



NATIONAL BUREAU OF STATISTICS

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

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(Q2 2019)

**Report Date: September 2019**

*Data Source: National Bureau of Statistics (NBS)*

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# Executive Summary

A total volume of 711,299,990 transactions valued at N40.48trn were recorded in Q2 2019 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

NIBSS Instant Payments (NIP) transactions dominated the volume of transactions recorded. 271,344,549 volume of NIP transactions valued at N25.18trn were recorded in Q2 2019.

In terms of credit to private sector, the total value of credit allocated by the bank stood at N15.13trn as at Q2 2019. Oil & Gas and Manufacturing sectors got credit allocation of N3.33trn and N2.32trn to record the highest credit allocation as at the period under review.

As at Q2 2019, the total number of banks' staff decreased by 0.62% QoQ from 105,017 in Q1 2019 to 104,364.

# Selected Banking Sector Data – Q2 2019

## Banking Sector Credit to Private Sector



### AGRICULTURE

(N'Million)

**N636,075.52**



**Agriculture**

**4.20%**

**% of  
Total Credit**

### INDUSTRY

(N'Million)

**N8,663.43**



**Mining & Quarrying**

**0.06%**

**% of  
Total Credit**

(N'Million)

**N2,318,168.63**



**Manufacturing**

**15.32%**

**% of  
Total Credit**

(N'Million)

**N3,329,468.73**



**Oil & Gas**

**22.00%**

**% of  
Total Credit**

(N'Million)

**N335,537.08**



**Power and Energy**

**2.22%**

**% of  
Total Credit**

# Selected Banking Sector Data – Q2 2019

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)

**N664,870.37**



Construction

**4.39%**

% of  
Total Credit

(N'Million)

**N994,182.55**



Trade/General  
Commerce

**6.57%**

% of  
Total Credit

(N'Million)

**N1,323,643.16**



Government

**8.75%**

% of  
Total Credit

(N'Million)

**N582,960.47**



Real Estate

**3.85%**

% of  
Total Credit

(N'Million)

**N1,131,299.61**



Finance, Insurance and  
Capital Market

**7.48%**






% of  
Total Credit

# Selected Banking Sector Data – Q2 2019

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)	<b>N60,377.00</b>	 Education	<b>0.40%</b>	% of Total Credit
(N'Million)	<b>N1,061,733.82</b>	 Oil & Gas	<b>7.02%</b>	% of Total Credit
(N'Million)	<b>N295,457.18</b>	 Power and Energy	<b>1.95%</b>	% of Total Credit
(N'Million)	<b>N1,015,494.89</b>	 General	<b>6.71%</b>	% of Total Credit
(N'Million)	<b>N689,204.70</b>	 Information & Communication	<b>4.55%</b>	% of Total Credit

# Selected Banking Sector Data – Q2 2019

## Banking Sector Credit to Private Sector



### SERVICES

(N'Million)

**N317,069.43**



**Transportation  
& Storage**

**2.10%**

**% of  
Total Credit**

(N'Million)

**N368,652.47**



**Others**

**2.44%**

**% of  
Total Credit**

### TOTAL CREDIT

(N'Million)

**N15,132,859.03**

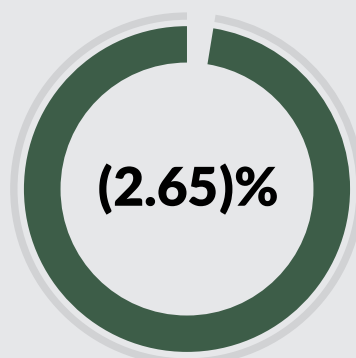


**Total**

**100.00%**

**% of  
Total Credit**

### QUARTER ON QUARTER GROWTH RATE

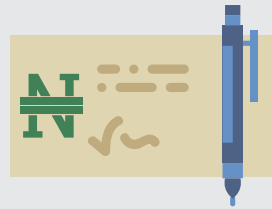


# Selected Banking Sector Data – Q2 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### CHEQUES



Q2 2019 (Volume)

1,948,128

Q2 2019 (Value N'm)

N1,118,165

April-19 (Volume)

638,248

May-19 (Volume)

718,139

June-19 (Volume)

591,741

April-19 (Value N'm)

N379,816

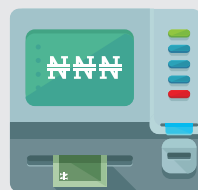
May-19 (Value N'm)

N401,755.09

June-19 (Value N'm)

N336,593.83

### ATM



Q2 2019 (Volume)

221,659,945

Q2 2019 (Value N'm)

N1,699,163

April-19 (Volume)

75,043,037

May-19 (Volume)

75,433,302

June-19 (Volume)

71,183,606

April-19 (Value N'm)

N575,868.85

May-19 (Value N'm)

N580,863.44

June-19 (Value N'm)

N542,430.62

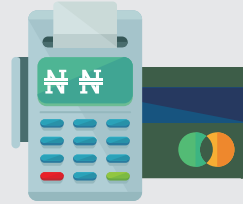


# Selected Banking Sector Data – Q2 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### POS



Q2 2019 (Volume)

**103,933,015**

Q2 2019 (Value N'm)

**N749,818**

April-19 (Volume)

**33,368,778**

May-19 (Volume)

**35,466,679**

June-19 (Volume)

**35,097,558**

April-19 (Value N'm)

**N246,096.87**

May-19 (Value N'm)

**N257,731.40**

June-19 (Value N'm)

**N245,990.04**

### WEB



Q2 2019 (Volume)

**27,594,789**

Q2 2019 (Value N'm)

**N116,258**

April-19 (Volume)

**11,174,073**

May-19 (Volume)

**10,563,897**

June-19 (Volume)

**5,856,819**

April-19 (Value N'm)

**N43,655.50**

May-19 (Value N'm)

**N41,929.66**

June-19 (Value N'm)

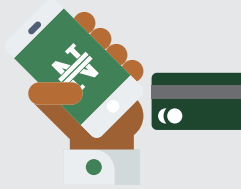
**N30,673.22**

# Selected Banking Sector Data – Q2 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### MOBILE PAYMENTS



Q2 2019 (Volume)

**63,300,927**

Q2 2019 (Value N'm)

**N1,155,639**

April-19 (Volume)

**19,148,956.00**

May-19 (Volume)

**21,214,603.00**

June-19 (Volume)

**22,937,368.00**

April-19 (Value N'm)

**N372,450.31**

May-19 (Value N'm)

**N389,315.19**

June-19 (Value N'm)

**N393,873.38**

### NIP



Q2 2019 (Volume)

**271,344,549**

Q2 2019 (Value N'm)

**N25,182,931**

April-19 (Volume)

**87,941,859**

May-19 (Volume)

**95,980,494**

June-19 (Volume)

**87,422,196**

April-19 (Value N'm)

**N8,276,860.24**

May-19 (Value N'm)

**N9,038,597.79**

June-19 (Value N'm)

**N7,867,473.07**

# Selected Banking Sector Data – Q2 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### m-Cash



Q2 2019 (Volume)

**60,493**

Q2 2019 (Value N'm)

**N197**

April-19 (Volume)

**21,123**

May-19 (Volume)

**23,859**

June-19 (Volume)

**15,511**

April-19 (Value N'm)

**N66.02**

May-19 (Value N'm)

**N87.15**

June-19 (Value N'm)

**N44.23**

### EBILLSPAY



Q2 2019 (Volume)

**300,117**

Q2 2019 (Value N'm)

**N139,919**

April-19 (Volume)

**95,784**

May-19 (Volume)

**118,623**

June-19 (Volume)

**85,710**

April-19 (Value N'm)

**N47,858.12**

May-19 (Value N'm)

**N49,306.11**

June-19 (Value N'm)

**N42,754.80**

# Selected Banking Sector Data – Q2 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### REMITA



Q2 2019 (Volume)

**11,041,806**

Q2 2019 (Value N'm)

**N4,873,182**

April-19 (Volume)

**3,609,831**

May-19 (Volume)

**4,074,409**

June-19 (Volume)

**3,357,566**

April-19 (Value N'm)

**N1,641,216.08**

May-19 (Value N'm)

**N1,733,441.43**

June-19 (Value N'm)

**N1,498,524.00**

### NAPS



Q2 2019 (Volume)

**9,950,428**

Q2 2019 (Value N'm)

