

BANKING RATIOS AS AT 31ST MARCH 2021

S/N	BANK	Total Assets	Gross Earnings	PBT	PAT	Equity	COST/INCOME*	COR	CAR***	ROA (pre tax)	ROE (after tax)	MARKET-BOOK RATIO**	NPL***	Securities/Risk Assets
		31/3/21	3 months	3 months	3 months	31/3/21								
		N'mil	N mil	N mil	N mil	N il	%	%	%	%	%	Times	%	%
Tier 1 Banks (Total assets above N3 trillion)														
1	Zenith Ban	8,862,815	157,309	61,022	53,060	1,090,795	55%	0.5%	20.0%	2.8%	19%	0.7	3.9%	43%
2	GTBank Plc	4,992,637	112,866	53,683	44,951	820,394	44%	0.4%	26.1%	4.3%	22%	1.0	5.6%	38%
3	Access Ban	9,054,204	222,141	60,050	51,910	785,872	47%	1.7%	18.8%	2.7%	26%	0.4	3.4%	34%
4	First Bank	7,835,799	136,600	18,906	15,520	755,671	71%	2.2%	16.6%	1.0%	8%	0.3	7.9%	44%
5	UBA	7,892,338	140,749	40,581	35,567	731,446	60%	0.3%	20.0%	2.1%	20%	0.4	2.3%	50%
Tier 2 Banks (Total assets between N1 trillion and N3 trillion)														
6	Stanbic IBT	2,569,454	45,726	12,142	11,256	375,518	69%	0.0%	17.8%	1.9%	12%	1.6	3.6%	44%
7	Fidelity	2,893,205	55,122	10,134	9,590	264,424	63%	0.3%	18.4%	1.4%	15%	0.2	3.6%	21%
8	Union	2,156,007	36,793	7,036	6,204	258,476	70%	0.4%	17.3%	1.3%	10%	0.7	4.0%	32%
9	FCMB Plc	2,146,693	43,190	4,227	3,552	228,750	82%	0.8%	15.8%	0.8%	6%	0.3	3.3%	25%
10	Sterling Ba	1,393,461	31,016	2,505	2,395	131,718	78%	1.1%	18.0%	0.7%	7%	0.3	1.9%	28%
Average (Industry)							64%	0.8%	19%	2%	15%	0.6	4%	36%
Average Tier 1 banks							55%	1.0%	20%	3%	19%	0.6	5%	42%
Average Tier 2 banks							72%	0.5%	17%	1%	10%	0.6	3%	30%

Note

* Income adjusted to exclude non-recurring and exceptional income

** Market price as at 31/5/21

*** CAR for Zenith, UBA, FCMB and Sterling as at 31/12/20. NPL for UBA ad FCMB as at 31/12/20

NA: Not available

COR: Cost of Risk

NPL : Non Performing Loan ratio

Ranking by Net Asset Value