



NATIONAL BUREAU OF STATISTICS

Selected Banking Sector Data: Sectorial Breakdown of Credit, ePayment Channels and Staff Strength

(Q2 2020)

Report Date: September 2020

Data Source: National Bureau of Statistics (NBS)

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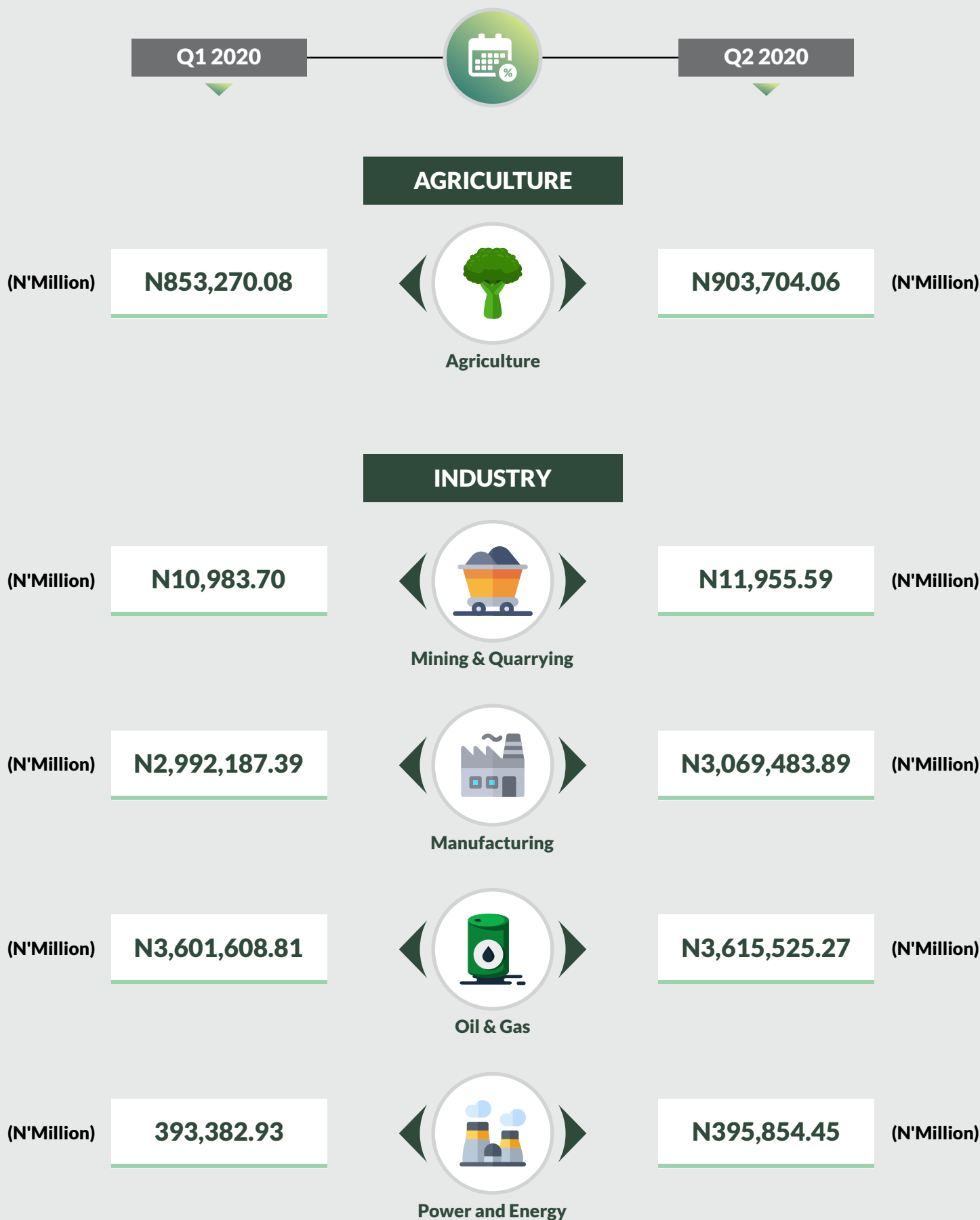
EXECUTIVE SUMMARY

A total volume of 2,160,436,659 transactions valued at N263.78trn were recorded in Q2 2020 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

Online Transfer transactions dominated the volume of transactions recorded. 1,317,621,686 volume of Online Transfer transactions valued at N72.25trn were recorded in Q2 2020.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N18.82trn as at Q2 2020. Oil & Gas and Manufacturing sectors got credit allocation of N3.62trn and N3.07trn to record the highest credit allocation as at the period under review.

As at Q2 2020, the total number of banks' staff decreased by -2.55% QoQ from 96,975 in Q1 2020 to 94,498.



SELECTED BANKING SECTOR DATA - Q2 2020

Banking Sector Credit to Private Sector



SERVICES

| | | | | |
|-------------|--------------------|---|--------------------|-------------|
| (N'Million) | N803,111.73 |  | N859,160.05 | (N'Million) |
| | | Construction | | |

| | | | | |
|-------------|----------------------|--|----------------------|-------------|
| (N'Million) | N1,272,826.70 |  | N1,232,414.51 | (N'Million) |
| | | Trade/General Commerce | | |

| | | | | |
|-------------|----------------------|---|----------------------|-------------|
| (N'Million) | N1,519,925.48 |  | N1,503,193.51 | (N'Million) |
| | | Government | | |

| | | | | |
|-------------|--------------------|---|--------------------|-------------|
| (N'Million) | N651,625.87 |  | N666,728.44 | (N'Million) |
| | | Real Estate | | |

| | | | | |
|-------------|----------------------|---|----------------------|-------------|
| (N'Million) | N1,315,349.79 |  | N1,369,870.23 | (N'Million) |
| | | Finance, Insurance and Capital Market | | |



SERVICES

| Q1 2020 | | Q2 2020 |
|----------------------------------|-----------------------------|----------------------------------|
| (N'Million) N71,402.35 | Education | N68,519.14 (N'Million) |
| (N'Million) N1,255,212.08 | Oil & Gas | N1,327,961.05 (N'Million) |
| (N'Million) N311,939.51 | Power and Energy | N317,079.21 (N'Million) |
| (N'Million) N1,672,647.64 | General | N1,644,834.51 (N'Million) |
| (N'Million) N912,535.62 | Information & Communication | N955,679.29 (N'Million) |

SELECTED BANKING SECTOR DATA - Q2 2020

Banking Sector Credit to Private Sector



SERVICES

(N'Million)

N435,620.29



Transportation
& Storage

N467,516.65

(N'Million)

(N'Million)

N413,598.57



Others

N408,423.57

(N'Million)

TOTAL CREDIT

(N'Million)

N18,487,228.58

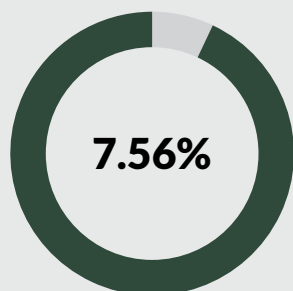


Total

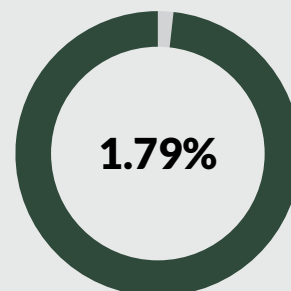
N18,817,903.42

(N'Million)

Q on Q GROWTH RATE



Q on Q GROWTH RATE



SELECTED BANKING SECTOR DATA - Q2 2020

Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit



AGRICULTURE

% of Total Credit

4.62



Agriculture

4.80

% of Total Credit

INDUSTRY

% of Total Credit

0.06



Mining & Quarrying

0.06

% of Total Credit

% of Total Credit

16.19



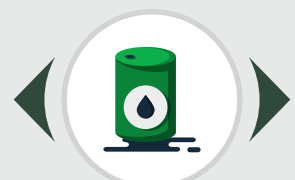
Manufacturing

16.31

% of Total Credit

% of Total Credit

19.48



Oil & Gas

19.21

% of Total Credit

% of Total Credit

2.13



Power and Energy

2.10

% of Total Credit

SELECTED BANKING SECTOR DATA - Q2 2020

Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit



SERVICES



SELECTED BANKING SECTOR DATA - Q2 2020

Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit

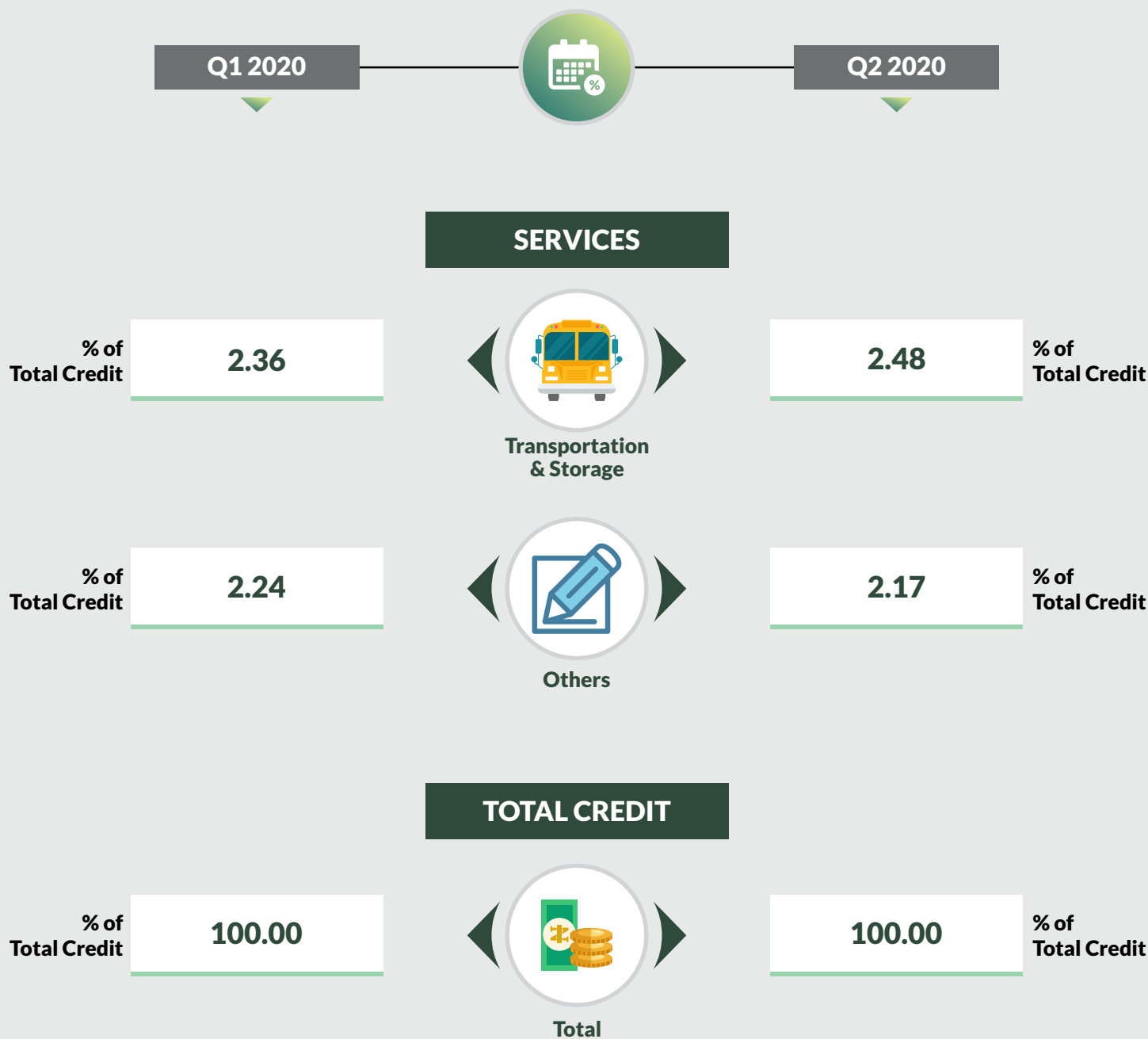


SERVICES



SELECTED BANKING SECTOR DATA - Q2 2020

Banking Sector Credit to Private Sector Sectoral Share as a Percentage of Total Credit



SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



CHEQUES



Q2 2020 (Volume)

2,638,156

Q1 2020 (Volume)

6,445,911

Q2 on Q1 2020 (Volume)

(59.07)%

Q2 2020 (Value N'Bil)

N2,286,336

Q1 2020 (Value N'Bil)

N4,838,841

Q2 on Q1 2020 (Value N'Bil)

(52.75)%

April -20 (Volume)

432,134

April -20 (Value N'Bil)

N440,365.18

January -20 (Volume)

2,230,233

January -20 (Value N'Bil)

N1,708,541.34

May -20 (Volume)

1,106,881

May -20 (Value N'Bil)

N864,698.78

February -20 (Volume)

2,095,584

February -20 (Value N'Bil)

N1,549,247.60

June -20 (Volume)

1,099,141

June -20 (Value N'Bil)

N981,272.40

March -20 (Volume)

2,120,094

March -20 (Value N'Bil)

