



# THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA FEBRUARY 2026 DIET EXAMINATIONS

All Examinations would be  
conducted via the **Remote Online  
Proctoring Platform**



TIME	DIPLOMA LEVEL	INTERMEDIATE PROFESSIONAL LEVEL	CHARTERED BANKER LEVEL		MICROFINANCE CERTIFICATION PROGRAMME	TREASURY MANAGEMENT	AGENCY BANKING	PROFESSIONAL E-PAYMENTS	REPORTING AND COMPLIANCE	DIGITAL BANKING	SUSTAINABLE BANKING	OTHER CERTIFICATIONS
			CORE	ELECTIVES								Deposit Insurance System Banking Operations Loan Processing & Documentation Fintech Non-Interest Banking Public Sector
TUESDAY, FEBRUARY 3, 2026												
MORNING 9:00 am - 12 noon		<div>▶ Digital Banking</div> <div>▶ Enterprise Risk Management</div> <div>1.5 hrs each</div>	<div>▶ Corporate Financial Services</div> <div>1.5 hrs</div>		<div>▶ The Evolution Mgt. and Regulation of Microfinancing</div> <div>▶ Financial Analysis &amp; Performance Monitoring in Microfinance Institutions</div> <div>1.5 hrs each</div>	<div>▶ Introduction to Assets &amp; Liabilities Mgt</div> <div>▶ Basic Treasury Management</div> <div>1.5 hrs each</div>	<div>▶ Agency Banking Law &amp; Regulations</div> <div>▶ Financial Inclusion</div> <div>1 hr each</div>	<div>▶ Introduction to Electronic Payments</div> <div>▶ E-Payment Operations</div> <div>▶ Financial Inclusion (FI)</div> <div>1.5 hrs each</div>	<div>▶ Risk Management</div> <div>▶ Management Control and Financial Reporting</div> <div>1.5 hrs each</div>	<div>▶ E-Commerce, Internet Laws and Data Security</div> <div>▶ Disruptive Innovation</div> <div>1.5 hrs each</div>	<div>▶ Fundamentals of Sustainable Banking</div> <div>▶ Business Case for Environmental and Social Risk Mgt.</div> <div>1.5 hrs each</div>	<div>▶ Banking Law, Regulation and Supervision</div> <div>▶ Fundamentals of Deposit Insurance</div> <div>▶ Banking Law, Ethics and Corporate Governance</div> <div>▶ Property Law</div> <div>▶ Fintech Concept/Strategy Design Thinking in Financial Services</div> <div>1 hr each</div>
AFTERNOON 2:00 pm - 5:00 pm	<div>▶ Economics of Banking &amp; Finance</div> <div>▶ Customer Service &amp; Relationship Mgt.</div> <div>1.5 hrs each</div>		<div>▶ Applied Banking</div> <div>3 hrs</div>		<div>▶ Product Development &amp; Marketing Management</div> <div>▶ Ethics and Corporate Governance.</div> <div>1.5 hrs each</div>	<div>▶ Treasury Management</div> <div>▶ Law, Ethics &amp; Corporate Gov. Treasury Mgt.</div> <div>1.5 hrs each</div>	<div>▶ Entrepreneurship &amp; Innovation</div> <div>▶ Contemporary Issues in Agency Banking</div> <div>1 hr each</div>	<div>▶ E-Payment Regulation</div> <div>▶ E-Payment Technology and Operations</div> <div>1.5 hrs each</div>		<div>▶ Fundamentals in Digital Banking</div> <div>1.5 hrs</div>	<div>▶ Environmental &amp; Social Management System</div> <div>▶ Local Environment &amp; Social Principles, Regulation &amp; Standards</div> <div>1.5 hrs each</div>	<div>▶ Domestic Operations</div> <div>▶ Foreign Operations</div> <div>▶ Data Analytics/Artificial Intelligence/Machine Learning in Finance</div> <div>▶ Open Banking/Financial Apps</div> <div>▶ Public Sector</div> <div>▶ Public Finance</div> <div>1 hr 1.5 hrs</div>
WEDNESDAY, FEBRUARY 4, 2026												
