.09%</b>
<b>MINING AND QUARRYING</b>	▶	Total Loan Portfolio N'Bn <b>N8.97</b>	Naira Component N'Bn <b>N6.73</b>	% of sector N'Bn <b>75.03%</b>	FCY component N'Bn <b>N2.24</b>	% of sector % <b>24.97%</b>
<b>ACTIVITIES EXTRATERRITORIAL ORGANISATION AND BODIES</b>	▶	Total Loan Portfolio N'Bn <b>N0.03</b>	Naira Component N'Bn <b>N-28.79</b>	% of sector N'Bn <b>-----</b>	FCY component N'Bn <b>N28.82</b>	% of sector % <b>-----</b>
<b>TOTAL</b>	▶	Total Loan Portfolio N'Bn <b>N15,445.19</b>	Naira Component N'Bn <b>N9,924.58</b>	% of sector N'Bn <b>N64.26</b>	FCY component N'Bn <b>N5,520.57</b>	% of sector % <b>N35.74</b>

# Selected Banking Sector Data – Q1 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### CHEQUES



Q1 2019 (Volume)

1,468,409

Q1 2019 (Value N'Bil)

N1,152,753,342,032.38

Jan-19 (Volume)

174,880

Feb-19 (Volume)

640,497

March-19 (Volume)

653,032

Jan-19 (Value N'Bil)

N403,215,899,674.38

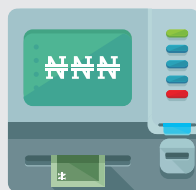
Feb-19 (Value N'Bil)

N372,364,153,341.00

March-19 (Value N'Bil)

N377,173,289,017.00

### ATM



Q1 2019 (Volume)

202,959,732

Q1 2019 (Value N'Bil)

N1,539,265,918,383.52

Jan-19 (Volume)

68,524,175

Feb-19 (Volume)

60,803,325

March-19 (Volume)

73,632,232

Jan-19 (Value N'Bil)

N523,232,288,091.35

Feb-19 (Value N'Bil)

N465,822,388,691.99

March-19 (Value N'Bil)

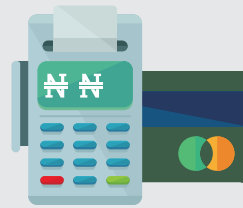
N550,211,241,600.18

# Selected Banking Sector Data – Q1 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### POS



**Q1 2019 (Volume)**

**83,762,144**

**Q1 2019 (Value N'Bil)**

**N633,805,669,960.24**

**Jan-19 (Volume)**

**28,162,746**

**Feb-19 (Volume)**

**25,778,644**

**March-19 (Volume)**

**29,820,754**

**Jan-19 (Value N'Bil)**

**N222,921,881,793.24**

**Feb-19 (Value N'Bil)**

**N193,425,962,976.00**

**March-19 (Value N'Bil)**

**N217,457,825,191.00**

### WEB



**Q1 2019 (Volume)**

**20,382,111**

**Q1 2019 (Value N'Bil)**

**N107,644,819,814.25**

**Jan-19 (Volume)**

**6,607,162**

**Feb-19 (Volume)**

**6,347,246**

**March-19 (Volume)**

**7,427,703**

**Jan-19 (Value N'Bil)**

**N36,407,992,391.44**

**Feb-19 (Value N'Bil)**

**N32,014,214,922.68**

**March-19 (Value N'Bil)**

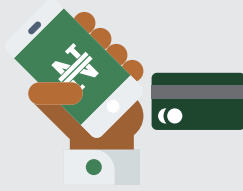
**N39,222,612,500.13**

# Selected Banking Sector Data – Q1 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### MOBILE PAYMENTS



**Q1 2019 (Volume)**

**2,928,797**

**Q1 2019 (Value N'Bil)**

**N100,690,441,641.00**

**Jan-19 (Volume)**

**737,909**

**Feb-19 (Volume)**

**932,355**

**March-19 (Volume)**

**1,258,533**

**Jan-19 (Value N'Bil)**

**N32,220,250,117.00**

**Feb-19 (Value N'Bil)**

**N30,028,301,891.00**

**March-19 (Value N'Bil)**

**N38,441,889,633.00**

### NIP



**Q1 2019 (Volume)**

**232,816,102**

**Q1 2019 (Value N'Bil)**

**N24,167,244,792,451.60**

**Jan-19 (Volume)**

**72,290,331**

**Feb-19 (Volume)**

**72,586,346**

**March-19 (Volume)**

**87,939,425**

**Jan-19 (Value N'Bil)**

**N8,114,079,495,064.65**

**Feb-19 (Value N'Bil)**

**N7,469,188,696,670.00**

**March-19 (Value N'Bil)**

**N8,583,976,600,717.00**

# Selected Banking Sector Data – Q1 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### m-Cash



Q1 2019 (Volume)

**58,704**

Q1 2019 (Value N'Bil)

**N183,444,441.00**

Jan-19 (Volume)

**17,574**

Feb-19 (Volume)

**19,009**

March-19 (Volume)

**22,121**

Jan-19 (Value N'Bil)

**N54,312,952.00**

Feb-19 (Value N'Bil)

**N61,722,641.00**

March-19 (Value N'Bil)

**N67,408,848.00**

### EBILLSPAY



Q1 2019 (Volume)

**316,534**

Q1 2019 (Value N'Bil)

**N141,644,727,180.32**

Jan-19 (Volume)

**134,656**

Feb-19 (Volume)

**93,313**

March-19 (Volume)

**88,565**

Jan-19 (Value N'Bil)

**N49,763,558,764.32**

Feb-19 (Value N'Bil)

**N44,947,715,322.00**

March-19 (Value N'Bil)

**N46,933,453,094.00**

# Selected Banking Sector Data – Q1 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### REMITA



**Q1 2019 (Volume)**

**1,463,013**

**Q1 2019 (Value N'Bil)**

**N19,253,402,486.23**

**Jan-19 (Volume)**

**449,480**

**Feb-19 (Volume)**

**388,063.00**

**March-19 (Volume)**

**625,470.00**

**Jan-19 (Value N'Bil)**

**N4,733,402,266.08**

**Feb-19 (Value N'Bil)**

**N4,789,201,664.17**

**March-19 (Value N'Bil)**

**N9,730,798,555.98**

### NAPS



**Q1 2019 (Volume)**

**10,695,439**

**Q1 2019 (Value N'Bil)**

**N6,152,869,358,762.00**

**Jan-19 (Volume)**

**3,688,778**

**Feb-19 (Volume)**

**3,609,115**

**March-19 (Volume)**

**3,397,546**

**Jan-19 (Value N'Bil)**

**N2,249,568,235,137.00**

**Feb-19 (Value N'Bil)**

**N1,973,935,806,427.00**

**March-19 (Value N'Bil)**

**N1,929,365,317,198.00**

# Selected Banking Sector Data – Q1 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### CENTRAL PAY



Q1 2019 (Volume)

**232,727**

Q1 2019 (Value N'Bil)

**N1,603,823,423.95**

Jan-19 (Volume)

**67,148**

Feb-19 (Volume)

**79,126**

March-19 (Volume)

**86,453**

Jan-19 (Value N'Bil)

**N591,350,406.95**

Feb-19 (Value N'Bil)

**N502,394,551.00**

March-19 (Value N'Bil)

**N510,078,466.00**

### TOTAL



Q1 2019 (Volume)

**557,083,712**

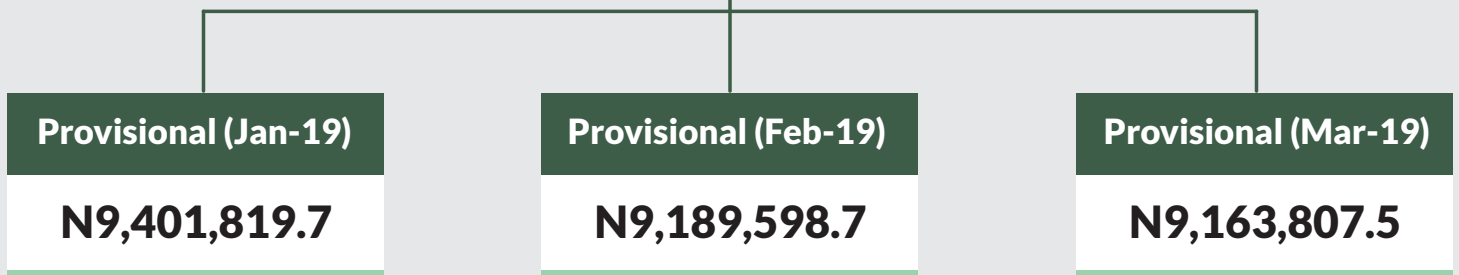
Q1 2019 (Value N'Bil)

