



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 January 31, 2020. 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	ECOBANK	FIRST BANK OF NIGERIA	FBN MERCHANT	FCMB	FIDELITY BANK	FSDH	GUARANTY TRUST BANK	GLOBUS BANK LTD	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	Titan Trust Bank	United Bank for Africa	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK
DEPOSIT RATES																												
DEMAND DEPOSIT	AVE. INT. RATE	0.15	0.90	-	0.01	-	-	0.58	3.00	-	0.47	0.01	-	0.13	-	0.47	0.00	-	-	0.003	-	-	-	0.06	0.50	-	1.07	0.05
SAVINGS DEPOSIT	AVE. INT. RATE	4.05	4.10	-	4.05	4.05	-	4.20	4.05	-	4.05	4.05	4.20	4.05	-	4.05	0.00	4.22	4.05	4.05	4.05	4.70	4.05	3.90	4.20	4.05	4.05	4.05
TIME DEPOSIT	AVE. INT. RATE	7.05	1.00	10.00	9.86	7.19	6.21	3.50	8.34	5.50	4.24	5.00	13.88	12.11	7.34	9.01	5.57	1.11	4.25	3.06	9.55	10.07	4.25	7.07	7.20	5.50	5.20	1.49
LENDING RATES																												
AGRICULTURE, FORESTRY & FISHING	PRIME	14.00	12.00	10.00	17.00	9.00	13.00	17.50	6.00	-	7.00	0.00	27.00	21.00	-	9.00	-	20.00	9.00	7.00	24.00	16.17	13.50	7.00	23.50	9.00	9.00	16.77
	MAX.	29.50	22.00	15.50	25.00	27.00	18.00	30.00	36.00	-	21.00	0.00	29.00	34.00	-	30.00	-	25.00	36.00	30.00	33.00	30.00	20.00	25.00	44.00	23.00	25.00	30.00
MINING & QUARRYING	PRIME	-	12.00	-	21.00	20.00	-	17.50	19.00	-	9.00	0.00	-	21.00	-	24.00	-	20.00	25.00	-	21.00	-	0.00	24.00	17.50	-	-	16.77
	MAX.	-	22.00	-	24.00	27.00	-	-	36.00	-	9.00	0.00	-	22.00	-	30.00	-	25.00	31.00	-	30.00	-	0.00	29.00	33.00	-	-	30.00
MANUFACTURING	PRIME	14.00	12.00	10.50	14.00	20.00	12.50	17.50	19.00	9.50	7.00	0.00	25.00	21.00	17.00	24.00	12.00	20.00	5.00	8.50	21.00	-	0.00	19.00	9.50	26.00	29.00	16.77
	MAX.	29.50	22.00	19.50	24.00	28.00	22.00	30.00	36.00	22.00	23.00	0.00	31.00	34.00	20.00	30.00	17.50	25.00	36.00	36.00	30.00	-	0.00	29.00	30.50	28.00	29.00	30.00
REAL ESTATE ACTIVITIES	PRIME	14.00	12.00	-	19.00	20.00	18.00	17.50	19.00	9.50	18.00	0.00	27.00	21.00	17.00	24.00	-	20.00	15.00	16.13	24.00	16.17	0.00	24.00	24.50	26.00	29.00	16.77
	MAX.	29.00	22.00	-	28.00	27.00	18.00	30.00	36.00	22.00	22.50	0.00	30.00	34.00	20.00	30.00	-	25.00	31.00	30.00	30.00	26.00	0.00	29.00	23.00	28.00	30.00	30.00
PUBLIC UTILITIES	PRIME	-	-	-	14.00	19.00	-	17.50	19.00	9.50	-	0.00	-	21.00	17.00	24.00	-	20.00	-	9.00	21.00	-	0.00	24.00	17.50	-	-	16.77
