

## **Skye Bank Sierra Leone Limited**

**31, Siaka Stevens Street, Freetown.**

Skye Bank Sierra Leone commenced business in September 2008. The country was considered a terrain for viable banking business given its rich mineral resources and post-war reconstruction focus. The initial challenges encountered regarding inadequate risk management framework to guide operations have been properly addressed and corrected. A strong risk management process covering credit, market, interest rate and other risk types has been firmly established. The Bank is poised to explore business opportunities in the Public Sector, Investment Banking, Development Finance, Commercial Banking and Retail Banking.

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## **Skye Bank Gambia Limited**

**70, Kaiaba Avenue, Pipeline, Kanifing Municipality, Banjul.**

Skye Bank Gambia commenced operations in July 2009 as part of Skye Bank's regional expansion strategy. The Bank has successfully developed its business and penetrated the market in Corporate Banking, Consumer Banking, Public Sector, Retail Banking, and exports segment in The Gambia. It has expanded from its head office in Kairaba Avenue to a branch in the Banjul area and an offsite ATM in the Tourism Development Area of SeneGambia. The subsidiary has continued to deepen its relationship in the public sector segment, in consideration of the largely government-driven operating environment. It has also extensively explored the active tourism economy of the country, partnering actively with relevant local authorities to expand the economy and increase the country's revenue base.

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