



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 August 12, 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	HERITAGE BANK	KEYSTONE BANK LTD	NOVA MERCHANT BANK	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	0.30	0.10	-	0.01	1.15	-	0.25	0.50	0.20	0.22	0.01	-	0.57	-	1.50	0.76	-	-	0.001	-	-	-	0.05	0.21	0.45	0.70	0.21
SAVINGS DEPOSIT	AVE. INT. RATE	1.40	1.40	-	1.40	-	1.15	1.40	-	1.38	1.40	4.20	1.40	-	0.75	-	2.23	1.40	1.15	1.40	4.10	1.40	1.15	0.85	1.90	1.40	1.40	
TIME DEPOSIT	AVE. INT. RATE	9.52	1.00	9.05	7.36	3.85	7.18	5.00	6.00	11.75	5.71	4.00	11.50	10.66	11.85	5.01	8.31	5.86	5.00	4.95	7.92	8.70	3.06	1.00	7.22	4.00	4.71	6.34
LENDING RATES																												
AGRICULTURE, FORESTRY AND MINING & QUARRYING	PRIME	12.00	12.00	10.00	17.00	15.26	19.00	17.50	19.00	-	12.00	13.47	27.00	21.00	-	9.00	-	14.00	5.00	4.00	18.00	18.00	12.00	7.00	19.16	5.00	25.00	13.70
	MAX.	28.50	22.00	18.00	26.00	24.00	19.00	30.00	24.00	-	19.00	20.00	35.00	34.00	-	30.00	-	25.00	25.00	30.00	33.00	9.00	20.00	24.00	33.00	21.00	23.00	30.00
MANUFACTURING	PRIME	-	12.00	5.00	21.00	-	5.00	17.50	19.00	-	9.00	13.47	-	21.00	-	25.00	-	14.00	18.00	-	18.00	-	-	20.00	19.16	-	25.00	13.70
	MAX.	-	22.00	5.00	25.00	-	5.00	-	24.00	-	9.00	19.00	-	24.00	-	30.00	-	25.00	25.00	-	30.00	-	-	24.00	33.00	-	27.00	30.00
REAL ESTATE ACTIVITIES	PRIME	12.00	12.00	8.24	14.00	10.95	7.00	17.50	19.00	14.50	7.00	13.47	27.00	21.00	12.00	25.00	12.00	14.00	5.00	4.00	18.00	18.00	12.00	17.00	19.16	18.00	25.00	13.70
	MAX.	28.50	22.00	19.00	25.00	24.00	21.50	30.00	24.00	19.00	21.00	27.00	35.00	34.00	20.00	30.00	15.00	25.00	27.50	30.00	30.00	18.00	20.00	24.00	31.00	25.00	26.00	30.00
PUBLIC UTILITIES	PRIME	12.00	12.00	12.00	19.00	13.57	17.50	17.50	19.00	14.50	20.00	13.47	27.00	21.00	12.00	25.00	-	14.00	17.00	12.00	18.00	7.00	12.00	20.00	19.16	20.00	25.00	13.70
	MAX.	28.50	22.00	12.00	28.00	24.00	19.00	29.00	24.00	19.00	20.00	19.00	35.00	34.00	20.00	30.00	-	25.00	27.00	30.00	30.00	10.00	20.00	24.00	31.00	26.00	25.00	30.00
GENERAL COMMERCE	PRIME	-	-	-	14.00	5.80	-	17.50	19.00	14.50	-	-	-	-	12.00	25.00	-	14.00	-	13.00	18.00	-	-	20.00	19.16	-	25.00	13.70
	MAX.	-	-	-	25.00	15.00	-	24.00	19.00	19.00	-	-	-	-	20.00	30.00	-	20.00	-	30.00	27.00	-	-	24.00	23.00	-	27.00	30.00
TRANSPORTATION & STORAGE	PRIME	12.00	12.00	18.00	17.00	12.07	19.00	17.50	19.00	14.50	12.00	13.47	27.00	21.00	12.00	25.00	-	17.00	9.00	4.00	18.00	18.00	12.00	18.00	19.16	17.00	25.00	13.70
	MAX.	28.50	22.00	18.00	28.00	24.00	21.00	31.00	24.00	19.00	23.00	28.00	40.00	36.00	20.00	30.00	-	20.00	32.00	32.50	33.00	29.00	20.00	24.00	39.00	23.00	27.00	30.00
FINANCE & INSURANCE	PRIME	15.00	12.00	14.00	18.00	9.83	-	17.50	19.00	-	12.00	13.47	27.00	21.00	12.00	25.00	12.48	14.00	11.00	12.01	18.00	-	18.00	19.16	17.00	25.00	13.70	
	MAX.	28.50	22.00	14.00	27.00	24.00	-	18.00	24.00	-	18.00	20.00	35.00	34.00	20.00	30.00	12.48	25.00	27.00	36.00	31.00	23.00	-	24.00	23.00	25.00	27.00	30.00
GENERAL	PRIME	13.50	12.00	-	21.00	15.04	8.00	17.50	19.00	14.50	16.00	13.47	27.00	21.00	12.00	25.00	-	14.00	16.50	15.00	18.00	18.00	14.00	15.00	19.16	17.00	25.00	13.70
	MAX.	28.50	22.00	-	28.00	24.00	13.54	30.00	24.00	19.00	20.00	20.00	35.00	34.00	20.00	30.00	-	25.00	25.00	30.00	31.00	18.00	20.00	20.00	23.00	25.00	25.00	30.00
