Switch

Quarter 2, 2026

A publication of FirstBank Nigeria Group

Winning Ways

FirstHoldCo Quarter 1 performance

Navigating office politics

Rainproof fashion

Dressing for the season

Content

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FROM THE EDITOR

Emphatic performance

FirstHoldCo has started 2026 with a statement of intent. The Group's Quarter One results were impressive by any measure, with Profit Before Tax rising 72.2 per cent to N321.1 billion and Profit After Tax climbing to N267.8 billion.

Gross earnings also grew strongly to N942 billion, reflecting the resilience of the franchise and the benefits of the decisive actions taken in recent years to strengthen the balance sheet and improve asset quality.

As Group Managing Director, Wale Oyedeji, notes, the results demonstrate a business that is "not only enduring but strengthening". Beyond the headline figures, the numbers tell a story of disciplined execution, improved operational efficiency, growing non-interest income and continued progress in digital transformation and financial inclusion.

This edition explores what those results mean for customers, businesses and the wider economy. We also take readers inside the recent visit by the Board and Management of First HoldCo to the Dangote Petroleum Refinery, one of Africa's most ambitious industrial projects and a powerful symbol of Nigerian enterprise.

In other areas, we offer practical insights on navigating office politics, examine how First Traders Solution is helping businesses stay ahead of demand, and speak with fashion entrepreneur Adedayo David Eweje on dressing smartly during the rainy season.

There's a rich compilation of resources, from books, movies, music and places to enrich your experiences and charge you up to win.

We also look at the rise of Nigeria's thriving comedy economy, where creativity, digital platforms and entrepreneurship are creating new opportunities for wealth and influence.

Together, these stories share a common theme: performance. Whether in banking, business, fashion or entertainment, success increasingly belongs to those who combine vision with execution and adaptability with discipline.

Thank you for reading, and welcome to another edition of Switch, where we continue to spotlight the ideas, people and opportunities shaping the future.

Olayinka

Behind the numbers

What FirstBank Q1 2026 results means to you.

₦26.88tn
Total Assets

₦942bn
Gross Earnings
▲26.8% from **₦742.7bn** y-o-y

₦704.5bn
Interest Income
▲12.7% from **₦625.3bn** y-o-y

₦321.1bn
Profit Before Tax
▲72.2% from **₦186.5bn** y-o-y

First HoldCo Plc, the parent company of FirstBank, recorded a Profit Before Tax of N321.1bn and a Profit After Tax of N267.8bn, prompting the obvious question: What does this mean for me?

It is a fair question. But behind every number in our results is a story of businesses growing, families achieving their goals and customers banking with greater convenience and confidence.

The Group's Q1 performance was not simply about profitability. It reflected the value it created for customers across its Corporate, SME and Retail businesses. When our customers succeed, we succeed.

Supporting growth

The largest contributor to the Q1 performance was net interest income of N438.8bn on interest income of N704.4bn. Interest income is the revenue the Bank earns from lending money and investing funds while net interest income is the difference between the interest it earns on assets and the interest it pays on its liabilities.

In simple terms, it means we were actively financing businesses and individuals across the economy.

For Corporate and SME customers, these funds supported working capital needs, expansion plans and investments that kept businesses operating and growing. For Retail customers, they helped finance mortgages, personal loans and other important life goals.

Rather than allowing deposits to remain idle, we channelled them back into productive activities that generated value for customers and the wider economy.

Powering everyday banking

Our gross fee and commission income stood at N96.1bn, including letters of credit commissions (N14.0bn), credit-related fees (N14.6bn) and electronic banking fees (N20.8bn).

For Corporate customers, letters of credit facilitate international trade, enabling businesses to import goods, manage supply chains and expand across borders with confidence.

For SMEs and Retail customers, transaction and electronic banking services help ensure seamless access to banking services around the clock. Whether making transfers, paying suppliers or managing finances digitally,

> "FirstHoldCo has begun 2026 on a strong footing, delivering a Q1 performance that validates the resilience of our franchise and the disciplined execution of our strategy."
>
> Wale Oyedeji
> Group Managing Director

customers rely on secure and reliable platforms that operate whenever they are needed.

Reinvesting in better service

Strong financial performance also enables First HoldCo to invest more in serving customers.