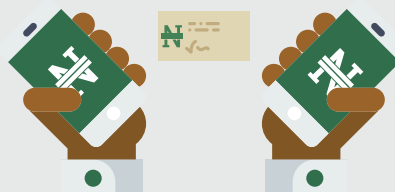
N1,581,051.62

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



NEFT TRANSFERS



| Q2 2020 (Volume) |
|------------------|
| 40,939,113 |

| Q1 2020 (Volume) |
|------------------|
| 56,777,363 |

| Q2 on Q1 2020 (Volume) |
|------------------------|
| (27.90)% |

| Q2 2020 (Value N'Bil) |
|-----------------------|
| N59,549,060 |

| Q1 2020 (Value N'Bil) |
|-----------------------|
| N67,478,887 |

| Q2 on Q1 2020 (Value N'Bil) |
|-----------------------------|
| (11.75)% |

| April -20 (Volume) |
|--------------------|
| 14,438,449 |

| April -20 (Value N'Bil) |
|-------------------------|
| N17,609,926.81 |

| January -20 (Volume) |
|----------------------|
| 9,085,293 |

| January -20 (Value N'Bil) |
|---------------------------|
| N26,202,504.82 |

| May -20 (Volume) |
|------------------|
| 16,113,062 |

| May -20 (Value N'Bil) |
|-----------------------|
| N22,725,603.05 |

| February -20 (Volume) |
|-----------------------|
| 15,428,670 |

| February -20 (Value N'Bil) |
|----------------------------|
| N19,697,356.65 |

| June -20 (Volume) |
|-------------------|
| 10,387,602 |

| June -20 (Value N'Bil) |
|------------------------|
| N19,213,530.25 |

| March -20 (Volume) |
|--------------------|
| 32,263,400 |

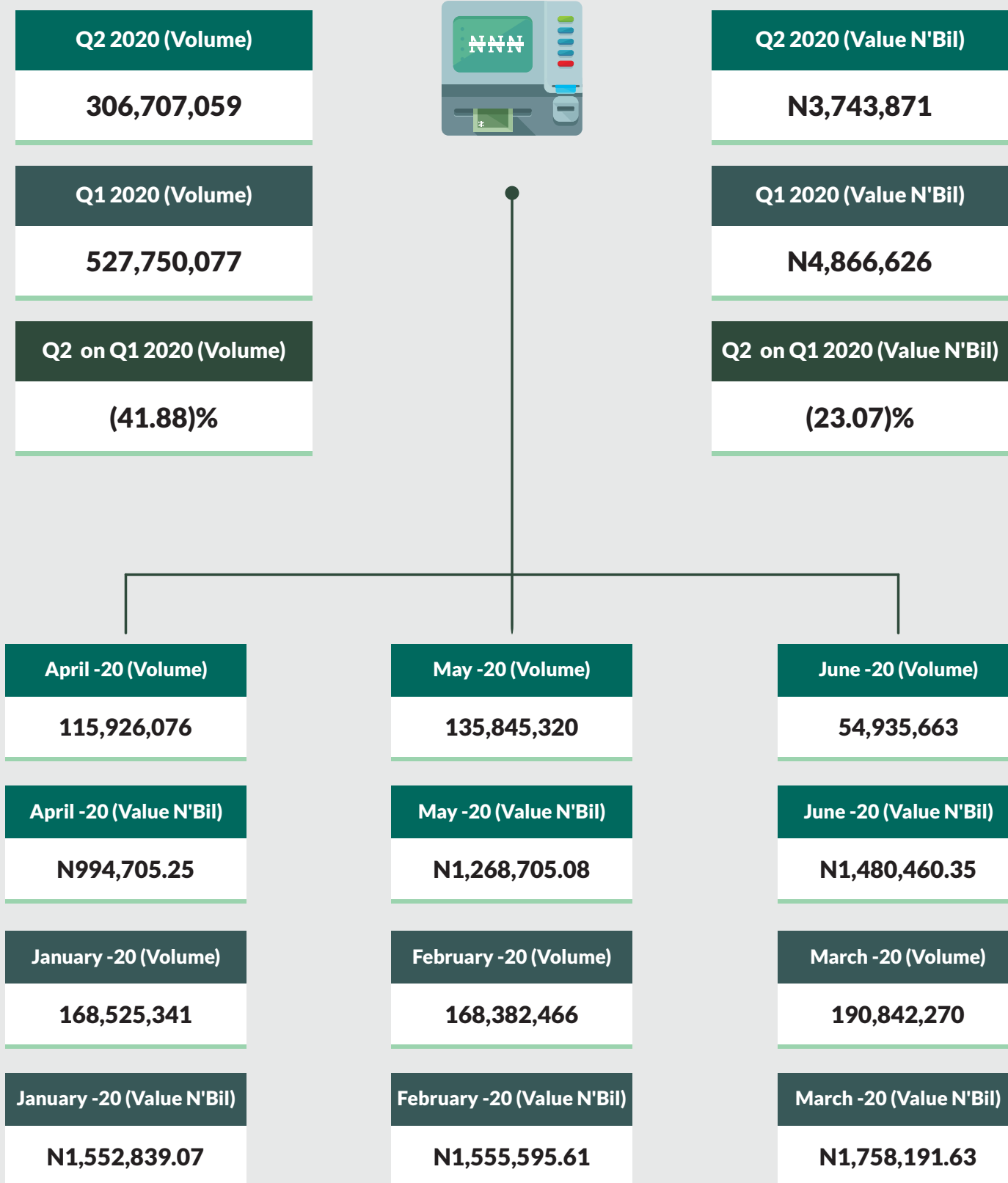
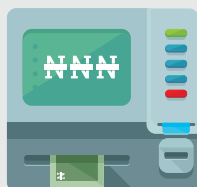
| March -20 (Value N'Bil) |
|-------------------------|
| N21,579,025.63 |

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



ATM

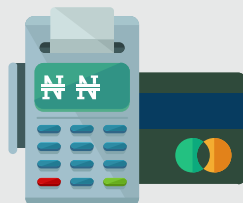


SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



POS



Q2 2020 (Volume)

138,652,266

Q1 2020 (Volume)

139,625,729

Q2 on Q1 2020 (Volume)

(0.70)%

Q2 2020 (Value N'Bil)

N994,914

Q1 2020 (Value N'Bil)

N1,008,313

Q2 on Q1 2020 (Value N'Bil)

(1.33)%

April -20 (Volume)

40,859,206

April -20 (Value N'Bil)

N272,052.94

January -20 (Volume)

41,305,041

January -20 (Value N'Bil)

N313,427.41

May -20 (Volume)

48,371,074

May -20 (Value N'Bil)

N358,104.38

February -20 (Volume)

46,071,669

February -20 (Value N'Bil)

N326,029.63

June -20 (Volume)

49,421,986

June -20 (Value N'Bil)

N364,756.69

March -20 (Volume)

52,249,019

March -20 (Value N'Bil)

N368,855.63

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



ONLINE TRANSFERS



Q2 2020 (Volume)

1,317,621,686

Q1 2020 (Volume)

1,126,805,795

Q2 on Q1 2020 (Volume)

16.93%

Q2 2020 (Value N'Bil)

N72,246,831

Q1 2020 (Value N'Bil)

N97,484,020

Q2 on Q1 2020 (Value N'Bil)

(25.89)%

April -20 (Volume)

375,430,989

April -20 (Value N'Bil)

N18,602,113.71

January -20 (Volume)

315,625,524

January -20 (Value N'Bil)

N35,175,974.02

May -20 (Volume)

435,874,588

May -20 (Value N'Bil)

N24,115,498.85

February -20 (Volume)

334,255,507

February -20 (Value N'Bil)

N34,713,457.82

June -20 (Volume)

506,316,109

June -20 (Value N'Bil)

N29,529,218.51

March -20 (Volume)

476,924,764

March -20 (Value N'Bil)

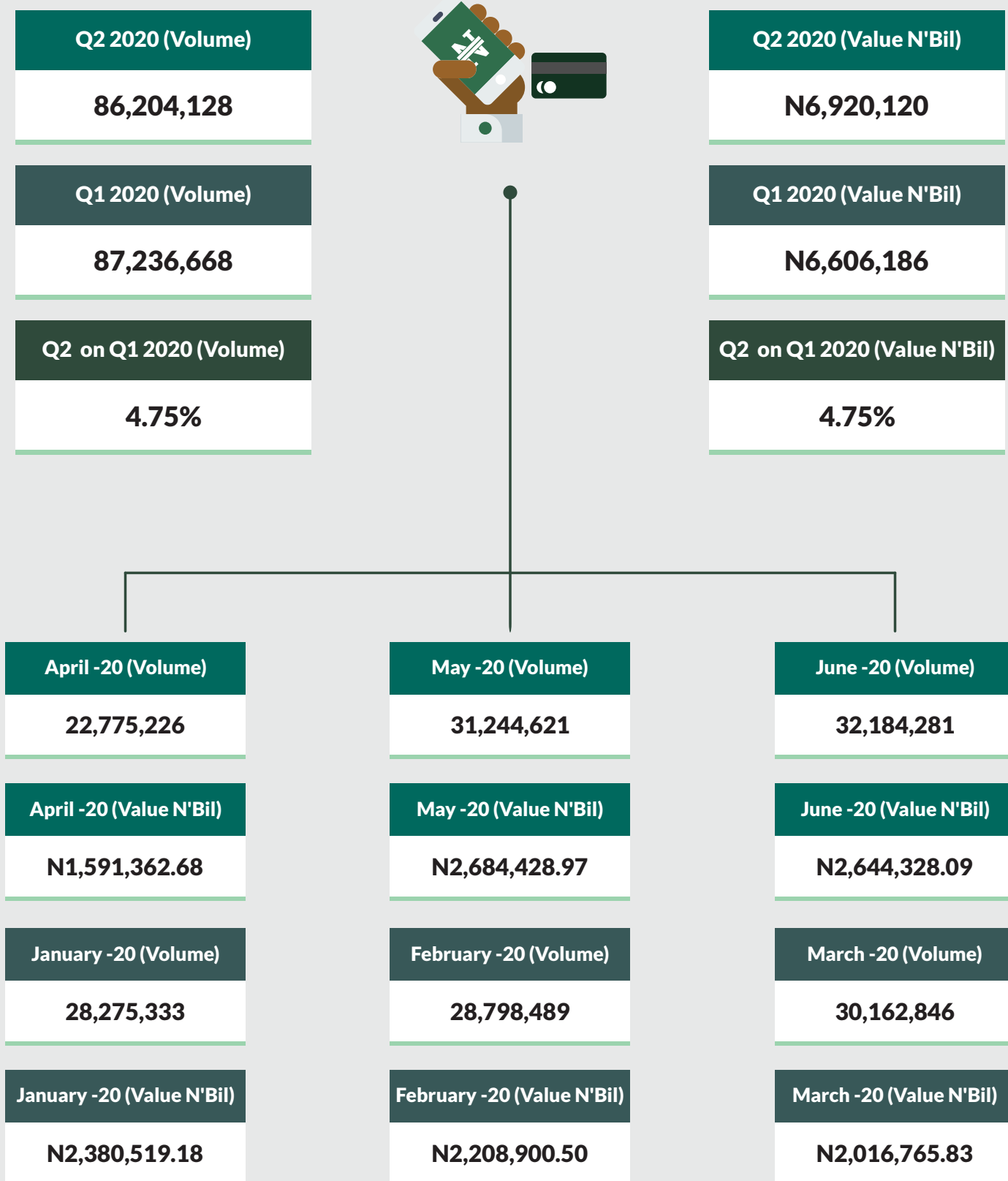
N27,594,588.24

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



MOBILE APP TRANSFERS (Not Mobile Money)



SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



RTGS TRANSFERS



| Q2 2020 (Volume) |
|------------------|
| 8,003,140 |

| Q1 2020 (Volume) |
|------------------|
| 2,108,663 |

| Q2 on Q1 2020 (Volume) |
|------------------------|
| 279.54% |

| Q2 2020 (Value N'Bil) |
|-----------------------|
| N113,163,304 |

| Q1 2020 (Value N'Bil) |
|-----------------------|
| N148,608,052 |

| Q2 on Q1 2020 (Value N'Bil) |
|-----------------------------|
| (23.85)% |

| April -20 (Volume) |
|--------------------|
| 666,507 |

| April -20 (Value N'Bil) |
|-------------------------|
| N37,820,795.74 |

| January -20 (Volume) |
|----------------------|
| 528,190 |

| January -20 (Value N'Bil) |
|---------------------------|
| N50,967,953.44 |

| May -20 (Volume) |
|------------------|
| 708,721 |

| May -20 (Value N'Bil) |
|-----------------------|
| N31,091,095.58 |

| February -20 (Volume) |
|-----------------------|
| 797,900 |

| February -20 (Value N'Bil) |
|----------------------------|
| N46,545,150.55 |

| June -20 (Volume) |
|-------------------|
| 6,627,912 |

| June -20 (Value N'Bil) |
|------------------------|
| N44,251,412.78 |

| March -20 (Volume) |
|--------------------|
| 782,573 |

| March -20 (Value N'Bil) |
|-------------------------|
| N51,094,948.41 |

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



USSD TRANSFERS



| |
|-------------------------------|
| Q2 2020 (Volume) |
| 103,092,166 |
| Q1 2020 (Volume) |
| 99,765,269 |
| Q2 on Q1 2020 (Volume) |
| 3.33% |

| |
|------------------------------------|
| Q2 2020 (Value N'Bil) |
| N1,039,729 |
| Q1 2020 (Value N'Bil) |
| N1,031,006 |
| Q2 on Q1 2020 (Value N'Bil) |
| 0.85% |

| | | |
|----------------------------------|-----------------------------------|--------------------------------|
| April -20 (Volume) | May -20 (Volume) | June -20 (Volume) |
| 29,544,057 | 35,330,244 | 38,217,865 |
| April -20 (Value N'Bil) | May -20 (Value N'Bil) | June -20 (Value N'Bil) |
| N287,148.17 | N362,084.13 | N390,496.27 |
| January -20 (Volume) | February -20 (Volume) | March -20 (Volume) |
| 31,218,559 | 32,376,951 | 36,169,759 |
| January -20 (Value N'Bil) | February -20 (Value N'Bil) | March -20 (Value N'Bil) |
| N332,552.29 | N331,551.18 | N366,902.95 |

