



CENTRAL BANK OF NIGERIA

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

S/N	BANK	DEPOSIT		Lending Rate																				
		Ave.Int Rate	Prime	Max.	Agric		Mining & Quarrying		oil & Gas		Manuf.		Real Estate & Const		General Comm.		Mortgage		Transp. & Comm.		Fin. & Ins.		Govt.	
1	Access Bank Plc	11.1	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23	17	23
2	Afribank Nigeria Plc	10	13	14	17	19	17	20	17	19	17	20	17	20	17	24	17	20	17	20	17	19	17	17
3	Diamond Bank Plc	13.34	14	19	18.5	22	18.5	22	18.5	22	18.5	21	18.5	23	18.5	22	18.5	22	18.5	22	18.5	21	18.5	21
4	Ecobank Nigeria Plc	15	18	20	22	25	18	21.5	18	21.5	20	22	22	25	18	20	22	25	17	20	22	25	18	20
5	Equitorial Trust Bank	14	17	19	N/A	N/A	17.5	19	18	19	N/A	N/A	19	21	15	18	19	21	N/A	N/A	17	19	17	19
6	Fidelity Bank Plc	10.78	18.5	23	19	23	19	23	19	23	15	23	14	23	16	23	15.5	23	16	23	17	23	17	23
7	First Bank Of Nigeria	8.95	17	19	14	20	14	20	14	20	14	20	14	20	14	20	14	20	14	20	14	20	14	20
8	FCMB	10.5	17	17	17	19	17	18	17	24	17	26	17	27	17	20	17	25	17	21	21	15	17	17
9	First Inland Bank Plc	15.25	14	28	21	28	21	28	21	28	21	28	21	28	21	28	21	28	21	28	21	28	13.5	28
10	GT Bank	16	15	16	17	20	15	20	14	18	17	19	17	19	N/A	N/A	17	20	16	20	N/A	N/A	20.5	20.5
11	IBTC Chartered Bank	11.63	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5
12	Intercontinental Bank	14.88	14	25.5	15	25.5	15	25.5	14	28	14	25.5	19	28	12	20	19	25.5	17	25.5	17	26.5	17	26.5
13	Citi Bank Nigeria	8	13	18	13	18	13	18	13	18	13	18	13	18	N/A	N/A	13	18	13	18	N/A	N/A	18	N/A
14	Oceanic Bank	5.2	14	25	14	25	14	25	14	25	14	25	14	25	14	25	14	25	14	25	14	25	14	25
15	Bank PHB	9.3	4	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25	19	24.25
16	Skye Bank Plc	17	14	14	22	28	22	28	22	28	22	28	22	28	22	28	22	28	22	28	22	28	22	28
17	Spring Bank Plc	8.54	N/A	N/A	N/A	N/A	23	24	23	24	23	24	23	24	23	24	23	24	23	24	23	24	N/A	N/A
18	Standard Chartered Bank	5.83	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21	17	21
19	Sterling Bank Plc	10.49	17	20	22.25	27	23.5	27	23	27	23	27	23	27	22.25	28.25	23.5	27	23	27	22.25	27	22.25	27
20	Union Bank Of Nigeria	14	18	20	18	20	17	20	18	20	18	20	18	20	18	20	18	20	18	20	18	20	18	20
21	United Bank For Africa	5.1	14	23	21	25	15.5	23	15.5	23	15.5	25	21	25	15.5	25	15.5	25	15.5	25	15.5	23	21	23
22	Unity Bank Plc	12.1	20	24	20	24	20	24	20	24	20	24	20	24	20	24	20	24	20	24	20	24	20	24
23	Wema Bank Plc	13.76	18	19	18	21	18	18	18	19	18	21	18	22	18	21	18	21	18	21	18	21	18	19
24	Zenith Bank Plc	14.75	15.5	17	N/A	N/A	16	19	16	19	17	21	18	21	17	21	15	20	17	19	18	19	18	21