

Switch

December 2025

A publication of FirstBank Nigeria

VYBES UNLIMITED

Seven Years of
DecemberIssaVybe

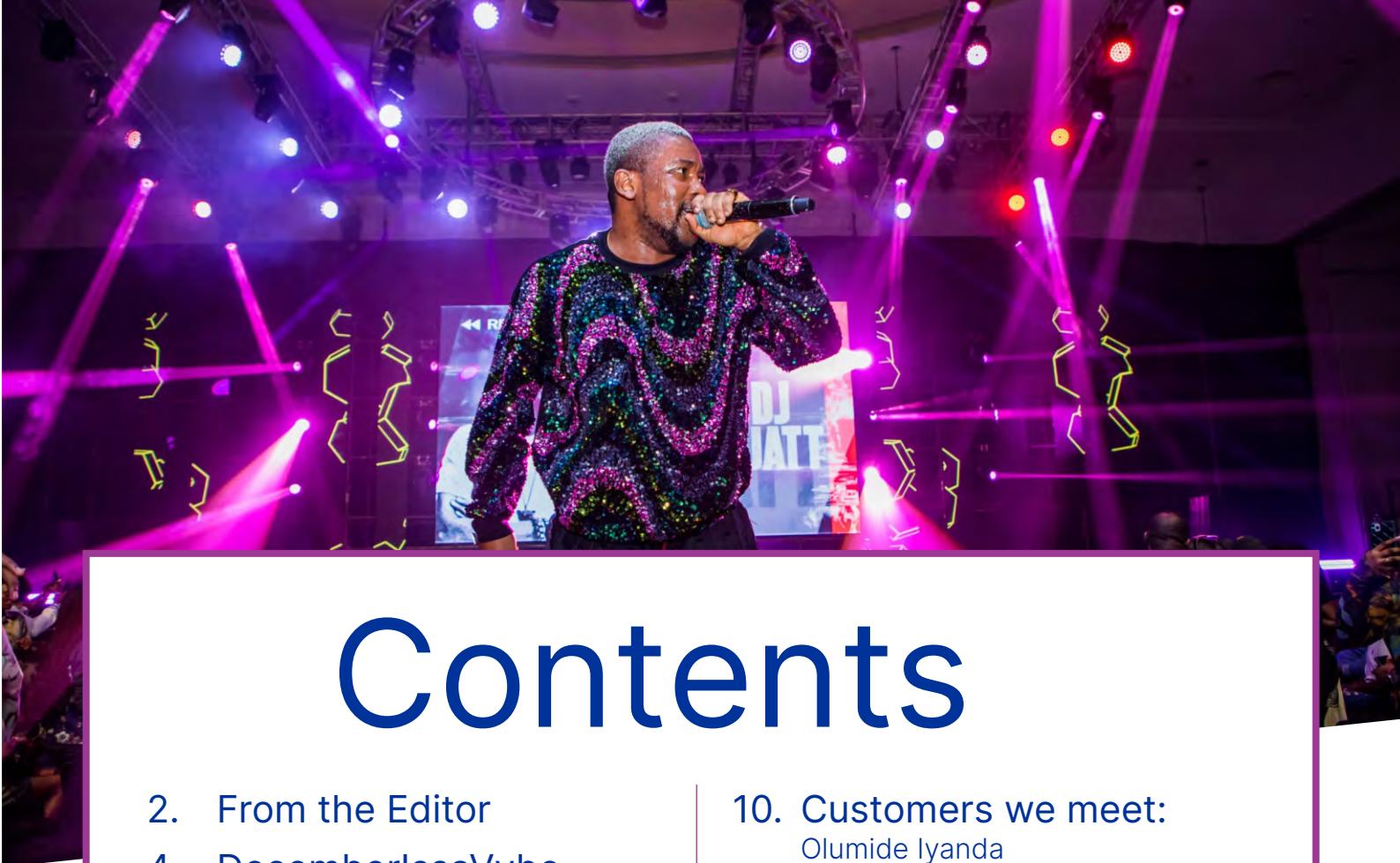
*Plus:

THE NEW TAX LAWS

THE ALLURE OF ACCRA

E1 MOTORSPORTS IN LAGOS





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A Season of Gratitude

As another year draws to a close, it's natural to feel a mix of emotions. For some, goals were achieved and milestones celebrated; for others, plans took off but didn't quite reach the finish line. And that's okay. What truly matters is that you made it here—because every day offers a fresh start and a new opportunity.

At this time of the year, some are already halfway into planning for 2026, while others are simply winding down 2025. Wherever you find yourself on that spectrum, this is the perfect moment to pause, breathe, and reflect with gratitude—for life, for progress, and for the journey so far.

We live in a world that often glorifies speed and success, and while that's important, there's something even more powerful: gratitude—the quiet force that transforms ordinary moments into extraordinary memories.



We're especially thankful to bring you this edition of FirstBank Switch Magazine after a brief pause. It's curated with stories we hope will inspire, excite, and resonate with you as much as we enjoyed creating them.

From all of us, thank you for being here. We wish you a joyful holiday season, a Merry Christmas, and a bright, fulfilling 2026.

Olayinka

Olayinka Ijabiyi
Ag. Group Head, Marketing and
Corporate Communications.

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DecemberIssaVybe

This December, get into the rhythm with the Bank that's ahead of the curve! Step into a season of endless excitement, concerts, cash-backs and giveaways powered by FirstBank. Whether you're lighting up Lagos, vybing in Abuja, or relaxing anywhere else, DecemberIssaVybe is your digital pass to the next-level of celebration.

Every December, a remarkable cultural rhythm sweeps across Africa, one that transforms cities into playgrounds of music, memory, celebration, and reconnection. It is the season when Africans in the Diaspora head to their homeland with the unmistakable glow of people reclaiming their heritage. At the heart of this homecoming lies FirstBank's DecemberIssaVybe (DIAV), a campaign that has grown into a cultural phenomenon, a bridge linking Africans everywhere to the creative heartbeat of the continent.