**N34,016,959,740,576.50**

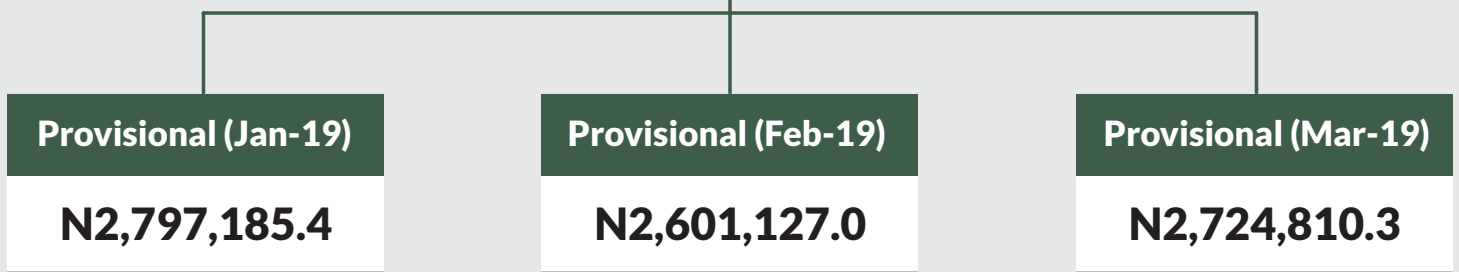


### DEMAND, TIME & SAVINGS DEPOSITS

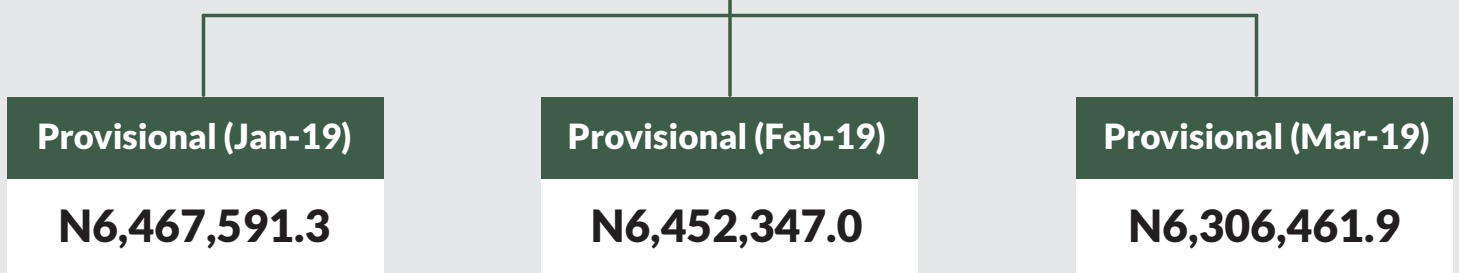
#### Demand Deposits



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



#### Private Sector Deposits at Commercial Banks







### Private Sector Deposits at Merchant Banks

Provisional (Jan-19)  
**N44,177.4**

Provisional (Feb-19)  
**N46,541.3**

Provisional (Mar-19)  
**N42,951.8**



### Private Sector Deposits at Non Interest Banks

Provisional (Jan-19)  
**N0.0**

Provisional (Feb-19)  
**N0.0**

Provisional (Mar-19)  
**N0.0**



### Private Sector Deposits at Primary Mortgage Banks

Provisional (Jan-19)  
**N43,936.2**

Provisional (Feb-19)  
**N43,102.6**

Provisional (Mar-19)  
**N43,102.6**



### Private Sector Deposits at Microfinance Banks

Provisional (Jan-19)

**N48,929.5**

Provisional (Feb-19)

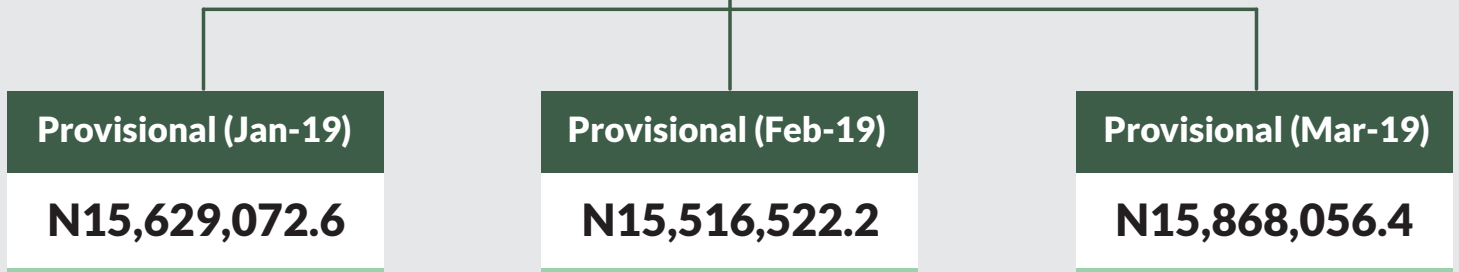
**N46,480.9**

Provisional (Mar-19)

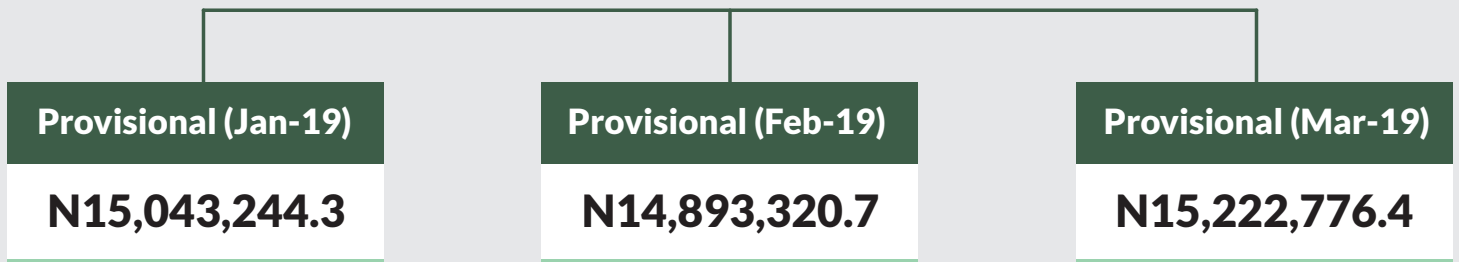
**N46,480.9**



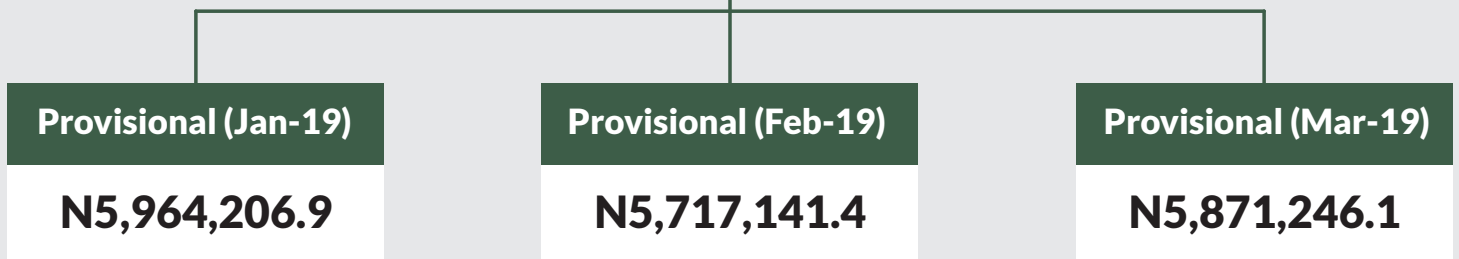
### Time and Savings Deposits of:



### Commercial Banks



### Of Which: Foreign Currency Deposit





### Merchant Banks

Provisional (Jan-19)

**N283,660.4**

Provisional (Feb-19)

**N318,875.2**

Provisional (Mar-19)

**N332,604.3**

### Of Which: Foreign Currency Deposit

Provisional (Jan-19)

**N27,441.4**

Provisional (Feb-19)

**N24,331.8**

Provisional (Mar-19)

**N39,230.8**

### Other Private Sector Deposits at Non Interest Banks

Provisional (Jan-19)

**N85,344.2**

Provisional (Feb-19)

**N85,186.3**

Provisional (Mar-19)

**N93,535.6**

### Of Which: Foreign Currency Deposit

Provisional (Jan-19)

**N3,516.4**

Provisional (Feb-19)

**N2,162.9**

Provisional (Mar-19)

**N2,017.1**



# Selected Banking Sector Data – Q1 2019

## Banking Sector Deposits Break Down



### Primary Mortgage Banks

Provisional (Jan-19)

**N44,963.4**

Provisional (Feb-19)

**N48,864.9**

Provisional (Mar-19)

**N48,864.9**

### Of Which: Foreign Currency Deposit

Provisional (Jan-19)

**0.0**

Provisional (Feb-19)

**0.0**

Provisional (Mar-19)

**0.0**



### Microfinance Banks

Provisional (Jan-19)

**N171,860.2**

Provisional (Feb-19)

**N170,275.2**

Provisional (Mar-19)

**N170,275.2**

### Of Which: Foreign Currency Deposit

Provisional (Jan-19)

**0.0**

Provisional (Feb-19)

**0.0**

Provisional (Mar-19)

**0.0**

# Selected Banking Sector Data – Q1 2019

## Staff Strength in the Banking Sector



Q1 2018	210
Q2 2018	210
Q3 2018	213
Q4 2018	201
Q1 2019	193
Q on Q growth %	(3.98)
Y on Y growth %	(8.10)

Q1 2018	16,941
Q2 2018	17,144
Q3 2018	17,729
Q4 2018	18,119
Q1 2019	18,018
Q on Q growth %	(0.56)
Y on Y growth %	6.36



Q1 2018	40,444
Q2 2018	40,549
Q3 2018	40,395
Q4 2018	41,111
Q1 2019	40,571
Q on Q growth %	(1.31)
Y on Y growth %	0.31

Q1 2018	32,013
Q2 2018	43,955
Q3 2018	44,484
Q4 2018	45,238
Q1 2019	46,235
Q on Q growth %	2.20
Y on Y growth %	44.43

### TOTAL

Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q on Q growth %	Y on Y growth %
89,608	101,858	102,821	104,669	105,017	0.33	17.20

# Selected Banking Sector Data – Q1 2019

## DMBs Staff Strength (March 2019)



CBs	170
MBs	13
NIB	10
<b>DMBs TOTAL</b>	<b>193</b>

CBs	17,767
MBs	172
NIB	79
<b>DMBs TOTAL</b>	<b>18,018</b>



CBs	39,822
MBs	335
NIB	414
<b>DMBs TOTAL</b>	<b>40,571</b>

CBs	45,710
MBs	152
NIB	373
<b>DMBs TOTAL</b>	<b>46,235</b>

### TOTALS

CBs	MBs	NIB	<b>DMBs TOTAL</b>
<b>103,469</b>	<b>672</b>	<b>876</b>	<b>105,017</b>



