

## TOP BANKS

RANK 2019	RANK 2018	BANK NAME	COUNTRY	YEAR END	CAPITAL (\$M)	ASSETS (\$M)	PROFITS (\$M)	CAR (%)	ROA (%)	ROE (%)
1	1	Standard Bank Group (Stanbank)	South Africa	31/12/18	11,865	147,689	2,267	8.03%	1.53%	19.10%
2	4	Absa Bank	South Africa	31/12/18	5,254	74,969	557	7.01%	0.74%	10.60%
3	2	FirstRand	South Africa	30/06/18	5,120	87,567	1,492	5.85%	1.70%	29.15%
4	5	Attijariwafa Bank	Morocco	31/12/18	4,683	53,349	705	8.78%	1.32%	15.05%
5	6	National Bank of Egypt	Egypt	30/06/18	4,591	86,284	565	5.32%	0.66%	12.31%
6	3	Nedbank Group	South Africa	31/12/18	4,558	67,466	749	6.76%	1.11%	16.42%
7	7	Banque Centrale Populaire	Morocco	31/12/18	3,688	41,492	371	8.89%	0.89%	10.05%
8	8	Banque Misr SAE	Egypt	30/06/18	3,408	49,418	227	6.90%	0.46%	6.66%
9	9	Banque Nationale d'Algérie	Algeria	31/12/17	2,932	24,589	261	11.92%	1.06%	8.89%
10	10	Investec Bank	South Africa	31/03/18	2,852	37,532	395	7.60%	1.05%	13.85%
11	11	Banque Extérieure d'Algérie	Algeria	31/12/17	2,547	27,141	499	9.38%	1.84%	19.58%
12	12	BMCE Bank Group	Morocco	31/12/18	2,303	30,920	294	7.45%	0.95%	12.76%
13	14	Zenith Bank	Nigeria	31/12/18	1,713	16,383	532	10.45%	3.25%	31.07%
14	17	Crédit Populaire d'Algérie	Algeria	31/12/17	1,680	16,712	286	10.05%	1.71%	17.04%
15	20	Arab African International Bank	Egypt	31/12/18	1,609	11,506	264	13.98%	2.30%	16.43%
16	16	First Bank of Nigeria	Nigeria	31/12/17	1,604	13,929	139	11.52%	1.00%	8.65%
17	13	Ecobank Transnational Incorporated	Togo	31/12/18	1,551	22,582	329	6.87%	1.46%	21.19%
18	15	Commercial Bank of Ethiopia	Ethiopia	30/06/18	1,517	20,809	195	7.29%	0.94%	12.83%
19	24	Commercial International Bank	Egypt	31/12/18	1,376	19,122	535	7.20%	2.80%	38.88%
20	27	QNB Al Ahli	Egypt	31/12/18	1,198	14,365	402	8.34%	2.80%	33.56%
21	21	United Bank for Africa	Nigeria	31/12/18	1,175	13,396	216	8.77%	1.61%	18.40%
22	22	Capitec Bank	South Africa	31/02/2019	1,171	7,180	379	16.31%	5.27%	32.33%
23	25	Société Gén. Marocaine de Banques SA	Morocco	31/12/18	1,097	10,729	120	10.23%	1.12%	10.93%
24	19	Access Bank	Nigeria	31/12/18	1,091	13,628	261	8.00%	1.92%	23.96%
25	18	Guaranty Trust Bank	Nigeria	31/12/18	1,078	9,043	508	11.92%	5.62%	47.14%
26	26	Banq. de l'Agriculture et du Dev. Rural	Algeria	31/12/17	1,041	11,717	59	8.88%	0.50%	5.64%
27	30	Mauritius Commercial Bank	Mauritius	30/06/18	997	10,098	195	9.87%	1.93%	19.58%
28	31	Bank of Africa Group	Senegal	31/12/18	917	8,774	152	10.46%	1.73%	16.56%
29	38	Kenya Commercial Bank (KCB)	Kenya	31/12/18	740	6,103	220	12.12%	3.60%	29.73%
30	34	Crédit Agricole du Maroc SA	Morocco	31/12/18	736	11,225	65	6.56%	0.58%	8.83%
31	37	Banque de Développement Local	Algeria	31/12/17	733	7,843	120	9.35%	1.53%	16.36%
32	33	BMCI Maroc	Morocco	31/12/18	702	7,252	59	9.67%	0.81%	8.38%
33	41	African Bank	South Africa	30/06/18	617	2,202	22	28.00%	1.00%	3.57%
