



NATIONAL BUREAU OF STATISTICS

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

(Q4 2020)

Report Date: April 2021

Data Source: National Bureau of Statistics (NBS)

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EXECUTIVE SUMMARY

A total volume of 3,464,811,083 transactions valued at N356.47trn was recorded in Q4 2020 as data on Electronic Payment Channels in the Nigeria Banking Sector revealed.

Online transfers dominated the volume of transactions recorded. 2,227,449,949 volume of Online Transfer transactions valued at N120.27trn were recorded in Q4 2020.

In terms of credit to the private sector, the total value of credit allocated by the bank stood at N20.37trn as of Q4 2020. Oil & Gas and Manufacturing sectors got credit allocation of N3.93trn and N3.19trn to record the highest credit allocation as at the period under review.

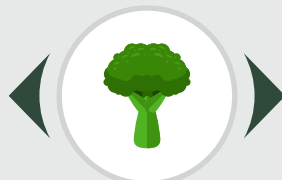
As of Q4 2020, the total number of Banks' staff decreased by -0.90% QoQ from 95,888 in Q3 2020 to 95,026.



AGRICULTURE

(N'Million)

N1,049,678.40



Agriculture

5.2

Q on Q
Growth
Rate %

INDUSTRY

(N'Million)

N11,875.25



Mining & Quarrying

0.1

Q on Q
Growth
Rate %

(N'Million)

N3,191,371.72



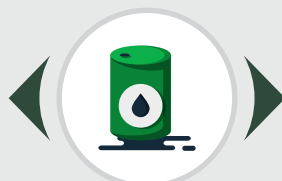
Manufacturing

15.7

Q on Q
Growth
Rate %

(N'Million)

N3,930,142.02



Oil & Gas

19.3

Q on Q
Growth
Rate %

(N'Million)

N443,374.97








Power and Energy

2.2

Q on Q
Growth
Rate %





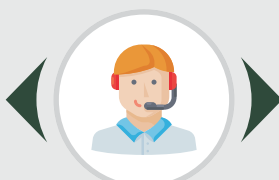


SERVICES

(N'Million)	N965,188.00	 <p>Construction</p>	4.7	Q on Q Growth Rate %
(N'Million)	N1,343,587.25	 <p>Trade/General Commerce</p>	6.6	Q on Q Growth Rate %
(N'Million)	N1,774,033.11	 <p>Government</p>	8.7	Q on Q Growth Rate %
(N'Million)	N654,718.52	 <p>Real Estate</p>	3.2	Q on Q Growth Rate %
(N'Million)	N1,464,009.36	 <p>Finance, Insurance and Capital Market</p>	7.2	Q on Q Growth Rate %



SERVICES

(N'Million)	N80,211.18	 <p>Education</p>	0.4	Q on Q Growth Rate %
(N'Million)	N1,254,298.27	 <p>Oil & Gas</p>	6.2	Q on Q Growth Rate %
(N'Million)	N319,852.71	 <p>Power and Energy</p>	1.6	Q on Q Growth Rate %
(N'Million)	N1,863,297.78	 <p>General</p>	9.1	Q on Q Growth Rate %
(N'Million)	N1,018,164.31	 <p>Information & Communication</p>	5.0	Q on Q Growth Rate %



SERVICES

(N'Million)

N543,299.07



Transportation
& Storage

2.7

Q on Q
Growth
Rate %

(N'Million)

N466,386.34



Others

2.3

Q on Q
Growth
Rate %

TOTAL CREDIT

(N'Million)

N20,373,488.28

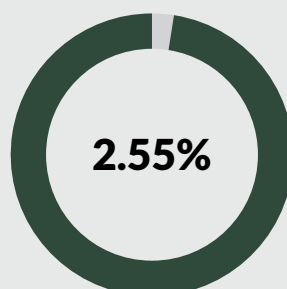


Total

100

Q on Q
Growth
Rate %

Q on Q GROWTH RATE



SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



CHEQUES



Q4 2020 (Volume)

5,546,413

Q4 2020 Value (N'B)

N4,219

Q4 on Q3 2020 (Volume)

10.72%

Q4 on Q3 2020 Value (N'B)

10.28%

October -20 (Volume)

1,546,352

November -20 (Volume)

1,941,501

December -20 (Volume)

2,058,560

October -20 Value (N'B)

N1,128.04

November -20 Value (N'B)

N1,460.67

December -20 Value (N'B)

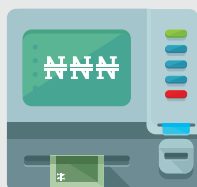
N1,630.02

SELECTED BANKING SECTOR DATA – Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



ATM TRANSACTIONS



Q4 2020 (Volume)

455,259,043

Q4 2020 Value (N'B)

N4,545

Q4 on Q3 2020 (Volume)

-14.11%

Q4 on Q3 2020 Value (N'B)

-10.06%

October -20 (Volume)

151,924,854

November -20 (Volume)

158,259,049

December -20 (Volume)

145,075,140

October -20 Value (N'B)

N1,486.96

November -20 Value (N'B)

N1,553.25

December -20 Value (N'B)

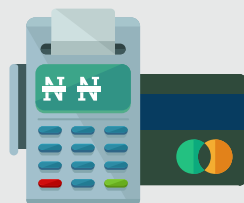
N1,505.24

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



POS TRANSACTIONS



Q4 2020 (Volume)

214,849,612

Q4 2020 Value (N'B)

N1,516

Q4 on Q3 2020 (Volume)

32.12%

Q4 on Q3 2020 Value (N'B)

25.49%

October -20 (Volume)

68,411,116

November -20 (Volume)

68,537,758

December -20 (Volume)

77,900,738

October -20 Value (N'B)

N460.95

November -20 Value (N'B)

N480.55

December -20 Value (N'B)

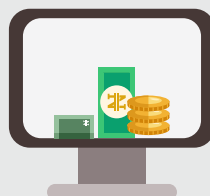
N574.37

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



ONLINE TRANSFERS



Q4 2020 (Volume)

2,227,449,949

Q4 2020 Value (N'B)

N120,273

Q4 on Q3 2020 (Volume)

39.67%

Q4 on Q3 2020 Value (N'B)

19.24%

October -20 (Volume)

680,837,930

November -20 (Volume)

747,664,285

December -20 (Volume)

798,947,734

October -20 Value (N'B)

N34,494.67

November -20 Value (N'B)

N39,132.53

December -20 Value (N'B)

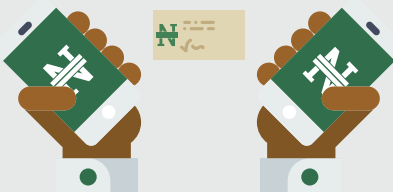
N46,645.99

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



NEFT TRANSFERS



Q4 2020 (Volume)
47,257,928

Q4 2020 Value (N'B)
N96,088

Q4 on Q3 2020 (Volume)
18.41%

Q4 on Q3 2020 Value (N'B)
25.48%



October -20 (Volume)
12,475,912

November -20 (Volume)
11,108,450

December -20 (Volume)
23,673,566

October -20 Value (N'B)
N30,853.92

November -20 Value (N'B)
N28,952.46

December -20 Value (N'B)
N36,281.70

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



RTGS TRANSFERS

Q4 2020 (Volume)

1,473,983



Q4 2020 Value (N'B)

N112,958

Q4 on Q3 2020 (Volume)

-18.08%

Q4 on Q3 2020 Value (N'B)

-2.67%

October -20 (Volume)

384,950

November -20 (Volume)

353,669

December -20 (Volume)

735,364

October -20 Value (N'B)

N32,426

November -20 Value (N'B)

N37,077

December -20 Value (N'B)

N43,455

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



USSD TRANSFERS



Q4 2020 (Volume)

145,581,469

Q4 2020 Value (N'B)

N1,632

Q4 on Q3 2020 (Volume)

9.00%

Q4 on Q3 2020 Value (N'B)

22.64%

October -20 (Volume)

43,224,858

November -20 (Volume)

47,425,591

December -20 (Volume)

54,931,020

October -20 Value (N'B)

N605

November -20 Value (N'B)

N476

December -20 Value (N'B)

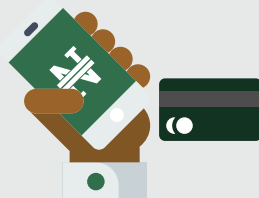
N551

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



MOBILE APP TRANSFERS (Not Mobile Money)



Q4 2020 (Volume)

