

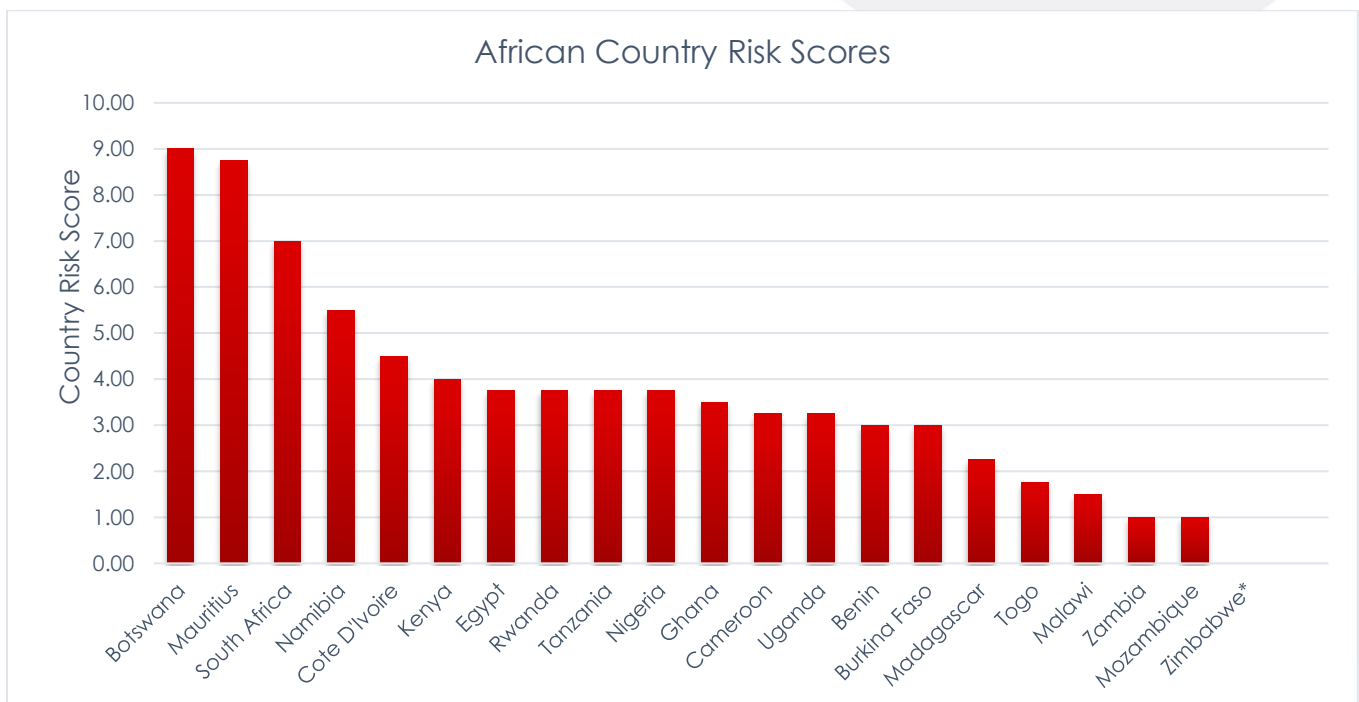
GCR Risk Score Snapshot as of 10th Feb 2021

The below table and charts provide a snapshot of the GCR risk scores across GCR's public issuer credit/financial strength ratings, as of 10th Feb 2021. The purpose of the publication is to aid regional and sectoral comparability, alongside providing a platform for understanding GCR Ratings.

The GCR Ratings Framework is anchored upon the GCR Risk Score. This numerical scoring system, which forms a single analytical approach across multiple sectors (including Financial Institutions, Insurance Companies, Corporates, Asset Management, Investment Holding Companies and Financial Services Companies), was designed to improve the transparency of GCR's ratings. Furthermore, GCR risk scores simultaneously determine both international and national scale ratings, which is a significant enhancement from the traditional approach of determining national scale ratings from international ratings via mapping tables. Lastly, we believe the GCR's Ratings Framework anchors an entity's creditworthiness in its operating environment.

If you are interested in the underlying scores, ratings, or a more detailed score breakdown for any of the issuers mentioned, or the methodologies that underlay the scores please visit our [website](#).

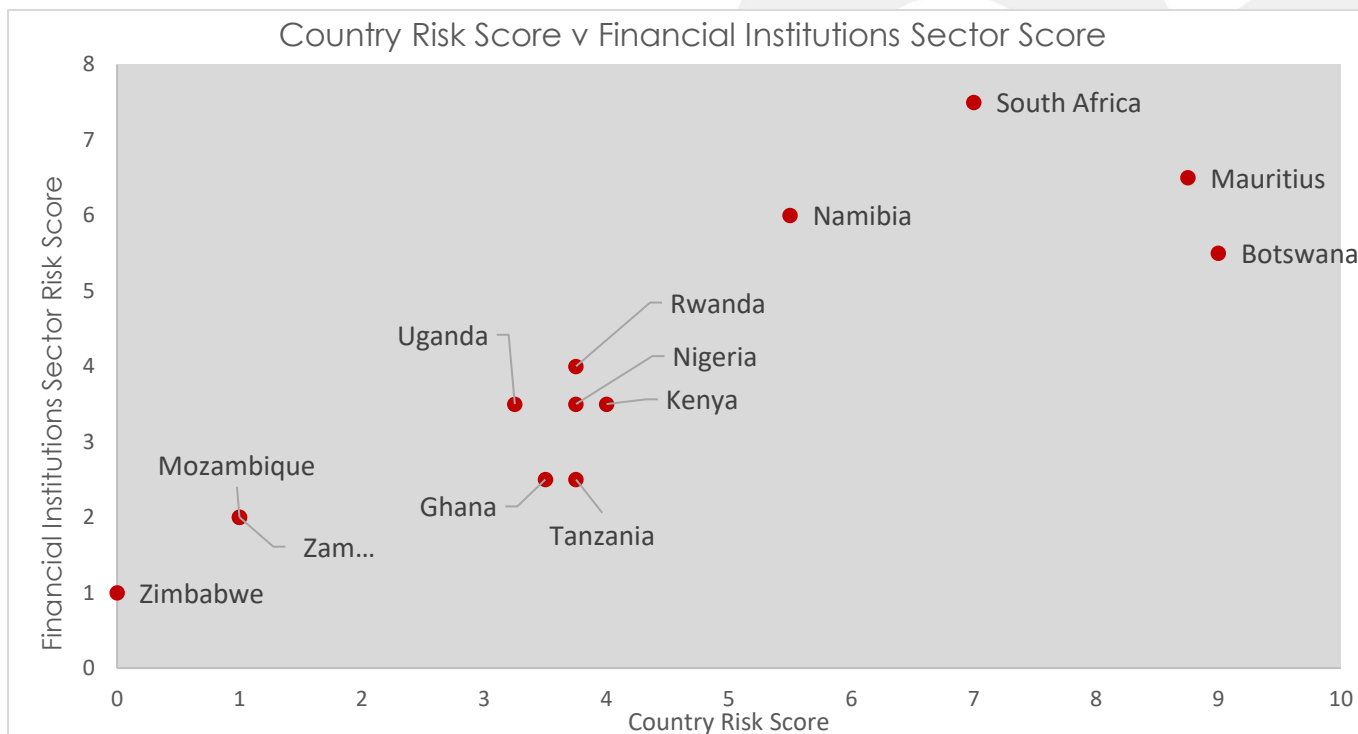
Chart 1: African Country Risk Score Comparison



*Zimbabwe equals zero (0)