34	32	Banco de Fomento Angola	Angola	31/12/18	608	5,521	565	11.01%	10.23%	92.86%
35	36	Ecobank Nigeria	Nigeria	31/12/18	606	5,383	75	11.26%	1.39%	12.32%
36	50	Banco BIC	Angola	31/12/18	593	4,238	165	13.99%	3.90%	27.87%
37	43	Banque Int. Arabe de Tunisie SA	Tunisia	31/12/17	578	5,697	93	10.14%	1.63%	16.10%
38	42	The Co-operative Bank of Kenya	Kenya	31/12/18	569	4,061	125	14.01%	3.08%	21.97%
39	28	Union Bank of Nigeria	Nigeria	31/12/18	555	4,027	50	13.78%	1.24%	8.97%
40	23	Banco de Poupança e Credito SA	Angola	31/12/18	537	6,188	-87	8.68%	-1.41%	-16.21%
41	54	Faisal Islamic Bank of Egypt SAE	Egypt	31/12/18	515	5,236	141	9.84%	2.69%	27.31%
42	51	Diamond Trust Bank Kenya	Kenya	31/12/18	513	3,708	70	13.83%	1.87%	13.55%
43	40	State Bank Mauritius (SBM)	Mauritius	31/12/18	493	5,366	16	9.19%	0.30%	3.28%
44	45	Crédit Immobilier et Hôtelier (CIH)	Morocco	31/12/18	488	6,795	43	7.19%	0.63%	8.77%
45	49	BGFI Bank	Gabon	31/12/16	485	4,728	64	10.26%	1.34%	13.09%
46	35	Banco Angolano de Investimentos	Angola	31/12/18	483	6,625	162	7.29%	2.45%	33.57%
47	55	Crédit du Maroc	Morocco	31/12/18	480	5,848	62	8.20%	1.06%	12.95%
48	46	Fidelity Bank	Nigeria	31/12/18	472	4,731	63	9.97%	1.33%	13.37%
49	57	Stanbic IBTC	Nigeria	31/12/18	461	4,576	205	10.07%	4.47%	44.42%
50	48	Banque Nationale Agricole	Tunisia	31/12/18	459	4,017	61	11.44%	1.51%	13.22%

\* Standard Bank South Africa (as opposed to Standard Bank Group) would still be the biggest bank in Africa.  
 We have ignored all banks whose results are more than two years old (ie anything before mid 2017).  
 This affected all banks in Libya and in certain other countries too. Sources: African Business inhouse research; Bankers Almanac

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51	63	Banque du Caire	Egypt	31/12/18	454	9,251	139	4.91%	1.50%	30.48%
52	73	HSBC Bank Egypt	Egypt	31/12/18	436	5,638	269	7.73%	4.77%	61.65%
53	70	Millenium Bim	Mozambique	31/12/18	436	2,449	111	17.79%	4.51%	25.38%
54	52	Equity Bank Group	Kenya	31/12/18	430	4,304	165	9.98%	3.83%	38.38%
55	64	Bank of Alexandria	Egypt	31/12/18	418	5,312	169	7.86%	3.18%	40.45%
56	47	First City Monument Bank (FCMB)	Nigeria	31/12/18	397	3,828	34	10.36%	0.89%	8.57%
57	59	Investec Bank (Mauritius)	Mauritius	31/03/18	388	1,718	32	22.60%	1.85%	8.16%
58	58	Standard Chartered Bank Kenya	Kenya	31/12/18	378	2,801	79	13.50%	2.84%	21.01%
59	65	Standard Chartered Bank Nigeria	Nigeria	31/12/17	370	3,343	185	11.05%	5.53%	50.02%
60	61	Barclays Bank of Kenya	Kenya	31/12/18	361	3,193	73	11.31%	2.28%	20.16%
61	62	Bank of Khartoum	Sudan	31/12/17	358	5,156	121	6.95%	2.34%	33.71%
62	72	Banque de l'Habitat	Tunisia	31/12/17	357	4,369	48	8.17%	1.11%	13.54%
63	66	Société Générale Algérie	Algeria	32/12/2017	353	3,071	46	11.48%	1.49%	12.97%
64	44	Banco Millenium Atlantico	Angola	31/12/18	349	4,403	88	7.93%	2.00%	25.25%
