



In furtherance of the transparency and full disclosure stance of the Central bank of Nigeria, the Monetary Policy Committee has decided that henceforth the lending rates obtainable in all Deposit Money Banks (DMBs) be made public to guide business decisions. Consequently, find below the applicable rates for each of the DMBs as at November 04, 2022. The rates will be published every Wednesday in some selected national Newspapers. The rates will also be available on the website of the Central Bank of Nigeria

NAME OF BANK		ACCESS BANK	CITI BANK	CORONATION BANK	ECOBANK	FIRST BANK OF NIGERIA	FBN MERCHANT	FCMB	FIDELITY BANK	FSDH	GUARANTY TRUST BANK	GLOBUS BANK LTD	GREENWICH MERCHANT BANK	HERITAGE BANK	KEYSTONE BANK LTD	NOVA MERCHANT BANK	PREMIUM TRUST	PROVIDUS BANK	RAND MERCHANT BANK NIG. LTD	STANDARD CHARTERED BANK	POLARIS BANK	STANBIC IBTC	STERLING BANK	SUNTRUST	TITAN TRUST BANK	UNITED BANK FOR AFRICA	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK	
DEPOSIT RATES																															
DEMAND DEPOSIT	AVE. INT. RATE	0.24	0.05	-	0.01	-	-	0.45	0.50	0.20	0.55	0.01	4.50	-	0.57	-	-	1.50	0.39	-	-	0.020	0.78	-	-	0.06	0.14	3.50	0.92	0.31	
SAVINGS DEPOSIT	AVE. INT. RATE	4.65	4.65	9.12	4.65	4.20	-	1.15	4.65	-	4.46	1.40	-	4.65	4.65	-	4.65	4.20	-	5.24	4.65	1.55	4.65	4.20	4.65	4.20	4.65	4.65	4.65	4.65	
TIME DEPOSIT	AVE. INT. RATE	11.75	1.00		9.02	4.84	9.24	5.00	7.00	13.91	7.05	4.00	15.00	10.50	11.22	13.46	9.52	9.75	9.47	9.11	7.07	5.08	10.19	9.40	3.78	1.00	8.00	9.00	7.07	9.22	
LENDING RATES																															
AGRICULTURE, FORESTRY AND FISHING	PRIME	16.00	15.50	10.00	17.00	15.26	19.00	17.50	22.00	17.00	16.50	16.93	17.00	27.00	21.00	-	18.00	9.00	-	14.00	9.00	8.00	18.00	18.00	12.00	7.00	19.65	5.00	25.00	16.22	
	MAX.	28.50	22.50	21.00	26.00	24.00	22.50	30.00	24.00	23.00	19.50	19.50	17.00	35.00	34.00	-	24.00	30.00	-	25.00	27.00	36.00	33.00	9.00	20.00	24.00	33.00	29.00	23.00	30.00	
MINING & QUARRYING	PRIME	-	15.50	9.00	21.00	-	9.00	17.50	22.00	-	9.00	16.93	-	-	21.00	-	-	25.00	-	14.00	20.00	-	18.00	-	-	20.00	19.65	22.00	25.00	16.22	
	MAX.	-	22.50	9.00	25.00	-	9.00	-	24.00	-	9.00	18.00	-	-	24.00	-	-	30.00	-	25.00	27.00	-	30.00	-	-	24.00	33.00	29.00	27.00	30.00	
MANUFACTURING	PRIME	16.00	15.50	9.00	14.00	10.95	7.00	17.50	22.00	7.31	7.00	16.93	17.00	27.00	21.00	12.00	-	25.00	13.00	14.00	6.00	8.00	18.00	18.00	12.00	17.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	25.00	25.00	24.00	23.00	30.00	24.00	22.50	22.50	25.00	18.81	35.00	34.00	20.00	-	30.00	20.40	25.00	29.50	30.00	30.00	18.00	25.00	24.00	31.00	29.00	26.00	30.00	
REAL ESTATE ACTIVITIES	PRIME	16.00	15.50	12.00	19.00	13.57	22.00	17.50	22.00	-	20.00	16.93	17.60	27.00	21.00	12.00	-	25.00	-	14.00	19.00	15.00	18.00	7.00	12.00	20.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	12.00	28.00	24.00	23.00	29.00	24.00	-	21.00	21.50	18.60	35.00	34.00	20.00	-	30.00	-	25.00	27.00	30.00	30.00	10.00	20.00	24.00	32.00	29.00	25.00	30.00	
PUBLIC UTILITIES	PRIME	-	-	-	14.00	5.80	-	17.50	22.00	-	-	-	-	-	-	12.00	-	25.00	-	14.00	-	14.00	18.00	-	-	20.00	19.65	22.00	25.00	16.22	
	MAX.	-	-	-	25.00	15.00	-	-	24.00	-	-	-	-	-	-	20.00	-	30.00	-	20.00	-	30.00	27.00	-	-	24.00	25.00	29.00	27.00	30.00	
GENERAL COMMERCE	PRIME	16.00	15.50	18.00	17.00	12.07	20.50	17.50	22.00	18.00	12.00	14.84	18.00	27.00	21.00	12.00	18.00	25.00	-	18.50	9.00	8.00	18.00	18.00	12.00	18.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	20.00	28.00	24.00	23.00	31.00	24.00	30.00	23.00	26.50	20.00	35.00	36.00	20.00	25.00	30.00	-	21.00	34.00	36.00	33.00	29.00	25.00	24.00	35.00	29.00	27.00	30.00	
