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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 9, 2026. 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	ALPHA MORGAN BANK	CITI BANK	CORONATION MERCHANT BANK	ECOBANK	FBN QUEST MERCHANT BANK	FCMB	FIDELITY BANK	FIRST BANK OF NIGERIA	FSDH MERCHANT BANK	GLOBUS BANK LTD	GREENWICH MERCHANT BANK	GUARANTY TRUST BANK	KEYSTONE BANK LTD	NOVA BANK	OPTIMUS BANK	PARALLEX BANK	POLARIS BANK	PREMIUM TRUST BANK	PROVIDUS BANK	RAND MERCHANT BANK NIG. LTD	SIGNATURE BANK	STANBIC IBTC	STANDARD CHARTERED BANK	STERLING BANK	SUNTRUST BANK	TATUM BANK	UNITED BANK FOR AFRICA	UNION BANK	UNITY BANK	WEMA BANK	ZENITH BANK	
DEPOSIT RATES																																		
DEMAND DEPOSIT	AVE. INT. RATE	0.48	-	1.55	-	1.10	-	0.30	0.50	-	0.50	0.01	14.00	1.00	1.30	-	7.33	-	-	-	2.50	0.18	-	0.14	-	-	-	-	0.04	2.50	4.50	1.52	0.78	
SAVINGS DEPOSIT	AVE. INT. RATE	8.10	8.10	8.10	-	5.90	-	4.25	8.10	8.25	-	8.18	-	8.10	8.10	8.00	8.10	8.10	8.10	8.10	8.10	-	8.10	2.70	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10
TIME DEPOSIT	AVE. INT. RATE	15.30	18.00	7.80	15.87	9.90	10.03	13.00	10.00	11.05	19.00	15.71	18.00	8.00	18.99	16.05	9.04	12.70	10.50	15.00	16.00	17.69	12.85	12.40	12.61	16.21	16.10	15.83	14.75	14.50	10.00	10.61	12.28	
LENDING RATES																																		
AGRICULTURE, FORESTRY AND FISHING	PRIME	25.50	-	19.50	24.00	26.75	23.00	31.00	30.00	26.00	26.00	31.00	27.00	22.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	22.00	-	1.00	23.00	27.50	22.00	-	28.50	24.00	9.00	32.50	25.00	
	MAX.	32.00	-	23.00	24.00	35.00	23.00	46.10	36.00	36.00	28.00	33.00	30.00	29.00	36.00	33.36	35.00	32.50	36.00	33.00	35.00	22.00	-	60.00	26.00	35.00	34.00	-	32.00	34.00	38.00	30.50	32.00	
MINING & QUARRYING	PRIME	-	-	19.50	9.00	26.75	9.00	31.00	30.00	-	-	-	-	-	31.00	-	30.50	28.50	30.00	29.00	28.00	27.00	-	-	23.00	27.50	-	-	28.50	-	30.00	32.50	25.00	
	MAX.	-	-	23.00	9.00	26.75	9.00	-	36.00	-	-	-	-	-	33.00	-	36.00	35.00	32.50	35.00	-	35.00	-	-	-	26.00	35.00	-	-	32.00	-	38.00	34.50	32.00
MANUFACTURING	PRIME	25.50	28.00	19.50	9.00	26.75	7.00	31.00	30.00	26.00	25.00	31.00	27.00	11.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	21.00	32.00	1.00	23.00	27.50	22.00	-	28.50	30.00	30.00	32.50	25.00	
	MAX.	32.00	32.00	23.00	35.00	35.00	33.00	46.10	36.00	36.00	29.00	33.00	30.00	32.00	36.00	18.18	35.00	32.50	36.00	35.00	35.00	23.00	36.00	60.00	26.00	35.00	36.00	-	32.00	37.00	38.00	33.50	32.00	