**N5,443,598**

April-19 (Volume)

**3,437,001**

May-19 (Volume)

**3,779,534**

June-19 (Volume)

**2,733,893**

April-19 (Value N'm)

**N1,844,989.78**

May-19 (Value N'm)

**N1,948,728.50**

June-19 (Value N'm)

**N1,649,879.27**

# Selected Banking Sector Data – Q2 2019

## Electronic Payment Channels In The Nigeria Banking Sector



### CENTRAL PAY



Q2 2019 (Volume)

**165,793**

Q2 2019 (Value N'm)

**N1,232**

April-19 (Volume)

**68,479**

May-19 (Volume)

**63,398**

June-19 (Volume)

**33,916**

April-19 (Value N'm)

**N440.56**

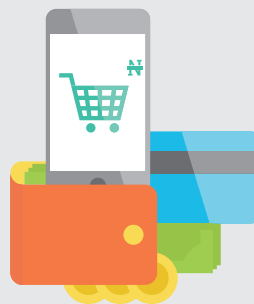
May-19 (Value N'm)

**N415.79**

June-19 (Value N'm)

**N375.18**

### TOTAL



Q2 2019 (Volume)

**711,299,990.00**

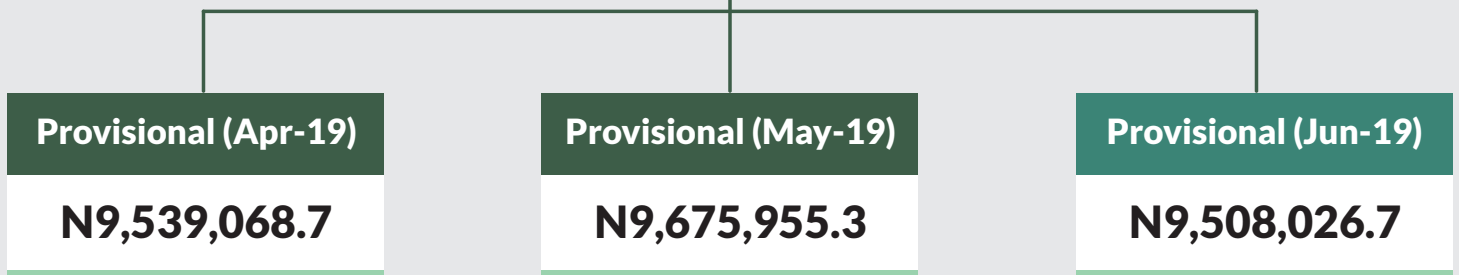
Q2 2019 (Value N'm)

**N40,480,101.38**

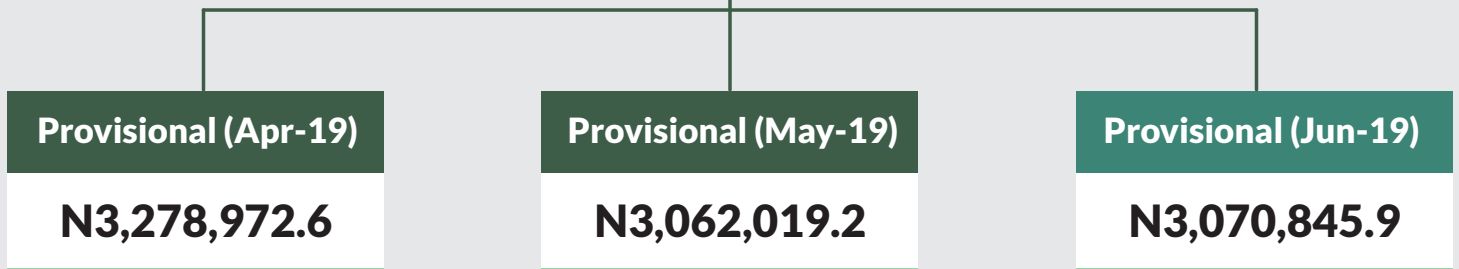


### DEMAND, TIME & SAVINGS DEPOSITS

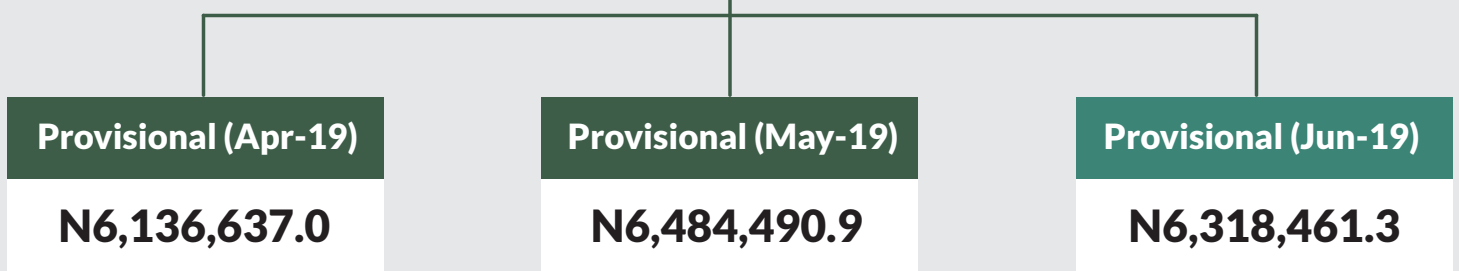
#### Demand Deposits



#### Private Sector Deposits at Central Bank of Nigeria

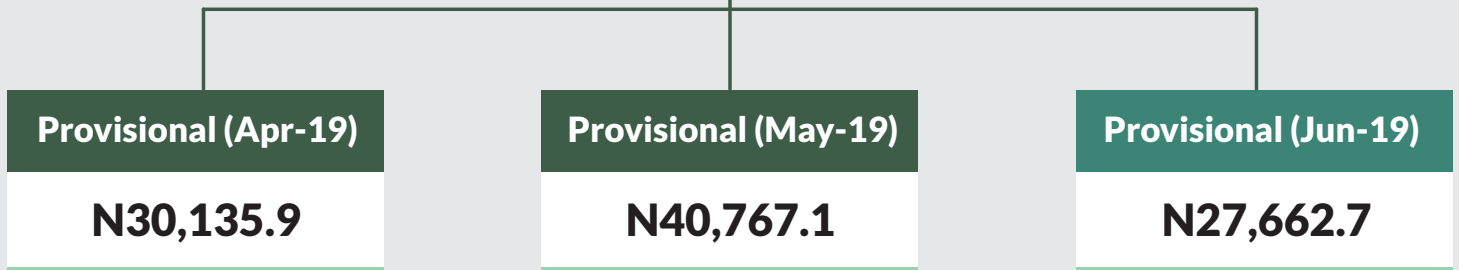


#### Private Sector Deposits at Commercial Banks

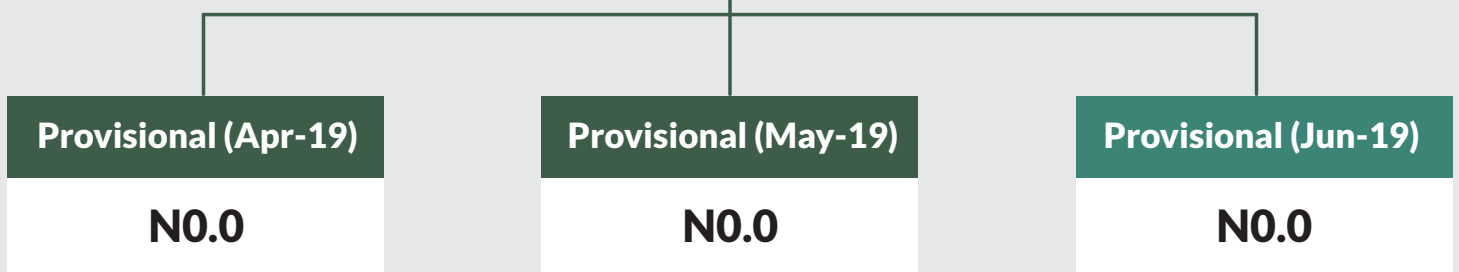




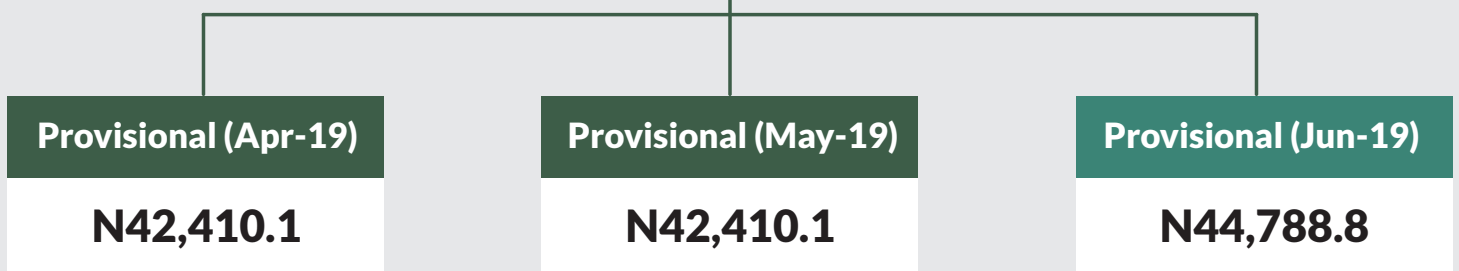
### Private Sector Deposits at Merchant Banks