124,163,183

Q4 2020 Value (N'B)

N9,919

Q4 on Q3 2020 (Volume)

10.80%

Q4 on Q3 2020 Value (N'B)

10.86%

October -20 (Volume)

38,072,806

November -20 (Volume)

39,973,333

December -20 (Volume)

46,117,044

October -20 Value (N'B)

N2,968

November -20 Value (N'B)

N3,328

December -20 Value (N'B)

N3,622

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



DIRECT DEBITS



Q4 2020 (Volume)

927,102

Q4 2020 Value (N'B)

N500

Q4 on Q3 2020 (Volume)

9.14%

Q4 on Q3 2020 Value (N'B)

-21.12%

October -20 (Volume)

325,557

November -20 (Volume)

271,149

December -20 (Volume)

330,396

October -20 Value (N'B)

N177

November -20 Value (N'B)

N171

December -20 Value (N'B)

N152

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



MMOs



Q4 2020 (Volume)

242,302,401

Q4 2020 Value (N'B)

N4,821

Q4 on Q3 2020 (Volume)

20.58%

Q4 on Q3 2020 Value (N'B)

-12.14%

October -20 (Volume)

74,843,927

November -20 (Volume)

77,318,921

December -20 (Volume)

90,139,553

October -20 Value (N'B)

N1,387

November -20 Value (N'B)

N1,500

December -20 Value (N'B)

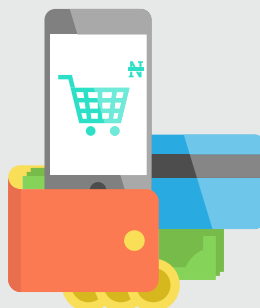
N1,934

SELECTED BANKING SECTOR DATA - Q4 2020

Electronic Payment Channels In The Nigeria Banking Sector



TOTAL



Q4 2020 (Volume)

3,464,811,083

Q4 2020 Value (N'B)

N356,471

SELECTED BANKING SECTOR DATA - Q4 2020

Staff Strength in the Banking Sector



Q4 2019	184
Q1 2020	208
Q2 2020	204
Q3 2020	241
Q4 2020	257
Q4 on Q3 growth %	6.64
Y on Y growth %	39.67

Q4 2019	18,180
Q1 2020	17,566
Q2 2020	17,619
Q3 2020	17,618
Q4 2020	17,381
Q4 on Q3 growth %	(1.35)
Y on Y growth %	(4.39)



Q4 2019	39,896
Q1 2020	38,020
Q2 2020	37,733
Q3 2020	37,647
Q4 2020	37,590
Q4 on Q3 growth %	(0.15)
Y on Y growth %	(5.78)

Q4 2019	45,350
Q1 2020	41,181
Q2 2020	38,942
Q3 2020	40,382
Q4 2020	39,798
Q4 on Q3 growth %	(1.45)
Y on Y growth %	(12.24)

TOTAL

Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q4 on Q3 growth %	Y on Y growth %
103,610	96,975	94,498	95,888	95,026	(0.90)	(8.28)

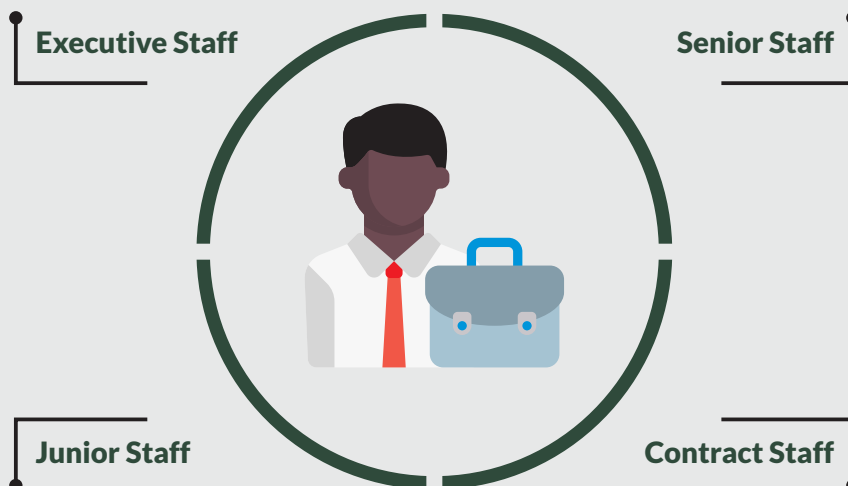
SELECTED BANKING SECTOR DATA - Q4 2020

DMBs Staff Strength (Q4 2020)



CBs	209
MBs	33
NIB	15
DMBs TOTAL	257

CBs	17,017
MBs	248
NIB	116
DMBs TOTAL	17,381



CBs	36,583
MBs	362
NIB	645
DMBs TOTAL	37,590

CBs	38,945
MBs	132
NIB	721
DMBs TOTAL	39,798

TOTAL

CBs	MBs	NIB	DMBs TOTAL
92,754	775	1,497	95,026

SELECTED BANKING SECTOR DATA - Q4 2020

Domestic Credit Break Down (N'Mln)



DOMESTIC CREDIT (NET)/DOMESTIC CLAIMS



N39,537,142.1



N40,194,156.1



N41,636,319.1

NET CLAIMS ON GOVERNMENT



N10,449,164.3



N10,782,279.1



N11,469,182.7

Central Bank



N6,820,074.8



N6,961,242.6



N7,627,048.9

Commercial & Merchant Banks



N3,536,378.2



N3,729,963.0



N3,748,474.8

Non-Interest Banks



N67,196.8



N69,189.2



N71,774.6

Primary Mortgage Banks



N9,587.0



N7,948.1



N7,948.1

Micro-Finance Banks



N15,927.4



N13,936.1



N13,936.1

Claims on central government



N19,500,432.1



N19,850,295.1



N20,229,158.4

SELECTED BANKING SECTOR DATA - Q4 2020

Domestic Credit Break Down (N'Mln)



Liabilities to central government



N-9,051,267.8



N-9,068,016.0



N-8,759,975.7

CLAIMS ON OTHER SECTORS



N29,087,977.87



N29,411,876.98



N30,167,136.44

Central Bank



N9,526,900.8



N9,487,212.2



N9,501,948.6

Commercial & Merchant Banks



N18,799,299.0



N19,083,955.7



N19,818,375.4

Non-Interest Banks



N96,850.3



N99,649.9



N105,753.2

Primary Mortgage Banks



N172,361.9



N188,597.5



N188,597.5

Micro-Finance Banks



N492,565.9



N552,461.7



N552,461.7

CLAIMS ON OTHER FINANCIAL CORPORATIONS/1



N8,469,065.3



N8,416,580.6



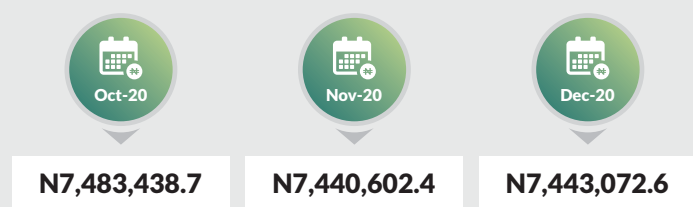
N8,572,711.0

SELECTED BANKING SECTOR DATA - Q4 2020

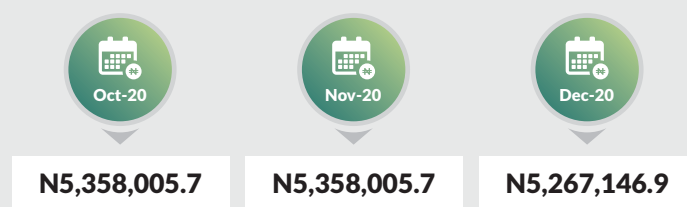
Domestic Credit Break Down (N'Mln)



