

EUROMONEY



Sustainable Banking

Middle East & Africa Banking Series

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FEATURE

Meeting the challenge of adaptation finance in Africa



Meeting the challenge of adaptation finance in Africa

For African banks, climate adaptation is increasingly a question about the businesses they already finance. A drought can interrupt a manufacturer's power supply; flooding can damage a retailer's premises or a farmer's crop. Investment that reduces those risks can protect borrowers – and the banks that lend to them.

Yet financing such investment remains difficult. Unlike a solar plant that can sell electricity, a flood barrier or more resilient irrigation system may generate its value chiefly by preventing a future loss.

“Africa's assessed adaptation investment needs are estimated at approximately \$70 billion a year,” says Islam Zekry, group chief finance and operation officer and executive board member at Egypt's Commercial International Bank (CIB).

So far, however, the funding provided for adaptation projects in Africa is far short of this.

“Tracked adaptation finance reached \$14.8 billion in 2023,” Zekry adds.

The consequences of this shortfall could be economically catastrophic. The Rotterdam-headquartered Global Centre on Adaptation (GCA) estimates that climate change is costing the world's most vulnerable countries 2%-5% of their annual GDP – while in certain African countries losses could reach 16%.

Governments and development finance institutions will remain essential to closing the gap. Commercial banks also have a role: their lending relationships give them a view of how climate risks affect farms, businesses and the assets pledged as security for loans. Yet, GCA figures suggest that around 92% of all climate adaptation finance in Africa currently comes from the public sector.

“We have to move away from away from public finance, grants and donations towards investable, bankable projects,” say GCA CEO Rindra Rabarinirinarison.

The bankability problem

For banks, the difficulty is showing how an investment that prevents future losses will generate enough cash to repay a loan.

“Climate adaptation is about avoided losses, rather than additional revenue,” says Rabarinirinarison. “The benefits are real, but not immediately bankable.”

“We have to move away from away from public finance, grants and donations towards investable, bankable projects.”

Rindra Rabarinirinarison
CEO at GCA

This contrasts with climate change mitigation projects, which “can often point to a clear revenue stream, such as lower energy costs or power sales,” adds Zekry.

For smaller businesses and farmers, the cost of adaptation can be prohibitive. Borrowers may also lack the data and technical work needed to show a bank how a proposed investment will reduce their exposure to climate risks.

“A business may understand the climate risk it faces, but lack the technical studies, cost-benefit analysis, supplier validation or measurable adaptation indicators needed to support a credit decision,” says Zekry.

Banks themselves may lack the expertise or established criteria to assess such applications.

To counter this, “banks have to embed climate adaptation into their strategies,” says Rabarinirinarison. “It can’t be just isolated cases and one-off projects, but the result of wider, coordinated policy.”

The GCA itself has a recommended process for banks in assessing climate adaptation finance.

This begins with an assessment of a bank’s existing client portfolio, mapping their different exposures to climate-related risks.

Sectors such as agriculture, real estate and tourism may be a particular focus for adaptation finance, due to their vulnerability to extreme weather events, rising seas or declining rivers and lakes. The effects can spread along supply chains and through infrastructure. A drought that reduces hydropower generation, for example, can also disrupt manufacturers that rely on the grid.

“Banks should define strategic priorities and see where they can act,” says Rabarinirinarison.

Lenders should be pro-active, with banks reaching out first to potential clients. They should also develop templates for adaptation finance application in specific areas, such as flood prevention.

“The strongest opportunities are likely to be in areas where climate vulnerability meets productive economic activity,” says Zekry.

De-risking resilience

Even when a project is worthwhile, its costs or risks may put a conventional bank loan out of reach. This is where partnerships with public lenders and development finance institutions could help.

“Blended finance has an important role,” says Zekry. “It allows public or development capital to absorb early risk while commercial lenders bring local market knowledge, client relationships, and balance-sheet discipline.”

“If Africa is going to close the adaptation finance gap, adaptation must move from the margins of climate finance into the mainstream of banking.”

Islam Zekry
Group Chief Finance and Operation Officer
and Executive Board Member at CIB

Concessional funding, guarantees or first-loss protection can reduce a commercial lender’s exposure. Repayment schedules can also be designed around a borrower’s cash flow – for example, a farmer’s harvest cycle. Such structures still require a credible borrower and a clear case for how the investment improves resilience.