What began in 2018 as an initiative offering customers access to concerts, theatre shows and festivals has evolved into something far larger; a tradition that unites families and friends, fuels the entertainment economy, and serves as a festive compass for diasporans eager to reconnect with home. The DIAV experience is now a symbolic passport into the soul of Africa's December energy.

For 131 years, FirstBank has cultivated a reputation as one of Africa's most stable and respected financial institutions. Yet its legacy has never depended solely on age or heritage. Instead, the Bank has thrived by continually raising standards and aligning with the evolving passions of its customers.

DecemberIssaVybe embodies this deliberate evolution and has become a cultural canvas through which millions reconnect with music, theatre, fashion, comedy, gastronomy and, most importantly, with one another. It is a festive season reimagined, not just as entertainment but as a shared heritage.



Kizz Daniel
27 December, Lagos;
Rewind
28 December, Abuja;
30 December, Lagos
Bella Shmurda
3 January, Lagos

A Cultural Phenomenon Shaped by Music, Memory and Homecoming
When DIAV launched in 2018, Nigeria's emerging Detty December culture was beginning to gain global attention. FirstBank recognised the moment and positioned itself at the centre of the festive rush, offering fans access to shows Headlined by Nigeria's biggest stars - Whizkid, Davido, Burna Boy, while also opening theatre doors to families who had not been to a live performance in years. Musicals like Moremi and Kakadu found new and younger audiences, and diaspora returnees discovered a ready-made route into the city's liveliest events. By 2019, DIAV had become a December ritual. Concert halls filled, tickets vanished quickly, and the campaign established a reputation for letting customers enjoy premium experiences without the stress of last-minute scrambles. Even the global disruption of 2020 could not extinguish the spirit of DIAV, which shifted its support to virtual events and livestreamed performances, keeping the creative industry alive at a time many feared for its survival. The resurgence of 2021 restored the vibrancy audiences had long missed. Diaspora reunited with families, sharing laughter and nostalgia across venues bursting with sound. By 2022, DIAV was no longer an

add-on to the festive season; it had become the main engine driving the cultural scene. In 2025, FirstBank opened a new chapter in the DIAV story with the launch of DecemberIssaVybe Hub <https://www.decemberissavybe.com> as a dynamic digital platform for all DecemberIssaVybe experiences. It transforms what is often a chaotic, overbooked festive period into a seamless, curated journey.

Across these years, one truth stands out; DIAV is more than entertainment. It is the emotional glue that binds diasporans to home, a unifying force that brings families together, and an economic stimulus that empowers thousands of creators, performers and entrepreneurs whose work shapes Africa's global cultural identity.



What to know about the new tax laws

On 1 January 2026, Nigeria's new tax regime comes into effect.

Defined by four new laws collectively referred to as the Nigeria Tax Reform Acts, it aims to streamline the tax system, reduce tax burden on low income earners, enhance compliance, and boost government revenue according to Taiwo Oloyede, chairman of Nigeria's Presidential Committee on Fiscal Policy and Tax Reforms.

Here are highlights of the reforms curated from various presentations of the Committee.

The reforms consolidate many federal tax laws into the single [Nigeria Tax Act \(NTA\), 2025](#). The Federal Inland Revenue Service (FIRS) is replaced by the [Nigeria Revenue Service \(NRS\)](#) as the central tax collection authority.

A [Joint Revenue Board \(JRB\)](#) has been established for improved intergovernmental coordination on tax policy. An independent [Office of the Tax Ombud](#) and a codified [Tax Appeal Tribunal](#) system are created for dispute resolution.

Personal Income Tax Reforms

- A Taxpayer Identification Number (TIN) is now



mandatory for all financial and tax transactions.

- Individuals earning ₦800,000 or less annually are exempt from Personal Income Tax (PIT).
- A more progressive PIT system features rates from 0% to a top rate of 25%.
- A 20% rent deduction, capped annually at ₦500,000, is introduced for employees.