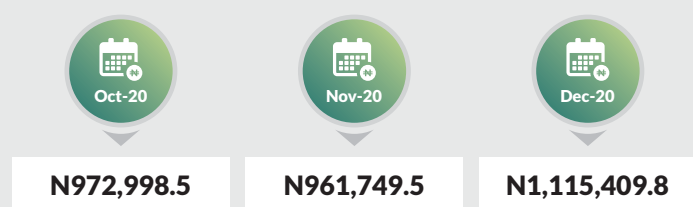
Central Bank



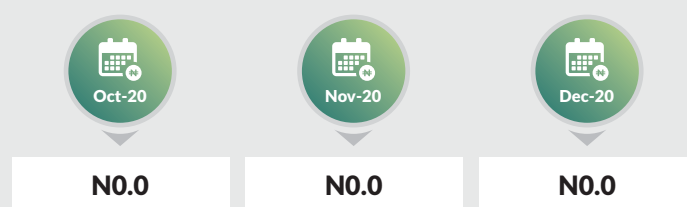
Of which: AMCON Bond



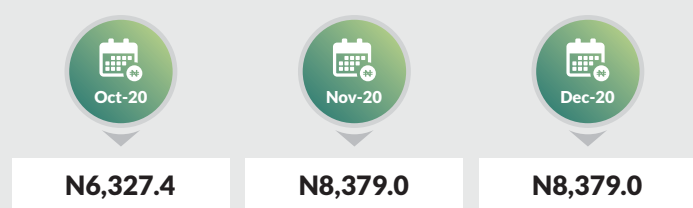
Commercial & Merchant Banks



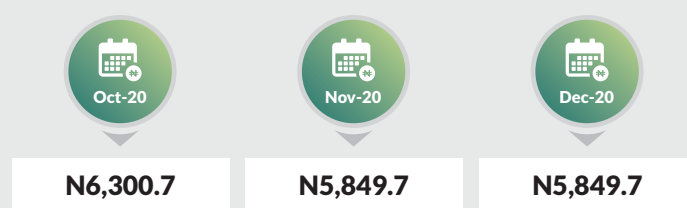
Non-Interest Banks



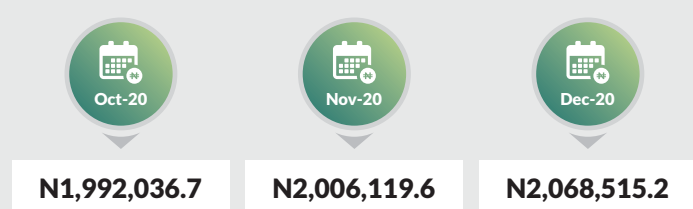
Primary Mortgage Banks



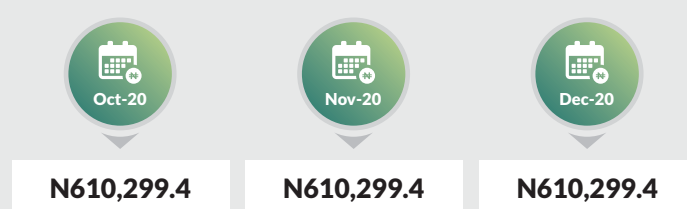
Micro-Finance Banks



CLAIMS ON STATE AND LOCAL GOVERNMENT



Central Bank

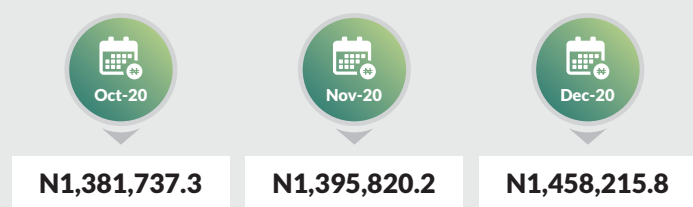


SELECTED BANKING SECTOR DATA - Q4 2020

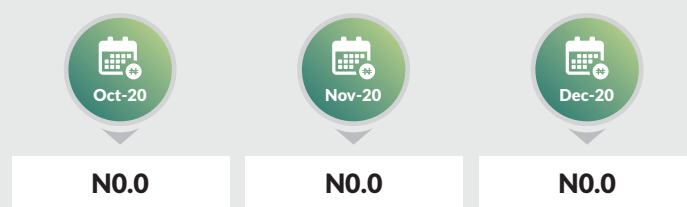
Domestic Credit Break Down (N'Mln)



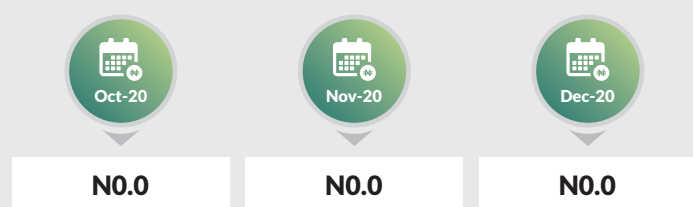
Commercial & Merchant Banks



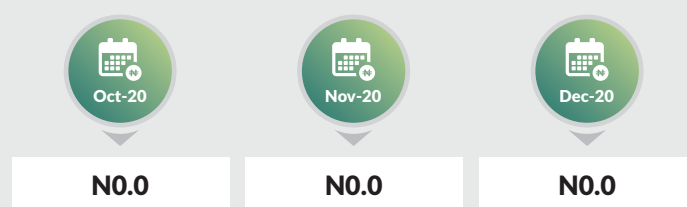
Non-Interest Banks



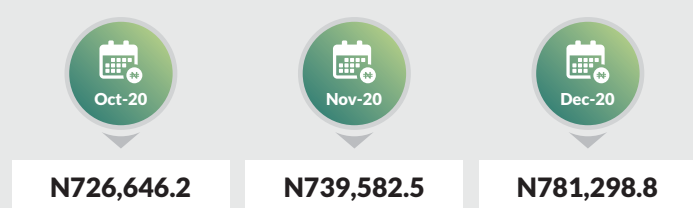
Primary Mortgage Banks



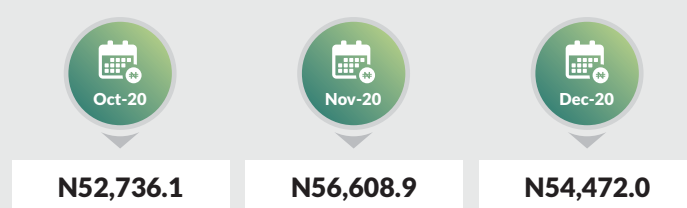
Micro-Finance Banks



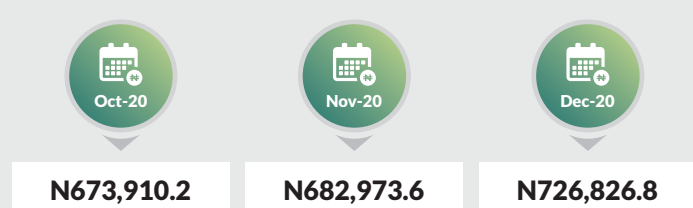
CLAIMS ON PUBLIC NONFINANCIAL CORPORATIONS



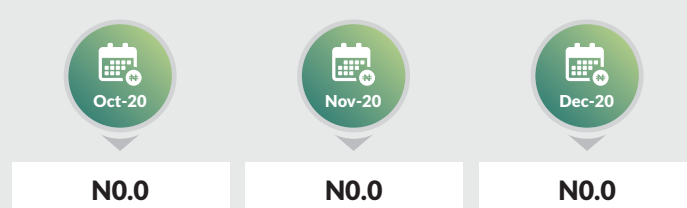
Central Bank



Commercial & Merchant Banks



Non-Interest Banks

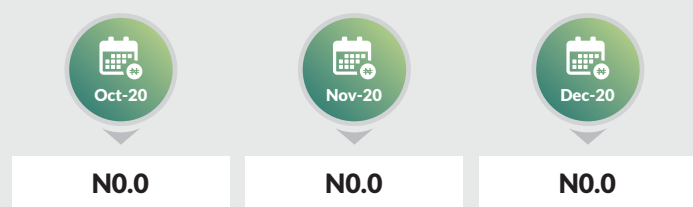


SELECTED BANKING SECTOR DATA - Q4 2020

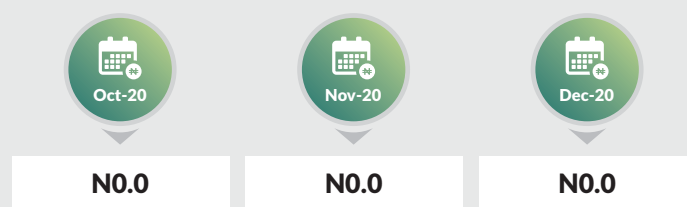
Domestic Credit Break Down (N'Mln)