Insurance can address a different part of the risk: the financial consequences if a climate shock occurs.

“Index-based insurance, portfolio guarantees, catastrophe risk cover and supply-chain insurance can help protect both borrowers and lenders,” says Zekry.

Technical specialists can help borrowers prepare projects; insurers can cover some losses; and development financiers can share risks that banks cannot bear alone. Whether those partnerships produce a substantial lending market will depend on banks finding investments that both reduce climate vulnerability and make credit sense.

“If Africa is going to close the adaptation finance gap, adaptation must move from the margins of climate finance into the mainstream of banking,” says Zekry.

The immediate test is practical: whether banks can identify vulnerable clients, assess proposed solutions and finance them on terms those clients can afford.



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Beginnings never end

FEATURE

The credibility test for Middle East transition finance



The credibility test for Middle East transition finance

“The greatest opportunity is in sectors where emissions are material, capital requirements are significant and immediate substitution with fully green alternatives is not always technically or commercially feasible.”

Vijay Bains

Chief Sustainability Officer and
Group Head of ESG at Emirates NBD

The Middle East’s energy and industrial base presents a difficult question for banks: how should they finance emissions cuts in sectors where low-carbon alternatives remain costly or unavailable at scale? Oil and gas, petrochemicals, aluminium, steel, cement, aviation and shipping all face that challenge.

Transition finance offers one answer. Green finance can fund assets such as renewable power plants; transition finance can also support credible emissions reductions within existing, carbon-intensive businesses. For banks, the difficulty is deciding which investments genuinely advance that shift and which merely extend the life of high-emitting assets.

Banks are developing frameworks to make those decisions more consistent. In August 2026, Emirates NBD announced what it described as the UAE’s first dedicated transition finance framework.

Vijay Bains, chief sustainability officer and group head of ESG at Emirates NBD, says the framework establishes activity-level criteria for identifying and assessing transition opportunities and gives clients greater clarity on investments that may not yet meet a traditional green definition but can deliver measurable progress towards lower-carbon business models.

“The greatest opportunity is in sectors where emissions are material, capital requirements are significant and immediate substitution with fully green alternatives is not always technically or commercially feasible,” Bains explains.

“The UAE alone expects a large energy investment by 2030, alongside a target to triple renewable energy contribution and increase clean installed capacity to 30% of the energy mix.”

Defining the credible transition

One of the biggest challenges in scaling transition finance is the lack of a universally accepted definition of the term ‘transition’ and of what constitutes a credible transition pathway, explains Shobana Chawla, head of transition finance and advisory for EMEA, Standard Chartered.

The bank has developed its own transition finance framework and works with clients to assess whether their decarbonisation plans are supported by clear, credible pathways aligned with science-based outcomes.

“A credible transition project should demonstrate how it supports a company's broader transition strategy and moves it towards a lower carbon future in a measurable and transparent way.”

Shobana Chawla

Head of Transition Finance and Advisory
for EMEA at Standard Chartered

“We also recognise that many transition technologies face a bankability challenge,” says Chawla. “In some cases, the technologies are proven but the risk-return profile remains difficult for commercial capital alone.”

First-loss protection, partial credit guarantees and concessional funding can help absorb risks that commercial lenders cannot readily take on alone. Such structures could improve the economics of individual projects and draw in private capital, although their usefulness depends on the underlying technology and transaction.

“Beyond individual transactions, industry collaboration is critical,” adds Chawla. “Through initiatives such as Glasgow Financial Alliance for Net Zero and other sector-led efforts, we are helping advance greater consistency around transition plans, sector pathways and disclosure standards, which in turn should improve transparency and credibility to those seeking to raise financing for the transition.”

Elsewhere, client engagement is a key pillar of First Abu Dhabi Bank (FAB)’s transition strategy. The bank aims to provide education and advisory support to its net-zero priority sector clients, including baseline emissions calculations, governance set-up guidance and sector-specific technical education.

Testing the investment

Chawla says the starting point for distinguishing credible corporate projects from those that offer only marginal improvements or prolong carbon-intensive activity is whether the expected emissions reductions are substantial and consistent with a credible pathway for the sector.

“Equally important is ensuring that investments do not create carbon lock-in,” Chawla adds. “A credible transition project should demonstrate how it supports a company's broader transition strategy and moves it towards a lower carbon future in a measurable and transparent way.”