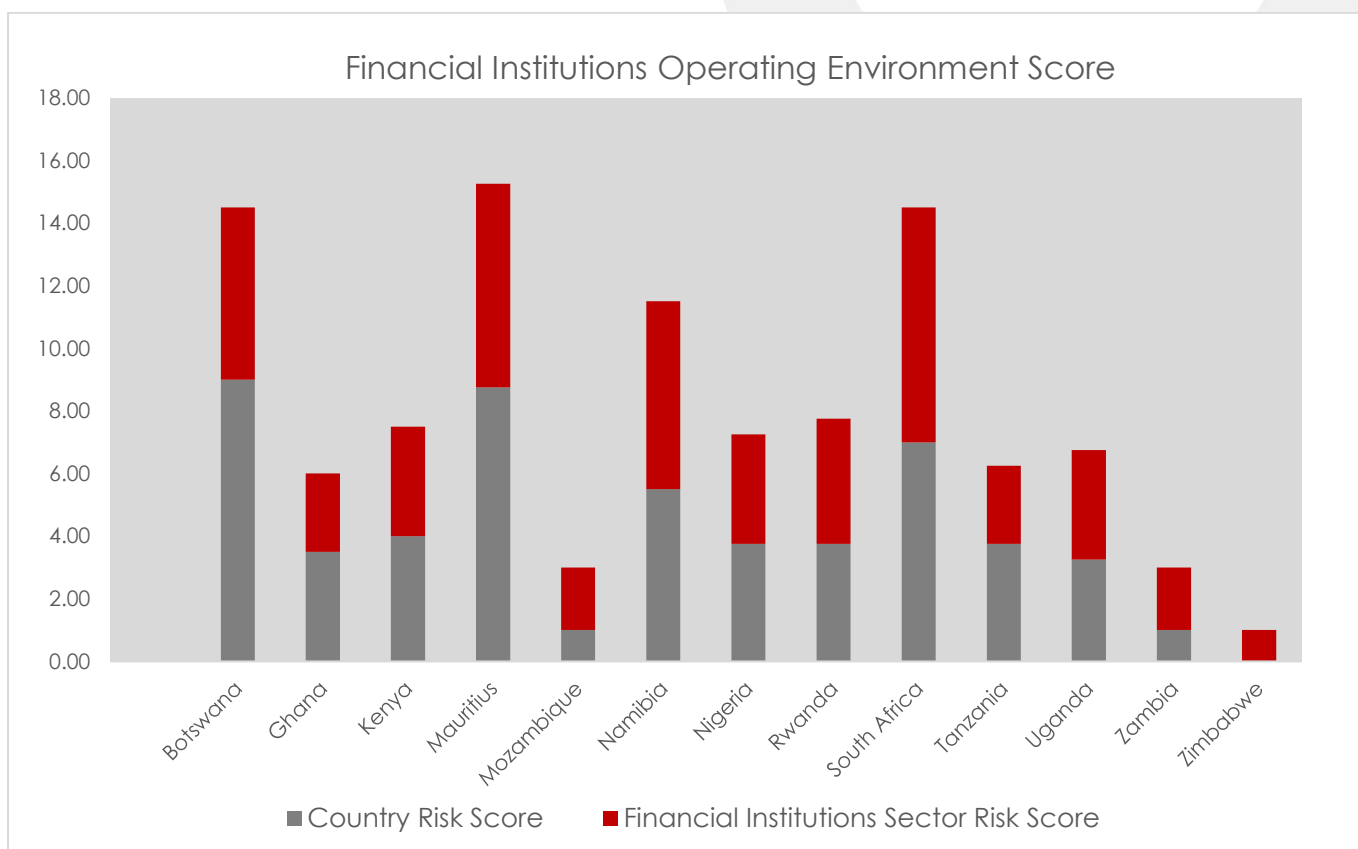
For more information, please visit <https://gcratings.com/risk-scores/>

Chart 2: Country Risk Score Versus Financial Institutions Sector Risk Score



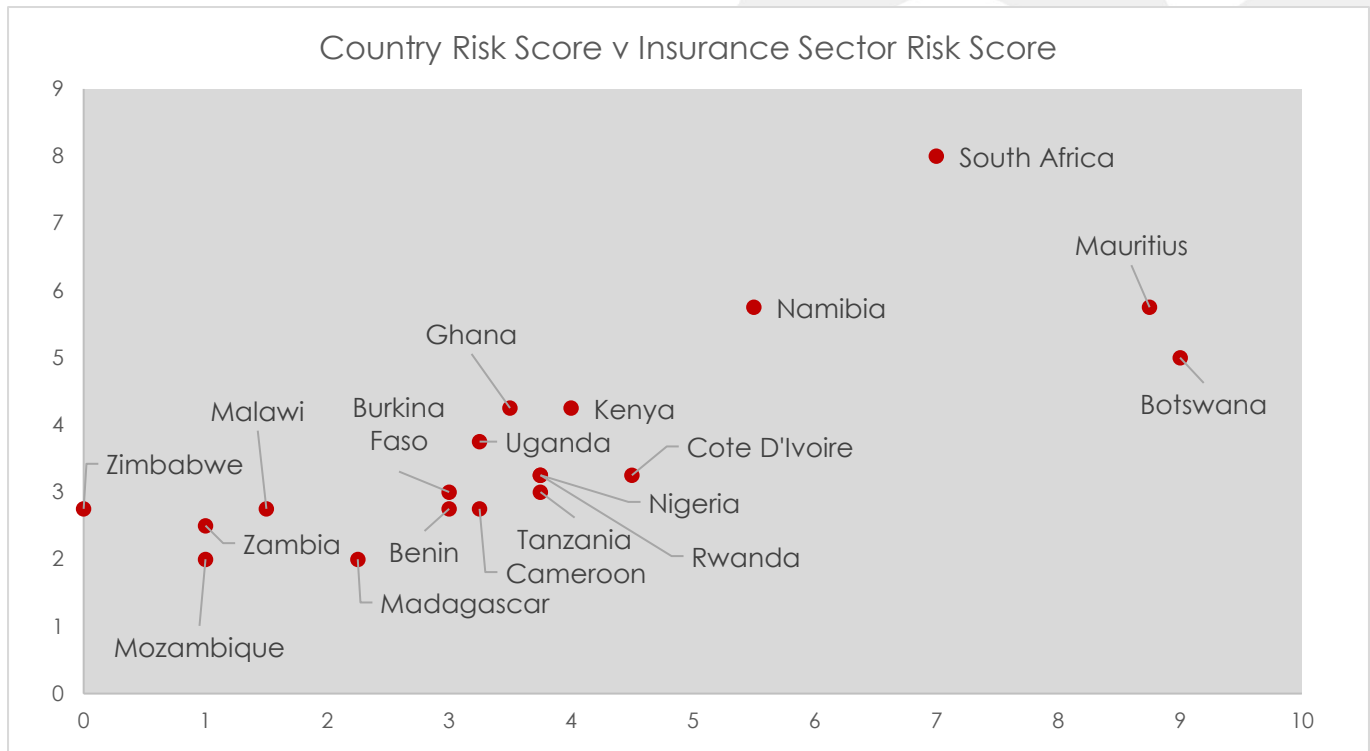
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Chart 3: Financial Institutions Operating Environment (Country Risk + Sector Risk) Score