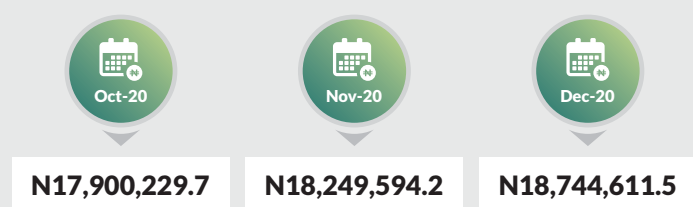
Primary Mortgage Banks



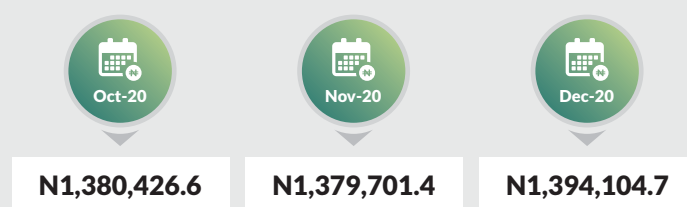
Micro-Finance Banks



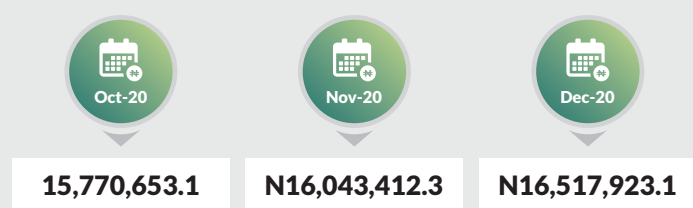
CLAIMS ON PRIVATE SECTOR



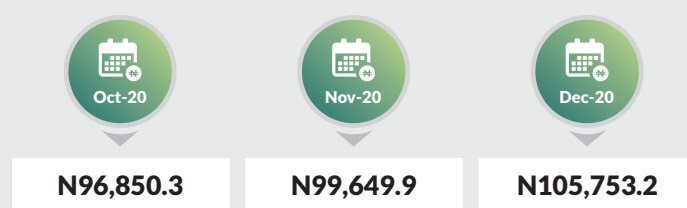
Central Bank



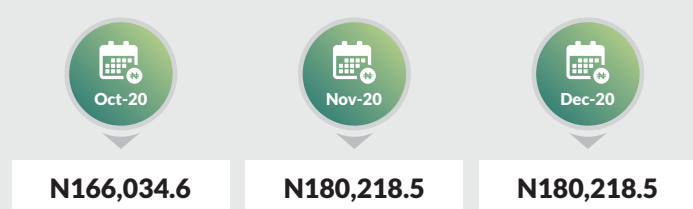
Commercial & Merchant Banks



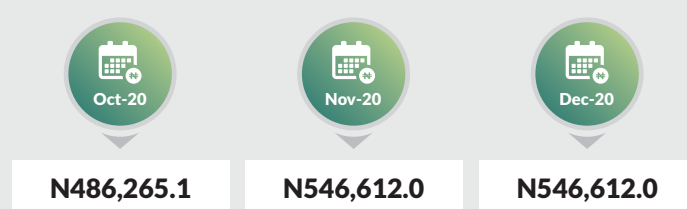
Non-Interest Banks



Primary Mortgage Banks



Micro-Finance Banks

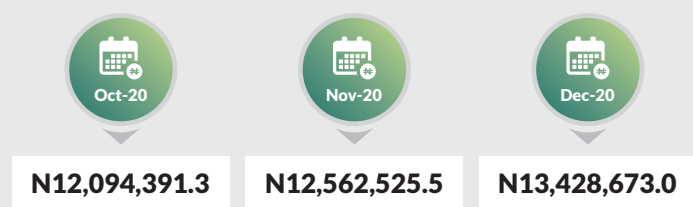


SELECTED BANKING SECTOR DATA – Q4 2020

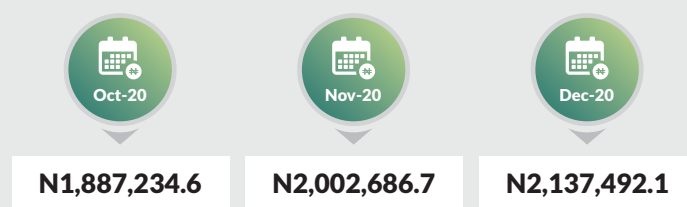
Domestic Credit Break Down (N'Mln)



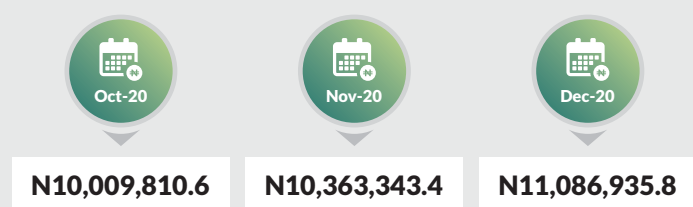
TRANSFERABLE DEPOSITS (DEMAND DEPOSITS)



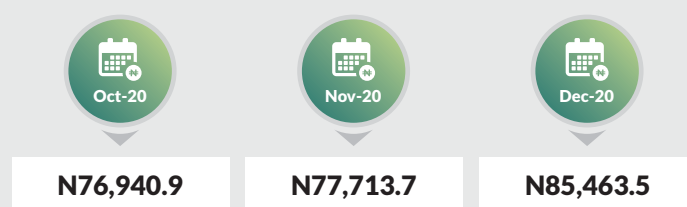
Central Bank



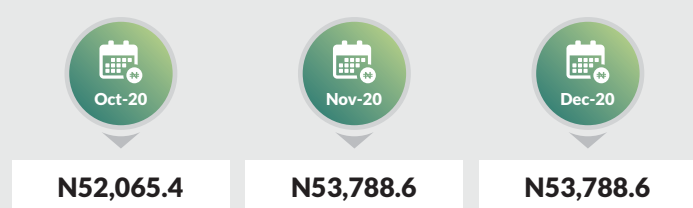
Commercial & Merchant Banks



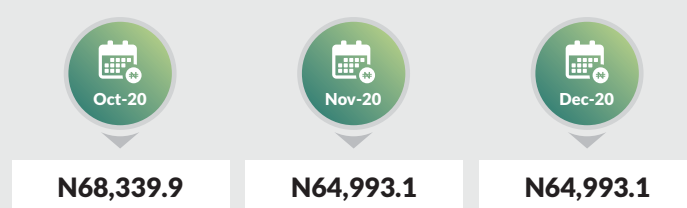
Non-Interest Banks



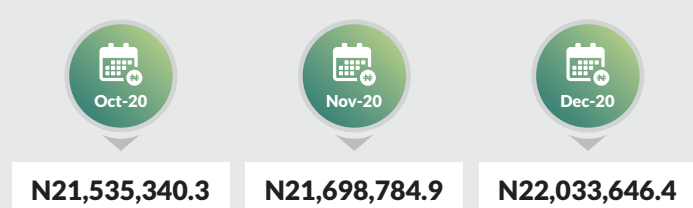
Primary Mortgage Banks



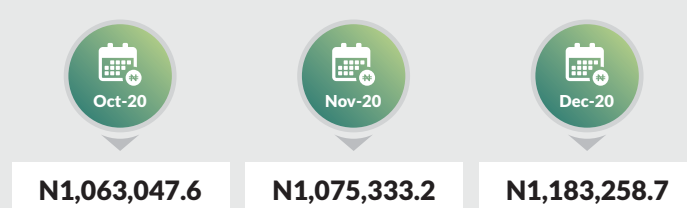
Micro-Finance Banks



OTHER DEPOSITS (TIME & SAVINGS DEPOSITS)



Central Bank

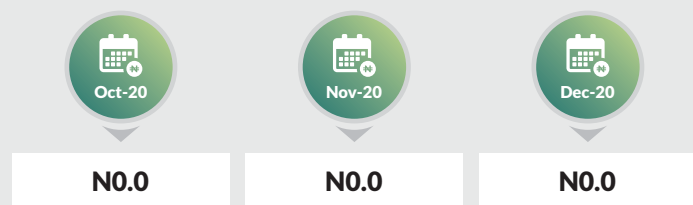


SELECTED BANKING SECTOR DATA - Q4 2020

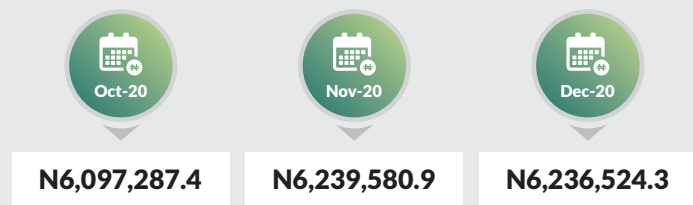
Domestic Credit Break Down (N'Mln)