### DOMESTIC CREDIT (NET)

Jan-19

**N28,652,344.4**

Feb-19

**N30,520,863.1**

Mar-19

**N31,696,519.3**

### CLAIMS ON FEDERAL GOVERNMENT (NET)

Jan-19

**N5,705,553.5**

Feb-19

**N6,355,285.1**

Mar-19

**N7,741,326.6**

#### Monetary Authorities



Jan-19

**N1,440,677.3**

Feb-19

**N1,847,764.4**

Mar-19

**N3,215,423.5**

#### Commercial Banks



Jan-19

**N4,128,817.4**

Feb-19

**N4,354,662.9**

Mar-19

**N4,369,319.0**

#### Merchant Banks



Jan-19

**N103,895.9**

Feb-19

**N122,217.5**

Mar-19

**N125,943.7**





## Net Domestic Credit Breakdown

### Non Interest Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**

### Primary Mortgage Banks



Jan-19

**N6,764.3**

Feb-19

**N5,002.7**

Mar-19

**N5,002.7**

### Microfinance Banks



Jan-19

**N25,398.7**

Feb-19

**N25,637.7**

Mar-19

**N25,637.7**

### Memo: Claims on Federal Government (net) less FMA



Jan-19

**N8,173,786.6**

Feb-19

**N8,685,059.5**

Mar-19

**N8,814,966.3**

### Memo: Federation and Mirror Accounts (FMA)



Jan-19

**N-2,500,396.0**

Feb-19

**N-2,360,414.8**

Mar-19

**N-1,104,280.1**

### MA: Claims on Federal Government



Jan-19

**N3,941,073.3**

Feb-19

**N4,208,179.1**

Mar-19

**N4,319,703.6**



### CLAIMS ON PRIVATE SECTOR

Jan-19

**N22,946,790.9**

Feb-19

**N24,165,578.0**

Mar-19

**N23,955,192.7**

#### Monetary Authorities



Jan-19

**N6,703,142.2**

Feb-19

**N7,737,445.6**

Mar-19

**N7,678,570.9**

#### Commercial Banks



Jan-19

**N15,546,054.2**

Feb-19

**N15,736,062.9**

Mar-19

**N15,554,215.0**

#### Merchant Banks



Jan-19

**N236,005.0**

Feb-19

**N242,282.7**

Mar-19

**N274,536.3**

#### Non Interest Banks



Jan-19

**N66,317.1**

Feb-19

**N66,089.1**

Mar-19

**N64,172.8**

#### Primary Mortgage Banks



Jan-19

**N147,394.9**

Feb-19

**N145,029.7**

Mar-19

**N145,029.7**

#### Microfinance Banks



Jan-19

**N247,877.5**

Feb-19

**N238,668.0**

Mar-19

**N238,668.0**



### CLAIMS ON STATE AND LOCAL GOVTS:

Jan-19

**N1,551,639.6**

Feb-19

**N1,578,199.8**

Mar-19

**N1,618,854.4**

#### Monetary Authorities



Jan-19

**N660,731.4**

Feb-19

**N662,131.4**

Mar-19

**N716,674.1**

#### Commercial Banks



Jan-19

**N867,183.9**

Feb-19

**N891,537.6**

Mar-19

**N877,248.8**

#### Merchant Banks



Jan-19

**N1,699.9**

Feb-19

**N1,620.4**

Mar-19

**N1,621.2**

#### Non Interest Banks



Jan-19

**N22,015.0**

Feb-19

**N22,900.9**

Mar-19

**N23,300.9**

#### Primary Mortgage Banks



Jan-19

**N9.5**

Feb-19

**N9.5**

Mar-19

**N9.5**

#### Microfinance Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**



### CLAIMS ON NON-FINANCIAL PUBLIC ENTERPRISES:

Jan-19

**N139,561.6**

Feb-19

**N222,783.5**

Mar-19

**N91,109.5**

#### Monetary Authorities



Jan-19

**N139,561.6**

Feb-19

**N222,783.5**

Mar-19

**N91,109.5**

#### Commercial Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**

#### Merchant Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**

#### Non Interest Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**

#### Primary Mortgage Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**

#### Microfinance Banks



Jan-19

**N0.0**

Feb-19

**N0.0**

Mar-19

**N0.0**



### CLAIMS ON OTHER PRIVATE SECTOR:

Jan-19

**N21,255,589.6**

Feb-19

**N22,364,594.7**

Mar-19

**N22,245,228.8**

#### Monetary Authorities



Jan-19

**N5,902,849.1**

Feb-19

**N6,852,530.7**

Mar-19

**N6,870,787.3**

#### Commercial Banks



Jan-19

**N14,678,870.4**

Feb-19

**N14,844,525.3**

Mar-19

**N14,676,966.2**

#### Merchant Banks



Jan-19

**N234,305.1**

Feb-19

**N240,662.4**

Mar-19

**N272,915.2**

#### Non Interest Banks



Jan-19

**N44,302.0**

Feb-19

**N43,188.2**

Mar-19

**N40,871.8**

#### Primary Mortgage Banks



Jan-19

**N147,385.4**

Feb-19

**N145,020.3**

Mar-19

**N145,020.3**

#### Microfinance Banks



Jan-19

**N247,877.5**

Feb-19

**N238,668.0**

Mar-19

**N238,668.0**

# Selected Banking Sector Data – Q1 2019

## Non-Performing Loans (NPLs)



**Q1 2018**

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



**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) %	
<b>12.45%</b>	<b>14.27%</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) %	
<b>14.16%</b>	<b>16.84%</b>	

# Selected Banking Sector Data – Q1 2019

## Non-Performing Loans (NPLs)



**Q4 2018**

<b>Gross loans (NGN)</b>	<b>Loans (after specific provisions) (NGN)</b>	<b>Nonperforming loans (NGN)</b>
<b>N15,353,758,941,686.20</b>	<b>N13,562,992,083,993.30</b>	<b>N1,792,478,596,557.71</b>
<b>Non Performing Loans/Total Loans %</b>	<b>Non Performing Loans/Total Loans (after specific provisions) %</b>	
<b>11.67%</b>	<b>13.22%</b>	



**Q1 2019**

<b>Gross loans (NGN)</b>	<b>Loans (after specific provisions) (NGN)</b>	<b>Nonperforming loans (NGN)</b>
<b>N15,480,430,312,359.30</b>	<b>N13,739,140,782,141.60</b>	<b>N1,676,501,291,283.21</b>
<b>Non Performing Loans/Total Loans %</b>	<b>Non Performing Loans/Total Loans (after specific provisions) %</b>	
<b>10.83%</b>	<b>12.20%</b>	

# Selected Banking Sector Data – Q1 2019

## Total Loan Portfolio by Domestic and Foreign Component



	Total Loan Portfolio N'Bn	Naira Component N'Bn	% of sector N'Bn	FCY component N'Bn	% of sector %
OIL AND GAS	<b>N4,686.99</b>	<b>N1,860.79</b>	<b>39.70%</b>	<b>N2826.19</b>	<b>60.30%</b>
MANUFACTURING	<b>N2,241.21</b>	<b>N1,413.27</b>	<b>63.06%</b>	<b>N827.94</b>	<b>36.94%</b>
GOVERNMENTS	<b>N1,368.85</b>	<b>N1,201.68</b>	<b>87.79%</b>	<b>N167.17</b>	<b>12.21%</b>
GENERAL COMMERCE	<b>N1,035.36</b>	<b>N882.88</b>	<b>85.27%</b>	<b>N152.48</b>	<b>14.73%</b>
GENERAL	<b>N1,019.91</b>	<b>N947.70</b>	<b>92.92%</b>	<b>N72.21</b>	<b>7.08%</b>
FINANCE AND INSURANCE	<b>N954.68</b>	<b>N633.54</b>	<b>66.36%</b>	<b>N321.14</b>	<b>33.64%</b>
POWER AND ENERGY	<b>N683.93</b>	<b>N280.42</b>	<b>41.00%</b>	<b>N403.51</b>	<b>59.00%</b>
AGRICULTURE FORESTRY AND FISHING	<b>N648.89</b>	<b>N567.25</b>	<b>87.42%</b>	<b>N81.61</b>	<b>12.58%</b>
CONSTRUCTION	<b>N642.87</b>	<b>N495.26</b>	<b>77.04%</b>	<b>N147.61</b>	<b>22.96%</b>
INFORMATION AND COMMUNICATION	<b>N607.95</b>	<b>N566.71</b>	<b>93.22%</b>	<b>N41.24</b>	<b>6.78%</b>
REAL ESTATE ACTIVITIES	<b>N599.39</b>	<b>N465.27</b>	<b>77.62%</b>	<b>N134.12</b>	<b>22.38%</b>
TRANSPORTATION AND STORAGE	<b>N316.94</b>	<b>N160.60</b>	<b>50.67%</b>	<b>N156.34</b>	<b>49.33%</b>



