



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 25, 2022. 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 | FBN QUEST MERCHANT | FCMB | FIDELITY BANK | FIRST BANK OF NIGERIA | FSDH | GLOBUS BANK LTD | GREENWICH MERCHANT BANK | GUARANTY TRUST BANK | HERITAGE BANK | KEYSTONE BANK LTD | NOVA MERCHANT BANK | POLARIS BANK | PREMIUM TRUST | PROVIDUS BANK | RAND MERCHANT BANK NIG. LTD | STANBIC IBTC | STANDARD CHARTERED BANK | 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 | 0.26 | 0.05 | - | 0.01 | - | 0.55 | 0.50 | - | 0.20 | 0.01 | 4.50 | 0.59 | - | 0.45 | - | - | - | 1.50 | 0.53 | 0.001 | - | 0.78 | - | - | 0.06 | 0.14 | 4.50 | 0.92 | 0.38 | |
| SAVINGS DEPOSIT | AVE. INT. RATE | 4.95 | 4.65 | 9.27 | 4.95 | - | 1.15 | 4.95 | 4.20 | - | 1.40 | - | 4.63 | 4.65 | 4.65 | - | 4.65 | 4.65 | 4.20 | - | 1.65 | 5.24 | 4.65 | 4.20 | 4.95 | 4.20 | 4.65 | 4.95 | 4.65 | 4.65 | |
| TIME DEPOSIT | AVE. INT. RATE | 11.31 | 5.00 | - | 9.58 | 10.06 | 10.50 | 7.00 | 4.84 | 14.79 | 4.00 | 14.00 | 8.20 | 10.50 | 12.18 | 14.69 | 11.76 | 9.52 | 9.75 | 8.76 | 5.64 | 8.99 | 10.19 | 9.60 | 3.52 | 1.00 | 8.00 | 10.00 | 7.42 | 9.78 | |
| LENDING RATES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AGRICULTURE, FORESTRY AND FISHING | PRIME | 16.00 | 15.50 | 10.00 | 17.00 | 19.50 | 17.50 | 22.00 | 15.26 | 18.00 | 16.93 | 21.00 | 16.50 | 27.00 | 21.00 | - | 9.00 | 18.00 | 9.00 | - | 8.00 | 14.00 | 18.00 | 18.00 | - | 7.00 | 19.65 | 5.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | 21.00 | 26.00 | 22.50 | 32.50 | 24.00 | 24.00 | 23.00 | 19.50 | 21.00 | 19.50 | 35.00 | 34.00 | - | 28.50 | 24.00 | 30.00 | - | 36.00 | 25.00 | 33.00 | 9.00 | - | 24.00 | 33.00 | 33.00 | 23.00 | 30.00 | |
| MINING & QUARRYING | PRIME | - | 15.50 | 9.00 | 21.00 | 9.00 | 17.50 | 22.00 | - | - | 16.93 | - | 9.00 | - | 21.00 | - | 21.50 | - | 25.00 | - | - | 14.00 | 18.00 | - | - | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | - | 22.50 | 9.00 | 25.00 | 9.00 | - | 24.00 | - | - | 18.00 | - | 9.00 | - | 24.00 | - | 28.50 | - | 30.00 | - | - | 25.00 | 30.00 | - | - | 24.00 | 33.00 | 33.00 | 27.00 | 30.00 | |
| MANUFACTURING | PRIME | 16.00 | 15.50 | 9.00 | 14.00 | 7.00 | 17.50 | 22.00 | 10.95 | 7.31 | 16.93 | 21.00 | 7.00 | 27.00 | 21.00 | 12.00 | 7.00 | - | 25.00 | 13.00 | - | 8.00 | 14.00 | 18.00 | 18.00 | 21.00 | 17.00 | 19.65 | 26.00 | 25.00 | 16.61 |
| | MAX. | 28.50 | 22.50 | 22.00 | 25.00 | 25.00 | 30.00 | 24.00 | 24.00 | 33.50 | 25.00 | 21.00 | 22.50 | 35.00 | 34.00 | 20.00 | 31.00 | - | 30.00 | 20.40 | 36.00 | 25.00 | 30.00 | 18.00 | 25.00 | 24.00 | 31.00 | 33.00 | 26.00 | 30.00 | |
| REAL ESTATE ACTIVITIES | PRIME | 16.00 | 15.50 | 12.00 | 19.00 | 22.00 | 17.50 | 22.00 | 13.57 | - | 16.93 | 21.00 | 21.00 | 27.00 | 21.00 | 12.00 | 24.50 | - | 25.00 | - | 15.00 | 14.00 | 18.00 | 7.00 | 21.00 | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | 18.00 | 28.00 | 23.00 | 32.50 | 24.00 | 24.00 | - | 21.50 | 21.00 | 21.00 | 35.00 | 34.00 | 20.00 | 28.50 | - | 30.00 | - | 30.00 | 25.00 | 30.00 | 10.00 | 27.00 | 24.00 | 32.00 | 33.00 | 25.00 | 30.00 | |