On the basis that integrity is fundamental to transition finance, Emirates NBD also looks at whether client activity represents a material contribution to its broader transition journey in terms of materiality, pathway alignment and carbon lock-in.

“That means assessing the scale of emissions reduction against an appropriate baseline; whether the investment is consistent with credible sectoral and regional pathways; how it fits within the company’s wider transition strategy and capital expenditure plans; the expected life of the asset; the availability of lower-carbon alternatives; and whether performance can be measured and monitored through robust KPIs,” says Bains.

FAB applies a layered assessment of both the financed project and the client’s broader transition trajectory. It considers the client’s strategy, available alternatives, the scale of improvement beyond

business as usual, alignment with sector pathways, the risk of carbon lock-in and environmental and social safeguards.

Eligibility remains subject to FAB's ESG assessment, negative screening requirements and – where relevant – the Equator Principles, a voluntary risk-management framework used by financial institutions to identify, assess and manage environmental and social risks when financing major projects.

Bains refers to significant progress, particularly with the development of new international guidance, but acknowledges that greater consistency is required as the market evolves and that clarity and credibility are essential if transition finance is to scale.

“What is encouraging is that there is growing alignment around a set of core principles, including adherence to science-based pathways, measurable emissions reductions and avoiding long-term carbon lock-in,” concludes Chawla.



AWARDS FOR EXCELLENCE 2026

Regional Winners Africa





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AFRICA'S BEST BANK

Zenith Bank

Zenith Bank entered 2025 with a clear objective: to strengthen its position as one of Africa's leading financial institutions by combining disciplined growth, deeper customer relationships and continued investment in technology.

The Nigerian-headquartered group delivered another strong performance, with gross earnings rising 6% year-on-year to NGN4.19 trillion (\$3.04 billion) and profit after tax increasing to NGN1.04 trillion. Net interest income grew 53% to NGN2.64 trillion, supported by higher asset yields, growth in interest-earning assets and effective pricing.

At the same time, Zenith strengthened its foundations for future growth. The bank addressed legacy exposures through accelerated provisioning and write-offs, reducing its non-performing loan ratio from 4.7% to 3.8%, while maintaining a capital adequacy ratio of 25.3% and group liquidity ratio of 71.1%.

Its African expansion strategy reflects the same disciplined approach. Rather than pursuing scale for its own sake, Zenith is targeting markets where it sees strong customer demand and clear strategic value, including opportunities in East, West and Central Africa.

That strategy was demonstrated by its acquisition of Paramount Bank in Kenya, strengthening its presence in East Africa, alongside planned expansion opportunities in Cameroon, Senegal and the Democratic Republic of Congo.

"Our expansion is not an aggressive expansion," says Dame Dr Adaora Umeoji, OON, group managing director and CEO of Zenith Bank. "We're looking at strategic markets."

The strategy builds on a franchise that now combines traditional corporate banking strength with a rapidly expanding retail platform. In Nigeria, Zenith added 2.3 million retail customers in 2025, taking its domestic retail customer base to 40.1 million, supported by a more sophisticated segmentation strategy covering children, young adults, seniors and merchants.

The bank has focused not simply on acquiring accounts but on creating long-term customer relationships. Products such as ZECA children's accounts and Aspire youth accounts are designed to support customers through different life stages, while digital analytics allow Zenith to personalise engagement.

"We didn't just focus on getting them into our books," says Umeoji. "We understood their lifestyle, offered them tailored-made products that engaged them and brought them into our ecosystem."

A growing network

Technology investment has been central to that transformation. Zenith's deployment of Microsoft Dynamics 365 has consolidated customer data across the organisation, improving analytics, cross-selling and relationship management. AI-enabled tools are supporting customer assessment, digital scoring and retail lending decisions.

"The investments ensured that we were able to grow. If we maintained the legacy systems, they would have affected our growth trajectory," says Umeoji. "The transformation helped us to drive the volumes that we have now, and it's also helping us engage our customers more."

The bank has also expanded access through its agency banking network, with 120,000 agents covering all 774 local government areas in Nigeria, alongside upgrades to its mobile app, facial recognition onboarding and its GlobalPay merchant platform.

