

**Title of Article:** Does Commercial Bank Lending Incite Growth? Evidence from the Nigeria Banking Sector

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**Abstract:** The CBN Report 2012, states that lending to the private sector is at all time low in the Nigeria economy and that this has precarious implications for private sector businesses who are actually leaving the country for less hostile business environment. The study investigates the effect of bank lending on economic growth in Nigeria using a sample of data from 1989 to 2012; 23 years the method of estimation used in the study is the quantile regression estimation method. It was found that commercial bank lending was having a negative effect on growth while institutions were not sufficiently protecting customers from the negative effect that often arise when banks liquidate and were impeding growth. Central bank policies were found to be minimizing bank losses and helping to drive economic growth in general. The policy implication of the finding is that lower interest rates and less stringent conditions which are likely to increase bank lending in general could have far reaching effects in driving growth in Nigeria.