

BANK OF INDUSTRY

2025 Development Impact Report



Financial Strength

TOTAL DISBURSEMENT



₦636Billion
Disbursements
in 2025

- Disbursements to over **7,000 businesses** – marking a landmark and unprecedented achievement as the largest annual disbursement in BOI history.

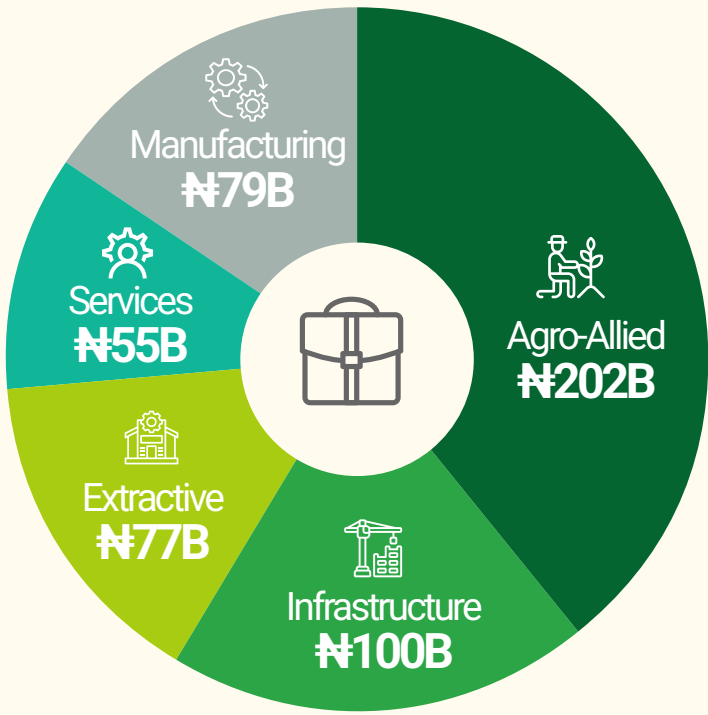
MANAGED FUNDS

₦73Billion in
Managed/Matching
funds.



- funds managed by BOI for states and other institutional partners

SECTORAL DISTRIBUTION OF DISBURSEMENT



INTERVENTION FUNDS

₦200Billion FGN
Intervention funds.



- disbursing entity for the FGN 200B intervention funds achieving over **95% performance**

LOAN PERFORMANCE RATE



NPL Rate <1.5%

- Non performing loans rate less than 1.5%



Mobilized additional **€210 Million (About ₦350 Billion)** funding from international funding partners in 2025.

- €125m** towards healthcare and **€85m** for agriculture and food security.

Development Impact

DISBURSEMENT BY BUSINESS SIZE

Nano Credits

₦51B (8%)

Micro Credits

₦32B (5%)

SME Credits

₦178B (28%)

Large Enterprise Credits

₦375B (59%)

JOBS CREATED



1.6Million
Jobs Created/
Retained

NEW MSME'S SUPPORTED



Over 7,000
New MSMEs
Supported

STARTUPS SUPPORTED

570
Startups
Funded



GENDER FOCUS

₦150Billion Disbursed
to Women-focused businesses



YOUTH FOCUS

₦12Billion Disbursed to
Youth-owned businesses



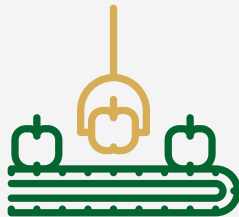
20K+ Tonnes CO₂ Emission Reduction
Estimated cumulative annual CO₂ emissions avoided from BOI-financed projects operational in 2025.

Strategic Execution



957,400
Total Beneficiaries
from the FGN
Presidential
Conditional Grant
Scheme

Upgrade of indigenous
tomato processing facility
from **3.1m**
tonnes/hr
to **10m**
tonnes/hr



100 Mini-Grids
Deployed Across
Rural Communities



- (In partnership with the World Bank – Rural Electrification Programme)

11,777
New Customers



Connected to
Power Infrastructure

47,508
Smallholder
Farmers Linked
to Processing
Facilities



₦100 Billion
Disbursed to Critical
National Infrastructure
Broadband, Power,
Aviation & Transportation



Social intervention programmes



iDICE (Investment in Digital and Creative Enterprises)

- iDICE is a nationwide digital skills and enterprise programme targeted at **over 300,000 Nigerians**
- 12 participating financial institutions & Technology Fund Managers for equity investments selected.
- **500 founders** readied for investments, equity to **100 tech ventures**, and training given to **400 youths** through hackathons with seed grants for top performers.