Zenith has maintained its traditional strength in corporate banking. It remains a leading partner for major Nigerian companies, multinationals and trade clients, with strong positions in transaction banking, trade finance and emerging non-oil exports. Investments in corporate digital infrastructure have expanded Zenith's enterprise resource planning integrations with major organisations, enabling corporate clients to initiate banking transactions directly from their own systems and receive real-time updates.

The bank's international network – spanning markets including Ghana, Sierra Leone, Gambia, Côte d'Ivoire, the UK, UAE, France and China – also supports trade finance and cross-border banking. Integration with the Pan-African Payment and Settlement System, meanwhile, is strengthening regional payment capabilities for corporate and SME customers.

Alongside its commercial progress, Zenith has continued investing in talent, technology and sustainability. The bank was an early adopter of international sustainability reporting standards and has embedded environmental and social risk management within its credit processes, screening 89% of total credit transactions for environmental and social risks in 2025, with a target of reaching full coverage by 2026. It has also continued to invest in the workforce and capabilities needed to support its next phase of growth.

The result is an institution that has preserved the corporate banking discipline and governance that built its reputation, while developing the digital capabilities, retail scale and regional platform required for the next stage of African banking.

AFRICA'S BEST DIGITAL BANK

GoTyme Bank

AFRICA'S BEST BANK FOR ESG

Rand Merchant Bank

AFRICA'S BEST BANK FOR
CORPORATE RESPONSIBILITY

Access Bank

AFRICA'S BEST BANK FOR D&I

Union Bank of Nigeria

AFRICA'S BEST BANK FOR
SUSTAINABLE FINANCE

Nedbank

AFRICA'S BEST INVESTMENT BANK

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BANK FOR ECM

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ENERGY INFRASTRUCTURE FINANCING

Standard Chartered

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CRDB Bank

AFRICA'S BEST PERSONAL
INVESTING PLATFORM

Thndr

AFRICA'S BEST FOR
CONSUMER LENDING

MNT-Halan

AFRICA'S BEST BANK FOR SMES

Ecobank

AFRICA'S BEST SME
BANKING ECOSYSTEM

Standard Bank

AFRICA'S BEST BANK FOR
LARGE CORPORATES

Rand Merchant Bank

AWARDS FOR EXCELLENCE 2026

Country Winners Africa





ANGOLA'S BEST BANK

BAI

ANGOLA'S BEST INVESTMENT BANK

Standard Bank

ANGOLA'S BEST BANK FOR
CORPORATE RESPONSIBILITY

Access Bank Angola

ANGOLA'S BEST BANK FOR SMES

BAI

ANGOLA'S BEST RETAIL BANK

**Banco de Comércio
e Indústria**

ANGOLA'S BEST BANK FOR SMES

Banco Keve



BOTSWANA'S BEST BANK

**First National Bank
of Botswana**

BOTSWANA'S BEST INVESTMENT BANK

Stanbic Bank Botswana



BOTSWANA'S BEST BANK FOR
CORPORATE RESPONSIBILITY

Access Bank

BOTSWANA'S BEST BANK FOR ESG

**First National Bank
of Botswana**

BOTSWANA'S BEST BANK FOR
LARGE CORPORATES

Stanbic Bank Botswana



CAMEROON'S BEST DIGITAL
BANK FOR CONSUMERS

Access Bank



CAPE VERDE'S BEST BANK

iib West Africa

CAPE VERDE'S INVESTMENT BEST BANK

iib West Africa



CÔTE D'IVOIRE'S BEST BANK

Ecobank

CÔTE D'IVOIRE'S BEST INVESTMENT BANK

Key Finance Partners



DJIBOUTI'S BEST BANK

CAC International

DJIBOUTI'S BEST INVESTMENT BANK

iib East Africa



DR CONGO'S BEST BANK

Rawbank

DR CONGO'S BEST BANK FOR
CUSTOMER EXPERIENCE

Access Bank

DR CONGO'S BEST BANK FOR SMES

Rawbank



Empowering ambitions today & enabling possibilities for generations to come

At Commercial International Bank (CIB), we build on a long legacy of trust and performance, and every moment is an opportunity to create lasting value as we help build the next era of prosperity. With a deep understanding of our world, we move forward with purpose, driving progress through trust and expertise at every step.



EGYPT'S BEST BANK

Commercial International Bank



Commercial International Bank (CIB) has reinforced its position as Egypt's leading private-sector bank through a strategy centred on scale, digital innovation and disciplined execution across every major business line.

