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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 busin decisions. Consequently, find below the applicable rates for each of the DMBs as at August 2, 2024. The rates will be published every Wednesday in some selected national Newspapers. The rates will also be available on the website of the Central Ba 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	KEYSTONE BANK LTD	NOVA MERCHANT BANK	OPTIMUS BANK	POLARIS BANK	PREMIUM TRUST	PROVIDUS BANK	RAND MERCHANT BANK NIG. LTD	SIGNATURE BANK	STANBIC IBTC	STANDARD CHARTERED BANK	STERLING BANK	SUNTRUST	TITAN TRUST BANK	UNITED BANK FOR AFRICA	UNION BANK	UNITY BANK	WEMA BANK
DEPOSIT RATES																														
DEMAND DEPOSIT	**AVE. INT. RATE**	0.72	0.91	-	0.8	-	42	0.5	-	0.2	0.01	14.5	1	2.22	-	-	-	-	2.5	-	-	0.02	-	0.33	-	-	0.04	2	4.5	1.2
SAVINGS DEPOSIT	**AVE. INT. RATE**	8.03	8.03	17.05	7.86	-	1.15	8	8.03	-	1.4	-	8.03	8.03	-	7.9	8.03	8.03	8.03	-	6.63	2.68	8.03	7.88	8	8.03	7.88	7.88	8.03	8.03
TIME DEPOSIT	**AVE. INT. RATE**	19.1	5	-	10.3	9.07	13	10	6.94	23	4	20.5	12	16.71	16.04	8	9.25	9.52	16	25.43	9.26	12.93	16.62	21.32	13.1	19.33	12	12.5	10	9.35
LENDING RATES																														
AGRICULTURE, FORESTRY AND FISHING	**PRIME**	25.5	21.5	32	26.75	9	22.5	30	26	18	24.22	21	8.58	30.5	12	24	9	28	29	-	-	8	27.5	29	22	-	28.5	19.65	9	32.5
	MAX.	31	29	34	35	30	41	35	35	31	29.8	26	27.5	36	29	35	36	31.5	30	-	-	48	28	37	34	-	32	35	33	30.5
MINING & QUARRYING	**PRIME**	-	21.5	9	26.75	9	22.5	30	-	-	9	-	9	30.5	-	24	29	28	29	-	-	-	27.5	29	-	-	28.5	19.65	30	32.5
	MAX.	-	29	9	26.75	9	-	35	-	-	9	-	9	36	-	35	36	-	30	-	-	-	28	37	-	-	32	33	38	34.5
MANUFACTURING	**PRIME**	25.5	21.5	9	26.75	7	22.5	30	26	9	26.2	19	12.52	30.5	12	24	9	26	29	28	32	8	27.5	29	22	28.5	28.5	19.65	30	32.5
	MAX.	32	29	34	35	31	40	35	35	31	31.75	26	28.5	36	18.47	35	36	30	30	28	35	48	28	37	36	32	32	35	38	33.5
REAL ESTATE ACTIVITIES	**PRIME**	25.5	21.5	28	26.75	29.5	22.5	30	26	-	18.88	21	10.5	30.5	12	24	13	25	29	-	-	25.75	27.5	29	20.5	25	28.5	19.65	30	32.5
	MAX.	31	29	32	35	31	40	35	36	-	28.5	26	20	36	20	35	36	32.5	30	-	-	48	28	37	33	25	32	33	38	32.5
PUBLIC UTILITIES	**PRIME**	-	-	-	-	-	22.5	30	26	-	-	-	-	30.5	12	-	-	28	29	-	-	20	27.5	29	-	-	28.5	19.65	30	32.5
	MAX.	-	-	-	-	-	-	35	28	-	-	-	-	36	20	-	-	-	30	-	-	48	28	37	-	-	30	25	38	34.5
GENERAL COMMERCE	**PRIME**	25.5	21.5	34	26.75	-	22.5	30	26	29	27.35	21	5	30.5	12	24	11	26	29	32.5	32	8	27.5	29	22	27	28.5	19.65	30	32.5
	MAX.	35	29	34	35	-	45	35	36	35	30.5	26	28.5	36	20	35	41	34	30	32.5	35	48	28	37	34	36.5	40	35	38	34.5
TRANSPORTATION & STORAGE	**PRIME**	25.5	21.5	9	26.75	-	22.5	30	26	18	28	-	10.5	30.5	12	24	12	28	29	-	-	15	27.5	29	22	28	28.5	19.65	30	32.5
	MAX.	31	29	9	26.75	-	40	35	29	18	28	-	23.4	36	20	35	36	30	30	-	-	48	28	37	30	31	32	29.75	38	34.5
FINANCE & INSURANCE	**PRIME**	25.5	21.5	-	26.75	23	22.5	30	26	12.5	26.83	-	23	30.5	12	24	20	28	29	-	32	9	27.5	29	25.5	-	28.5	19.65	30	32.5
	MAX.	28	29	-	35	31	35	35	28	30	29.75	-	25.5	36	20	35	36	30	30	-	35	48	28	37	38	-	32	25	38	32.5