REAL ESTATE ACTIVITIES	PRIME	25.50	-	19.50	-	26.75	30.00	31.00	30.00	26.00	-	31.00	-	27.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	-	-	8.00	23.00	27.50	20.50	-	28.50	30.00	30.00	32.50	25.00	
	MAX.	32.00	-	23.00	-	35.00	30.00	46.10	36.00	36.00	-	33.00	-	27.00	36.00	30.00	35.00	32.50	36.00	35.00	35.00	-	-	48.00	26.00	35.00	33.00	-	32.00	37.00	38.00	32.50	32.00	
PUBLIC UTILITIES	PRIME	-	-	-	-	-	-	31.00	30.00	26.00	-	31.00	-	-	30.50	30.00	28.50	30.00	-	28.00	27.00	-	-	1.00	23.00	27.50	-	-	28.50	-	30.00	32.50	25.00	
	MAX.	-	-	-	-	-	-	36.00	29.75	-	33.00	-	-	36.00	20.00	35.00	32.50	-	35.00	-	-	-	-	60.00	26.00	35.00	-	-	30.00	-	38.00	34.50	32.00	
GENERAL COMMERCE	PRIME	25.50	28.00	19.50	30.00	26.75	22.50	31.00	30.00	26.00	27.00	31.00	27.00	25.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	24.50	32.00	1.00	23.00	27.50	22.00	-	28.50	29.00	30.00	32.50	25.00	
	MAX.	32.00	32.00	23.00	34.00	35.00	26.30	46.10	36.00	36.00	33.00	33.00	30.00	32.00	36.00	27.94	35.00	32.50	45.00	36.00	35.00	24.50	36.00	60.00	26.00	35.00	34.00	-	40.00	37.00	38.00	34.50	32.00	
TRANSPORTATION & STORAGE	PRIME	25.50	-	19.50	9.00	26.75	33.00	31.00	30.00	26.00	-	31.00	27.00	26.40	30.50	30.00	28.50	30.00	29.00	28.00	27.00	-	-	1.00	23.00	27.50	22.00	-	28.50	27.00	30.00	32.50	25.00	
	MAX.	32.00	-	23.00	30.00	26.75	33.00	46.10	36.00	22.00	-	33.00	30.00	26.40	36.00	25.21	35.00	32.50	36.00	30.00	35.00	-	-	60.00	26.00	35.00	30.00	-	32.00	34.00	38.00	34.50	32.00	
FINANCE & INSURANCE	PRIME	25.50	-	19.50	-	26.75	-	31.00	30.00	26.00	25.00	31.00	27.00	29.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	-	32.00	8.00	23.00	27.50	25.50	-	28.50	-	30.00	32.50	25.00	
	MAX.	32.00	-	23.00	-	35.00	-	39.50	36.00	34.00	33.00	33.00	30.00	29.00	36.00	24.50	35.00	32.50	36.00	32.00	35.00	-	36.00	60.00	26.00	35.00	38.00	-	32.00	-	38.00	32.50	32.00	
GENERAL	PRIME	25.50	28.00	19.50	25.00	26.75	5.00	31.00	30.00	26.00	28.00	31.00	27.00	3.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	22.50	-	1.00	27.00	27.50	22.00	33.05	28.50	16.00	30.00	32.50	25.00	
	MAX.	32.00	32.00	23.00	33.00	48.00	33.50	46.10	36.00	38.00	33.00	33.00	30.00	35.00	36.00	24.69	35.00	32.50	39.90	36.00	35.00	23.00	-	60.00	29.00	35.00	37.00	38.05	32.00	37.00	38.00	34.50	32.00	
GOVERNMENT	PRIME	23.00	-	-	-	26.75	-	20.00	30.00	26.00	-	31.00	-	19.00	30.50	-	28.50	30.00	29.00	28.00	27.00	-	-	21.00	23.00	27.50	-	-	28.50	25.00	30.00	32.50	25.00	
	MAX.	28.50	-	-	-	35.00	-	31.00	36.00	32.00	-	33.00	-	22.00	36.00	-	35.00	32.50	36.00	35.00	35.00	-	-	28.00	26.00	35.00	-	-	32.00	27.00	38.00	30.50	32.00	
