

**CBN**

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 February 22, 2019. 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	DIAMOND BANK	ECOBANK	FIRST BANK OF NIGERIA	FBN MERCHANT	FCMB	FIDELITY BANK	FS DH	GUARANTY TRUST BANK	HERITAGE BANK	KEYSTONE BANK LTD	NOVA MERCHANT BANK	PROVIDUS BANK	Rand Merchant Bank Nig. Ltd	Standard Chartered Bank	POLARIS BANK	STANBIC IBC	STERLING BANK	SUNFRUST	United Bank for Africa	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK	
<b>DEPOSIT RATES</b>																												
<b>DEMAND DEPOSIT</b>	AVE. INT. RATE	0.13	1.50	-	0.38	0.01	-	-	0.48	3.00	-	0.74	-	0.46	-	0.00	5.00	-	-	0.64	-	-	0.07	0.50	0.50	1.65	0.52	
<b>SAVINGS DEPOSIT</b>	AVE. INT. RATE	4.20	4.20	-	4.20	4.20	4.20	-	4.20	4.20	-	4.20	4.20	4.20	-	4.20	0.00	4.22	4.20	4.20	4.20	2.00	4.20	4.20	4.20	4.20	4.20	
<b>TIME DEPOSIT</b>	AVE. INT. RATE	11.59	6.60	13.59	6.44	9.86	7.50	9.84	11.50	12.00	10.45	7.75	13.88	13.97	12.67	9.05	14.62	6.30	8.48	8.03	10.17	9.94	8.14	10.24	16.00	8.79	8.63	
<b>LENDING RATES</b>																												
<b>AGRICULTURE, FORESTRY AND FISHING</b>	PRIME	16.00	16.00	16.50	15.00	17.00	9.00	18.00	4.20	6.00	-	7.00	27.00	19.00	-	9.00	-	20.00	9.00	7.00	24.00	16.17	7.00	23.50	24.00	9.00	17.50	
	MAX.	29.50	22.00	18.00	30.08	25.00	27.00	18.50	30.00	36.00	-	21.00	30.00	36.00	-	25.00	-	25.00	31.00	36.00	33.00	30.00	25.00	45.50	32.00	25.00	27.50	
	PRIME	-	16.00	-	-	21.00	20.00	-	-	19.00	-	9.00	-	19.00	-	22.00	-	20.00	28.00	-	21.00	-	24.00	-	17.50	24.00	-	17.50
<b>MINING &amp; QUARRYING</b>	MAX.	-	22.00	-	-	24.00	27.00	-	-	36.00	-	9.00	-	36.00	-	25.00	-	25.00	34.00	-	30.00	-	29.00	33.00	32.00	-	27.50	
	PRIME	14.00	16.00	16.00	20.00	14.00	20.00	15.00	5.79	19.00	14.95	12.00	27.00	19.00	17.00	22.00	17.10	20.00	28.00	17.00	21.00	-	19.00	9.50	24.00	29.00	17.50	
<b>MANUFACTURING</b>	MAX.	29.50	22.00	21.00	28.77	24.00	28.00	20.00	30.00	36.00	20.00	24.00	31.00	36.00	20.00	25.00	19.10	25.00	34.00	30.00	30.00	-	29.00	42.50	32.00	29.00	27.50	
	PRIME	15.00	16.00	19.10	20.00	19.00	20.00	19.55	5.00	19.00	14.95	18.00	27.00	19.00	17.00	22.00	21.05	20.00	28.00	18.00	24.00	16.17	24.00	24.50	24.00	29.00	17.50	
<b>REAL ESTATE ACTIVITIES</b>	MAX.	29.00	22.00	19.50	26.81	28.00	27.00	19.55	27.00	36.00	20.00	23.00	30.00	36.00	20.00	25.00	21.05	25.00	34.00	27.00	30.00	26.00	29.00	24.50	32.00	30.00	27.50	