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



DIRECT DEBITS



| Q2 2020 (Volume) |
|------------------|
| 552,106 |

| Q1 2020 (Volume) |
|------------------|
| 641,714 |

| Q2 on Q1 2020 (Volume) |
|------------------------|
| (13.96)% |

| Q2 2020 (Value N'Bil) |
|-----------------------|
| N793,668 |

| Q1 2020 (Value N'Bil) |
|-----------------------|
| N508,317 |

| Q2 on Q1 2020 (Value N'Bil) |
|-----------------------------|
| 56.14% |

| April -20 (Volume) |
|--------------------|
| 214,361 |

| April -20 (Value N'Bil) |
|-------------------------|
| N123,220.89 |

| January -20 (Volume) |
|----------------------|
| 176,543 |

| January -20 (Value N'Bil) |
|---------------------------|
| N143,558.99 |

| May -20 (Volume) |
|------------------|
| 174,103 |

| May -20 (Value N'Bil) |
|-----------------------|
| N357,745.99 |

| February -20 (Volume) |
|-----------------------|
| 192,288 |

| February -20 (Value N'Bil) |
|----------------------------|
| N177,253.40 |

| June -20 (Volume) |
|-------------------|
| 163,642 |

| June -20 (Value N'Bil) |
|------------------------|
| N312,701.52 |

| March -20 (Volume) |
|--------------------|
| 272,883 |

| March -20 (Value N'Bil) |
|-------------------------|
| N187,504.90 |

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



MMOs



| |
|-------------------------------|
| Q2 2020 (Volume) |
| 156,026,839 |
| Q1 2020 (Volume) |
| 159,688,155 |
| Q2 on Q1 2020 (Volume) |
| (2.29)% |

| |
|------------------------------------|
| Q2 2020 (Value N'Bil) |
| N3,042,983 |
| Q1 2020 (Value N'Bil) |
| N2,103,813 |
| Q2 on Q1 2020 (Value N'Bil) |
| 44.64% |

| |
|---------------------------|
| April -20 (Volume) |
| 48,145,746 |

| |
|-------------------------|
| May -20 (Volume) |
| 49,288,992 |

| |
|--------------------------|
| June -20 (Volume) |
| 58,592,101 |

| |
|--------------------------------|
| April -20 (Value N'Bil) |
| N897,366.83 |

| |
|------------------------------|
| May -20 (Value N'Bil) |
| N851,847.23 |

| |
|-------------------------------|
| June -20 (Value N'Bil) |
| N1,293,768.90 |

| |
|-----------------------------|
| January -20 (Volume) |
| 63,474,587 |

| |
|------------------------------|
| February -20 (Volume) |
| 46,226,661 |

| |
|---------------------------|
| March -20 (Volume) |
| 49,986,907 |

| |
|----------------------------------|
| January -20 (Value N'Bil) |
| N657,221.57 |

| |
|-----------------------------------|
| February -20 (Value N'Bil) |
| N676,642.65 |

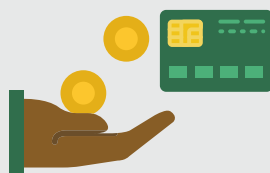
| |
|--------------------------------|
| March -20 (Value N'Bil) |
| N769,948.45 |

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



TOTAL E-PAYMENT TRANSACTIONS



| |
|-------------------------------|
| Q2 2020 (Volume) |
| 1,863,119,398 |
| Q1 2020 (Volume) |
| 1,901,085,549 |
| Q2 on Q1 2020 (Volume) |
| (2.00)% |

| |
|------------------------------------|
| Q2 2020 (Value N'Bil) |
| N257,456,583 |
| Q1 2020 (Value N'Bil) |
| N326,583,095 |
| Q2 on Q1 2020 (Value N'Bil) |
| (21.17)% |

| |
|---------------------------|
| April -20 (Volume) |
| 558,995,665 |

| |
|-------------------------|
| May -20 (Volume) |
| 655,290,659 |

| |
|--------------------------|
| June -20 (Volume) |
| 648,833,074 |

| |
|--------------------------------|
| April -20 (Value N'Bil) |
| N77,029,273.28 |

| |
|------------------------------|
| May -20 (Value N'Bil) |
| N82,605,161.64 |

| |
|-------------------------------|
| June -20 (Value N'Bil) |
| N97,822,147.78 |

| |
|-----------------------------|
| January -20 (Volume) |
| 553,434,783 |

| |
|------------------------------|
| February -20 (Volume) |
| 580,232,271 |

| |
|---------------------------|
| March -20 (Volume) |
| 767,418,495 |

| |
|----------------------------------|
| January -20 (Value N'Bil) |
| N116,755,901.81 |

| |
|-----------------------------------|
| February -20 (Value N'Bil) |
| N105,229,265.71 |

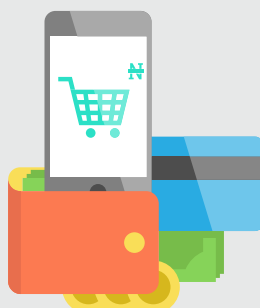
| |
|--------------------------------|
| March -20 (Value N'Bil) |
| N104,597,927.58 |

SELECTED BANKING SECTOR DATA – Q2 2020

Electronic Payment Channels In The Nigeria Banking Sector



TOTAL



Q2 2020 (Volume)

2,160,436,659.00

Q1 2020 (Volume)

2,206,845,344

Q2 2020 (Value N'Bil)

N263,780,816.02

Q1 2020 (Value N'Bil)

N334,534,061

SELECTED BANKING SECTOR DATA - Q2 2020

Staff Strength in the Banking Sector



| | |
|-----------------|--------|
| Q2 2019 | 178 |
| Q3 2019 | 186 |
| Q4 2019 | 184 |
| Q1 2020 | 208 |
| Q2 2020 | 204 |
| Q on Q growth % | (1.92) |
| Y on Y growth % | 14.61 |

| | |
|-----------------|--------|
| Q2 2019 | 17,943 |
| Q3 2019 | 17,671 |
| Q4 2019 | 18,180 |
| Q1 2020 | 17,566 |
| Q2 2020 | 17,619 |
| Q on Q growth % | 0.30 |
| Y on Y growth % | (1.81) |



| | |
|-----------------|--------|
| Q2 2019 | 39,980 |
| Q3 2019 | 40,398 |
| Q4 2019 | 39,896 |
| Q1 2020 | 38,020 |
| Q2 2020 | 37,733 |
| Q on Q growth % | (0.75) |
| Y on Y growth % | (5.62) |

| | |
|-----------------|---------|
| Q2 2019 | 46,263 |
| Q3 2019 | 43,180 |
| Q4 2019 | 45,350 |
| Q1 2020 | 41,181 |
| Q2 2020 | 38,942 |
| Q on Q growth % | (5.44) |
| Y on Y growth % | (15.82) |

TOTAL

| | | | | | | |
|---------|---------|---------|---------|---------|-----------------|-----------------|
| Q2 2019 | Q3 2019 | Q4 2019 | Q1 2020 | Q2 2020 | Q on Q growth % | Y on Y growth % |
| 104,364 | 101,435 | 103,610 | 96,975 | 94,498 | (2.55) | (9.45) |

SELECTED BANKING SECTOR DATA - Q2 2020

DMBs Staff Strength (Q1 2020)



| | |
|-------------------|------------|
| CBs | 177 |
| MBs | 18 |
| NIB | 13 |
| DMBs TOTAL | 208 |

| | |
|-------------------|---------------|
| CBs | 17,297 |
| MBs | 164 |
| NIB | 105 |
| DMBs TOTAL | 17,566 |



| | |
|-------------------|---------------|
| CBs | 37,092 |
| MBs | 327 |
| NIB | 601 |
| DMBs TOTAL | 38,020 |

| | |
|-------------------|---------------|
| CBs | 40,395 |
| MBs | 121 |
| NIB | 665 |
| DMBs TOTAL | 41,181 |

TOTAL

| | | | |
|---------------|------------|--------------|-------------------|
| CBs | MBs | NIB | DMBs TOTAL |
| 94,961 | 630 | 1,384 | 96,975 |

SELECTED BANKING SECTOR DATA - Q2 2020

DMBs Staff Strength (Q2 2020)



| | |
|-------------------|------------|
| CBs | 175 |
| MBs | 16 |
| NIB | 13 |
| DMBs TOTAL | 204 |

| | |
|-------------------|---------------|
| CBs | 17,344 |
| MBs | 169 |
| NIB | 106 |
| DMBs TOTAL | 17,619 |



| | |
|-------------------|---------------|
| CBs | 36,807 |
| MBs | 327 |
| NIB | 599 |
| DMBs TOTAL | 37,733 |

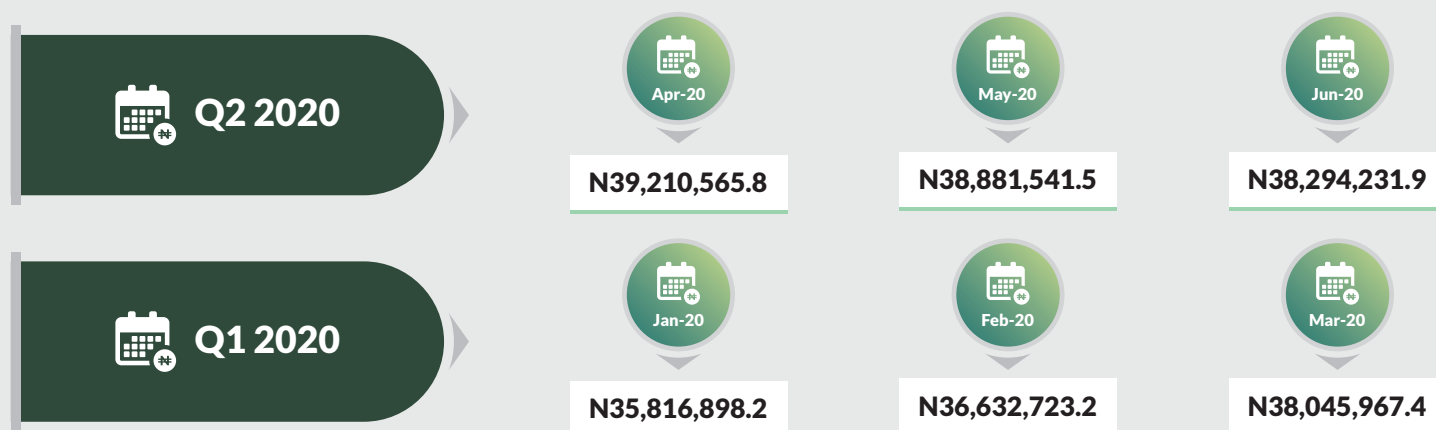
| | |
|-------------------|---------------|
| CBs | 38,120 |
| MBs | 117 |
| NIB | 705 |
| DMBs TOTAL | 38,942 |

TOTAL

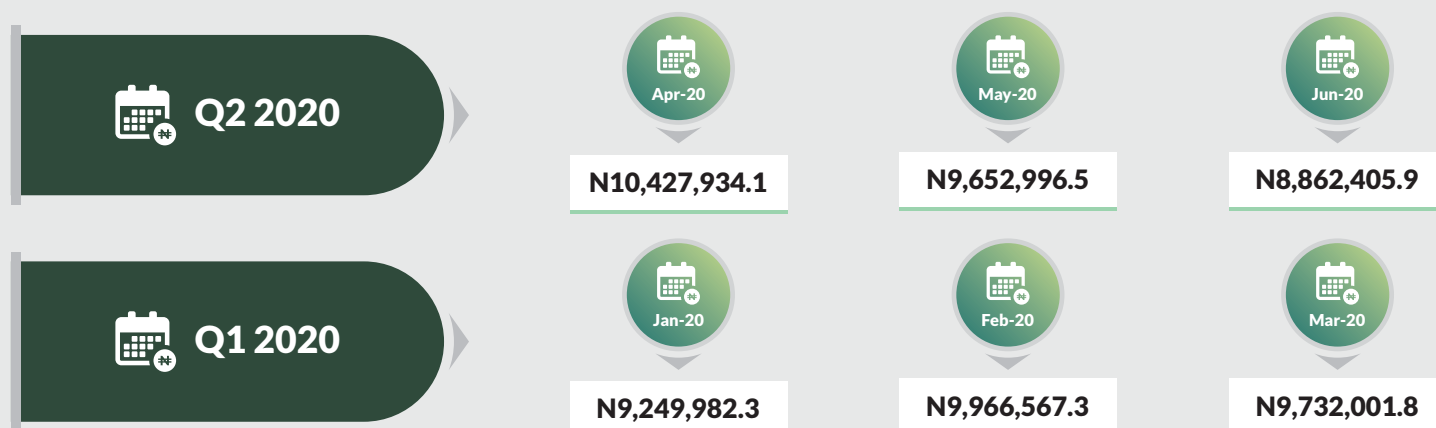
| | | | |
|---------------|------------|--------------|-------------------|
| CBs | MBs | NIB | DMBs TOTAL |
| 92,446 | 629 | 1,423 | 94,498 |



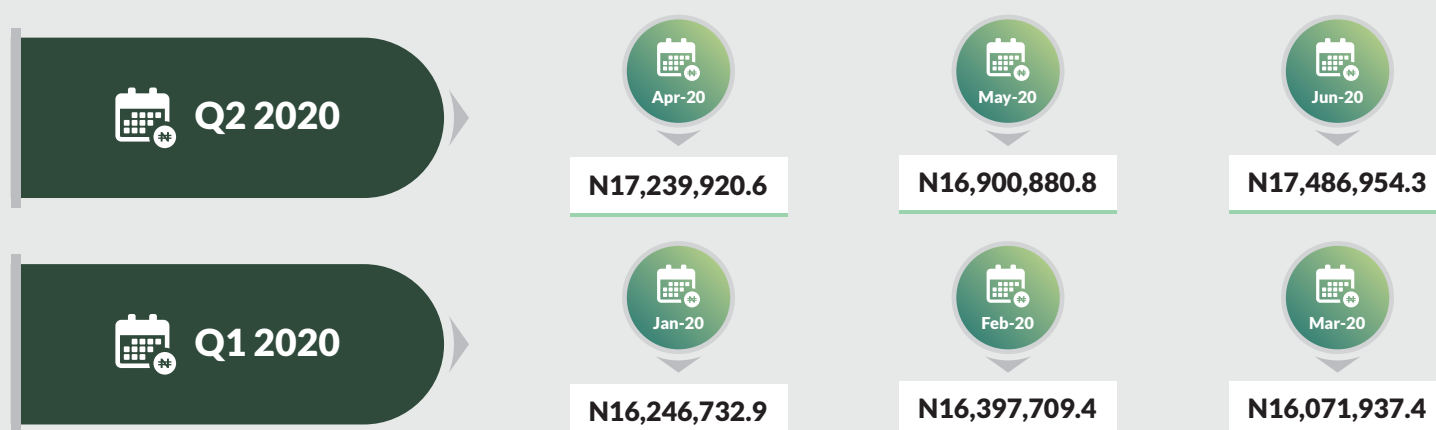
DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS



NET CLAIMS ON CENTRAL GOVERNMENT

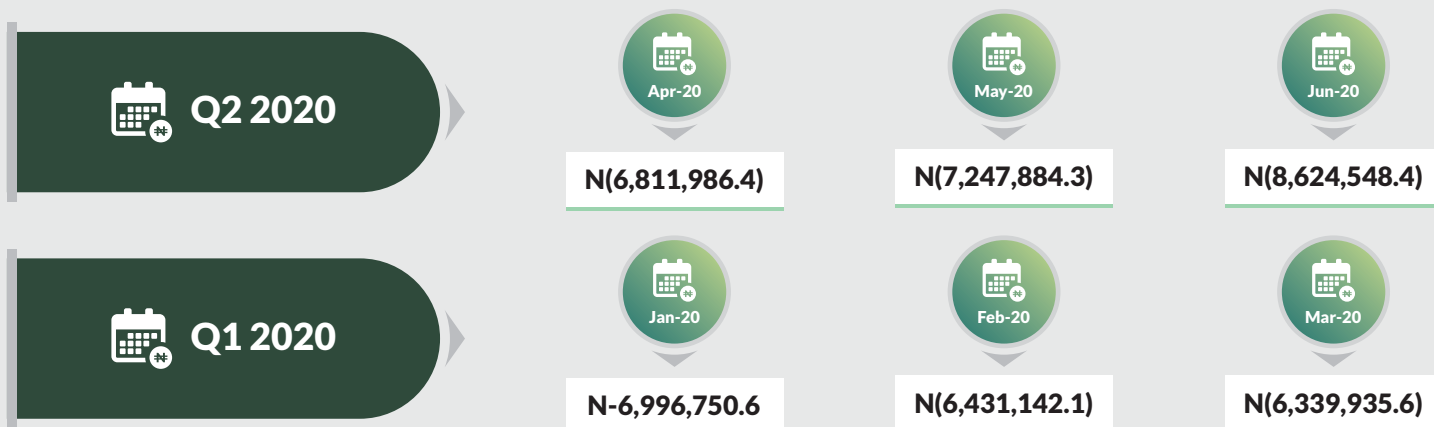


Claims on Central Government

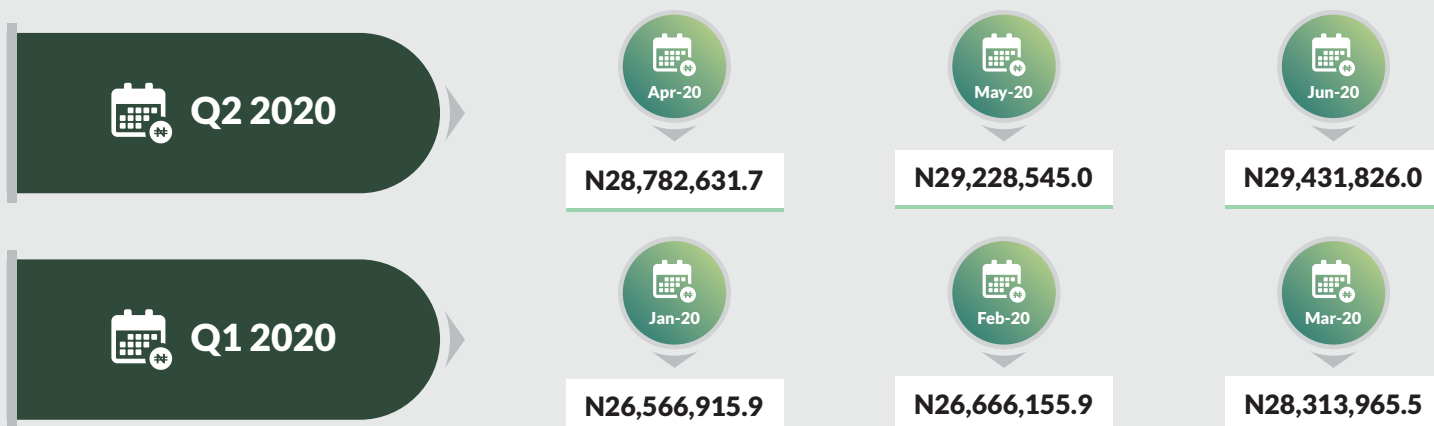




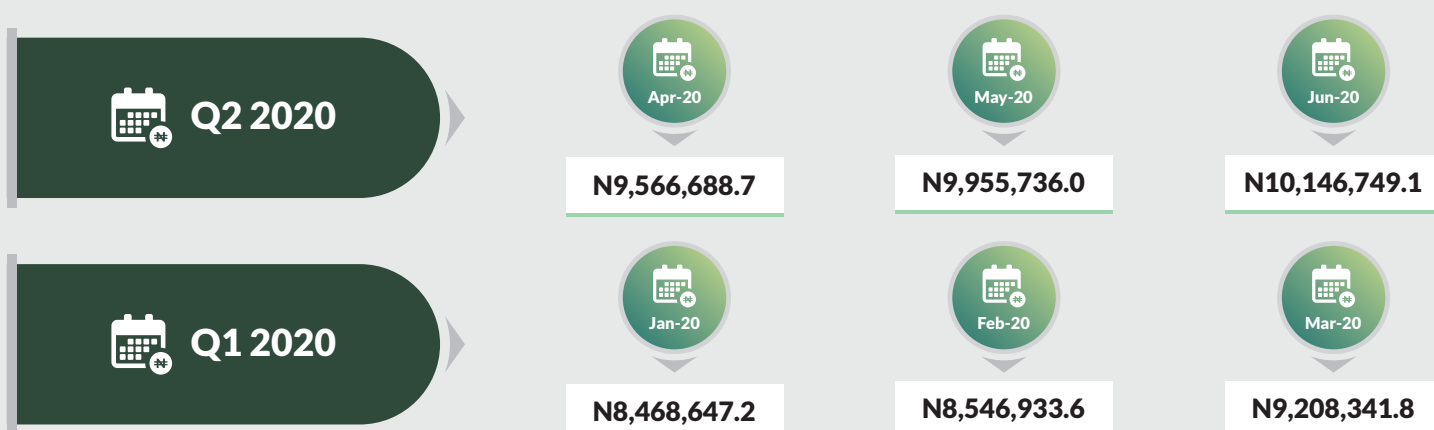
Liabilities to Central Government



CLAIMS ON OTHER SECTORS

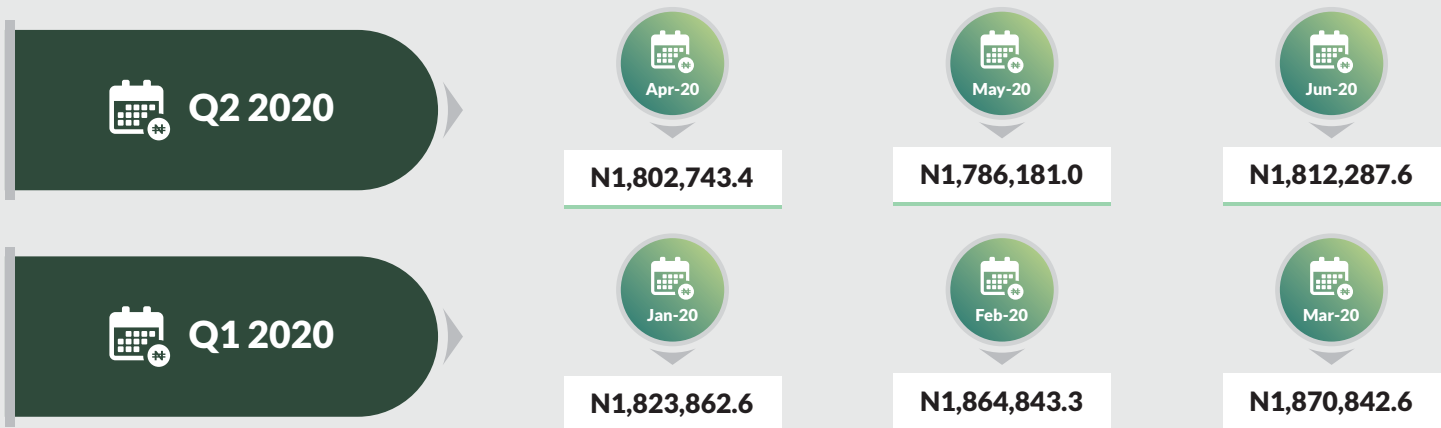


Claims on other Financial Corporations

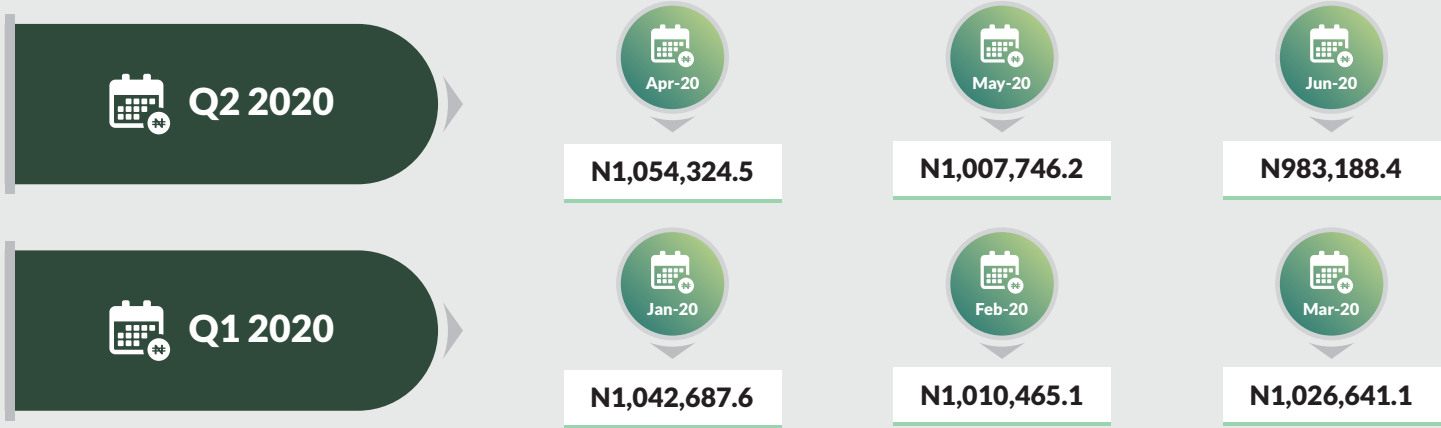




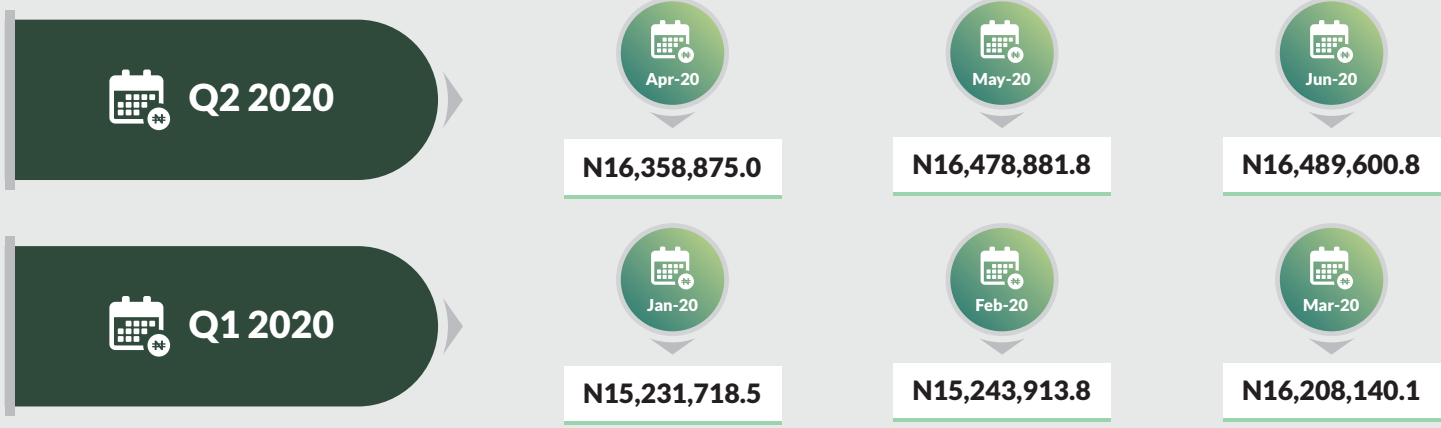
Claims on State and Local Government



Claims on Public Nonfinancial Corporations

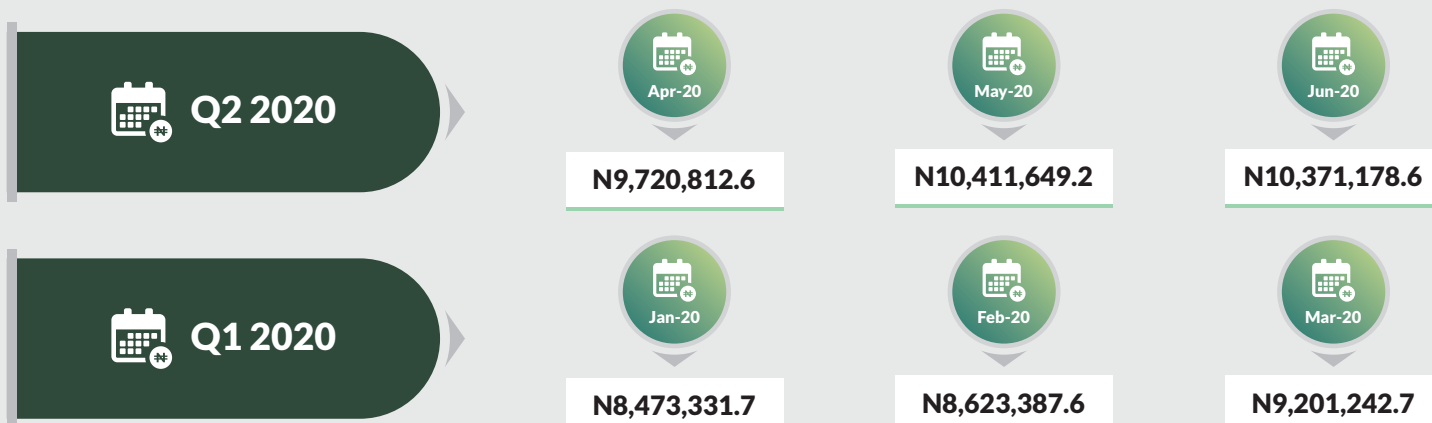


Claims on Private Sector

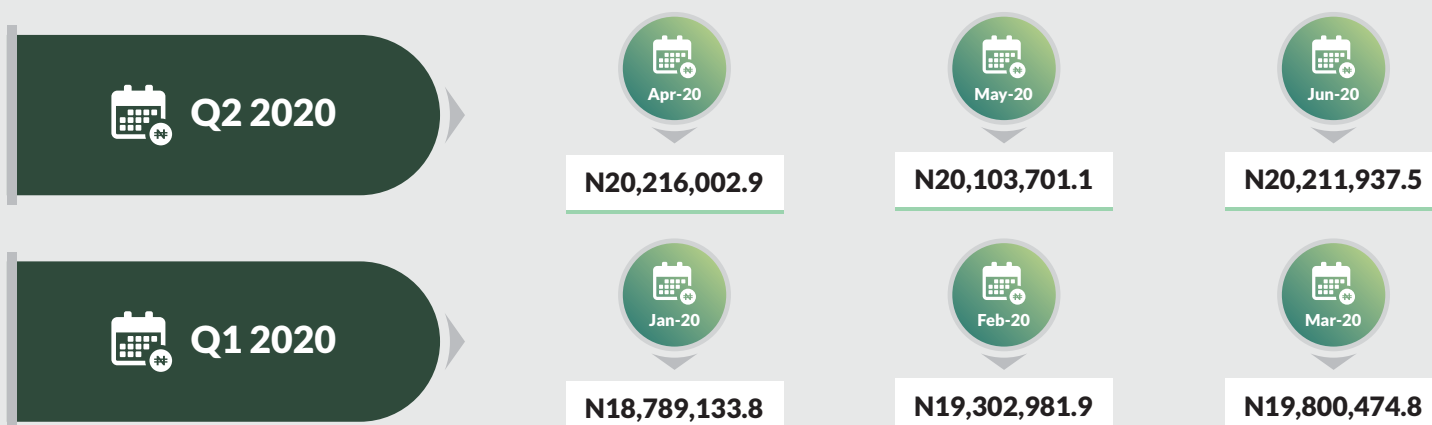




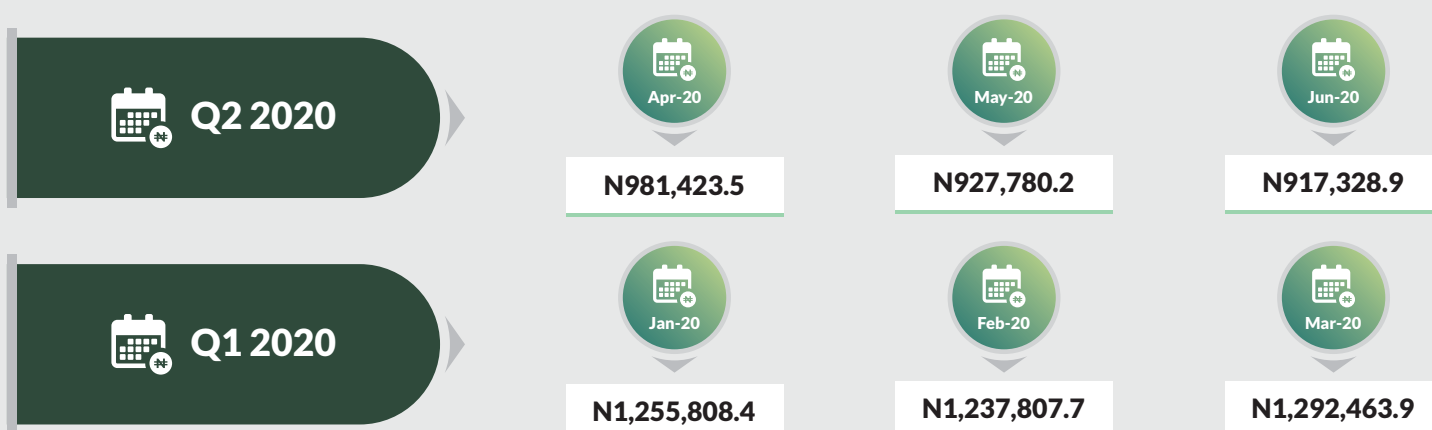
TRANSFERABLE DEPOSITS



OTHER DEPOSITS

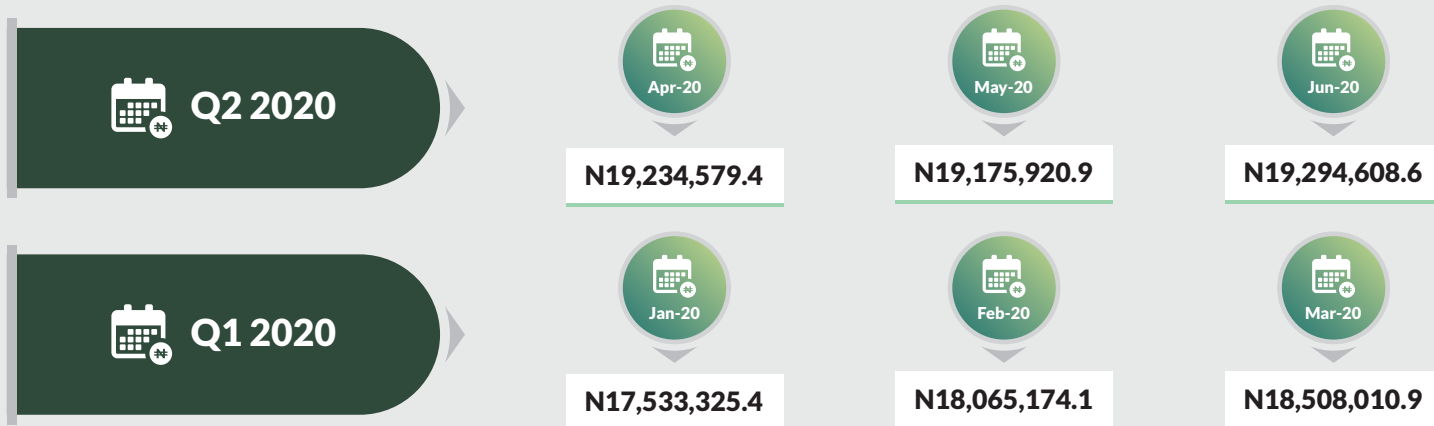


Other Deposits held by Central Bank





Other Deposits held by Other Depository Corporations



SELECTED BANKING SECTOR DATA – Q2 2020

Non-Performing Loans (NPLs)



| Period | Gross Loans | Specific Provisions | Nonperforming Loans |
|---------|------------------------|-----------------------|-----------------------|
| Q2 2020 | N18,900,818,708,589.00 | N1,454,430,619,954.38 | N1,212,322,918,929.59 |
| Q2 2019 | N15,483,301,378,971.80 | N1,573,804,651,684.09 | N1,445,343,924,479.44 |
| H1 2019 | N15,483,301,378,971.80 | N1,573,804,651,684.09 | N1,444,570,642,130.65 |
| Q3 2019 | N16,620,170,680,695.20 | N1,399,106,244,528.93 | N1,108,279,806,568.39 |
| Q4 2019 | N17,563,487,330,324.70 | N1,431,108,124,824.07 | N1,059,907,879,883.30 |
| H2 2019 | N17,563,487,330,324.70 | N1,431,108,124,824.07 | N1,059,907,879,883.30 |
| Q1 2020 | N18,563,246,082,520.20 | N1,477,512,790,038.10 | N1,185,423,892,021.50 |

SELECTED BANKING SECTOR DATA – Q2 2020

Quarterly Sectoral Change in NPLs on Non - Performing Loans (N'Bn)



| | 1st Quarter - Mar 20 | 2nd Quarter - Jun 20 | VALUE | % CHANGE IN NPLs |
|---|----------------------|----------------------|--------|------------------|
| ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES | N0.00 | N0.00 | N0.00 | 0.00% |
| ADMINISTRATIVE AND SUPPORT SERVICES | N1.27 | N1.28 | N0.01 | 0.66% |
| AGRICULTURE | N41.44 | N51.35 | N9.91 | 23.93% |
| ARTS, ENTERTAINMENT AND RECREATION | N8.41 | N8.68 | N0.27 | 3.17% |
| CAPITAL MARKET | N0.29 | N0.30 | N0.01 | 3.44% |
| CONSTRUCTION | N158.65 | N167.86 | N9.21 | 5.81% |
| EDUCATION | N11.22 | N6.72 | N-4.50 | -40.11% |
| FINANCE AND INSURANCE | N6.62 | N8.08 | N1.46 | 22.03% |
| GENERAL | N133.99 | N132.90 | N-1.09 | -0.82% |
| GENERAL COMMERCE | N160.14 | N171.55 | N11.41 | 7.12% |
| GOVERNMENT | N0.32 | N0.37 | N0.06 | 17.33% |
| HUMAN HEALTH AND SOCIAL WORK ACTIVITIES | N15.50 | N16.06 | N0.56 | 3.60% |

SELECTED BANKING SECTOR DATA – Q2 2020

Quarterly Sectoral Change in NPLs on Non - Performing Loans (N'Bn)



| | 1st Quarter - Mar 20 | 2nd Quarter - Jun 20 | VALUE | % CHANGE IN NPLs |
|--|----------------------|----------------------|----------------|------------------|
| INFORMATION AND COMMUNICATION | N88.29 | N104.45 | N16.16 | 18.30% |
| MANUFACTURING | N120.72 | N117.26 | N-3.45 | -2.86% |
| MINING AND QUARRYING | N0.01 | N0.07 | N0.06 | 1184.96% |
| OIL AND GAS | N280.85 | N268.79 | N-12.06 | -4.29% |
| POWER AND ENERGY | N47.77 | N30.81 | N-16.97 | -35.51% |
| PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES | N9.14 | N11.58 | N2.44 | 26.74% |
| PUBLIC UTILITIES | N0.00 | N0.00 | N0.00 | -100.00% |
| REAL ESTATE ACTIVITIES | N63.07 | N74.89 | N11.82 | 18.75% |
| TRANSPORTATION AND STORAGE | N35.46 | N37.04 | N1.58 | 4.46% |
| WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES | N2.28 | N2.29 | N0.02 | 0.73% |