# Selected Banking Sector Data – Q1 2019

## Total Loan Portfolio by Domestic and Foreign Component



<b>CAPITAL MARKET</b>	<b>Total Loan Portfolio N'Bn</b> <b>N227.28</b>	<b>Naira Component N'Bn</b> <b>N217.83</b>	<b>% of sector N'Bn</b> <b>95.84%</b>	<b>FCY component N'Bn</b> <b>N9.45</b>	<b>% of sector %</b> <b>4.16%</b>
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</b>	<b>Total Loan Portfolio N'Bn</b> <b>N170.92</b>	<b>Naira Component N'Bn</b> <b>N112.32</b>	<b>% of sector N'Bn</b> <b>65.71%</b>	<b>FCY component N'Bn</b> <b>N58.6</b>	<b>% of sector %</b> <b>34.29%</b>
<b>PUBLIC UTILITIES</b>	<b>Total Loan Portfolio N'Bn</b> <b>N78.91</b>	<b>Naira Component N'Bn</b> <b>N20.23</b>	<b>% of sector N'Bn</b> <b>25.64%</b>	<b>FCY component N'Bn</b> <b>N58.68</b>	<b>% of sector %</b> <b>74.36%</b>
<b>EDUCATION</b>	<b>Total Loan Portfolio N'Bn</b> <b>N58.40</b>	<b>Naira Component N'Bn</b> <b>N57.16</b>	<b>% of sector N'Bn</b> <b>97.88%</b>	<b>FCY component N'Bn</b> <b>N1.24</b>	<b>% of sector %</b> <b>2.12%</b>
<b>HUMAN HEALTH AND SOCIAL WORK ACTIVITIES</b>	<b>Total Loan Portfolio N'Bn</b> <b>N36.60</b>	<b>Naira Component N'Bn</b> <b>N25.88</b>	<b>% of sector N'Bn</b> <b>70.71%</b>	<b>FCY component N'Bn</b> <b>N10.72</b>	<b>% of sector %</b> <b>29.29%</b>
<b>ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES</b>	<b>Total Loan Portfolio N'Bn</b> <b>N23.09</b>	<b>Naira Component N'Bn</b> <b>N22.71</b>	<b>% of sector N'Bn</b> <b>98.35%</b>	<b>FCY component N'Bn</b> <b>N0.38</b>	<b>% of sector %</b> <b>1.65%</b>
<b>WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REDEIATION ACTIVITIES</b>	<b>Total Loan Portfolio N'Bn</b> <b>N22.68</b>	<b>Naira Component N'Bn</b> <b>N3.81</b>	<b>% of sector N'Bn</b> <b>16.80%</b>	<b>FCY component N'Bn</b> <b>N18.87</b>	<b>% of sector %</b> <b>83.20%</b>
<b>ARTS, ENTERTAINMENT AND RECREATION</b>	<b>Total Loan Portfolio N'Bn</b> <b>N11.34</b>	<b>Naira Component N'Bn</b> <b>N11.33</b>	<b>% of sector N'Bn</b> <b>99.91%</b>	<b>FCY component N'Bn</b> <b>N0.01</b>	<b>% of sector %</b> <b>0.09%</b>
<b>MINING AND QUARRYING</b>	<b>Total Loan Portfolio N'Bn</b> <b>N8.97</b>	<b>Naira Component N'Bn</b> <b>N6.73</b>	<b>% of sector N'Bn</b> <b>75.03%</b>	<b>FCY component N'Bn</b> <b>N2.24</b>	<b>% of sector %</b> <b>24.97%</b>
<b>ACTIVITIES EXTRATERRITORIAL ORGANISATION AND BODIES</b>	<b>Total Loan Portfolio N'Bn</b> <b>N0.03</b>	<b>Naira Component N'Bn</b> <b>N-28.79</b>	<b>% of sector N'Bn</b> <b>-----</b>	<b>FCY component N'Bn</b> <b>N28.82</b>	<b>% of sector %</b> <b>-----</b>
<b>TOTAL</b>	<b>Total Loan Portfolio N'Bn</b> <b>N15,445.19</b>	<b>Naira Component N'Bn</b> <b>N9,924.58</b>	<b>% of sector N'Bn</b> <b>64.26%</b>	<b>FCY component N'Bn</b> <b>N5,520.57</b>	<b>% of sector %</b> <b>N35.74</b>

# Selected Banking Sector Data – Q1 2019

## 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

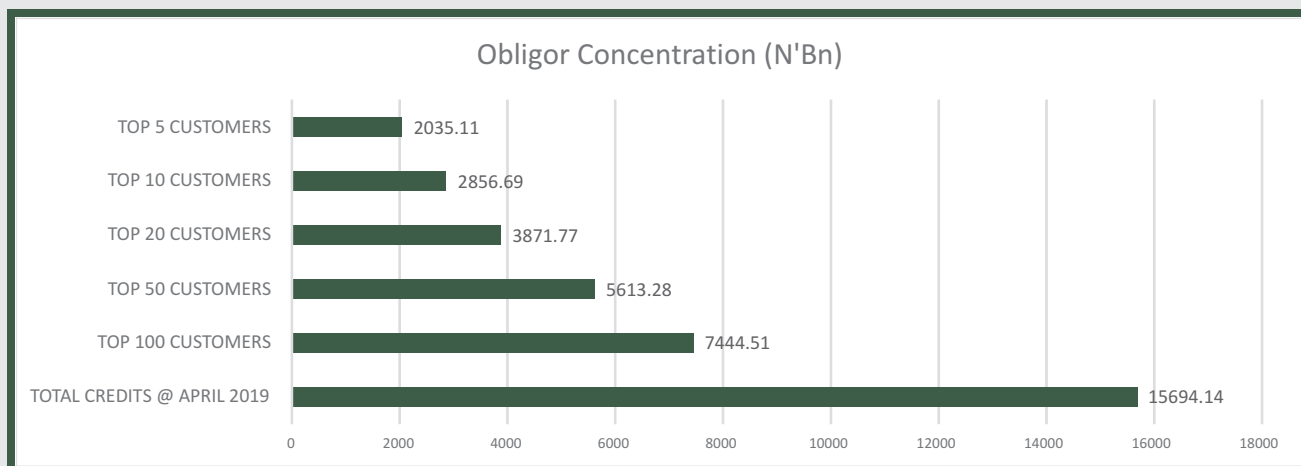
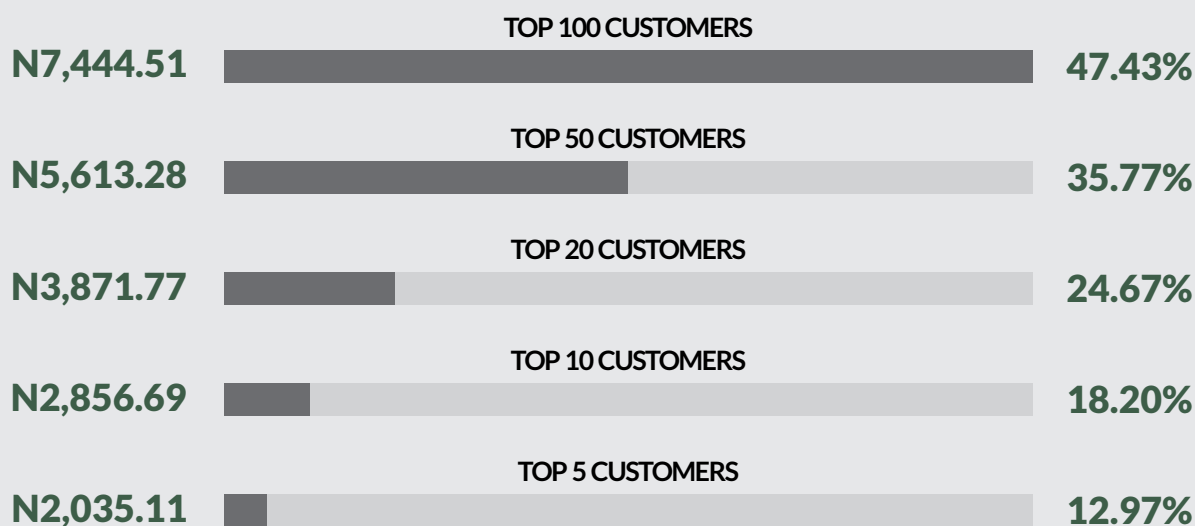
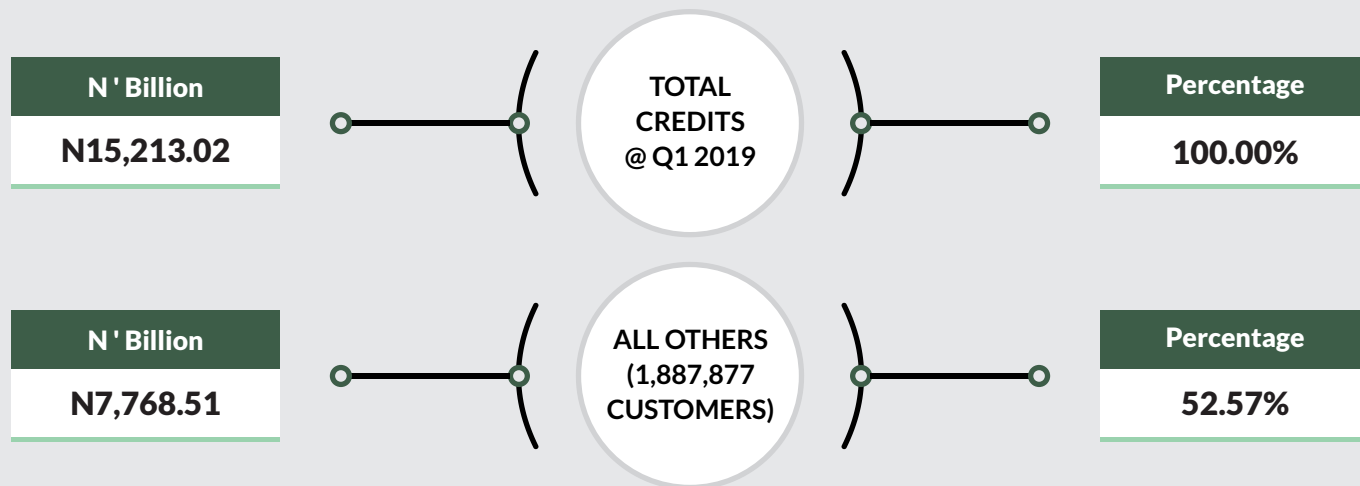
### TOTAL