### Private Sector Deposits at Non Interest Banks

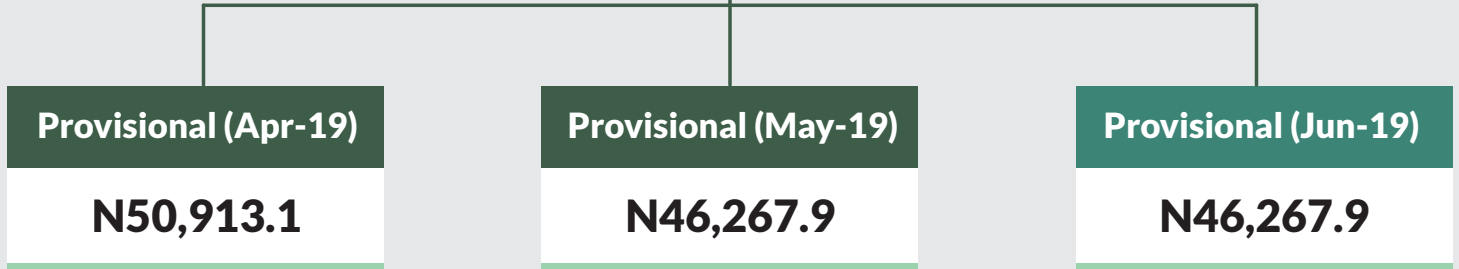


### Private Sector Deposits at Primary Mortgage Banks





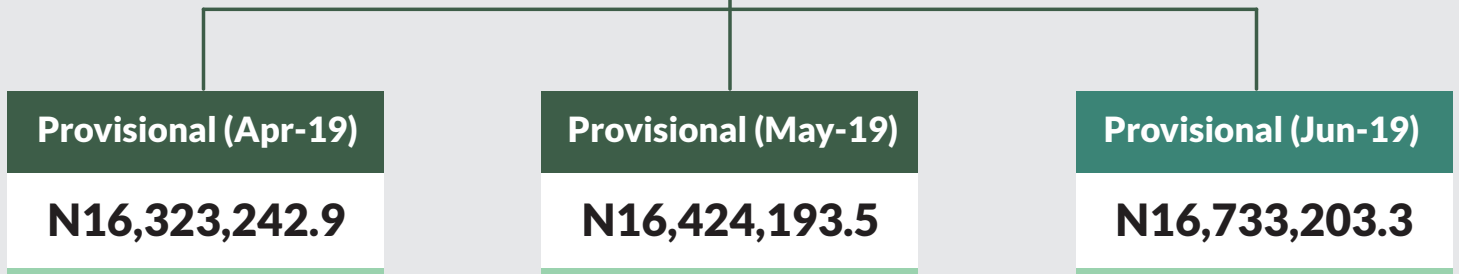
### Private Sector Deposits at Microfinance Banks



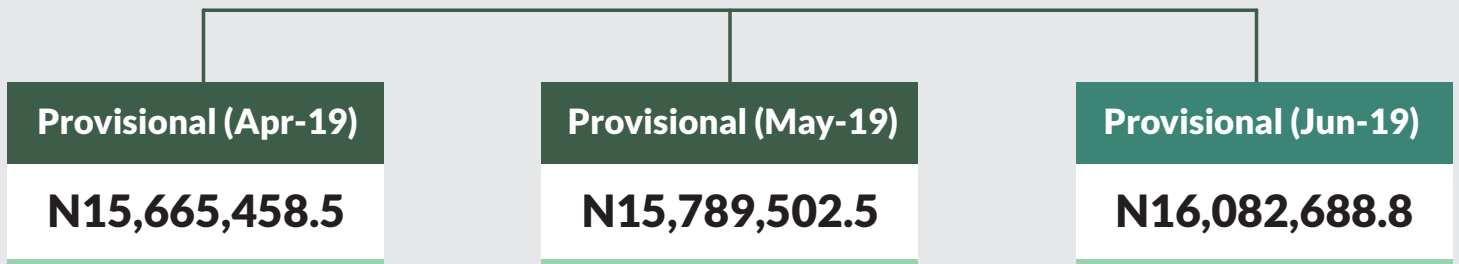




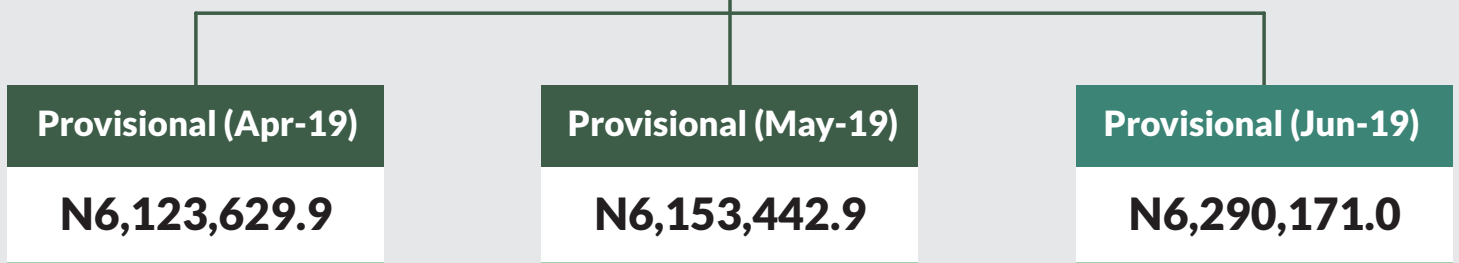
### Time and Savings Deposits of:



### Commercial Banks



### Of Which: Foreign Currency Deposit



# Selected Banking Sector Data – Q2 2019

## Banking Sector Deposits Break Down



### Merchant Banks

Provisional (Apr-19)

**N309,628.7**

Provisional (May-19)

**N301,113.3**

Provisional (Jun-19)

**N305,019.2**

### Of Which: Foreign Currency Deposit

Provisional (Apr-19)

**N30,204.0**

Provisional (May-19)

**N33,873.9**

Provisional (Jun-19)

**N26,631.8**



### Other Private Sector Deposits at Non Interest Banks

Provisional (Apr-19)

**N98,836.9**

Provisional (May-19)

**N100,160.9**

Provisional (Jun-19)

**N106,577.5**

### Of Which: Foreign Currency Deposit

Provisional (Apr-19)

**N2,203.9**

Provisional (May-19)

**N2,729.0**

Provisional (Jun-19)

**N3,560.1**



### Primary Mortgage Banks

Provisional (Apr-19)

**N57,698.6**

Provisional (May-19)

**N57,698.6**

Provisional (Jun-19)

**N63,199.6**

### Of Which: Foreign Currency Deposit

Provisional (Apr-19)

**0.0**

Provisional (May-19)

**0.0**

Provisional (Jun-19)

**0.0**



### Microfinance Banks

Provisional (Apr-19)

**N191,620.2**

Provisional (May-19)

**N175,718.2**

Provisional (Jun-19)

**N175,718.2**

### Of Which: Foreign Currency Deposit

Provisional (Apr-19)

**0.0**

Provisional (May-19)

**0.0**

Provisional (Jun-19)

