

ROYAL TOUCH

**“I have
not found
a better
bank”**

The **Alake of Egbaland**
Oba (Dr) Adedotun
Aremu Gbadebo, CFR



130 years of supporting dreams:
The Emzor Success Story



Building GIANTS

Plus:

- + 2024 CR&S Showcase
- + Breast Cancer Awareness Month
- + Staying Safe Online
- + Ghana goes First Bank

Ways to bank

FirstBank offers you many ways to enjoy outstanding banking services. Whatever channel you choose, you will enjoy convenient and excellent service from the Bank that puts you first in everything.



Mobile Banking

Download and sign up to our mobile banking applications: FirstMobile and Lit App and join more than 23 million customers enjoying excellent banking services at their fingertips.



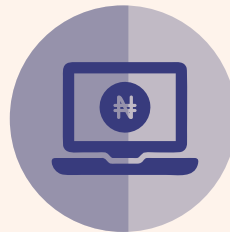
Self-Service Centre

Visit our Digital Xperience Centres at Adetokunbo Ademola, Victoria Island, University of Ibadan, Abuja Wuse New Market and Banana Island Estate branches to enjoy next generation banking.



USSD Banking

Dial *894# for a quick, convenient, secure and easy way to transfer money, check balance, purchase airtime and data, and pay bills anytime, anywhere. Works with all phones and requires no internet connection.



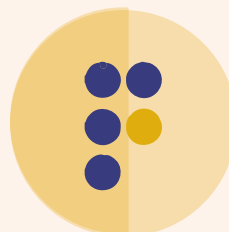
Online Banking

Want more space and freedom? Then visit FirstOnline, our internet banking platform that allows you to transfer funds, check balances, get statements, pay bills and buy data from your internet-enabled device.



Branch Banking

Do you want to visit a physical branch where you can interact with extra-warm and courteous FirstBankers? Click here for the full list of our locations across Nigeria.



Agency Banking

There are more than 243,400 Firstmonie Agents, offering bespoke banking services. Look out for the Firstmonie sign nearest to you. There are more than five agent bankers per square kilometer in Nigeria.



For more on Ways to Bank, click on any of the icons.

FirstBank in numbers

More than

130

years in operations

10



countries

9

Subsidiaries:
7 international
2 national



42.8

million customer accounts

23.4 million
digital banking users



Over
13.2 million
cards issued



Over
243,400

Firstmonie Agents spread
across

772

out of the

774

local government
areas in 36 states of Nigeria

4 Digital
Xperience
Centres



Victoria Island, Ibadan,
Abuja, Banana Island

N16.3 trillion

Total assets as at FY2023

N1.49 trillion

Gross earnings as at FY2023

N1.11
trillion

Market cap
FY 2023

N10.5 trillion

Total customer deposits as at FY2023

N317.2
billion

Profit Before Tax FY2023

N1.62 trillion

Total equity as at FY2023

N7.3 trillion

Customer Loans and
Advances (Net) FY2023

Over

820

business locations



"I have not found a better bank"

says 81-year old Alake of Egbaland, Oba (Dr) Adedotun Aremu Gbadebo, CFR, Okukenu IV, who opened his first account with FirstBank in 1989

The Alake of Egbaland, Oba (Dr) Adedotun Aremu Gbadebo, CFR, Okukenu IV, is the paramount ruler of the Egbas comprising Ake, Gbagura, Oke-Ona, and Owu in present day Ogun State. He is also a very loyal customer of FirstBank. Since 1989, the Alake has maintained consistent banking relationship with the Bank. It has nothing to do with the



fact that FirstBank (as Bank of British West Africa) opened its fourth branch in Abeokuta in 1911. The monarch who celebrated his 81st birthday on 14 September 2024, says love for FirstBank stems from the convenient and excellent services it delivers time and time again.

Can we meet you, Sir?

I am His Royal Majesty, Oba Gbadebo Adedotun, the Alake and paramount ruler of Egbaland.

What initially attracted you to open an account with us?

Well, I was in Western House, and right at the bottom of the ninth floor you have Western House branch of FirstBank. Banking with a bank that is under the same roof as my office made it very convenient for me. So, I opened an account with FirstBank in 1989. However, that wasn't my first experience with FirstBank. Before then, I already had an encounter with the Bank.

When I was in the army, I was a Colonel then and one of my colleagues who was a Major came in one day wearing a wristwatch that FirstBank gave him. It was when FirstBank celebrated its 90 years anniversary (that was 40 years ago), 1984 to be exact. So, he forgot that he was wearing that wristwatch, it was a gold watch, and he came into the barracks with it. We went to meet our boss, a General. He started pointing at a piece of writing, a letter that was before the two of us, and the

General, at the sight of the wrist watch immediately asked, "Where did you get this gold watch?" He responded "It was from FirstBank. "So, you have started taking kickbacks?" the General asked again. He said, "No sir, they are celebrating 90th anniversary, and rewarded their long-standing customers with wrist watches." I and the General were both amazed, and that right there was my first encounter with FirstBank.

In my opinion, FirstBank has always shown gratitude to their long-standing and loyal customers. Since I started banking with the Bank, I have not had any need to take a loan, but I found the services quite good. I use FirstBank cards all over the world. Whenever I travel to America, I make use of FirstBank's card there and it works like magic, unlike my Barclays card that I took to America and it got rejected. I had to call London from the U.S. to resolve the issue. "I used your card here, it didn't work" I told the customer care. He responded, "You didn't tell us you were going to America".

I asked, "Must I tell you my whereabouts? If I have pounds in

FirstBank isn't the only Bank I've banked with, yet I can single you out as doing exceptionally well. I'm very proud of the Bank.



**It is quite simple;
I have been a loyal
customer because
I have not found a
better bank.**

my account and I want to spend dollars in America, shouldn't it be automatic?" He apologised afterwards but said I must always tell them whenever I want to travel. Meanwhile with FirstBank, I didn't have to tell the Bank about my trip and the card worked.

And I think that's what gave FirstBank an edge over a bank as old as Barclays Bank then. So, I want to thank FirstBank for its good services delivery.

What kind of account do you have with FirstBank?

I have personal current and fixed deposit accounts. There's also the Egbaland Traditional Account. I met it in FirstBank, and I've retained it for over 19 years now and the reason is simple, there hasn't been any cause to change to another bank. FirstBank has done well in good service delivery.

Has there been any of the Bank's staff that rendered a service or assistance that left a lasting impression on you?

Well, many of your staff are devoted. There was a day I had an encounter with an overly anxious and devoted staff. He was looking to see what figure I was going to put on my card. And I turned quickly and said, "Go downstairs, don't stay on the same line with me." He probably thought he was helping me by looking at my card. But overall, the Bank has hardworking and devoted staff.

How would you describe the relationship you've built with FirstBank over the years?

Well, I've already mentioned this. I've received good service from FirstBank over

the years. FirstBank isn't the only bank I've banked with, yet I can single the Bank out as doing exceptionally well. I visited the London office some time ago and I found it very, very impressive. I think I have no complaint whatsoever against First Bank of Nigeria Limited. I'm very proud of the Bank.

Have you noticed any changes or innovations within the Bank throughout your years of banking with FirstBank? If so, what are they and how have they impacted on your banking experience?

Well, the style of the cheque books has changed. We no longer sign on the right, we now sign on the left. And we have cards now, different cards and each card has a separate account. These are some of the changes I believe have stood out for me as an old customer.

In your opinion, what sets FirstBank apart from others, and why have you remained a loyal customer for so long?

It is quite simple; I have been a loyal customer because I have not found a better bank.

Finally, do you have any additional comments, suggestions, or stories you would love to share with us as we celebrate our 130th anniversary?

Well, I would just say that your corporate gifts should be better; the Bank should improve on what they give out as corporate gifts.



I find FirstBank's services quite good. I use the Bank's cards all over the world. Anytime I travel to America, I make use of FirstBank's card there and it works like magic.

CUSTOMER SUCCESS STORY



From a small store in Shomolu, Lagos to the World:

The true GIANT story of Stella Okoli

For over 130 years, FirstBank has been in the business of helping local enterprises turn to internationally recognised brands. The Bank has a legacy of enabling small businesses take giant strides and dominate their industries. In 1977, FirstBank extended a loan to Stella Chinyelu Okoli, OON, to transform her small Emzor Chemist in Shomolu, Lagos which has evolved to the Emzor Pharmaceuticals we have today - one of Nigeria's leading pharmaceutical companies with footprints in five countries across two continents.

Stella Okoli, the founder of Emzor Pharmaceuticals, studied Pharmacy at the prestigious Bradford University, United Kingdom graduating in 1969. In 1971, she bagged a Masters in Biopharmaceuticals from the University of London, Chelsea College. She worked briefly in the UK before returning to Nigeria where she worked at the Massey Children Hospital, Lagos, and later, Park Davies Nigeria Limited (now Pharma-Deko Plc).

In 1977, Stella opened a small drugstore – Emzor Chemist – in Shomolu where she lived at the time. From sourcing for drugs locally and offshore, she was convinced that many of the drugs she was importing could be produced locally. The idea of setting up a local drug- manufacturing plant was birthed.

“We have no business allowing importation of drugs that we can produce here because all we are doing is importing poverty. There has to be an industry where young pharmacists can fit into after graduation,” she said in a later interview.

In 1984, Emzor Chemists became Emzor Pharmaceuticals, manufacturing high-quality drugs locally. With seed money from her father, Stella turned to FirstBank for support.

She soon secured a loan of N100,000 from First Bank of Nigeria Plc, and pilot productions started in 1985 with the popular Emzor Paracetamol. The company has now grown to become one of the leading indigenous pharmaceutical brands with well over 50 products to its name, including vitamins, anti-malaria, antibiotics, antacid, analgesics, and anti-histamine.