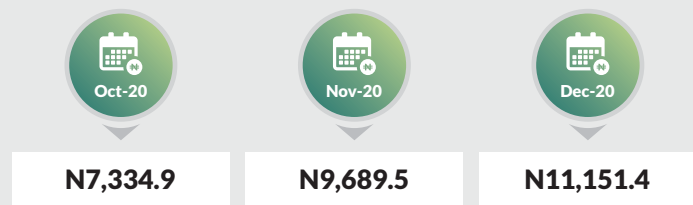
Of Which: Foreign Currency Deposit



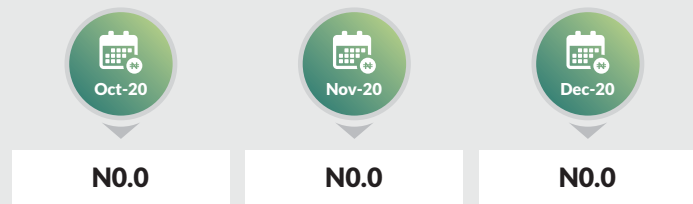
Of Which: Foreign Currency Deposit



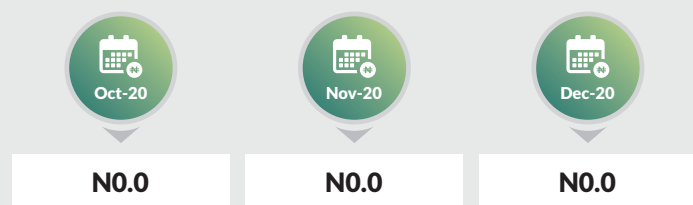
Of Which: Foreign Currency Deposit



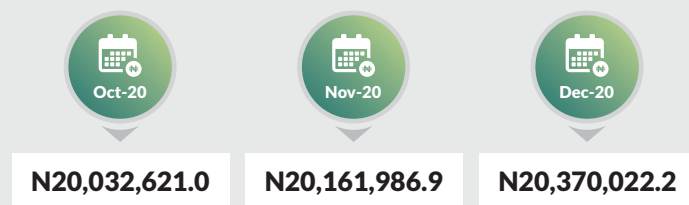
Of Which: Foreign Currency Deposit



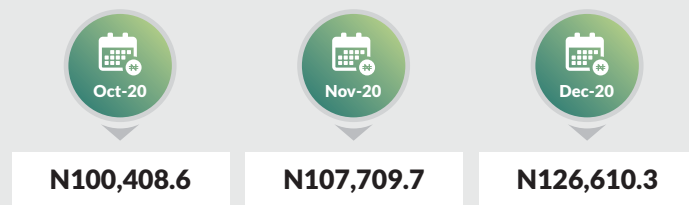
Of Which: Foreign Currency Deposit



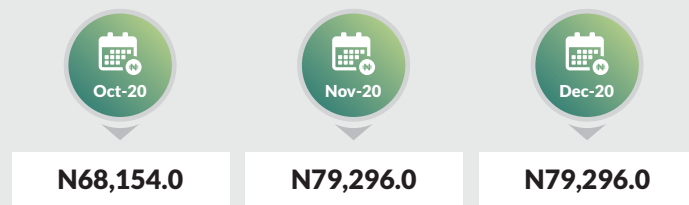
Commercial & Merchant Banks



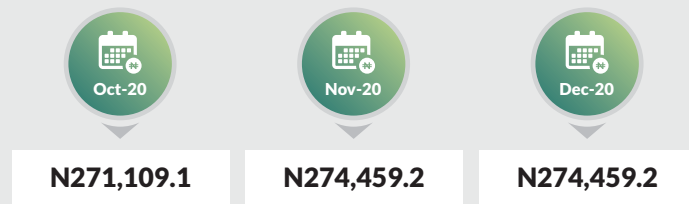
Non-Interest Banks



Primary Mortgage Banks



Micro-Finance Banks



SELECTED BANKING SECTOR DATA – Q4 2020

Non-Performing Loans (NPLs)



NPL/Gross Loans = 6.02%		
Gross Loans	Specific Provisions	Nonperforming Loans
N20,481,816,336,826.60	N982,559,913,731.03	N1,233,930,192,167.49

NPL/Gross Loans = 6.01%		
Gross Loans	Specific Provisions	Nonperforming Loans
N19,459,467,059,879.60	N929,118,087,264.78	N1,170,041,391,430.23

NPL/Gross Loans = 6.41%		
Gross Loans	Specific Provisions	Nonperforming Loans
N18,899,546,404,259.50	N975,846,203,221.62	N1,212,322,918,929.59

NPL/Gross Loans = 6.39%		
Gross Loans	Specific Provisions	Nonperforming Loans
N18,564,576,312,714.10	N924,475,742,595.12	N1,185,423,892,021.50

NPL/Gross Loans = 6.06%		
Gross Loans	Specific Provisions	Nonperforming Loans
N17,563,487,330,324.70	N776,300,496,248.26	N1,064,064,608,239.67

SELECTED BANKING SECTOR DATA - Q4 2020

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



	End - Dec - 19	End - Dec - 20	VALUE	% CHANGE IN NPLs
AGRICULTURE	N51.55	N39.53	N-12.02	-23.31%
MINING AND QUARRYING	N0.01	N0.00	N-0.01	-99.98%
MANUFACTURING	N103.08	N99.65	N-3.43	-3.33%
REAL ESTATE ACTIVITIES	N49.65	N56.03	N6.39	12.87%
PUBLIC UTILITIES	N18.33	N0.00	N-18.33	-100.00%
GENERAL COMMERCE	N145.26	N156.02	N10.76	7.41%
TRANSPORTATION AND STORAGE	N60.20	N45.53	N-14.67	-24.37%
FINANCE AND INSURANCE	N4.58	N5.26	N0.68	14.89%
GENERAL	N151.44	N139.22	N-12.21	-8.06%
GOVERNMENT	N0.40	N0.37	N-0.03	-6.60%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	N2.26	N2.23	N-0.03	-1.11%
CONSTRUCTION	N86.40	N170.59	N84.19	97.44%

SELECTED BANKING SECTOR DATA - Q4 2020

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



	End - Dec - 19	End - Dec - 20	VALUE	% CHANGE IN NPLs
INFORMATION AND COMMUNICATION	N81.10	N112.11	N31.02	38.25%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	N8.23	N11.87	N3.64	44.25%
ADMINISTRATIVE AND SUPPORT SERVICES	N1.13	N5.65	N4.51	397.71%
EDUCATION	N8.79	N6.81	N-1.97	-22.48%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	N13.67	N16.97	N3.30	24.17%
ARTS, ENTERTAINMENT AND RECREATION	N8.20	N9.42	N1.22	14.84%
ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	N0.00	N0.00	N0.00	0%
POWER AND ENERGY	N46.13	N33.22	N-12.91	-27.99%
CAPITAL MARKET	N0.05	N0.32	N0.27	487.49%
OIL AND GAS	N219.47	N315.38	N95.91	43.70%
GRAND TOTAL	N1,059.91	N1,226.20	N166.29	15.69%

Deposit Money Banks' Sectoral Allocation of Credit (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 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	342,989.45	15,213,025.02		
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	-0.53	
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	17,187,765.71	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	18,487,228.54	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	
Q3 2020	932,757.65	11,464.61	3,032,693.65	3,738,681.76	415,999.19	940,543.35	1,265,067.51	1,596,654.02	673,624.80	1,401,597.08	72,997.57	1,383,316.48	316,692.85	1,675,757.15	961,295.42	503,951.02	944,282.94	19,867,377.06	5.58	
Q4 2020	1,049,678.40	11,875.25	3,191,371.72	3,930,142.02	443,374.97	965,188.00	1,343,587.25	1,774,033.11	654,718.52	1,464,009.36	80,211.18	1,254,298.27	319,852.71	1,863,297.78	1,018,164.31	543,299.07	466,386.34	20,373,488.28	2.55	
Banking Sector Credit to Private Sector Sectoral Share as a % of Total Credit																				
Month-Year	Agriculture	Industry						Construction	Trade/General Commerce	Government	Services								Total	
		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 2019	4.2	0.1	14.7	23.0	2.6	4.1	6.7	9.0	0.0	3.9	7.4	0.5	7.4	2.0	6.4	3.9	2.0	2.3	100.0	
Q2 2019	4.2	0.1	15.3	22.0	2.2	4.4	6.6	8.7	0.0	3.9	7.5	0.4	7.0	2.0	6.7	4.6	2.1	2.4	100.0	
Q3 2019	4.1	0.1	15.8	20.8	2.1	4.4	6.8	8.3	0.0	3.6	6.8	0.4	7.1	1.8	8.5	5.0	2.0	2.3	100.0	
Q4 2019	4.5	0.1	15.3	19.9	2.2	4.2	7.3	9.0	0.0	3.5	7.4	0.3	6.8	1.7	8.3	5.1	2.3	2.2	100.0	
Q1 2020	4.6	0.1	16.2	19.5	2.1	4.3	6.9	8.2	0.0	3.5	7.1	0.4	6.8	1.7	9.0	4.9	2.4	2.2	100.0	
Q2 2020	4.8	0.1	16.3	19.2	2.1	4.6	6.5	8.0	0.0	3.5	7.3	0.4	7.1	1.7	8.7	5.1	2.5	2.2	100.0	
Q3 2020	4.7	0.1	15.3	18.8	2.1	4.7	6.4	8.0	0.0	3.4	7.1	0.4	7.0	1.6	8.4	4.8	2.5	4.8	100.0	
Q4 2020	5.2	0.1	15.7	19.3	2.2	4.7	6.6	8.7	0.0	3.2	7.2	0.4	6.2	1.6	9.1	5.0	2.7	2.3	100.0	