| GRAND TOTAL | N1,185.42 | N1,212.32 | N26.90 | 2.27% |

DATA ON PAYMENTS CHANNELS 2020

| | CHEQUES | | NEFT TRANSFERS | | ATM | | POS | | ONLINE TRANSFERS | | MOBILE APP TRANSFERS (Not Mobile Money) | |
|-------------------------------|------------------|--------------------|--------------------|-------------------|--------------------|------------------|--------------------|------------------|------------------------------|--------------------|--|------------------|
| Month | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) |
| January | 2,230,233 | 1,708,541.34 | 9,085,293 | 26,202,504.82 | 168,525,341 | 1,552,839.07 | 41,305,041 | 313,427.41 | 315,625,524 | 35,175,974.02 | 28,275,333 | 2,380,519.18 |
| February | 2,095,584 | 1,549,247.60 | 15,428,670 | 19,697,356.65 | 168,382,466 | 1,555,595.61 | 46,071,669 | 326,029.63 | 334,255,507 | 34,713,457.82 | 28,798,489 | 2,208,900.50 |
| March | 2,120,094 | 1,581,051.62 | 32,263,400 | 21,579,025.63 | 190,842,270 | 1,758,191.63 | 52,249,019 | 368,855.63 | 476,924,764 | 27,594,588.24 | 30,162,846 | 2,016,765.83 |
| April | 432,134 | 440,365.18 | 14,438,449 | 17,609,926.81 | 115,926,076 | 994,705.25 | 40,859,206 | 272,052.94 | 375,430,989 | 18,602,113.71 | 22,775,226 | 1,591,362.68 |
| May | 1,106,881 | 864,698.78 | 16,113,062 | 22,725,603.05 | 135,845,320 | 1,268,705.08 | 48,371,074 | 358,104.38 | 435,874,588 | 24,115,498.85 | 31,244,621 | 2,684,428.97 |
| June | 1,099,141 | 981,272.40 | 10,387,602 | 19,213,530.25 | 54,935,663 | 1,480,460.35 | 49,421,986 | 364,756.69 | 506,316,109 | 29,529,218.51 | 32,184,281 | 2,644,328.09 |
| Q1 2020 | 6,445,911 | 4,838,841 | 56,777,363 | 67,478,887 | 527,750,077 | 4,866,626 | 139,625,729 | 1,008,313 | 1,126,805,795 | 97,484,020 | 87,236,668 | 6,606,186 |
| Q2 2020 | 2,638,156 | 2,286,336 | 40,939,113 | 59,549,060 | 306,707,059 | 3,743,871 | 138,652,266 | 994,914 | 1,317,621,686 | 72,246,831 | 86,204,128 | 6,920,120 |
| Q2 2020 on Q1 2020 (%) | (59.07) | (52.75) | (27.90) | (11.75) | (41.88) | (23.07) | (0.70) | (1.33) | 16.93 | (25.89) | (1.18) | 4.75 |
| | RTGS TRANSFERS | | USSD TRANSFERS | | DIRECT DEBITS | | MMOs | | TOTAL E-PAYMENT TRANSACTIONS | | | |
| Month | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) | Volume | Value (N'M) | | |
| January | 528,190 | 50,967,953.44 | 31,218,559 | 332,552.29 | 176,543 | 143,558.99 | 63,474,587 | 657,221.57 | 553,434,783 | 116,755,901.81 | | |
| February | 797,900 | 46,545,150.55 | 32,376,951 | 331,551.18 | 192,288 | 177,253.40 | 46,226,661 | 676,642.65 | 580,232,271 | 105,229,265.71 | | |
| March | 782,573 | 51,094,948.41 | 36,169,759 | 366,902.95 | 272,883 | 187,504.90 | 49,986,907 | 769,948.45 | 767,418,495 | 104,597,927.58 | | |
| April | 666,507 | 37,820,795.74 | 29,544,057 | 287,148.17 | 214,361 | 123,220.89 | 48,145,746 | 897,366.83 | 558,995,665 | 77,029,273.28 | | |
| May | 708,721 | 31,091,095.58 | 35,330,244 | 362,084.13 | 174,103 | 357,745.99 | 49,288,992 | 851,847.23 | 655,290,659 | 82,605,161.64 | | |
| June | 6,627,912 | 44,251,412.78 | 38,217,865 | 390,496.27 | 163,642 | 312,701.52 | 58,592,101 | 1,293,768.90 | 648,833,074 | 97,822,147.78 | | |
| Q1 2020 | 2,108,663 | 148,608,052 | 99,765,269 | 1,031,006 | 641,714 | 508,317 | 159,688,155 | 2,103,813 | 1,901,085,549 | 326,583,095 | | |
| Q2 2020 | 8,003,140 | 113,163,304 | 103,092,166 | 1,039,729 | 552,106 | 793,668 | 156,026,839 | 3,042,983 | 1,863,119,398 | 257,456,583 | | |
| Q2 2020 on Q1 2020 (%) | 279.54 | (23.85) | 3.33 | 0.85 | (13.96) | 56.14 | (2.29) | 44.64 | (2.00) | (21.17) | | |