From that single chemist store, Emzor now has offices in Mali, India, Liberia, Ghana and Sierra Leone.

Today, Emzor has transitioned into a group of companies with a number of subsidiaries such as Zolon Healthcare Limited, a specialty healthcare organisation targeted at providing intelligent solutions to the healthcare needs of people; Emzor Hesco Limited, a total healthcare solution provider for hospital equipment and services; Emzor Pharmacy and Stores, the retail arm for distributing Emzor Pharmaceutical products to Nigerians, and Life Gate Medicals Limited which provides training for healthcare workers and medical tourism.



Services and Awards

Stella Okoli has served in several capacities including member of the Economic Summit of Nigeria and the Health Matters Advisory Boards of Nigeria, Vice President of Manufacturers Association of Nigeria and the Nigerian Association of Chambers of Commerce, Industries, Mines and Agriculture (NACCIMA).

She was once the Chairman of the Pharmaceutical Manufacturers Group and the Manufacturers Association of Nigeria.

She holds the national honours of Officer of the Order of the Niger (OON), a Honorary Doctor of Business Administration by Nnamdi Azikiwe University; Awka, Women of Distinction and Lifetime Achievers by ThisDay Annual Awards and Business Person of the Year at the Sun Newspaper Awards in 2016.

Adapted from Nairametrics



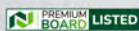
Get extra funds for that urgent business need

We offer up to **N5,000,000** in
temporary overdraft






Talk to us today



FIRSTBANK IS AN FBN HOLDINGS COMPANY



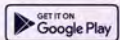
- You First -

Contact us: 02014485500/0708062500/Complaints@firstbankgroup.com / RC 6290     

Go cashless with your FirstMobile App!

With just your mobile phone, you can go cashless! Pay bills, send money, buy airtime, buy data and lots more with your FirstMobile App. Simply log on to your FirstMobile App and perform all transactions.

Download the FirstMobile App today!



Scan here
for more



FIRSTBANK IS AN FBN HOLDINGS COMPANY PREMIUM BOARD LISTED

- You First -

Contact us: 02014485500/0708062500/Complaints@firstbankgroup.com / RC 6290



The GIANT maker

For over 130 years, FirstBank has been in the business of making giants.

The Bank has helped to make giants of its customers, employees, and other stakeholders. It has built a reputation for transforming small businesses into industry leaders, supporting their growth and expansion, and providing the resources and financial shoulder in difficult times. For the Bank that once served as the clearing house for national financial transactions before the arrival of the Central Bank of Nigeria, it is a fitting testimonial that FirstBank has become an incubator for making national icons; people that rose to become giants in their various trades and professions.

At FirstBank, we believe that there is a GIANT in everyone - employees, customers, and other stakeholders. It

may be a giant dream, a giant possibility, a giant idea, a giant life or a giant future waiting to be birthed. FirstBank puts You First so you can Live the Giant Life.

Our commitment is to provide all the necessary business support, financial know-how, growth solutions, channels and platforms to bring out the Giant in You.

We have tailored solutions for every employee, customer, and stakeholder that they require to turn their dreams into giant successes.

Our promise to our employees, customers, and shareholders is that we will continue to:

Enable
Invest in
Facilitate
Build
Enhance

G
I
A
N
T

- growth
- innovation
- acceleration
- networks
- trust and transformation



Becoming a GIANT with FirstBank

Here are five ways you can grow your business and finances with FirstBank

Whether you are an individual, corporate entity or just a customer looking to make a Giant Leap and live the Giant Life, FirstBank offers a number of products and services specifically designed for you. Are you looking to finance new sales orders or acquire new equipment to expand your production capacity? Do you need to secure new buses for your school or even meet your short-term cashflow requirement for your utilities? You can count on FirstBank's over 130 years legacy to support your dreams.

Here are a list of products to kickstart your Giant life:

FirstSME

The FirstSME package extends FirstBank's business support proposition with three tailored current accounts to help its partners to harness the huge opportunities available in the Micro, Small and Medium Scale Enterprise sector in Nigeria.

- **FirstSME Basic**

FirstSME Basic Account is a bespoke SME current account designed for Nano and Micro enterprises who are yet to complete their formal business registration with the Nigerian Corporate Affairs Commission. All you need is a minimum opening balance of N5,000.00. Turnover limit for companies in

this category is N10 million.

- **FirstSME Classic**

Specially designed for small-scale enterprises with turnover of N100 million and below, providing them the support needed to grow and upscale the business. Required minimum operating balance is N50,000.

- **FirstSME Deluxe**

This account is designed for medium-scale enterprises. FirstBank provides the funding support they need to grow and scale their businesses. A minimum opening balance of N500,000 is required for this account with no turnover limit cap.

Interested in FirstBank SME Packages?
Click [here](#) to start.

FirstAdvance

FirstAdvance is a digital lending solution designed to offer convenient and easy access to cash for payroll customers awaiting payment of their salaries. This product can be accessed via the USSD Code by dialing *894*11# and choosing FirstAdvance or from the FirstMobile App. Salary account must be domiciled with FirstBank. Loan amount of up to 50% of net monthly income for the 30-day variant and 75% of net monthly salary for the 3-month variant. Tenor is 30 days or the next payday (whichever comes first) for the 30-day variant. The 3-month variant has a 90-day tenor and monthly repayment happens upon receipt of the next salary inflow or in 30days (whichever comes first).

FirstCredit

FirstCredit is a digital lending solution

that offers up to Three Hundred Thousand Naira (N300,000.00) quick and simple loans to customers. It is easy and convenient, requires no physical documentation and collateral. Loans can be accessed from anywhere without visiting the Bank. Simply apply via your mobile device. To qualify, the customer must have operated a FirstBank account for a minimum of six months, have a valid BVN and a positive credit record with credit bureau. Loan tenor is maximum of 30 days. FirstCredit can be accessed via the USSD Code by dialing *894*11# and choosing First Credit or from the FirstMobile App.

Personal Loan Against Salary (PLAS)

Salary accounts can do more than just receive monthly pay; they have inherent wealth that can be unlocked to help you achieve dreams that make you fulfilled on your job and be on top of situations at home and at work. Thanks to FirstBank's Personal Loan Against Salary (PLAS). Salary account holders can access up to N100 million to help them pursue capital projects, carry out renovation works on their properties, acquire assets, give their children the best education, meet rent obligations, take vacations to choice destinations, pay for professional examinations and other fulfilling accomplishments. The scheme offers options for top-up and refinancing of existing loans at competitive rates. PLAS assures salary earners that FirstBank is a dependable funding partner to fulfill their dreams. It is available to employees whose salary accounts are domiciled with FirstBank.



Sign up for FirstDirect2.0, FirstBank's **Transaction Banking portal**, to enjoy our comprehensive suite of transaction banking services from the comfort of your office.








Scan here
to know more



FIRSTBANK IS AN FBN HOLDINGS COMPANY



- You First -

Contact us: 02014485500/0708062500/Complaints@firstbankgroup.com / RC 6290     



Segun and Ini: Leading the Giant Strides

The Board of FirstBank Nigeria has appointed Olusegun Alebiosu as the Managing Director/Chief Executive Officer and Ini Ebong as Deputy Managing Director. They will lead the Bank into its next era of growth and impact across all its markets.

Segun has been acting in that capacity since 21 April 2024, following the retirement of Dr Adesola Adeduntan, erstwhile Chief Executive Officer, FirstBank Group.

Ini, the Deputy Managing Director, served as Executive Director, Treasury and International Banking since January 2022 and is the second Deputy

Managing Director in the history of the Bank.

Between January 2022 and 20 April 2024, Alebiosu served as Executive Director, Chief Risk Officer and Executive Compliance Officer of the Bank.

He joined FirstBank in 2016 as Chief Risk Officer from a similar role at Coronation Merchant Bank. He was also

Chief Credit Risk Officer at African Development Bank Group and Group Head, Credit Policy and Deputy Chief Credit Risk Officer at United Bank for Africa and has garnered more than 28 years experience in the financial services industry. He is an alumnus of Harvard Business School and Harvard Kennedy School of Government, the University of Lagos, London School of Economics and Political Science.

He is a Fellow, Institute of Chartered Accountants (FCA); Associate, Nigeria Institute of Management (ANIM), Member, Chartered Institute of Bankers of Nigeria (CIBN) and the Nigeria Institute of International Affairs.

Ini served as Group Executive, Treasury and International Banking from 2016 and was FirstBank's Treasurer between 2011 to 2016. Prior to joining FirstBank, he worked with Renaissance Securities, and Citigroup where he was the Country Treasurer as well as Sales and Business Head.

He holds both Bachelors and Master of Science degrees in Architecture from the University of Ife (now OAU).

The Board also appointed three new Non-Executive Directors namely: **Anil Dua**, **Remi Odunlami** and **Tunde Alao-Olaifa**

Getting to know Segun

Place of birth:

Omuoke Ekiti, Ekiti State.

Favourite things:

Food: Pounded Yam.

Colour: Navy Blue.

Sports: Golf, Squash and Football.



Typical workday: Tight schedule from sunrise to late night.

When you are not working what do you enjoy doing? Reading books and journals. The Economist and Financial Times are friends.

If you weren't a banker, what would you be?

Businessman or diplomat in the field of development.

Advice your parents gave you while growing up that brought you this far? Discipline, hard work, perseverance, integrity/honesty and fear of God.

Your toughest days on the job?

Days we worked almost 24 hours to deliver within deadlines.

How do you unwind?

Playing golf, or watching concerts (many artistes and different songs, and dancing steps) or listening to comedians that can really invoke laughter.

When was the last time you did something for the first time?

I travelled on the Mediterranean Sea in 2014 and also visited the Holy See (Papacy).