MORNING 9:00 am - 12 noon	<div>▶ Banking Law and Regulation</div> <div>1.5 hrs</div>		<div>▶ Bank Management and Strategy</div> <div>3 hrs</div>		<div>▶ Risk Mgt &amp; Internal Control in Microfinance Institutions</div> <div>▶ Digital Finance in Microfinance Institution</div> <div>1.5 hrs each</div>	<div>▶ Treasury Operations</div> <div>▶ Assets and Liabilities Mgt</div> <div>1.5 hrs each</div>	<div>▶ Customer Service &amp; Agency Banking Relationship Mgt</div> <div>▶ Operating Models, Channels &amp; Services</div> <div>▶ Ethics, Corporate Governance &amp; Professionalism</div> <div>▶ Micro &amp; SME Finance</div> <div>1 hr each</div>	<div>▶ E-Payment Operations Simulation Lab &amp; Experiential Learning (CePA)</div> <div>▶ E-Payment Operations Simulation Lab &amp; Experiential Learning (CePP)</div> <div>3 hrs each</div>	<div>▶ Audit</div> <div>▶ Compliance</div> <div>1.5 hrs each</div>	<div>▶ Information, System Audit and Cyber Security</div> <div>▶ Data Analytics in Banking</div> <div>1.5 hrs each</div>	<div>▶ Regional &amp; International Environmental &amp; Social Principles &amp; Standards</div> <div>▶ Environmental &amp; Social Risk and Impacts for Financing Products</div> <div>1.5 hrs each</div>	<div>▶ Banking Practice and Credit Management</div> <div>▶ Practice of Deposit Insurance System</div> <div>▶ Practice of Banking Mortgage Finance</div> <div>▶ Blockchain/Cryptocurrency Introduction to Data Analytics/ Artificial Intelligence</div> <div>1 hr each</div>
AFTERNOON 2:00 pm - 5:00 pm		<div>▶ Finance in the Global Market</div> <div>3 hrs</div>			<div>▶ Small and Medium Enterprises Mgt. and Development</div> <div>1.5 hrs</div>	<div>▶ Investment Portfolio Management</div> <div>▶ Principles of Financial Risk</div> <div>1.5 hrs each</div>	<div>▶ Risk, Control &amp; Reconciliation</div> <div>▶ Digital Financial Services</div> <div>1 hr each</div>	<div>▶ The Regulatory Environment for DFS</div> <div>▶ E-Payment Security: Audit &amp; Compliance</div> <div>1.5 hrs each</div>		<div>▶ Payment Systems</div> <div>▶ Digital Banking Trends</div> <div>1.5 hrs each</div>	<div>▶ Environmental and Social Opportunities</div> <div>▶ Sustainable Banking Practices</div> <div>1.5 hrs each</div>	<div>▶ Disruptive Innovation</div> <div>▶ Future Trends in Fintech</div> <div>▶ Principles of Non-Interest Banking and Finance</div> <div>▶ Management of Non-Interest Financial Institutions</div> <div>▶ Credit Risk Management</div> <div>▶ Public Debt Management</div> <div>1 hr each</div>
THURSDAY, FEBRUARY 5, 2026												
MORNING 9:00 am - 12 noon			<div>▶ Lending and Credit Management</div> <div>3 hrs</div>			<div>▶ Personal Effectiveness &amp; Team Building</div> <div>1.5 hrs</div>	<div>▶ Agency Performance Management</div> <div>▶ Experiential Learning /Mult-Disciplinary Case Study</div> <div>1 hr each</div>	<div>▶ The Business of Digital Financial Services &amp; Innovation (DFS)</div> <div>▶ Digital Identity</div> <div>1.5 hrs each</div>				<div>▶ Non-Interest Financial Institutions and Products</div> <div>▶ Financial Reporting in Non-Interest Banking and Finance</div> <div>▶ Experiential Learning Module</div> <div>▶ Regulatory Technology (RegTech)</div> <div>1 hr each</div>
AFTERNOON 2:00 pm - 5:00 pm	<div>▶ Ethics, Corporate Governance &amp; Professionalism</div> <div>1.5 hrs</div>	<div>▶ Fintech</div> <div>1.5 hrs</div>		<div>▶ Public Sector Finance</div> <div>▶ Agency Banking</div> <div>▶ Infrastructure Finance</div> <div>▶ Human Resource Management</div> <div>▶ SME Finance</div> <div>▶ Agricultural &amp; Rural Banking</div> <div>▶ Bank Audit and Compliance</div> <div>▶ Central Banking/Deposit Insurance System</div> <div>1.5 hrs each</div>								<div>▶ Ethics and Corporate Governance</div> <div>1 hr</div>
FRIDAY, FEBRUARY 6, 2026												
MORNING 9:00 am - 12 noon			<div>▶ Experiential Learning Module</div> <div>3 hrs</div>									