**0.0**

# Selected Banking Sector Data – Q2 2019

## Staff Strength in the Banking Sector



Q2 2018	210
Q3 2018	213
Q4 2018	201
Q1 2019	193
Q2 2019	178
Q on Q growth %	(7.77)
Y on Y growth %	(15.24)

Q2 2018	17,144
Q3 2018	17,729
Q4 2018	18,119
Q1 2019	18,018
Q2 2019	17,943
Q on Q growth %	(0.42)
Y on Y growth %	4.66



Q2 2018	40,549
Q3 2018	40,395
Q4 2018	41,111
Q1 2019	40,571
Q2 2019	39,980
Q on Q growth %	(1.46)
Y on Y growth %	(1.40)

Q2 2018	43,955
Q3 2018	44,484
Q4 2018	45,238
Q1 2019	46,235
Q2 2019	46,263
Q on Q growth %	0.06
Y on Y growth %	5.25

### TOTAL

Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q on Q growth %	Y on Y growth %
101,858	102,821	104,669	105,017	104,364	(0.62)	2.46

# Selected Banking Sector Data – Q2 2019

## DMBs Staff Strength (Q2 2019)



CBs	156
MBs	13
NIB	9
<b>DMBs TOTAL</b>	<b>178</b>

CBs	17,690
MBs	171
NIB	82
<b>DMBs TOTAL</b>	<b>17,943</b>



CBs	39,219
MBs	336
NIB	425
<b>DMBs TOTAL</b>	<b>39,980</b>

CBs	45,669
MBs	145
NIB	449
<b>DMBs TOTAL</b>	<b>46,263</b>

### TOTAL

CBs	MBs	NIB	<b>DMBs TOTAL</b>
<b>102,734</b>	<b>665</b>	<b>965</b>	<b>104,364</b>



### DOMESTIC CREDIT (NET)

Apr-19

**N32,891,837.8**

May-19

**N32,164,850.8**

Jun-19

**N32,332,626.7**

### CLAIMS ON FEDERAL GOVERNMENT (NET)

Apr-19

**N8,003,857.7**

May-19

**N7,311,920.3**

Jun-19

**N7,581,492.5**

#### Monetary Authorities



Apr-19

**N3,268,535.8**

May-19

**N2,706,883.9**

Jun-19

**N2,754,064.2**

#### Commercial Banks



Apr-19

**N4,552,465.3**

May-19

**N4,418,760.2**

Jun-19

**N4,562,911.3**

#### Merchant Banks



Apr-19

**N149,299.0**

May-19

**N151,586.7**


Jun-19


**N229,573.9**


# Selected Banking Sector Data – Q2 2019

## Net Domestic Credit Breakdown



Non Interest Banks	
	
Apr-19	<b>N0.0</b>
May-19	<b>N0.0</b>
Jun-19	<b>N0.0</b>

Primary Mortgage Banks	
	
Apr-19	<b>N6,952.9</b>
May-19	<b>N6,952.9</b>
Jun-19	<b>N7,206.6</b>

Microfinance Banks	
	
Apr-19	<b>N26,604.8</b>
May-19	<b>N27,736.6</b>
Jun-19	<b>N27,736.6</b>



### CLAIMS ON PRIVATE SECTOR

Apr-19

**N24,887,980.1**

May-19

**N24,852,930.5**

Jun-19

**N24,751,134.2**

#### Monetary Authorities



Apr-19

**N8,656,135.6**

May-19

**N8,505,979.3**

Jun-19

**N8,504,880.9**

#### Commercial Banks



Apr-19

**N15,478,838.6**

May-19

**N15,589,310.3**

Jun-19

**N15,461,318.9**

#### Merchant Banks



Apr-19

**N270,793.7**

May-19

**N276,186.3**

Jun-19

**N269,224.3**

#### Non Interest Banks



Apr-19

**N67,662.9**

May-19

**N78,687.9**

Jun-19

**N83,435.7**

#### Primary Mortgage Banks



Apr-19

**N151,435.8**

May-19

**N151,435.8**

Jun-19

**N180,943.6**

#### Microfinance Banks



Apr-19

**N263,113.5**

May-19

**N251,330.9**

Jun-19

**N251,330.9**





### CLAIMS ON STATE AND LOCAL GOVTS:

Apr-19

**N1,618,036.7**

May-19

**N1,582,677.8**

Jun-19

**N1,595,805.4**

#### Monetary Authorities



Apr-19

**N719,474.1**

May-19

**N719,474.1**

Jun-19

**N719,474.1**

#### Commercial Banks



Apr-19

**N870,751.5**

May-19

**N827,288.3**

Jun-19

**N838,406.9**

#### Merchant Banks



Apr-19

**N994.1**

May-19

**N1,008.9**

Jun-19

**N1,020.6**

#### Non Interest Banks



Apr-19

**N26,807.6**

May-19

**N34,897.1**

Jun-19

**N36,894.3**

#### Primary Mortgage Banks



Apr-19

**N9.5**

May-19

**N9.5**

Jun-19

**N9.5**

#### Microfinance Banks



Apr-19

**N0.0**

May-19

**N0.0**

Jun-19

**N0.0**



### CLAIMS ON NON-FINANCIAL PUBLIC ENTERPRISES:

Apr-19

**N102,804.6**

May-19

**N68,470.2**

Jun-19

**N44,565.9**

#### Monetary Authorities



Apr-19

**N102,804.6**

May-19

**N68,470.2**

Jun-19

**N44,565.9**

#### Commercial Banks



Apr-19

**N0.0**

May-19

**N0.0**

Jun-19

**N0.0**

#### Merchant Banks



Apr-19

**N0.0**

May-19

**N0.0**

Jun-19

**N0.0**

#### Non Interest Banks



Apr-19

**N0.0**

May-19

**N0.0**

Jun-19

**N0.0**

#### Primary Mortgage Banks



Apr-19

**N0.0**

May-19

**N0.0**

Jun-19

**N0.0**

#### Microfinance Banks



Apr-19

**N0.0**

May-19

**N0.0**

Jun-19

**N0.0**



### CLAIMS ON OTHER PRIVATE SECTOR:

Apr-19

**N23,167,138.8**

May-19

**N23,201,782.4**

Jun-19

**N23,110,762.9**

#### Monetary Authorities



Apr-19

**N7,833,857.0**

May-19

**N7,718,035.0**

Jun-19

**N7,740,840.9**

#### Commercial Banks



Apr-19

**N14,608,087.1**

May-19

**N14,762,022.1**

Jun-19

**N14,622,912.0**

#### Merchant Banks



Apr-19

**N269,799.6**

May-19

**N275,177.4**

Jun-19

**N268,203.7**

#### Non Interest Banks



Apr-19

**N40,855.3**

May-19

**N43,790.8**

Jun-19

**N46,541.3**

#### Primary Mortgage Banks



Apr-19

**N151,426.3**

May-19

**N151,426.3**

Jun-19

**N180,934.1**

#### Microfinance Banks



Apr-19

**N263,113.5**

May-19

**N251,330.9**

Jun-19

**N251,330.9**

# Selected Banking Sector Data – Q2 2019

## Non-Performing Loans (NPLs)



**Q2 2018**

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
<b>N15,580,185,083,029.90</b>	<b>N1,993,038,082,050.46</b>	<b>N13,587,147,000,979.50</b>
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
<b>N1,939,147,436,146.96</b>	<b>12.45%</b>	<b>14.27%</b>



**Q3 2018**

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
<b>N15,861,117,051,848.30</b>	<b>N1,949,036,835,609.72</b>	<b>N13,912,080,216,238.60</b>
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
<b>N2,245,193,462,123.20</b>	<b>14.16%</b>	<b>16.14%</b>



**Q4 2018**

Gross loans (NGN)	Specific provisions	Loans (after specific provisions) (NGN)
<b>N15,353,758,941,686.20</b>	<b>N1,790,766,857,692.97</b>	<b>N13,562,992,083,993.30</b>
Nonperforming loans (NGN)	Non Performing Loans/Total Loans %	Non Performing Loans/Total Loans (after specific provisions) %
<b>N1,792,478,596,557.71</b>	<b>11.67%</b>	<b>13.22%</b>

