



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 December 31, 2021. 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
<b>DEPOSIT RATES</b>																												
DEMAND DEPOSIT	AVE. INT. RATE	0.48	-	-	0.01	-	-	0.28	0.50	-	0.33	0.01	-	0.41	-	1.15	0.60	-	-	0.003	-	-	-	0.03	0.11	0.45	0.88	0.19
SAVINGS DEPOSIT	AVE. INT. RATE	1.15	1.20	-	1.15	-	-	1.15	1.15	-	1.15	1.15	4.20	1.15	-	0.75	-	1.20	1.15	1.15	1.15	4.10	1.15	1.15	1.15	1.90	1.15	1.15
TIME DEPOSIT	AVE. INT. RATE	8.86	1.00	9.11	7.82	0.15	7.63	5.00	5.50	10.70	6.07	4.00	13.88	9.86	11.29	4.81	9.28	3.42	6.70	7.04	8.45	9.30	1.43	1.00	8.60	4.00	4.96	4.57
<b>LENDING RATES</b>																												
AGRICULTURE, FOREST	PRIME	12.00	12.00	13.00	17.00	14.00	16.18	17.50	19.00	-	12.00	12.34	27.00	21.00	-	9.00	-	14.00	5.00	4.00	18.00	18.00	12.00	7.00	20.00	5.00	9.00	13.89
	MAX.	28.50	22.00	16.00	26.00	24.00	16.18	30.00	24.00	-	19.00	19.00	35.00	34.00	-	30.00	-	25.00	32.50	30.00	33.00	9.00	20.00	24.00	29.50	21.00	25.00	30.00
MINING & QUARRYING	PRIME	-	12.00	-	21.00	-	5.00	17.50	19.00	-	9.00	12.34	-	21.00	-	20.00	-	14.00	18.00	-	18.00	-	-	20.00	20.00	-	-	13.89
	MAX.	-	22.00	-	25.00	-	5.00	-	24.00	-	9.00	18.00	-	24.00	-	30.00	-	25.00	31.00	-	30.00	-	-	24.00	33.00	-	-	30.00
MANUFACTURING	PRIME	12.00	12.00	13.50	14.00	11.00	7.00	17.50	19.00	13.00	7.00	12.34	27.00	21.00	12.00	20.00	12.00	14.00	5.00	4.00	18.00	18.00	12.00	17.00	20.00	18.00	25.00	13.89
	MAX.	28.50	22.00	16.00	25.00	24.00	18.00	30.00	24.00	19.00	22.00	24.00	35.00	34.00	20.00	30.00	13.13	25.00	31.00	30.00	30.00	18.00	20.00	24.00	27.00	25.00	29.00	30.00
REAL ESTATE ACTIVITIES	PRIME	12.00	12.00	-	19.00	11.00	16.50	17.50	19.00	10.61	18.00	12.34	27.00	21.00	12.00	20.00	-	14.00	14.00	12.00	18.00	7.00	12.00	20.00	20.00	20.00	25.00	13.89
	MAX.	28.50	22.00	-	28.00	24.00	19.00	29.00	24.00	19.00	20.00	19.00	35.00	34.00	20.00	30.00	-	25.00	27.00	30.00	30.00	10.00	20.00	24.00	20.00	26.00	30.00	30.00
PUBLIC UTILITIES	PRIME	-	-	-	14.00	4.00	-	17.50	19.00	10.61	-	-	-	-	12.00	20.00	-	14.00	-	15.00	18.00	-	-	20.00	20.00	-	-	13.89
	MAX.	-	-	-	25.00	10.00	-	24.00	19.00	-	-	-	-	-	20.00	30.00	-	20.00	-	30.00	27.00	-	-	24.00	23.00	-	-	30.00
GENERAL COMMERCE	PRIME	12.00	12.00	13.50	17.00	14.00	-	17.50	19.00	10.61	12.00	12.34	27.00	21.00	12.00	20.00	-	13.75	5.00	4.00	18.00	18.00	12.00	18.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	14.00	28.00	24.00	-	31.00	24.00	19.00	23.00	21.00	40.00	36.00	20.00	30.00	-	19.75	32.00	31.00	33.00	29.00	20.00	24.00	39.00	23.00	30.00	30.00
TRANSPORTATION & STORAGE	PRIME	15.00	12.00	13.00	18.00	8.00	16.18	17.50	19.00	-	12.00	12.34	27.00	21.00	12.00	20.00	13.32	14.00	13.00	10.00	18.00	18.00	-	18.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	13.00	27.00	24.00	16.18	18.00	24.00	-	16.00	20.00	35.00	34.00	20.00	30.00	13.32	25.00	32.00	38.00	31.00	23.00	-	24.00	23.00	25.00	30.00	30.00
FINANCE & INSURANCE	PRIME	13.50	12.00	-	21.00	13.00	-	17.50	19.00	10.61	14.00	12.34	27.00	21.00	12.00	20.00	-	14.00	12.50	6.50	18.00	18.00	14.00	15.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	-	28.00	24.00	-	30.00	24.00	19.00	23.00	18.00	35.00	34.00	20.00	30.00	-	25.00	22.00	30.00	31.00	18.00	20.00	20.00	25.00	29.00	30.00	30.00