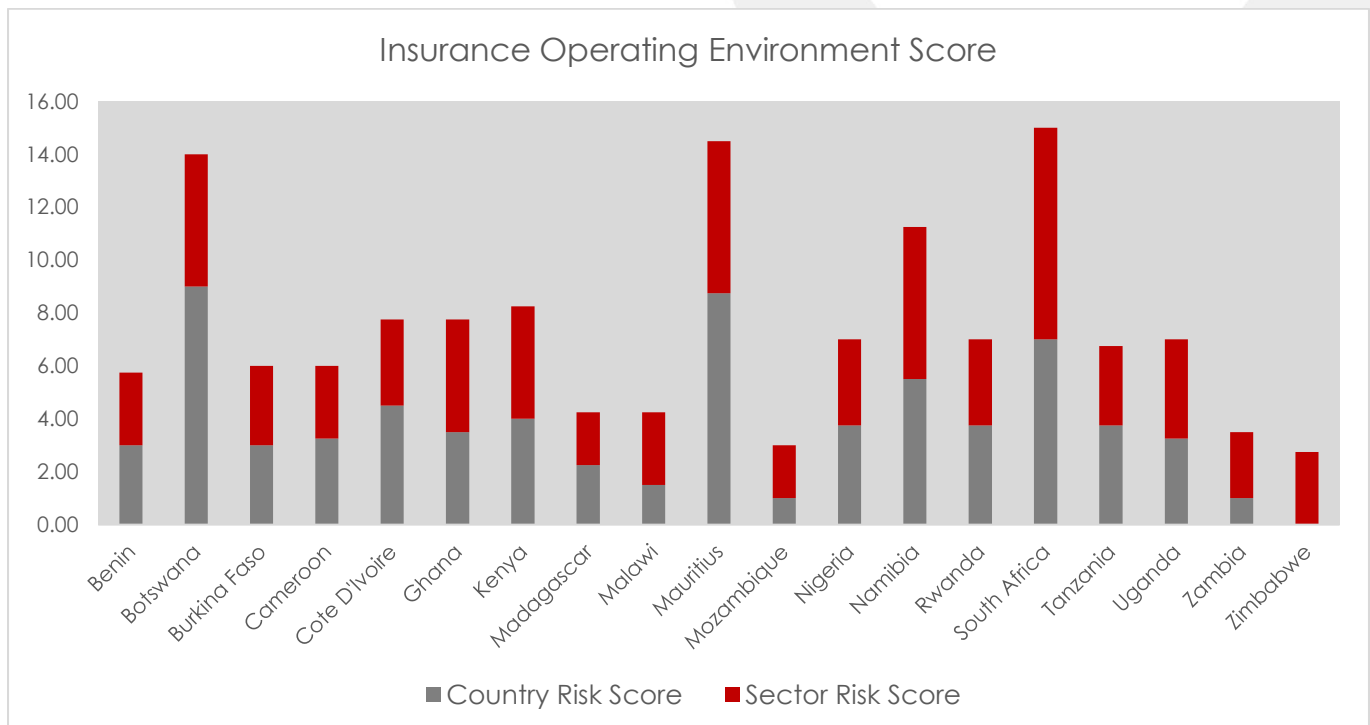
For more information, please visit <https://gcratings.com/risk-scores/>

Chart 4: Country Risk Score Versus Insurance Sector Risk Score



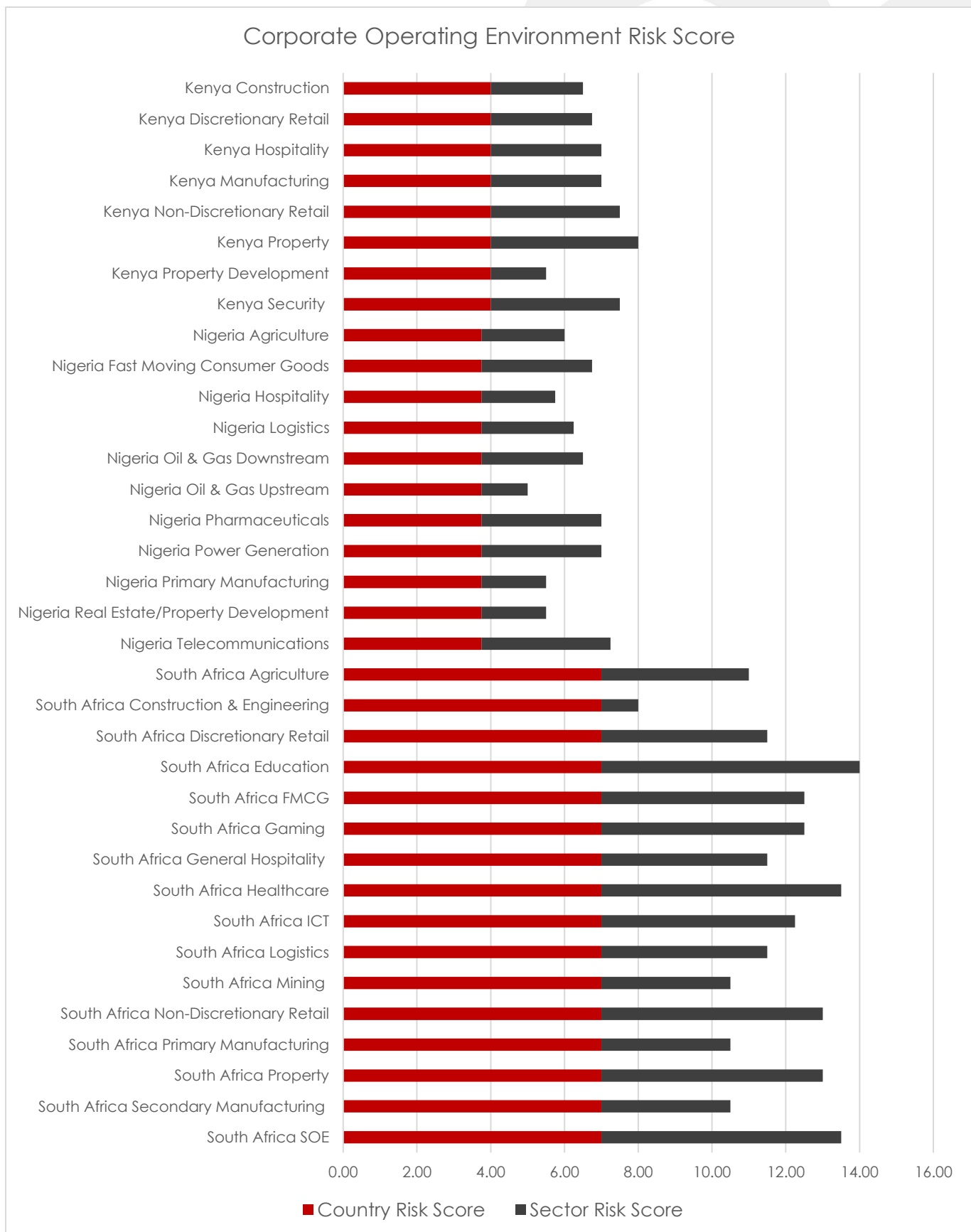
For more information, please visit <https://gcratings.com/risk-scores/>