Marking its 50th anniversary in 2025, the bank delivered net income growth of 49% to EGP82.1 billion (\$1.7 billion) while maintaining one of the market's strongest profitability and efficiency profiles, with a cost-to-income ratio of 14% and capital adequacy of 27.3%.

The bank's five-year strategy focuses on strengthening its core corporate and retail franchises, diversifying revenues, accelerating digital transformation, and investing in technology and operational excellence. That strategic direction was accompanied by continued balance sheet expansion in 2025, with loans rising 44% to EGP581 billion and deposits increasing 14% to EGP1.11 trillion.

In corporate banking, CIB continued to play a central role in financing Egypt's economic development, arranging landmark transportation financings worth EGP102 billion and a further EGP30 billion facility for the Suez Canal Economic Zone. Its project finance and syndications team closed transactions worth EGP80.5 billion across multiple sectors, with the bank committing EGP13.9 billion alongside other lenders.

Retail banking remained equally important to the growth story. CIB expanded market share in deposits through innovative savings and term products, while the Swype credit card portfolio grew 21.8% to EGP18.5 billion and Apple Pay transactions surpassed EGP30 billion. Meanwhile, the launch of the digital-first myCIB proposition targeted younger customers and strengthened long-term client acquisition.

The bank also continued to strengthen its digital ecosystem, launching a new business banking app and enhancing its existing consumer banking app, which reached 1.72 million downloads. New features included instant transfers, digital securities portfolio viewing and instant debit card issuance.

Elsewhere, CIB created a dedicated commercial banking segment for mid-sized companies, establishing a clearer progression path from SME banking to institutional coverage.

Underpinning these achievements was continued investment in technology, talent and governance, helping CIB combine market leadership with long-term resilience and cement its position as the benchmark for private-sector banking in Egypt.

EGYPT'S BEST DIGITAL BANK

Commercial International Bank



Commercial International Bank's (CIB) digital strategy is focused less on expanding physical infrastructure and more on deepening digital adoption through existing channels, creating a more connected, self-service banking ecosystem across retail, SME and corporate customers.

Digital-first experiences are a core pillar of the bank's wider five-year strategy, supported by continued investment in mobile, internet banking and artificial intelligence capabilities.

For consumers, CIB significantly enhanced its mobile and internet banking platforms in 2025, introducing instant transfers with market-leading limits, digital card activation and PIN management, online overdraft and loan applications, digital investment management and instant debit card issuance. Certificates of deposit and time deposits became a major digital distribution success, with 91.8% of bookings completed through online channels.

Customer engagement metrics reflected the success of this strategy. Premium customer penetration across digital channels exceeded 93%, while 98.7% of internal transfers migrated to digital channels. The rollout of Apple Pay gained substantial traction, reaching 340,000 customers and 475,000 tokenised cards, with 88% of tokens actively used for spending. Partnerships such as the integration of credit card applications into the Talabat e-commerce platform further embedded banking services into customers' daily lives.

For businesses, CIB invested in dedicated digital capabilities including a new business banking mobile application and enhanced internet banking functionality, while also creating a dedicated commercial banking segment to support medium-sized enterprises as they scale towards institutional banking relationships.

Elsewhere, the bank further strengthened customer experience through online branch booking, expanded self-service banking through contactless and drive-through ATMs, and preparations for end-to-end digital onboarding subject to regulatory approval.

Meanwhile, its AI-powered assistant Zaki, generative AI initiatives and social sentiment monitoring platform strengthened personalisation and customer insight, reinforcing CIB's position at the forefront of digital banking innovation in Egypt.

EGYPT'S BEST BANK FOR ESG

Commercial International Bank



Commercial International Bank (CIB) has spent the past decade embedding sustainability into its core business model, evolving from Egypt's green bond pioneer into one of the region's leading transition finance institutions.

Its sustainable finance strategy is built around four pillars: ESG and climate risk management; revenue generation and market expansion through sustainable finance products and transition programmes; sustainable operations; and innovation and thought leadership, supported by enhanced ESG governance, data and digitisation capabilities.

By the end of 2025, environmental and social financing represented 19.8% of CIB's direct lending portfolio, supporting 123 projects across renewable energy, energy efficiency, green buildings, sustainable transport, water management and financial inclusion initiatives.