What does your daily start up routine look like?

Start with morning prayer, family time, work, work, work, family time, prayer and sleep!

Chairman Olufowose

Ebenezer Olufowose was appointed Chairman of the Board of Directors of First Bank of Nigeria Limited (FirstBank Nigeria) on 9 May 2024. Prior to this, he was Chairman of the Board Credit Committee, and Board Governance and Remuneration Committee of the Bank having been appointed to the Board of FirstBank Nigeria since 29 April 2021.

He is the Group Managing Director of First Ally Capital Limited, an investment banking firm based in Lagos. With over 36 years of working in the financial services industry, Ebenezer brings skills from Corporate Finance, Project Finance and Investment Banking to the Board. Before joining the FirstBank Board, he was Executive Director at Access Bank Plc and Citibank Nigeria, where he led Citigroup's origination, structuring and execution of corporate finance and investment banking transactions in Nigeria.

Olufowose started his banking career in 1985 at NAL Merchant Bank Plc (NAL), working in the Corporate Planning and Finance Departments. A first-class honours degree holder in Economics from the University of Lagos, Ebenezer holds an MA in International Economics from the University of Sussex, England.

He has attended several



management and leadership training programmes at leading institutions, including the Institute of Management Development, Switzerland, Harvard Business School, Boston, USA, and INSEAD Singapore.

He is an alumnus of Harvard Business School and the Lagos Business School; Honorary Senior Member, Chartered Institute of Bankers of Nigeria; and Fellow of the Institute of Credit Administration, and the Association of Investment Advisers and Portfolio Managers.

Ebenezer is married with children.

FirstBank Alumni Class

With its startling array of alumni gracing the controlling heights especially in the financial services sector, FirstBank has become the 'incubator' of Nigeria's financial MVPs.

For centuries, FirstBank has made tremendous contributions to human capital development in Nigeria, by producing a steady stream of quality manpower, who have gone ahead to contribute at the very top level of national life.

The Bank has built a reputation as an incubator for developing national icons - people that rose to become giants in their various trades and professions. It is easily the go-to bank when Nigeria seeks quality human capital at the highest level of policy and decision making. FirstBank alumni have gone on to serve as Prime Ministers, Finance Ministers, Central Bank Governors, State Governors, Commissioners, bank CEOs, internationally renowned economists and development experts.

Sir John Major, British Prime Minister from 1990 to 1997, was here. He served as Branch Manager, Jos in 1967.

Mallam Sanusi Lamido Sanusi (His Highness Muhammadu Sanusi II), was Group Managing Director, FirstBank, before his appointment as Governor of the Central Bank in June 2009. Mallam Sanusi became the second Chief Executive Officer of FirstBank to serve as Governor of the CBN.

From May 1999 to May 2004, Chief (Dr) Joseph Oladele Sanusi, a chartered accountant, was Governor of the apex bank after a glorious banking career starting as a Deputy Manager at the CBN in 1966, crowning it with six years as CEO of FirstBank (1992-98).

Before them, Chief Wole Adeosun, Managing Director (1987 - 90) had gone on to become Nigeria's Secretary of Transport, Aviation and Communications in 1993.

Other FirstBank alumni who have gone on to play active public sector roles include former governors Chief Achike Udenwa of Imo State and late Alhaji Abubakar Audu of Kogi State;



Dr Alex Otti



Bola Adesola



Adebayo Adelabu



John Major

Remi Babalola and Dr Yerima Lawal Ngama, former Ministers of State for Finance; His Excellency, Dr Alex Otti, Governor of Abia State; Adebayo Adelabu, former Deputy Governor of the Central Bank, now Minister of Power; and Senator Tokunbo Abiru. Some have served and are still serving as state commissioners with finance and economic planning portfolios. Bolanle Adesola, senior vice-chairman at Standard Chartered Bank Group who was previously CEO of Standard Chartered Bank for Nigeria and West Africa lead high profile banking and financial industry executives who cut their professional teeth at FirstBank.

What does this mean for our customers and stakeholders? A reinforcement of our positioning as the incubator for the best industry talents for Nigeria and her citizens. It's part of our GIANT mission: A deliberate training for greater service, within and beyond the Bank. We equip and empower our staff with every knowledge and skillset needed to enable, inspire and support our customers with a world of financial services that helps them giant-size their dreams and live their best lives.

Giant Achievements

Adesola Adeduntan, FirstBank's longest serving CEO in modern times, steps down on a high note

After nearly 100 months at the helm, Adesola Adeduntan stepped down on 20 April 2024 as Chief Executive Officer, FirstBank Group.

"Remain EPIC and resilient," he told FirstBankers in a valedictory message which also outlined the giant achievements of his tenure.

"As I bid farewell to this chapter, I cannot but express my heartfelt gratitude to every one of you for being an integral part of the success stories we have recorded over the past nine years that I have been privileged to be at the helm of affairs of the FirstBank Group. Together, we have achieved remarkable milestones and made very phenomenal changes in the history of our iconic institution.

"We were able to transform FirstBank from a traditional "brick and mortar" Bank to a digital giant that I often love to proudly refer to as a "brick and click" Bank. We kept pace with, and sometimes blazed the trail in the adoption of innovative and cutting-edge technologies to deliver broad-based financial services to our various customer segments."

He cited the growth in agent banking as one of the stand-out



The Lifetime Achievement Award in Banking recognises Dr Adesola Kazeem Adeduntan's excellence and inspiration within the African banking community. His visionary leadership, strong commitment to innovation and zeal to drive positive changes continue to shape the future of banking in Africa and beyond.

Citation for the Lifetime Achievement Award in Banking at the ALM (African Leadership Magazine) 12th Persons of the Year Award.

achievements of his tenure. He said: “I am particularly proud about the impact we had on financial inclusion through the pioneering role we played in driving agent banking which is now the most expansive bank-led agent network in Africa with over 243,400 agents.”

A few weeks before his retirement, Adeduntan was honoured by the African Leadership Magazine with a Lifetime Achievement Award in Banking at the 12th Persons of the Year Award ceremony in Adis Ababa.

In a citation, the magazine wrote: “The Lifetime Achievement Award in Banking recognises Dr Adesola Kazeem Adeduntan’s excellence and inspiration within the African banking community. His visionary leadership, strong commitment to innovation and zeal to drive positive changes continue to shape the future of banking in Africa and beyond.”

Under Adeduntan, FirstBank recorded very impressive results. For instance, the Bank Customers base grew by 293 percent from 10.9 million in December 2015 to over 42 million in December 2023. Total digital banking customers grew from 600,000 to 23.3 million while the percentage of customer-induced transactions processed on the Bank’s digital platforms jumped from 20 percent to more than 90 percent. Profit before tax grew to ₦317.2 billion from ₦147 billion in 2022 and Gross earnings rose by 96.8% to ₦1.49 trillion. Customer deposits stood at ₦10.5 trillion, an increase from ₦6.9 trillion in 2022 while Total assets grew by 61.1% to ₦16.3 trillion.

Other year-on-year highlights include:

- Net interest income of ₦540.5 billion, up 51.3% from ₦357.2 billion in 2022.

Key Metrics	Dec 2015	Dec 2023
Number of Total Customers Accounts [millions]	10.9	42.8
Total Number of Issued Cards [millions]	7	12.7
FirstMobile/FirstOnline Users [millions]	0.1	7.8
USSD Users [millions]	0.5	15.4
Total Digital Banking Customers Users [millions]	0.6	23.2
% of Customer-Induced Transactions Processed on Digital Platforms	20%	>90%
Transaction Banking Platform Users	0	>8,000
Number of Agents	0	>233,500
Share Price [NGN]	4.88	23.90
African Subsidiaries' PBT Contribution [%]	Negative	15.8
Corporate E-bills Payment Market Share	0	45%
Annual Transaction Volumes ² [millions]	2,000	15,000
Market Cap ² [NGN' billions]	101	>1,110
Profit Before Tax [NGN' billions]	10	>300
Non Performing Loans	~ 30%*	~5.00%

- Non-interest income of ₦541.9 billion, up 159.9% from ₦208.5 billion in 2022.
- Profit after tax of ₦279.1 billion, up 115.7% from ₦129.4 billion in 2022.
- Customers’ loans and advances (net) stood at ₦6.3 trillion, up 69.6% from ₦3.7 trillion in 2022.

Adeduntan cautioned that in spite of the growth, “there are still many more new heights to conquer in the pursuit of our vision to be “Africa’s bank of first choice”.

“I implore your support for Segun and the executive team with the same enthusiasm and commitment that you have shown to me, and even much more! I charge you to remain EPIC and resilient in your resolve to continue to build the FirstBank brand into becoming Africa’s bank of first choice.”



Live smart,
shop smarter.
**Switch to the
Virtual side of life**

Enjoy seamless and secure payment with
your FirstBank Virtual Card.

Download yours from your FirstMobile App,
Firstmonie Wallet or Lit App now.

Don't have any of these Apps?
You can download them from your iOS App
Store or Google Play Store.



