

BANKING RATIOS AS AT 30TH JUNE 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
		30/6/21	6 months	6 months	6 months	30/6/21								
		N'mil	N mil	N mil	N mil	N il	%	%	%	%	%	Times	%	%
Tier 1 Banks (Total assets above N4 trillion)														
1	Zenith Bank Plc	8,515,471	345,559	117,059	106,026	1,142,367	55%	1.3%	19.0%	2.7%	19%	0.7	4.5%	41%
2	GTBank Plc	5,017,282	207,914	93,056	78,415	780,212	51%	0.6%	23.1%	3.7%	20%	1.0	6.6%	43%
3	Access Bank Plc	10,054,850	450,621	97,496	86,100	764,426	60%	1.5%	16.3%	1.9%	23%	0.4	2.6%	34%
4	First Bank of Nigeria Plc	8,023,579	291,200	38,045	37,682	762,637	68%	1.9%	15.7%	1.1%	10%	0.4	7.2%	36%
5	UBA	8,315,310	316,036	76,186	57,767	721,183	62%	0.3%	21.9%	1.8%	16%	0.4	2.5%	52%
Tier 2 Banks (Total assets between N1 trillion and N4 trillion)														
6	Stanbic IBTC bank Plc	2,427,364	93,592	24,707	21,268	338,430	70%	0.0%	17.1%	2.0%	13%	1.6	3.2%	44%
7	Fidelity	3,110,835	112,304	20,628	19,306	273,372	74%	0.3%	18.8%	1.3%	14%	0.2	2.8%	21%
8	Union	2,211,061	76,305	11,594	9,835	251,438	78%	0.0%	16.1%	1.0%	8%	0.6	4.3%	33%
9	FCMB Plc	2,242,506	94,228	8,911	7,528	234,061	81%	0.8%	15.8%	0.8%	6%	0.3	3.3%	27%
10	Sterling Bank Plc	1,464,473	68,609	6,061	5,691	129,540	78%	1.1%	18.0%	0.8%	9%	0.3	1.8%	25%
Average (Industry)							68%	0.8%	18%	2%	14%	0.6	4%	36%
Average Tier 1 banks							59%	1.1%	19%	2%	17%	0.6	5%	41%
Average Tier 2 banks							76%	0.4%	17%	1%	10%	0.6	3%	30%

Note

* Income adjusted to exclude non-recurring and exceptional income

** Market price as at 31/8/21

*** CAR for FCMB and Sterling as at 31/12/20. NPL for FCMB as at 31/12/20

NA: Not available

COR: Cost of Risk

NPL : Non Performing Loan ratio

Ranking by Net Asset Value