65	81	Fonds d'Equipement Communal	Morocco	31/12/18	334	2,133	28	15.64%	1.32%	8.46%
66	71	National Microfinance Bank	Tanzania	31/12/18	329	2,468	44	13.33%	1.78%	13.34%
67	67	Development Bank of Ethiopia	Ethiopia	30/06/17	326	2,290	14	14.25%	0.61%	4.30%
68	82	I & M Bank	Kenya	31/12/18	322	2,441	65	13.21%	2.67%	20.21%
69	69	Amen Bank	Tunisia	31/12/17	310	3,480	46	8.90%	1.31%	14.69%
70	74	CRDB Bank	Tanzania	31/12/18	308	2,624	28	11.76%	1.06%	9.04%
71	60	Standard Chartered Bank Mauritius	Mauritius	31/12/18	293	2,345	51	12.51%	2.17%	17.37%
72	79	Bank Windhoek	Namibia	30/06/18	292	2,739	58	10.67%	2.13%	20.00%
73	75	Société Arabe Internationale de Banque	Egypt	31/12/17	291	4,687	36	6.20%	0.78%	12.53%
74	68	Banque de Tunisie	Tunisia	31/12/18	285	2,162	41	13.21%	1.90%	14.40%
75	78	Stanbic Kenya	Kenya	31/12/18	279	2,758	61	10.11%	2.20%	21.74%
76	83	First National Bank of Namibia	Namibia	30/06/18	277	2,874	75	9.64%	2.61%	27.07%
77	53	Société Tunisienne de Banque	Tunisia	31/12/18	273	3,570	23	7.64%	0.64%	8.32%
78	77	HSBC Bank (Mauritius)	Mauritius	31/12/18	263	3,426	53	7.68%	1.54%	19.99%
79	76	Banco Economico	Angola	31/12/17	260	5,545	36	4.69%	0.66%	14.00%
80	NEW	Bank Audi	Egypt	31/12/17	256	3,148	57	8.12%	1.82%	22.48%
81	NEW	Sterling Bank	Nigeria	31/12/18	244	3,034	25	8.03%	0.84%	10.41%
82	99	National Bank of Kuwait - Egypt (NBK)	Egypt	31/12/18	243	4,104	112	5.92%	2.72%	46.03%
83	84	BNP Paribas El Djazair	Algeria	31/12/16	242	2,255	33	10.75%	1.47%	13.65%
84	94	Commercial Bank of Africa	Kenya	31/12/17	238	2,380	54	10.00%	2.25%	22.54%
85	89	First National Bank of Botswana	Botswana	30/06/18	237	2,382	62	9.93%	2.61%	26.24%
86	90	Ghana Commercial Bank	Ghana	31/12/18	230	2,197	67	10.47%	3.05%	29.10%
87	91	Gulf bank Algeria	Algeria	31/12/17	229	2,233	32	10.24%	1.42%	13.83%
88	98	Housing and Development Bank	Egypt	31/12/18	228	2,834	110	8.04%	3.87%	48.21%
89	86	Arab Tunisian Bank	Tunisia	31/12/17	227	2,597	13	8.75%	0.51%	5.82%
90	93	Crédit Agricole Egypt SAE	Egypt	31/12/18	221	2,991	123	7.41%	4.11%	55.50%
91	100	Omdurman National Bank	Sudan	31/12/17	216	4,251	105	5.08%	2.48%	48.84%
92	NEW	Prime Bank Ltd	Kenya	31/12/18	212	983	22	21.53%	2.27%	10.55%
93	NEW	Societe Generale de Banques en CI	Côte d'Ivoire	31/12/17	209	3,035	72	6.88%	2.38%	34.63%
94	88	UBCI	Tunisia	31/12/17	208	1,595	19	13.03%	1.18%	9.05%
95	56	Banco de Desenvolvimento de Angola	Angola	31/12/18	206	1,516	216	13.59%	14.26%	104.90%
96	87	Banco Commercial e de Investimentos	Mozambique	31/12/18	205	2,498	66	8.19%	2.63%	32.14%
97	NEW	Ecobank Ghana Ltd	Ghana	31/12/18	202	2,142	70	9.43%	3.25%	34.47%
98	92	Standard Bank Mozambique	Mozambique	31/12/17	202	1,484	95	13.61%	6.40%	47.03%
99	NEW	Barclays Bank of Ghana	Ghana	31/12/18	194	1,843	80	10.54%	4.33%	41.06%
100	NEW	Bank of Kigali	Rwanda	31/12/18	189	989	31	19.08%	3.12%	16.35%