2,328,183.00

N15,953.39



### OBLIGOR CONCENTRATION AT AT END APRIL



# Selected Banking Sector Data – Q1 2019

## 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 – Q1 2019

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



 2017

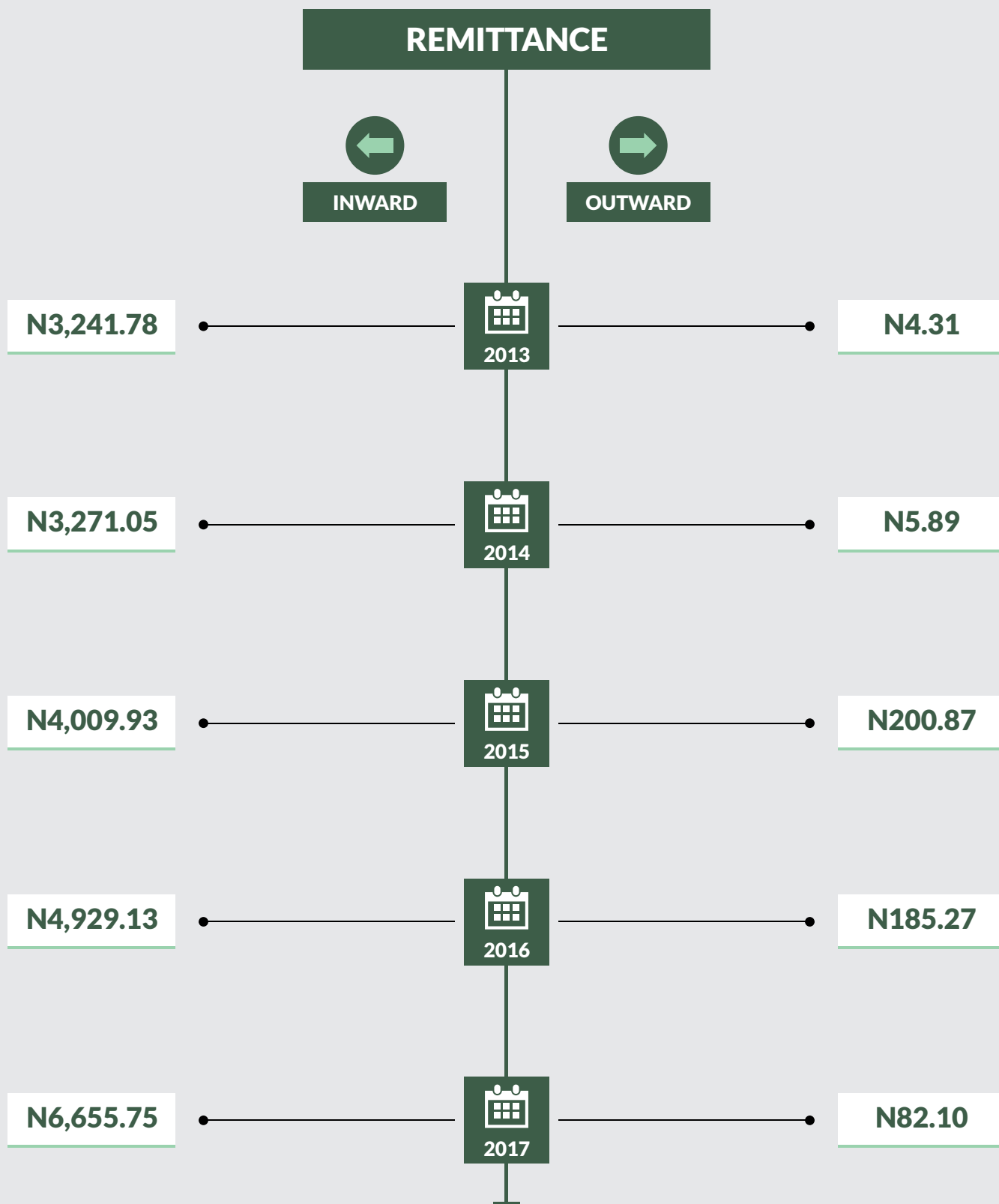
**N100,000 AND BELOW** ↓



↑ **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%

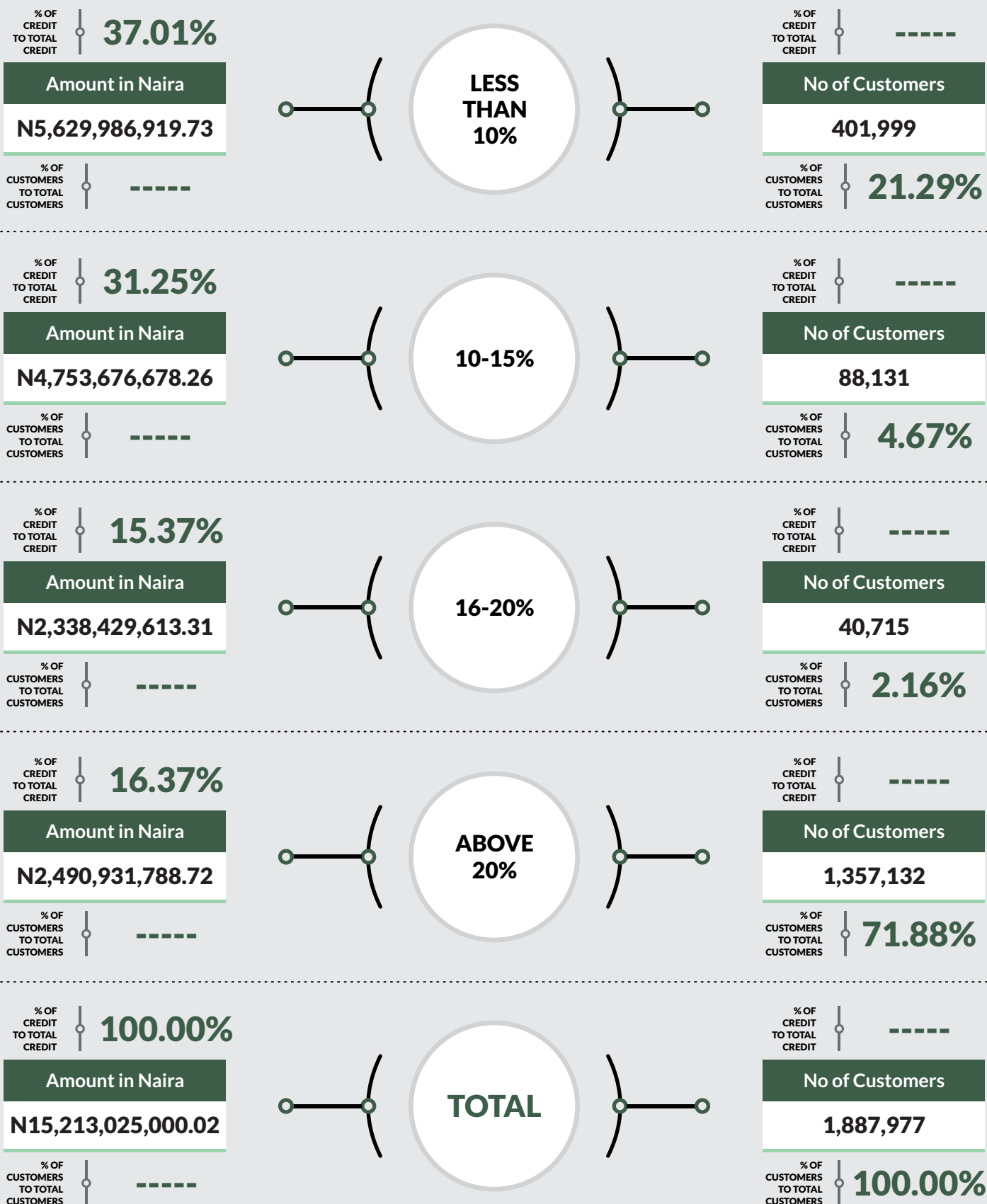


# Selected Banking Sector Data – Q1 2019

## Interest Rate Bands By Customer



AS AT END Q1 2019



## 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
Q4 2018	610,149.66	20,691.07	2,230,154.65	3,548,970.76	403,375.25	614,514.34	1,076,724.12	1,362,578.41	622,776.16	1,106,419.03	57,253.29	1,096,546.06	309,117.02	899,854.41	545,498.52	289,852.05	339,728.06	15,134,202.86	(2.92)
Q1 2019	638,458.19	8,908.76	2,231,321.76	3,493,387.45	393,234.86	622,266.74	1,019,773.89	1,363,200.75	596,398.99	1,123,916.94	82,765.99	1,126,092.46	305,211.57	976,492.68	590,274.68	298,329.86	342,989.45	15,213,025.02	0.52

## 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
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
Q4 2018	4.03	0.14	14.74	23.45	2.67	4.06	7.11	9.00	4.12	7.31	0.38	7.25	2.04	5.95	3.60	1.92	2.24	100.00
Q1 2019	4.20	0.06	14.67	22.96	2.58	4.09	6.70	8.96	3.92	7.39	0.54	7.40	2.01	6.42	3.88	1.96	2.25	100.00