GLOW (Guaranteed Loans for Women)

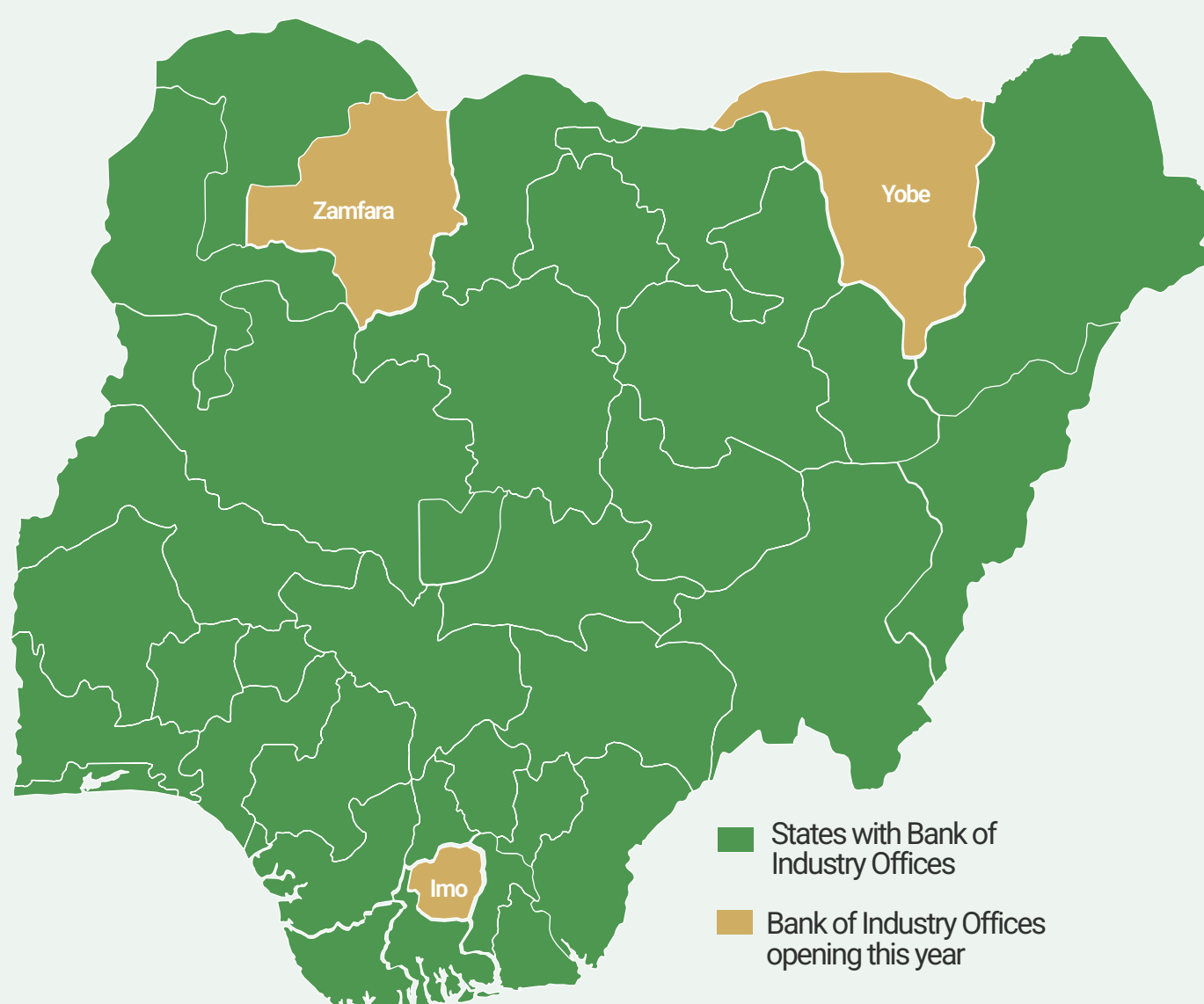
- GLOW is BOI's **₦10 billion gender-focused fund** offering up to **₦50 million** in affordable financing per beneficiary.
- Over **41,000 beneficiaries** already prospected in 2025



RAPID (Rural Area Programme on Investment for Development)

- RAPID finances rural agro-value chain anchors across all 36 states and the FCT.
- **880 rural enterprises** created nationwide, with **6.5 billion disbursement** in 2025. **Creating over 8,000 direct and indirect jobs** as a result.

National Coverage



- **4 additional state offices were opened** across the country to bring our total to **37**.
- **3 new offices** are planned in Zamfara, Yobe and Imo in 2026

Institutional Achievements



Appointed first and only agency for the Adaptation fund in Nigeria



Received several awards & recognitions including

- **“Transaction of the Year”** at the 2025 THISDAY Awards
- **Best Bank for Sustainable Finance in Nigeria 2025** — conferred by Global Finance
- **Best Company in Financial Inclusion and Best Company in Infrastructure Development** at the SERAS 2025 Sustainability, Enterprise & Responsibility.