FIRSTBANK IS AN FBN HOLDINGS COMPANY 

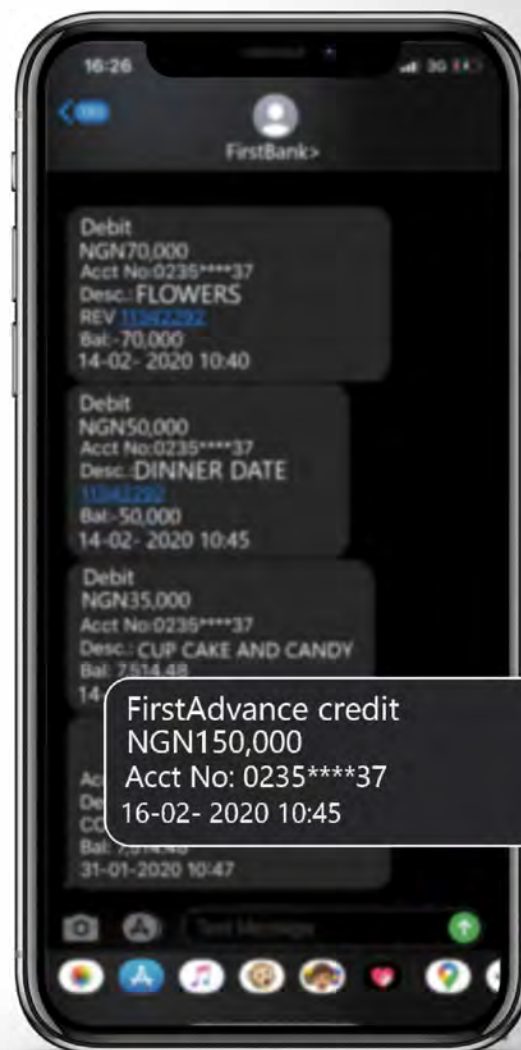
- You First -

Contact us: 02014485500/0708062500/Complaints@firstbankgroup.com / RC 6290

Make Everyday Payday with FirstAdvance

We know sapa is everywhere
which is why we created
FirstAdvance just for you.
No need to ask "where una
dey see this money sef?"

Simply dial ***894*11#** to get
50% of your salary in a minute.





Throwback

Empowering the next generation

“At FirstBank, our goal is to remain a strong promoter of efforts geared towards equipping youths with the skills and tools required for socio-economic empowerment through our support of youth engagement initiatives, endowment schemes and infrastructure development. Our desire is to see our strategic and need-driven youth empowerment interventions culminate in equipping Nigerian youths for a bright future.”

With these words, Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, announced the launch of FirstBank First Excel Series to empower



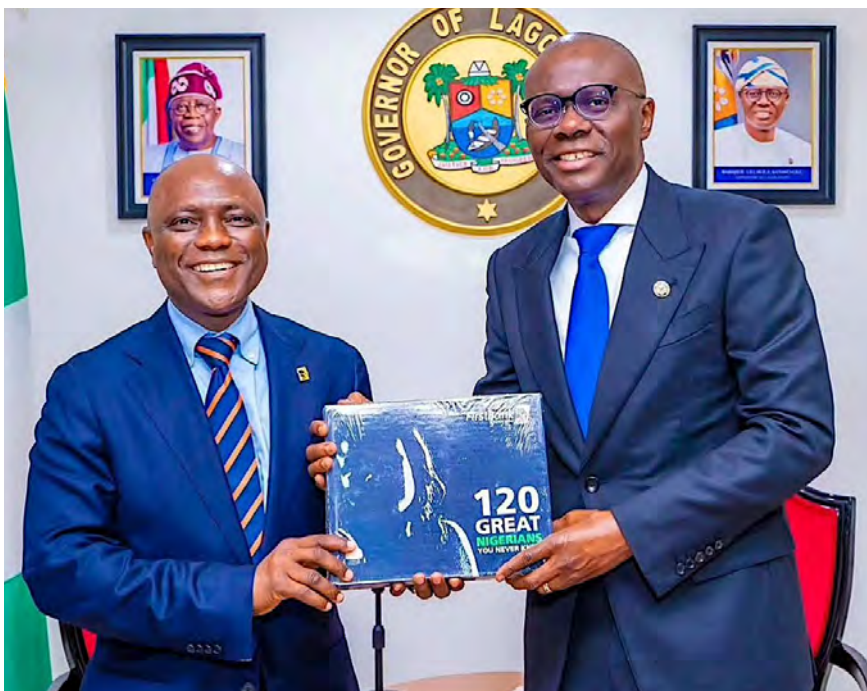
Nigerian youths with the resources they need to dream and live Giants lives. The inaugural edition featured special sessions at the Universities of Lagos and Ibadan in January 2013.

The guest speaker was Willie Jolley, award-winning American author and public speaker, whose message sought to inspire the youth to excel in their endeavours. He challenged them to excel against all odds, drawing copiously from his best selling book 'A Set Back is A Set Up for A Come Back'. He crowned each session with a solo jazz performance.

The First Excel Series has transitioned into the Youth Empowerment Series, where the Bank continues to promote financial independence and career fulfilment amongst Nigerian Youth through events at universities, the FirstBank Youth Week and during the annual DecemberIssaVybe month-long activations. The goal is to consciously prepare the future generations for meaningful growth and development. Here are some pictures taken at the Universities of Lagos and Ibadan during the First Excel programme. If you are in these pictures, attended any of the two events, or any of our youth empowerment programmes, we would like to know how they have impacted your career journey.

Kindly reach us at **contentmgt@firstbankgroup.com**

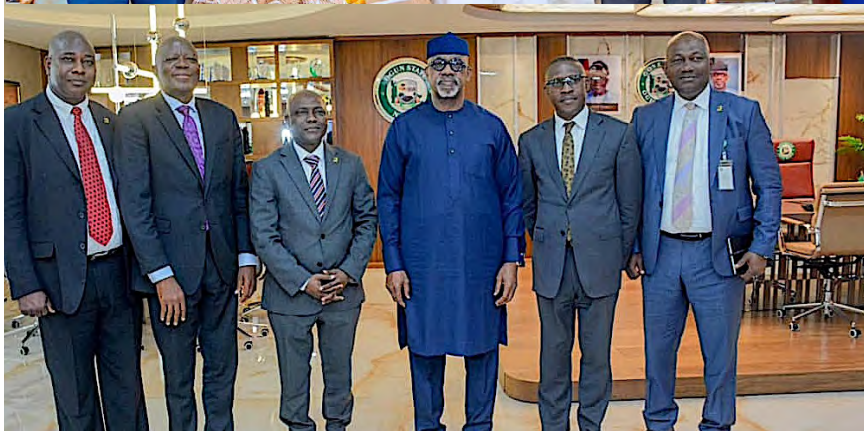
The CEO, FirstBank Group, leads strategic shareholders engagement



Presenting '120 Great Nigerians You Never Knew' - a book by FirstBank, to Lagos State Governor, His Excellency, Babajide Sanwo-Olu, during a visit to State House, Marina, Lagos.

Since assuming office as Managing Director/ Chief Executive Officer of FirstBank Group, Olusegun Alebiosu has held series of engagements with critical stakeholders of the Bank. The meetings have provided him opportunities to share his strategic vision for Africa's premier financial services Group as well as solicit their support for the Bank's second century.

Top: With President Olusegun Obasanjo (centre) in Abeokuta, Ogun State. Olumuyiwa Olulaja, Group Head, Human Capital Management & Development; Aishatu Bubaram, Group Executive, Commercial Banking North Division; and Olayinka Ijabiye, Head, Brand & Stakeholder Management.



Top left: Alebiosu with HE, Governor Ademola Adeleke of Osun State (2L); HE, Governor Seyi Makinde of Oyo State (2R); and Dr Timothy Arowoogun, Group Head, Public Sector, West, FirstBank, at Government House, Osogbo.

Top right: With HE, Governor Sheriff Oborevwori of Delta State and Nnaemeka Ejeh, Group Executive, Commercial Banking, South Division, in Asaba.

Middle left: Alebiosu with HE, Prince Dapo Abiodun, Governor, Ogun State (centre); Bashir Adepoju, Group Head, Retail Banking (Ogun); Dr Arowoogun; Adekunle Amujo, Business Support , Group Head, Public Sector, West, FirstBank Executive, Office of the CEO; and Adeniran Oladele, Business Manager, Public Sector West 4.

Middle right: Alebiosu in a handshake with Rivers State Governor, HE Siminalaye Fubura when he visited the Governor in Government House, Port Harcourt.



Above: Alebiosu with Premier Oiwoh, MD/CEO, NIBSS; flanked by (l-r) Chuma Ezirim, Group Executive, E-Business and Retail Products FirstBank; Ini Ebong, Deputy Managing Director, FirstBank; Ndidi Egwuatu, Chief Risk Officer, NIBSS; Ngover Ihyembe-Nwankwo, Executive Director, Business Development, NIBSS and Callistus Obetta, Group Executive, Technology, Digital Innovation and Services, FirstBank, during a Courtesy visit by the Nigeria InterBank Settlement System Plc (NIBSS), to the FirstBank CEO recently.



Ini Ebong, Deputy Managing Director, FirstBank; Tolulope Lewis Tamoka, Chief of Government Relations and Africa, United Nations Global Compact (UNGC); Olusegun Alebiosu, Managing Director/Chief Executive Officer, FirstBank Group; Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, FirstBank, and Timi George, Managing Director First Pension Custodian.



L-R: Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, FirstBank; HE Dauda Lawal, Governor, Zamfara State (and former Executive Director, FirstBank) and Olusegun Alebiosu, Managing Director/Chief Executive Officer, FirstBank Group at the Unstoppable Africa event.



L-R: Olusegun Alebiosu, Managing Director/Chief Executive Officer, FirstBank; HE Abdullahi Sule, Governor, Nasarawa State; Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, FirstBank during the Unstoppable Africa event of Global Africa Business Initiative (GABI).

Unstoppable Africa

In September 2022, the Global Africa Business Initiative (GABI) was launched as a side event to the United Nations General Assembly to highlight growth trajectory and business opportunities in Africa.

GABI has since established itself as the premier solution-oriented global platform connecting leaders to accelerate business, trade, and investment opportunities in Africa. FirstBank attended GABI's flagship event, **Unstoppable Africa**, 25 - 26 September 2024 in New York where leaders in business and government like Antonio Guterres, UN Secretary General, Amina Mohammed, UN Deputy Secretary General, Nigeria's Aliko Dangote, Dr Ngozi Okonjo-Iweala, Director General of the World Trade Organisation, and Dr Akinwumi Adesina, President of African Development Bank, gathered to discuss a wide range of issues covering energy, digital transformation, and inclusive growth and trade.

