



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 May 3, 2024. 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	OPTIMUS BANK	POLARIS BANK	PREMIUM TRUST	PROVIDUS BANK	RAND MERCHANT BANK NIG. LTD	SIGNATURE BANK	STANBIC IBTC	STANDARD CHARTERED BANK	STERLING BANK	SUNTRUST	TITAN TRUST BANK	UNITED BANK FOR AFRICA	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK	
DEPOSIT RATES																																	
DEMAND DEPOSIT	AVE. INT. R	0.5	0.87	-	0.9	-	0.54	0.5	-	0.2	0.01	2	1	-	0.65	-	-	-	-	1.5	-	-	0.12	-	0.34	-	-	0.05	0.14	4.5	0.46	1.1	
SAVINGS DEPOSIT	AVE. INT. R	7.43	9	12.86	7.43	-	1.15	7.425	7.43	-	1.4	-	7.43	7.43	7.43	-	7.43	7.43	7.43	7.43	-	6.6	2.48	7.43	7.43	4.2	7.43	7.43	4.95	7.43	7.43	7.43	
TIME DEPOSIT	AVE. INT. R	16.14	5	-	10.4	9.54	13	10	6.94	19	4	6	7.55	15.5	13.86	15.02	8	9.25	9.52	14	19.67	9.3	6.64	14.68	18	13.2	16.4	1	8	10	9.16	12.8	
LENDING RATES																																	
AGRICULTURE, FORESTRY AND	PRIME	22	19.5	30	26.75	9	22.5	27	25	18	13.25	20	19	27	31	-	23.8	9	28	25	22	-	8	19	29	18	-	28.5	19.7	9	32.5	25.2	
	MAX.	28.5	29	30	35	29	40	30	32	31	26	25	24	35	36	-	35	35	31	30	23	-	38.4	26	37	9	-	32	35	33	30.5	30	
MINING & QUARRYING	PRIME	-	19.5	9	26.75	9	22.5	27	-	-	9	-	9	-	31	-	23.8	29	28	25	-	-	-	19	29	-	-	28.5	19.7	30	32.5	25.2	
	MAX.	-	29	9	26.75	9	-	30	-	-	9	-	9	-	36	-	35	32	-	30	-	-	-	26	37	-	-	32	33	38	34.5	30	
MANUFACTURING	PRIME	22	19.5	9	26.75	7	22.5	27	15	9	18.33	18	21	27	31	12	23.8	9	28	25	24.75	22	8	19	29	18	28.5	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	30	35	30	40	30	32	38	29	25	25	35	36	20	35	32	28	30	24.75	22	38.4	26	37	18	32	33.8	38	33.5	30		
REAL ESTATE ACTIVITIES	PRIME	22	19.5	30	26.75	29	22.5	27	25	-	21.41	20	20	27	31	12	23.8	23	28	25	-	-	20.5	19	29	7	25	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	30	35	29	40	30	32	-	28.5	25	20	35	36	20	35	32	31	30	-	-	38.4	26	37	10	25	32	33	38	32.5	30	
PUBLIC UTILITIES	PRIME	-	-	-	-	-	22.5	27	25	-	-	-	-	-	31	12	-	-	28	25	-	-	-	19	29	-	-	28.5	19.7	30	32.5	25.2	
	MAX.	-	-	-	-	-	-	30	26	-	-	-	-	-	36	20	-	-	-	30	-	-	-	26	37	-	-	30	25	38	34.5	30	
GENERAL COMMERCE	PRIME	22	19.5	30	26.75	29	22.5	27	25	18	24.63	20	18	27	31	12	23.8	9	28	25	34.75	22	8	19	29	18	27	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	30	35	29	45	30	32	29	29.5	25	24	35	36	20	35	35.5	33	30	34.75	26	50	26	37	29	36.5	40	35	38	34.5	30	
TRANSPORTATION & STORAGE	PRIME	22	19.5	9	26.75	-	22.5	27	25	18	23.33	-	25	27	31	12	23.8	12	28	25	-	-	15	19	29	18	28	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	9	26.75	-	35	30	32	18	28	-	25	35	36	20	35	32	28	30	-	-	38.4	26	37	23	31	32	28	38	34.5	30	
FINANCE & INSURANCE	PRIME	22	19.5	-	26.75	23	22.5	27	25	6	19.6	-	21.5	27	31	12	23.8	13	28	25	-	-	19	9	19	29	18	-	28.5	19.7	30	32.5	25.2
	MAX.	28.5	29	-	35	29	35	30	26	30	29	-	24	35	36	20	35	32	31	30	-	-	22	38.4	26	37	18	-	32	25	38	32.5	30
