



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 1, 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	FSDH	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	SUNTRUST	United Bank for Africa	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK
<b>DEPOSIT RATES</b>																											
DEMAND DEPOSIT	AVE. INT. RATE	0.10	1.40	-	0.38	0.01	-	-	0.53	3.00	-	1.13	-	0.52	-	-	5.00	-	-	0.57	-	-	0.04	0.50	0.50	1.65	0.56
SAVINGS DEPOSIT	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	-	2.00	4.20	4.20	4.20	4.20	4.20
TIME DEPOSIT	AVE. INT. RATE	11.44	6.90	13.38	6.26	9.86	7.50	9.30	11.50	12.00	10.55	7.81	13.88	13.57	12.47	9.05	14.85	7.35	8.48	8.08	10.17	9.94	8.23	10.24	16.00	8.80	8.58
<b>LENDING RATES</b>																											
AGRICULTURE, FORESTRY AND FISHING	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	16.59	7.00	23.50	24.00	9.00	17.00
	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	27.00
MINING & QUARRYING	PRIME	-	16.00	-	-	21.00	20.00	-	-	19.00	-	-	-	19.00	-	22.00	-	20.00	28.00	-	21.00	-	24.00	17.50	24.00	-	17.00
	MAX.	-	22.00	-	-	24.00	27.00	-	-	36.00	-	-	-	36.00	-	25.00	-	25.00	34.00	-	30.00	-	29.00	33.00	32.00	-	27.00
MANUFACTURING	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	16.50	20.00	28.00	13.50	21.00	0.00	19.00	9.50	24.00	29.00	17.00
	MAX.	29.50	22.00	21.00	28.77	24.00	28.00	17.50	30.00	36.00	20.00	24.00	31.00	36.00	20.00	25.00	19.00	25.00	34.00	30.00	30.00	0.00	29.00	42.50	32.00	29.00	27.00
REAL ESTATE ACTIVITIES	PRIME	15.00	16.00	18.57	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	16.59	24.00	24.50	24.00	29.00	17.00
	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	14.00	29.00	24.50	32.00	30.00	27.00
PUBLIC UTILITIES	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	-	17.00
	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	-	27.00
GENERAL COMMERCE	PRIME	14.00	16.00	17.50	20.00	17.00	20.00	-	5.00	19.00	14.95	16.00	27.00	19.00	17.00	22.00	-	20.00	28.00	7.00	22.00	16.59	24.00	17.50	24.00	29.00	17.00
	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	27.00
TRANSPORTATION & STORAGE	PRIME	15.00	16.00	17.00	20.00	18.00	20.00	23.00	25.00	19.00	-	12.00	27.00	19.00	17.00	22.00	18.50	20.00	18.00	18.00	21.00	-	19.00	23.50	24.00	29.00	17.00
	MAX.	29.50	22.00	17.00	24.00	24.00	27.00	25.00	26.00	36.00	-	19.00	32.00	36.00	20.00	25.00	25.00	25.00	34.00	33.00	31.00	-	29.00	27.50	32.00	30.00	27.00
FINANCE & INSURANCE	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	-	19.00	21.50	24.00	29.00	17.00
	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	-	29.00	28.50	32.00	29.00	27.00
GENERAL	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	16.59	24.00	17.50	24.00	29.00	17.00
	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	30.00	29.00	49.00	32.00	30.00	27.00
GOVERNMENT	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	-	24.00	24.00	24.00	29.00	17.00
	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	-	29.00	33.50	32.00	28.00	27.00
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	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	17.00
	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	27.00
CONSTRUCTION	PRIME	16.50	16.00	-	20.00	14.00	19.00	17.00	21.00	19.00	-	16.00	27.00	19.00	17.00	22.00	-	20.00	-	18.00	21.00	0.00	24.00	20.00	24.00	29.00	17.00
	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	-	29.00	29.00	28.00	29.00	29.50	32.00	30.00	27.00
INFORMATION AND COMMUNICATION	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	16.59	24.00	22.50	24.00	29.00	17.00
	MAX.	29.50	22.00	-	20.00	28.00	27.00	14.84	24.00	36.00	-	25.00	25.00	36.00	20.00	25.00	15.88	25.00	-	21.00	33.00	30.00	29.00	24.50	32.00	30.00	27.00
PROFESSIONAL, SCIENTIFIC AND TECHNICAL	PRIME	17.00	16.00	-	20.00	19.00	20.00	-	20.50	19.00	-	16.00	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	16.59	24.00	26.50	24.00	29.00	17.00
	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	30.00	29.00	28.50	32.00	29.00	27.00
ADMINISTRATIVE AND SUPPORT SERVICE	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	-	24.00	25.00	24.00	29.00	17.00
	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	30.00	29.00	35.50	32.00	29.00	27.00
EDUCATION	PRIME	15.00	16.00	-	20.00	23.00	19.00	-	18.00	19.00	-	17.00	27.00	19.00	-	22.00	-	20.00	-	7.00	21.00	-	24.00	21.50	24.00	29.00	17.00
	MAX.	29.50	22.00	-	29.00	28.00	27.00	-	30.00	36.00	-	26.00	30.00	36.00	-	25.00	-	25.00	-	33.00	31.00	30.00	29.00	37.50	32.00	30.00	27.00
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	PRIME	18.00	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	17.00
	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	27.00
ARTS, ENTERTAINMENT AND RECREATION	PRIME	16.00	-	-	20.00	23.00	20.00	-	-	19.00	-	-	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	26.50	24.00	29.00	17.00
	MAX.	29.50	-	-	28.72	28.00	27.00	-	-	36.00	-	-	30.00	36.00	-	25.00	-	25.00	-	30.00	29.00	-	29.00	42.50	32.00	29.00	27.00
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	PRIME	-	16.00	-	-	-	20.00	-	-	19.00	-	-	-	19.00	-	22.00	-	20.00	-	23.00	21.00	-	24.00	-	24.00	-	17.00
	MAX.	-	22.00	-	-	-	28.00	-	-	36.00	-	-	-	36.00	-	25.00	-	25.00	-	31.00	-	-	29.00	-	32.00	-	27.00
POWER AND ENERGY	PRIME	22.00	16.00	-	17.77	17.00	19.00	-	7.00	19.00	-	-	27.00	19.00	17.00	22.00	-	20.00	-	19.00	21.00	-	18.00	17.50	24.00	29.00	17.00
	MAX.	29.50	22.00	-	18.00	24.00	27.00	-	23.00	36.00	-	-	11.00	36.00	20.00	25.00	-	25.00	-	27.0							