TRANSPORTATION & STORAGE	PRIME	16.00	15.50	21.00	18.00	9.83	-	17.50	22.00	-	13.50	14.84	-	27.00	21.00	12.00	-	25.00	15.79	14.00	11.00	13.58	18.00	18.00	12.00	18.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	22.00	27.00	24.00	-	18.00	24.00	-	21.25	23.00	-	35.00	34.00	20.00	-	30.00	15.79	25.00	27.00	30.00	31.00	23.00	20.00	24.00	25.00	29.00	27.00	30.00	
FINANCE & INSURANCE	PRIME	16.00	15.50	20.00	21.00	15.04	8.00	17.50	22.00	7.75	16.00	14.84	-	27.00	21.00	12.00	18.00	25.00	-	14.00	18.00	15.00	18.00	18.00	14.00	15.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	22.00	28.00	24.00	8.00	30.00	24.00	22.00	21.50	22.00	-	35.00	34.00	20.00	25.00	30.00	-	25.00	27.00	30.00	31.00	18.00	20.00	20.00	25.00	29.00	25.00	30.00	
GENERAL	PRIME	16.00	15.50	5.00	18.00	22.46	8.00	19.50	22.00	14.00	7.00	14.84	-	27.00	21.00	12.00	18.00	25.00	-	14.00	-	-	18.00	18.00	12.00	19.00	19.65	22.00	25.00	16.22	
	MAX.	30.00	22.50	12.00	30.00	24.00	10.00	42.00	24.00	30.00	23.00	24.00	-	35.00	36.00	20.00	6.00	30.00	-	27.00	-	42.00	33.00	20.00	22.00	22.00	35.00	29.00	27.00	30.00	
GOVERNMENT	PRIME	16.00	-	-	17.00	22.27	-	17.50	22.00	-	13.00	14.84	-	27.00	21.00	-	18.00	25.00	-	14.00	9.00	13.00	18.00	-	-	18.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	-	-	21.00	24.00	-	23.00	24.00	-	15.50	20.50	-	35.00	34.00	-	17.00	30.00	-	20.00	27.00	28.00	29.00	-	-	22.00	25.00	29.00	23.00	30.00	
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	PRIME	16.00	-	-	18.00	-	-	17.50	22.00	-	18.00	-	-	27.00	-	-	-	25.00	-	14.00	-	19.00	18.00	18.00	-	-	20.00	19.65	22.00	25.00	16.22
	MAX.	28.50	-	-	28.00	-	-	-	24.00	-	18.00	-	-	35.00	-	-	-	30.00	-	25.00	-	30.00	33.00	23.00	-	-	24.00	25.00	29.00	21.00	30.00
CONSTRUCTION	PRIME	16.00	15.50	21.00	14.00	14.25	-	17.50	22.00	-	14.50	14.84	-	27.00	21.00	12.00	18.00	25.00	-	14.00	17.00	16.50	18.00	18.00	15.00	17.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	21.00	24.00	24.00	-	22.00	24.00	-	21.50	21.35	-	35.00	34.00	20.00	25.00	30.00	-	25.00	27.00	36.00	29.00	22.00	22.00	20.00	25.00	29.00	27.00	30.00	
INFORMATION AND COMMUNICATIONS	PRIME	16.00	15.50	20.00	17.00	11.99	12.76	17.50	22.00	12.00	12.87	14.84	-	27.00	21.00	12.00	-	25.00	12.50	14.00	11.00	9.00	18.00	18.00	-	18.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	22.00	28.00	24.00	21.50	21.00	24.00	21.00	22.50	22.00	-	35.00	34.00	20.00	-	30.00	13.28	25.00	27.00	30.00	33.00	23.00	-	22.00	27.00	29.00	27.00	30.00	
PROFESSIONAL, SCIENTIFIC AND TECHNICAL SERVICES	PRIME	16.00	15.50	-	19.00	12.71	-	17.50	22.00	20.00	17.00	14.84	-	27.00	21.00	-	-	25.00	-	14.00	-	15.00	18.00	18.00	12.00	20.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	-	28.00	24.00	-	30.00	24.00	20.00	23.00	22.00	-	35.00	36.00	-	-	30.00	-	25.00	-	36.00	29.00	20.00	25.00	24.00	25.00	29.00	27.00	30.00	
ADMINISTRATIVE AND SUPPORT SERVICES	PRIME	16.00	15.50	-	23.00	18.09	-	17.50	22.00	18.00	18.00	14.84	-	27.00	21.00	-	-	25.00	-	14.00	-	14.00	18.00	18.00	-	20.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	-	28.00	24.00	-	25.00	24.00	20.00	18.00	23.00	-	35.00	34.00	-	-	30.00	-	25.00	-	36.00	29.00	22.00	-	24.00	28.00	29.00	27.00	30.00	
EDUCATION	PRIME	16.00	15.50	-	23.00	21.34	-	17.50	22.00	-	19.50	14.84	-	27.00	21.00	-	-	25.00	-	14.00	-	8.00	18.00	18.00	-	20.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	-	28.00	24.00	-	30.00	24.00	-	23.00	22.00	-	35.00	34.00	-	-	30.00	-	25.00	-	30.00	31.00	23.00	-	24.00	33.00	29.00	27.00	30.00	
HUMAN HEALTH AND SOCIAL SERVICES	PRIME	16.00	15.50	-	23.00	21.97	-	17.50	22.00	17.50	16.50	14.84	-	27.00	21.00	-	-	25.00	-	14.00	-	16.00	18.00	-	12.00	20.00	19.65	22.00	25.00	16.22	
	MAX.	28.50	22.50	-	28.00	24.00	-	-	24.00	25.00	21.50	23.50	-	35.00	34.00	-	-	30.00	-	25.00	-	30.00	29.00	-	22.00	24.00	27.00	29.00	27.00	30.00	
ARTS, ENTERTAINMENT AND RECREATION	PRIME	16.00	-	-	23.00	22.80	-	17.50	22.00	-	23.00	14.84	-																		