Credit & Deposit Statistics	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Revised	Provisional	Provisional	Provisional
<i>Millions of Naira</i>	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
In Naira Million													
DOMESTIC CLAIMS	36,714,883.4	36,297,245.0	37,132,194.1	38,431,948.1	39,603,928.8	38,913,828.5	38,453,939.6	39,849,571.5	38,792,303.9	39,429,671.2	39,537,142.1	40,194,156.1	41,636,319.1
NET CLAIMS ON GOVERNMENT	10,098,139.5	9,645,254.9	10,352,073.7	10,009,034.7	10,710,050.8	9,564,579.5	8,898,424.8	9,661,188.1	8,410,276.5	9,683,889.7	10,449,164.3	10,782,279.1	11,469,182.7
Central Bank	5,768,373.2	5,625,426.4	6,562,357.9	6,454,681.2	7,258,435.4	6,157,041.8	5,229,436.3	6,017,578.9	4,780,894.1	6,074,759.1	6,820,074.8	6,961,242.6	7,627,048.9
Commercial & Merchant Banks	4,257,571.8	3,948,504.0	3,720,442.4	3,485,117.5	3,382,518.3	3,342,287.3	3,593,034.4	3,565,518.6	3,544,264.4	3,516,159.1	3,536,378.2	3,729,963.0	3,748,474.8
Non-Interest Banks	41,069.5	42,669.5	42,669.5	42,669.5	44,069.5	44,069.5	55,569.7	55,593.0	60,253.6	67,468.1	67,196.8	69,189.2	71,774.6
Primary Mortgage Banks	6,253.3	6,614.3	5,630.2	7,211.2	7,489.8	7,464.2	3,777.7	6,134.3	8,842.9	9,120.2	9,587.0	7,948.1	7,948.1
Micro-Finance Banks	24,871.7	22,047.0	20,973.7	19,355.3	17,537.8	13,716.7	16,606.8	16,363.3	16,021.6	16,383.2	15,927.4	13,936.1	13,936.1
Claims on central government	16,734,906.6	16,928,781.2	17,120,577.2	16,730,376.7	17,933,220.3	17,414,350.9	17,939,252.3	18,717,287.8	19,109,859.6	19,027,805.4	19,500,432.1	19,850,295.1	20,229,158.4
Liabilities to central government	-6,636,767.1	-7,283,526.3	-6,768,503.5	-6,721,342.1	-7,223,169.5	-7,849,771.4	-9,040,827.4	-9,056,099.7	-10,699,583.1	-9,343,915.7	-9,051,267.8	-9,068,016.0	-8,759,975.7
CLAIMS ON OTHER SECTORS	26,616,743.82	26,651,990.11	26,780,120.39	28,422,913.43	28,893,877.99	29,349,249.05	29,555,514.73	30,188,383.44	30,382,027.42	29,745,781.51	29,087,977.87	29,411,876.98	30,167,136.44
Central Bank	8,639,697.8	8,716,299.8	8,799,808.7	9,332,357.4	9,720,213.9	10,081,035.9	10,283,258.7	10,298,305.9	10,325,613.9	9,568,617.2	9,526,900.8	9,487,212.2	9,501,948.6
Commercial & Merchant Banks	17,463,179.5	17,418,170.9	17,490,611.6	18,526,550.8	18,591,105.5	18,763,301.4	18,513,871.2	19,254,399.2	19,353,854.6	19,432,401.4	18,799,299.0	19,083,955.7	19,818,375.4
Non-Interest Banks	67,538.6	69,006.7	70,458.2	74,613.5	73,426.5	76,412.4	81,763.8	83,580.4	85,930.9	94,774.7	96,850.3	99,649.9	105,753.2
Primary Mortgage Banks	140,524.4	138,491.8	95,090.6	187,555.7	169,193.4	124,548.9	171,024.4	131,181.5	165,183.3	179,407.7	172,361.9	188,597.5	188,597.5
Micro-Finance Banks	305,803.6	310,021.0	324,151.4	301,836.0	339,938.7	303,950.4	505,596.6	420,916.5	451,444.7	470,580.6	492,565.9	552,461.7	552,461.7
Claims on other financial corporations /1	7,717,905.1	7,825,501.8	7,857,884.5	8,519,295.9	8,877,640.1	9,255,620.4	9,407,070.2	9,350,154.7	9,376,426.4	8,524,898.3	8,469,065.3	8,416,580.6	8,572,711.0
Central Bank	6,917,918.5	6,996,091.2	7,029,915.3	7,575,839.7	7,940,011.2	8,270,798.0	8,437,355.3	8,351,594.0	8,361,753.1	7,521,080.3	7,483,438.7	7,440,602.4	7,443,072.6
Of which: AMCON Bond	5,366,921.5	5,366,921.5	5,366,921.5	5,366,921.5	5,366,921.5	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,358,005.7	5,267,146.9
Commercial & Merchant Banks	787,348.3	817,584.3	817,813.4	930,089.5	922,837.6	974,028.6	950,969.2	983,533.9	997,403.6	988,068.6	972,998.5	961,749.5	1,115,409.8
Non-Interest Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Primary Mortgage Banks	7,116.9	6,393.0	5,357.2	9,415.9	9,785.3	7,082.3	8,889.5	7,373.0	8,843.4	9,063.6	6,327.4	8,379.0	8,379.0
Micro-Finance Banks	5,521.4	5,433.4	4,798.6	3,950.8	5,006.0	3,711.5	9,856.1	7,653.7	8,426.3	6,685.8	6,300.7	5,849.7	5,849.7
Claims on state and local government	1,869,671.1	1,823,862.6	1,864,843.3	1,870,842.6	1,802,743.4	1,786,181.0	1,812,287.6	1,907,598.8	1,936,972.8	1,978,193.4	1,992,036.7	2,006,119.6	2,068,515.2
Central Bank	611,678.6	610,994.1	610,994.1	610,648.1	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4	610,299.4
Commercial & Merchant Banks	1,257,435.2	1,212,443.0	1,253,423.7	1,259,769.0	1,192,018.6	1,175,456.2	1,201,562.7	1,297,152.4	1,326,526.4	1,367,747.0	1,381,737.3	1,395,820.2	1,458,215.8
Non-Interest Banks	557.3	425.5	425.5	425.5	425.5	425.5	425.5	147.0	147.0	147.0	0.0	0.0	0.0
Primary Mortgage Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Micro-Finance Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Claims on public nonfinancial corporations	779,398.1	802,657.5	765,293.0	780,510.5	811,573.7	732,900.4	711,925.5	708,246.8	742,904.8	736,685.2	726,646.2	739,582.5	781,298.8
Central Bank	51,555.9	54,716.6	57,767.5	44,724.2	69,067.7	48,153.9	44,609.6	44,612.5	60,993.1	58,509.7	52,736.1	56,608.9	54,472.0
Commercial & Merchant Banks	727,842.2	747,940.9	707,525.4	735,786.3	742,506.0	684,746.5	667,315.9	663,634.3	681,911.8	678,175.6	673,910.2	682,973.6	726,826.8
Non-Interest Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Primary Mortgage Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Micro-Finance Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Claims on private sector	16,249,769.5	16,199,968.2	16,292,099.5	17,252,264.5	17,401,920.8	17,574,547.2	17,624,231.4	18,222,383.2	18,325,723.4	18,506,004.5	17,900,229.7	18,249,594.2	18,744,611.5
Central Bank	1,058,544.8	1,054,497.8	1,101,131.7	1,101,145.5	1,100,835.6	1,151,784.6	1,190,994.4	1,291,799.9	1,292,568.3	1,378,727.8	1,380,426.6	1,379,701.4	1,394,104.7
Commercial & Merchant Banks	14,690,553.7	14,640,202.8	14,711,849.1	15,600,906.0	15,733,743.4	15,929,070.1	15,694,023.4	16,310,078.6	16,348,012.9	16,398,410.2	15,770,653.1	16,043,412.3	16,517,923.1
Non-Interest Banks	66,981.3	68,581.2	70,032.7	74,188.0	73,001.1	75,986.9	81,338.4	83,433.4	85,783.9	94,627.7	96,850.3	99,649.9	105,753.2
Primary Mortgage Banks	133,407.5	132,098.7	89,733.3	178,139.8	159,408.0	117,466.6	162,134.8	123,808.4	156,339.9	170,344.0	166,034.6	180,218.5	180,218.5
Micro-Finance Banks	300,282.2	304,587.7	319,352.7	297,885.2	334,932.7	300,238.9	495,740.5	413,262.8	443,019.4	463,894.8	486,265.1	546,612.0	546,612.0
Transferable deposits (Demand Deposits)	8,625,771.8	8,467,394.2	8,611,984.1	9,216,164.6	9,757,261.4	10,578,122.1	10,513,081.5	10,749,123.6	11,162,012.0	11,537,186.3	12,094,391.3	12,562,525.5	13,428,673.0
Central Bank	1,540,836.4	1,352,469.5	1,280,955.4	1,456,039.9	1,386,381.2	1,915,125.8	1,426,598.7	1,672,276.7	1,764,229.1	1,898,149.3	1,887,234.6	2,002,686.7	2,137,492.1
Commercial & Merchant Banks	6,932,833.1	6,967,267.1	7,197,487.2	7,587,124.6	8,198,127.5	8,507,622.1	8,871,503.0	8,909,797.5	9,223,922.1	9,441,593.5	10,009,810.6	10,363,343.4	11,086,935.8
Non-Interest Banks	65,047.0	61,867.3	65,468.3	76,341.0	70,869.1	68,977.2	68,771.0	70,715.4	80,045.4	82,437.7	76,940.9	77,713.7	85,463.5
Primary Mortgage Banks	42,457.4	42,490.1	16,790.3	49,095.8	47,443.3	41,008.2	46,065.6	40,683.2	31,810.1	53,376.3	52,065.4	53,788.6	53,788.6
Micro-Finance Banks	44,597.8	43,300.2	51,282.8	47,563.5	54,440.3	45,388.8	100,143.1	55,650.8	62,005.3	61,629.5	68,339.9	64,993.1	64,993.1
Other deposits (Time & Savings Deposits)	18,229,533.6	18,807,815.4	19,321,592.3	19,903,120.2	20,298,614.4	20,165,858.7	20,212,154.8	20,561,724.3	21,129,112.9	21,409,775.3	21,535,340.3	21,698,784.9	22,033,646.4
Central Bank	1,336,338.7	1,274,490.1	1,256,418.1	1,395,109.3	1,064,035.0	989,937.7	917,546.2	1,036,520.6	1,027,631.8	1,122,322.5	1,063,047.6	1,075,333.2	1,183,258.7
Of Which: Foreign Currency Deposit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Commercial & Merchant Banks	16,567,479.6	17,201,873.5	17,731,433.3	18,159,679.7	18,877,554.3	18,861,285.7	18,734,031.3	19,159,975.0	19,685,666.0	19,853,158.1	20,032,621.0	20,161,986.9	20,370,022.2
Of Which: Foreign Currency Deposit	5,737,546.6	6,170,586.1	6,215,770.0	6,433,385.6	6,444,535.1	6,338,141.9	6,061,586.0	6,015,691.8	6,184,807.1	5,956,292.1	6,097,287.4	6,239,580.9	6,236,524.3
Non-Interest Banks	64,405.7	73,604.5	76,685.4	76,033.3	74,716.0	82,298.0	83,384.6	90,654.3	96,076.6	98,855.5	100,408.6	107,709.7	126,610.3
Of Which: Foreign Currency Deposit	5,805.8	4,565.7	4,777.2	0.1	5.6	6,673							

