



**CENTRAL BANK OF NIGERIA**  
**BANKS' INTEREST RATES AND CHARGES ON LOANS/DEPOSITS AS AT 7/18/2025**

<b>BANK: FIRST CITY MONUMENT BANK LTD</b>		
<b>DEMAND DEPOSIT</b>	<b>Ave. Int Rate</b>	<b>1.23</b>
<b>SAVINGS DEPOSIT</b>	<b>Ave. Int Rate</b>	<b>1.15</b>
<b>TIME DEPOSIT</b>	<b>Ave. Int Rate</b>	<b>13.00</b>
<b>AGRICULTURE, FORESTRY AND FISHING</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>MINING AND QUARRYING</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>-</b>
<b>MANUFACTURING</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>REAL ESTATE ACTIVITIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>PUBLIC UTILITIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>-</b>
<b>GENERAL COMMERCE</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>TRANSPORTATION AND STORAGE</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>45.00</b>
<b>FINANCE AND INSURANCE</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>45.00</b>
<b>GENERAL</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>45.00</b>
<b>GOVERNMENTS</b>	<b>Prime</b>	<b>20.00</b>
	<b>Max</b>	<b>31.00</b>
<b>WATER SUPPLY, SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>CONSTRUCTION</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>INFORMATION AND COMMUNICATION</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>45.00</b>
<b>EDUCATION</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>HUMAN HEALTH AND SOCIAL WORK ACTIVITIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>
<b>ARTS, ENTERTAINMENT AND RECREATION</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>-</b>
<b>ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS AND BODIES</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>-</b>
<b>POWER AND ENERGY</b>	<b>Prime</b>	<b>28.00</b>
	<b>Max</b>	<b>31.00</b>
<b>CAPITAL MARKET</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>-</b>
<b>OIL AND GAS</b>	<b>Prime</b>	<b>31.00</b>
	<b>Max</b>	<b>46.00</b>