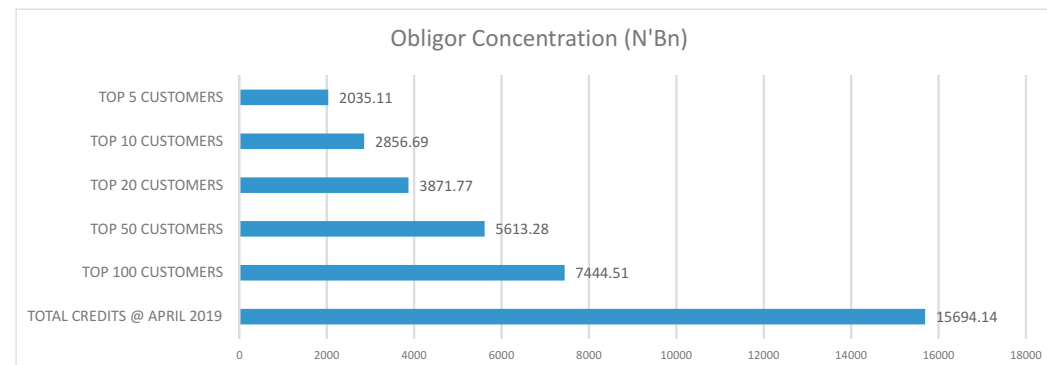


## Dissagregation of Credit by Domestic and Foreign Currency (As at Apr 2019)

Sector	Total Loan Portfolio N'Bn	Naira Component N'Bn	% of sector N'Bn	FCY component N'Bn	% of sector %
OIL AND GAS	4,686.99	1,860.79	39.70	2826.19	60.30
MANUFACTURING	2,241.21	1,413.27	63.06	827.94	36.94
GOVERNMENTS	1,368.85	1,201.68	87.79	167.17	12.21
GENERAL COMMERCE	1,035.36	882.88	85.27	152.48	14.73
GENERAL	1,019.91	947.70	92.92	72.21	7.08
FINANCE AND INSURANCE	954.68	633.54	66.36	321.14	33.64
POWER AND ENERGY	683.93	280.42	41.00	403.51	59.00
AGRICULTURE FORESTRY AND FISHING	648.89	567.25	87.42	81.61	12.58
CONSTRUCTION	642.87	495.26	77.04	147.61	22.96
INFORMATION AND COMMUNICATION	607.95	566.71	93.22	41.24	6.78
REAL ESTATE ACTIVITIES	599.39	465.27	77.62	134.12	22.38
TRANSPORTATION AND STORAGE	316.94	160.60	50.67	156.34	49.33
CAPITAL MARKET	227.28	217.83	95.84	9.45	4.16
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	170.92	112.32	65.71	58.6	34.29
PUBLIC UTILITIES	78.91	20.23	25.64	58.68	74.36
EDUCATION	58.40	57.16	97.88	1.24	2.12
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	36.60	25.88	70.71	10.72	29.29
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	23.09	22.71	98.35	0.38	1.65
WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REDEDIATION ACTIVITIES	22.68	3.81	16.80	18.87	83.20
ARTS, ENTERTAINMENT AND RECREATION	11.34	11.33	99.91	0.01	0.09
MINING AND QUARRYING	8.97	6.73	75.03	2.24	24.97
ACTIVITIES EXTRATERRITORIAL ORGANISATION AND BODIES	0.03	-	28.79	28.82	
TOTAL	15,445.19	9,924.58	64.26	5,520.57	35.74

## Obligor Concentration at at End April

	N ' Billion	%
TOTAL CREDITS @ Q1 2019	15,213.02	100.00
All others (1,887,877 customers)	7,768.51	52.57
TOP 100 CUSTOMERS	7,444.51	47.43
TOP 50 CUSTOMERS	5,613.28	35.77
TOP 20 CUSTOMERS	3,871.77	24.67
TOP 10 CUSTOMERS	2,856.69	18.20
TOP 5 CUSTOMERS	2,035.11	12.97



## 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
<b>TOTAL</b>	<b>3,026,578.00</b>	<b>13,354.17</b>	<b>2,475,177.00</b>	<b>16,291.64</b>	<b>2,328,183.00</b>	<b>15,953.39</b>

## 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

## REMITTANCE IN NAIRA BILLION

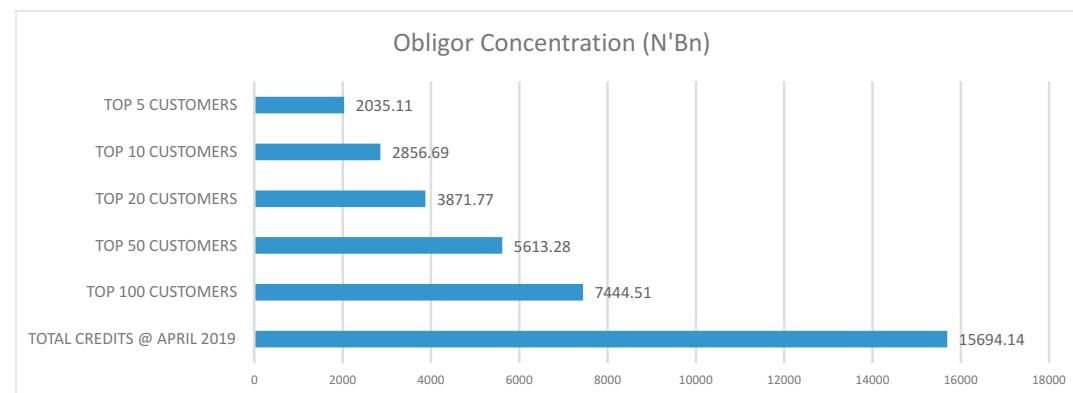
	2013	2014	2015	2016	2017
INWARD REMITTANCE	3,241.78	3,271.05	4,009.93	4,929.13	6,655.75
OUTWARD REMITTANCE	4.31	5.89	200.87	185.27	82.10

## As at end Q1 2019

Interest rate band			% of credit to Total Credit	% of customers to Total customers
Less than 10%	N'000	5,629,986,919.73	37.01	
	No of Customers	401,999		21.29
10-15%	N'000	4,753,676,678.26	31.25	
	No of Customers	88,131		4.67
16-20%	N'000	2,338,429,613.31	15.37	
	No of Customers	40,715		2.16
Above 20%	N'000	2,490,931,788.72	16.37	
	No of Customers	1,357,132		71.88
Total	N'000	15,213,025,000.02	100.00	
	No of Customers	1,887,977		100.00

## Obligor Concentration at at End April

	N ' Billion	%
TOTAL CREDITS @ Q1 2019	15,213.02	100.00
All others (1,887,877 customers)	7,768.51	52.57
TOP 100 CUSTOMERS	7,444.51	47.43
TOP 50 CUSTOMERS	5,613.28	35.77
TOP 20 CUSTOMERS	3,871.77	24.67
TOP 10 CUSTOMERS	2,856.69	18.20
TOP 5 CUSTOMERS	2,035.11	12.97



## Non Performing Loans

ITEMS	Gross loans (NGN)	Loans (after specific provisions) (NGN)	Nonperforming loans (NGN)	Non Performing Loans/Total Loans	
				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
2nd QTR 2013	8,295,726,005,685.55	8,120,164,764,780.58	321,919,947,898.96	3.88	3.96
3RD QTR 2013	8,874,939,573,529.22	8,695,754,509,495.53	315,225,090,224.91	3.55	3.63
4th QTR 2013	9,478,907,768,435.31	9,299,363,918,053.04	321,656,419,816.60	3.39	3.46
1st QTR 2014	9,856,904,650,564.55	9,619,063,206,864.40	374,854,418,837.25	3.80	3.90
2nd QTR 2014	10,230,456,757,168.20	10,001,878,318,070.70	380,095,600,545.41	3.72	3.80
3RD QTR 2014	10,916,825,767,886.90	10,688,765,598,451.50	398,676,311,891.38	3.65	3.73
4th QTR 2014	11,984,023,166,651.10	11,755,523,029,446.80	354,671,763,966.60	2.96	3.02
1ST QTR 2015	13,363,601,333,947.40	12,984,183,639,237.40	478,712,428,991.30	3.58	3.69
2nd QTR 2015	13,442,938,269,021.60	13,051,246,083,049.10	627,837,264,619.37	4.67	4.81
3rd QTR 2015	13,082,221,142,372.60	12,624,551,987,433.10	621,342,992,127.88	4.75	4.92
4th QTR 2015	13,277,487,670,280.10	12,811,251,528,003.50	645,403,481,122.91	4.86	5.04
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
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
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
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
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
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
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
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
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
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
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
4TH QTR 2018	15,353,758,941,686.20	13,562,992,083,993.30	1,792,478,596,557.71	11.67	13.22
1st QTR 2019*	15,480,430,312,359.30	13,739,140,782,141.60	1,676,501,291,283.21	10.83	12.20
*PROVISIONAL					

## Total Loan Portfolio by Domestic and Foreign Component

Sector	Total Loan Portfolio N'Bn as at end Apr 2019	Naira Component N'Bn	% of sector N'Bn	FCY component N'Bn	% of sector %
OIL AND GAS	4,686.99	1,860.79	39.70	2826.19	60.30
MANUFACTURING	2,241.21	1,413.27	63.06	827.94	36.94
GOVERNMENTS	1,368.85	1,201.68	87.79	167.17	12.21
GENERAL COMMERCE	1,035.36	882.88	85.27	152.48	14.73
GENERAL	1,019.91	947.70	92.92	72.21	7.08
FINANCE AND INSURANCE	954.68	633.54	66.36	321.14	33.64
POWER AND ENERGY	683.93	280.42	41.00	403.51	59.00
AGRICULTURE FORESTRY AND FISHING	648.89	567.25	87.42	81.61	12.58
CONSTRUCTION	642.87	495.26	77.04	147.61	22.96
INFORMATION AND COMMUNICATION	607.95	566.71	93.22	41.24	6.78
REAL ESTATE ACTIVITIES	599.39	465.27	77.62	134.12	22.38
TRANSPORTATION AND STORAGE	316.94	160.60	50.67	156.34	49.33
CAPITAL MARKET	227.28	217.83	95.84	9.45	4.16
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	170.92	112.32	65.71	58.6	34.29
PUBLIC UTILITIES	78.91	20.23	25.64	58.68	74.36
EDUCATION	58.40	57.16	97.88	1.24	2.12
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	36.60	25.88	70.71	10.72	29.29
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	23.09	22.71	98.35	0.38	1.65
WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REDEIATION ACTIVITIES	22.68	3.81	16.80	18.87	83.20
ARTS, ENTERTAINMENT AND RECREATION	11.34	11.33	99.91	0.01	0.09
MINING AND QUARRYING	8.97	6.73	75.03	2.24	24.97
ACTIVITIES EXTRATERRITORIAL ORGANISATION AND BODIES	0.03	-	28.79	28.82	
<b>TOTAL</b>	<b>15,445.19</b>	<b>9,924.58</b>	64.26	<b>5,520.57</b>	35.74