GENERAL	**PRIME**	25.5	21.5	25	26.75	5	22.5	30	26	18	24.21	-	5	30.5	12		-	28	29	26.82	-	8	26.5	29	22	25	28.5	19.65	30	32.5
	MAX.	35	29	32	60	31	45	35	36	30	32.5	-	28.5	36	20		-	36	30	26.82	-	48	28.5	37	37	36	32	35	38	34.5
GOVERNMENT	**PRIME**	25.5	-	-	26.75	-	22.5	30	26	-	25.39	-	18.5	30.5	-	24	9	26	29	-		20	27.5	29	-	-	28.5	19.65	30	32.5
	MAX.	26.5	-	-	35	-	32	35	27	-	28	-	21	36	-	35	36	30	30	-	-	28	28	37	-	-	32	27	38	30.5
WATER SUPPLY SEWAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	**PRIME**	25.5	-	-	26.75	-	22.5	30	-	-	-	-	20	30.5	-		-	28	29	-	-	24.5	27.5	29	-	-	28.5	19.65	30	32.5
CONSTRUCTION	**PRIME**	25.5	21.5	34	26.75	-	22.5	30	26	25	25.79	-	23.5	30.5	12	24	23	26	29	-	32	24.5	27.5	29	22	26	28.5	19.65	30	32.5
	MAX.	31	29	34	35	-	40	35	35	25	30.5	-	23.5	36	20	35	36	34.5	30	-	35	48	28	37	33	26	32	35	38	34.5
INFORMATION AND COMMUNICATION	**PRIME**	25.5	21.5	32	26.75	24	22.5	30	26	19.5	21.44	-	23	30.5	12	24	12	28	29	24	-	24.53	27.5	29	25.5	25	28.5	19.65	30	32.5
	MAX.	32	29	32	35	27	40	35	35	31.5	29.75	-	24.53	36	20	35	36	31.5	30	29.6	-	38.4	28	37	26	25	32	31	38	34.5
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	**PRIME**	25.5	21.5	-	26.75	-	22.5	30	26	8	-	-	27	30.5	-		-	28	29	-	-	20	27.5	29	-	26.5	28.5	19.65	30	32.5
	MAX.	29	29	-	35	-	40	35	35	30	-	-	28.5	36	-		-	31.5	30	-	-	48	28	37	-	36.5	32	34	38	34.5
ADMINISTRATIVE AND SUPPORT SERVICE	**PRIME**	25.5	21.5	-	26.75	-	22.5	30	26	-	27.55	-	20	30.5	-		-	28	29	-	-	20	27.5	29	22	36	28.5	19.65	30	32.5
	MAX.	29	29	-	35	-	35	35	35	-	28	-	20	36	-		-	-	30	-	-	48	28	37	35	36	32	28	38	34.5
EDUCATION	**PRIME**	25.5	21.5	-	26.75	-	22.5	30	26	-	29.5	-	25.6	30.5	-		-	28	29	-	-	8	27.5	29	22	33.5	28.5	19.65	30	32.5
	MAX.	29	29	-	35	-	40	35	36	-	29.5	-	28.5	36	-		-	34.5	30	-	-	38.4	28	37	22	34	32	35	38	34.5
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	**PRIME**	25.5	21.5	-	26.75	-	22.5	30	26	27.5	26.5	-	28.5	30.5	-		-	28	29	-	-	20	27.5	29	-	25	28.5	19.65	30	32.5
	MAX.	32	29	-	35	-	40	35	35	31	28	-	28.5	36	-		-	28	30	-	-	48	28	37	-	25	32	35	38	34.5
ARTS, ENTERTAINMENT AND RECREATION	**PRIME**	25.5	-	-	-	-	22.5	30	26	18	27.75	-	23	30.5	-		-	28	29	-	-	18	27.5	29	-	-	28.5	19.65	30	32.5
	MAX.	29.5	-	-	-	-	-	35	32	18	27.75	-	23	36	-		-	-	30	-	-	48	28	37	-	-	32	26.5	38	34.5
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	**PRIME**	-	21.5	-	-	-	22.5	30	-	-	-	-	-	30.5	-		-	-	29	-	-	18	27.5	29	-	-	28.5	-	30	-
POWER AND ENERGY	**PRIME**	25.5	21.5	-	26.75	-	22.5	30	26	30	-	-	27.5	30.5	12		-	28	29	-	-	9	27.5	29	-	-	28.5	19.65	30	32.5
	MAX.	30	29	-	26.75	-	40	35	29	31	-	-	28.5	36	20		-	30	30	-	-	48	28	37	-	-	32	35	38	34.5
CAPITAL MARKET	**PRIME**	-	21.5	-	-	-	22.5	30	-	-	-	-	-	30.5	12		-	28	29	-	-	24.5	27.5	29	-	-	28.5	19.65	30	32.5
	MAX.	-	29	-	-	-	-	35	-	-	-	-	-	36	20		-	-	30	-	-	48	28	37	-	-	32	30.5	38	34.5
OIL & GAS	**PRIME**	25.5	21.5	12.51	26.75	12.5	22.5	30	22	9.85	28.31	21	11	30.5	12	24	5	28	29	26.25	32	9	27.5	29	22	30	28.5	19.65	30	32.5
	MAX.	31.5	29	32	35	33	40	35	35	28	32.75	26	28.5	36	20	35	37	34.5	30	26.25	35	48	28	37	32.5	32.5	32	35.25	38	33.5

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