FirstBank Group team, led by Olusegun Alebiosu, Managing Director/Chief Executive Officer, including Ini Ebong, Deputy Managing Director, Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, and Timi George, Managing Director, First Pension Custodian, were present at the event.



National Diaspora Day and Diaspora Merit Award 2024

First Lady of Nigeria, HE Senator Oluremi Tinubu, (right) exchanging pleasantries with Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, FirstBank (left), during the National Diaspora Day and Diaspora Merit Award 2024 which held at the State House Conference Center, Presidential Villa Abuja, recently.



L-R: Patrick Iyamabo, Executive Director, Chief Financial Officer, FirstBank; Olaitan Martins, Group Executive, Transaction Banking, FirstBank; Chuka Maduabum, Vice President, Chartered Financial Analyst (CFA) Society Nigeria; Kike Mesubi, Assistant General Secretary, CFA; Olusegun Alebiosu, CEO, FirstBank Group; Ibukun Oyedeki, President, CFA; Ini Ebong, Deputy Managing Director, FirstBank; Sade Odunaiya, Ex-Officio, CFA; and Yemi Ajagun, Executive Director, CFA during the courtesy visit by the Chartered Financial Analyst (CFA) Society Nigeria to the FirstBank CEO in Lagos, recently.



Empowering next generation changemakers

FirstBank joined forces with Yoola and YouTube to inspire Nigeria's young creators at the Yoola Creators Summit. Oluseyi Oyefeso, Executive Director, Retail Banking South, (left) delivered the keynote presentation highlighting FirstBank's commitment to supporting the creative economy through First@arts. FirstBank is dedicated to empowering the next generation of leaders and changemakers in all the markets it serves.

Accelerating economic growth and development

The 17th edition of the Annual Nigeria Banking and Finance Conference, of the Chartered Institute of Bankers in Nigeria (CIBN) held in Abuja on 10 -11 September 2024 to articulate a new pathway for accelerated economic growth and development for Nigeria. The theme of the conference was **“Accelerated Economic Growth and Development: The State of Play and Way Forward.”** The event brought together stakeholders, policymakers, regulators, analysts, political officeholders, banking industry leaders, and the academic community to brainstorm on the economy and set an agenda for its sustainable development.

L-R: Olusegun Alebiosu, CEO FirstBank Group; Aishatu Bubaram, Group Executive, Commercial Banking North Division, FirstBank; Oliver Alawuba, CEO, UBA; Folake Ani-Mumuney, Group Head, Marketing & Corporate Communications, FirstBank, and Funke FeyisitFolake an Ladimeji, Executive Director, Coronation Merchant Bank.



L-R: Folake Ani-Mumuney, Group Head, Marketing & Corporate Communications, FirstBank; Olusegun Alebiosu, CEO FirstBank Group; Prof Pius Deji Olanrewaju, President/Chairman of Council, CIBN; Dr Tony Elumelu, Founder and Chairman, Heirs Holdings; Oliver Alawuba, CEO, UBA; Akin Morakinyo, Registrar CIBN and Dr Uche Olowu, Past President, CIBN at the conference.



Supporting the NESG

Managing Director/Chief Executive Officer, FirstBank Group presenting **‘120 Great Nigerians You Never Knew’** - a book by FirstBank, to Dr Tayo Aduloju, CEO, National Economic Summit Group (NESG) during a recent visit.

FirstBank has supported the Nigerian Economic Summit, flagship event of the NESG for more than 30 years. The 2024 edition of the Nigerian Economic Summit held on 14 - 16 October in Abuja.





Leading with Awards

FirstBank has continued to gain wide acclaim on the global stage with several international awards and recognitions received so far in 2024. Some of these include **Nigeria's Best Bank for ESG 2024** and **Nigeria's Best Bank for Corporates 2024** both awarded by Euromoney Awards for Excellence; **Best SME Bank in Africa** and in **Nigeria** by The Asian Banker Global Awards; **Best Private Bank in Nigeria** and **Best Private Bank for Sustainable Investing in Africa** by Global Finance Awards; **Best Corporate Bank in Nigeria 2024**, **Best CSR Bank in Nigeria 2024**, **Best Retail Bank in Nigeria 2024**, **Best SME Bank in Nigeria 2024** and **Best Private Bank in Nigeria 2024** all awarded by the Global Banking and Finance Awards. The Nigeria's Best Bank for ESG and Nigeria's Best Bank for Corporates were presented to the Bank at the Euromoney Awards for

Excellence Ceremony held in July at The Peninsula, London. The FirstBank team was well represented at the event with Oluwatosin Adewuyi, Executive Director, Corporate Banking leading the team. Olukorede Olukorede Adenowo, Chief Executive Officer, FirstBank UK; Olalekan Adelekan, Executive Director, Business Development, FirstBank UK; Folake Ani-Mumuney, Group Head, Marketing and Corporate Communications, FirstBank and Ismail Omamegbe, Head, Corporate Responsibility and Sustainability, FirstBank were all present.

"These awards validate our efforts to create a sustainable and inclusive future for all our stakeholders, and we are committed to advancing continuous positive impact in the marketplace, workplace, environment, and the communities we serve," Folake Ani-Mumuney said at the Award event.



Voice of the Customer Engagement

As part of continuous efforts to understanding customer needs as a customer-centric brand, the Bank held a Voice of Customer forum (Lagos edition) on 9 September 2024 at Lagos Oriental Hotel. The Voice of Customer (VoC) is an initiative aimed at understanding the evolving needs, preferences, and pain points of our retail customers. Our retail banking division serves a diverse customer base, spanning various demographics, industries, and geographies. As customer expectations continue to shift, it's essential to stay attuned to their voices, concerns, and aspirations. By doing so, we can identify opportunities to enhance customer experience, improve product offerings, and drive business growth. The VoC Forum has since held in other locations - Bonny Island, Port Harcourt, Ibadan and Abuja, with subsequent events scheduled to hold in Kano, Kaduna and Enugu during the quarter.



"Today's event underscores a crucial aspect of our business: listening to you – our customers – and ensuring we remain attuned to your evolving needs, preference and aspirations and providing excellent financial solutions that meet those needs and aspirations.

For over 130 years, FirstBank has stood as a pillar of trust and reliability in the financial services industry in Nigeria. Our legacy is built on the foundation of enduring relationships, adaptability, and a relentless commitment to serving our customers and enabling their giant success in their various endeavours.

Throughout history, we have navigated economic shifts, embraced technological advancements, evolved and consistently refined our services – all with one goal in mind: to meet and exceed your expectations, thereby reinforcing our commitment to putting you at the heart of our business."

Oluseyi Oyefeso,
Executive Director, Retail Banking South

Cross section of customers at the VoC Forum





Ghana goes First Bank

FBNBank Ghana has rebranded to First Bank Ghana to align with the Group's identity, values, and vision.

It is the sixth subsidiary of the FirstBank Group to switch from FBNBank to FirstBank. In 2023, the Group commenced the phased name change of all FirstBank subsidiaries in the United Kingdom/Paris, the Democratic Republic of Congo, Ghana, The Gambia, Guinea, Sierra-Leone, and Senegal, from FBNBank to FirstBank to create a uniform global identity. The only subsidiary yet to rebrand is FBNBank Senegal but the process is already ongoing and at an advanced stage.

The renaming aligns with the monolithic global brand image strategy of FirstBank.

Olusegun Alebiosu, Chief Executive Officer, FirstBank Group, said at the event:

"The name change coincides with our famed brand's 130th anniversary, and we are excited about the rebranding of FBNBank Ghana to First Bank Ghana, as it represents a significant milestone in our vision to becoming the leading international financial services group in Sub-Saharan Africa. The transition underscores our commitment to providing innovative solutions, superior customer service and contributing to the socio-economic development of Ghana and the other markets we operate in. As the FirstBank Group, across all our markets, we are well positioned to

leverage our collective strengths and resources to drive sustainable growth and create value for all our stakeholders."

Victor Yaw Asante, Managing Director, First Bank Ghana, said: "The rebranding of FBNBank Ghana to First Bank Ghana marks a new chapter in our evolution as a Bank in Ghana. We are confident that this name change will enhance our visibility, credibility, and competitiveness in the market, enabling us to better serve our customers and meet their evolving needs. Our commitment remains to deliver the gold standard of value and excellence to our customers and stakeholders."

2024 Global Inclusivity & AI: Africa Conference



Dr Seth Center, Acting US Special Envoy for Critical and Emerging Technology; Dr Bosun Tijani, Minister of Communications, Innovation and Digital Economy; and Ini Ebong, Deputy Managing Director (DMD), FirstBank at the Conference.

FirstBank was a proud sponsor at the 2024 Global Inclusivity & AI: Africa Conference, championing thought leadership in Innovation to foster advanced AI development in Nigeria and Africa at large. The conference is a significant step in U.S-Nigeria relations in promoting an inclusive, ethical, and innovative AI ecosystem that benefits both nations, bringing together diverse stakeholders to discuss the opportunities and challenges in AI, while building consensus around AI norms and standards.

It was another opportunity for FirstBank to demonstrate its commitment to being at the forefront of technology advancement, shaping the future of finance.

The conference held on 9 - 11 September 2024 at the Lagos Oriental Hotel with panel discussions on such issues as AI and Governance, The Future of AI in



Africa, Upskilling and AI for building workforce and how AI and Technology can be infused across key verticals like Agriculture and Health. The event was in collaboration with United States Diplomatic Mission in Nigeria, Federal Ministry of Communications, Innovation & Digital Economy (FMCIDE), National Information Technology Development Agency (NITDA) and other stakeholders.