VAT Reforms

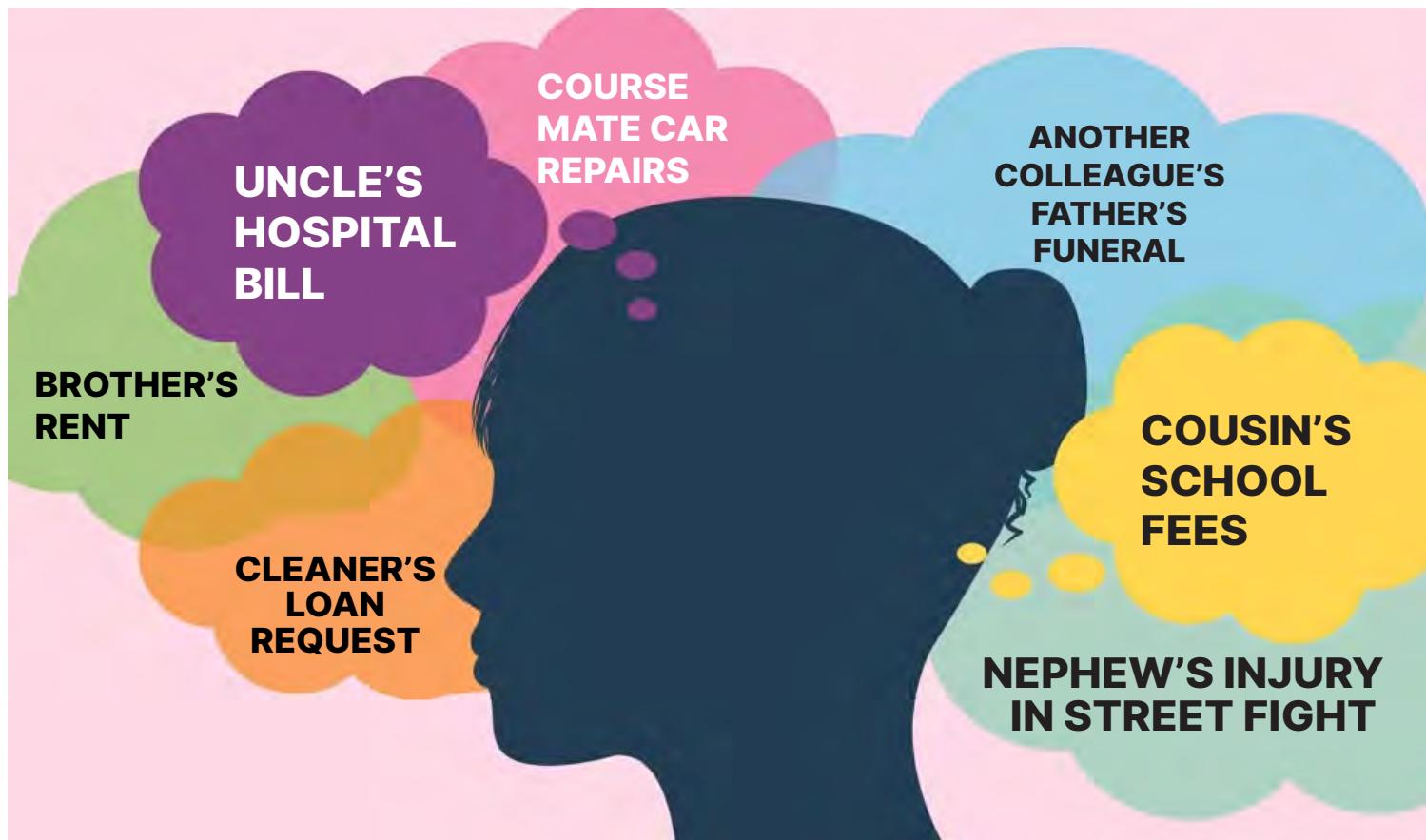
- The Value Added Tax (VAT) rate remains at 7.5%.
- Essential goods and services are exempt from VAT.
- Increases the VAT revenue share for state (55%) and local governments (35%).
- Non-resident suppliers of digital services and e-commerce platforms must register and remit VAT.

Corporate and Business Taxation

- A 4% Development Levy on assessable profits replaces several sectoral levies.
- Small companies with an annual turnover of ₦100 million or less are exempt from Companies Income Tax (CIT), Capital Gains Tax (CGT), and the new Development Levy.
- Multinationals meeting certain turnover thresholds are subject to a minimum Effective Tax Rate (ETR) of 15%.
- The corporate CGT rate increased to 30% and now applies to the disposal of digital and virtual assets.

Compliance

- Significant penalties for non-compliance.



Handling Black Tax

One indication your finances may be under strain is when debit alerts consistently outnumber credit alerts. This imbalance mirrors the true state of your financial health.

A common reason is black tax - the financial support you provide to others: like school fees for a nephew, rent for a relative, and hospital bill for the brother who fell from a pawpaw tree. Here are practical ways to manage it:

Mindset shift: Consider providing for the people you love not as a burden, but as evidence of your progress. Embrace the blessing of being the one who can give, but don't let it break your back.

Learn to say no without guilt: Help when you can and don't feel bad when you cannot. Recognise you are not the saviour of the world. If a request threatens your own survival, just

say "no."

The "Ministry of Help" budget: Stop freestyling your giving. Set aside a specific portion of your income (e.g., 10%) strictly for "Ministry of Help." Once that fund is empty, close the ministry until the next alert.

Empower for independence: Shift from handouts to empowerment. Support with skills training. Leverage your network for job opportunities. Share financial literacy tools. Help them to build strong financial foundations and reduce their dependence on you.

Joshua Tyovenda

Sustainability at home

Research shows that household consumption of goods, food, energy, and services accounts for nearly 72 percent of global emissions. So sustainability truly begins at home.

It involves applying environmental, social, and governance (ESG) principles to everyday choices - helping us understand how our actions affect the environment, people, and systems.

At home, the environmental aspect of ESG starts with mindful resource use. Simple actions make a difference: turning off lights, fixing leaking taps, reducing food waste, reusing containers, recycling, and walking short distances instead of driving.

The social dimension focuses on how we treat people. In households, this means fairness, care, and inclusion -sharing responsibilities, teaching children respect and honesty, supporting local businesses, helping neighbours, and ensuring everyone feels safe and heard.

Governance is about accountability and responsibility. At home, this means setting clear rules, being transparent with finances, paying bills on time, planning ahead, and teaching values like integrity, discipline, and resource management.

Ebelechukwu Nwinyi-Akpe



Sustainability in 2026

Under the Investments and Securities Act (ISA) 2025, which enters full enforcement in 2026, board directors will face direct personal civil and criminal liability for misleading sustainability disclosures, making ESG oversight a core fiduciary duty rather than a CSR function.

Why is this important?

The drive for professionalism and standardisation is now being codified into law through the ISA 2025, ensuring that sustainability is no longer an optional add-on but a regulated pillar of corporate governance in Nigeria.



Dr Ini Abimbola, DBA
Vice-President, Sustainability Professionals Institute of Nigeria (SPIN)

Younger. Longer

A practical guide to natural eating smart nutrition and active living

The secret to a long, vibrant life lies in everyday habits that nourish the body, energise the mind, and strengthen the spirit. Longevity begins with balance - what you eat, how you move, how you rest, and the small choices you repeat consistently. When these align, the result is a healthier, more youthful you.

Nutrition is the foundation. **Whole, natural foods** - fruits, vegetables, whole grains, legumes, nuts, seeds, fish, and lean proteins - supply essential nutrients that protect the heart, brain, and immune system. **Colourful foods work together: greens** cleanse and build strength, bright fruits boost immunity, **reds and purples** fight aging, **whole grains** sustain energy, and **healthy fats** reduce inflammation. **Hydration** is just as vital, keeping metabolism active, skin fresh, and the body balanced.

