



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 April 14, 2023. 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	FBN QUEST MERCHANT	FCMB	FIDELITY BANK	FIRST BANK OF NIGERIA	FSDH	GLOBUS BANK LTD	GREENWICH MERCHANT BANK	GUARANTY TRUST BANK	HERITAGE BANK	KEYSTONE BANK LTD	NOVA MERCHANT BANK	POLARIS BANK	PREMIUM TRUST	PROVIDUS BANK	RAND MERCHANT BANK NIG. LTD	STANBIC IBTC	STANDARD CHARTERED BANK	STERLING BANK	SUNTRUST	TITAN TRUST BANK	UNITED BANK FOR AFRICA	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK			
<b>DEPOSIT RATES</b>																																	
<b>DEMAND DEPOSIT</b>	AVE. INT. RATE	0.66	0.05	-	0.01	-	0.48	0.50	-	0.20	0.01	2.00	1.00	-	0.56	-	-	-	1.50	-	0.002	-	0.52	-	-	0.05	0.14	4.50	0.97	1.03			
<b>SAVINGS DEPOSIT</b>	AVE. INT. RATE	5.40	5.25	8.20	4.65	-	1.15	5.40	5.40	-	1.40	-	5.00	5.25	5.25	-	5.40	5.40	4.20	-	1.80	5.52	5.40	4.20	5.40	4.20	5.40	5.25	5.40	5.40			
<b>TIME DEPOSIT</b>	AVE. INT. RATE	13.25	5.00	-	9.20	5.85	8.50	7.00	4.84	15.66	4.00	8.00	6.00	10.50	12.42	12.00	10.76	9.52	10.50	8.94	7.18	4.61	12.04	10.80	7.65	1.00	8.00	10.00	7.49	7.50			
<b>LENDING RATES</b>																																	
<b>AGRICULTURE, FORESTRY AND FISHING</b>	PRIME	16.00	15.50	22.00	17.00	24.00	17.50	22.00	15.26	18.00	17.48	23.00	13.00	27.00	21.00	-	9.00	18.00	25.00	-	8.00	18.00	18.00	18.00	-	28.50	19.65	9.00	25.00	18.07			
	MAX.	28.50	22.50	24.00	26.00	24.00	32.50	24.00	28.00	23.00	25.00	25.00	20.50	35.00	34.00	-	29.50	24.00	30.00	-	36.00	25.00	33.00	9.00	-	32.00	33.00	33.00	23.00	30.00			
<b>MINING &amp; QUARRYING</b>	PRIME	-	15.50	9.00	21.00	9.00	17.50	22.00	-	-	-	-	9.00	-	21.00	-	21.50	18.00	25.00	-	-	18.00	18.00	-	-	28.50	19.65	26.00	25.00	17.49			
	MAX.	-	22.50	9.00	25.00	9.00	-	24.00	-	-	-	-	9.00	-	24.00	-	27.50	7.00	30.00	-	-	25.00	30.00	-	-	32.00	33.00	33.00	27.00	30.00			
<b>MANUFACTURING</b>	PRIME	16.00	15.50	9.00	14.00	7.00	17.50	22.00	10.95	7.31	17.48	23.00	7.00	27.00	21.00	12.00	8.00	18.00	25.00	19.50	8.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	25.00	25.00	25.00	30.00	24.00	28.00	26.00	27.00	25.00	23.50	35.00	34.00	20.00	29.50	19.00	30.00	21.50	36.00	25.00	30.00	18.00	30.00	32.00	31.00	33.00	26.00	30.00			
<b>REAL ESTATE ACTIVITIES</b>	PRIME	16.00	15.50	12.00	19.00	23.00	17.50	22.00	13.57	-	17.48	23.00	20.00	27.00	21.00	12.00	20.50	18.00	25.00	-	15.00	18.00	18.00	7.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	19.00	28.00	24.00	32.50	24.00	28.00	-	24.00	25.00	20.00	35.00	34.00	20.00	29.50	26.00	30.00	-	36.00	25.00	30.00	10.00	27.00	32.00	33.00	33.00	25.00	30.00			
<b>PUBLIC UTILITIES</b>	PRIME	-	-	-	14.00	-	17.50	22.00	5.80	-	-	-	-	-	-	12.00	-	-	25.00	-	15.00	18.00	18.00	-	-	28.50	19.65	26.00	25.00	17.49			
	MAX.	-	-	-	25.00	-	24.00	15.00	-	-	-	-	-	-	-	20.00	-	-	30.00	-	36.00	23.00	27.00	-	-	30.00	25.00	33.00	27.00	30.00			
<b>GENERAL COMMERCE</b>	PRIME	16.00	15.50	24.00	17.00	23.00	17.50	22.00	12.07	21.00	17.48	23.00	15.00	27.00	21.00	12.00	10.50	18.00	25.00	20.50	8.00	19.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	24.00	28.00	23.00	32.50	24.00	28.00	24.00	30.00	25.00	24.00	35.00	36.00	20.00	35.50	25.00	30.00	21.50	36.00	25.00	33.00	29.00	30.00	40.00	35.00	33.00	27.00	30.00			
<b>TRANSPORTATION &amp; STORAGE</b>	PRIME	16.00	15.50	-	18.00	-	17.50	22.00	9.83	18.00	17.48	-	13.50	27.00	21.00	12.00	12.00	18.00	25.00	-	15.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	-	27.00	-	32.50	24.00	28.00	18.00	26.00	-	19.50	35.00	34.00	20.00	30.50	25.00	30.00	-	36.00	25.00	31.00	23.00	23.00	32.00	25.00	33.00	27.00	30.00			