GENERAL	PRIME	12.00	12.00	5.00	18.00	22.00	5.50	19.50	19.00	10.61	12.00	12.34	27.00	21.00	12.00	20.00	-	14.00	-	4.00	18.00	18.00	12.00	19.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	11.00	30.00	24.00	17.50	42.00	24.00	19.00	25.00	21.00	41.00	36.00	20.00	30.00	-	27.00	-	39.00	33.00	20.00	22.00	22.00	49.00	25.00	30.00	30.00
GOVERNMENT	PRIME	13.00	-	-	17.00	22.00	-	17.50	19.00	-	12.00	12.34	24.00	21.00	-	20.00	-	14.00	5.00	-	18.00	-	-	18.00	20.00	17.00	25.00	13.89
	MAX.	28.50	-	-	21.00	24.00	-	23.00	24.00	-	14.00	17.00	24.00	34.00	-	30.00	-	20.00	30.00	-	29.00	-	-	22.00	20.00	21.00	28.00	30.00
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND	PRIME	18.00	-	-	18.00	-	-	17.50	19.00	-	18.00	-	-	-	-	20.00	-	14.00	-	19.00	18.00	18.00	-	20.00	20.00	-	25.00	13.89
	MAX.	28.50	-	-	28.00	-	-	-	24.00	-	18.00	-	-	-	-	30.00	-	25.00	-	30.00	33.00	23.00	-	24.00	26.50	-	29.00	30.00
CONSTRUCTION	PRIME	12.50	12.00	-	14.00	15.00	-	17.50	19.00	-	16.00	12.34	27.00	21.00	12.00	20.00	-	14.00	-	17.00	18.00	18.00	15.00	17.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	-	24.00	24.00	-	22.00	24.00	-	21.00	20.00	35.00	34.00	20.00	30.00	-	25.00	-	30.00	29.00	22.00	22.00	20.00	25.00	25.00	30.00	30.00
INFORMATION AND COMMUNICATIONS	PRIME	12.50	12.00	14.00	17.00	13.00	14.60	17.50	19.00	-	13.00	12.34	25.00	21.00	12.00	20.00	13.12	14.00	-	9.00	18.00	18.00	-	18.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	16.00	28.00	24.00	18.00	21.00	24.00	-	23.00	20.00	25.00	34.00	20.00	30.00	14.24	25.00	-	30.00	33.00	23.00	-	22.00	27.00	25.00	30.00	30.00
PROFESSIONAL, SCIENTIFIC AND TECHNICAL	PRIME	15.00	12.00	-	19.00	14.00	-	17.50	19.00	-	18.00	12.34	27.00	21.00	-	20.00	-	14.00	-	15.00	18.00	18.00	12.00	20.00	20.00	-	25.00	13.89
	MAX.	28.50	22.00	-	28.00	24.00	-	30.00	24.00	-	23.00	20.00	35.00	36.00	-	30.00	-	25.00	-	30.00	29.00	20.00	22.00	24.00	22.00	-	29.00	30.00
ADMINISTRATIVE AND SUPPORT SERVICES	PRIME	13.50	12.00	-	23.00	10.00	-	17.50	19.00	-	18.00	12.34	26.00	21.00	-	20.00	-	14.00	-	15.00	18.00	18.00	-	20.00	20.00	-	25.00	13.89
	MAX.	28.50	22.00	-	28.00	24.00	-	25.00	24.00	-	18.00	19.00	26.00	34.00	-	30.00	-	25.00	-	36.00	29.00	22.00	-	24.00	21.00	-	29.00	30.00
EDUCATION	PRIME	12.00	12.00	-	23.00	20.00	-	17.50	19.00	-	16.00	12.34	27.00	21.00	-	20.00	-	14.00	-	4.00	18.00	18.00	-	20.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	-	28.00	24.00	-	30.00	24.00	-	23.00	19.00	35.00	34.00	-	30.00	-	25.00	-	30.00	31.00	23.00	-	24.00	36.00	25.00	30.00	30.00
HUMAN HEALTH AND SOCIAL SERVICES	PRIME	13.00	12.00	-	23.00	21.00	-	17.50	19.00	-	12.00	12.34	-	21.00	-	20.00	-	14.00	-	18.00	18.00	-	12.00	20.00	20.00	17.00	25.00	13.89
	MAX.	28.50	22.00	-	28.00	24.00	-	24.00	-	23.00	18.00	-	34.00	-	30.00	-	25.00	-	30.00	29.00	-	22.00	24.00	28.00	25.00	29.00	30.00	30.00
ARTS, ENTERTAINMENT AND CULTURAL	PRIME	15.00	-	-	23.00	23.00	-	17.50	19.00	-	18.00	12.34	27.00	21.00	-	20.00	-	14.00	-	15.00	18.00	-	-	20.00	20.00	-	25.00	13.89
	MAX.	28.50	-	-	28.00	24.00	-	-	24.00	-	23.00	19.00	30.00	34.00	-	30.00	-	25.00	-	30.00	29.00	-	-	24.00	26.50	-	29.00	30.00
EXTRATERRITORIAL ORGANIZATIONS AND REPRESENTATIONS	PRIME	-	12.00	-	-	-	-	17.50	19.00	-	-	-	-	-	-	20.00	-	14.00	-	13.00	18.00	-	-	20.00	-	-	-	13.89
	MAX.	-	22.00	-	-	-	-	-	24.00	-	-	-	-	-	-	30.00	-	25.00	-	30.00	-	-	-	24.00	-	-	-	30.00
POWER AND ENERGY	PRIME	13.00	12.00	-	17.00	12.00	18.00	17.50	19.00	-	16.00	12.34	11.00	21.00	12.00	20.00	14.00	14.00</										