ITEMS	Gross loans	Specific provisions	Nonperforming loans	NPL/Gross Loans %
1ST QTR 2007	2,534,579,257,720.40	178,538,748,486.43	258,406,425,234.54	10.20
2ND QTR 2007	2,857,275,713,269.40	187,374,591,457.85	256,249,346,502.95	8.97
3RD QTR 2007	3,540,681,348,851.42	153,275,450,697.78	302,556,342,091.52	8.55
4TH QTR 2007	4,082,987,566,138.34	236,259,945,815.32	387,990,843,502.09	9.50
1ST QTR 2008	4,775,628,018,665.59	250,775,410,141.32	393,745,219,519.75	8.24
2ND QTR 2008	5,497,154,075,412.04	251,085,530,672.79	402,154,008,301.35	7.32
3RD QTR 2008	6,092,187,309,648.04	269,652,145,059.28	426,948,553,952.41	7.01
4TH QTR 2008	6,443,085,994,179.28	308,472,346,127.78	463,489,198,671.12	7.19
1ST QTR 2009	6,543,764,499,108.21	322,866,640,613.98	494,014,351,043.43	7.55
2ND QTR 2009	6,882,416,935,748.16	400,846,269,103.47	650,050,306,497.41	9.45
3RD QTR 2009	7,600,907,807,839.18	1,194,888,743,821.35	1,853,108,064,211.37	24.38
4TH QTR 2009	8,197,437,995,693.46	2,283,165,721,879.90	3,053,815,125,268.57	37.25
1ST QTR 2010	8,293,850,403,899.98	2,440,269,650,631.25	3,076,894,983,949.55	37.10
2ND QTR 2010	8,522,463,688,189.42	2,598,895,290,746.34	3,268,328,312,930.32	38.35
3RD QTR 2010	8,655,734,711,370.38	2,657,080,021,505.88	3,253,143,658,455.67	37.58
4TH QTR 2010	7,018,272,394,028.01	1,130,754,330,474.59	1,413,697,598,993.28	20.14
1ST QTR 2011	7,016,576,903,785.04	835,260,813,759.41	1,139,901,822,898.72	16.25
2ND QTR 2011	6,713,865,566,509.04	575,105,853,562.33	782,059,405,942.19	11.65
3RD QTR 2011	6,960,441,448,527.83	537,844,328,297.44	688,360,212,718.78	9.89
4TH QTR 2011	6,641,301,898,408.54	247,501,345,968.35	383,311,280,069.27	5.77
1ST QTR 2012	6,613,557,354,197.05	261,567,416,103.33	301,919,088,056.20	4.57
2nd QTR 2012	7,468,489,007,393.05	248,053,190,262.06	338,786,776,715.79	4.54
3RD QTR 2012	7,593,696,555,200.64	239,052,889,982.92	326,084,140,305.16	4.29
4TH QTR 2012	7,721,226,744,387.03	201,865,527,751.39	286,088,816,439.54	3.71
1st QTR 2013	7,803,728,430,565.21	225,465,989,904.29	311,801,388,084.34	4.00
2nd QTR 2013	8,295,726,005,685.55	175,561,240,904.97	321,919,947,898.96	3.88
3RD QTR 2013	8,874,939,573,529.22	179,185,064,033.69	315,225,090,224.91	3.55
4th QTR 2013	9,478,907,768,435.31	179,543,850,382.27	321,656,419,816.60	3.39
1st QTR 2014	9,856,904,650,564.55	237,841,443,700.15	374,854,418,837.25	3.80
2nd QTR 2014	10,230,456,757,168.20	228,578,439,097.51	380,095,600,545.41	3.72
3RD QTR 2014	10,916,825,767,886.90	228,060,169,435.38	398,676,311,891.38	3.65
4th QTR 2014	11,984,023,166,651.10	228,500,137,204.30	354,671,763,966.60	2.96
1ST QTR 2015	12,572,749,101,149.40	372,230,037,987.55	478,712,428,991.30	3.81
2nd QTR 2015	12,650,841,879,925.80	393,230,848,772.95	627,837,264,619.37	4.96
3rd QTR 2015	12,155,584,674,156.50	461,022,640,232.99	621,342,992,127.88	5.11
4th QTR 2015	12,122,093,344,322.50	471,385,831,493.77	645,403,481,122.91	5.32
1st QTR 2016	12,055,649,994,538.50	662,317,418,943.66	1,293,918,231,045.30	10.73
2nd QTR 2016	14,295,052,414,531.00	777,537,269,189.51	1,677,271,649,650.62	11.73
3rd QTR 2016	14,841,909,001,337.00	1,056,218,158,070.28	2,190,509,814,458.09	14.76
4th QTR 2016	14,834,806,324,485.40	956,238,089,330.44	2,083,489,137,260.40	14.04
1st QTR 2017	16,185,253,368,389.60	1,092,619,114,138.87	2,370,243,313,507.00	14.64
2nd QTR 2017	15,908,443,034,592.10	1,380,191,869,954.87	2,387,692,236,277.81	15.01
3rd QTR 2017	16,039,579,969,071.70	1,446,154,022,400.97	2,426,764,692,268.65	15.13
4th QTR 2017	15,959,053,146,820.20	1,217,178,061,495.42	2,363,476,670,869.77	14.81
1st QTR 2018	15,831,554,777,507.70	1,431,874,820,432.13	2,189,274,331,185.72	13.83
2nd QTR 2018	15,580,185,083,029.90	1,263,133,711,065.37	1,939,147,436,146.96	12.45
3rd QTR 2018	15,861,117,051,848.30	1,335,988,254,833.39	2,245,193,462,123.20	14.16
4th QTR 2018	15,353,758,941,686.20	941,654,546,337.77	1,792,478,596,557.71	11.67
1st QTR 2019	15,544,709,480,952.70	995,283,178,148.47	1,676,501,291,283.21	10.79
2nd QTR 2019	15,483,301,378,971.80	1,013,111,398,962.46	1,445,343,924,479.44	9.33
3rd QTR 2019	16,620,170,680,695.20	747,453,519,901.03	1,108,053,464,450.18	6.67
4th QTR 2019	17,563,487,330,324.70	776,300,496,248.26	1,064,064,608,239.67	6.06
1st QTR 2020	18,564,576,312,714.10	924,475,742,595.12	1,185,423,892,021.50	6.39
2nd QTR 2020	18,899,546,404,259.50	975,846,203,221.62	1,212,322,918,929.59	6.41
3rd QTR 2020	19,459,467,059,879.60	929,118,087,264.78	1,170,041,391,430.23	6.01
4th QTR 2020	20,481,816,336,826.60	982,559,913,731.03	1,233,930,192,167.49	6.02