Sowing seeds of kindness



The 2024 Corporate Responsibility & Sustainability (CR&S) Week which held from 19 – 24 August 2024, provided significant opportunities for FirstBank and its staff to once more, sow seeds of kindness and enable Giants in the various communities we operate in.

FirstBank CR&S Week is an annual event during which special activities are dedicated towards promoting sustainable economic, social, and environmental growth and development in Nigeria and across the Bank's subsidiaries in Ghana, Sierra Leone, Gambia, Democratic Republic of Congo, Senegal, Guinea and the United Kingdom. Staff demonstrated kindness through various interactions, including heartfelt compliments, words of encouragement, and selfless acts of service.

Olusegun Alebiosu, Managing Director/ Chief Executive Officer, FirstBank Group listed the success of the Week: "In the last seven (7) years since we commenced the CR&S Week celebration, more than one million people and 300 charities, NGOs, foundations, health institutions and schools have been impacted across Nigeria and our subsidiaries in Ghana, Sierra Leone, Gambia, DRC, Senegal,

Guinea and the United Kingdom. In 2023 alone, we partnered with multiple organisations and impacted about 60,000 lives with various SPARK (i.e. Start Performing Acts of Random Kindness) amplification projects carried out in 60 orphanage homes, 20 schools, and several hospitals. Remarkably, most of these projects were championed and implemented by volunteer FirstBank staff through the Employee Giving & Volunteering Scheme."

Just like the 2023 celebration, the theme for this year is "SPARK

Victor Yaw Asante, Managing Director/ Chief Executive Officer, First Bank Ghana, presenting a cheque of GHS50,000 to Sulemana Abubakar, Executive Director, Making Learning Happen, an NGO that supports underprivileged public schools across the country.

Olusegun Alebiosu, CEO, FirstBank Group, planting the commemorative trees at the Lekki Conservation Centre, Lagos.



– A Way of Life”, emphasising opportunities for staff, customers, and the public to demonstrate kindness and amplify the Bank’s culture of giving and volunteering.

This year, a “Tree of Kindness” media wall, a symbolic tree with hearts representing individual acts of kindness, illustrating how these acts contribute to a thriving community was introduced.

The 2024 CR&S Week initiative aligned with the Bank’s commitment to environmental sustainability and tree planting, connecting social kindness with environmental stewardship. In 2023, FirstBank expanded SPARK activities with the launch of the ‘tree planting’ initiative in partnership with the Nigeria Conservation Foundation (NCF).

The tree planting campaign targets 50,000 trees by 2025.

Alebiosu, in his remarks during the tree planting event at Lekki said “I have no reservation about our ability to achieve the goal, seeing the strong resolve of everyone who has committed to this cause. This year, we aim at planting 30,000 trees across the country, and we already commenced implementation with the support of the students of Government Secondary School, Karshi, Abuja. As a Bank, we will not renege on our commitment to ensuring that ‘tree planting’ becomes a fundamental activity in the celebration of our annual CR&S Week as this will help us to continue playing our roles in ensuring a cleaner, safer, purer, healthier and ultimately, wealthier environment that will outlive us and the generations to



L-R: Babagana Abdullahi Bolori, Group Head Public Sector, North West 1, FirstBank; Hajiya Hadiza T. Abdulwahab, Commissioner For Women Affairs, Jigawa State; Shehu Aliyu, Executive Director, Public Sector, FirstBank; H.E Mallam Umar Namadi, Governor, Jigawa State; Rt. Hon Idris Garba Kareka, Speaker, Jigawa State House of Assembly and Nidi Sohotyep, Relationship Manager, Public Sector, FirstBank, at the presentation of empowerment kits to 250 rehabilitated women with Vesicovaginal Fistula (VVF) at Jagun, Jigawa State.

Plateau State Governor, HE Caleb Manasseh Mutfwang (left) receiving empowerment kit from the Group Executive, Retail Banking North Division, FirstBank, Idris Ado Ibrahim (right), during the flag-off of FirstBank’s free VVF surgery and empowerment programme for women in Jos.

Selfie moments



Staying safe online



More than 90 percent of FirstBank customer transactions are conducted on the Bank's digital channels including USSD (*894#), FirstMobile, FirstOnline and LIT App. To ensure that your transactions are safe and secured, FirstBank has invested heavily in technology and people to guarantee round-the-clock online security.

In celebration of Cybersecurity Awareness Month, we have compiled some useful tips to protect your account and stay safe while transacting online:

- Always protect your login details. Don't disclose your PINs, passwords, OTPs and other personal banking details to anyone; FirstBank will never ask for them.
- Verify the authenticity of emails, texts, links and login pages.
- Don't click on unverified links.
- Be cautious when downloading apps or providing payment information.
- Be cautious of deals that are too good to be true.
- Update your phone number with the Bank whenever it changes.
- Don't click on suspicious links or provide sensitive information.
- Enable transaction notifications and Multi-Factor Authentication (MFA).
- Keep your devices and software up to date.
- Only shop on secure and verified websites with "https" at the start of their address.
- Interact with merchants only through official channels.
- Monitor your accounts regularly for suspicious activity and necessary reporting.
- Choose strong passwords and change them regularly.
- Log out of your accounts at the end of each transaction.
- Avoid public WiFi.
- Beware of phishing.
- Use official banking apps only. FirstBank will never redirect you to a WhatsApp or Telegram platform to treat your complaints.

Breast Cancer Awareness Month

October is **Breast Cancer Awareness Month**, devoted to educating everyone about breast cancer and the importance of early detection and access to timely, high-quality care. Studies show that women who detect breast cancer at the early stages have a 99 percent chance of survival.

18 October is the **Wear It Pink 2024** day, an open invitation for people to wear pink clothing or accessories to show their support for breast cancer awareness and research.

The World Health Organisation (WHO), says breast cancer is the most common cancer globally with about 2.3 million new cases reported every year. In Nigeria, it accounts for 22.7 percent of all new cancer cases among women. About one percent of men in the United States are diagnosed with breast cancer every year.

The theme for the 2024 campaign is **"No one should face breast cancer alone."**

Breast cancer occurs when cells in the breast grow uncontrollably, forming a tumor. These cells can spread to other parts of the body if not detected early. Here are things you can do to identify breast cancer in its earliest stages:

Mammography: An x-ray of the



breast that can detect tumors which may not be felt by mere touch.

Breast self-examination:

Become familiar with the look and feel of the breasts, and look out for any unusual changes, such as lumps, pain, or changes in shape.

Clinical breast examination:

Conducted by healthcare providers who manually check for lumps or abnormalities. They are often combined with mammograms for a more thorough examination.

Breast cancer prevention:

Here are some things to do to help reduce the risk of cancer:

1. Keep weight in check: Being overweight can increase the risk of breast cancer, especially after

Signs and symptoms of breast cancer

- A breast lump or thickening, often without pain.
- Change in size, shape or appearance of the breast.
- Dimpling, redness, pitting or other changes in the skin.
- Change in nipple appearance or the area surrounding the nipple (areola).
- Abnormal or bloody fluid from the nipple.
- Breast pain or tenderness.

Most people will not experience any symptoms when the cancer is still early hence the importance of early detection. If you notice any of these symptoms, please seek medical attention immediately.

menopause.

2. Be physically active:

Regular exercise can lower the risk of many serious diseases, including breast cancer.

3. Eat your fruits and vegetables and limit alcohol intake:

A healthy diet can help lower the risk of breast cancer. Eat lots of fruits and vegetables and limit alcohol. Not drinking at all is the healthiest choice.

4. Don't smoke: Smoking leads to at least 15 different cancers – including breast cancer. If you smoke, try to quit as soon as possible.

5. Breastfeed, if possible:

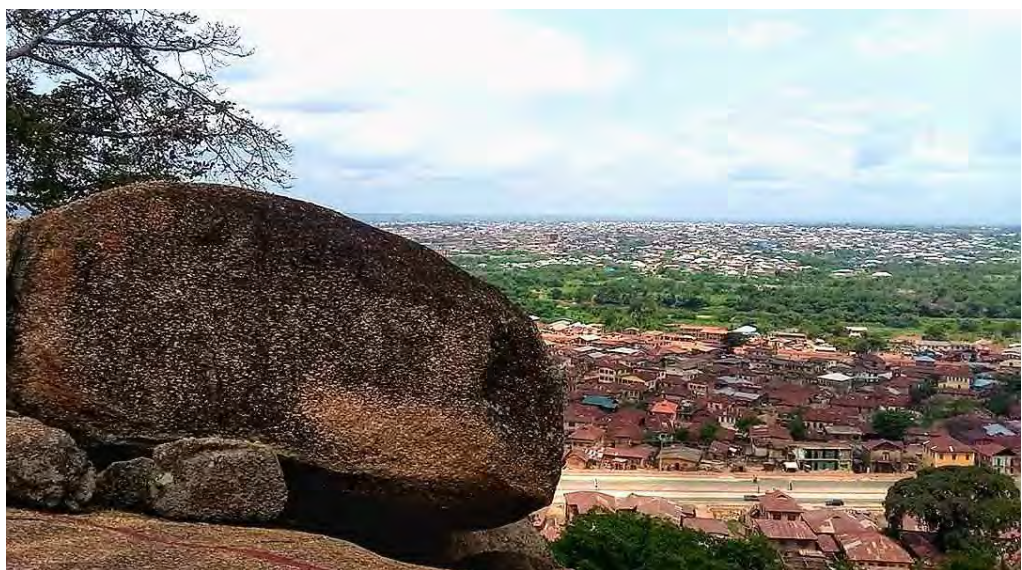
Breastfeeding for a total of one year or more (combined for all children) lowers the risk of breast cancer.

