



CENTRAL BANK OF NIGERIA

BANKS' INTEREST RATES AND CHARGES ON LOANS/DEPOSITS FOR AUGUST 2008

S/N	BANKS	DEPOSITS Avg. Interest Rate	LENDING RATES																			
			Agriculture		Mining & Quarrying		Oil & Gas		Manufacturing		Real Estate & Const.		Gen. Commerce		Mortgage		Transport & Comm.		Finance & Insurance		Government	
			Prime	Max	Prime	Max	Prime	Max	Prime	Max	Prime	Max	Prime	Max	Prime	Max	Prime	Max	Prime	Max	Prime	Max
1	Access Bank	11.10	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00	17.00	23.00
2	AfriBank	6.00	13.00	14.00	13.00	15.00	13.00	16.00	13.00	15.00	13.00	16.00	13.00	20.00	13.00	16.00	13.00	16.00	13.00	15.00	13.00	13.00
3	Diamond Bank	15.75	18.50	21.00	18.50	27.00	18.50	27.00	18.50	24.00	18.50	27.00	18.50	27.00	18.50	27.00	18.50	25.00	18.50	24.00	18.50	25.00
4	EcoBank	13.50	16.00	18.00	16.00	18.00	14.00	18.00	14.00	18.00	14.00	18.00	16.00	20.00	16.00	20.00	14.00	18.00	14.00	18.00	14.00	18.00
5	ETB Bank	13.00	15.00	17.00			15.50	17.00	16.00	17.00			17.00	19.00	15.00	16.00	17.00	18.00			17.00	19.00
6	Fidelity Bank	10.82	18.50	21.00	19.00	21.00	19.00	21.00	16.50	21.00	15.00	19.00	19.00	21.00	16.00	19.00	15.00	21.00	19.00	21.00	18.00	21.00
7	First Bank Plc	1.00-13.75	17.00	19.00	14.00	20.00	14.00	20.00	14.00	20.00	14.00	20.00	14.00	20.00	19.00	20.00	14.00	20.00	14.00	20.00	14.00	20.00
8	FCMB	6.00	16.00	16.00	16.00	18.00	16.00	18.00	16.00	18.00	16.00	21.00	16.00	23.00	16.00	16.00	16.00	22.00	16.00	20.00	15.00	18.00
9	FirstInland Bank	15.00	14.00	28.00	27.25	28.00	22.85	28.00	20.00	28.00	18.00	28.00	24.50	28.00	28.00	28.00	22.50	28.00	18.25	28.00	13.50	23.00
10	GTBank	15.00	14.00	14.00	17.00	20.00	13.00	20.00	14.00	18.00	17.00	19.00	17.00	19.00			16.00	20.00	16.00	20.00		
11	Stanbic-IBTC Bank Pl	5.80	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50	18.50
12	Intercontinental Bank	10.06	14.00		15.00		15.00		14.00		14.00		19.00		12.00		19.00		17.00		17.00	
13	Nigeria International B	8.00	12.00	18.00	12.00	18.00	12.00	18.00	12.00	18.00	12.00	18.00	12.00	18.00			12.00	18.00	12.00	18.00		
14	Oceanic Bank	1.00-13.50	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00	14.00	23.00
15	Bank PHB	9.41	4.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25	19.00	24.25
16	Skye Bank	12.07	14.00	14.00	19.00	26.00	19.00	26.00	19.00	26.00	19.00	26.00	19.00	26.00	19.00	26.00	19.00	26.00	19.00	26.00	19.00	26.00
17	SpringBank	7.58					19.00		19.00		19.00		21.00		19.00		19.00		19.00			
18	Standard Chartered	5.83	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00	17.00	18.00
19	Sterling Bank	10.36	17.00	20.00	21.25	22.25	21.25	23.25	21.25	22.25	21.25	22.50	21.25	22.50	20.25	22.25	21.25	22.75	21.25	22.25	21.00	21.25
20	Union Bank	14.00	18.00	20.00	18.00	20.00	17.00	20.00	18.00	20.00	18.00	20.00	18.00	20.00	18.00	20.00	18.00	20.00	18.00	20.00	18.00	20.00
21	UBA	4.66	14.00	14.00	19.00	21.00	19.00	21.00	19.00	21.00	19.00	21.00	19.00	21.00	19.00	21.00	19.00	21.00	19.00	21.00	19.00	21.00
22	Unity Bank		18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00	18.00	22.00
23	Wema Bank	13.74	18.00	19.00	18.00	21.00	18.00	18.00	18.00	19.00	18.00	21.00	18.00	22.00	18.00	21.00	18.00	21.00	18.00	21.00	18.00	19.00
24	Zenith Bank Plc	12.50-15.00	15.50	17.00			16.00	19.00	16.00	19.00	17.00	21.00	18.00	21.00			15.00	20.00	17.00	19.00	17.00	21.00