

BANKING RATIOS AS AT 30th SEPTEMBER 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
		30/9/22	9 months	9 months	9 months	30/9/22								
		N' mil	N mil	N mil	N mil	N il	%	%	%	%	%			%
Tier 1 Banks (Total assets above N3 trillion)														
1	Zenith Bank Plc	11,341,979	620,574	202,549	174,331	1,307,650	53%	1.2%	20.0%	2.4%	18%	0.5	4.4%	42%
2	First Bank of Nigeria Plc	9,852,816	547,200	105,532	90,083	881,861	84%	1.3%	15.6%	1.4%	14%	0.5	4.7%	33%
3	Access Bank Plc	13,450,166	906,934	147,296	137,154	809,723	66%	1.2%	22.4%	1.5%	23%	0.4	3.7%	33%
4	GTBank Plc	5,808,804	355,671	169,724	127,632	853,392	46%	0.3%	22.0%	3.9%	20%	0.7	5.6%	42%
5	UBA	9,318,700	552,118	138,493	116,042	776,668	63%	0.6%	20.0%	2.0%	20%	0.3	2.6%	51%
6	Stanbic IBTC bank Plc	2,951,110	201,002	68,946	53,131	372,841	56%	0.8%	14.9%	3.1%	19%	1.1	2.6%	36%
7	Fidelity	3,799,779	241,894	37,792	34,959	319,134	70%	0.2%	19.8%	1.3%	15%	0.4	2.7%	23%
Tier 2 Banks (Total assets between N1 trillion and N3 trillion)														
8	Union	2,662,806	141,534	10,166	8,809	262,986	74%	0.3%	15.3%	0.5%	5%	0.7	4.2%	30%
9	FCMB Plc	2,934,543	200,068	26,505	22,603	262,497	67%	1.8%	15.4%	1.2%	12%	0.3	4.1%	34%
10	Sterling Bank Plc	1,805,344	119,591	14,364	13,399	150,349	77%	1.1%	14.8%	1.1%	12%	0.3	1.3%	25%
11	Wema	1,340,033	95,354	9,457	8,180	75,240	80%	0.6%	11.7%	0.9%	15%	0.6	2.5%	39%
Average (Industry)							67%	1%	17%	2%	15%	0.5	3%	35%
Average Tier 1 banks							63%	1%	19%	2%	18%	0.6	4%	37%
Average Tier 2 banks							75%	1%	14%	1%	11%	0.5	3%	32%

Note

* Income adjusted to exclude forex valuation gains.

** Market price as at 30/11/22

*** Zenith, GTB and UBA CAR as at 30/6/22. FCMB, Sterling and Wema CAR as at 31/12/21. Access and UBA NPL as at 30/6/22. FCMB and Wema NPL as at 31/12/21

**** Equity is defined as Shareholders Equity and excludes preference shares

NA: Not available

COR: Cost of Risk

NPL : Non Performing Loan ratio

Ranking by Shareholders Equity.

Banks Mandatory Reserves with CBN as at 30/9/22* (N' millions)

Bank	Reserves	Reserves	Reserves	Reserves	Deposits	Ratio
	31/12/21	31/3/22	30/6/22	30/9/22	30/9/22	
Access	1,466,414	1,701,323	1,830,711	1,854,973	8,189,263	23%
Zenith	1,330,897	1,621,427	1,475,342	1,694,532	8,042,101	21%
UBA	969,869	943,370	1,011,198	1,215,729	7,028,740	17%
FBN	1,348,086	1,402,916	1,382,830	1,401,381	6,600,595	21%
GTB	952,295	997,245	954,312	976,245	4,257,438	23%
Fidelity	686,097	693,363	700,736	741,695	2,294,670	32%
FCMB	329,739	374,860	374,458	442,876	1,816,842	24%
Union	454,802	467,964	323,388	348,962	1,527,444	23%
Sterling	243,869	273,257	246,941	265,213	1,249,657	21%
Stanbic	443,995	489,760	490,517	442,390	1,138,677	39%
Wema	313,847	326,316	347,416	363,916	1,079,576	34%
	8,539,910	9,291,801	9,137,849	9,747,912	43,225,003	23%

Note

* Statutory CRR was increased from 27.5% to 32.5% on 27th September 2022.