**Year on Year Sectoral Change in Non Performing Loans (NPLS) by Sector as at April 2019**

BUSINESS LINE	End Apr.18	End Apr.19	Change in NPLs	
	Total NPLs	Total NPLs	Value	Percentage
	N'Bn	N'Bn	N'Bn	%
OIL AND GAS	871.17	777.84	-93.33	-10.71
GENERAL COMMERCE	179.43	166.86	-12.57	-7.01
GENERAL	209.07	151.12	-57.95	-27.72
MANUFACTURING	145.59	113.82	-31.77	-21.82
POWER AND ENERGY	101.07	100.47	-0.6	-0.59
INFORMATION AND COMMUNICATION	155.37	75.98	-79.39	-51.10
REAL ESTATE ACTIVITIES	170.05	65.87	-104.18	-61.26
CONSTRUCTION	91.63	59.73	-31.9	-34.81
TRANSPORTATION AND STORAGE	100.94	54.27	-46.67	-46.24
AGRICULTURE, FORESTRY AND FISHING	48.78	47.53	-1.25	-2.56
PUBLIC UTILITIES	18.82	18.48	-0.34	-1.81
FINANCE AND INSURANCE	43.73	17.63	-26.1	-59.68
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	13.75	14.29	0.54	3.93
EDUCATION	12.82	8.61	-4.21	-32.84
ARTS, ENTERTAINMENT AND RECREATION	15.62	7.6	-8.02	-51.34
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	11.01	7.24	-3.77	-34.24
GOVERNMENT	0.64	1.72	1.08	168.75
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	2.93	1.29	-1.64	-55.97
CAPITAL MARKET	0.66	0.64	-0.02	-3.03
WATER SUPPLY SEWERAGE, WASTE MANAGEMENT AND REDEDIATION ACTIVITIES	3.6	0.13	-3.47	-96.39
MINING AND QUARRYING	2.28	0.1	-2.18	-95.61
ACTIVITIES EXTRATERRITORIAL ORGANISATION AND BODIES	0	0	0	
<b>INDUSTRY</b>	<b>2,198.96</b>	<b>1,691.22</b>	<b>-507.74</b>	<b>-23.09</b>

## DATA ON ALL PAYMENTS CHANNELS FOR 2019

	JAN		FEB		MARCH		Q1 2019	
	VOLUME	VALUE	VOLUME	VALUE	VOLUME	VALUE	Volume	Value
CHEQUES	174,880	403,215,899,674.38	640,497	372,364,153,341.00	653,032	377,173,289,017.00	1,468,409	1,152,753,342,032.38
ATM	68,524,175	523,232,288,091.35	60,803,325	465,822,388,691.99	73,632,232	550,211,241,600.18	202,959,732	1,539,265,918,383.52
POS	28,162,746	222,921,881,793.24	25,778,644	193,425,962,976.00	29,820,754	217,457,825,191.00	83,762,144	633,805,669,960.24
INTERNET(WEB)	6,607,162	36,407,992,391.44	6,347,246	32,014,214,922.68	7,427,703	39,222,612,500.13	20,382,111	107,644,819,814.25
MOBILE PAYMENTS	737,909	32,220,250,117.00	932,355	30,028,301,891.00	1,258,533	38,441,889,633.00	2,928,797	100,690,441,641.00
NIP	72,290,331	8,114,079,495,064.65	72,586,346	7,469,188,696,670.00	87,939,425	8,583,976,600,717.00	232,816,102	24,167,244,792,451.60
m-CASH	17,574	54,312,952.00	19,009	61,722,641.00	22,121	67,408,848.00	58,704	183,444,441.00
EBILLSPAY	134,656	49,763,558,764.32	93,313	44,947,715,322.00	88,565	46,933,453,094.00	316,534	141,644,727,180.32
REMITA	449,480	4,733,402,266.08	388,063.00	4,789,201,664.17	625,470.00	9,730,798,555.98	1,463,013	19,253,402,486.23
NAPS	3,688,778	2,249,568,235,137.00	3,609,115	1,973,935,806,427.00	3,397,546	1,929,365,317,198.00	10,695,439	6,152,869,358,762.00
CENTRAL PAY	67,148	591,350,406.95	79,126	502,394,551.00	86,453	510,078,466.00	232,727	1,603,823,423.95

## DATA ON ALL PAYMENTS CHANNELS FOR 2018

values in naira	CHEQUES		NEFT		ATM	
Month	Volume	Value	Volume	Value	Volume	Value
January	885,166	449,252,355,416.66	3,101,976	1,377,882,768,854.55	69,370,277	516,363,441,750.82
February	784,659	426,910,391,998.81	3,110,417	1,163,990,864,951.33	66,329,905	484,963,158,498.52
March	806,284	440,727,298,283.23	4,065,931	1,327,971,561,578.04	76,670,671	567,622,520,138.48
April	737,353	435,008,489,386.45	3,732,592	1,366,403,069,585.35	70,947,764	523,187,011,009.66
May	798,737	446,444,951,323.28	2,424,498	1,122,983,234,496.20	75,191,266	559,351,309,039.22
June	732,157	397,623,905,335.52	2,611,920	1,089,736,877,596.51	71,278,931	520,628,095,284.24
July	715,436	413,473,595,085.00	2,406,968	1,195,316,371,250.00	72,981,547	513,688,104,976.74
August	685,571	396,607,919,832.04	3,013,910	1,310,824,492,995.34	75,792,100	556,231,621,540.48
September	665,837	370,864,069,975.61	2,292,640	1,075,852,304,618.06	71,496,724	521,093,807,977.59
October	778,007	424,029,218,672.41			73,084,212	532,887,648,022.13
November	723,227	415,491,466,385.46			73,371,402	545,999,285,921.15
December	706,844	418,901,287,996.00			79,004,508	638,069,895,511.34

Month	POS		INTERNET (WEB)		MOBILE PAYMENTS	
	Volume	Value	Volume	Value	Volume	Value
January	16,102,962	152,099,692,255.12	3,181,510	21,359,309,157.76	4,369,622	102,830,379,686.02
February	16,731,362	144,876,032,407.97	3,072,375	19,027,486,044.17	4,777,447	102,705,168,311.43
March	20,728,441	177,755,617,743.91	3,380,371	20,355,559,565.46	6,107,608	123,580,213,424.72
April	20,751,162	172,313,929,221.53	3,495,876	17,300,579,419.14	5,955,903	125,640,866,202.15
May	23,180,315	189,483,701,484.36	3,304,791	19,081,055,402.04	7,565,702	147,536,343,100.41
June	23,298,442	181,827,918,155.92	3,033,580	16,873,970,913.12	7,165,260	137,388,728,346.85
July	26,990,305	199,520,136,709.54	3,930,816	20,510,308,558.49	8,448,066	150,049,500,152.05
August	29,885,436	227,505,816,519.39	5,002,812	24,881,841,670.65	8,409,540	176,939,670,235.82
September	29,162,526	223,380,636,604.15	5,031,416	23,679,360,163.96	8,040,342	171,092,544,616.02
October	27,727,169	212,368,604,541.15	5,358,319	26,024,438,338.47	9,460,794	219,657,277,162.64
November	29,405,429	230,026,803,467.08	5,766,482	168,203,848,833.07	10,904,858	227,161,507,825.15
December	31,926,618	271,950,012,038.00	6,257,553	27,303,232,646.19	5,881,118	146,118,912,044.59

Month	NIP		m-Cash		EBILLSPAY	
	Volume	Value	Volume	Value	Volume	Value
January	41,021,420	5,749,285,923,677.67	11,782	124,958,703.00	87,076	43,206,251,099.65
February	43,863,265	5,601,943,795,563.27	14,848	126,213,055.00	78,860	41,818,977,793.88
March	54,905,660	6,450,987,143,867.64	21,610	160,039,133.00	79,537	40,900,234,641.54
April	52,025,357	6,019,146,243,808.95	17,908	130,766,884.00	92,548	41,727,310,159.70
May	58,646,458	6,626,982,839,513.05	21,267	143,037,567.30	97,268	46,837,603,227.06
June	57,946,494	6,444,647,439,187.70	20,997	122,428,082.00	78,133	42,159,017,570.86
July	60,957,648	6,444,916,938,243.00	19,216	68,706,093.00	79,714	37,668,980,505.00
August	66,312,916	6,855,013,212,568.18	20,954	76,274,307.02	84,955	39,314,925,386.23
September	65,548,414	6,655,399,057,788.69	21,891	65,663,255.80	114,508	38,395,764,542.57
October	70,238,031	7,328,148,331,533.06	18,326	59,225,901.00	99,547	39,801,966,964.98
November	74,056,061	7,851,839,489,970.07	19,528	54,177,680.00	86,371	42,013,180,346.17
December	83,915,331	8,394,715,282,656.00	21,001	67,240,661.00	74,825	46,370,295,370.00

Month	REMITA		*NAPS		CENTRAL PAY	
	Volume	Value	Volume	Value	Volume	Value
January	3,439,705	1,519,416,547,999.53	1,015,977	538,980,648,384.96	56,746	763,071,384.71
February	3,779,520	2,105,011,681,707.47	1,261,678	616,894,003,647.13	55,401	706,817,359.50
March	3,761,144	1,704,065,879,908.46	1,600,975	628,143,621,905.00	59,722	728,379,622.90
April	3,504,073	1,412,077,884,266.88	1,536,024	685,525,545,185.23	64,365	572,514,562.26
May	3,472,594	1,439,949,924,833.85	2,047,708	797,943,727,821.21	75,793	646,641,450.85
June	2,343,528	1,138,533,150,508.05	1,394,303	736,177,624,868.66	77,366	561,716,119.87
July	3,685,213	1,280,614,356,494.49	1,309,501	654,140,220,661.00	91,478	591,143,295.00
August	3,722,839	1,304,379,672,581.02	1,688,011	707,687,040,057.73	113,821	443,097,997.72
September	3,500,669	1,642,119,695,782.16	1,670,975	726,461,635,573.32	134,717	532,968,463.78
October	4,149,945	1,485,521,054,126.79	4,476,809	2,097,783,670,163.44	198,720	810,847,490.36
November	4,256,877	1,408,088,924,419.06	4,278,971	2,105,285,847,071.12	203,203	800,046,590.46
December	4,845,739	2,056,208,654,943.08	5,103,824	1,783,882,054,221.00	129,048	944,311,276.00