<b>FINANCE &amp; INSURANCE</b>	PRIME	16.00	15.50	24.00	21.00	8.00	17.50	22.00	15.04	5.00	17.48	-	16.00	27.00	21.00	12.00	20.50	18.00	25.00	-	15.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	24.00	28.00	12.00	32.50	24.00	28.00	23.00	23.00	-	18.00	35.00	34.00	20.00	28.50	25.00	30.00	-	36.00	25.00	31.00	18.00	27.00	32.00	25.00	33.00	25.00	30.00			
<b>GENERAL</b>	PRIME	16.00	15.50	12.00	18.00	5.00	19.50	22.00	22.46	18.00	17.48	-	12.00	27.00	21.00	12.00	-	18.00	25.00	16.30	5.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	30.00	22.50	12.00	30.00	25.00	42.00	24.00	28.00	30.00	29.00	-	25.00	35.00	36.00	20.00	-	26.00	30.00	16.30	40.00	27.00	33.00	20.00	28.00	32.00	35.00	33.00	27.00	30.00			
<b>GOVERNMENT</b>	PRIME	16.00	-	-	17.00	-	17.50	22.00	22.27	-	17.48	-	13.00	26.00	21.00	-	9.00	18.00	25.00	-	20.00	18.00	18.00	-	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	-	-	21.00	-	20.00	24.00	28.00	-	24.00	-	17.00	26.00	34.00	-	30.00	25.00	30.00	-	20.00	23.00	29.00	-	25.00	32.00	26.00	33.00	23.00	30.00			
<b>WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</b>	PRIME	16.00	-	-	18.00	-	17.50	22.00	-	-	-	-	20.00	27.00	-	-	-	-	25.00	-	19.00	18.00	18.00	18.00	-	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	-	-	28.00	-	30.00	24.00	-	-	-	-	20.00	35.00	-	-	-	-	30.00	-	36.00	25.00	33.00	23.00	-	32.00	25.00	33.00	21.00	30.00			
<b>CONSTRUCTION</b>	PRIME	16.00	15.50	24.00	14.00	-	17.50	22.00	14.25	-	17.48	23.00	19.00	27.00	21.00	12.00	20.50	18.00	25.00	-	15.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	25.00	24.00	-	32.50	24.00	28.00	-	25.00	25.00	22.00	35.00	34.00	20.00	29.50	29.00	30.00	-	36.00	25.00	29.00	22.00	26.00	32.00	25.00	33.00	27.00	30.00			
<b>INFORMATION AND COMMUNICATIONS</b>	PRIME	16.00	15.50	25.00	17.00	15.22	17.50	22.00	11.99	12.00	17.48	23.00	15.33	25.00	21.00	12.00	12.00	18.00	25.00	15.32	9.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	25.00	28.00	23.00	32.50	24.00	28.00	32.50	28.00	25.00	23.50	25.00	34.00	20.00	30.50	27.00	30.00	20.00	36.00	25.00	33.00	23.00	27.00	32.00	27.00	33.00	27.00	30.00			
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL</b>	PRIME	16.00	15.50	-	19.00	-	17.50	22.00	12.71	20.00	17.48	-	20.00	27.00	21.00	-	-	18.00	25.00	-	15.00	18.00	18.00	18.00	25.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	-	28.00	-	40.00	24.00	28.00	21.00	22.00	-	22.00	35.00	36.00	-	-	29.00	30.00	-	36.00	25.00	29.00	20.00	28.00	32.00	27.00	33.00	27.00	30.00			
<b>ADMINISTRATIVE AND SUPPORT SERVICES</b>	PRIME	16.00	15.50	-	23.00	-	17.50	22.00	18.09	-	17.48	-	20.00	26.00	21.00	-	-	25.00	-	-	8.50	18.00	18.00	18.00	-	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	-	28.00	-	32.50	24.00	28.00	-	27.00	-	20.00	26.00	34.00	-	-	30.00	-	-	36.00	25.00	29.00	22.00	-	32.00	28.00	33.00	27.00	30.00			
<b>EDUCATION</b>	PRIME	16.00	15.50	-	23.00	-	17.50	22.00	21.34	-	17.48	-	20.50	27.00	21.00	-	-	18.00	25.00	-	8.00	18.00	18.00	18.00	23.00	28.50	19.65	26.00	25.00	17.49			
	MAX.	28.50	22.50	-	28.00	-	35.00	24.00	28.00	-	26.00	-	24.00	35.00	34.00	-	-	26.00	30.00	-	36.00	25.00	31.00	23.00	27.00	32.00	35.00	33.00	27.00	30.00			
<b>HUMAN HEALTH AND SOCIAL SERVICES</b>	PRIME	16.00	15.50	-	23.00	-	17.50	22.00	21.97	19.00	17																						