GENERAL	PRIME	22	19.5	20	26.75	5	22.5	27	25	24.5	25.3	-	12	27	31	12	-	-	28	25	19.5	-	-	26	29	18	25	28.5	19.7	30	32.5	25.2	
	MAX.	30	29	25	60	31	42	30	32	30	30	-	25	35	36	20	-	-	32	30	23.36	-	-	28	37	20	36.5	32	35	38	34.5	30	
GOVERNMENT	PRIME	22	-	-	26.75	-	22.5	27	25	-	20.19	-	17	9	31	-	23.8	9	28	25	-	-	20	19	29	-	-	28.5	19.7	30	32.5	25.2	
	MAX.	24	-	-	35	-	32	30	27	-	29	-	20	9	36	-	35	32	30	30	-	-	24	26	37	-	-	32	27	38	30.5	30	
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND	PRIME	22	-	-	26.75	-	22.5	27	-	-	-	-	20	27	31	-	-	-	28	25	-	-	-	19	29	18	-	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	-	35	-	40	30	32	25	30	-	25	35	36	20	35	32.5	33	30	-	-	27	-	26	37	22	26	32	28	38	34.5	30
CONSTRUCTION	PRIME	22	19.5	-	26.75	-	22.5	27	25	25	25.71	-	22	27	31	12	23.8	18	28	25	-	22	-	19	29	18	26	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	-	35	-	40	30	32	25	30	-	25	35	36	20	35	32.5	33	30	-	-	27	-	26	37	22	26	32	28	38	34.5	30
INFORMATION AND COMMUNIC	PRIME	22	19.5	30	26.75	20.27	22.5	27	25	19.5	22.67	-	19	25	31	12	23.8	12	28	25	20.38	-	-	19	29	18	25	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	30	35	24	40	30	32	31	29.5	-	21.5	25	36	20	35	32	30	30	28.1	-	-	26	37	23	25	32	29	38	34.5	30	
PROFESSIONAL, SCIENTIFIC AND	PRIME	22	19.5	-	26.75	-	22.5	27	25	20	18.25	-	20	27	31	-	-	-	28	25	-	-	-	19	29	18	26.5	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	-	35	-	40	30	32	30	22	-	25	35	36	-	-	-	30	30	-	-	-	26	37	20	36.5	32	32	38	34.5	30	
ADMINISTRATIVE AND SUPPOR	PRIME	22	19.5	-	26.75	-	22.5	27	25	-	23.98	-	20	25	31	-	-	-	28	25	-	-	-	19	29	18	36	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	-	35	-	35	30	32	-	29	-	20	25	36	-	-	-	-	30	-	-	-	26	37	22	36	32	28	38	34.5	30	
EDUCATION	PRIME	22	19.5	-	26.75	-	22.5	27	25	-	29.5	-	22	27	31	-	-	-	28	25	-	-	-	19	29	18	33.5	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	-	35	-	40	30	32	-	29.5	-	25	35	36	-	-	-	33	30	-	-	-	26	37	23	34	32	35	38	34.5	30	
HUMAN HEALTH AND SOCIAL W	PRIME	22	19.5	-	26.75	-	22.5	27	25	18	26.5	-	25	27	31	-	-	-	28	25	-	-	-	19	29	-	25	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	29	-	35	-	40	30	32	31	28	-	25	35	36	-	-	-	28	30	-	-	-	26	37	-	25	32	30	38	34.5	30	
ARTS, ENTERTAINMENT AND R	PRIME	22	-	-	-	-	22.5	27	32	18	27.75	-	25	27	31	-	-	-	28	25	-	-	-	19	29	-	-	28.5	19.7	30	32.5	25.2	
	MAX.	28.5	-	-	-	-	-	30	32	18	27.75	-	25	30	36	-	-	-	-	30	-	-	-	26	37	-	-	32	26.5	38	34.5	30	
ACTIVITIES OF EXTRATERRITORIAL	PRIME	-	19.5	-	-	-	22.5	27	-	-	-	-	-	-	31	-	-	-	28	25	-	-	-	19	29	-	-	28.5	-	30	-	25.2	
	MAX.	28.5	29	-	26.75	-	40	30	32	31	-	-	24	11	36	20	-	-	26	30	-	-	-	26	37	28	-	32	27	38	34.5	30	
POWER AND ENERGY	PRIME	-	19.5	-	-	-	22.5	27	-	-	-	-	-	-	31	12	-	-	28	25	-	-	-	19	29	-	-	28.5	19.7	30	32.4	25.2	
	MAX.	-	29	-	-	-	-	30	-	-	-	-	-	-	36	20	-	-	-	30	-	-	-	26	37	-	-	32	30.5	38	34.5	30	
CAPITAL MARKET	PRIME	22	19.5	12.51	26.75	12.5	22.5	27	15	9.82	22.25	20	12	27	31	12	23.8	9	28	25	24.75	22	9	19	29	18	30						