**Note that candidates cannot combine courses exceeding the 3-hour duration at a particular session.**

## EXAMINATION FEE IN NAIRA (N)

Exam Level	1 Subject	2 Subjects	3 Subjects	4 Subjects	5 Subjects	6 Subjects	7 Subjects
Diploma	17,000	23,500	31,500	41,000			
Intermediate Professional	27,500	40,750	54,000	67,250			
Chartered Banker	35,000	52,000	69,000	86,000	103,000	120,000	
Microfinance	8,750	13,500	18,250	23,000	27,750	32,500	
Agency Banking	11,250	16,000	20,750	25,500	30,250	35,000	
Certified e-Payments Associate (CePA)	35,000	57,000	79,000	101,000	123,000	145,000	
Certified e-Payments Professional (CePP)	38,000	60,000	82,000	104,000	126,000	148,000	170,000
Certification Programme	27,500	44,500	61,500	78,500	95,500	112,000	
Fintech (Foundation)	45,000	75,000	105,000	135,000			
Fintech (Intermediate)	60,000	90,000	120,000				
Fintech (Professional)	75,000	105,000	135,000				

## INSTRUCTIONS FOR CIBN FEBRUARY 2026 EXAMINATIONS

- The CIBN Banking Professional and Certification Examinations has been schedule to be conducted via **Remote Online Proctoring Platform**. This will allow candidates to take the examinations from the comfort of their home or any serene environment of their choice.
  - Availability of a functional computer system with webcam devoid of security features that will prevent the download of our secured browser and examination link is needed.
  - ONLY Windows Operating System (OS) – (minimum of Windows 10) is allowed. **DO NOT USE Mac Operating System (OS).**
  - Candidates are advised to use their personal laptops. Avoid using office laptops** due to the possibility of security features.
  - Downloaded Examination docket/slip, plain A4 working sheet of paper, and pen are allowed.
  - Candidates are advised to update their email address and phone numbers on the portal for effective correspondence on the examinations (pre, during & post).
  - The platform automatically monitors (video, audio, movements) from the back end hence any violation will be recorded against you as a misconduct.
  - A timer will be located at the top-right corner of the screen to indicate the total time left for completion of the examination. **DO NOT at any time leave the screen of your computer when the examination is ongoing**
  - Registration for the February 2026 Examinations would close at 5.00p.m. on Monday, January 19, 2026
  - Kindly log on to [http://portal.cibng.org/cb\\_login.asp](http://portal.cibng.org/cb_login.asp) to register online for the examination. The examination guidelines and Frequently Asked Questions (FAQs) for the examination are on the Institute's website.
  - All Examinations start at 9:00a.m. for the Morning Session and 2:00p.m. for the Afternoon Session (GMT+1) even if a candidate has one paper to write during the Session. Please consult the timetable for start and end time of every Session.
  - Upload your recent passport photograph (not more than six months) on the CIBN Registration Portal before printing your examination docket/slips as candidates are expected to scan and upload their docket on the Proctoring Platform to be allowed to write the Examinations.
  - Candidates are warned not to have on their persons any mobile phone(s), electronic gadgets or programmable devices, wrist watches, calculators, earpiece/air pod/headset. Anyone found violating this instruction will be flagged for misconduct and penalties will be administered accordingly.