Chart 5: Insurance Operating Environment (Country Risk + Sector Risk) Risk Score



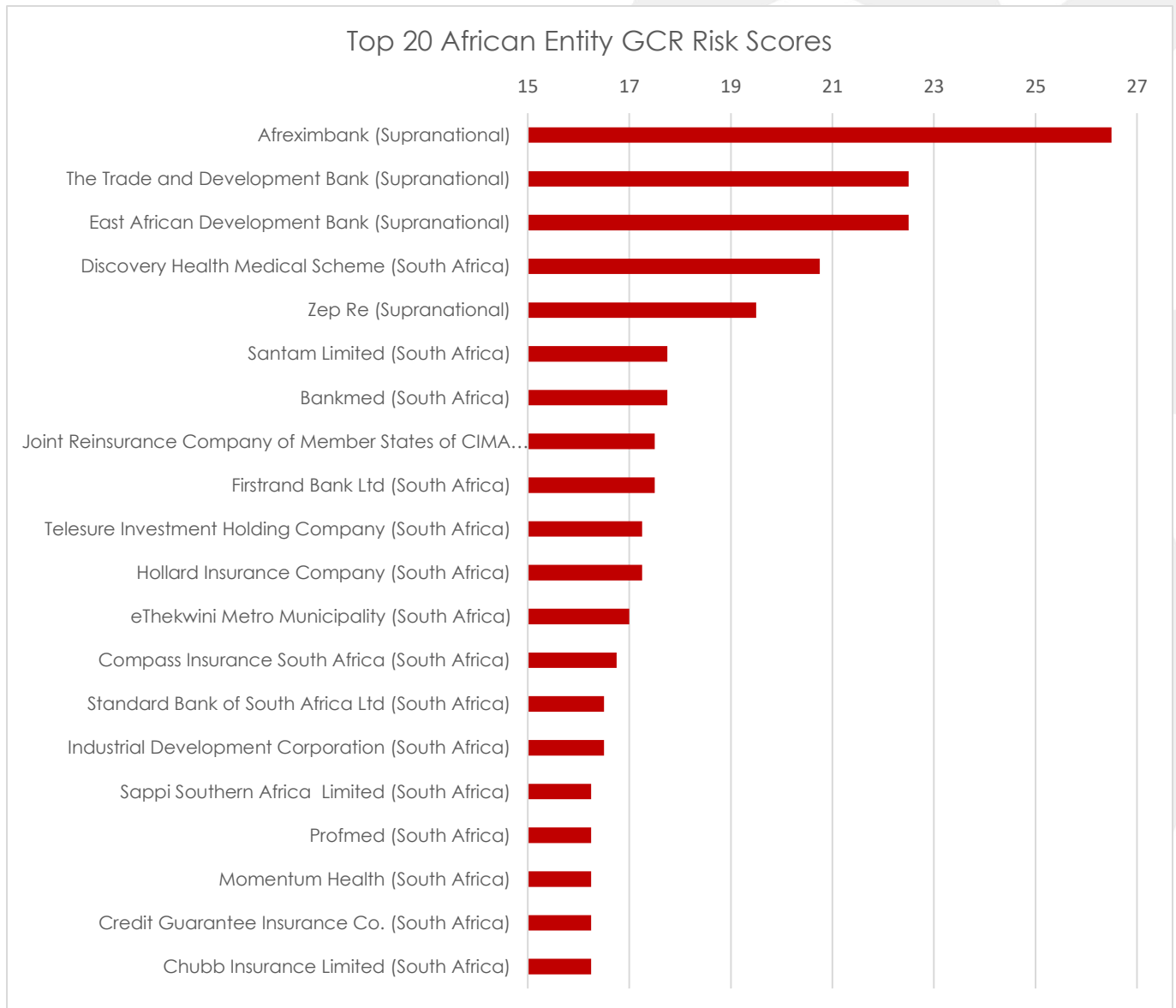
For more information, please visit <https://gcratings.com/risk-scores/>

Chart 6: Corporate Operating Environment (Country Risk + Sector Risk) Risk Score



For more information, please visit <https://gcratings.com/risk-scores/>

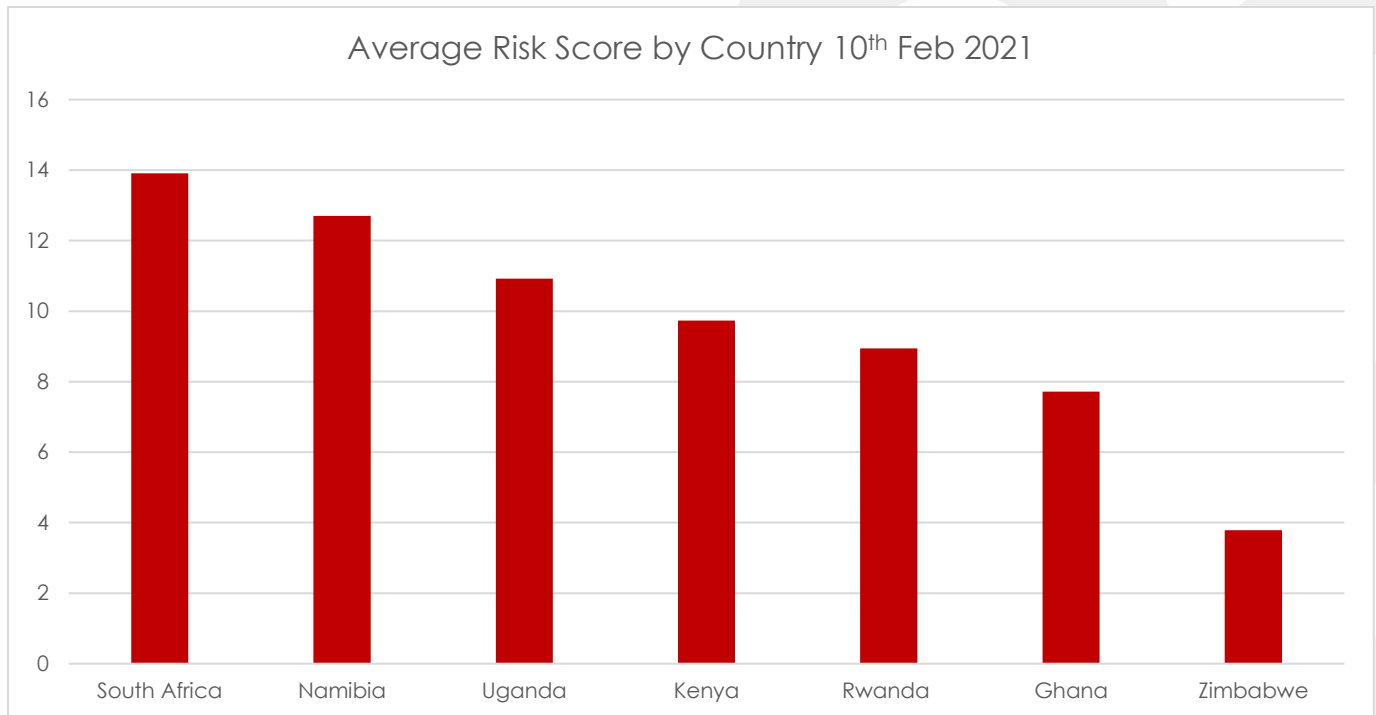
Chart 7: Top 20 African Entity GCR Risk Scores