	MAX.	-	-	-	24.00	28.00	-	-	36.00	22.00	-	0.00	-	20.00	30.00	24.00	-	20.00	-	36.00	27.00	-	0.00	29.00	23.00	-	-	30.00
GENERAL COMMERCE	PRIME	14.00	12.00	13.50	17.00	20.00	-	17.50	19.00	9.50	13.00	0.00	27.00	21.00	17.00	24.00	-	20.00	9.00	7.00	22.00	16.17	13.50	24.00	17.50	26.00	29.00	16.77
	MAX.	29.50	22.00	17.00	28.00	27.00	-	32.00	40.00	22.00	25.00	0.00	40.00	36.00	20.00	30.00	-	27.00	31.00	36.00	33.00	30.00	20.00	29.00	45.00	32.00	30.00	30.00
TRANSPORTATION & STORAGE	PRIME	15.00	12.00	14.00	18.00	20.00	23.00	17.50	19.00	-	18.00	0.00	27.00	21.00	17.00	24.00	18.50	20.00	10.50	18.00	21.00	16.17	0.00	19.00	23.50	-	29.00	16.77
	MAX.	29.50	22.00	14.00	24.00	27.00	25.00	30.00	36.00	-	19.00	0.00	30.00	34.00	20.00	30.00	25.00	25.00	30.50	33.00	31.00	25.00	0.00	29.00	25.00	-	30.00	30.00
FINANCE & INSURANCE	PRIME	15.00	12.00	18.50	21.00	20.00	-	17.50	19.00	9.50	17.00	0.00	27.00	21.00	17.00	24.00	15.00	21.00	16.00	11.00	21.00	16.17	0.00	19.00	21.50	26.00	29.00	16.77
	MAX.	29.50	22.00	18.50	28.00	27.00	-	30.00	36.00	22.00	23.00	0.00	28.00	34.00	20.00	30.00	17.50	25.00	31.00	30.00	31.00	19.00	0.00	29.00	20.50	32.00	29.00	30.00
GENERAL	PRIME	14.00	12.00	5.00	18.00	20.00	-	19.50	19.00	9.50	12.14	13.50	27.00	21.00	17.00	24.00	-	20.00	-	7.00	21.00	16.17	15.00	24.00	17.50	26.00	29.00	16.77
	MAX.	29.50	22.00	14.00	30.00	30.00	-	38.43	40.00	22.00	25.00	13.50	33.00	36.00	20.00	30.00	-	27.00	-	36.00	33.00	26.00	22.00	29.00	49.00	32.00	30.00	30.00
GOVERNMENT	PRIME	16.00	-	-	17.00	19.00	18.00	17.50	19.00	-	14.00	0.00	9.00	21.00	-	19.50	-	20.00	9.00	18.00	21.00	16.17	0.00	24.00	24.00	-	29.00	16.77
	MAX.	29.50	-	-	21.00	28.00	18.00	23.00	36.00	-	16.00	0.00	25.00	34.00	-	30.00	-	20.00	28.00	30.00	29.00	14.00	0.00	29.00	17.00	-	28.00	30.00
WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	PRIME	18.00	-	-	18.00	20.00	-	17.50	19.00	-	-	0.00	27.00	-	-	24.00	-	20.00	-	18.00	21.00	-	0.00	24.00	17.50	-	29.00	16.77
	MAX.	29.50	-	-	28.00	27.00	-	-	36.00	-	-	0.00	30.00	-	-	30.00	-	25.00	-	30.00	33.00	-	0.00	29.00	26.50	-	29.00	30.00
CONSTRUCTION	PRIME	14.00	12.00	-	14.00	19.00	-	17.50	19.00	-	18.00	19.00	27.00	21.00	17.00	24.00	-	20.00	-	9.50	21.00	16.17	0.00	24.00	20.00	26.00	29.00	16.77