The personnel costs of N89.3bn translated to skilled professionals who deliver quality service, expert advice and effective customer support across our network.

Investing in infrastructure:

The N187.7bn in operating expenses went into maintaining and improving our banking ecosystem, including branch operations, technology platforms, cybersecurity, digital services and other systems that support secure and efficient banking.

The N20.7 billion in depreciation, amortisation and impairment, reflects continued investment in long-term infrastructure and assets.

The bigger picture

Ultimately, profitability is the outcome of a banking ecosystem that creates value for its customers. Our Q1 2026 results reflect the trust of our customers and our commitment to support their ambitions. What these figure truly show are businesses expanding, transactions completed, opportunities created and goals achieved because our success is built on yours.

Joshua Tyovenda

FirstBank named Nigeria's Strongest Brand in 2026

FirstBank, West Africa's premier financial institution and financial inclusion service provider, has been recognised as the strongest brand in Nigeria in the "Nigeria 25 2026" ranking by Brand Finance, a leading independent brand valuation and strategy consultancy. The Bank achieved an AAA+ rating, the highest possible distinction, underscoring its unmatched brand strength and leadership in the financial sector.

Brand Finance's annual rankings evaluate brands across industries based on key metrics such as brand investment, brand equity, and business performance. According to the report, FirstBank's brand value rose with a Brand Strength Index (BSI) score of 92.2%. This achievement is a testament to the Bank's reputation as a reliable partner for both SMEs and private banking customers.

Speaking on the recognition, Group Head, Marketing and Corporate Communications at FirstBank, Olayinka Ijabiyi, said, "This recognition reflects the enduring trust our customers place in us and the unwavering commitment of our employees to deliver excellence. For 132 years, we have provided the best-in-class financial services to individual customers, SMEs and corporates. Our customer-centric approach to banking has enabled us to blend our heritage with digital transformation, enhancing reliability, reputation, and engagement in the modern era. We remain committed to advancing financial inclusion and driving sustainable growth.

"We are proud to be Nigeria's strongest brand and will continue to innovate in providing financial solutions that empower individuals and businesses," Ijabiyi added.

Also commenting on the recognition, Managing Director, Brand Finance Nigeria, Babatunde Odumeru, said, "FirstBank's emergence as the country's strongest brand highlights how long-established institutions can remain relevant by combining heritage, and customer-focused transformation. In this environment, brands that pair relevance with execution will be best placed to sustain long-term value."

Over the years, FirstBank has been recognised as one of Nigeria's most resilient and respected brands by top rating institutions. This latest recognition from Brand Finance follows the 2025 upgrade of the Bank's National Long-Term Ratings by Fitch to 'A+(nga)', with the Outlook seen as Stable. Similarly, GCR Ratings (GCR) affirmed FirstBank's national scale long -term issuer ratings of A+(NG).

FirstHoldCo visits Dangote Refinery

Draws inspiration from Africa's largest industrial project

The Board and Management of FirstHoldCo Group Companies recently visited the Dangote Petroleum Refinery and Petrochemicals complex in Lekki, Lagos, gaining first-hand insight into what is widely regarded as one of Africa's most transformative industrial projects.

Led by Chairman Femi Otedola, the delegation toured the refinery and fertiliser plants, exploring the scale, technology and operational sophistication behind a facility that is reshaping Nigeria's energy landscape and reducing dependence on imported petroleum products.

The visit formed part of FirstHoldCo's broader ambition to deepen its support for critical sectors of the economy and learn from world-class enterprises driving industrial transformation. According to Otedola, the visit was motivated by a desire to understand the vision behind the project.

"I spoke to Aliko that please can we visit, come for a retreat and tap into your vision, and it's been very insightful, very thought-provoking," he said.

Otedola also reaffirmed the Group's growth ambitions,

L-R: VP, Oil & Gas, Dangote Industries Limited, Devakumar Edwin with President/ CE, Dangote Industries Limited, Alhaji Aliko Dangote and Group Chairman, FirstHoldCo, Femi Otedola; during the visit.

L-R, MD/CEO, FirstBank, Segun Alebiosu; Chairman, Ebenezer Olufowose; Dangote Industries' Devakumar Edwin; Alhaji Aliko Dangote; Group Chairman, FirstHoldCo, Femi Otedola; GMD, FirstHoldCo, Wale Oyedeji, and Managing Director/CEO, Dangote Petroleum Refinery, David Bird, during the visit

“We have set an ambitious target of transforming FirstHoldCo into one of the biggest banks in sub-Saharan Africa within the next five years.”