For more information, please visit <https://gcratings.com/>



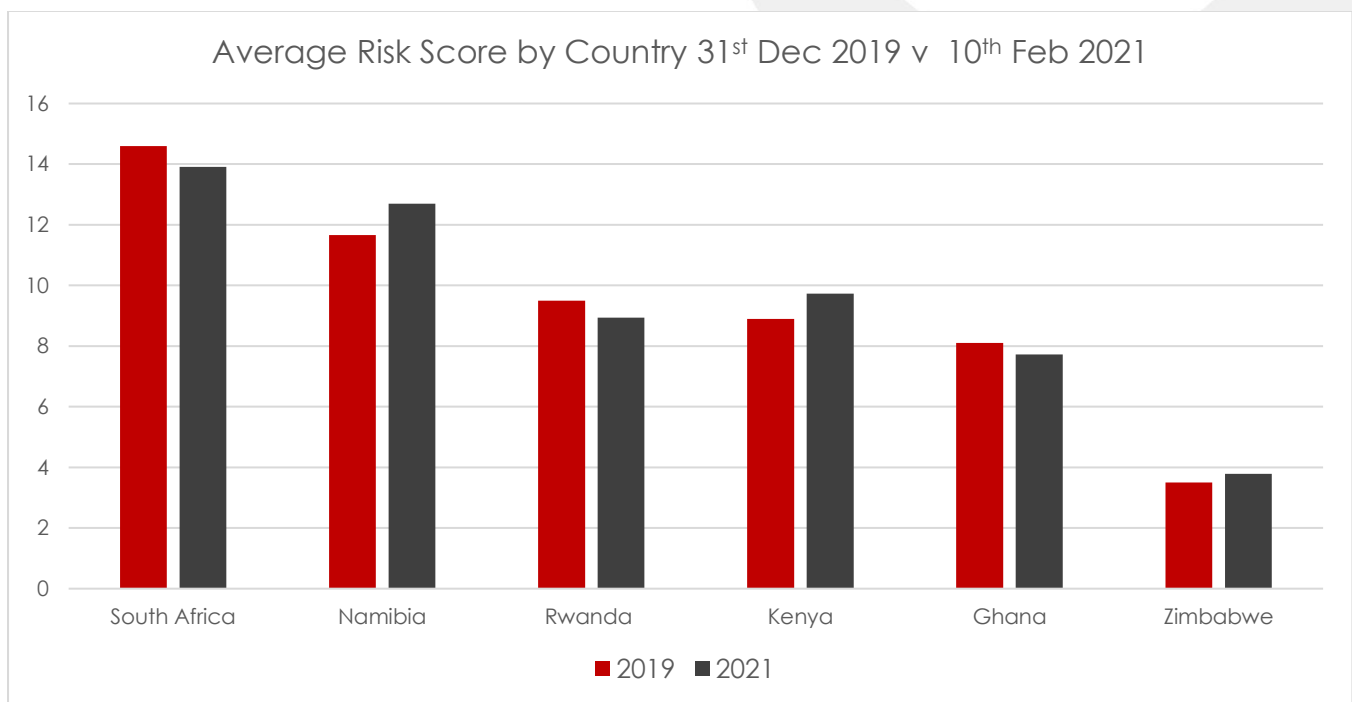
Chart 8: Average Risk Score by country*



*The above table only includes countries with more than three ratings and two sectors represented.

For more information, please visit <https://gcratings.com/risk-scores/>

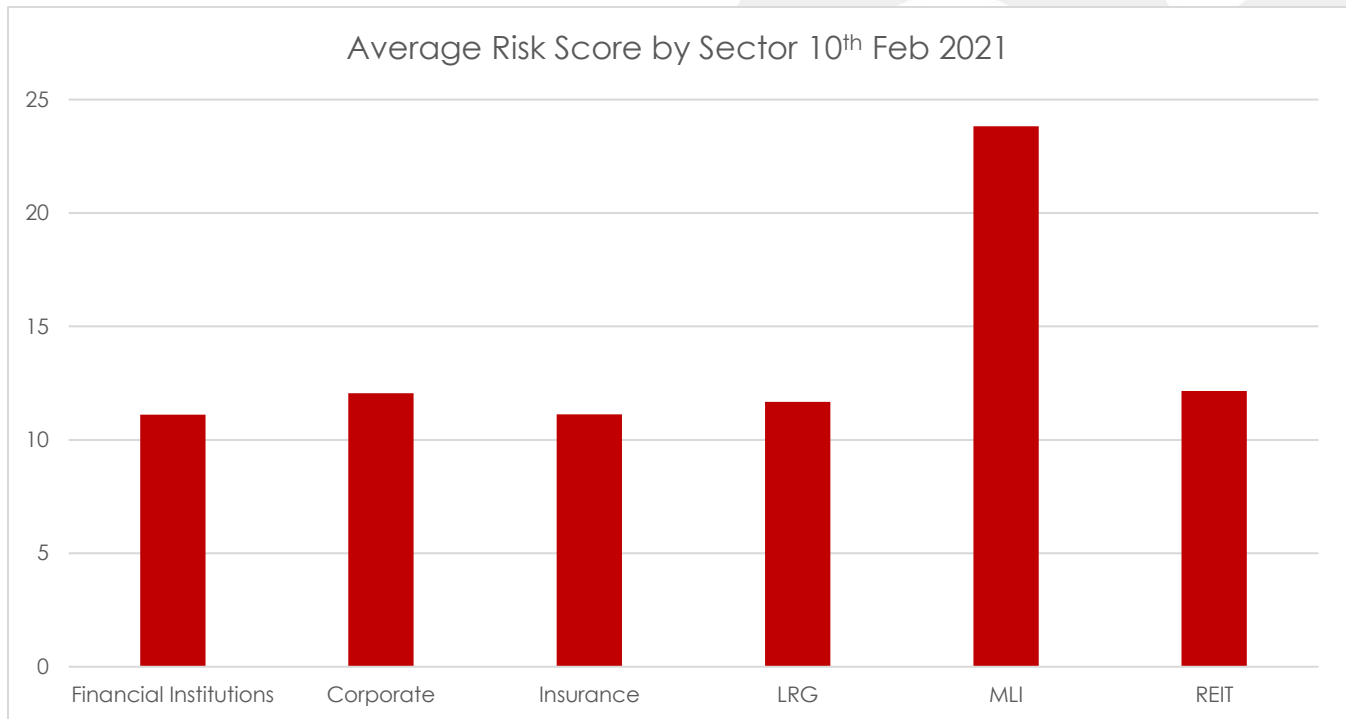
Chart 9: Average Risk Score by country 31st Dec 2019 v 10th Feb 2021*



*Only countries in which GCR rated more than three entities within two sectors in both 2019 and 2020 are compared.

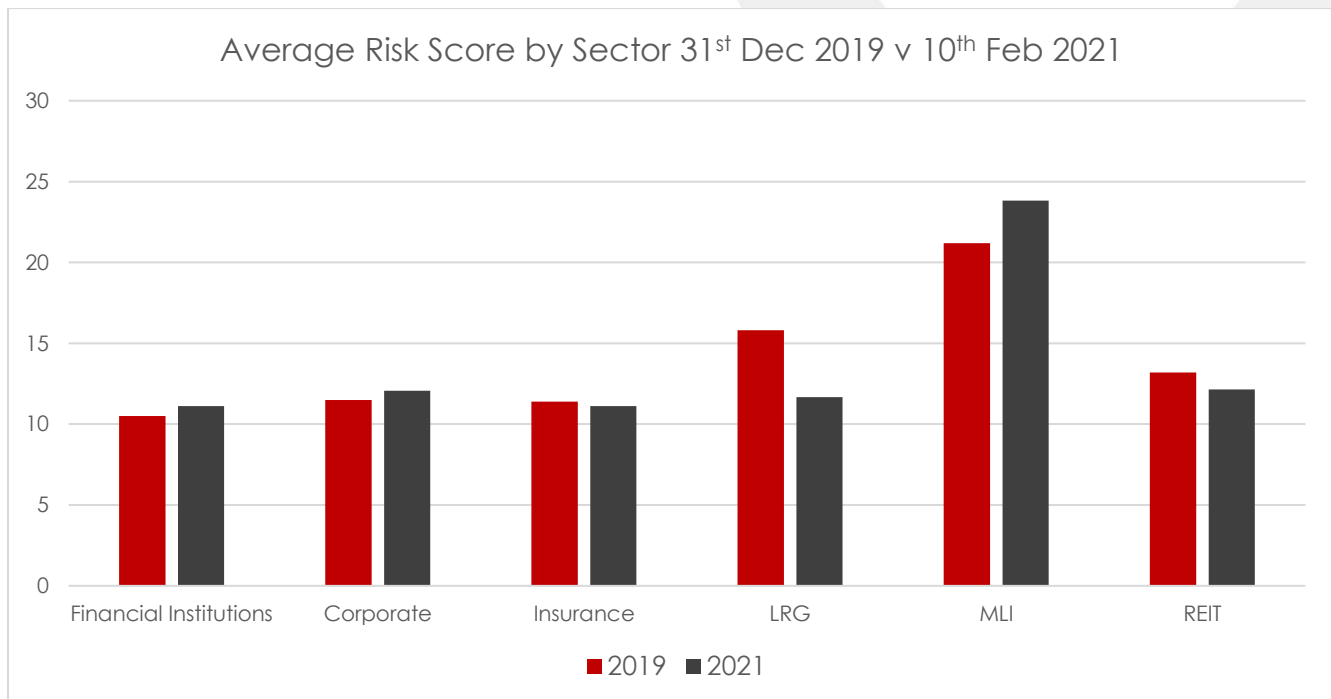
For more information, please visit <https://gcratings.com/risk-scores/>

Chart 10: Average Risk Score per Sector (excluding Zimbabwe)