  - Candidates are cautioned not to answer more than the required number of questions in a particular section to avoid the cancellation of the answer with the highest score.
  - Any candidate that writes his or her name/phone number or statements with the intent to cajole/implore/appeal to the Examiner will have a deduction of ten (10) marks from his overall scores.
  - Candidates are to note that clicking the **'END ASSESSMENT'** button will automatically terminate the examination irrespective of the subject(s) already attempted. Candidates are therefore advised to click the button only when they are sure to have completed all the subjects registered to write for that particular Session.
  - Registered Students can now access the soft copies of their study manuals of the modules for Banking Professional and Certification Courses free of charge. The materials are available on the CIBN website [www.cibng.org](http://www.cibng.org) using the member login details.
- Ten Years Rule:**  
The implementation of Ten years' time limit for students to complete their Banking Professional and Certification Examinations earlier approved by the Governing Council commenced in January 2022.
- At the expiration of the Ten year from the date of your first attempt at writing the examinations, candidates who are yet to complete the examinations would:
- Be treated as new/fresh students.
  - Forfeit all their earlier records of exemptions and examinations.
  - Seek fresh exemption in all the eligible subjects (at the time of the application).
  - Sit for the subjects earlier passed again as well as the outstanding subjects.
- Students are therefore encouraged to complete their examinations within the Ten-Year limit of the commencement.

## FOR FURTHER ENQUIRIES, PLEASE CONTACT

- National Secretariat, Lagos.** Tel: 08023810109; E-mail: [linda.daniel@cibng.org](mailto:linda.daniel@cibng.org)  
08034607919; E-mail: [moshoodafolabi@cibng.org](mailto:moshoodafolabi@cibng.org)  
08050279795; E-mail: [damilolaodule@cibng.org](mailto:damilolaodule@cibng.org)
- National Secretariat Annex, Abuja.** Tel: 08039679609 E-mail: [mohamedbakari@cibng.org](mailto:mohamedbakari@cibng.org)
- Eastern Zonal Office, Owerri, Imo State.** Tel: 08023903646; 08056290787 Email: [marianwagboso-kalu@cibng.org](mailto:marianwagboso-kalu@cibng.org)
- North Eastern Zonal Office, Gombe State** Tel: 08066227472 E-mail: [usmanyahaya@cibng.org](mailto:usmanyahaya@cibng.org)
- North West Zonal Office, Kano State** Tel: 08068307985; 08074358887 E-mail: [jamilulliyasu@cibng.org](mailto:jamilulliyasu@cibng.org)
- South South Zonal Office, PortHarcourt, Rivers State** Tel: 08032942181 E-mail: [chimenyeonwuka@cibng.org](mailto:chimenyeonwuka@cibng.org)
- South Western Zonal Office, Osogbo, Osun State** Tel: 07011567508 Email: [ronkeadeleke@cibng.org](mailto:ronkeadeleke@cibng.org)
- Institute of Bankers of The Gambia** Tel: (220) 9914463/2273987 Office: (220) 4378228 E-mail: [nzellaman44@yahoo.co.uk](mailto:nzellaman44@yahoo.co.uk)
- Sierra Leone Association of Commercial Banks.** Sierra Leone Tel: +23278644852, +23277741734 E-mail: [execsecretary@siab.org](mailto:execsecretary@siab.org)