	PRIME	-	-	-	-	14.00	19.00	-	-	19.00	14.95	-	-	19.00	17.00	22.00	-	20.00	-	9.00	21.00	-	24.00	17.50	24.00	-	17.50	
<b>PUBLIC UTILITIES</b>	MAX.	-	-	-	-	24.00	28.00	-	-	36.00	20.00	-	-	36.00	20.00	25.00	-	20.00	-	30.00	27.00	-	29.00	24.50	32.00	-	27.50	
	PRIME	14.00	16.00	16.75	20.00	17.00	20.00	-	5.00	19.00	14.95	17.00	27.00	19.00	17.00	22.00	-	20.00	28.00	7.00	22.00	16.17	24.00	17.50	24.00	29.00	17.50	
<b>GENERAL COMMERCE</b>	MAX.	29.50	22.00	19.00	30.00	28.00	27.00	-	30.00	40.00	20.00	25.00	33.00	36.00	20.00	28.00	-	27.00	36.00	36.00	33.00	30.00	29.00	49.00	32.00	30.00	27.50	
	PRIME	15.00	16.00	17.00	20.00	18.00	20.00	23.00	25.00	19.00	-	12.10	27.00	19.00	17.00	22.00	18.50	20.00	18.00	18.00	21.00	16.17	19.00	23.50	24.00	29.00	17.50	
<b>TRANSPORTATION &amp; STORAGE</b>	MAX.	29.50	22.00	17.00	24.00	24.00	27.00	25.00	26.00	36.00	-	18.00	32.00	36.00	20.00	25.00	25.00	25.00	34.00	30.00	31.00	25.00	29.00	27.50	32.00	30.00	27.50	
	PRIME	18.00	16.00	20.00	20.00	21.00	20.00	10.23	2.00	19.00	14.95	20.00	27.00	19.00	17.00	22.00	-	21.00	28.00	11.00	21.00	16.17	19.00	21.50	24.00	29.00	17.50	
<b>FINANCE &amp; INSURANCE</b>	MAX.	29.50	22.00	20.00	27.76	28.00	27.00	20.00	28.00	36.00	20.00	25.00	28.00	36.00	20.00	25.00	-	25.00	34.00	28.00	31.00	19.00	29.00	28.50	32.00	29.00	27.50	
	PRIME	14.00	16.00	5.00	20.00	18.00	20.00	-	1.00	19.00	14.95	13.00	27.00	19.00	17.00	22.00	-	20.00	-	7.00	21.00	16.17	24.00	17.50	24.00	29.00	17.50	
<b>GENERAL</b>	MAX.	29.50	22.00	5.00	29.00	30.00	30.00	-	30.00	40.00	20.00	26.00	33.00	36.00	20.00	25.00	-	27.00	-	36.00	33.00	26.00	29.00	49.00	32.00	30.00	27.50	
	PRIME	19.50	-	-	-	17.00	19.00	18.00	1.00	19.00	-	18.00	9.00	19.00	-	19.50	-	20.00	9.00	24.00	21.00	16.17	24.00	24.00	24.00	29.00	17.50	
<b>GOVERNMENT</b>	MAX.	29.50	-	-	-	21.00	28.00	18.00	9.00	36.00	-	18.00	9.00	36.00	-	25.00	-	20.00	31.00	30.00	29.00	14.00	29.00	24.00	32.00	28.00	27.50	
<b>WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</b>	PRIME	21.00	-	-	-	18.00	20.00	-	1.00	19.00	-	-	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	17.50	24.00	29.00	17.50	
	MAX.	29.50	-	-	-	28.00	27.00	-	30.00	36.00	-	-	30.00	36.00	-	25.00	-	25.00	-	30.00	33.00	-	29.00	42.50	32.00	29.00	27.50	
	PRIME	16.50	16.00	-	20.00	14.00	19.00	17.00	21.00	19.00	-	18.00	27.00	19.00	17.00	22.00	-	20.00	-	18.00	21.00	16.17	24.00	20.00	24.00	29.00	17.50	