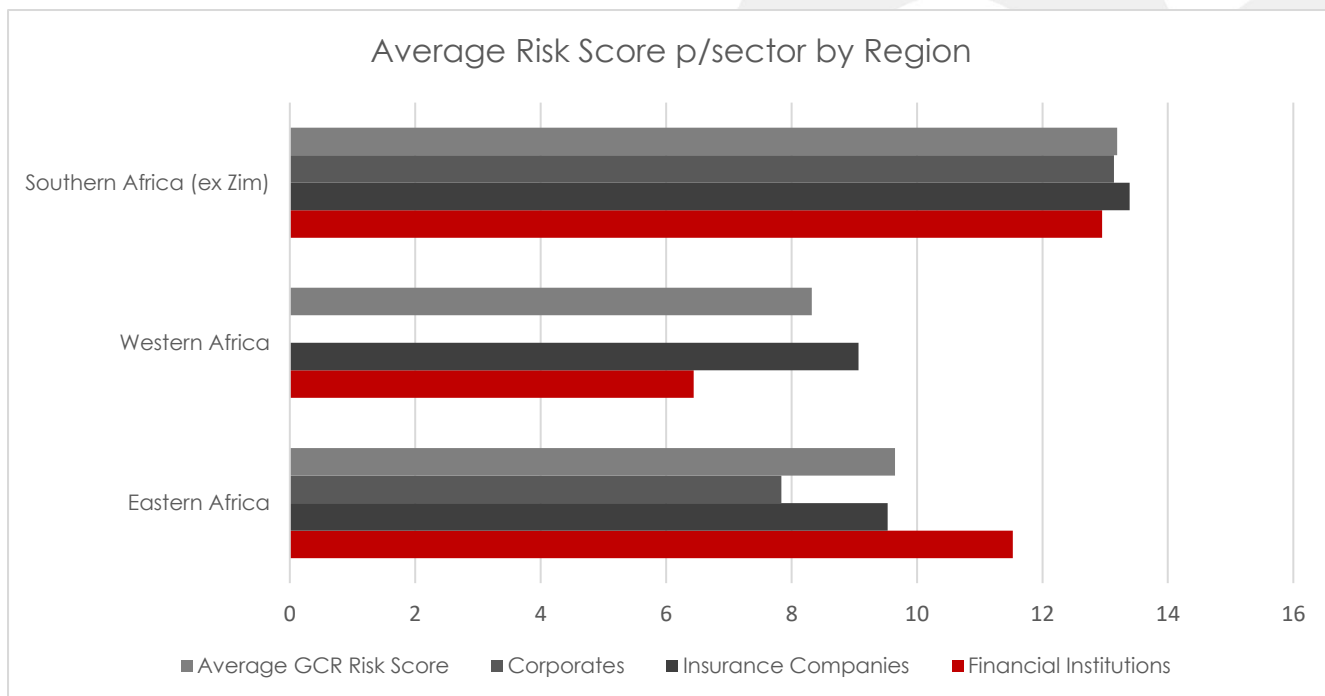
For more information, please visit <https://gcratings.com/risk-scores/>

Chart 11: Average Risk Score per Sector 31st Dec 2019 v 10th Feb 2021 (excluding Zimbabwe)



For more information, please visit <https://gcratings.com/risk-scores/>

Chart 12: Average Risk Score per sector by region (excluding Zimbabwe)



Please note that charts 8, 9, 10, 11 and 12 are heavily influenced by GCR's portfolio bias, in that the geographies and tiering of the underlying issuers will have a significant impact on the risk scores. For example, the dominance of South African corporates in the corporate portfolio, versus the relative spread of geographies for financial institutions and insurers, means that Corporates have an inherently higher starting point than other sectors in the region. We have excluded Zimbabwean Banks and Insurers in Charts 10, 11 & 12, to improve the comparability of the graphs. Nigerian entities have only been rated using the new GCR risk score methodology since February 2021 therefore are not included in the average risk score charts or list of rated entities below.

For more information, please visit <https://gcratings.com/risk-scores/>

Table 1: GCR Risk Score of Publicly Rated Entities, in alphabetical order, as of 10th February 2021

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
ABSA Bank Limited	Financial Institutions	South Africa	14	1.25	0.5	0	15.75
Accelerate Property Fund Limited	Corporate	South Africa	13	-0.5	-2.5	0	10
ACTIVA Assurances Limited	Insurance	Cameroon	6.25	0	2.25	0	8.5
Activa International Insurance Company Ltd	Insurance	Ghana	7.75	-2	3.75	-0.75	8.75
AECI Limited	Corporate	South Africa	10.25	2	2	0	14.25
African Export-Import Bank	Financial Institutions	Egypt	13	7	6.5	0	26.5
AIG Kenya Insurance Company Limited	Insurance	Kenya	8.25	-1.25	5	1	13
Alliance Insurance Corporation Limited	Insurance	Tanzania	6.75	0	2.25	0	9
APA Insurance Limited	Insurance	Kenya	9.25	-0.25	0.5	0	9.5
Assurances Reassurances Omnibranches	Insurance	Madagascar	4.25	0.75	2	0	7
Auto & General Insurance Company Limited	Insurance	South Africa	15	-0.25	2.5	0	17.25

Entity/ Issue	Group/	Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
African Banking Corporation (Zimbabwe) Limited		Financial Institutions	Zimbabwe	1	-2	0.5	3	2.5
Bank of Kigali Plc		Financial Institutions	Rwanda	7.75	1.5	1.5	0	10.75
BK Group Plc		Financial Institutions	Rwanda	7.75	1.5	1.5	0	10.75
Bank Windhoek Limited		Financial Institutions	Namibia	11.5	1	0.5	0	13
Bankmed		Insurance	South Africa	14.75	-0.25	3.25	0	17.75
Bonitas Medical Fund		Insurance	South Africa	14.75	1.75	-0.75	0	15.75
Bryte Insurance Company Limited		Insurance	South Africa	15	-1.5	-0.75	0	12.75
Buffalo City Metropolitan Municipality		Corporate	South Africa	14	-2.5	2	0	13.5
County Government of Bungoma		Corporate	Kenya	7	-3.5	1	2	6.5
Capricorn Group Limited		Financial Institutions	Namibia	11.5	1	0.5	0	13
CBZ Bank Limited		Financial Institutions	Zimbabwe	1	2	1	0	4
CBZ Life Limited		Insurance	Zimbabwe	2.75	-3	3.5	0.75	4
CBZ Insurance (Private) Limited		Insurance	Zimbabwe	2.75	-1.25	0	1	2.5
Cell Insurance Company Limited		Insurance	Zimbabwe	2.75	-0.5	1.5	0	3.75

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Central Africa Building Society	Financial Institutions	Zimbabwe	1	1.5	1.5	0.5	4.5
Centriq Insurance Company Limited	Insurance	South Africa	15	-0.75	-1.25	2	15
Centum Investment Company Plc	Corporate	Kenya	6.5	0	3	0	9.5
Centum Real Estate Limited	Corporate	Kenya	5.25	1.25	1.25	0	7.75
Chubb Insurance South Africa Limited	Insurance	South Africa	14.5	-3	2.75	2	16.25
CiC General Insurance Limited	Insurance	Kenya	7.75	0.5	-0.5	0	7.75
CiC Life Assurance Limited	Insurance	Kenya	8.25	0	0.75	-1.25	7.75
City of Johannesburg Metropolitan Municipality	Corporate	South Africa	14	3	-2	0	15
City of Tshwane Metropolitan Municipality	Corporate	South Africa	14	1	-1.5	0	13.5
Compass Insurance Company Limited	Insurance	South Africa	15	-2.75	2.5	2	16.75
Continental Reinsurance Company Limited	Insurance	Botswana	9.25	-1	3.25	0	11.5
Credit Guarantee Insurance	Insurance	South Africa	15	-1.25	1.5	1	16.25