GOVERNMENT WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	PRIME	12.00	12.00	5.00	18.00	22.46	7.00	19.50	19.00	14.50	10.00	13.47	27.00	21.00	12.00	25.00	-	14.00	-	4.00	18.00	18.00	12.00	19.00	19.16	17.00	25.00	13.70
	MAX.	28.50	22.00	12.00	30.00	24.00	21.00	42.00	24.00	19.00	28.00	21.00	44.00	36.00	20.00	30.00	-	27.00	-	42.00	33.00	20.00	22.00	22.00	49.00	25.00	27.00	30.00
CONSTRUCTION	PRIME	13.00	-	-	17.00	22.27	-	17.50	19.00	-	12.00	13.47	26.00	21.00	-	25.00	-	14.00	5.00	13.00	18.00	-	-	18.00	19.16	17.00	25.00	13.70
	MAX.	28.50	-	-	21.00	24.00	-	23.00	24.00	-	15.00	19.00	26.00	34.00	-	30.00	-	20.00	31.00	13.00	29.00	-	-	22.00	20.00	21.00	23.00	30.00
INFORMATION AND COMMUNICATION	PRIME	18.00	-	-	18.00	-	-	17.50	19.00	-	18.00	-	27.00	-	-	25.00	-	14.00	-	19.00	18.00	-	-	20.00	19.16	-	25.00	13.70
	MAX.	28.50	-	-	28.00	-	-	24.00	-	-	18.00	-	35.00	-	-	30.00	-	25.00	-	30.00	33.00	23.00	-	24.00	22.00	-	21.00	30.00
PROFESSIONAL, SCIENTIFIC AND ADMINISTRATIVE AND SUPPORT	PRIME	12.50	12.00	16.00	14.00	14.25	-	17.50	19.00	-	16.00	13.47	27.00	21.00	12.00	25.00	-	14.00	-	18.00	18.00	15.00	17.00	19.16	17.00	25.00	13.70	
	MAX.	28.50	22.00	16.00	24.00	24.00	-	22.00	24.00	-	20.00	22.00	35.00	34.00	20.00	30.00	-	25.00	-	30.00	29.00	22.00	22.00	20.00	25.00	25.00	27.00	30.00
EDUCATION	PRIME	12.50	12.00	16.00	17.00	11.99	11.40	17.50	19.00	-	15.00	13.47	25.00	21.00	12.00	25.00	11.25	14.00	-	9.00	18.00	18.00	-	18.00	19.16	17.00	25.00	13.70
	MAX.	28.50	22.00	20.00	28.00	24.00	19.00	21.00	24.00	-	21.00	20.00	25.00	34.00	20.00	30.00	12.50	25.00	-	30.00	33.00	23.00	-	22.00	27.00	25.00	27.00	30.00
HUMAN HEALTH AND SOCIAL WELFARE	PRIME	15.00	12.00	-	19.00	12.71	-	17.50	19.00	-	16.00	13.47	27.00	21.00	-	25.00	-	14.00	-	15.00	18.00	18.00	12.00	20.00	19.16	-	25.00	13.70
	MAX.	28.50	22.00	-	28.00	24.00	-	30.00	24.00	-	23.00	22.00	35.00	36.00	-	30.00	-	25.00	-	30.00	29.00	20.00	22.00	24.00	25.00	-	27.00	30.00
ARTS, ENTERTAINMENT AND RECREATION	PRIME	13.50	12.00	-	23.00	18.09	-	17.50	19.00	-	18.00	13.47	26.00	21.00	-	25.00	-	14.00	-	12.50	18.00	18.00	-	20.00	19.16	-	25.00	13.70
	MAX.	28.50	22.00	-	28.00	24.00	-	25.00	24.00	-	18.00	20.00	26.00	34.00	-	30.00	-	25.00	-	30.00	29.00	22.00	-	24.00	28.00	-	27.00	30.00
ACTIVITIES OF EXTRATERRITORIAL	PRIME	12.00	12.00	-	23.00	21.34	-	17.50	19.00	-	18.00	13.47	27.00	21.00	-	25.00	-	14.00	-	4.00	18.00	18.00	-	20.00	19.16	17.00	25.00	13.70
	MAX.	28.50	22.00	-	28.00	24.00	-	30.00	24.00	-	23.00	20.00	35.00	34.00	-	30.00	-	25.00	-	30.00	31.00	23.00	-	24.00	36.00	25.00	27.00	30.00
POWER AND ENERGY	PRIME	13.00	12.00	-	17.00	13.01	19.00	17.50	19.00	-	16.00	-	11.00	21.00	12.00	25.00	14.00	14.00	-	5.00	18.00	18.00	-	14.00	19.16	-	25.00	13.7
	MAX.	28.50	22.00	-	24.00	24.00	19.00	-	24.00	-	16.00	-	11.00	34.00	20.00	30.00	14.00	25.00	-	30.00	25.00	28.00	-	18.00	21.00	-	27.00	30.00
CAPITAL MARKET	PRIME	-	12.00	-	20.00	-	-	17.50	19.00	-	-	-	-	-	12.00	25.00	-	14.00	-	13.00	18.00	-	-	20.00	19.16	-	25.00	13.7
	MAX.	-	22.00	-	28.00	-	-	24.00	-	-	-	-	-	-	20.00	30.00	-	25.00	-	30.00	27.00	-	-	24.00	30.50	-	27.00	30.00
OIL & GAS	PRIME	12.00	12.00	18.00	15.00	13.46	11.00	17.50	19.00	14.50	12.00	13.47	27.00	21.00	12.00	25.00	9.23	14.00	5.00	4.00	18.00	18.00	12.00	18.00	19.16	17.00	25.00	13.7
	MAX.	28.50	22.00	18.00	26.00	24.00	21.00	30.00	24.00	19.00	21.00	25.00	35.00	34.00	20.00	30.00	15.00	25.00	34.00	30.00	33.00	14.00	20.00	24.00	31.00	25		