



Jubilee-Life Mortgage Bank

Jubilee-Life Mortgage Bank Plc

Unclaimed profile

Banking, Finance, Investments

Nigeria

**Banking,
Finance,
Investments**

Industry

Nigeria

Country

**65 Adeniyi Jones
Avenue, Ikeja,
Lagos**

Head office

1992

Founded

Key information

Official name	Jubilee-Life Mortgage Bank Plc
Industry	Banking, Finance, Investments
Country	Nigeria
Founded	1992
Head office	65 Adeniyi Jones Avenue, Ikeja, Lagos
Website	jubileelifeng.com
Employees	70+

About

Jubilee-Life Mortgage Bank Plc is a licensed Primary Mortgage Bank (PMB) headquartered in Lagos, Nigeria, with over three decades of continuous operation in the country's housing finance sector. Incorporated in August 1992 as Gilt-Bond Mortgage Finance Limited, the institution was renamed Jubilee-Life Savings and Loans Limited in February 2004 before evolving into its current identity as a full-fledged mortgage bank. The bank is authorised and supervised by the Central Bank of Nigeria (CBN) and the Federal Mortgage Bank of Nigeria (FMBN) under CBN Decree 24 of 1991 and FMBN Decree No. 53 of 1989, and it appears on PenCom's official list of eligible PMBs as a national-tier operator.

Core Mandate and Operating Model

Jubilee-Life's core mandate aligns with the standard Nigerian PMB model: originating residential mortgage loans to individual homebuyers, mobilising retail deposits, and accessing wholesale funding through the National Housing Fund (NHF) administered by the FMBN. This tripartite revenue and funding structure - retail deposits, mortgage origination fees and interest income, and NHF-backed liquidity - defines the business economics for most licensed PMBs in Nigeria. The bank's head office is located at 65 Adeniyi Jones Avenue, Ikeja, Lagos, with additional operational

presence at 51 Marina, Lagos, reflecting its focus on the Lagos metropolitan housing market.

Regulatory Context and Sector Positioning

Since 1992, Jubilee-Life has operated through multiple CBN-mandated regulatory reform cycles, including successive increases in minimum paid-up capital requirements that have driven significant consolidation across Nigeria's PMB sector. Under current CBN guidelines, national PMBs must maintain a minimum capital of ₦5 billion, a threshold that has filtered out weaker operators and rewarded institutions with sustained capitalisation and risk management discipline.

Jubilee-Life's paid-up capital was increased to ₦3 billion by November 2008, positioning it for subsequent upgrades and licensing transitions as the regulatory framework tightened.

To provide dependable mortgage finance solutions that support Nigerian families in achieving homeownership.

Mission statement

Trust and reputation measures

Trust Score

Not yet rated

Needs reviews and evidence

Profile Strength

41/100

Partially Complete

Evidence

No evidence recorded yet

Status

Unclaimed profile

Brands Trust Score A reputation measure built from approved reviews and evidence under a published methodology. It is not a measure of how complete a profile is, and payment never changes it.

Profile Strength How complete and well maintained the profile is. It does not change the Trust Score.

Evidence coverage How much of this profile is backed by recorded sources, and how independent they are.

Status No company representative has claimed this profile yet. It is compiled from public sources by Brands.Ng.

Brand identity



Primary logo

Products and services

- Residential mortgage origination
- retail deposit mobilisation
- and NHF-backed housing finance

Listed in the company profile.

Media, contacts and social

Head office **65 Adeniyi Jones Avenue, Ikeja, Lagos**

Website <https://jubileelifeng.com/>

About this document

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Brands.Ng research	Compiled by Brands.Ng editors; never counted as independent corroboration.
Not publicly verified	No source yet. It is left blank rather than guessed.