Femi Otedola
Chairman, First HoldCo

“It’s going to be the largest refinery ever on the earth of this world... Based on current projections, the refinery business alone could generate more revenue than any other company on the continent.”

Aliko Dangote
President, Dangote Industries

noting that FirstHoldCo is pursuing an aggressive expansion strategy.

“We have set an ambitious target of transforming FirstHoldCo into one of the biggest banks in sub-Saharan Africa and West Africa within the next five years,” he said.

During the engagement, Aliko Dangote, President of the Dangote Group, shared insights into the refinery's operations and future plans, including a proposed Initial Public Offering (IPO) expected to attract significant investor interest.

“There is quite a lot of demand... We are trying to make sure that by September, we will be out there in the market to sell the IPO. We have a lot of demand in billions of dollars,” Dangote said.

The billionaire industrialist emphasised that the refinery was designed to create broad-based economic value, adding that the company intends to allow more Nigerians participate in its ownership.

The visit underscored the importance of collaboration between the financial services and industrial sectors in driving economic growth, strengthening energy security and creating long-term value. It also reinforced FirstHoldCo's commitment to supporting transformative projects that contribute to Nigeria's industrialisation and economic resilience.

Rainproof fashion

Adedayo David Eweje, Founder and Creative Director, **David Wej,** on how to dress for the rainy season

The rains are nearly here. How should we dress for the season?
The rainy season calls for clothing that balances comfort, practicality, and style. In Nigeria, humidity often remains high, so breathable fabrics are very important. I recommend...

- Lightweight wool, cotton, and cotton-blend fabrics for tailoring.
- Linen blends rather than pure linen, as they resist creasing better during damp weather.
- Darker shades and textured fabrics that are less likely to show water spots and stains.
- Quality leather shoes with protective soles or rubber soles

The key is to dress for moisture without sacrificing comfort.

Do Nigerians dress as seasonally as people in Europe?
Not traditionally, but that is changing. In Europe, fashion is heavily influenced by seasons, with wardrobes changing significantly from spring to winter. Nigeria's climate is rainy and dry season, so people dress more for comfort than for seasons.

Today, however, Nigerians are becoming more fashion-conscious, adapting their wardrobes to the weather, social occasions, travel and global trends. While our seasons are less pronounced than Europe's, seasonal dressing—particularly through smart fabric choices—is increasingly taking hold.

From colours to fabric and accessories, what are the five must-haves you would recommend for this rainy season?

Lightweight Wool Suits: A well-tailored lightweight wool suit performs exceptionally well during the rainy season. It drapes beautifully, resists wrinkles, and handles moisture better than many people realise.
Dark Colours: Navy, olive green, chocolate brown, charcoal grey, burgundy, and deep beige work particularly well during this season. They complement the mood of the weather.
Water-Resistant Footwear: Invest in quality leather loafers, monk straps, or boots with durable rubber soles. They offer better grip and longevity during wet conditions.
Structured Lightweight Jackets: An unstructured blazer, safari jacket, or lightweight field jacket adds versatility and provides an extra layer when temperatures cool after rainfall.
Functional Accessories: A quality umbrella, raincoats, and a cap or hat are practical additions that elevate your overall look.

Are there really rainproof fabrics? How can we know them when we shop for fabrics?
Yes, there are water-resistant and waterproof fabrics, although not every fabric marketed as "rainproof" truly is. When shopping look for:

- Technical fabrics with water-repellent coatings.
- Treated cotton fabrics.
- Performance blends that combine natural fibres with synthetic technology.
- High-twist wool fabrics, which naturally repel light moisture.

A simple test is to place a few drops of water on the fabric. If the water beads up and remains on the surface rather than soaking in immediately, the fabric has some level of water resistance.

You're a Nigerian designer making waves in the UK. How do you fuse our cultural patterns and styles into your designs?
For me, it is about interpretation rather than imitation. I draw inspiration from Nigerian heritage, craftsmanship and storytelling, then translate those elements into contemporary menswear that can be worn anywhere in the world. The goal is to create garments that feel proudly Nigerian in spirit, yet completely at home in London, Lagos, New York, or Paris. At David Wej, I believe African fashion does not need to be confined to traditional wear.