# Selected Banking Sector Data – Q2 2019

## Non-Performing Loans (NPLs)



**Q1 2019**

<b>Gross loans (NGN)</b>	<b>Specific provisions</b>	<b>Loans (after specific provisions) (NGN)</b>
<b>N15,544,709,480,952.70</b>	<b>N1,741,289,530,217.75</b>	<b>N13,803,419,950,735.00</b>
<b>Nonperforming loans (NGN)</b>	<b>Non Performing Loans/Total Loans %</b>	<b>Non Performing Loans/Total Loans (after specific provisions) %</b>
<b>N1,676,501,291,283.21</b>	<b>10.79%</b>	<b>12.15%</b>



**Q2 2019**

<b>Gross loans (NGN)</b>	<b>Specific provisions</b>	<b>Loans (after specific provisions) (NGN)</b>
<b>N15,483,301,378,971.80</b>	<b>N1,573,804,651,684.09</b>	<b>N13,909,496,727,287.70</b>
<b>Nonperforming loans (NGN)</b>	<b>Non Performing Loans/Total Loans %</b>	<b>Non Performing Loans/Total Loans (after specific provisions) %</b>
<b>N1,440,513,924,479.44</b>	<b>9.30%</b>	<b>10.36%</b>

# Selected Banking Sector Data – Q2 2019

## Year on Year Sectoral Change on Non - Performing Loans (N'Bn)



AGRICULTURE	▶	Q2 2018 (END-JUN-18) <b>N50.49</b>	(Q2 2019) END-JUN-19 <b>N48.20</b>	VALUE <b>N-2.29</b>	% CHANGE IN NPLS <b>-4.53%</b>
MINING AND QUARRYING	▶	Q2 2018 (END-JUN-18) <b>N2.55</b>	(Q2 2019) END-JUN-19 <b>N0.01</b>	VALUE <b>N-2.55</b>	% CHANGE IN NPLS <b>-99.80%</b>
MANUFACTURING	▶	Q2 2018 (END-JUN-18) <b>N136.07</b>	(Q2 2019) END-JUN-19 <b>N111.04</b>	VALUE <b>N-25.02</b>	% CHANGE IN NPLS <b>-18.39%</b>
REAL ESTATE ACTIVITIES	▶	Q2 2018 (END-JUN-18) <b>N172.55</b>	(Q2 2019) END-JUN-19 <b>N76.10</b>	VALUE <b>N-96.45</b>	% CHANGE IN NPLS <b>-55.90%</b>
PUBLIC UTILITIES	▶	Q2 2018 (END-JUN-18) <b>N18.81</b>	(Q2 2019) END-JUN-19 <b>N18.47</b>	VALUE <b>N-0.34</b>	% CHANGE IN NPLS <b>-1.81%</b>
GENERAL COMMERCE	▶	Q2 2018 (END-JUN-18) <b>N170.35</b>	(Q2 2019) END-JUN-19 <b>N164.79</b>	VALUE <b>N-5.57</b>	% CHANGE IN NPLS <b>-3.27%</b>
TRANSPORTATION AND STORAGE	▶	Q2 2018 (END-JUN-18) <b>N96.24</b>	(Q2 2019) END-JUN-19 <b>N54.54</b>	VALUE <b>N-41.70</b>	% CHANGE IN NPLS <b>-43.33%</b>
FINANCE AND INSURANCE	▶	Q2 2018 (END-JUN-18) <b>N37.35</b>	(Q2 2019) END-JUN-19 <b>N5.90</b>	VALUE <b>N-31.45</b>	% CHANGE IN NPLS <b>-84.19%</b>
GENERAL	▶	Q2 2018 (END-JUN-18) <b>N169.04</b>	(Q2 2019) END-JUN-19 <b>N127.76</b>	VALUE <b>N-41.28</b>	% CHANGE IN NPLS <b>-24.42%</b>
GOVERNMENT	▶	Q2 2018 (END-JUN-18) <b>N0.56</b>	(Q2 2019) END-JUN-19 <b>N1.33</b>	VALUE <b>N0.77</b>	% CHANGE IN NPLS <b>137.00%</b>
WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIAATION ACTIVITIES	▶	Q2 2018 (END-JUN-18) <b>N3.46</b>	(Q2 2019) END-JUN-19 <b>N0.14</b>	VALUE <b>N-3.32</b>	% CHANGE IN NPLS <b>-95.90%</b>
CONSTRUCTION	▶	Q2 2018 (END-JUN-18) <b>N72.62</b>	(Q2 2019) END-JUN-19 <b>N61.72</b>	VALUE <b>N-10.90</b>	% CHANGE IN NPLS <b>-15.01%</b>

# Selected Banking Sector Data – Q2 2019

## Year on Year Sectoral Change on Non - Performing Loans (N'Bn)



<b>INFORMATION AND COMMUNICATION</b>	▶	Q2 2018 (END-JUN-18) <b>N124.24</b>	(Q2 2019) END-JUN-19 <b>N77.21</b>	VALUE <b>N-47.03</b>	% CHANGE IN NPLS <b>-37.85%</b>
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</b>	▶	Q2 2018 (END-JUN-18) <b>N9.81</b>	(Q2 2019) END-JUN-19 <b>N7.18</b>	VALUE <b>N-2.63</b>	% CHANGE IN NPLS <b>-26.82%</b>
<b>ADMINISTRATIVE AND SUPPORT SERVICES</b>	▶	Q2 2018 (END-JUN-18) <b>N2.49</b>	(Q2 2019) END-JUN-19 <b>N1.73</b>	VALUE <b>N-0.76</b>	% CHANGE IN NPLS <b>-30.65%</b>
<b>EDUCATION</b>	▶	Q2 2018 (END-JUN-18) <b>N11.48</b>	(Q2 2019) END-JUN-19 <b>N8.74</b>	VALUE <b>N-2.75</b>	% CHANGE IN NPLS <b>-23.92%</b>
<b>HUMAN HEALTH AND SOCIAL WORK ACTIVITIES</b>	▶	Q2 2018 (END-JUN-18) <b>N14.11</b>	(Q2 2019) END-JUN-19 <b>N13.79</b>	VALUE <b>N-0.32</b>	% CHANGE IN NPLS <b>-2.29%</b>
<b>ARTS, ENTERTAINMENT AND RECREATION</b>	▶	Q2 2018 (END-JUN-18) <b>N16.56</b>	(Q2 2019) END-JUN-19 <b>N7.67</b>	VALUE <b>N-8.89</b>	% CHANGE IN NPLS <b>-53.69%</b>
<b>ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES</b>	▶	Q2 2018 (END-JUN-18) <b>N0.00</b>	(Q2 2019) END-JUN-19 <b>N0.00</b>	VALUE <b>N0.00</b>	% CHANGE IN NPLS <b>0.00%</b>
<b>POWER AND ENERGY</b>	▶	Q2 2018 (END-JUN-18) <b>N56.78</b>	(Q2 2019) END-JUN-19 <b>N76.56</b>	VALUE <b>N19.78</b>	% CHANGE IN NPLS <b>34.83%</b>
<b>CAPITAL MARKET</b>	▶	Q2 2018 (END-JUN-18) <b>N0.65</b>	(Q2 2019) END-JUN-19 <b>N0.14</b>	VALUE <b>N-0.51</b>	% CHANGE IN NPLS <b>-78.39%</b>
<b>OIL AND GAS</b>	▶	Q2 2018 (END-JUN-18) <b>N770.52</b>	(Q2 2019) END-JUN-19 <b>N577.49</b>	VALUE <b>N-193.03</b>	% CHANGE IN NPLS <b>-25.05%</b>
<b>TOTAL</b>	▶	Q2 2018 (END-JUN-18) <b>N1,936.73</b>	(Q2 2019) END-JUN-19 <b>N1,440.51</b>	VALUE <b>N-496.22</b>	% CHANGE IN NPLS <b>-25.62%</b>



### VOLUME OF REMITTANCES AS A PORPORTION OF TOTAL GDP (NGN NAIRA)

#### TOTAL VOLUME OF REMITTANCE

 **2016**

 **2017**

 **2018**



Remittance (N'bn)

**N4,743.85**

Remittance (N'bn)

**N6,573.65**

Remittance (N'bn)

**N7,336.71**

Nominal GDP (N'bn)

**N101,489.49**

Nominal GDP (N'bn)

**N113,711.63**

Nominal GDP (N'bn)