The bank mobilised \$333 million in blended climate finance and \$9.1 million in grants from international partners including the International Finance Corporation (IFC), the European Bank for Reconstruction and Development and Proparco, alongside additional technical assistance funding for client transition programmes.

CIB has established itself as a leader in transition finance for hard-to-abate sectors including cement, oil and gas, steel, transport and real estate, working with IFC to develop sector-specific decarbonisation pathways aligned with national climate commitments and the International Energy Agency's net-zero scenario.

Innovation remained a differentiator in 2025. CIB closed Africa's largest non-sovereign social securitisation bond, worth EGP3.8 billion (\$76.7 million), while preparing Egypt's first social sustainability sukuk to support women and underserved communities. Its green bond programme has financed 22 projects since it was launched in 2021, delivering annual reductions of 6,264 tonnes of CO₂ emissions alongside significant energy and water savings.

The bank's international standing continues to strengthen, with an AA MSCI rating, a Carbon Disclosure Project B score, inclusion in the FTSE4Good Index for a sixth consecutive year and membership of the Bloomberg Gender Equality Index.



EGYPT'S BEST BANK FOR
CORPORATE RESPONSIBILITY

National Bank of Egypt

EGYPT'S BEST BANK FOR
SUSTAINABLE FINANCE

HSBC

EGYPT'S BEST INVESTMENT BANK

EFG Hermes

EGYPT'S BEST INVESTMENT
BANK FOR DCM

CI Capital

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SECURITIES SERVICES

HSBC

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Awash Bank

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Access Bank Gambia



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Ecobank



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Ecobank

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Absa Bank

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Access Bank Ghana

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Affinity Africa



GUINEA'S BEST RETAIL BANK

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KENYA'S BEST BANK

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Stanbic Bank Kenya



KENYA'S BEST DIGITAL BANK

**Co-operative
Bank of Kenya**

KENYA'S BEST RETAIL BANK

**Co-operative
Bank of Kenya**

KENYA'S BEST BANK FOR SMES

Equity Bank

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SUSTAINABLE FINANCE

Equity Bank

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CUSTOMER EXPERIENCE

National Bank of Kenya



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Standard Bank



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MOZAMBIQUE'S BEST RETAIL BANK

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e de Investimentos**



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NIGERIA'S BEST BANK

Zenith Bank



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NIGERIA'S BEST RETAIL BANK

UBA

NIGERIA'S BEST DIGITAL BANK FOR CONSUMERS

Wema Bank



Wema Bank has built its consumer banking strategy around a clear objective: making financial services more accessible, intelligent and integrated through digital channels. Its investment priorities span AI-enabled products, frictionless onboarding, financial inclusion and platform security, with digital delivery increasingly at the centre of the retail customer experience.

Its digital-first approach is paying dividends: retail customer numbers increased from 7.8 million at the end of 2024 to 9.9 million by the end of 2025, while retail revenues more than doubled to NGN145.6 billion (\$105.8 million).

Central to that strategy is ALAT, widely recognised as Africa's first fully digital bank. Launched in 2017, the platform combines payments, savings

and lending within a single mobile experience, while ALAT Pay extends digital payments capabilities and ALAT Xplore introduces younger customers to savings and financial management tools. USSD banking and agency channels ensure the proposition also reaches customers without smartphones or access to branches.

Wema has also invested significantly in removing friction from onboarding and servicing. Customers can open accounts digitally using biometric and document verification, while AI-driven workflow monitoring improves compliance and reduces onboarding times. The bank has complemented this with omnichannel servicing, combining self-service tools, automated query routing and phygital branch capabilities.

Security and inclusion remain central themes. AI-based fraud monitoring, multi-factor authentication and encryption protect customers across digital channels, while micro-savings, digital credit scoring and targeted inclusion programmes have expanded access to formal financial services.

The 2026 launch of ALAT 2.0, incorporating voice banking, data-driven personalisation, intelligent assistance and deeper ecosystem integration, underlines Wema's ambition to remain at the forefront of digital banking innovation in Nigeria.



NIGERIA'S BEST BANK FOR
CUSTOMER EXPERIENCE

First Bank of Nigeria

NIGERIA'S BEST FOR MORTGAGE/HOME LOANS

Stanbic IBTC Bank

NIGERIA'S BEST FOR CONSUMER LENDING

Stanbic IBTC Bank

NIGERIA'S BEST BANK FOR SMES

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