

## BANKING RATIOS AS AT 30th September 2023

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
		30/9/23	9 months	9 months	9 months	30/9/23								
		N' mil	N mil	N mil	N mil	N il	%	%	%	%	%			%
<i>Tier 1 Banks (Total assets above N8 trillion)</i>														
1	Zenith Bank Plc	18,160,814	1,329,075	505,036	433,943	1,918,722	48%	4.5%	21.0%	3.7%	30%	0.6	3.9%	38%
2	UBA	16,235,995	1,308,861	502,091	442,029	1,724,293	59%	5.3%	34.0%	4.1%	34%	0.4	3.6%	54%
3	Access Bank Plc	21,405,399	1,593,737	294,416	246,061	1,383,694	68%	1.0%	19.8%	1.8%	24%	0.5	3.2%	35%
4	First Bank of Nigeria Plc	14,455,659	985,577	270,333	234,416	1,360,053	63%	1.7%	16.0%	2.5%	23%	0.6	4.6%	29%
5	GTBank Plc	8,615,504	850,333	433,203	363,730	1,247,580	49%	5.0%	24.7%	6.7%	39%	0.9	3.8%	50%
<i>Tier 2 Banks (Total assets between N1 trillion and N8 trillion)</i>														
6	Stanbic IBTC bank Plc	4,674,057	325,299	129,458	106,917	462,473	47%	0.6%	14.9%	3.7%	31%	1.7	2.5%	23%
7	Fidelity	5,413,655	388,794	110,992	91,753	410,752	51%	1.6%	16.1%	2.7%	30%	0.7	3.7%	23%
9	FCMB Plc	3,878,776	351,532	55,141	48,915	351,898	72%	3.4%	16.0%	1.9%	19%	0.4	4.0%	36%
10	Sterling Bank Plc	2,247,965	151,956	17,803	16,486	165,840	82%	0.8%	14.7%	1.1%	13%	0.6	3.5%	32%
11	Wema	2,001,272	151,692	22,117	19,241	118,558	72%	0.6%	12.7%	1.5%	22%	0.6	6.1%	47%
Average (Industry)							61%	2%	19%	3%	26%	0.7	4%	37%
Average Tier 1 banks							57%	4%	23%	4%	30%	0.6	4%	41%
Average Tier 2 banks							65%	1%	15%	2%	23%	0.8	4%	32%

Note

\* Income adjusted to exclude forex valuation gains.

\*\* Market price as at 30/11/23

\*\*\* FCMB and Wema CAR and NPL as at 31/12/22. Sterling CAR as at 31/3/23. Zenith, UBA and GT CAR as at 30/6/23

\*\*\*\* 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 30/9/23\* (N' millions)

Bank	Reserves	Reserves	Reserves	Deposits	Ratio
	31/12/22	30/6/23	30/9/23	30/9/23	%
Access	2,141,111	2,455,577	2,491,184	12,746,373	20%
Zenith	1,749,608	2,330,100	2,622,399	13,383,577	20%
UBA	1,283,163	1,639,534	2,063,544	11,629,182	18%
FBN	1,558,263	1,758,172	1,791,808	9,252,314	19%
GTB	1,014,323	1,222,845	1,348,260	6,246,165	22%
Fidelity	863,090	938,917	983,414	3,439,857	29%
FCMB	493,360	569,498	618,365	2,527,918	24%
Stanbic	478,609	551,492	628,303	1,771,896	35%
Sterling	295,295	344,770	431,061	1,523,535	28%
Wema	386,993	430,993	454,164	1,650,752	28%
	<b>10,263,815</b>	<b>12,241,898</b>	<b>13,432,502</b>	<b>64,171,569</b>	<b>21%</b>

Note

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