**N127,762.55**

% to GDP

**4.67**

% to GDP

**5.78**

% to GDP

**5.74**

YOY Growth %

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YOY Growth %

**38.57**

YOY Growth %

**11.61**



## DATA ON ALL PAYMENTS CHANNELS FOR 2019

	CHEQUES		ACH/NAPS/PMS		ATM	
Month	Volume	Value	Volume	Value	Volume	Value
January	174,880	403,215.90	3,688,778	2,249,568.24	68,524,175	523,232.29
February	640,497	372,364.15	3,609,115	1,973,935.81	60,803,325	465,822.39
March	653,032	377,173.29	3,397,546	1,929,365.32	73,632,232	550,211.24
April	638,248	379,816	3,437,001	1,844,989.78	75,043,037	575,868.85
May	718,139	401,755.09	3,779,534	1,948,728.50	75,433,302	580,863.44
June	591,741	336,593.83	2,733,893	1,649,879.27	71,183,606	542,430.62
Q1 2019	1,468,409	1,152,753	10,695,439	6,152,869	202,959,732	1,539,266
Q2 2019	1,948,128	1,118,165	9,950,428	5,443,598	221,659,945	1,699,163
Quarter on Quarter %	32.67	-3.00	-6.97	-11.53	9.21	10.39
	POS		INTERNET (WEB)		MOBILE PAYMENTS	
Month	Volume	Value	Volume	Value	Volume	Value
January	28,162,746	222,921.88	6,607,162	36,407.99	12,402,234	250,206.08
February	25,778,644	193,425.96	6,347,246	32,014.21	12,812,336	232,411.21
March	29,820,754	217,457.83	7,427,703	39,222.61	16,258,436	327,488.39
April	33,368,778	246,096.87	11,174,073	43,655.50	19,148,956	372,450.31
May	35,466,679	257,731.40	10,563,897	41,929.66	21,214,603	389,315.19
June	35,097,558	245,990.04	5,856,819	30,673.22	22,937,368	393,873.38
Q1 2019	83,762,144	633,806	20,382,111	107,645	41,473,006	810,106
Q2 2019	103,933,015	749,818	27,594,789	116,258	63,300,927	1,155,639
Quarter on Quarter %	24.08	18.30	35.39	8.00	52.63	42.65
	NIP		m-Cash		EBILLSPAY	
Month	Volume	Value	Volume	Value	Volume	Value
January	72,290,331	8,114,079.50	17,574	54.31	134,656	49,763.56
February	72,586,346	7,469,188.70	19,009	61.72	93,313	44,947.72
March	87,939,425	8,583,976.60	22,121	67.41	88,565	46,933.45
April	87,941,859	8,276,860.24	21,123	66.02	95,784	47,858.12
May	95,980,494	9,038,597.79	23,859	87.15	118,623	49,306.11
June	87,422,196	7,867,473.07	15,511	44.23	85,710	42,754.80
Q1 2019	232,816,102	24,167,245	58,704	183	316,534	141,645
Q2 2019	271,344,549	25,182,931	60,493	197	300,117	139,919
Quarter on Quarter %	16.55	4.20	3.05	7.61	-5.19	-1.22
	REMITA		CENTRAL PAY			
Month	Volume	Value	Volume	Value		
January	3,098,077	1,715,013.91	67,148	591.35		
February	3,863,748	1,671,810.23	79,126	502.39		
March	3,611,215	1,579,284.12	86,453	510.08		
April	3,609,831	1,641,216.08	68,479	440.56		
May	4,074,409	1,733,441.43	63,398	415.79		
June	3,357,566	1,498,524.00	33,916	375.18		
Q1 2019	10,573,040	4,966,108	232,727	1,604		
Q2 2019	11,041,806	4,873,182	165,793	1,232		
Quarter on Quarter %	4.43	-1.87	-28.76	-23.21		

DATA ON ALL PAYMENTS CHANNELS FOR 2018						
values in naira						
	CHEQUES		NEFT		ATM	
Month	Volume	Value	Volume	Value	Volume	Value
January	885,166	449,252,355,416.66	3,101,976	1,377,882,768,854.55	69,370,277	516,363,441,750.82
February	784,659	426,910,391,998.81	3,110,417	1,163,990,864,951.33	66,329,905	484,963,158,498.52
March	806,284	440,727,298,283.23	4,065,931	1,327,971,561,578.04	76,670,671	567,622,520,138.48
April	737,353	435,008,489,386.45	3,732,592	1,366,403,069,585.35	70,947,764	523,187,011,009.66
May	798,737	446,444,951,323.28	2,424,498	1,122,983,234,496.20	75,191,266	559,351,309,039.22
June	732,157	397,623,905,335.52	2,611,920	1,089,736,877,596.51	71,278,931	520,628,095,284.24
July	715,436	413,473,595,085.00	2,406,968	1,195,316,371,250.00	72,981,547	513,688,104,976.74
August	685,571	396,607,919,832.04	3,013,910	1,310,824,492,995.34	75,792,100	556,231,621,540.48
September	665,837	370,864,069,975.61	2,292,640	1,075,852,304,618.06	71,496,724	521,093,807,977.59
October	778,007	424,029,218,672.41			73,084,212	532,887,648,022.13
November	723,227	415,491,466,385.46			73,371,402	545,999,285,921.15
December	706,844	418,901,287,996.00			79,004,508	638,069,895,511.34
	POS		INTERNET (WEB)		MOBILE PAYMENTS	
Month	Volume	Value	Volume	Value	Volume	Value
January	16,102,962	152,099,692,255.12	3,181,510	21,359,309,157.76	4,369,622	102,830,379,686.02
February	16,731,362	144,876,032,407.97	3,072,375	19,027,486,044.17	4,777,447	102,705,168,311.43
March	20,728,441	177,755,617,743.91	3,380,371	20,355,559,565.46	6,107,608	123,580,213,424.72
April	20,751,162	172,313,929,221.53	3,495,876	17,300,579,419.14	5,955,903	125,640,866,202.15
May	23,180,315	189,483,701,484.36	3,304,791	19,081,055,402.04	7,565,702	147,536,343,100.41
June	23,298,442	181,827,918,155.92	3,033,580	16,873,970,913.12	7,165,260	137,388,728,346.85
July	26,990,305	199,520,136,709.54	3,930,816	20,510,308,558.49	8,448,066	150,049,500,152.05
August	29,885,436	227,505,816,519.39	5,002,812	24,881,841,670.65	8,409,540	176,939,670,235.82
September	29,162,526	223,380,636,604.15	5,031,416	23,679,360,163.96	8,040,342	171,092,544,616.02
October	27,727,169	212,368,604,541.15	5,358,319	26,024,438,338.47	9,460,794	219,657,277,162.64
November	29,405,429	230,026,803,467.08	5,766,482	168,203,848,833.07	10,904,858	227,161,507,825.15
December	31,926,618	271,950,012,038.00	6,257,553	27,303,232,646.19	13,448,304	289,669,220,478.99
	NIP		m-Cash		EBILLSPAY	
Month	Volume	Value	Volume	Value	Volume	Value
January	41,021,420	5,749,285,923,677.67	11,782	124,958,703.00	87,076	43,206,251,099.65
February	43,863,265	5,601,943,795,563.27	14,848	126,213,055.00	78,860	41,818,977,793.88
March	54,905,660	6,450,987,143,867.64	21,610	160,039,133.00	79,537	40,900,234,641.54
April	52,025,357	6,019,146,243,808.95	17,908	130,766,884.00	92,548	41,727,310,159.70
May	58,646,458	6,626,982,839,513.05	21,267	143,037,567.30	97,268	46,837,603,227.06
June	57,946,494	6,444,647,439,187.70	20,997	122,428,082.00	78,133	42,159,017,570.86
July	60,957,648	6,444,916,938,243.00	19,216	68,706,093.00	79,714	37,668,980,505.00
August	66,312,916	6,855,013,212,568.18	20,954	76,274,307.02	84,955	39,314,925,386.23
September	65,548,414	6,655,399,057,788.69	21,891	65,663,255.80	114,508	38,395,764,542.57
October	70,238,031	7,328,148,331,533.06	18,326	59,225,901.00	99,547	39,801,966,964.98
November	74,056,061	7,851,839,489,970.07	19,528	54,177,680.00	86,371	42,013,180,346.17
December	83,915,331	8,394,715,282,656.00	21,001	67,240,661.00	74,825	46,370,295,370.00
	REMITA		*NAPS		CENTRAL PAY	
Month	Volume	Value	Volume	Value	Volume	Value
January	3,439,705	1,519,416,547,999.53	1,015,977	538,980,648,384.96	56,746	763,071,384.71
February	3,779,520	2,105,011,681,707.47	1,261,678	616,894,003,647.13	55,401	706,817,359.50
March	3,761,144	1,704,065,879,908.46	1,600,975	628,143,621,905.00	59,722	728,379,622.90
April	3,504,073	1,412,077,884,266.88	1,536,024	685,525,545,185.23	64,365	572,514,562.26
May	3,472,594	1,439,949,924,833.85	2,047,708	797,943,727,821.21	75,793	646,641,450.85
June	2,343,528	1,138,533,150,508.05	1,394,303	736,177,624,868.66	77,366	561,716,119.87
July	3,685,213	1,280,614,356,494.49	1,309,501	654,140,220,661.00	91,478	591,143,295.00
August	3,722,839	1,304,379,672,581.02	1,688,011	707,687,040,057.73	113,821	443,097,997.72
September	3,500,669	1,642,119,695,782.16	1,670,975	726,461,635,573.32	134,717	532,968,463.78
October	4,149,945	1,485,521,054,126.79	4,476,809	2,097,783,670,163.44	198,720	810,847,490.36
November	4,256,877	1,408,088,924,419.06	4,278,971	2,105,285,847,071.12	203,203	800,046,590.46
December	4,845,739	2,056,208,654,943.08	5,103,824	1,783,882,054,221.00	129,048	944,311,276.00
*NAPS effective October 2018, data for NAPS will comprise of NEFT/NAPS/PMS						
Source:	NIBSS, Switches, MMOs					
note: November 2018 figures are provisional						