| PUBLIC UTILITIES | PRIME | - | - | - | 14.00 | - | 17.50 | 22.00 | 5.80 | - | - | - | - | - | - | 12.00 | - | - | 25.00 | - | 15.00 | 14.00 | 18.00 | - | - | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | - | - | - | 25.00 | - | - | 24.00 | 15.00 | - | - | - | - | - | - | 20.00 | - | - | 30.00 | - | 30.00 | 20.00 | 27.00 | - | - | 24.00 | 25.00 | 33.00 | 27.00 | 30.00 | |
| GENERAL COMMERCE | PRIME | 16.00 | 15.50 | 20.00 | 17.00 | 20.50 | 17.50 | 22.00 | 12.07 | 16.00 | 14.84 | 21.00 | 16.50 | 27.00 | 21.00 | 12.00 | 12.00 | 18.00 | 25.00 | - | 8.00 | 19.00 | 18.00 | 18.00 | 21.00 | 18.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | 20.00 | 28.00 | 23.00 | 32.50 | 24.00 | 24.00 | 23.00 | 26.50 | 21.00 | 23.00 | 35.00 | 36.00 | 20.00 | 35.50 | 25.00 | 30.00 | - | 36.00 | 22.00 | 33.00 | 29.00 | 27.00 | 24.00 | 35.00 | 33.00 | 27.00 | 30.00 | |
| TRANSPORTATION & STORAGE | PRIME | 16.00 | 15.50 | - | 18.00 | - | 17.50 | 22.00 | 9.83 | - | 14.84 | - | 13.50 | 27.00 | 21.00 | 12.00 | 12.50 | - | 25.00 | 15.79 | 13.58 | 14.00 | 18.00 | 18.00 | 21.00 | 18.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | - | 27.00 | - | 32.50 | 24.00 | 24.00 | - | 23.00 | - | 19.50 | 35.00 | 34.00 | 20.00 | 28.50 | - | 30.00 | 15.79 | 30.00 | 25.00 | 31.00 | 23.00 | 22.00 | 24.00 | 25.00 | 33.00 | 27.00 | 30.00 | |
| FINANCE & INSURANCE | PRIME | 16.00 | 15.50 | 20.00 | 21.00 | 8.00 | 17.50 | 22.00 | 15.04 | 7.75 | 14.84 | - | 16.00 | 27.00 | 21.00 | 12.00 | 20.00 | 18.00 | 25.00 | - | 15.00 | 14.00 | 18.00 | 18.00 | 20.00 | 15.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | 22.00 | 28.00 | 8.00 | 32.50 | 24.00 | 24.00 | 22.00 | 22.00 | - | 21.50 | 35.00 | 34.00 | 20.00 | 28.50 | 25.00 | 30.00 | - | 30.00 | 25.00 | 31.00 | 18.00 | 27.00 | 20.00 | 25.00 | 33.00 | 25.00 | 30.00 | |
| GENERAL | PRIME | 16.00 | 15.50 | 12.00 | 18.00 | 9.50 | 19.50 | 22.00 | 22.46 | 14.00 | 14.84 | - | 10.00 | 27.00 | 21.00 | 12.00 | - | 18.00 | 25.00 | - | 7.00 | 14.00 | 18.00 | 18.00 | 21.00 | 19.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 30.00 | 22.50 | 12.00 | 30.00 | 25.00 | 42.00 | 24.00 | 24.00 | 30.00 | 24.00 | - | 22.50 | 35.00 | 36.00 | 20.00 | - | 6.00 | 30.00 | - | 36.00 | 27.00 | 33.00 | 20.00 | 25.00 | 22.00 | 35.00 | 33.00 | 27.00 | 30.00 | |
| GOVERNMENT | PRIME | 16.00 | - | - | 17.00 | - | 17.50 | 22.00 | 22.27 | - | 14.84 | - | 13.00 | 26.00 | 21.00 | - | 9.00 | 18.00 | 25.00 | - | 17.00 | 14.00 | 18.00 | - | 20.00 | 18.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | - | - | 21.00 | - | 20.00 | 24.00 | 24.00 | - | 20.50 | - | 15.50 | 26.00 | 34.00 | - | 31.50 | 17.00 | 30.00 | - | 28.00 | 20.00 | 29.00 | - | 27.00 | 22.00 | 25.00 | 33.00 | 23.00 | 30.00 | |
| WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES | PRIME | 16.00 | - | - | 18.00 | - | 17.50 | 22.00 | - | - | - | - | 20.00 | 27.00 | - | - | - | - | 25.00 | - | 19.00 | 14.00 | 18.00 | 18.00 | - | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | - | - | 28.00 | - | 30.00 | 24.00 | - | - | - | - | 20.00 | 35.00 | - | - | - | - | 30.00 | - | 30.00 | 25.00 | 33.00 | 23.00 | - | 24.00 | 25.00 | 33.00 | 21.00 | 30.00 | |