	MAX.	29.50	22.00	-	24.00	28.00	-	30.00	36.00	-	23.00	19.00	30.00	34.00	20.00	30.00	-	25.00	-	36.00	29.00	30.00	0.00	29.00	28.50	32.00	30.00	30.00
INFORMATION AND COMMUNICATIONS	PRIME	18.00	12.00	-	14.00	20.00	14.75	17.50	19.00	-	14.85	0.00	25.00	21.00	17.00	24.00	14.85	20.00	-	9.00	21.00	16.17	0.00	24.00	22.50	-	29.00	16.77
	MAX.	29.50	22.00	-	18.00	27.00	18.00	30.00	36.00	-	23.00	0.00	30.00	34.00	20.00	30.00	15.70	25.00	-	30.00	33.00	23.00	0.00	29.00	25.00	-	30.00	30.00
PROFESSIONAL, SCIENTIFIC AND TECHNICAL	PRIME	14.00	12.00	-	19.00	20.00	-	17.50	19.00	-	17.00	0.00	27.00	21.00	-	24.00	-	20.00	-	9.01	21.00	-	0.00	24.00	26.50	-	29.00	16.77
	MAX.	29.50	22.00	-	28.00	27.00	-	30.00	36.00	-	23.00	0.00	31.00	36.00	-	30.00	-	25.00	-	36.00	29.00	-	0.00	29.00	27.00	-	29.00	30.00
ADMINISTRATIVE AND SUPPORT SERVICES	PRIME	16.00	12.00	-	23.00	20.00	-	17.50	19.00	-	20.00	0.00	27.00	21.00	-	24.00	-	20.00	-	10.00	21.00	16.17	0.00	24.00	25.00	-	29.00	16.77
	MAX.	29.50	22.00	-	28.00	30.00	-	30.00	36.00	-	24.00	0.00	30.00	34.00	-	30.00	-	25.00	-	36.00	29.00	24.00	0.00	29.00	32.00	-	29.00	30.00
EDUCATION	PRIME	15.00	12.00	-	23.00	19.00	-	17.50	19.00	-	16.00	0.00	27.00	21.00	-	24.00	-	20.00	-	7.00	21.00	16.17	0.00	24.00	21.50	26.00	29.00	16.77
	MAX.	29.50	22.00	-	28.00	27.00	-	30.00	36.00	-	25.00	0.00	30.00	34.00	-	30.00	-	25.00	-	36.00	31.00	30.00	0.00	29.00	36.00	32.00	30.00	30.00
HUMAN HEALTH AND SOCIAL SERVICES	PRIME	15.00	12.00	-	23.00	20.00	-	17.50	19.00	-	15.00	0.00	27.00	21.00	-	24.00	-	20.00	-	18.00	21.00	-	0.00	24.00	25.50	-	29.00	16.77
	MAX.	29.50	22.00	-	28.00	28.00	-	-	36.00	-	23.00	0.00	28.00	34.00	-	30.00	-	25.00	-	30.00	29.00	-	0.00	29.00	25.00	-	29.00	30.00
ARTS, ENTERTAINMENT AND RECREATION	PRIME	15.00	-	-	23.00	20.00	-	17.50	19.00	-	23.00	0.00	27.00	21.00	-	24.00	-	20.00	-	18.00	21.00	-	0.00	24.00	26.50	-	29.00	16.77
	MAX.	29.50	-	-	28.00	27.00	-	-	36.00	-	23.00	0.00	30.00	34.00	-	30.00	-	25.00	-	30.00	29.00	-	0.00	29.00	26.50	-	29.00	30.00
ACTIVITIES OF EXTRATERRITORIAL	PRIME	-	12.00	-	-	20.00	-	17.50	19.00	-	-	0.00	-	-	-	24.00	-	20.00	-	16.00	21.00	-	0.00	24.00	0.00	-	-	16.77
	MAX.	-	22.00	-	-	28.00	-	-	36.00	-	-	0.00	-	-	-	30.00	-	25.00	-	31.00	-	-	0.00	29.00	0.00	-	-	30.00
POWER AND ENERGY	PRIME	14.00	12.00	-	17.00	19.00	16.00	17.50	19.00	-	17.00	0.00																