Note: Total E-Payment transactions Includes ATM Transactions, Online, NETF, RTGS, USSD and Mobile App Transfers as well as Direct Debits

CREDIT AND DEPOSIT STATISTICS (IN MILLIONS OF NAIRA)

| | Dec-18 | Jan-19 | Feb-19 | Mar-19 | Apr-19 | May-19 | Jun-19 | Jul-19 | Aug-19 | Sep-19 | Oct-19 | Nov-19 | | Jan-20 | Feb-20 | Mar-20 | Apr-20 | May-20 | Jun-20 |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Q4 2018 | | | Q1 2019 | | | Q2 2019 | | | Q3 2019 | | | Q4 2019 | | | Q1 2020 | | | Q2 2020 |
| DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS | 28,416,542.0 | 30,857,928.8 | 32,210,740.5 | 32,818,411.6 | 32,904,315.3 | 32,119,642.6 | 32,038,485.6 | 33,890,661.5 | 34,141,050.2 | 35,618,558.5 | 34,706,349.1 | 34,985,076.4 | 36,182,587.0 | 35,816,898.2 | 36,632,723.2 | 38,045,967.4 | 39,210,565.8 | 38,881,541.5 | 38,294,231.9 |
| Net claims on central government | 4,914,707.3 | 6,231,611.5 | 6,645,519.3 | 7,233,796.7 | 7,646,761.0 | 6,723,400.5 | 7,650,622.9 | 8,791,064.1 | 8,963,076.4 | 9,920,311.3 | 8,684,557.4 | 8,470,848.9 | 9,482,792.1 | 9,249,982.3 | 9,966,567.3 | 9,732,001.8 | 10,427,934.1 | 9,652,996.5 | 8,862,405.9 |
| Claims on central government | 12,557,984.9 | 12,906,712.9 | 13,480,022.0 | 13,798,270.9 | 14,697,424.0 | 14,165,538.0 | 14,377,213.9 | 15,311,936.4 | 15,544,186.6 | 16,327,917.7 | 15,557,267.4 | 16,061,491.5 | 16,547,529.0 | 16,246,732.9 | 16,397,709.4 | 16,071,937.4 | 17,239,920.6 | 16,900,880.8 | 17,486,954.3 |
| Liabilities to central government | -7,643,277.6 | -6,675,101.4 | -6,834,502.8 | -6,564,474.2 | -7,050,663.0 | -7,442,137.5 | -6,726,591.1 | -6,520,872.3 | -6,581,110.2 | -6,407,606.4 | -6,872,710.0 | -7,590,642.6 | -7,064,736.9 | -6,996,750.6 | (6,431,142.1) | (6,339,935.6) | (6,811,986.4) | (7,247,884.3) | (8,624,548.4) |
| Claims on other sectors | 23,501,834.7 | 24,626,317.3 | 25,565,221.2 | 25,584,614.9 | 25,257,554.3 | 25,396,242.1 | 24,387,862.7 | 25,099,597.4 | 25,177,973.9 | 25,698,247.2 | 26,021,791.7 | 26,514,227.5 | 26,699,794.9 | 26,566,915.9 | 26,666,155.9 | 28,313,965.5 | 28,782,631.7 | 29,228,545.0 | 29,431,826.0 |
| Claims on other financial corporations | 7,796,458.7 | 8,818,479.2 | 9,212,090.0 | 9,290,314.1 | 9,281,486.8 | 9,314,540.3 | 8,375,776.3 | 8,451,800.3 | 8,420,360.3 | 8,593,590.0 | 8,575,662.7 | 8,474,819.7 | 8,439,845.8 | 8,468,647.2 | 8,546,933.6 | 9,208,341.8 | 9,566,688.7 | 9,955,736.0 | 10,146,749.1 |
| Claims on state and local government | 1,746,271.9 | 1,762,331.3 | 1,772,306.4 | 1,777,703.1 | 1,782,012.8 | 1,752,386.5 | 1,764,770.0 | 1,715,771.2 | 1,625,463.8 | 1,755,607.3 | 1,739,394.2 | 1,802,959.8 | 1,869,680.6 | 1,823,862.6 | 1,864,843.3 | 1,870,842.6 | 1,802,743.4 | 1,786,181.0 | 1,812,287.6 |
| Claims on public nonfinancial corporations | 765,518.7 | 767,405.9 | 618,537.5 | 844,108.0 | 831,338.9 | 793,006.8 | 773,128.5 | 837,895.6 | 828,655.3 | 903,642.4 | 1,060,559.0 | 1,113,812.6 | 1,140,522.4 | 1,042,687.6 | 1,010,465.1 | 1,026,641.1 | 1,054,324.5 | 1,007,746.2 | 983,188.4 |
| Claims on private sector | 13,193,585.4 | 13,278,100.8 | 13,962,287.3 | 13,672,489.7 | 13,362,715.9 | 13,536,308.5 | 13,474,187.9 | 14,094,130.4 | 14,303,494.5 | 14,445,407.6 | 14,646,175.9 | 15,122,635.4 | 15,249,746.1 | 15,231,718.5 | 15,243,913.8 | 16,208,140.1 | 16,358,875.0 | 16,478,881.8 | 16,489,600.8 |
| Transferable deposits | 8,489,690.5 | 8,408,518.2 | 8,048,645.4 | 8,068,807.5 | 7,912,354.2 | 7,953,049.9 | 7,846,603.1 | 8,220,784.1 | 8,050,601.6 | 8,038,717.2 | 8,305,472.7 | 8,282,282.2 | 8,507,260.4 | 8,473,331.7 | 8,623,387.6 | 9,201,242.7 | 9,720,812.6 | 10,411,649.2 | 10,371,178.6 |
| Other deposits | 16,035,302.1 | 15,756,376.6 | 15,812,400.8 | 16,437,466.0 | 16,539,591.5 | 16,865,616.2 | 17,532,382.7 | 17,750,328.8 | 17,266,410.1 | 17,162,506.2 | 17,300,843.4 | 17,713,796.2 | 18,229,016.0 | 18,789,133.8 | 19,302,981.9 | 19,800,474.8 | 20,216,002.9 | 20,103,701.1 | 20,211,937.5 |
| Other Deposits held by Central Bank | 1,493,999.4 | 1,186,295.1 | 950,725.6 | 1,180,832.7 | 976,049.2 | 1,309,496.8 | 1,633,811.7 | 1,577,521.8 | 1,594,812.1 | 1,278,373.5 | 632,045.8 | 574,614.4 | 1,356,867.0 | 1,255,808.4 | 1,237,807.7 | 1,292,463.9 | 981,423.5 | 927,780.2 | 917,328.9 |
| Other Deposits held by Other Depository Corporations | 14,541,302.7 | 14,570,081.5 | 14,861,675.2 | 15,256,633.3 | 15,563,542.3 | 15,556,119.4 | 15,898,571.0 | 16,172,807.0 | 15,671,598.0 | 15,884,132.7 | 16,668,797.6 | 17,139,181.8 | 16,872,149.0 | 17,533,325.4 | 18,065,174.1 | 18,508,010.9 | 19,234,579.4 | 19,175,920.9 | 19,294,608.6 |

SECTORAL CREDIT (N'MILLION)