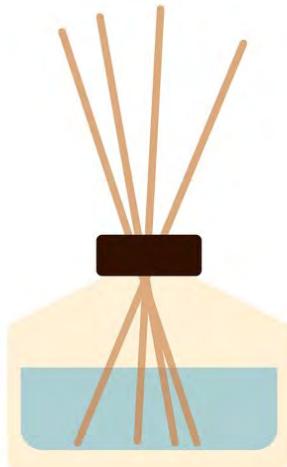
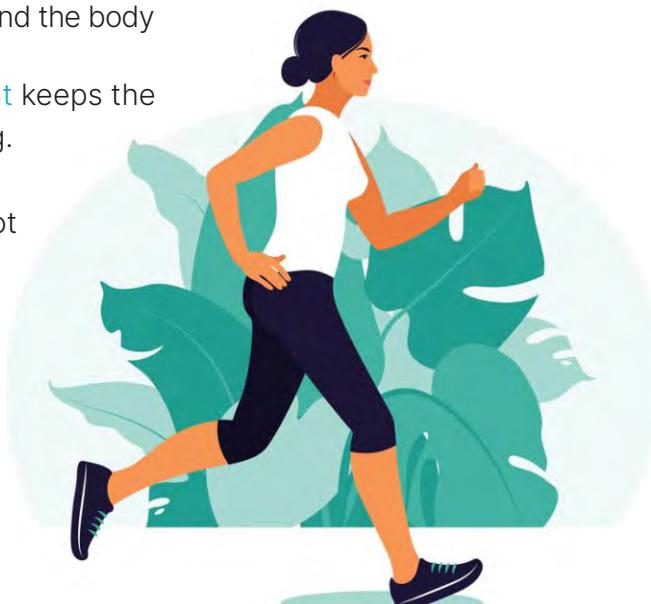
Movement keeps the body young. Consistent activity - not intensity - matters most. Walking, stretching, strength exercises,



and even dancing improve circulation, flexibility, mood, and muscle health. Just 30 minutes a day lowers disease risk and boosts vitality.

Longevity is built through simple routines: eat mindfully, sleep well, move daily, choose fresh foods, spend time outdoors, and care for your body with intention. Live well today, and you live stronger - and longer - tomorrow.

Busola Aiyese



Scentsible

Imagine walking into your home after a long day to the welcome of calming lavender and citrus in the air. The stress of the day melts away instantly. The warm, inviting aroma welcomes you like a hug, making you feel relaxed and at peace. You can have your home smelling like this every day, all year round.

Start with cleanliness: A clean home naturally smells better. Dust, vacuum, and wipe surfaces regularly to remove odours. Pay attention to carpets, curtains, and upholstery.

Use scented candles or diffusers: Invest in high-quality scented candles or essential oil diffusers. Choose calming fragrances like lavender or citrus to keep your space fresh and relaxing.

Baking soda magic: Place open boxes of baking soda in your fridge, closets, or bathrooms. Baking soda neutralises odours and keeps things smelling fresh.

Turn to spices: Bring the aroma of trusted spices like cloves, cinnamon, or dried thyme into your home. Place these in decorative bowls around the house or simmer them on the stove to create a warm, inviting scent.

Essential oils for fabrics: Add a few drops of essential oil to cotton balls or a fabric freshener spray. Spritz your pillows, bed linens, and furniture for a light, refreshing scent.

Accra calling



Accra, Ghana's vibrant coastal capital, home to influential figures in politics, sports, arts, and entertainment is a dynamic hub of spirituality, music, art, culture, history, technology, and rich cuisine.

Stretched along the Atlantic Ocean, Accra boasts of sun-kissed beaches, historic landmarks, tech hubs, galleries, bustling markets, and a thriving nightlife. It is warm, friendly, and deeply welcoming. Its therapeutic appeal is undeniable - a place to create lasting memories. If you're seeking wholesome experiences, head to this city of colour and intensity.

Accra is linguistically diverse, with Ga, Twi, Ewe, Hausa, English, and Pidgin English widely spoken. It is a melting pot of cultures: churches, mosques, shrines, prophets, priests, and traditionalists coexist peacefully and loudly.

Start at the vibrant Makola Market. It embodies Ghana's entrepreneurial spirit.

Explore Labadi Beach, Jamestown and Ussher Town, Black Star Square, the Kwame Nkrumah Mausoleum and Memorial Park, and the iconic Artists Alliance Gallery. Indulge in local favourites like waakye, banku and tilapia, kenkey and fish - and don't forget to try the jollof rice and join the global debate over which country makes the best jollof rice.

A FirstBank card is your passport to the city.

Friday Okwori



The English Breakfast

Visiting London? Start your day with a full English breakfast - there's nothing more British. As novelist W. Somerset Maugham once joked, "To eat well in England, you should have breakfast three times a day."

Often called a fry-up, this iconic meal features eggs (fried, poached, or scrambled), bacon, sausages, baked beans, grilled tomatoes, fried mushrooms, black pudding, and yes - fried bread, not toast - served with tea or coffee.

Though a breakfast classic, it's enjoyed at any time of day. Cafés and pubs serve it as brunch, lunch, or dinner, with many offering an all-day breakfast. It's filling, budget-friendly, and famously effective as a weekend hangover cure.

**Favour
N. Omeka**



olumide iyanda

Award-winning journalist, publisher of QED NG and FirstBank customer since 1999

2025?

Demanding but rewarding. A lot of work, a lot of learning and steady progress.

What did you set out to achieve and how did you score?

I wanted to strengthen QEDNG's voice and broaden its scope. I think I did fairly well, with clear growth to show for it.

How are you rocking this December?