**\*NAPS effective October 2018, data for NAPS will comprise of NEFT/NAPS/PMS**

Source:	NIBSS, Switches, MMOs
note: November 2018 figures are provisional	







Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
26,440,662.1	27,262,815.6	25,235,877.1	25,086,874.7	25,497,325.4	24,691,470.0	26,408,425.7	26,894,678.5	26,075,984.1	27,574,319.4	28,652,344.4	30,520,863.1	31,696,519.3
<u>4,077,433.9</u>	<u>4,986,326.8</u>	<u>3,029,133.2</u>	<u>2,805,008.2</u>	<u>3,236,115.5</u>	<u>2,221,228.3</u>	<u>3,440,986.9</u>	<u>3,756,182.6</u>	<u>2,980,818.9</u>	<u>4,866,094.4</u>	<u>5,705,553.5</u>	<u>6,355,285.1</u>	<u>7,741,326.6</u>
790,612.9	1,554,120.2	-187,110.0	-457,922.6	10,192.1	-1,042,716.3	-91,459.1	150,828.4	-908,664.9	342,214.3	1,440,677.3	1,847,764.4	3,215,423.5
3,087,696.8	3,236,320.7	3,091,825.4	3,137,584.5	3,114,299.1	3,150,174.2	3,376,531.0	3,438,233.3	3,685,310.9	4,372,793.5	4,128,817.4	4,354,662.9	4,369,319.0
199,124.2	195,886.0	124,417.9	125,346.2	111,624.3	113,770.3	126,274.1	135,939.2	172,402.0	120,802.8	103,895.9	122,217.5	125,943.7
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
						6,450.3	7,310.6	7,034.3	7,426.9	6,764.3	5,002.7	5,002.7
						23,190.6	23,871.1	24,736.7	22,856.9	25,398.7	25,637.7	25,637.7
6,141,050.0	6,232,356.4	6,389,020.1	6,549,350.7	6,478,687.4	6,832,258.5	7,023,379.8	7,231,099.0	7,093,619.4	7,976,341.5	8,173,786.6	8,685,059.5	8,814,966.3
-2,063,616.1	-1,246,029.6	-3,359,886.9	-3,744,342.5	-3,242,571.9	-4,611,030.2	-3,612,033.8	-3,506,098.0	-4,144,571.4	-3,140,530.9	-2,500,396.0	-2,360,414.8	-1,104,280.1
2,854,229.0	2,800,149.8	3,172,776.8	3,286,420.0	3,252,764.0	3,568,313.9	3,520,574.7	3,656,926.4	3,235,906.6	3,482,745.2	3,941,073.3	4,208,179.1	4,319,703.6
<u>22,363,228.2</u>	<u>22,276,488.8</u>	<u>22,206,743.9</u>	<u>22,281,866.5</u>	<u>22,261,209.9</u>	<u>22,470,241.8</u>	<u>22,967,438.8</u>	<u>23,138,495.8</u>	<u>23,095,165.2</u>	<u>22,708,225.0</u>	<u>22,946,790.9</u>	<u>24,165,578.0</u>	<u>23,955,192.7</u>
6,258,212.3	6,458,319.4	6,408,823.7	6,420,376.2	6,444,125.4	6,427,730.1	6,431,581.1	6,439,381.8	6,453,891.4	6,574,674.5	6,703,142.2	7,737,445.6	7,678,570.9
15,872,657.7	15,587,378.5	15,559,987.4	15,615,487.9	15,558,803.0	15,768,399.9	15,850,985.1	15,999,822.6	15,926,463.8	15,438,603.9	15,546,054.2	15,736,062.9	15,554,215.0
185,622.5	184,687.9	190,553.5	196,447.3	209,820.1	224,462.3	224,758.4	230,398.5	231,562.5	229,603.2	236,005.0	242,282.7	274,536.3
46,735.7	46,103.0	47,379.3	49,555.0	48,461.4	49,649.5	53,146.0	53,727.4	55,673.2	56,127.3	66,317.1	66,089.1	64,172.8
						177,387.4	181,122.3	175,885.2	169,466.3	147,394.9	145,029.7	145,029.7
						229,580.9	234,043.2	251,688.9	239,749.9	247,877.5	238,668.0	238,668.0
<u>1,631,933.2</u>	<u>1,617,860.5</u>	<u>1,603,013.1</u>	<u>1,628,824.5</u>	<u>1,615,452.0</u>	<u>1,614,780.7</u>	<u>1,341,864.4</u>	<u>1,565,834.4</u>	<u>1,566,929.4</u>	<u>1,553,644.8</u>	<u>1,551,639.6</u>	<u>1,578,199.8</u>	<u>1,618,854.4</u>
656,531.4	656,531.4	656,531.4	656,531.4	656,531.4	656,531.4	656,531.4	656,531.4	657,530.6	656,531.4	660,731.4	662,131.4	716,674.1
962,570.7	947,945.2	934,174.8	959,904.4	947,338.7	948,827.4	674,412.4	898,462.4	897,550.6	885,257.1	867,183.9	891,537.6	877,248.8
6,819.7	6,909.1	5,832.1	5,609.8	3,909.1	1,749.2	1,647.9	1,668.3	1,674.0	1,681.8	1,699.9	1,620.4	1,621.2
6,011.4	6,474.9	6,474.9	6,778.9	7,672.8	7,672.8	9,272.8	9,162.8	10,164.8	10,165.0	22,015.0	22,900.9	23,300.9
						9.5	9.5	9.5	9.5	9.5	9.5	9.5
						0.0	0.0	0.0	0.0	0.0	0.0	0.0
<u>265,109.2</u>	<u>333,421.9</u>	<u>152,300.8</u>	<u>164,064.2</u>	<u>115,006.7</u>	<u>47,303.8</u>	<u>44,857.9</u>	<u>44,857.7</u>	<u>44,857.7</u>	<u>44,859.4</u>	<u>139,561.6</u>	<u>222,783.5</u>	<u>91,109.5</u>
265,109.2	333,421.9	152,300.8	164,064.2	115,006.7	47,303.8	44,857.9	44,857.7	44,857.7	44,859.4	139,561.6	222,783.5	91,109.5
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	0.0	0.0	0.0	0.0	0.0	0.0
						0.0	0.0	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>20,466,185.8</u>	<u>20,325,206.4</u>	<u>20,451,430.0</u>	<u>20,488,977.9</u>	<u>20,530,751.1</u>	<u>20,808,157.3</u>	<u>21,173,748.2</u>	<u>21,527,803.8</u>	<u>21,483,378.1</u>	<u>21,109,720.7</u>	<u>21,255,589.6</u>	<u>22,364,594.7</u>	<u>22,245,228.8</u>
5,336,571.7	5,468,366.2	5,599,991.6	5,599,780.7	5,672,587.3	5,723,894.9	5,730,191.9	5,737,992.8	5,751,503.1	5,873,283.7	5,902,849.1	6,852,530.7	6,870,787.3
14,910,086.9	14,639,433.3	14,625,812.6	14,655,583.5	14,611,464.2	14,819,572.5	15,176,572.7	15,101,360.1	15,028,913.2	14,553,346.8	14,678,870.4	14,844,525.3	14,676,966.2
178,802.8	177,778.9	184,721.4	190,837.5	205,911.0	222,713.1	223,110.6	228,730.2	229,888.6	227,921.3	234,305.1	240,662.4	272,915.2
40,724.4	39,628.1	40,904.4	42,776.1	40,788.6	41,976.7	43,873.2	44,564.7	45,508.5	45,962.3	44,302.0	43,188.2	40,871.8
						177,377.9	181,112.8	175,875.8	169,456.8	147,385.4	145,020.3	145,020.3
						229,580.9	234,043.2	251,688.9	239,749.9	247,877.5	238,668.0	238,668.0

	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q on Q growth %	Y on Y growth %
<b>Executive Staff</b>	174	161	197	188	210	210	213	201	193	(3.98)	(8.10)
<b>Senior Staff</b>	20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	(0.56)	6.36
<b>Junior Staff</b>	36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	(1.31)	0.31
<b>Contract Staff</b>	20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	2.20	44.43
<b>Total</b>	77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	0.33	17.20

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019
Staff Strength	70,960	80,950	80,865	84,358	83,898	76,471	81,682	79,418	81,122	78,563	82,470	77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017
Q on Q growth %		14.08	-0.11	4.32	-0.55	-8.85	6.81	-2.77	2.15	-3.15	4.97	-6.52	-1.93	9.57	9.19	-0.93	13.67	0.95	1.80	0.33

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

#### DMBs STAFF STRENGTH

	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>

#### DMBs STAFF STRENGTH (JUNE 2018)

	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>

#### DMBs STAFF STRENGTH (DECEMBER 2017)

	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>

#### DMBs STAFF STRENGTH (SEPTEMBER 2018)

	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

#### DMBs STAFF STRENGTH (MARCH 2018)

	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>

#### DMBs STAFF STRENGTH (DECEMBER 2018)

	CBs	MBs	NIB	DMBs Total
Executive Staff	170	21	10	201
Senior Staff	17,874	170	75	18,119
Junior Staff	40,386	320	405	41,111
Contract Staff	44,866	44	328	45,238
<b>Totals</b>	<b>103,296</b>	<b>555</b>	<b>818</b>	<b>104,669</b>

#### DMBs STAFF STRENGTH MARCH 2019

	CBs	MBs	NIB	DMBs Total
Executive Staff	170	13	10	193
Senior Staff	17,767	172	79	18,018
Junior Staff	39,822	335	414	40,571
Contract Staff	45,710	152	373	46,235
<b>Totals</b>	<b>103,469</b>	<b>672</b>	<b>876</b>	<b>105,017</b>

# 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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