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	PRIME	25.50	-	-	-	26.75	-	31.00	30.00	-	-	31.00	-	-	30.50	30.00	28.50	30.00	29.00	28.00	27.00	-	-	27.50	23.00	27.50	-	-	28.50	-	30.00	32.50	25.00	
	MAX.	28.50	-	-	-	26.75	-	46.10	36.00	-	-	33.00	-	-	36.00	35.00	35.00	32.50	36.00	30.00	35.00	-	-	48.00	26.00	35.00	-	-	32.00	-	38.00	28.50	32.00	
CONSTRUCTION	PRIME	25.50	28.00	19.50	-	26.75	-	31.00	30.00	26.00	30.00	31.00	-	24.00	30.50	30.00	28.50	30.00	29.00	28.00	27.00	-	32.00	1.00	23.00	27.50	22.00	-	28.50	32.00	30.00	32.50	25.00	
	MAX.	32.00	32.00	23.00	-	35.00	-	46.10	36.00	36.00	30.00	33.00	-	32.00	36.00	20.00	35.00	32.50	36.00	35.00	35.00	-	36.00	60.00	26.00	35.00	33.00	-	32.00	37.00	38.00	34.50	32.00	
INFORMATION AND COMMUNICATION	PRIME	25.50	28.00	19.50	33.00	26.75	30.00	31.00	30.00	26.00	31.50	31.00	27.00	26.50	30.50	30.00	28.50	30.00	29.00	28.00	27.00	22.00	-	8.00	23.00	27.50	25.50	-	28.50	-	30.00	32.50	25.00	
	MAX.	32.00	32.00	23.00	33.00	35.00	30.00	46.10	36.00	35.00	31.50	33.00	30.00	31.00	36.00	20.00	35.00	32.50	36.60	24.00	35.00	24.00	-	31.25	26.00	35.00	26.00	-	32.00	-	38.00	34.50	32.00	
PROFESSIONAL, SCIENTIFIC AND TECHNICAL	PRIME	25.50	-	19.50	-	26.75	-	31.00	30.00	26.00	28.00	31.00	27.00	28.00	30.50	-	28.50	30.00	29.00	28.00	27.00	-	-	8.00	23.00	27.50	-	-	28.50	32.00	30.00	32.50	25.00	
	MAX.	30.00	-	23.00	-	35.00	-	46.10	36.00	36.00	32.00	33.00	30.00	31.50	36.00	-	35.00	32.50	36.00	31.50	35.00	-	-	60.00	26.00	35.00	-	-	32.00	37.00	38.00	34.50	32.00	
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	PRIME	25.50	-	19.50	-	26.75	-	31.00	30.00	26.00	-	31.00	27.00	-	30.50	-	28.50	30.00	29.00	28.00	27.00	-	-	1.00	23.00	27.50	22.00	-	28.50	-	30.00	32.50	25.00	
	MAX.	32.00	-	23.00	-	35.00	-	40.00	36.00	32.00	-	33.00	30.00	-	36.00	-	35.00	32.50	36.00	30.00	35.00	-	-	60.00	26.00	35.00	35.00	-	32.00	-	38.00	34.50	32.00	
EDUCATION	PRIME	25.50	-	19.50	-	26.75	-	31.00	30.00	26.00	-	31.00	-	31.00	30.50	-	28.50	30.00	29.00	28.00	27.00	-	-	1.00	23.00	27.50	22.00	-	28.50	28.00	30.00	32.50	25.00	
	MAX.	32.00	-	23.00	-	35.00	-	46.10	36.00	37.00	-	33.00	-	32.00	36.00	-	35.00	32.50	37.00	35.00	35.00	-	-	39.60	26.00	35.00	22.00	-	32.00	28.00	38.00	34.50	32.00	
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	PRIME	25.50	-	19.50	-	26.75	-	31.00	30.00	26.00	28.00	31.00	-	28.50	30.50	-	28.50	30.00	29.00	28.00	27.00	-	-	1.00	23.00	27.50	-	-	28.50	28.75	30.00	32.50	25.00	
	MAX.	32.00	-	23.00	-	35.00	-	46.10	36.00	36.00	33.00	33.00	-	32.00	36.00	-	35.00	32.50	36.00	33.00	35.00	-	-	48.00	26.00	35.00	-	-	32.00	31.00	38.00	34.50		