I'm taking it easy this December. A few carefully chosen events, some work and time with people who matter.

What does New Year's Eve mean to you? Where do you plan to be to bring in 2026?

It's a moment to pause and take stock. I'll be in Lagos, keeping it simple and reflective.

Lagos and New Year's Eve.

There's a special energy in Lagos at year's end. The city feels hopeful and alive.



2026 predictions

Tighter media structures, more professionalism in the creative space and fewer shortcuts.

Your experience with FirstBank

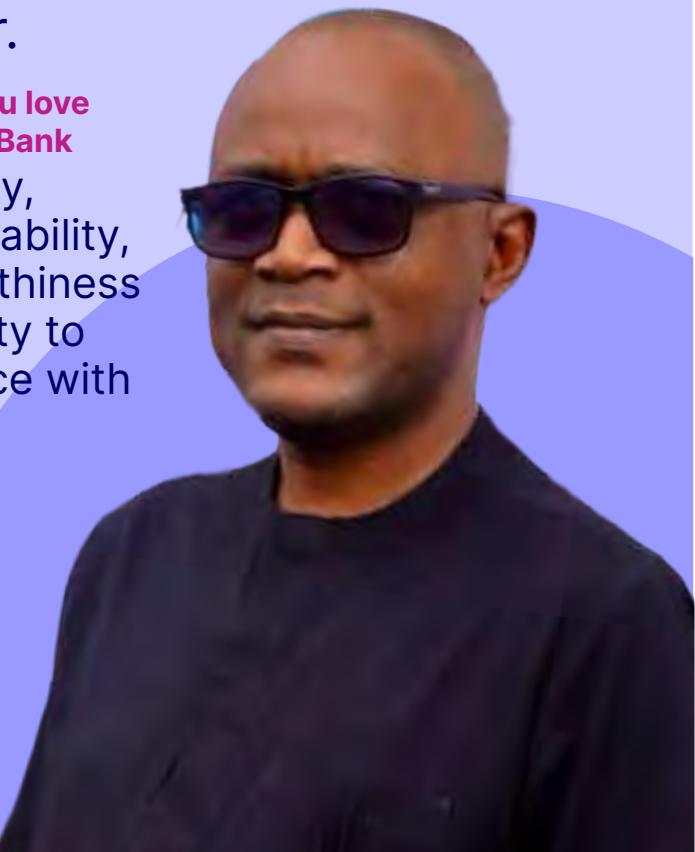
Consistent, reliable and familiar.

5 things you love about FirstBank

Its history, reach, stability, trustworthiness and ability to keep pace with change.

How long have you been with FirstBank?

My first savings account which has now gone dormant was opened about 27 years ago. I have an active savings account opened in 2010 and our company Mighty Media Plus Network LTD has a corporate account opened in 2015.



NYE

Event Diaries



Olusegun Alebiosu, CEO FirstBank Group (Middle) and Ini Ebong, Deputy Managing Director, FirstBank Group (Seventh Left) with staff of FirstBank at the tree planting event during the 2025 FirstBank Corporate Responsibility & Sustainability Week, held in Lagos recently.

Nnaemeka Ejeh, Group Executive, Commercial Banking (South), FirstBank (Middle Right), Olayinka Ijabiyi, Acting Group Head, Marketing & Corporate Communications, FirstBank (Middle Left), and Seyi Aruleba, Head, International Banking Coordination, FirstBank Group (Middle Right) with students of Wesley Girls Senior Secondary School.



Nnaemeka Ejeh, Group Executive, Commercial Banking (South), FirstBank (Middle Right), with Mrs. Laja Adedoyin, Founder, Heart of Gold Children's Hospice (Middle Left), with staff of FirstBank during the visit to Heart of Gold Children's Hospice, Lagos as part of the Corporate Responsibility & Sustainability Week.



FirstBank Group CEO, Alebiosu, with Mrs. Chioma Ohakwe, Founder, Bethesda Home for the Blind during the Bank's visit to the Home.



Group CEO, Alebiosu (left) and Ini Ebong, Deputy Managing Director during the tree planting event.



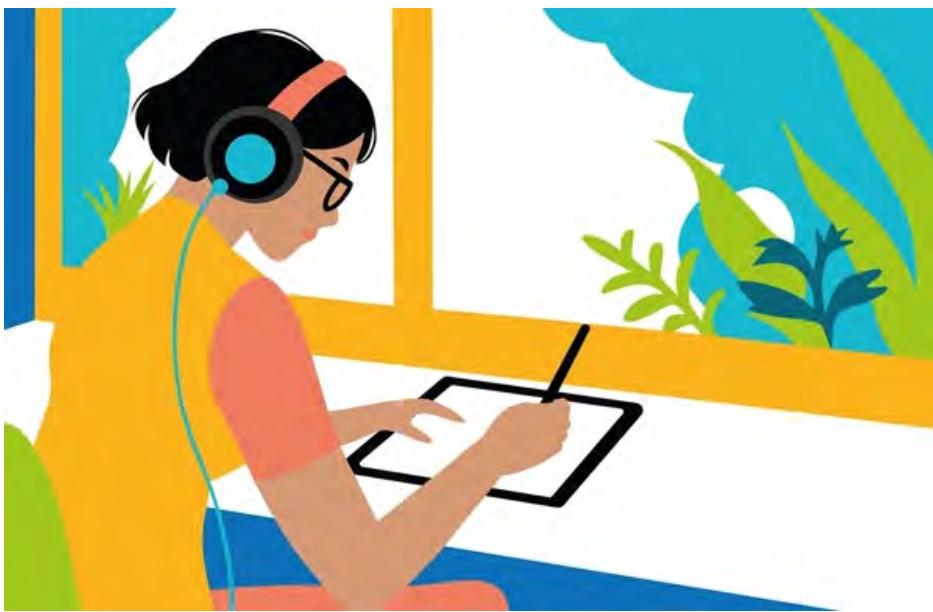
L-R: Mobolade Ojehere, Group Head, Transaction Banking, FirstBank; Bolarinwa Olukorede Adetoun, Director, Olaolu Bolarinwa Limited; Oludolapo Adigun, Group Head, Retail Banking, FirstBank; Oluwakemi Akanni Modinat, Director, Rukbom Oluwakemi Nig Company; Olusegun Alebiosu, Managing Director/Chief Executive Officer, FirstBank; Moses Babalola, Director, Nicemob Investment Limited; Sanusi Modinat, Managing Director, Opeyemi Baking Industry Limited; Badejo Adegboyega Adegbola, Managing Director/Chief Executive Officer, Felicia Modupeoluwa Trading Company Limited and Olaitan Martins, Group Executive, Corporate Banking, FirstBank, during the Key Distributors forum 2025 and Award Night held in Lagos, recently.



