

## INTEREST RATES ON DEPOSITS AND LOANS BY BANKS AS AT 30TH NOVEMBER, 2008

		Deposit	LENDING RATES																				
			Ave. Int. R.	Agric.		Mining & Quarrying		Oil & Gas		Manuf.		Real Estate & Const.		General Comm.		Mortgage		Transp. & Comm.		Fin. & Ins.		Govt.	
				Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.	Prime	Max.
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%		
1	Access Bank Plc	11.1	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23	
2	Afribank Nigeria Plc	6	13	14	13	15	13	16	13	15	13	16	13	20	13	16	13	16	13	15	13	13	
3	Diamond Bank Plc	12.62	14	19	18.5	21	18.5	21	18.5	20	18.5	21	18.5	22	18.5	21	18.5	21	18.5	21	18.5	20	
4	Ecobank Nigeria Plc	13	18	20	22	25	18	21.5	18	21.5	20	22	22	25	18	20	22	25	17	20	18	20	
5	Equitorial Trust Bank	15	17	19	-	-	17.5	19	18	19	-	-	19	21	15	16	19	21	-	-	17	19	
b	Fidelity Bank Plc	10	18.5	23	19	23	19	23	19	23	15	23	14	23	16	23	15.5	23	16	23	18	23	
7	First Bank of Nigeria	3 - 13	17	19	14	20	14	20	14	20	14	20	14	20	14	20	14	20	14	20	14	20	
8	FCMB	7	17	17	17	19	17	18	17	24	17	26	17	27	17	20	17	25	17	21	15	17	
9	First Inland Bank Plc	16	14	28	21	28	21	28	21	28	21	28	21	28	21	28	21	28	21	28	13.5	28	
10	GTBank	15	14	14	17	20	13	20	14	18	17	19	17	19	-	-	16	20	16	20	-	-	
11	Intercontinental Bank	12.5	14	25.5	15	25.5	15	25.5	14	28	14	25.5	19	28	12	20	19	25.5	17	25.5	17	26.5	
12	Citi Bank Nigeria	8	13	18	13	18	13	18	13	18	13	18	13	18	-	-	13	18	13	18	-	-	
13	Oceanic Bank	1 - 13.5	14	23	14	23	14	23	14	23	14	23	14	23	14	23	14	23	14	23	14	23	
14	Bank PHB	9.3	4	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	
15	Skye Bank Plc	14.02	17	18	19	21	19	22	16	20	18	23	15	22	19	21	19	21	18.5	22	16.25	18	
16	Spring Bank Plc	8.08	-	-	-	-	23	24	23	24	23	24	23	24	23	24	23	24	23	24	-	-	
17	STANBIC IBTC Bank	0.25 - 13.0	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5	
18	Standard Chartered	5.83	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21	
19	Sterling Bank Plc	9.95	17	20	22.25	27	23.5	27	23	27	23	27	23	27	22.25	28.25	23.5	27	23	27	22.25	27	
20	Union Bank of Nigeria	14	18	20	18	20	18	20	17	20	18	20	18	20	18	20	18	20	18	20	18	20	
21	United Bank for Africa	4.81	14	21	19	21	12.75	21	9	21	13	21	14	21	14	21	14	21	14	21	15	21	
22	Unity Bank Plc	4 - 16.1	18	22	18	22	18	22	18	22	18	22	18	22	18	22	18	22	18	22	18	22	
23	Wema Bank Plc	13.5	18	19	18	21	18	18	18	19	18	21	18	22	18	21	18	21	18	21	18	19	
24	Zenith Bank Plc	12.50 - 15.0	15.5	17	-	-	16	19	16	19	17	21	18	21	17	21	15	20	17	19	17	21	