6. Avoid birth control pills, particularly after age 35:

Birth control pills have both risks and benefits. While lowering the risk of ovarian cancer, colon cancer and uterine cancer, if you're very concerned about breast cancer, avoiding birth control pills is one option to consider.

7. Avoid hormone therapy for menopause:

Estrogen-only hormones and estrogen-plus-progestin hormones increase the risk of breast cancer.



Banking on Abeokuta

Abeokuta, capital of Ogun State in southwestern Nigeria is located about 80 km north of Lagos on the east bank of the Ogun River. It was the main town of the Egbas, established around 1830 as a refuge from intertribal wars. The town was also settled by missionaries (in the 1840s) and by Sierra Leone Creoles, who later became prominent missionaries and businessmen.

Its name is coined from the Yoruba phrase "**Abé òkúta**" which means under the rock solely because of the presence of giant rocks, the most notable being the Olumo rock, one of the major tourist attractions in the city. It is home to major areas such as Agbomeji, Ago-oko, Asero, GRA, Ibara/GRA, Iberekodo/Akomoje, Idiaba,

Ikopa, Isabo, Itoko, Jemo, Kuto, Obantoko, Ojokodo, Oke Oko, Olomore, Oluwo, Onikolobo, Quarry, Totoro and many more.

The town has always been a popular trading post. Modern Abeokuta is an agricultural trade centre (rice, yams, cassava, corn, palm oil and kernels, cotton, fruits, vegetables, shea butter and rubber) and an exporting point for cocoa, palm produce, fruits and kolanuts. Abeokuta is accessible by road, rail and sea.

FirstBank began operations in Abeokuta in 1911 with Abeokuta Main being the pioneer branch. Today, there are eleven branches across the state, with three in the metropolis, namely, Abeokuta Main, Abeokuta II and Lafenwa branches.

Four Interesting things to look out for in Abeokuta Branch

Abeokuta Main is a remarkable branch, located in a prime spot along Imo Road in the bustling environment. The branch stands out for its exceptional features and the unique experience it offers to customers and dedicated staff alike. With its rich history, popular location and dedicated staff, Abeokuta Main Branch stands out in delivery of remarkable banking experience in Abeokuta. Here are few reasons to visit the branch and explore its environs:

- **Historical Significance:**

Commissioned as one of the oldest branches in Nigeria, it also serves as the cash hub of Ogun State. Its long-standing presence in the community reflects the Bank's commitment to supporting the people of Abeokuta and its environs for 13 decades. The branch is close to the adire trade hub which is the largest in West Africa and the popular Olumo Rock which is a major tourist attraction.

- **Climate-Controlled Environment:**

Abeokuta is known for its friendly temperature reaching up to 32°C. However, once inside the banking hall, customers are welcomed by eco-friendly air-conditioning systems that provide a refreshing respite from the heat, creating a comfortable atmosphere for both customers and staff.

- **Vibrant and Dynamic Staff:**

One of the key attractions of Abeokuta Main Branch is



its young and diligent team, mostly made up of millennials with a level of energy and enthusiasm that naturally appeal to the youth demography, fostering a welcoming and conducive business environment for customers of all ages.

- **Convenient Amenities:**

Abeokuta Main is the flagship and pacesetter branch of FirstBank in Ogun State. The branch boasts of 10 functional ATMs, six in its beautifully designed ATM gallery, and four at offsite locations, as part of efforts to take banking activities closer to the people.



130
1894 2024

FirstBank
Since 1894 

The World in Your Wallet

Spend multiple currencies with one card



FirstBank Visa Debit Multi-Currency Card

With the **FirstBank Visa Multi-Currency Card**, you can transact business anywhere in the world, whether in **Naira, Dollars, Pound Sterling or Euro**, all on one **debit card**.

We give you the world, because we put **You First**



Scan here for more

FIRSTBANK IS AN FBN HOLDINGS COMPANY 

- You First -



Contact us: 02014485500/0708062500/Complaints@firstbankgroup.com / RC 6290

Switch **October 2024**

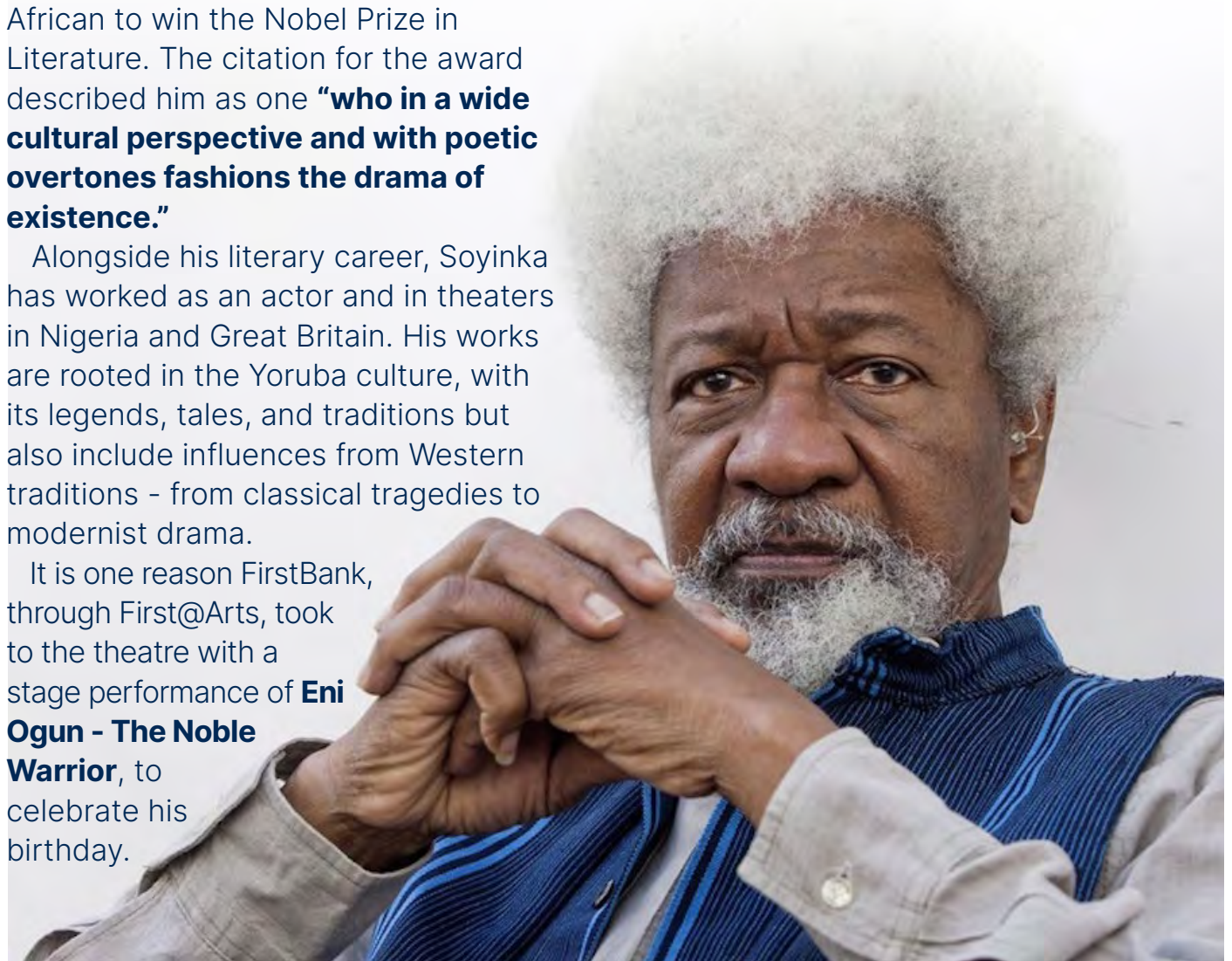
Celebrating Wole Soyinka @90

On 20 July 2024, First@Arts celebrated Nobel Laureate Wole Soyinka who turned 90 on 13 July 2024 with a stage play at the Muson Centre, Onikan, Lagos.

In 1986, Prof Wole Soyinka, playwright, poet, novelist and social activist, made history as the first African to win the Nobel Prize in Literature. The citation for the award described him as one **“who in a wide cultural perspective and with poetic overtones fashions the drama of existence.”**

Alongside his literary career, Soyinka has worked as an actor and in theaters in Nigeria and Great Britain. His works are rooted in the Yoruba culture, with its legends, tales, and traditions but also include influences from Western traditions - from classical tragedies to modernist drama.

It is one reason FirstBank, through First@Arts, took to the theatre with a stage performance of **Eni Ogun - The Noble Warrior**, to celebrate his birthday.





L-R: Patrick Iyamabo, ED, Chief Financial Officer, FirstBank; Cash Onadele, Writer of The Noble Warrior Play; and Oluwatosin Adewuyi, ED, Corporate Banking Directorate, FirstBank at the The Noble Warrior-Eni Ogun Theatre Performance in honour of Professor Wole Soyinka @90.

Left: Scenes from the stage play

The Noble Warrior - Eni Ogun, a theatre performance in honour of Professor Wole Soyinka @90, was written by Aiye-ko-otoo and produced by Adubiifa Network Company in collaboration with Wole Soyinka International Cultural

Exchange (WSICE). FirstBank through its First@arts initiative continues to enable giants, supporting SMEs and talents within Africa's creative industry across its entire value chain to reach their full potentials.



Practical strategies for maintaining your ‘steeze’ in the present economy

With the way things are going now, and how the cost of living ‘wants to strangle the living’, one cannot afford to be careless with expenses. If you have gone lyrical with “my papa no be Dangote or Adeleke, but we go dey okayyyy,” just take it that you won’t be okay if you don’t re-strategise and cut off waste. It’s simple financial management.