<b>NON PERFORMING LOANS</b>						
<b>Period</b>	<b>Gross loans</b>	<b>Specific provisions</b>	<b>Loans after Specific Provisions</b>	<b>Nonperforming loans</b>	<b>Non Performing Loans/Total Loans %</b>	<b>(after specific provisions) %</b>
1ST QTR 2007	2,534,579,257,720.40	178,538,748,486.43	2,356,040,509,233.97	258,406,425,234.54	10.20	10.97
2ND QTR 2007	2,857,275,713,269.40	187,374,591,457.85	2,669,901,121,811.55	256,249,346,502.95	8.97	9.60
3RD QTR 2007	3,540,681,348,851.42	153,275,450,697.78	3,387,405,898,153.64	302,556,342,091.52	8.55	8.93
4TH QTR 2007	4,082,987,566,138.34	236,259,945,815.32	3,846,727,620,323.02	387,990,843,502.09	9.50	10.09
1ST QTR 2008	4,775,628,018,665.59	250,775,410,141.32	4,524,852,608,524.27	393,745,219,519.75	8.24	8.70
2ND QTR 2008	5,497,154,075,412.04	251,085,530,672.79	5,246,068,544,739.25	402,154,008,301.35	7.32	7.67
3RD QTR 2008	6,092,187,309,648.04	269,652,145,059.28	5,822,535,164,588.76	426,948,553,952.41	7.01	7.33
4TH QTR 2008	6,443,085,994,179.28	308,472,346,127.78	6,134,613,648,051.50	463,489,198,671.12	7.19	7.56
1ST QTR 2009	6,543,764,499,108.21	322,866,640,613.98	6,220,897,858,494.23	494,014,351,043.43	7.55	7.94
2ND QTR 2009	6,882,416,935,748.16	400,846,269,103.47	6,481,570,666,644.69	650,050,306,497.41	9.45	10.03
3RD QTR 2009	7,600,907,807,839.18	1,194,888,743,821.35	6,406,019,064,017.83	1,853,108,064,211.37	24.38	28.93
4TH QTR 2009	8,197,437,995,693.46	2,283,165,721,879.90	5,914,272,273,813.56	3,053,815,125,268.57	37.25	51.63
1ST QTR 2010	8,293,850,403,899.98	2,440,269,650,631.25	5,853,580,753,268.73	3,076,894,983,949.55	37.10	52.56
2ND QTR 2010	8,522,463,688,189.42	2,598,895,290,746.34	5,923,568,397,443.08	3,268,328,312,930.32	38.35	55.17
3RD QTR 2010	8,655,734,711,370.38	2,657,080,021,505.88	5,998,654,689,864.50	3,253,143,658,455.67	37.58	54.23
4TH QTR 2010	7,018,272,394,028.01	1,130,754,330,474.59	5,887,518,063,553.42	1,413,697,598,993.28	20.14	24.01
1ST QTR 2011	7,016,576,903,785.04	835,260,813,759.41	6,181,316,090,025.63	1,139,901,822,898.72	16.25	18.44
2ND QTR 2011	6,713,865,566,509.04	575,105,853,562.33	6,138,759,712,946.71	782,059,405,942.19	11.65	12.74
3RD QTR 2011	6,960,441,448,527.83	537,844,328,297.44	6,422,597,120,230.39	688,360,212,718.78	9.89	10.72
4TH QTR 2011	6,641,301,898,408.54	247,501,345,968.35	6,393,800,552,440.19	383,311,280,069.27	5.77	6.00
1ST QTR 2012	6,613,557,354,197.05	261,567,416,103.33	6,351,989,938,093.72	301,919,088,056.20	4.57	4.75
2nd QTR 2012	7,468,489,007,393.05	248,053,190,262.06	7,220,435,817,130.99	338,786,776,715.79	4.54	4.69
3RD QTR 2012	7,593,696,555,200.64	239,052,889,982.92	7,354,643,665,217.72	326,084,140,305.16	4.29	4.43
4TH QTR 2012	7,721,226,744,387.03	201,865,527,751.39	7,519,361,216,635.64	286,088,816,439.54	3.71	3.80
1st QTR 2013	7,803,728,430,565.21	225,465,989,904.29	7,578,262,440,660.92	311,801,388,084.34	4.00	4.11
2nd QTR 2013	8,295,726,005,685.55	175,561,240,904.97	8,120,164,764,780.58	321,919,947,898.96	3.88	3.96
3RD QTR 2013	8,874,939,573,529.22	179,185,064,033.69	8,695,754,509,495.53	315,225,090,224.91	3.55	3.63
4th QTR 2013	9,478,907,768,435.31	179,543,850,382.27	9,299,363,918,053.04	321,656,419,816.60	3.39	3.46
1st QTR 2014	9,856,904,650,564.55	237,841,443,700.15	9,619,063,206,864.40	374,854,418,837.25	3.80	3.90
2nd QTR 2014	10,230,456,757,168.20	228,578,439,097.51	10,001,878,318,070.70	380,095,600,545.41	3.72	3.80
3RD QTR 2014	10,916,825,767,886.90	228,060,169,435.38	10,688,765,598,451.50	398,676,311,891.38	3.65	3.73
4th QTR 2014	11,984,023,166,651.10	228,500,137,204.30	11,755,523,029,446.80	354,671,763,966.60	2.96	3.02
1ST QTR 2015	12,572,749,101,149.40	372,230,037,987.55	12,200,519,063,161.80	478,712,428,991.30	3.81	3.92
2nd QTR 2015	12,650,841,879,925.80	393,230,848,772.95	12,257,611,031,152.80	627,837,264,619.37	4.96	5.12
3rd QTR 2015	12,155,584,674,156.50	461,022,640,232.99	11,694,562,033,923.50	621,342,992,127.88	5.11	5.31
4th QTR 2015	12,122,093,344,322.50	471,385,831,493.77	11,650,707,512,828.70	645,403,481,122.91	5.32	5.54
1st QTR 2016	12,055,649,994,538.50	662,317,418,943.66	11,393,332,575,594.80	1,293,918,231,045.30	10.73	11.36
2nd QTR 2016	14,295,052,414,531.00	777,537,269,189.51	13,517,515,145,341.50	1,677,271,649,650.62	11.73	12.41
3rd QTR 2016	14,841,909,001,337.00	1,056,218,158,070.28	13,785,690,843,266.70	2,190,509,814,458.09	14.76	15.89
4th QTR 2016	14,834,806,324,485.40	956,238,089,330.44	13,878,568,235,155.00	2,083,489,137,260.40	14.04	15.01
1st QTR 2017	16,185,253,368,389.60	1,615,457,349,031.99	14,569,796,019,357.60	2,370,243,313,507.00	14.64	16.27
2nd QTR 2017	15,908,443,034,592.10	1,919,088,336,383.88	13,989,354,698,208.20	2,387,692,236,277.81	15.01	17.07
3rd QTR 2017	16,039,579,969,071.70	2,034,180,078,322.72	14,005,399,890,748.90	2,426,764,692,268.65	15.13	17.33
4th QTR 2017	15,959,053,146,820.20	1,823,303,862,655.17	14,135,749,284,165.10	2,363,476,670,869.77	14.81	16.72
1st QTR 2018	15,831,554,777,507.70	1,934,689,967,608.93	13,896,864,809,898.70	2,189,274,331,185.72	13.83	15.75
2nd QTR 2018	15,580,185,083,029.90	1,993,038,082,050.46	13,587,147,000,979.50	1,939,147,436,146.96	12.45	14.27
3rd QTR 2018	15,861,117,051,848.30	1,949,036,835,609.72	13,912,080,216,238.60	2,245,193,462,123.20	14.16	16.14
4th QTR 2018	15,353,758,941,686.20	1,790,766,857,692.97	13,562,992,083,993.30	1,792,478,596,557.71	11.67	13.22
1st QTR 2019	15,544,709,480,952.70	1,741,289,530,217.75	13,803,419,950,735.00	1,676,501,291,283.21	10.79	12.15
2nd QTR 2019	15,483,301,378,971.80	1,573,804,651,684.09	13,909,496,727,287.70	1,440,513,924,479.44	9.30	10.36

