



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 March 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	FSDH	GUARANTY TRUST BANK	HERITA GE BANK	KEYSTONE BANK LTD	NOVA MERCHANT BANK	PROVIDUS BANK	Rand Merchant Bank Nig. Ltd	Standard Chartered Bank	POLARIS BANK	STANBIC IBTC	STERLING BANK	SUNTRUST	United Bank for Africa	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK
DEPOSIT RATES																											
DEMAND DEPOSIT	AVE. INT. RATE	0.62	1.50	-	0.38	0.01	-	-	0.61	3.00	-	0.52	-	0.44	-	0.00	5.60	-	-	0.61	-	-	0.02	0.50	0.50	1.65	0.50
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	4.20
TIME DEPOSIT	AVE. INT. RATE	11.24	6.60	12.98	6.80	9.86	7.50	9.53	11.00	12.00	10.55	7.98	13.88	14.18	12.70	9.05	14.84	7.13	8.48	7.47	10.17	9.94	8.15	10.06	16.00	8.76	8.71
LENDING RATES																											
AGRICULTURE, FORESTRY AND FISHING	PRIME	16.00	16.00	16.75	15.00	17.00	9.00	18.00	17.50	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	17.00
	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	30.50
	PRIME	-	16.00	-	-	21.00	20.00	-	17.50	19.00	-	9.00	-	19.00	-	22.00	-	20.00	28.00	-	21.00	-	24.00	17.50	24.00	-	17.00
MINING & QUARRYING	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	-	30.50
	PRIME	14.00	16.00	16.50	20.00	14.00	20.00	15.00	17.50	19.00	14.95	12.00	27.00	19.00	17.00	22.00	16.00	20.00	28.00	14.77	21.00	-	19.00	9.50	24.00	29.00	17.00
MANUFACTURING	MAX.	29.50	22.00	21.00	29.83	24.00	28.00	20.00	30.00	36.00	23.00	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	30.50
	PRIME	14.00	16.00	19.10	20.00	19.00	20.00	19.55	17.50	19.00	14.95	18.00	27.00	19.00	17.00	22.00	20.92	20.00	28.00	18.00	24.00	16.17	24.00	24.50	24.00	29.00	17.00
REAL ESTATE ACTIVITIES	MAX.	29.00	22.00	19.50	23.00	28.00	27.00	19.55	30.00	36.00	23.00	23.00	30.00	36.00	20.00	25.00	20.92	25.00	34.00	27.00	30.00	26.00	29.00	24.50	32.00	30.00	30.50
	PRIME	-	-	-	-	14.00	19.00	-	17.50	19.00	14.95	-	19.00	17.00	22.00	-	20.00	-	9.00	21.00	-	24.00	17.50	24.00	-	17.00	
PUBLIC UTILITIES	MAX.	-	-	-	-	24.00	28.00	-	-	36.00	23.00	-	36.00	20.00	25.00	-	20.00	-	30.00	27.00	-	29.00	24.50	32.00	-	30.50	
	PRIME	14.00	16.00	16.60	20.00	17.00	20.00	-	17.50	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	17.00
GENERAL COMMERCE	MAX.	29.50	22.00	19.00	30.00	28.00	27.00	-	32.00	40.00	23.00	25.00	33.00	36.00	20.00	28.00	-	27.00	36.00	36.00	33.00	30.00	29.00	42.50	32.00	30.00	30.50
	PRIME	15.00	16.00	17.00	20.00	18.00	20.00	23.00	17.50	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	17.00
TRANSPORTATION & STORAGE	MAX.	29.50	22.00	17.00	24.00	24.00	27.00	25.00	30.00	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	30.50
	PRIME	18.00	16.00	20.00	20.00	21.00	20.00	10.23	17.50	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	17.00
FINANCE & INSURANCE	MAX.	29.50	22.00	20.00	27.76	28.00	27.00	20.00	30.00	36.00	23.00	23.00	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	30.50
	PRIME	14.00	16.00	5.00	20.00	18.00	20.00	-	19.50	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	17.00
GENERAL	MAX.	29.50	22.00	5.00	29.00	30.00	30.00	-	38.43	40.00	23.00	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	30.50
	PRIME	19.50	-	-	-	17.00	19.00	18.00	17.50	19.00	-	18.00	9.00	19.00	-	19.50	-	20.00	9.00	20.00	21.00	16.17	24.00	24.00	24.00	29.00	17.00
GOVERNMENT	MAX.	29.50	-	-	-	21.00	28.00	18.00	23.00	36.00	-	18.00	9.00	36.00	-	25.00	-	20.00	31.00	30.00	29.00	14.00	29.00	33.50	32.00	28.00	30.50
	PRIME	21.00	-	-	-	18.00	20.00	-	17.50	19.00	-	-	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	17.50	24.00	29.00	17.00
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	MAX.	29.50	-	-	-	28.00	27.00	-	-	36.00	-	-	30.00	36.00	-	25.00	-	25.00	-	30.00	33.00	-	29.00	42.50	32.00	29.00	30.50
	PRIME	16.00	16.00	-	20.00	14.00	19.00	17.00	17.50	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	17.00
CONSTRUCTION	MAX.	29.50	22.00	-	29.89	24.00	28.00	17.00	30.00	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	30.50
	PRIME	18.00	16.00	-	20.00	14.00	20.00	14.84	17.50	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	17.00
INFORMATION AND COMMUNICATION	MAX.	29.50	22.00	-	20.00	28.00	27.00	15.77	30.00	36.00	-	23.00	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	30.50
	PRIME	14.00	16.00	-	20.00	19.00	20.00	-	17.50	19.00	-	17.00	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	26.50	24.00	29.00	17.00
PROFESSIONAL, SCIENTIFIC AND TECHNICAL	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	30.50
	PRIME	18.00	16.00	-	20.00	23.00	20.00	-	17.50	19.00	-	19.00	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	16.17	24.00	25.00	24.00	29.00	17.00
ADMINISTRATIVE AND SUPPORT SERVICE	MAX.	29.50	22.00	-	28.72	28.00	30.00	-	30.00	36.00	-	25.00	14.00	36.00	-	25.00	-	25.00	-	36.00	29.00	24.00	29.00	35.50	32.00	29.00	30.50
	PRIME	15.00	16.00	-	20.00	23.00	19.00	-	17.50	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	17.00
EDUCATION	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	30.50
	PRIME	15.00	16.00	-	20.00	23.00	20.00	-	17.50	19.00	-	15.00	27.00	19.00	-	22.00	-	20.00	-	22.25	21.00	-	24.00	25.50	24.00	29.00	17.00
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	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	30.50
	PRIME	16.00	-	-	20.00	23.00	20.00	-	17.50	19.00	-	23.00	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	26.50	24.00	29.00	17.00
ARTS, ENTERTAINMENT AND RECREATION	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	30.50
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	PRIME	-	16.00	-	-	-	17.50	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	-	30.50
POWER AND ENERGY																											