<b>CONSTRUCTION</b>	MAX.	29.50	22.00	-	30.00	24.00	28.00	17.00	27.00	36.00	-	26.00	30.00	36.00	20.00	25.00	-	25.00	-	30.00	29.00	30.00	29.00	29.50	32.00	30.00	27.50	
	PRIME	18.00	16.00	-	20.00	14.00	20.00	14.84	6.00	19.00	-	15.00	27.00	19.00	17.00	22.00	14.95	20.00	-	14.95	21.00	16.17	24.00	22.50	24.00	29.00	17.50	
<b>INFORMATION AND COMMUNICATION</b>	MAX.	29.50	22.00	-	20.00	28.00	27.00	15.77	24.00	36.00	-	25.00	25.00	36.00	20.00	25.00	15.88	25.00	-	21.00	33.00	23.00	29.00	24.50	32.00	30.00	27.50	
	PRIME	17.00	16.00	-	20.00	19.00	20.00	-	20.50	19.00	-	17.00	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	26.50	24.00	29.00	17.50	
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL</b>	MAX.	29.50	22.00	-	28.00	28.00	27.00	-	30.00	36.00	-	25.00	31.00	36.00	-	25.00	-	25.00	-	30.00	29.00	-	29.00	28.50	32.00	29.00	27.50	
	PRIME	18.00	16.00	-	20.00	23.00	20.00	-	10.23	19.00	-	19.00	27.00	19.00	-	22.00	-	20.00	-	14.50	21.00	16.17	24.00	25.00	24.00	29.00	17.50	
<b>ADMINISTRATIVE AND SUPPORT SERVICE</b>	MAX.	29.50	22.00	-	28.72	28.00	30.00	-	27.50	36.00	-	25.00	14.00	36.00	-	25.00	-	25.00	-	30.00	29.00	24.00	29.00	35.50	32.00	29.00	27.50	
	PRIME	15.00	16.00	-	20.00	23.00	19.00	-	18.00	19.00	-	18.00	27.00	19.00	-	22.00	-	20.00	-	7.00	21.00	16.17	24.00	21.50	24.00	29.00	17.50	
<b>EDUCATION</b>	MAX.	29.50	22.00	-	29.00	28.00	27.00	-	30.00	36.00	-	25.00	30.00	36.00	-	25.00	-	25.00	-	33.00	31.00	30.00	29.00	37.50	32.00	30.00	27.50	
	PRIME	15.00	16.00	-	20.00	23.00	20.00	-	-	19.00	-	15.00	27.00	19.00	-	22.00	-	20.00	-	23.00	21.00	-	24.00	25.50	24.00	29.00	17.50	
<b>HUMAN HEALTH AND SOCIAL WORK ACTIVITIES</b>	MAX.	29.50	22.00	-	28.72	28.00	28.00	-	-	36.00	-	25.00	28.00	36.00	-	25.00	-	25.00	-	30.00	29.00	-	29.00	42.50	32.00	29.00	27.50	
	PRIME	16.00	-	-	20.00	23.00	20.00	-	-	19.00	-	23.00	27.00	19.00	-	22.00	-	20.00	-	30.00	29.00	-	24.00	26.50	24.00	29.00	17.50	
<b>ARTS, ENTERTAINMENT AND RECREATION</b>	MAX.	29.50	-	-	28.72	28.00	27.00	-	-	36.00	-	23.00	30.00	36.00	-	25.00	-	25.00	-	30.00	29.00	-	29.00	42.50	32.00	29.00	27.50	
	PRIME	-	16.00	-	-	-	20.00	-	-	19.00	-	-	-	19.00	-	22.00	-	20.00	-	23.00	21.00	-	24.00	-	24.00	-	17.50	
<b>ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES</b>	MAX.	-	22.00	-	-	-	28.00	-	-	36.00	-	-	-	36.00	-	25.00	-	25.00	-	31.00	-	-	29.00	-	32.00	-	27.50	
	PRIME																											