Entity/ Issue	Group/	Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Corporation of Africa Limited								
Curro Holdings Limited	Corporate	South Africa	14	0.5	-3.5	0	11	
Diamond Trust Bank Kenya Limited	Financial Institutions	Kenya	7.25	1	1.5	0	9.75	
Dipula Income Fund Limited	Corporate	South Africa	13	-1	-2	0	10	
Discovery Health Medical Scheme	Insurance	South Africa	14.75	2.5	3.5	0	20.75	
East African Development Bank	Financial Institutions	Uganda	11.5	4.5	5.5	1	22.5	
East Africa Reinsurance Company Limited	Insurance	Kenya	7.5	-0.75	3.25	0	10	
Ecobank Ghana Limited	Financial Institutions	Ghana	6	2	0	0	8	
Ecobank Zimbabwe Limited	Financial Institutions	Zimbabwe	1	1	2	0.5	4.5	
Emeritus Reinsurance (Pvt) Ltd	Insurance	Zimbabwe	4.25	0	-0.5	0	3.75	
Emeritus Reinsurance Company Limited	Insurance	Malawi	4.25	-1.5	-1.25	1	2.5	
Emeritus Reinsurance Zambia Ltd	Insurance	Zambia	4.75	-2	-3.25	1	0.5	

Entity/ Issue	Group/	Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Emira Property Fund Limited		Corporate	South Africa	13	1	-1	0	13
Enterprise Insurance Company		Insurance	Ghana	7.75	0	1.75	0.5	10
Equites Property		Corporate	South Africa	15.5	0	-1	0	14.5
Equity Group Holdings Limited		Financial Institutions	Kenya	7	2	1.75	0	10.75
Ethekwini Metropolitan Municipality		Corporate	South Africa	14	2	1	0	17
FBC Reinsurance Limited		Insurance	Zimbabwe	2.75	-1.75	3.75	-1	3.75
Fedhealth Medical Scheme		Insurance	South Africa	14.75	-1.5	2.25	0	15.5
Fidelity Bank Ghana Limited		Financial Institutions	Ghana	6	1	0.75	0	7.75
Finbond Group Limited		Financial Institutions	South Africa	17.5	-5.5	-2	0	10
First Assurance Company Limited		Insurance	Kenya	8.25	-1.25	0.5	0	7.5
First Capital Bank Zimbabwe Limited		Financial Institutions	Zimbabwe	1	1	2	0.5	4.5
First Mutual Reinsurance Company Limited		Insurance	Zimbabwe	2.75	-1.75	1	1	3
FirstRand Bank Limited		Financial Institutions	South Africa	15.5	1.5	0.5	0	17.5

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
First National Bank of Namibia Limited	Financial Institutions	Namibia	11.5	1	1.5	0	14
Fortress REIT Limited	Corporate	South Africa	14	2	-0.5	0	15.5
GA Insurance Limited	Insurance	Kenya	8.25	-0.5	1.75	0	9.5
Government Employees Medical Scheme	Insurance	South Africa	14.75	0.5	0.5	0	15.75
Genric Insurance Company Limited	Insurance	South Africa	15	-3	0.5	0	12.5
Global Alliance Seguros S.A	Insurance	Mozambique	3	0	-0.5	0.5	3
Goldstar Insurance Company Limited	Insurance	Uganda	7	-2.75	4.25	0	8.5
Grand Reinsurance Company (Private) Limited	Insurance	Zimbabwe	0	0	0	6	6
Green Delta Insurance Company limited	Insurance	Bangladesh	7.5	1	1	0	9.5
Grindrod Bank Limited	Financial Institutions	South Africa	14.5	-3.5	1	0	12
Grobank Limited	Financial Institutions	South Africa	14.5	-4	-2	0	8.5
H Young and Company (East Africa) Limited	Corporate	Kenya	6.5	-0.25	0.75	0	7

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
The Heritage Insurance Company Tanzania Limited	Insurance	Tanzania	6.75	-0.75	3.75	0	9.75
The Heritage Insurance Company Limited	Insurance	Kenya	8	-0.25	2.5	0.5	10.75
Home Finance Guarantors Africa (Reinsurance) Limited	Insurance	Mauritius	12.25	-2.25	5.75	0	15.75
The Hollard Insurance Company Limited	Insurance	South Africa	16.25	1	0	0	17.25
Hosmed Medical Scheme	Insurance	South Africa	14.75	-3	0.75	0	12.5
Hospitality Property Fund Limited	Corporate	South Africa	13	-2.5	0.5	-1	10
I&M (Rwanda) Bank PLC	Financial Institutions	Rwanda	7.75	0.5	-0.5	0	7.75
International Commercial & Engineering Seguras,SA	Insurance	Mozambique	3	-1	2.5	0	4.5
ICEA LION General Insurance Company Ltd	Insurance	Kenya	8.25	-0.5	2	0	9.75
ICEA LION Life Assurance Company Ltd	Insurance	Kenya	7.75	0.5	2.5	0	10.75

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
ICEA Lion General Insurance Company (Tanzania) Ltd	Insurance	Tanzania	6.75	-2.25	0.75	0.5	5.75
Industrial Development Corporation of South Africa	Financial Institutions	South Africa	12.5	3	1	0	16.5
Infiniti Insurance Ltd	Insurance	South Africa	15	-2.5	-0.5	0	12
Investec Bank Limited (IBL)	Financial Institutions	South Africa	14.5	0	1	0	15.5
Investec Bank plc (IBP)	Financial Institutions	United Kingdom	25	-1	0.5	0	24.5
Investec Property Fund Limited	Corporate	South Africa	17.5	1	-3.5	0	15
Joint Reinsurance Company of Member States of CIMA (CICA-Re)	Insurance	Togo	13.5	2	2.5	0	18
The Jubilee Insurance Company of Tanzania Ltd	Insurance	Tanzania	6.75	0	1.25	0.5	8.5
The Jubilee Insurance Company of Uganda Ltd	Insurance	Uganda	7	0.5	5	-2	10.5
KAP Holdings Limited	Corporate	South Africa	11	1.5	1	0	13.5
Kenya Kazi Security	Corporate	Kenya	7	1.5	-3.5	1	6

Entity/ Issue	Group/	Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Kenya Police Sacco Society Limited		Financial Institutions	Kenya	5.5	-3	5	0	7.5
Kenya Reinsurance Corporation Limited		Insurance	Kenya	8.75	0.25	2.25	0	11.25
King Cetshwayo District Municipality		Corporate	South Africa	14	-4.5	3.5	0	13
County Government of Kisumu		Corporate	Kenya	7	-4	0.5	2	5.5
L'Africaine des Assurances du Benin (AA Benin)		Insurance	Benin	6	0.5	1.5	0	8
Letshego Bank Namibia Limited		Financial Institutions	Namibia	11	-3.5	3	0.25	10.75
Letshego Ghana Savings and Loans PLC		Financial Institutions	Ghana	6	-2	-2	3	5
Letshego Ghana Savings and Loans PLC (Bond)		Financial Institutions	Ghana	6	-2	-2	3	5
Lewis Group Limited		Corporate	South Africa	11.5	-1	2.5	0	13
Liberty Life Assurance Kenya Limited		Insurance	Kenya	8.25	-0.5	2.75	0	10.5
Lidwala Insurance Company limited		Insurance	eSwatini	5.25	-0.5	1.75	0	6.5

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Lombard Insurance Company Limited	Insurance	South Africa	15	-1.5	0.75	0	14.25
Mainstream Reinsurance Company Limited	Insurance	Ghana	7.75	-2	4	0	9.75
County Government of Makueni	Corporate	Kenya	7	-3.5	2	2	7.5
Mayfair Insurance Company Limited	Insurance	Kenya	8.25	-1.25	2.5	0	9.5
Medihelp Medical Scheme	Insurance	South Africa	14.75	-1	1.5	0	15.25
Medshield Medical Scheme	Insurance	South Africa	14.75	-1.25	2	0	15.5
Momentum Medical Scheme	Insurance	South Africa	14.75	1.5	0	0	16.25
Murray and Roberts Holdings Limited	Corporate	South Africa	15.5	-3	-0.5	0	12
Namibia National Reinsurance Corporation Limited	Insurance	Namibia	11	-0.5	2.25	0	12.75
Nouvelle Compagnie Africaine de Réassurances	Insurance	Cote d'Ivoire	5.75	-0.25	0.75	0	6.25
Nedbank Limited	Financial Institutions	South Africa	14.5	1	0.5	0	16