At the 64th Lagos Amateur Open Golf Championship sponsored by FirstBank. Left: Nnaemeka Ejeh, Group Executive, Commercial Banking (South), FirstBank (first right) pose with other golfers. Right: Ejeh presenting the trophy to Babatunde Oyalami, winner of the Championship, during the closing awards ceremony of the championship at Ikoyi Club, 1938.



FirstBank Women at the WIMBIZ Annual Conference 2025. Insert: Olaitan Martins, Group Executive, Corporate Banking participating in a plenary session at the conference



Digital skills for 2026

According to the Future of Jobs Report 2025, generative AI, the green transition, and other trends will create 170 million new jobs and eliminate 92 million others by 2030. Your key to surviving will be continuous learning and strong digital communication skills. In 2026, upskill to these high-demand digital skills:

Artificial Intelligence (AI) and Machine Learning

- Prompt engineering
- Machine learning basics
- AI tools for productivity (ChatGPT, Gemini, Copilot)
- Data interpretation

Data Analysis / Data Literacy

- Excel & Google Sheets
- SQL
- Power BI / Tableau
- Data storytelling

Cybersecurity Skills

- Cybersecurity hygiene
- Safe online practices
- Password and email security
- Network security

Digital Marketing

- Social media marketing
- Content creation
- Paid advertising

Cloud Computing

- Cloud fundamentals
- Virtual machines
- Storage & databases
- Cloud security basics

Software Development and Coding

- Python
- HTML, CSS & JavaScript
- Mobile app development
- Version control (Git and GitHub)

User Experience (UX) and User Interface (UI) Design

- UX research
- Prototyping
- Design thinking

Digital Communication and Collaboration Tools

- Microsoft Teams
- Slack
- Zoom
- Asana or Trello

Salome Ogbolu

Watch out for Data poisoning

As the world moves from AI-assisted to AI-native and Agentic AI (autonomous AI agents or entities with the ability to reason, act, and remember) goes mainstream, Peter Ejiofor, Chief Executive Officer of Ethnos Cyber, a cybersecurity firm says data poisoning will be hot in 2026.

"One of the biggest worries will come from "helpful", not malicious AI. Many breaches won't start with hackers, they'll start with over-trusted internal AI systems. What you trust, you are vulnerable to."

"Secondly, identity breaches will become existential, not financial. Identity compromise will move beyond fraud and into ontological damage, causing harm to a person's ability to prove who they are over time. Deepfakes, synthetic identities, and long-term credential poisoning will create cases where victims cannot reliably disprove actions they didn't take; historical logs, voice prints, and biometric records will be untrustworthy; "evidence" exists, but authenticity does not."

What to do? Pay serious attention to security governance.



Social media hacks for your business

In this era of contentification, being active on the social media in a winning strategy for small and medium businesses. Here are a few tips:

Define your objectives: Whether it's building brand awareness, more website visits, cultivating a loyal audience, or increasing visibility, each objective ultimately strengthens confidence in content creation.

Define your target audience: Don't try to reach everyone. Rather, aim for those that actually care about what you sell and are likely to support your business.

Go where your customers are: Don't be everywhere. Show up consistently on platforms your customers are using.

Learn but don't copy from your competitors: Keep an eye on your competition, map out their strengths and weaknesses, and use the intelligence to scale.

Be deliberate: Plan and post your content on schedule. Create a content calendar that speaks to what, when and how often to post.

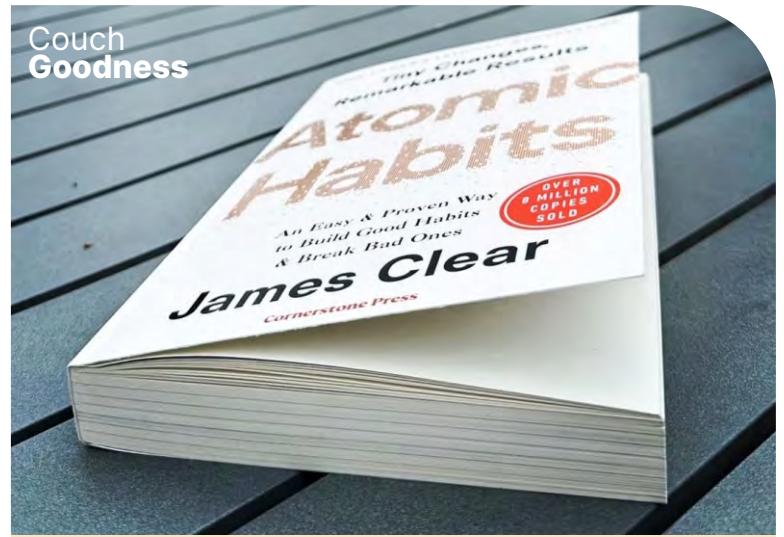
Use analytics: Your social media platform provides native analytics. Use them. They will show how your content is performing. Test ideas, confirm what works, and identify what your audience actually enjoys.