| Month-Year | Agriculture | Industry | | | | Construction | Trade/General Commerce | Government | Services | | | | | | | | Total Credit | Quarter on Quarter Growth Rate % | |
|------------|-------------|--------------------|---------------|--------------|------------------|--------------|------------------------|--------------|-------------|---------------------------------------|-----------|--------------|------------------|--------------|-----------------------------|--------------------------|--------------|----------------------------------|--------|
| | | Mining & Quarrying | Manufacturing | Oil & Gas | Power and Energy | | | | Real Estate | Finance, Insurance and Capital Market | Education | Oil & Gas | Power and Energy | General | Information & Communication | Transportation & Storage | | | Others |
| Q1 2015 | 466,381.34 | 222,302.53 | 1,878,091.98 | 2,153,166.81 | 282,697.75 | 585,520.35 | 1,250,693.78 | 766,339.94 | 615,323.51 | 757,275.47 | 79,696.47 | 1,073,491.13 | 163,928.21 | 1,472,227.54 | 771,560.81 | 458,442.91 | 359,961.18 | 13,357,101.71 | |
| Q2 2015 | 484,947.80 | 17,937.35 | 1,909,491.64 | 2,058,656.54 | 353,910.83 | 641,300.42 | 1,058,732.11 | 696,874.19 | 548,210.64 | 811,924.99 | 64,642.82 | 1,147,238.86 | 161,243.67 | 1,859,908.52 | 848,856.41 | 413,138.37 | 356,410.37 | 13,433,425.55 | 0.57 |
| Q3 2015 | 469,924.38 | 12,142.76 | 1,958,451.18 | 2,241,331.26 | 359,567.76 | 554,253.16 | 1,029,996.29 | 618,389.79 | 637,701.12 | 790,241.68 | 79,141.13 | 1,212,083.30 | 169,399.07 | 1,288,867.67 | 825,436.03 | 420,878.33 | 346,076.14 | 13,013,881.07 | (3.12) |
| Q4 2015 | 449,307.29 | 11,714.18 | 1,736,192.99 | 2,272,812.29 | 340,308.57 | 531,739.23 | 985,693.67 | 922,888.21 | 692,205.95 | 791,381.96 | 74,158.67 | 1,155,533.73 | 162,437.94 | 1,390,492.79 | 816,381.29 | 420,608.70 | 332,347.47 | 13,086,204.91 | 0.56 |
| Q1 2016 | 485,633.74 | 11,336.49 | 1,862,589.07 | 2,237,712.11 | 357,587.99 | 519,036.24 | 950,542.64 | 1,230,301.35 | 663,932.91 | 763,054.67 | 83,303.80 | 1,032,842.64 | 169,972.39 | 1,295,464.15 | 829,440.86 | 389,545.46 | 325,301.94 | 13,207,598.46 | 0.93 |
| Q2 2016 | 480,639.22 | 16,328.38 | 2,058,036.94 | 3,366,153.62 | 447,228.40 | 607,390.33 | 1,020,014.61 | 1,384,963.25 | 716,722.07 | 856,276.91 | 87,762.11 | 1,136,996.33 | 237,997.46 | 1,326,067.15 | 944,571.11 | 456,889.25 | 393,416.62 | 15,537,453.74 | 17.64 |
| Q3 2016 | 491,281.18 | 27,282.41 | 2,130,441.30 | 3,647,251.14 | 428,448.59 | 631,405.26 | 973,006.59 | 1,366,684.41 | 760,234.27 | 933,341.93 | 89,311.85 | 1,200,353.88 | 301,363.59 | 1,390,094.02 | 957,940.65 | 459,224.34 | 397,437.82 | 16,185,103.23 | 4.17 |
| Q4 2016 | 525,945.19 | 21,283.46 | 2,215,741.07 | 3,587,904.75 | 432,293.83 | 631,092.00 | 984,899.21 | 1,361,853.09 | 791,475.05 | 937,424.49 | 87,221.21 | 1,267,746.07 | 293,993.48 | 1,314,483.44 | 845,936.38 | 450,755.69 | 367,237.08 | 16,117,285.50 | (0.42) |
| Q1 2017 | 556,544.59 | 8,229.26 | 2,142,390.15 | 3,575,664.85 | 472,083.75 | 617,770.14 | 953,092.55 | 1,369,061.27 | 780,073.06 | 943,453.00 | 86,379.30 | 1,296,144.86 | 305,976.01 | 1,278,945.01 | 820,343.52 | 431,941.49 | 364,393.95 | 16,002,486.76 | (0.71) |
| Q2 2017 | 501,088.16 | 11,417.18 | 2,216,749.95 | 3,528,162.53 | 466,086.89 | 630,677.08 | 960,049.11 | 1,367,342.27 | 794,601.68 | 909,862.88 | 75,071.55 | 1,090,554.01 | 302,182.65 | 1,282,417.54 | 786,223.69 | 403,147.53 | 384,936.03 | 15,710,570.72 | (1.82) |
| Q3 2017 | 491,496.69 | 11,761.54 | 2,267,425.12 | 3,542,289.06 | 459,248.46 | 653,606.29 | 954,231.99 | 1,369,946.93 | 798,390.74 | 916,848.46 | 77,185.83 | 1,141,452.78 | 296,871.79 | 1,287,117.91 | 822,626.60 | 373,260.09 | 361,538.63 | 15,825,298.91 | 0.73 |
| Q4 2017 | 528,243.81 | 25,254.65 | 2,171,372.38 | 3,576,319.27 | 453,906.93 | 657,081.46 | 1,023,775.54 | 1,391,375.01 | 753,649.39 | 1,125,903.33 | 72,532.94 | 1,161,115.14 | 301,101.21 | 1,037,697.28 | 774,365.18 | 332,087.49 | 354,813.40 | 15,740,594.42 | (0.54) |
| Q1 2018 | 501,673.78 | 10,461.97 | 2,073,540.66 | 3,420,825.52 | 426,510.44 | 647,961.09 | 1,054,005.65 | 1,411,526.58 | 784,228.51 | 999,491.89 | 73,489.47 | 1,207,718.65 | 302,706.19 | 1,148,762.66 | 865,325.64 | 291,673.36 | 384,881.47 | 15,604,783.55 | (0.86) |
| Q2 2018 | 523,075.99 | 10,176.36 | 2,018,973.25 | 3,454,425.53 | 416,343.97 | 612,846.90 | 1,044,359.31 | 1,474,130.67 | 744,563.15 | 991,217.43 | 71,848.37 | 1,235,658.64 | 319,914.41 | 942,676.63 | 814,571.78 | 304,446.49 | 361,705.05 | 15,340,933.92 | (1.69) |
| Q3 2018 | 591,784.19 | 6,204.01 | 2,149,724.28 | 3,597,973.86 | 422,780.03 | 581,028.27 | 1,073,709.56 | 1,401,668.65 | 710,200.61 | 1,056,045.36 | 60,597.18 | 1,226,374.70 | 325,687.85 | 975,690.14 | 736,837.04 | 311,463.92 | 362,185.11 | 15,589,954.77 | 1.62 |
| Q4 2018 | 610,149.66 | 20,691.07 | 2,230,154.65 | 3,548,970.76 | 403,375.25 | 614,514.34 | 1,076,724.12 | 1,362,578.41 | 622,776.16 | 1,106,419.93 | 57,253.29 | 1,096,546.06 | 309,117.02 | 899,854.41 | 545,498.52 | 289,852.05 | 339,728.06 | 15,134,202.86 | (2.92) |
| Q1 2019 | 638,458.19 | 8,908.76 | 2,231,321.76 | 3,493,387.45 | 393,234.86 | 622,266.74 | 1,019,773.89 | 1,363,200.75 | 596,398.99 | 1,123,916.94 | 82,765.99 | 1,126,092.46 | 305,211.57 | 976,492.68 | 590,274.68 | 298,329.86 | 674,673.91 | 15,544,709.48 | 2.71 |
| Q2 2019 | 636,075.52 | 8,663.43 | 2,318,168.63 | 3,329,468.73 | 335,537.08 | 664,870.37 | 994,182.55 | 1,323,643.16 | 582,960.47 | 1,131,299.61 | 60,377.00 | 1,061,733.82 | 295,457.18 | 1,015,494.89 | 689,204.70 | 317,069.43 | 368,652.47 | 15,132,859.03 | (2.65) |
| Q3 2019 | 673,192.97 | 11,418.25 | 2,565,488.06 | 3,385,983.64 | 345,698.14 | 722,631.69 | 1,098,475.34 | 1,349,618.02 | 588,678.99 | 1,107,594.11 | 57,946.21 | 1,161,584.62 | 287,128.10 | 1,377,435.18 | 811,144.35 | 331,616.22 | 375,411.71 | 16,251,045.59 | 7.39 |
| Q4 2019 | 772,375.39 | 11,309.67 | 2,622,539.78 | 3,416,254.54 | 373,218.32 | 723,147.75 | 1,247,374.32 | 1,539,224.71 | 604,972.90 | 1,272,063.84 | 58,378.68 | 1,162,529.01 | 298,232.96 | 1,430,065.05 | 882,938.35 | 396,198.85 | 376,941.58 | 17,187,765.70 | 5.76 |
| Q1 2020 | 853,270.08 | 10,983.70 | 2,992,187.39 | 3,601,608.81 | 393,382.93 | 803,111.73 | 1,272,826.70 | 1,519,925.48 | 651,625.87 | 1,315,349.79 | 71,402.35 | 1,255,212.08 | 311,939.51 | 1,672,647.64 | 912,535.62 | 435,620.29 | 413,598.57 | 18,487,228.58 | 7.56 |
| Q2 2020 | 903,704.06 | 11,955.59 | 3,069,483.89 | 3,615,525.27 | 395,854.45 | 859,160.05 | 1,232,414.51 | 1,503,193.51 | 666,728.44 | 1,369,870.23 | 68,519.14 | 1,327,961.05 | 317,079.21 | 1,644,834.51 | 955,679.29 | 467,516.65 | 408,423.57 | 18,817,903.42 | 1.79 |

BANKING SECTOR CREDIT TO PRIVATE SECTOR SECTORAL SHARE AS A % OF TOTAL CREDIT

| Quarter-Year | Agriculture | Mining & Quarrying | Manufacturing | Oil & Gas | Power and Energy | Construction | Trade/General Commerce | Government | Real Estate | Finance, Insurance and Capital Market | Education | Oil & Gas | Power and Energy | General | Information & Communication | Transportation & Storage | Others | Total Credit % |
|--------------|-------------|--------------------|---------------|-----------|------------------|--------------|------------------------|------------|-------------|---------------------------------------|-----------|-----------|------------------|---------|-----------------------------|--------------------------|--------|----------------|
| Q1 2015 | 3.49 | 1.66 | 14.06 | 16.12 | 2.12 | 4.38 | 9.36 | 5.74 | 4.61 | 5.67 | 0.60 | 8.04 | 1.23 | 11.02 | 5.78 | 3.43 | 2.69 | 100.00 |
| Q2 2015 | 3.61 | 0.13 | 14.21 | 15.32 | 2.63 | 4.77 | 7.88 | 5.19 | 4.08 | 6.04 | 0.48 | 8.54 | 1.20 | 13.85 | 6.32 | 3.08 | 2.65 | 100.00 |
| Q3 2015 | 3.61 | 0.09 | 15.05 | 17.22 | 2.76 | 4.26 | 7.91 | 4.75 | 4.90 | 6.07 | 0.61 | 9.31 | 1.30 | 9.90 | 6.34 | 3.23 | 2.66 | 100.00 |
| Q4 2015 | 3.43 | 0.09 | 13.27 | 17.37 | 2.60 | 4.06 | 7.53 | 7.05 | 5.29 | 6.05 | 0.57 | 8.83 | 1.24 | 10.63 | 6.24 | 3.21 | 2.54 | 100.00 |
| Q1 2016 | 3.68 | 0.09 | 14.10 | 16.94 | 2.71 | 3.93 | 7.20 | 9.32 | 5.03 | 5.78 | 0.63 | 7.82 | 1.29 | 9.81 | 6.28 | 2.95 | 2.46 | 100.00 |
| Q2 2016 | 3.09 | 0.11 | 13.25 | 21.66 | 2.88 | 3.91 | 6.56 | 8.91 | 4.61 | 5.51 | 0.56 | 7.32 | 1.53 | 8.53 | 6.08 | 2.94 | 2.53 | 100.00 |
| Q3 2016 | 3.04 | 0.17 | 13.16 | 22.53 | 2.65 | 3.90 | 6.01 | 8.44 | 4.70 | 5.77 | 0.55 | 7.42 | 1.86 | 8.59 | 5.92 | 2.84 | 2.46 | 100.00 |
| Q4 2016 | 3.26 | 0.13 | 13.75 | 22.26 | 2.68 | 3.92 | 6.11 | 8.45 | 4.91 | 5.82 | 0.54 | 7.87 | 1.82 | 8.16 | 5.25 | 2.80 | 2.28 | 100.00 |
| Q1 2017 | 3.48 | 0.05 | 13.39 | 22.34 | 2.95 | 3.86 | 5.96 | 8.56 | 4.87 | 5.90 | 0.54 | 8.10 | 1.91 | 7.99 | 5.13 | 2.70 | 2.28 | 100.00 |
| Q2 2017 | 3.19 | 0.07 | 14.11 | 22.46 | 2.97 | 4.01 | 6.11 | 8.70 | 5.06 | 5.79 | 0.48 | 6.94 | 1.92 | 8.16 | 5.00 | 2.57 | 2.45 | 100.00 |
| Q3 2017 | 3.11 | 0.07 | 14.33 | 22.38 | 2.90 | 4.13 | 6.03 | 8.66 | 5.05 | 5.79 | 0.49 | 7.21 | 1.88 | 8.13 | 5.20 | 2.36 | 2.28 | 100.00 |
| Q4 2017 | 3.36 | 0.16 | 13.79 | 22.72 | 2.88 | 4.17 | 6.50 | 8.84 | 4.79 | 7.15 | 0.46 | 7.38 | 1.91 | 6.59 | 4.92 | 2.11 | 2.25 | 100.00 |
| Q1 2018 | 3.21 | 0.07 | 13.29 | 21.92 | 2.73 | 4.15 | 6.75 | 9.05 | 5.03 | 6.41 | 0.47 | 7.74 | 1.94 | 7.36 | 5.55 | 1.87 | 2.47 | 100.00 |
| Q2 2018 | 3.41 | 0.07 | 13.16 | 22.52 | 2.71 | 3.99 | 6.81 | 9.61 | 4.85 | 6.46 | 0.47 | 8.05 | 2.09 | 6.14 | 5.31 | 1.98 | 2.36 | 100.00 |
| Q3 2018 | 3.80 | 0.04 | 13.79 | 23.08 | 2.71 | 3.73 | 6.89 | 8.99 | 4.56 | 6.77 | 0.39 | 7.87 | 2.09 | 6.26 | 4.73 | 2.00 | 2.32 | 100.00 |
| Q4 2018 | 4.03 | 0.14 | 14.74 | 23.45 | 2.67 | 4.06 | 7.11 | 9.00 | 4.12 | 7.31 | 0.38 | 7.25 | 2.04 | 5.95 | 3.60 | 1.92 | 2.24 | 100.00 |
| Q1 2019 | 4.11 | 0.06 | 14.35 | 22.47 | 2.53 | 4.00 | 6.56 | 8.77 | 3.84 | 7.23 | 0.53 | 7.24 | 1.96 | 6.28 | 3.80 | 1.92 | 4.34 | 100.00 |
| Q2 2019 | 4.20 | 0.06 | 15.32 | 22.00 | 2.22 | 4.39 | 6.57 | 8.75 | 3.85 | 7.48 | 0.40 | 7.02 | 1.95 | 6.71 | 4.55 | 2.10 | 2.44 | 100.00 |
| Q3 2019 | 4.14 | 0.07 | 15.79 | 20.84 | 2.13 | 4.45 | 6.76 | 8.30 | 3.62 | 6.82 | 0.36 | 7.15 | 1.77 | 8.48 | 4.99 | 2.04 | 2.31 | 100.00 |
| Q4 2019 | 4.49 | 0.07 | 15.26 | 19.88 | 2.17 | 4.21 | 7.26 | 8.96 | 3.52 | 7.40 | 0.34 | 6.76 | 1.74 | 8.32 | 5.14 | 2.31 | 2.19 | 100.00 |
| Q1 2020 | 4.62 | 0.06 | 16.19 | 19.48 | 2.13 | 4.34 | 6.88 | 8.22 | 3.52 | 7.11 | 0.39 | 6.79 | 1.69 | 9.05 | 4.94 | 2.36 | 2.24 | 100.00 |
| Q2 2020 | 4.80 | 0.06 | 16.31 | 19.21 | 2.10 | 4.57 | 6.55 | 7.99 | 3.54 | 7.28 | 0.36 | 7.06 | 1.68 | 8.74 | 5.08 | 2.48 | 2.17 | 100.00 |

