



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 November 9, 2018. 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 IBTC	STERLING BANK	SUNTRUST	United Bank for Africa	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK	
<b>DEPOSIT RATES</b>																											
<b>DEMAND DEPOSIT</b>	AVE. INT. RATE	0.11	1.20	-	0.48	0.01	0.00	-	0.52	3.00	-	1.50	0.00	0.30	-	0.00	5.00	-	-	0.65	0.00	-	0.05	0.50	0.50	1.53	0.45
	MAX.	29.50	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	
<b>SAVINGS DEPOSIT</b>	AVE. INT. RATE	10.61	6.70	13.07	9.06	9.86	7.50	7.62	11.50	11.00	10.25	7.90	13.88	14.05	11.60	9.05	12.36	7.58	10.12	8.87	10.17	9.94	11.76	10.34	16.00	8.54	7.70
<b>TIME DEPOSIT</b>	AVE. INT. RATE																										
<b>LENDING RATES</b>																											
<b>AGRICULTURE, FORESTRY AND FISHING</b>	PRIME	17.00	16.00	17.00	15.00	17.00	9.00	15.00	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	18.00
	MAX.	29.50	22.00	18.00	28.72	25.00	27.00	15.00	30.00	36.00	-	21.00	30.00	34.00	-	25.00	-	25.00	31.00	36.00	33.00	30.00	25.00	47.50	32.00	25.00	27.00
<b>MINING &amp; QUARRYING</b>	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	-	18.00
	MAX.	-	22.00	-	-	24.00	27.00	-	-	36.00	-	-	-	34.00	-	25.00	-	25.00	34.00	-	30.00	-	29.00	33.00	32.00	-	27.00
<b>MANUFACTURING</b>	PRIME	15.00	16.00	16.00	20.00	14.00	20.00	15.00	5.79	19.00	14.85	12.00	27.00	19.00	-	22.00	16.29	20.00	28.00	13.50	21.00	0.00	19.00	9.50	24.00	29.00	18.00
	MAX.	29.50	22.00	21.00	28.77	24.00	28.00	17.00	30.00	36.00	20.00	24.00	31.00	34.00	19.50	25.00	19.00	25.00	34.00	30.00	30.00	0.00	29.00	42.50	32.00	29.00	27.00
<b>REAL ESTATE ACTIVITIES</b>	PRIME	15.00	16.00	18.73	20.00	19.00	20.00	18.50	5.00	19.00	14.85	18.00	27.00	19.00	-	22.00	21.05	20.00	28.00	17.45	24.00	16.59	24.00	24.50	24.00	29.00	18.00
	MAX.	29.00	22.00	19.02	28.78	28.00	27.00	18.82	27.00	36.00	20.00	23.00	30.00	34.00	-	25.00	21.05	25.00	34.00	28.00	30.00	29.00	24.50	32.00	30.00	27.00	
<b>PUBLIC UTILITIES</b>	PRIME	-	-	-	-	14.00	19.00	-	-	19.00	14.85	-	-	19.00	-	22.00	-	20.00	-	9.00	21.00	-	24.00	17.50	24.00	-	18.00
	MAX.	-	-	-	-	24.00	28.00	-	-	36.00	20.00	-	-	34.00	-	25.00	-	20.00	-	30.00	27.00	-	29.00	24.50	32.00	-	27.00
<b>GENERAL COMMERCE</b>	PRIME	16.00	16.00	14.00	20.00	17.00	20.00	-	5.00	19.00	14.85	15.00	27.00	19.00	-	22.00	-	20.00	28.00	7.00	22.00	16.59	24.00	17.50	24.00	29.00	18.00
	MAX.	29.50	22.00	14.00	31.00	28.00	27.00	-	30.00	40.00	20.00	25.00	33.00	34.00	-	28.00	-	27.00	36.00	36.00	33.00	30.00	29.00	42.50	32.00	30.00	27.00
<b>TRANSPORTATION &amp; STORAGE</b>	PRIME	15.00	16.00	16.00	20.00	18.00	20.00	21.50	25.00	19.00	-	12.00	27.00	19.00	-	22.00	18.50	20.00	18.00	11.00	21.00	-	19.00	23.50	24.00	29.00	18.00
	MAX.	29.50	22.00	16.00	28.00	24.00	27.00	23.00	26.00	36.00	-	18.00	32.00	34.00	-	25.00	25.00	25.00	34.00	30.00	31.00	-	29.00	30.00	32.00	30.00	27.00
<b>FINANCE &amp; INSURANCE</b>	PRIME	18.00	16.00	20.00	20.00	21.00	20.00	10.23	2.00	19.00	14.85	20.00	27.00	19.00	-	22.00	-	21.00	28.00	19.00	21.00	-	19.00	21.50	24.00	29.00	18.00
	MAX.	29.50	22.00	20.00	27.74	28.00	27.00	20.00	28.00	36.00	20.00	25.00	28.00	34.00	-	25.00	-	25.00	34.00	28.00	31.00	19.50	29.00	28.50	32.00	29.00	27.00
<b>GENERAL</b>	PRIME	17.00	16.00	5.00	20.00	18.00	20.00	-	1.00	19.00	14.85	13.00	27.00	19.00	-	22.00	-	20.00	-	7.00	21.00	16.59	24.00	17.50	24.00	29.00	18.00