Quality over quantity: Adopt a less-is-more approach. Prioritise shorter, snackable content over long posts. Be funny too; a well-timed joke can make your business memorable and easier to connect with.

Video matters: Prioritise video over other kinds of content. Studies show up to 84 percent of customers make positive buying decision after watching a brand's video.

Recycle and reshare: Identify and update content that performed effectively and reshare the posts as necessary.

Salome Ogbolu



Charge your new year with Atomic Habits

Every new year comes with the familiar promise: New year, new me. Yet somewhere between January and Valentine's Day, nothing really changes. I don't know about you, but I swore this year would be different. I'd save more, read more, vybe and oblee by December. In my defence, I did achieve one thing - I stayed alive. And as we know, na who dey alive dey vybe.

Eventually, I decided enough was enough. It was time to do more. And honestly, you probably should too. Yes, you. Growth doesn't happen by vybing the year away and hoping for magic!

Enter Atomic Habits by James Clear. The book's message is simple: real change doesn't require huge motivation, just small, consistent habits. Progress doesn't need to be loud; it needs to be steady. Tiny actions may feel insignificant at first, but over time, they compound.

One of Clear's most powerful ideas is this: you don't rise to the level of your goals; you fall to the level of your systems. Goals matter, but systems sustain. Want to read more? Make the book visible. Change your routine, and your results will follow.

Clear also explains habits through four loops — cue, craving, response, reward — showing that good habits should be obvious, easy, and satisfying. At its core, Atomic Habits is about identity. Every small action is a vote for the person you want to become. This isn't a book you rush. It's one that makes you pause and think, I can actually do this.

Taiwo Lagunju



MY DARLING CHELLA

Top 10 Nigerian music videos of 2025

2025 has been a big year for Nigerian music on YouTube, from Afrobeats bangers to viral visuals that got people talking. Based on views on YouTube Nigeria, here are the top 10 music videos that stood out this year.

Chella: My Darling (Official Visualiser)

Chella's sweet vibes made this video go viral. In just months, it racked up 91 million views, making it one of the most watched Nigerian videos of 2025.

Shallipopi: Laho (Official Video)

Shallipopi's Laho lit up the internet with energy, hitting around 68 million views and becoming a national favourite.

Davido: With You (Official Video) ft. Omah Lay

This Davido and Omah Lay collabo gave us a vibe we didn't know we needed. The video pulled in roughly 44 million views, proving it was a fan favourite.

Gaise Baba and Lawrence Oyor: No Turning Back II

Gospel went viral this year, and it gave Afrobeat a run for their money! This video got about 41 million views, showing the wide reach Nigerian gospel can have.



Like Gaise said, looks like there is a culture change.

Davido: With You (Visualiser)

With You is that song. After the original video already had over 40 million views, the visualiser version has its own massive audience, around 29 million views.

Rema: Baby (Is It a Crime).

Rema's charm on this song was palpable. He kept his momentum going with this visual, landing around 27 million views.

Shallipopi and Burna Boy: Laho II (Official Video)

They went double trouble on this one and YouTube loved it. The remix visual got about 18 million views, a solid performance for a follow-up.

Asake: Why Love (Official Video)

The video's so good, you might just start dancing at your first glance. Asake's smooth visual pulled in around 13 million views.

Olamide, Seyi Vibez, Asake & Young Jonn: 99 (Official Video)

This star-studded collabo earned around 10 million YouTube views. Afrobeat fans are anticipating more collabos like this in 2026.

Wizkid: Kese (Dance) (Official Video)

Wizkid closed out the list with 9.9 million views for this dance-focused visual. Starboy keeps winning and this dance anthem is proof.

Movie

Emily in Paris Season 5

Availability: 18 December 2025

Where to Watch: Netflix

Behind The Scenes

Availability: 12 December 2025

Where to Watch: Cinemas

Oversabi Aunty

Availability: 19 December 2025

Where to Watch: Cinemas

Colours of Fire

Availability: 24 December 2025

Where to Watch: Cinemas

King of Boys 3: The Beginning of the End

the End

Availability: 25 December 2025

Where to Watch: Cinemas

The Covenant

Availability: 12 December 2025

Where to Watch: Netflix Nigeria

ROXY 1&2

Availability: 5 December 2025

Where to Watch: YouTube

A Bride for the Season

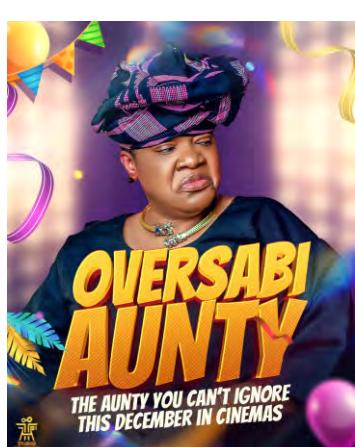
Availability: 5 December 2025

Where to Watch: YouTube

Two Birds, One Stone

Availability: 5 December 2025

Where to Watch: YouTube



Movies, Books and Podcasts to look out this season

Podcast

Tea With Tay:

Heartfelt celebrity and creator conversations.

So Nigerian:

Relatable life, culture, and jokes about Nigerian and everyday issues.

The Honest Bunch:

Pop culture and trending discussions with entertaining guests.

Showing Up with Tolu Michaels:

Personal growth, entrepreneurship, branding.

Voice of Change:

Leadership, civic engagement, and national development discourse.

Books

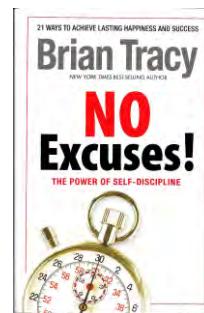
How to Win Friends and Influence People, Dale Carnegie

The Power of Your Subconscious Mind, Joseph Murphy

No Excuses!