| | | Nonperforming Loans | | | | Nonperforming Loans | | | | Nonperforming Loans | | | | Nonperforming Loans | | | |
|-----|--|--------------------------------------|-----------------|----------------|---------------|-----------------------------------|---------------------|----------------|--------------|-----------------------------------|----------------------|----------------|--------------|-----------------------------------|----------------------|----------------|-------------|
| | | Year on Year Sectoral Change in NPLs | | | | Quarterly Sectoral Change in NPLs | | | | Quarterly Sectoral Change in NPLs | | | | Quarterly Sectoral Change in NPLs | | | |
| S/N | Sector | Total NPL | | Change in NPLs | | Total NPL | | Change in NPLs | | Total NPL | | Change in NPLs | | Total NPL | | Change in NPLs | |
| | | End-Dec-18 | End-Dec-19 | Value | Percentage | 3rd Quarter - Sep19 | 4th Quarter - Dec19 | Value | Percentage | 4th Quarter - Dec 19 | 1st Quarter - Mar 20 | Value | Percentage | 1st Quarter - Mar 20 | 2nd Quarter - Jun 20 | Value | Percentage |
| | | N'Bn | N'Bn | N'Bn | % | N'Bn | N'Bn | N'Bn | % | N'Bn | N'Bn | N'Bn | % | N'Bn | N'Bn | N'Bn | % |
| 1 | ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | 0.00 | #DIV/0! |
| 2 | ADMINISTRATIVE AND SUPPORT SERVICES | 1.04 | 1.13 | 0.09 | 8.65 | 2.30 | 1.13 | -1.16 | -50.60 | 1.13 | 1.27 | 0.13 | 11.64 | 1.27 | 1.28 | 0.01 | 0.66 |
| 3 | AGRICULTURE | 36.32 | 51.55 | 15.23 | 41.93 | 50.97 | 52.28 | 1.31 | 2.57 | 52.28 | 41.44 | -10.84 | -20.74 | 41.44 | 51.35 | 9.91 | 23.93 |
| 4 | ARTS, ENTERTAINMENT AND RECREATION | 7.49 | 8.20 | 0.71 | 9.48 | 7.99 | 8.20 | 0.21 | 2.58 | 8.20 | 8.41 | 0.21 | 2.59 | 8.41 | 8.68 | 0.27 | 3.17 |
| 5 | CAPITAL MARKET | 0.66 | 0.05 | -0.61 | -92.42 | 0.06 | 0.05 | 0.00 | -7.60 | 0.05 | 0.29 | 0.24 | 432.54 | 0.29 | 0.30 | 0.01 | 3.44 |
| 6 | CONSTRUCTION | 51.87 | 86.40 | 34.53 | 66.57 | 81.98 | 86.79 | 4.80 | 5.86 | 86.79 | 158.65 | 71.87 | 82.81 | 158.65 | 167.86 | 9.21 | 5.81 |
| 7 | EDUCATION | 3.90 | 8.79 | 4.89 | 125.38 | 8.69 | 8.80 | 0.11 | 1.28 | 8.80 | 11.22 | 2.42 | 27.51 | 11.22 | 6.72 | -4.50 | -40.11 |
| 8 | FINANCE AND INSURANCE | 28.86 | 4.58 | -24.28 | -84.13 | 5.94 | 4.58 | -1.36 | -22.86 | 4.58 | 6.62 | 2.04 | 44.51 | 6.62 | 8.08 | 1.46 | 22.03 |
| 9 | GENERAL | 125.49 | 151.44 | 25.95 | 20.68 | 152.47 | 153.20 | 0.74 | 0.48 | 153.20 | 133.99 | -19.21 | -12.54 | 133.99 | 132.90 | -1.09 | -0.82 |
| 10 | GENERAL COMMERCE | 139.75 | 145.26 | 5.51 | 3.94 | 148.69 | 145.96 | -2.73 | -1.84 | 145.96 | 160.14 | 14.18 | 9.71 | 160.14 | 171.55 | 11.41 | 7.12 |
| 11 | GOVERNMENT | 1.84 | 0.40 | -1.44 | -78.26 | 1.28 | 0.40 | -0.88 | -68.82 | 0.40 | 0.32 | -0.08 | -20.11 | 0.32 | 0.37 | 0.06 | 17.33 |
| 12 | HUMAN HEALTH AND SOCIAL WORK ACTIVITIES | 13.75 | 13.67 | -0.08 | -0.58 | 13.43 | 13.67 | 0.24 | 1.79 | 13.67 | 15.50 | 1.83 | 13.42 | 15.50 | 16.06 | 0.56 | 3.60 |
| 13 | INFORMATION AND COMMUNICATION | 72.55 | 81.10 | 8.55 | 11.78 | 76.56 | 81.12 | 4.57 | 5.96 | 81.12 | 88.29 | 7.17 | 8.84 | 88.29 | 104.45 | 16.16 | 18.30 |
| 14 | MANUFACTURING | 130.11 | 103.08 | -27.03 | -20.77 | 100.64 | 103.08 | 2.44 | 2.42 | 103.08 | 120.72 | 17.64 | 17.11 | 120.72 | 117.26 | -3.45 | -2.86 |
| 15 | MINING AND QUARRYING | 0.08 | 0.01 | -0.07 | -87.50 | 0.01 | 0.01 | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.01 | 0.07 | 0.06 | 1184.96 |
| 16 | OIL AND GAS | 878.41 | 219.47 | -658.94 | -75.02 | 264.70 | 219.91 | -44.79 | -16.92 | 219.91 | 280.85 | 60.94 | 27.71 | 280.85 | 268.79 | -12.06 | -4.29 |
| 17 | POWER AND ENERGY | 161.80 | 46.13 | -115.67 | -71.49 | 46.88 | 46.13 | -0.75 | -1.60 | 46.13 | 47.77 | 1.64 | 3.56 | 47.77 | 30.81 | -16.97 | -35.51 |
| 18 | PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES | 7.96 | 8.23 | 0.27 | 3.39 | 7.63 | 8.23 | 0.60 | 7.82 | 8.23 | 9.14 | 0.91 | 11.01 | 9.14 | 11.58 | 2.44 | 26.74 |
| 19 | PUBLIC UTILITIES | 18.58 | 18.33 | -0.25 | -1.35 | 18.47 | 18.33 | -0.14 | -0.73 | 18.33 | 0.00 | -18.33 | -100.00 | 0.00 | 0.00 | 0.00 | -100.00 |
| 20 | REAL ESTATE ACTIVITIES | 50.87 | 49.65 | -1.22 | -2.40 | 56.61 | 49.74 | -6.88 | -12.15 | 49.74 | 63.07 | 13.33 | 26.81 | 63.07 | 74.89 | 11.82 | 18.75 |
| 21 | TRANSPORTATION AND STORAGE | 56.05 | 60.20 | 4.15 | 7.40 | 60.54 | 60.20 | -0.34 | -0.56 | 60.20 | 35.46 | -24.74 | -41.10 | 35.46 | 37.04 | 1.58 | 4.46 |
| 22 | WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES | 1.45 | 2.26 | 0.81 | 55.86 | 2.24 | 2.26 | 0.02 | 0.84 | 2.26 | 2.28 | 0.02 | 0.79 | 2.28 | 2.29 | 0.02 | 0.73 |
| | GRAND TOTAL | 1,788.85 | 1,059.91 | -728.94 | -40.75 | 1,108.07 | 1,064.06 | -44.00 | -3.97 | 1,064.06 | 1,185.42 | 121.36 | 11.41 | 1,185.42 | 1,212.32 | 26.90 | 2.27 |

| ITEMS | Gross loans | Specific provisions | Nonperforming loans |
|------------------|-----------------------|----------------------------|----------------------------|
| 1ST QTR 2007 | 2,534,579,257,720.40 | 178,538,748,486.43 | 258,406,425,234.54 |
| 2ND QTR 2007 | 2,857,275,713,269.40 | 187,374,591,457.85 | 256,249,346,502.95 |
| 3RD QTR 2007 | 3,540,681,348,851.42 | 153,275,450,697.78 | 302,556,342,091.52 |
| 4TH QTR 2007 | 4,082,987,566,138.34 | 236,259,945,815.32 | 387,990,843,502.09 |
| 1ST QTR 2008 | 4,775,628,018,665.59 | 250,775,410,141.32 | 393,745,219,519.75 |
| 2ND QTR 2008 | 5,497,154,075,412.04 | 251,085,530,672.79 | 402,154,008,301.35 |
| 3RD QTR 2008 | 6,092,187,309,648.04 | 269,652,145,059.28 | 426,948,553,952.41 |
| 4TH QTR 2008 | 6,443,085,994,179.28 | 308,472,346,127.78 | 463,489,198,671.12 |
| 1ST QTR 2009 | 6,543,764,499,108.21 | 322,866,640,613.98 | 494,014,351,043.43 |
| 2ND QTR 2009 | 6,882,416,935,748.16 | 400,846,269,103.47 | 650,050,306,497.41 |
| 3RD QTR 2009 | 7,600,907,807,839.18 | 1,194,888,743,821.35 | 1,853,108,064,211.37 |
| 4TH QTR 2009 | 8,197,437,995,693.46 | 2,283,165,721,879.90 | 3,053,815,125,268.57 |
| 1ST QTR 2010 | 8,293,850,403,899.98 | 2,440,269,650,631.25 | 3,076,894,983,949.55 |
| 2ND QTR 2010 | 8,522,463,688,189.42 | 2,598,895,290,746.34 | 3,268,328,312,930.32 |
| 3RD QTR 2010 | 8,655,734,711,370.38 | 2,657,080,021,505.88 | 3,253,143,658,455.67 |
| 4TH QTR 2010 | 7,018,272,394,028.01 | 1,130,754,330,474.59 | 1,413,697,598,993.28 |
| 1ST QTR 2011 | 7,016,576,903,785.04 | 835,260,813,759.41 | 1,139,901,822,898.72 |
| 2ND QTR 2011 | 6,713,865,566,509.04 | 575,105,853,562.33 | 782,059,405,942.19 |
| 3RD QTR 2011 | 6,960,441,448,527.83 | 537,844,328,297.44 | 688,360,212,718.78 |
| 4TH QTR 2011 | 6,641,301,898,408.54 | 247,501,345,968.35 | 383,311,280,069.27 |
| 1ST QTR 2012 | 6,613,557,354,197.05 | 261,567,416,103.33 | 301,919,088,056.20 |
| 2nd QTR 2012 | 7,468,489,007,393.05 | 248,053,190,262.06 | 338,786,776,715.79 |
| 3RD QTR 2012 | 7,593,696,555,200.64 | 239,052,889,982.92 | 326,084,140,305.16 |
| 4TH QTR 2012 | 7,721,226,744,387.03 | 201,865,527,751.39 | 286,088,816,439.54 |
| 1st QTR 2013 | 7,803,728,430,565.21 | 225,465,989,904.29 | 311,801,388,084.34 |
| 2nd QTR 2013 | 8,295,726,005,685.55 | 175,561,240,904.97 | 321,919,947,898.96 |
| 3RD QTR 2013 | 8,874,939,573,529.22 | 179,185,064,033.69 | 315,225,090,224.91 |
| 4th QTR 2013 | 9,478,907,768,435.31 | 179,543,850,382.27 | 321,656,419,816.60 |
| 1st QTR 2014 | 9,856,904,650,564.55 | 237,841,443,700.15 | 374,854,418,837.25 |
| 2nd QTR 2014 | 10,230,456,757,168.20 | 228,578,439,097.51 | 380,095,600,545.41 |
| 3RD QTR 2014 | 10,916,825,767,886.90 | 228,060,169,435.38 | 398,676,311,891.38 |
| 4th QTR 2014 | 11,984,023,166,651.10 | 228,500,137,204.30 | 354,671,763,966.60 |
| 1ST QTR 2015 | 12,572,749,101,149.40 | 372,230,037,987.55 | 478,712,428,991.30 |
| 2nd QTR 2015 | 12,650,841,879,925.80 | 393,230,848,772.95 | 627,837,264,619.37 |
| 3rd QTR 2015 | 12,155,584,674,156.50 | 461,022,640,232.99 | 621,342,992,127.88 |
| 4th QTR 2015 | 12,122,093,344,322.50 | 471,385,831,493.77 | 645,403,481,122.91 |
| 1st QTR 2016 | 12,055,649,994,538.50 | 662,317,418,943.66 | 1,293,918,231,045.30 |
| 2nd QTR 2016 | 14,295,052,414,531.00 | 777,537,269,189.51 | 1,677,271,649,650.62 |
| 3rd QTR 2016 | 14,841,909,001,337.00 | 1,056,218,158,070.28 | 2,190,509,814,458.09 |
| 4th QTR 2016 | 14,834,806,324,485.40 | 956,238,089,330.44 | 2,083,489,137,260.40 |
| 1st QTR 2017 | 16,185,253,368,389.60 | 1,615,457,349,031.99 | 2,370,243,313,507.00 |
| 2nd QTR 2017 | 15,908,443,034,592.10 | 1,919,088,336,383.88 | 2,387,692,236,277.81 |
| FIRST HALF 2017 | 15,908,443,034,592.10 | 1,919,088,336,383.88 | 2,387,692,236,277.81 |
| 3rd QTR 2017 | 16,039,579,969,071.70 | 2,034,180,078,322.72 | 2,426,764,692,268.65 |
| 4th QTR 2017 | 15,959,053,146,820.20 | 1,823,303,862,655.17 | 2,363,476,670,869.77 |
| SECOND HALF 2017 | 15,959,053,146,820.20 | 1,823,303,862,655.17 | 2,363,476,670,869.77 |
| 1st QTR 2018 | 15,831,554,777,507.70 | 1,934,689,967,608.93 | 2,189,274,331,185.72 |
| 2nd QTR 2018 | 15,580,185,083,029.90 | 1,993,038,082,050.46 | 1,939,147,436,146.96 |
| FIRST HALF 2018 | 15,580,185,083,029.90 | 1,993,038,082,050.46 | 1,939,147,436,146.96 |
| 3rd QTR 2018 | 15,861,117,051,848.30 | 1,949,036,835,609.72 | 2,245,193,462,123.20 |
| 4th QTR 2018 | 15,353,758,941,686.20 | 1,790,766,857,692.97 | 1,792,478,596,557.71 |
| SECOND HALF 2018 | 15,353,758,941,686.20 | 1,790,766,857,692.97 | 1,792,478,596,557.71 |
| 1st QTR 2019 | 15,544,709,480,952.70 | 1,741,289,530,217.75 | 1,676,501,291,283.21 |
| 2nd QTR 2019 | 15,483,301,378,971.80 | 1,573,804,651,684.09 | 1,445,343,924,479.44 |
| FIRST HALF 2019 | 15,483,301,378,971.80 | 1,573,804,651,684.09 | 1,444,570,642,130.65 |
| 3rd QTR 2019 | 16,620,170,680,695.20 | 1,399,106,244,528.93 | 1,108,279,806,568.39 |
| 4th QTR 2019 | 17,563,487,330,324.70 | 1,431,108,124,824.07 | 1,059,907,879,883.30 |
| SECOND HALF 2019 | 17,563,487,330,324.70 | 1,431,108,124,824.07 | 1,059,907,879,883.30 |
| 1st QTR 2020 | 18,563,246,082,520.20 | 1,477,512,790,038.10 | 1,185,423,892,021.50 |
| 2nd QTR 2020 | 18,900,818,708,589.00 | 1,454,430,619,954.38 | 1,212,322,918,929.59 |

METHODOLOGY

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