	MAX.	29.50	22.00	5.00	29.00	30.00	30.00	-	30.00	40.00	20.00	26.00	33.00	34.00	-	25.00	-	27.00	-	36.00	33.00	30.00	29.00	49.00	32.00	30.00	27.00
<b>GOVERNMENT</b>	PRIME	16.00	-	-	-	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	18.00
	MAX.	29.50	-	-	-	21.00	28.00	18.00	9.00	36.00	-	18.00	9.00	34.00	-	25.00	-	20.00	31.00	30.00	29.00	-	29.00	24.00	32.00	28.00	27.00
<b>WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</b>	PRIME	20.00	-	-	-	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	18.00
	MAX.	29.50	-	-	-	28.00	27.00	-	30.00	36.00	-	-	30.00	34.00	-	25.00	-	25.00	-	29.00	33.00	-	29.00	42.50	32.00	29.00	27.00
<b>CONSTRUCTION</b>	PRIME	16.50	16.00	20.00	20.00	14.00	19.00	-	21.00	19.00	-	16.00	27.00	19.00	-	22.00	-	20.00	-	21.00	21.00	0.00	24.00	20.00	24.00	29.00	18.00
	MAX.	29.50	22.00	25.00	30.00	24.00	28.00	-	27.00	36.00	-	26.00	30.00	34.00	-	25.00	-	25.00	-	30.00	29.00	30.00	29.00	29.50	32.00	30.00	27.00
<b>INFORMATION AND COMMUNICATION</b>	PRIME	18.00	16.00	-	15.00	14.00	20.00	14.71	6.00	19.00	-	14.80	27.00	19.00	-	22.00	14.82	20.00	-	14.82	21.00	16.59	24.00	22.50	24.00	29.00	18.00
	MAX.	29.50	22.00	-	15.97	28.00	27.00	14.71	24.00	36.00	-	25.00	25.00	34.00	-	25.00	15.20	25.00	-	24.00	33.00	30.00	29.00	35.50	32.00	30.00	27.00
<b>PROFESSIONAL SCIENTIFIC AND TECHNICAL</b>	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	18.00
	MAX.	29.50	22.00	-	28.00	28.00	27.00	-	30.00	36.00	-	25.00	31.00	34.00	-	25.00	-	25.00	-	30.00	29.00	30.00	29.00	42.50	32.00	29.00	27.00
<b>ADMINISTRATIVE AND SUPPORT SERVICE</b>	PRIME	19.00	16.00	-	20.00	23.00	20.00	18.00	10.23	19.00	-	19.00	27.00	19.00	-	22.00	-	20.00	-	11.00	21.00	-	24.00	25.00	24.00	29.00	18.00
	MAX.	29.50	22.00	-	28.72	28.00	30.00	24.00	27.50	36.00	-	25.00	14.00	34.00	-	25.00	-	25.00	-	30.00	29.00	30.00	29.00	35.50	32.00	29.00	27.00
<b>EDUCATION</b>	PRIME	19.00	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	18.00
	MAX.	29.50	22.00	-	29.00	28.00	27.00	-	30.00	36.00	-	26.00	30.00	34.00	-	25.00	-	25.00	-	30.00	31.00	30.00	29.00	37.50	32.00	30.00	27.00
<b>HUMAN HEALTH AND SOCIAL WORK ACT</b>	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	18.00
	MAX.	29.50	22.00	-	28.72	28.00	28.00	-	-	36.00	-	25.00	28.00	34.00	-	25.00	-	25.00	-	30.00	29.00	-	29.00	42.50	32.00	29.00	27.00
<b>ARTS, ENTERTAINMENT AND RECREATION</b>	PRIME	16.00	-	-	20.00	23.00	20.00	-	-	19.00	-	23.00	27.00	19.00	-	22.00	-	20.00	-	18.00	21.00	-	24.00	26.50	24.00	29.00	18.00
	MAX.	29.50	-	-	28.72	28.00	27.00	-	-	36.00	-	23.00	30.00	34.00	-	25.00	-	25.00	-	30.00	29.00	-	29.00	26.50	32.00	29.00	27.00
<b>ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES</b>	PRIME	-	16.00	-	-	20.00	-	-	-	19.00	-	-	-	19.00	-	22.00	-	20.00	-	11.00	21.00	-	24.00	-	24.00	-	18.00
	MAX.	-	22.00	-	-	28.00	-	-	-	36.00	-	-	-	34.00	-	25.00	-	25.00	-	36.00	-	-	29.00	-	32.00	-	27.00
<b>POWER AND ENERGY</b>	PRIME	18.00	16.00	-	17.77	17.00	19.00	-	7.00	19.00	-	-	27.00	19.00	-	22.00	-	20.00	-	19.00	21.00	-	18.00	17.50	24.00	29.00	18.00
	MAX.	29.50	22.00	-	18.00	24.00	27.00	-	23.00	36.00	-	-	11.00	34.00	-	25.00	-	25.00	-	27.00	25.00	30.00	29.00	22.50	32.00	30.00	27.00
<b>CAPITAL MARKET</b>	PRIME	-	16.00	-	-	20.00	9.00	-	-	19.00	-	-	-	19.00	-	22.00	-	20.00	-	11.00	21.00	-	24.00	26.50	24.00	29.00	18.00
	MAX.	-	22.00	-	-	28.00	27.00	-	-	36.00	-	-	-	34.00	-	25.00	-	25.00	-	28.00	27.00	-	29.00	30.50	32.00	29.00	27.00
<b>OIL &amp; GAS</b>	PRIME	15.00	16.00	17.00	20.00	15.00	20.00	11.84	3.00	19.00	14.85	7.50	27.00	19.00													