Nonperforming Loans					
Year on Year Sectoral Change in NPLs					
S/N	Sector	Total NPL		Change in NPLs	
		End-Dec-19	End-Dec-20	Value	Percentage
		N'Bn	N'Bn	N'Bn	%
1	AGRICULTURE	51.55	39.53	-12.02	-23.31
2	MINING AND QUARRYING	0.01	0.00	-0.01	-99.98
3	MANUFACTURING	103.08	99.65	-3.43	-3.33
4	REAL ESTATE ACTIVITIES	49.65	56.03	6.39	12.87
5	PUBLIC UTILITIES	18.33	0.00	-18.33	-100.00
6	GENERAL COMMERCE	145.26	156.02	10.76	7.41
7	TRANSPORTATION AND STORAGE	60.20	45.53	-14.67	-24.37
8	FINANCE AND INSURANCE	4.58	5.26	0.68	14.89
9	GENERAL	151.44	139.22	-12.21	-8.06
10	GOVERNMENT	0.40	0.37	-0.03	-6.60
11	WATER SUPPLY; SEWERAGE,WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	2.26	2.23	-0.03	-1.11
12	CONSTRUCTION	86.40	170.59	84.19	97.44
13	INFORMATION AND COMMUNICATION	81.10	112.11	31.02	38.25
14	PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	8.23	11.87	3.64	44.25
15	ADMINISTRATIVE AND SUPPORT SERVICES	1.13	5.65	4.51	397.71
16	EDUCATION	8.79	6.81	-1.97	-22.48
17	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	13.67	16.97	3.30	24.17
18	ARTS, ENTERTAINMENT AND RECREATION	8.20	9.42	1.22	14.84
19	ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES	0.00	0.00	0.00	0.00
20	POWER AND ENERGY	46.13	33.22	-12.91	-27.99
21	CAPITAL MARKET	0.05	0.32	0.27	487.49
22	OIL AND GAS	219.47	315.38	95.91	43.70
	GRAND TOTAL	1,059.91	1,226.20	166.29	15.69

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	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q4 on Q3 growth %	Y on Y growth %							
Executive Staff			174	161	197	188	210	210	213	201	193	178	186	184	208	204	241	257	6.64	39.67							
Senior Staff			20,483	19,826	20,420	16,568	16,941	17,144	17,729	18,119	18,018	17,943	17,671	18,180	17,566	17,619	17,618	17,381	(1.35)	(4.39)							
Junior Staff			36,202	33,783	35,191	41,338	40,444	40,549	40,395	41,111	40,571	39,980	40,398	39,896	38,020	37,733	37,647	37,590	(0.15)	(5.78)							
Contract Staff			20,237	21,837	27,032	32,359	32,013	43,955	44,484	45,238	46,235	46,263	43,180	45,350	41,181	38,942	40,382	39,798	(1.45)	(12.24)							
Total			77,096	75,607	82,840	90,453	89,608	101,858	102,821	104,669	105,017	104,364	101,435	103,610	96,975	94,498	95,888	95,026	(0.90)	(8.28)							
	Q1 2014	Q2, 2014	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	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Staff Strength	70,960	80,950	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	101,435	103,610	96,975	94,498	95,888	95,026
Q on Q growth %		14.08	-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	-2.81	2.14	-6.40	-2.55	1.47	-0.90

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

DMBs STAFF STRENGTH				
	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
Total Banking Sector	81,751	399	690	82,840
DMBs STAFF STRENGTH (DECEMBER 2017)				
	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
Total Banking Sector	89,763	470	690	90,923
DMBs STAFF STRENGTH (MARCH 2018)				
	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
Total Banking Sector	88,441	467	700	89,608
DMBs STAFF STRENGTH (JUNE 2018)				
	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
Total Banking Sector	100,590	515	756	101,861
DMBs STAFF STRENGTH (SEPTEMBER 2018)				
	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
DMBs STAFF STRENGTH (DECEMBER 2018)				
	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
DMBs STAFF STRENGTH MARCH 2019)				
	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
DMBs STAFF STRENGTH (Q2 2019)				
	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
DMBs STAFF STRENGTH (Q3 2019)				
	CBs	MBs	NIB	DMBs Total
Executive Staff	164	12	10	186
Senior Staff	17414	172	85	17671
Junior Staff	39624	336	438	40398
Contract Staff	42585	150	445	43180
Totals	99787	670	978	101435
DMBs STAFF STRENGTH (Q4 2019)				
	CBs	MBs	NIB	DMBs Total
Executive Staff	153	19	12	184
Senior Staff	17,895	180	105	18,180
Junior Staff	39,024	350	522	39,896
Contract Staff	44,664	167	519	45,350
Totals	101,736	716	1158	103,610
DMBs STAFF STRENGTH (Q1 2020)				
	CBs	MBs	NIB	DMBs Total
Executive Staff	177	18	13	208
Senior Staff	17,297	164	105	17,566
Junior Staff	37,092	327	601	38,020
Contract Staff	40,395	121	665	41,181
Totals	94,961	630	1,384	96,975
DMBs STAFF STRENGTH (Q2 2020)				
	CBs	MBs	NIB	DMBs Total
Executive Staff	175	16	13	204
Senior Staff	17,344	169	106	17,619
Junior Staff	36,807	327	599	37,733
Contract Staff	38,120	117	705	38,942
Totals	92,446	629	1,423	94,498
DMBs STAFF STRENGTH (Q3 2020)				
	CBs	MBs	NIB	DMBs Total
Executive Staff	210	16	15	241
Senior Staff	17,331	171	116	17,618
Junior Staff	36,665	341	641	37,647
Contract Staff	39,573	115	694	40,382
Totals	93,779	643	1,466	95,888
DMBs STAFF STRENGTH Q4 2020)				
	CBs	MBs	NIB	DMBs Total
Executive Staff	209	33	15	257
Senior Staff	17,017	248	116	17,381
Junior Staff	36,583	362	645	37,590
Contract Staff	38,945	132	721	39,798
Totals	92,754	775	1,497	95,026

METHODOLOGY

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