| CONSTRUCTION | PRIME | 16.00 | 15.50 | 21.00 | 14.00 | - | 17.50 | 22.00 | 14.25 | - | 14.84 | - | 18.00 | 27.00 | 21.00 | 12.00 | 24.50 | 18.00 | 25.00 | - | - | 14.00 | 18.00 | 18.00 | 21.00 | 17.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | 21.00 | 24.00 | - | 32.50 | 24.00 | 24.00 | - | 21.35 | - | 18.00 | 35.00 | 34.00 | 20.00 | 28.50 | 25.00 | 30.00 | - | 36.00 | 25.00 | 29.00 | 22.00 | 22.00 | 20.00 | 25.00 | 33.00 | 27.00 | 30.00 | |
| INFORMATION AND COMMUNICATIONS | PRIME | 16.00 | 15.50 | 17.00 | 17.00 | 12.76 | 17.50 | 22.00 | 11.99 | 12.00 | 14.84 | - | 12.87 | 25.00 | 21.00 | 12.00 | 12.50 | - | 25.00 | 12.50 | 9.00 | 14.00 | 18.00 | 18.00 | - | 18.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | 22.00 | 28.00 | 21.50 | 32.50 | 24.00 | 24.00 | 21.00 | - | - | 22.50 | 25.00 | 34.00 | 20.00 | 28.50 | - | 30.00 | 13.28 | 30.00 | 25.00 | 33.00 | 23.00 | - | 22.00 | 27.00 | 33.00 | 27.00 | 30.00 | |
| PROFESSIONAL, SCIENTIFIC AND TECHNICAL | PRIME | 16.00 | 15.50 | - | 19.00 | - | 17.50 | 22.00 | 12.71 | 20.00 | 14.84 | - | 17.00 | 27.00 | 21.00 | - | - | - | 25.00 | - | 15.00 | 14.00 | 18.00 | 18.00 | 21.00 | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | - | 28.00 | - | 40.00 | 24.00 | 24.00 | 20.00 | 22.00 | - | 23.00 | 35.00 | 36.00 | - | - | - | 30.00 | - | 36.00 | 25.00 | 29.00 | 20.00 | 25.00 | 24.00 | 25.00 | 33.00 | 27.00 | 30.00 | |
| ADMINISTRATIVE AND SUPPORT SERVICES | PRIME | 16.00 | 15.50 | - | 23.00 | - | 17.50 | 22.00 | 18.09 | 18.00 | 14.84 | - | 18.00 | 26.00 | 21.00 | - | - | - | 25.00 | - | 15.00 | 14.00 | 18.00 | 18.00 | - | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | - | 28.00 | - | 32.50 | 24.00 | 24.00 | 20.00 | 23.00 | - | 18.00 | 26.00 | 34.00 | - | - | - | 30.00 | - | 36.00 | 25.00 | 29.00 | 22.00 | - | 24.00 | 28.00 | 33.00 | 27.00 | 30.00 | |
| EDUCATION | PRIME | 16.00 | 15.50 | - | 23.00 | - | 17.50 | 22.00 | 21.34 | - | 14.84 | - | 20.00 | 27.00 | 21.00 | - | - | - | 25.00 | - | 8.00 | 14.00 | 18.00 | 18.00 | 21.00 | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | - | 28.00 | - | 35.00 | 24.00 | 24.00 | - | 22.00 | - | 23.00 | 35.00 | 34.00 | - | - | - | 30.00 | - | 30.00 | 25.00 | 31.00 | 23.00 | 27.00 | 24.00 | 33.00 | 33.00 | 27.00 | 30.00 | |
| HUMAN HEALTH AND SOCIAL SERVICES | PRIME | 16.00 | 15.50 | - | 23.00 | - | 17.50 | 22.00 | 21.97 | 18.00 | 14.84 | - | 21.00 | 27.00 | 21.00 | - | - | - | 25.00 | - | 16.00 | 14.00 | 18.00 | - | 21.00 | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | 22.50 | - | 28.00 | - | 32.50 | 24.00 | 24.00 | 25.00 | 23.50 | - | 21.50 | 35.00 | 34.00 | - | - | - | 30.00 | - | 30.00 | 25.00 | 29.00 | - | 22.00 | 24.00 | 27.00 | 33.00 | 27.00 | 30.00 | |
| ARTS, ENTERTAINMENT AND RECREATION | PRIME | 16.00 | - | - | 23.00 | - | 17.50 | 22.00 | 22.80 | - | 14.84 | - | 23.00 | 27.00 | 21.00 | - | - | - | 25.00 | - | 15.00 | 14.00 | 18.00 | - | - | 20.00 | 19.65 | 26.00 | 25.00 | 16.61 | |
| | MAX. | 28.50 | - | - | 28.00 | - | 32.50 | 24.00 | | | | | | | | | | | | | | | | | | | | | | | |