

BANKING RATIOS AS AT 31st MARCH 2022

S/N	BANK	Total Assets	Gross Earnings	PBT	PAT	Equity	COST/INCOME*	COR	CAR	ROA (pre tax)	ROE (after tax)	Market/Book**	NPL	Securities/Risk Assets
		31/3/22	3 months	3 months	3 months	31/3/22								
		N'mil	N mil	N mil	N mil	N il	%	%	%	%	%			%
Tier 1 Banks (Total assets above N4 trillion)														
1	Zenith Bank Plc	10,324,269	191,523	67,991	58,124	1,329,220	49%	0.7%	21.0%	2.6%	18%	0.6	4.2%	42%
2	Access Bank Plc	12,082,447	280,810	65,134	56,494	1,075,514	60%	0.1%	23.5%	2.6%	18%	0.3	2.0%	21%
3	First Bank of Nigeria Plc	9,205,828	180,500	36,518	31,942	896,813	67%	1.1%	16.0%	1.6%	14%	0.5	6.0%	45%
4	GTBank Plc	5,498,222	117,017	54,285	42,319	889,855	47%	0.3%	23.8%	3.9%	19%	0.7	5.9%	41%
5	UBA	8,888,384	166,146	44,484	38,933	797,309	61%	0.5%	22.0%	2.0%	20%	0.3	2.7%	49%
Tier 2 Banks (Total assets between N1 trillion and N4 trillion)														
6	Stanbic IBTC bank Plc	3,099,239	67,284	19,599	14,344	386,385	64%	0.0%	15.3%	2.5%	15%	1.1	2.2%	29%
7	Fidelity	3,556,796	71,332	10,324	9,515	308,486	69%	0.0%	20.1%	1.2%	12%	0.3	2.8%	24%
8	Union	2,577,181	43,415	6,434	5,507	268,900	67%	0.2%	15.6%	1.0%	8%	0.7	4.3%	29%
9	FCMB Plc	2,480,519	58,305	6,019	5,096	247,998	72%	1.1%	15.4%	1.0%	8%	0.3	4.1%	24%
10	Sterling Bank Plc	1,662,971	38,050	3,741	3,543	151,719	70%	1.1%	14.3%	0.9%	9%	0.3	0.8%	31%
Average (Industry)							63%	0.5%	19%	2%	14%	0.5	4%	34%
Average Tier 1 banks							57%	0.5%	21%	3%	18%	0.5	4%	40%
Average Tier 2 banks							68%	0.5%	16%	1%	11%	0.5	3%	27%

Note

* Income adjusted to exclude non-recurring and exceptional income

** Market price as at 31/5/22

NA: Not available

COR: Cost of Risk

NPL : Non Performing Loan ratio

Ranking by Net Asset Value

Banks Mandatory Reserves with CBN as at 31/3/22* (N' millions)

Bank	Reserves		Deposits	
	31/12/21	31/3/22	31/3/22	%
FBN	1,348,086	1,402,916	6,139,215	23%
Access	1,466,414	1,701,323	7,494,464	23%
Zenith	1,330,897	1,621,427	7,253,795	22%
UBA	969,869	943,370	6,653,742	14%
GTB	952,295	997,245	4,045,287	25%
Fidelity	686,097	693,363	2,066,164	34%
Union	454,802	467,964	1,313,316	36%
Stanbic	443,995	489,760	1,202,199	41%
FCMB	329,739	374,860	1,571,545	24%
Wema	313,847	326,316	1,009,462	32%
Sterling	243,869	273,257	1,208,449	23%
	8,539,910	9,291,801	39,957,638	23%

Note

* Statutory CRR as at 31/3/22 was 27.5%