Brian Tracy

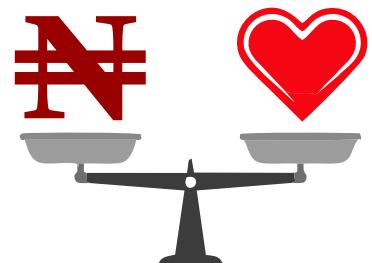
Willpower, Roy Baumeister and John Tierney



SWITCH

Vox Pop

In today's current dating scene, which is more important; money or love?



Relationships shouldn't be transactional, so I'd say love leads, but money matters. **Derrick**

I feel they are equally important.

While love is the heartbeat of a romantic relationship, money is the fuel that keeps it running. I think love and money are both important in any romantic relationship. **Moshood**

Balance matters most. Neither money nor love should overshadow the other; the right mix is key. Money can fuel love by easing stress and enabling shared experiences, while love gives meaning to the pursuit of financial stability. It is about striking a balance. **Demola**

Love! To be fair, I don't believe love conquers all things, but I believe love is important. **Gerald**

Money please. Money is over important. I'm not broke, so why will I date a broke person? **Nmeli**

Money! Who love epp? You need money to be a better person, a better boyfriend. **Olamilekan**



AFCON 2025

Africa's finest fight for glory

Twenty-four African men's football team will compete at the 2025 CAF Africa Cup of Nations holding in Morocco from 21 December 2025 to 18 January 2026. It is the 35th edition of the biennial tournament.

It is holding for the first time across the Christmas and New Year season, thanks to a shift from the original June–July 2025 because if clashed with the FIFA expanded 32-team Club World Cup.

The tournament will hold in nine venues in six cities, the most ever for an AFCON, as Morocco, which first hosted the championship in 1988 joins the rank of 11 other African countries to have hosted it more than once. The tournament is a test run for Morocco, co-host the 2030 FIFA World Cup alongside Portugal and Spain.

GROUP A	GROUP B	GROUP C
MOROCCO (H)	EGYPT	NIGERIA
MALI	SOUTH AFRICA	TUNISIA
ZAMBIA	ANGOLA	UGANDA
COMOROS	ZIMBABWE	TANZANIA
GROUP D	GROUP E	GROUP F
SENEGAL	ALGERIA	COTE D'IVOIRE
DR CONGO	BURKINA FASO	CAMEROON
BENIN	EQUAT. GUINEA	GABON
BOTSWANA	SUDAN	MOZAMBIQUE

A host of stars will feature in the tournament, including Nigeria's Victor Osimhen, Morocco's local hero, Achraf Hakimi and Egypt's Mohamed Salah plus a new generation of the continent's football talents - Lamine Camara (Senegal), Eliesse Ben Seghir (Morocco), Ibrahim Maza (Algeria), Noah Sadiki, Congo and Omar Diakite (Cote d'Ivoire).

MultiChoice holds the television right to the games across Sub-Saharan Africa. Update your subscription with FirstMobile app or your FirstBank debit card to watch all the exciting matches.

Quarterly Pulse:

E1 Grand Prix comes to Africa



What brings a football legend, a Hollywood A-lister, and a basketball champion together on water? The E1 World Championship - the world's first electric powerboat race.

On 2 – 5 October 2025, Lagos hosted the E1 Grand Prix, marking the first-ever African edition of the championship. Think Formula 1 energy, but on water - sleek electric race boats cutting through the lagoon at thrilling speeds. It's adrenaline, innovation, and sustainability all packed into one unforgettable spectacle.

The E1 Grand Prix opened the final quarter of 2025 with a bang and FirstBank was the proud Lead Sponsor at the event, helping to bring this global spectacle to our shores. So, with the RaceBirds on the Lagos Lagoon and the crackle of electric speed, the Bank made history in partnership with the Lagos State government.

The games captured global attention, drawing big names from the worlds of sport and entertainment. Didier Drogba, Chelsea's iconic striker, joined the action with his own racing team. Will Smith brought Hollywood flair and

LeBron James—arguably the face of basketball—added his competitive fire to the game. Even global icons like Rafael Nadal and Tom Brady threw their weight behind the sport.

But it was not just about racing, it was a cultural moment where sport, technology, and entertainment collided. And now, Lagos joins cities like Venice, Monaco, and Jeddah as a proud host of the E1 Grand Prix. Unlike traditional motorsports, E1 races are run on 100% electric boats. These "RaceBirds" weren't just built for speed -they were designed with sustainability in mind, protecting our waterways while delivering Formula 1-like thrills, proof that innovation and sustainability can co-exist.

For Nigeria, the game was more than just hosting a new sport. It was about stepping onto the global stage where technology meets entertainment.

The debut of the E1 Grand Prix in Africa has put Nigeria on the world map for motorsport innovation.



Our Awards



Some of the Awards and Recognitions we won in 2025!



1. African Leadership Magazine Award for Banking Excellence and Financial Innovation 2025.
2. BusinessDay Dominant Force in Inclusive Digital Banking
3. BusinessDay Systemic Anchor of the Year
4. Enactus Nigeria Changemaker Collaboration Award
5. Euromoney Best Bank for Large Corporates
6. Euromoney Best Bank for ESG
7. First@arts Theatremaniac of the Year
8. Global Brand Best Digital Banking Innovation (DXC) Nigeria
9. Global Brand Best Most Innovative CEO, Nigeria
10. Global Brand Most Innovative Banking Brand Nigeria
11. Global Finance Best Private Bank Award
12. Global Finance Best Private Bank for Sustainability Investing Africa Award
13. Nairametrics Agency Bank of the Year
14. The Asian Banker Best Cybersecurity and IT Risk Management Technology Initiative in Africa
15. The Asian Banker Best Digital Self Service Initiative in Africa
16. The Asian Banker Best Retail Bank in Nigeria
17. The Asian Banker Best SME Bank in Africa
18. The Asian Banker Best SME Bank in Nigeria
19. The Asian Banker Best Social Media Engagement Initiative in Africa