

BANKING RATIOS AS AT 31st March 2025

| S/N | BANK | Total Assets | Gross Earnings | PBT | PAT | Equity**** | COST/INCOME* | COR | CAR*** | ROA (pre tax) | ROE (after tax) | Market/Book** | NPL*** | Interest | Securities/Risk Assets |
|---|---------------------------|--------------|----------------|----------|----------|------------|--------------|------|--------|---------------|-----------------|---------------|--------|----------|------------------------|
| | | 31/3/25 | 3 months | 3 months | 3 months | 31/3/25 | | | | | | | | Margin | |
| | | N'mil | N mil | N mil | N mil | N il | % | % | % | % | % | | | | % |
| Tier 1 Banks (Total assets above N15 trillion) | | | | | | | | | | | | | | | |
| 1 | Zenith Bank Plc | 32,415,395 | 949,857 | 350,815 | 311,646 | 4,440,523 | 43% | 1.3% | 25.0% | 4.3% | 28% | 0.7 | 3.2% | 11.2% | 40% |
| 2 | UBA | 31,712,733 | 709,136 | 204,266 | 183,014 | 3,553,207 | 53% | 0.6% | 24.6% | 2.6% | 21% | 0.6 | 2.5% | 7.1% | 67% |
| 3 | Access Bank Plc | 39,085,825 | 1,382,375 | 222,782 | 173,399 | 3,296,931 | 92% | 0.8% | 20.7% | 2.3% | 21% | 0.5 | 3.0% | 3.7% | 47% |
| 4 | GTBank Plc | 15,905,709 | 515,311 | 300,377 | 254,486 | 2,913,519 | 29% | 1.6% | 39.3% | 7.6% | 35% | 1.2 | 4.5% | 17.0% | 60% |
| 5 | First Bank of Nigeria Plc | 26,521,397 | 729,320 | 186,695 | 169,529 | 2,679,154 | 53% | 1.7% | 16.5% | 2.8% | 25% | 0.5 | 12.9% | 9.2% | 31% |
| Tier 2 Banks (Total assets between N3 trillion and N15 trillion) | | | | | | | | | | | | | | | |
| 6 | Fidelity | 10,451,646 | 315,421 | 105,770 | 91,101 | 933,139 | 55% | 0.5% | 20.3% | 6.4% | 39% | 1.1 | 3.2% | 11.9% | 31% |
| 7 | Stanbic IBTC bank Plc | 7,396,476 | 232,931 | 116,415 | 81,036 | 745,971 | 44% | 0.0% | 14.3% | 6.3% | 44% | 2.2 | 4.4% | 13.8% | 46% |
| 8 | FCMB Plc | 7,405,326 | 252,697 | 35,020 | 32,173 | 683,418 | 62% | 1.3% | 17.9% | 1.9% | 19% | 0.6 | 9.6% | 10.4% | 33% |
| 9 | Sterling Bank Plc | 3,636,603 | 95,237 | 18,264 | 17,231 | 321,439 | 66% | 0.8% | | 2.0% | 21% | 1.0 | 5.5% | 8.3% | 32% |
| 10 | Wema | 3,606,364 | 139,627 | 41,158 | 35,801 | 271,222 | 51% | 0.3% | 19.7% | 4.6% | 53% | 1.6 | 3.9% | 10.4% | 46% |
| Average (Industry) | | | | | | | 55% | 1% | 22% | 4% | 31% | 1.0 | 5% | 10% | 43% |
| Average Tier 1 banks | | | | | | | 54% | 1% | 25% | 4% | 26% | 0.7 | 5% | 10% | 49% |
| Average Tier 2 banks | | | | | | | 56% | 1% | 18% | 4% | 35% | 1.3 | 5% | 11% | 38% |

Note

* Income adjusted to exclude forex and valuation gains.

** Market price as at 31/7/25

*** CAR for Zenith, UBA, FBN, Stanbic and Wema as at 31/12/24. NPL for UBA, Access, FCMB and Wema as at 31/12/24

**** Equity is defined as Shareholders Equity and excludes additional Tier 1 capital and 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 31/3/25* (N' millions)

| Bank | Reserves 31/12/24 | Reserves 31/3/25 | Deposits 31/3/25 | Ratio % |
|----------|----------------------|---------------------|---------------------|------------|
| Access | 4,326,765 | 4,485,446 | 23,032,487 | 19% |
| UBA | 3,929,953 | 3,455,423 | 22,863,614 | 15% |
| Zenith | 5,356,128 | 5,995,648 | 22,681,836 | 26% |
| FBN | 3,744,031 | 3,984,464 | 17,269,907 | 23% |
| GTB | 1,964,213 | 2,561,266 | 10,892,268 | 24% |
| Fidelity | 1,586,350 | 1,661,825 | 6,599,016 | 25% |
| FCMB | 1,441,465 | 1,243,711 | 4,125,371 | 30% |
| Stanbic | 737,857 | 757,976 | 3,045,637 | 25% |
| Sterling | 714,790 | 717,641 | 2,580,553 | 28% |
| Wema | 838,595 | 891,781 | 2,409,592 | 37% |
| | 24,640,147 | 25,755,181 | 115,500,281 | 22% |

Note

* Statutory CRR was increased from 32.5% to 45% on 27th February 2024 and 50% on 24th September 2024.