Below, young FirstBanker Precious Opara (The Black Girl) shares some personal tips on how to stay afloat in the flooded inflation.

Cut unnecessary expenses: Back in the days, I used to be the life of the party, but I had to revoke my membership card. This means no unnecessary buying of aso-ebi. You see those aso-ebi you spend 30k, 50k, 15k on for different occasions that you only wear once and discard? This is the time to cut them off. If your friends cannot have you over at their party dressed in what you have at home, then stay away! Also, cut off unnecessary subscriptions. Netflix, Showmax,

PrimeVideo, YouTube, for you alone? Pick one and cancel the rest. I totally understand YouTube because you need it to learn stuff and educate yourself, but all these streaming services are basically for enjoyment. You can even shuffle them. Let’s say you subscribe to Netflix in June; you can cancel and subscribe to Showmax in July. That way, you get to experience both worlds, and still save money.

Review your gym memberships: If you love fitness but don’t have the stamina to see it through, just go ahead and cancel that gym

membership! You cannot visit the gym once or twice in a month and be paying monthly subscription. Cancel that thing and go and buy a gym mat. Anytime the exercise bug bites you, get on the mat, select an exercise instructor on YouTube and do some aerobics. If you need company, look around, you will find others like you exercising in some street corner or field at no cost. Just wear a nice exercise gear. You will be fine!

Know your spending triggers: What is that thing that you cannot do without? As a matter of fact, the only time you will not buy it is if you don't see it. Mine is Iya Kazeem. Each time I pass by her restaurant, I hear that parfait in her freezer calling my name, and immediately, my financial intelligence goes on a vacation. Well, gradually, I noticed how that affected my finances, and I since figured out other routes to follow before parfait renders me bankrupt.

Plan your meals: Develop your meal plan otherwise you will spend your entire salary on food and delivery fees. Home cooking saves you money; all that money you spend on one takeout and delivery, can cook something that would last beyond a meal. And just in case you like fine dining, you can bring the restaurant experience home. Find amazing chefs on YouTube, follow their recipes to cook up a storm (if it ends in thunder and brimstones, manage it), then beautifully arrange your dining area. After that, play the right music, dim your lights, and wear dinner gown abi Tuxedo. Finish! Fine dining no pass like that nau!

Plan your rent: From the moment you pay your first rent, start putting together the next. Simply divide your annual rent by 12 and save a percentage. Let's say your rent is N120,000.00 per year, every month, remove N10,000 from your salary and deposit it in an interest bearing account or a target savings account or try FirstBank money market fund. That way, you will even earn returns on your money.

Plan your black tax: You know all those unexpected phone calls from mummy, sister, brother, daddy, etc. To thrive in today's economy, you have to checkmate them. It is good to send money to family, but not at your own financial detriment. Do the math; figure out how much you can afford to send home and stick to that.

Slay on a Budget: The economy is tough but you need to maintain your beauty. So go generic. Leave designers and trendy wears alone. They are guaranteed to bore holes in your pocket. Besides, trendy wears easily go out of fashion. Buy classic wears instead. They're timeless, will make you look sophisticated, and they never go out of fashion. Same for skin care. Fortunately, you can still glow without spending an arm and a leg. Simply, cut down on soda and drink enough water. Water detoxifies and removes impurities from the skin. Eat healthy meals too, ached with fruits and veggies. Also, sleep! Having a healthy sleep routine is one way to achieve "skin like milk" without spending on the milk.

Invest smartly: Seek out real investment opportunities like the money market fund, treasury bills, Federal Government Bond, or Eurobond fund depending on your pocket

and risk appetite. You can read up on that. Additionally, buy stocks of your favorite companies. If you're someone that likes to eat XYZ Spaghetti and sugar, go and buy stocks in XYZ group. That way, you not only eat, but also earn dividends. Buying stocks is like owning a tiny piece of a company. When the company expands, you get paid from their profits. Make your money back from the things you consume.

Stay Informed: Don't just lament and rant on social media about the economy and financial trends. Subscribe to financial newsletters, listen to expert podcasts, and read books on personal finance. This knowledge will empower you to make informed financial decisions. This is how you will know when an investment opportunity is a scam and when it's real. Educate yourself to avoid stories that touch.

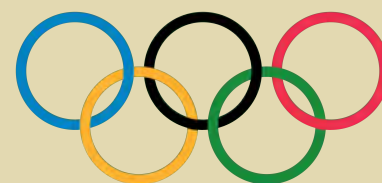
Finally, plan your enjoyment: Simply set aside a part of your income to enjoy yourself. You've worked hard the whole month, so, it's fair to enjoy



Olympic July

The 2024 Summer Olympics, officially called the Games of the XXXIII Olympiad, hosted in Paris, 26 July - 11 August 2024 was Nigeria's 20th Olympics (18 summer and two winter Olympics). Nigeria's first Olympics was the Helsinki 1952 Olympic Games, the 12th occurrence of the modern Olympic Games.

Nigeria has previously won 27 Olympic medals in all, including three gold medals with the first two in Atlanta 1996 - Chioma Ajunwa, long jump and the Nigerian Super Eagles football team. The Nigerian men's 4x400m quartet of Clement Chukwu, Jude Monye, Sunday Bada and Enefiok Udo-Obong won the relay gold in Sydney 2000 (awarded in 2008 following the disqualification of the US team which won the gold at the games on account of drug use).



1952

Nigeria's first appearance at the Helsinki Olympics

83

Largest contingent from Nigeria to the Sydney 2000 Olympics where Nigeria won a gold in the 4 x 400m relay (men) and silver in the 100m hurdle by Glory Alozie

27

Total number of medals won by Nigeria at the Olympics since 1952

3

Total Olympic gold medals won by Nigeria

Enefiok Udo-Obong

Most decorated Nigerian Olympic athlete (gold, 4 x 400m relay men 2000, and bronze, same event in 2004)

Two-medal winners

Enefiok Udo-Obong (gold, 2000 and bronze 2004), Falilat Ogunkoya (silver and bronze, 1996), and Mary Onyali-Omagbemi (two bronze, 1992 and 1996).



Expanding the frontiers of e-sports and gaming

FirstBank teamed up with Gamr, the leading e-sports organisation in Africa, to sponsor the 2024 edition of Africa's biggest e-sport tournament, Gamr X 2024, which held at the Landmark Events Centre, Lagos on 4 May 2024.

It was the third edition of the tournament - a fusion of all things gaming - with the sole objective of promoting e-sports and gaming across Africa. It drew the finest gamers from more than 20 African countries. The theme of the tournament was **"Xhodus: Battle for Africa."**

The first edition of the tournament held in 2022 with more than 5,000 gamers and enthusiasts from 15 African countries participating. The 2023 edition also held

in Lagos and drew participants from 18 African countries.

The gaming community in Nigeria and Africa at large has been rapidly growing over the past few years. Statista projects revenue in Video Games Market in general, to reach about \$699.30 million by 2027 as e-sports and gaming have become popular among the youth population (Gen Z and Millennials) that the African continent is abundantly blessed with, having more than 400 million young people between the ages of 15 and 35 years.

The 2024 games featured cosplay competitions, celebrity face-offs, game exhibitions, and amazing prizes.

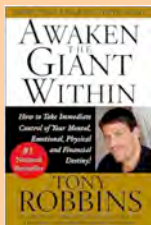
Top List

Here's our top selection of books, movies, TedTalks and apps to give you that spark.

Books



1. **Awaken the Giant Within**, Tony Robbins
2. **Small Business Big Money**, Akin Alabi
3. **Mindset: The New Psychology of Success**, Carol S. Dweck
4. **40 Lessons I learnt Along the Way**, Bayo Adeyinka
5. **Never Eat Alone**, Keith Ferrazzi
6. **The Business Owner Daily Planner**, Joy Eghebi
7. **The Power of Habit**, Charles Duhigg
8. **Measure What Matters**, John Doerr
9. **Thinking, Fast and Slow**, Daniel Kahneman
10. **Zero to One**, Peter Thiel



Business Half Hour, Nairametrics
Entrepreneurs Showcase, FirstBank
Fintech Podcast, FirstBank
Nigeria Personal Finance and Investing News, Nairaweb
The Honest Bunch Podcast, Nedu, Toun and Ezinne
I Said What I Said, Ayeye and

Feyikemi Abudu
Tea With Tay, Taymesan
Listening Sessions, Obinna Agwu
The Backstory, Rahmat Muhammad, et al
234 Essential, Ayomide Tayo and Ugochi Anyawu



Movies

1. **Palaver**, Geoffrey Barkas (1926, first Nigerian feature film)
2. **Bad Comments**, Moses Inwang
3. **Oloture**, Ebonylife
4. **Palava**, Niyi Akinmolayan
5. **Sugar Rush**, Kayode Kasum
6. **Dazzling Mirage**, Tunde Kelani
7. **It's Her Day**, Aniedi Anwah
8. **Your Excellency**, Funke Akindele
9. **Okafor's Law**, Omoni Oboli
10. **Bob Marley One Love**, Reinaldo Marcus Green



Apps

1. **Goodbudget**: A digital 'envelope budgeting' system which splits your income into envelopes for each expense.
2. **PocketGuard**: Budgeting app for people who want to be on top of their money.
3. **MyFitnessPal**: Health and fitness app.
4. **1Password**: Manages countless passwords across various accounts.
5. **Musi**: Music streaming app allows multitasking on YouTube.
6. **Freedom**: Easily block distracting websites and apps so you can be more focused and productive.
7. **Forest**: Helps you to stay focused on the important things in life.
8. **Notion**: Productivity, note-taking and web organisational tool.
9. **Google Calendar**: Organises tasks, meetings, and appointments
10. **Otter**: Voice transcription service.