<b>Non-performing Loans (NPLs)</b>					
<b>Year on Year Sectoral Change in NPLs</b>					
S/N	Sector	Total NPL			Change in NPLs
		Q2 2018 (End-Jun-18)	(Q2 2019) End-Jun-19	Value	Percentage
		N'Bn	N'Bn	N'Bn	%
1	AGRICULTURE	50.49	48.20	-2.29	-4.53
2	MINING AND QUARRYING	2.55	0.01	-2.55	-99.80
3	MANUFACTURING	136.07	111.04	-25.02	-18.39
4	REAL ESTATE ACTIVITIES	172.55	76.10	-96.45	-55.90
5	PUBLIC UTILITIES	18.81	18.47	-0.34	-1.81
6	GENERAL COMMERCE	170.35	164.79	-5.57	-3.27
7	TRANSPORTATION AND STORAGE	96.24	54.54	-41.70	-43.33
8	FINANCE AND INSURANCE	37.35	5.90	-31.45	-84.19
9	GENERAL	169.04	127.76	-41.28	-24.42
10	GOVERNMENT	0.56	1.33	0.77	137.00
11	WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	3.46	0.14	-3.32	-95.90
12	CONSTRUCTION	72.62	61.72	-10.90	-15.01
13	INFORMATION AND COMMUNICATION	124.24	77.21	-47.03	-37.85
14	PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	9.81	7.18	-2.63	-26.82
15	ADMINISTRATIVE AND SUPPORT SERVICES	2.49	1.73	-0.76	-30.65
16	EDUCATION	11.48	8.74	-2.75	-23.92
17	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	14.11	13.79	-0.32	-2.29
18	ARTS, ENTERTAINMENT AND RECREATION	16.56	7.67	-8.89	-53.69
19	ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	0.00	0.00	0.00	0.00
20	POWER AND ENERGY	56.78	76.56	19.78	34.83
21	CAPITAL MARKET	0.65	0.14	-0.51	-78.39
22	OIL AND GAS	770.52	577.49	-193.03	-25.05
	<b>GRAND TOTAL</b>	<b>1,936.73</b>	<b>1,440.51</b>	<b>-496.22</b>	<b>-25.62</b>

**Volume of remittances (NGN Naira) as a porportion of total GDP**

Year	Total volume of remittance			YOY Growth %
	Remittance (N'billion)	Nominal GDP (N'billion)	% to GDP	
2016	4,743.85	101,489.49	4.67	
2017	6,573.65	113,711.63	5.78	38.57
2018	7,336.71	127,762.55	5.74	11.61

Staff Strength in the Banking Sector														
	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q on Q growth %	Y on Y growth %		
<b>Executive Staff</b>	174	161	197	188	210	210	213	201	193	178	(7.77)	(15.24)		
<b>Senior Staff</b>	20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	17,943	(0.42)	4.66		
<b>Junior Staff</b>	36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	39,980	(1.46)	(1.40)		
<b>Contract Staff</b>	20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	46,263	0.06	5.25		
<b>Total</b>	77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	(0.62)	2.46		

	Q3, 2014	Q4, 2014	Q1, 2015	Q2, 2015	Q3, 2015	Q4, 2015	Q1, 2016	Q2, 2016	Q3, 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019
Staff Strength	80,865	84,358	83,898	76,471	81,682	79,418	81,122	78,563	82,470	77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364
Q on Q growth %	-0.11	4.32	-0.55	-8.85	6.81	-2.77	2.15	-3.15	4.97	-6.52	-1.93	9.57	9.19	-0.93	13.67	0.95	1.80	0.33	-0.62

Note: CB = Commercial Banks; MBs = Merchant Banks; NIB = Non-Interest Banks; DMBs = Deposit Money Banks



<b><u>DMBs STAFF STRENGTH</u></b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	171	16	10	197
Senior Staff	20,225	142	53	20,420
Junior Staff	34,632	208	351	35,191
Contract Staff	26,723	33	276	27,032
<b>Total Banking Sector</b>	<b>81,751</b>	<b>399</b>	<b>690</b>	<b>82,840</b>
<b><u>DMBs STAFF STRENGTH (DECEMBER 2017)</u></b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	178	16	10	204
Senior Staff	16,516	177	52	16,745
Junior Staff	40,984	242	354	41,580
Contract Staff	32,085	35	274	32,394
<b>Total Banking Sector</b>	<b>89,763</b>	<b>470</b>	<b>690</b>	<b>90,923</b>
<b><u>DMBs STAFF STRENGTH (MARCH 2018)</u></b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	183	16	11	210
Senior Staff	16,713	164	64	16,941
Junior Staff	39,845	258	341	40,444
Contract Staff	31,700	29	284	32,013
<b>Total Banking Sector</b>	<b>88,441</b>	<b>467</b>	<b>700</b>	<b>89,608</b>
<b><u>DMBs STAFF STRENGTH (JUNE 2018)</u></b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	183	20	10	213
Senior Staff	16,905	174	65	17,144
Junior Staff	39,909	288	352	40,549
Contract Staff	43,593	33	329	43,955
<b>Total Banking Sector</b>	<b>100,590</b>	<b>515</b>	<b>756</b>	<b>101,861</b>

<b><u>DMBs STAFF STRENGTH (SEPTEMBER 2018)</u></b>				
	CBs	MBs	NIB	DMBs TOTAL
Executive Staff	181	22	10	213
Senior Staff	17,479	175	75	17,729
Junior Staff	39,731	287	377	40,395
Contract Staff	44,124	32	328	44,484
<b><u>DMBs STAFF STRENGTH (DECEMBER 2018)</u></b>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	170	21	10	201
Senior Staff	17,874	170	75	18,119
Junior Staff	40,386	320	405	41,111
Contract Staff	44,866	44	328	45,238
Totals	103,296	555	818	104,669
<b><u>DMBs STAFF STRENGTH MARCH 2019)</u></b>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	170	13	10	193
Senior Staff	17,767	172	79	18,018
Junior Staff	39,822	335	414	40,571
Contract Staff	45,710	152	373	46,235
Totals	103,469	672	876	105,017
<b><u>DMBs STAFF STRENGTH (Q2 2019)</u></b>				
	CBs	MBs	NIB	DMBs Total
Executive Staff	156	13	9	178
Senior Staff	17,690	171	82	17,943
Junior Staff	39,219	336	425	39,980
Contract Staff	45,669	145	449	46,263
Totals	102,734	665	965	104,364

# Methodology

Data is supplied administratively by the Central Bank of Nigeria (CBN) and verified and validated by the National Bureau of Statistics, Nigeria (NBS).

# Acknowledgements/Contacts

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