Entity/ Issue	Group/	Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Nedbank Zimbabwe Limited		Financial Institutions	Zimbabwe	1	-1	3	1	4
Netcare Limited		Corporate	South Africa	13.5	0.5	1.5	0	15.5
New National Assurance Company		Insurance	South Africa	15	-3	1.25	0	13.25
Nico General Insurance Company Limited		Insurance	Malawi	4.25	0.25	2.25	-0.75	6
NICOZDIAMOND Insurance Ltd		Insurance	Zimbabwe	2.75	0.25	0.5	0.5	4
Northam Platinum Limited		Corporate	South Africa	11.5	-2.5	4	0	13
NSIA Insurance Company Limited		Insurance	Ghana	7.75	-4.25	3	0.75	7.25
Oakhurst Insurance Company Limited		Insurance	South Africa	15	-3	1.5	0	13.5
Occidental Insurance Company Limited		Insurance	Kenya	8.25	-1.25	1	0	8
Octodec Investments Limited		Corporate	South Africa	13	-1	-1.5	1	11.5
Old Mutual Insurance Company (Pvt) Limited		Insurance	Zimbabwe	2.75	0.5	0	1	4.25
Omnia Holdings Limited		Corporate	South Africa	10.25	1	0	0	11.25

Entity/ Issue	Group/	Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Oryx Property Fund Limited		Corporate	South Africa	11	-1	-1.5	0	8.5
Phoenix of Tanzania Assurance Company Ltd		Insurance	Tanzania	6.75	-1	4	0	9.75
MUA Insurance (Uganda) Limited		Insurance	Uganda	7	-1.5	1.75	0.5	7.75
Professional Insurance Corporation Zambia PLC		Insurance	Zambia	4.25	0	1	0	5.25
Profmed		Insurance	South Africa	14.75	-1.5	3	0	16.25
PSG Financial Services		Corporate	South Africa	13	-4.5	5	0	13.5
PSG Konsult Limited		Financial Institutions	South Africa	12.5	-2.5	3.5	0	13.5
RA International FZCO, USE		Corporate	Kenya	9	-1	5	0	13
Radiant Insurance Company Limited		Insurance	Rwanda	7	0.25	-0.75	0	6.5
Reliance Insurance Company (Tanzania) Ltd		Insurance	Tanzania	6.75	-1	2.75	0	8.5
Renasa Insurance Company Limited		Insurance	South Africa	15	-3	0.5	0	12.5
Resilient REIT Limited		Corporate	South Africa	14	1.5	0.5	0	16

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Retail Capital Proprietary Limited	Financial Institutions	South Africa	12	-3.5	0.5	0	9
Safari Investments RSA Limited	Corporate	South Africa	13	-2	-1	0	10
Sanlam Life Assurance (Tanzania)	Insurance	Tanzania	6.75	0.5	1	1	9.25
Sanlam Life Kenya Assurance Limited	Insurance	Kenya	9.25	0	0.5	1	10.75
Santam Limited	Insurance	South Africa	14	3.25	-0.5	1	17.75
Sappi SA Limited (based on Sappi Limited)	Corporate	South Africa	16.75	2	-1.5	-1	16.25
Sasfin Bank Limited	Financial Institutions	South Africa	14.5	-3	-0.5	0	11
Sizwe Medical Fund	Insurance	South Africa	14.75	-2	1.25	0	14
Société Nationale d'Assurances et de Réassurances	Insurance	Burkina Faso	6	0.25	0.5	0	6.75
South African National Roads Agency (SANRAL)	Corporate	South Africa	13.5	2.5	-8	5	13
Stanbic Bank Zimbabwe Limited	Financial Institutions	Zimbabwe	1	2	1	1	5
Standard Bank of South Africa Limited	Financial Institutions	South Africa	14	2	0.5	0	16.5

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
Standard Insurance Company, INC (Philippines)	Insurance	Philippines	15	-0.25	2.25	0	17
Star Assurance Company Limited	Insurance	Ghana	7.75	-1.5	1.75	0	8
Stima DT Sacco Society Limited	Financial Institutions	Kenya	5.5	-3.5	3.5	0	5.5
Swan General Limited	Insurance	Mauritius	15.25	0.75	2	0	18
Tanzania National Reinsurance Corporation	Insurance	Tanzania	6.75	-0.25	1.5	0	8
Transaction Capital Limited	Financial Institutions	South Africa	13.25	-2	-0.25	1	12
Eastern and Southern African Trade and Development Bank	Financial Institutions	Kenya	11.5	4.5	5.5	1	22.5
Telesure Investment Holding Company	Insurance	South Africa	15	-0.25	2.5	0	17.25
The Jubilee Life Insurance Limited	Insurance	Kenya	8.25	0.5	0	1.25	10
Transaction capital Limited	Financial Institutions	South Africa	13.25	-2	-0.25	1	12
Tropical Re	Insurance	Zimbabwe	3.25	-1.75	1.75	0	3.25
Trustco Group Holdings Limited	Financial Institutions	Namibia					0

Entity/ Issue	Group/ Sector	Country	Operating Environment Score	Business Profile	Financial Profile	Comparative Profile	GCR Risk Score
TUHF Limited	Financial Institutions	South Africa	12	-1.5	-1	0	9.5
UAP Insurance Company Limited	Insurance	Kenya	7.25	1.75	-0.75	1.25	9.5
UAP Uganda	Insurance	Uganda	7	0.5	1	0	8.5
Uganda Re	Insurance	Uganda	7	-1	1.75	0	7.75
Victoria Commercial Bank Limited	Financial Institutions	Kenya	7.5	-3	2.5	0.5	7.5
Vukile Property Fund Limited	Corporate	South Africa	15.5	1.5	-1.75	0	15.25
West Coast District Municipality	Corporate	South Africa	14	-4.5	4	0	13.5
ZEP-Re (PTA Reinsurance Company)	Insurance	Kenya	13	2	4.5	0	19.5
Zimnat Life Assurance Co. Limited	Insurance	Zimbabwe	2.75	-1	1.75	0.5	4
Zimnat Lion Insurance Company Limited	Insurance	Zimbabwe	0	0	0	6	6

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Related criteria

Criteria for the GCR Ratings Framework, May 2019

Jurisdictional Supplement for Criteria, July 2020

Criteria for Rating Financial Institutions, May 2019

Criteria for Rating Financial Services Companies, May 2019

Appendix to Criteria for Rating Financial Services Companies: Asset Management Issuer Credit Ratings, Nov 2019

Criteria for Rating Supranational Institutions, May 2019

Criteria for Rating Investment Holding Companies, Nov 2019

Criteria for Rating Insurance Companies, May 2019

FAQ to Criteria for Rating Insurance Companies, Nov 2019

Criteria for Rating Corporate Entities, May 2019

Criteria for Rating Real Estate Investment Trusts and Other Commercial Property Companies, May 2019

Criteria for Rating Local and Regional Governments, June 2019

Related research

GCR Country Risk Score, Feb 2021

GCR South Africa Corporate Sector Risk Scores, July 2020

GCR Kenya Corporate Sector Risk Scores, April 2020

GCR Nigeria Corporate Sector Risk Scores, Feb 2021

GCR Financial Institutions Sector Risk Scores, Aug 2020

GCR Insurance Sector Risk Scores, July 2020

GCR Nigeria Financial Institutions Sector Risk Scores, Feb 2021

GCR Nigeria Insurance Sector Risk Score, Feb 2021



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