Guinea:

West Africa's hidden gem

For travellers seeking beautiful landscapes, cultural immersion and a different side of West Africa, Guinea is a destination well worth discovering. It is one of West Africa's most fascinating destinations with its stunning natural beauty, rich cultural heritage and warm hospitality.

Most visitors begin in Conakry, the lively capital on the Atlantic coast, where, bustling markets, colourful streets and the impressive Conakry Grand Mosque, one of the largest in Sub-Saharan Africa, offer a glimpse into the country's vibrant character. Offshore, the Îles de Los provide a relaxing escape, with sandy beaches, forested landscapes and fresh seafood.

Beyond the capital lies Guinea's greatest treasure: its spectacular geography. The country is known as the "water tower of West Africa" because the Niger, Senegal and Gambia rivers all originate here. The scenic Fouta Djallon Highlands are a particular highlight, with rolling hills, waterfalls and hiking trails that rival some of Africa's best eco-tourism destinations.

For nature lovers, Mount Nimba, a UNESCO World Heritage Site on the border with Côte d'Ivoire and Liberia, is a must visit. It is home to rare wildlife and unique plant species, and offers some of the most dramatic landscapes in the region.

Guinea's cultural diversity is equally captivating. Home to the Fulani, Mandinka and Soussou peoples, the country is rich in music, dance and storytelling traditions. Visitors will often hear the sounds of the kora and djembe drum, instruments that have influenced music across West Africa.

No trip is complete without sampling Guinean cuisine. Rice is the staple food, often served with rich sauces, grilled fish or chicken. Local favourites include poulet yassa, fried plantain and smoked fish specialties.

Sarah Dauda

Enjoy Okro Soup:
The nutritious Nigerian classic

Few Nigerian dishes are as versatile as okro soup. From the bustling markets of Lagos to the kitchens of Kano and Enugu, every region has its own way of preparing this beloved meal. Known as **ilà alásèpọ̀** among the Yoruba, often enriched with locust beans and assorted meats, **miyan kubewa** in the North, where it is typically cooked with dried fish and lighter seasoning, and paired with a variety of ingredients in Igbo cuisine, okro soup reflects the rich diversity of Nigeria's food culture.

While recipes differ, they all share one defining characteristic—the signature silky "draw" texture that has made okro soup a favourite across generations.

For many Nigerians, childhood memories of okro soup include stretching its silky strands high above the bowl before scooping it up with eba or fufu. Okro is quick to prepare, delicious and packed with nutrients. It is rich in fibre, antioxidants and vitamins A, C and K.

Combined with vegetables, fish and meat, it makes a wholesome, nutrient-dense meal for the whole family.

Here's how to prepare a delicious, nutrient-rich pot at home.

Ingredients
- Fresh okra, chopped or grated
- Spinach, kale or pumpkin leaves (ugu)
- Assorted meat: beef, shaki (tripe), ponmo (cow skin)
- Smoked fish, stockfish, prawns or shrimp
- Crayfish
- Scotch bonnet pepper (atarodo)
- Fermented locust beans (iru)
- Seasoning cubes and salt
- Ogbono or achi (optional)

Method
1. Cook the meat, fish or stockfish.
2. Season and boil the meat or fish until tender. Set aside the stock.
3. Prepare the okra. Wash and chop or grate the okra to your preferred texture.
4. Make the soup base
5. In a pot over medium heat, combine crayfish, pepper, iru and seasonings. Stir for 1–2 minutes.
6. Add stock and protein
7. Pour in the stock, add the cooked meat or fish and simmer for a few minutes.
8. Add the okra
9. Stir in the okra and cook for 3–4 minutes.
10. Add vegetables
11. Add the chopped vegetables and cook for another 2–3 minutes.

Serve
Enjoy hot with eba, fufu, pounded yam, semolina or wheat meal. Simple, nourishing and full of flavour, okro soup remains one of Nigeria's most beloved traditional dishes. Complete your meal with a refreshing tropical smoothie.

Here's a quick guide to that:
Simply blend 1 cup of pineapple chunks, 1 ripe banana, ½ cup of coconut milk and a teaspoon of honey for added sweetness. Blend until smooth and creamy. For a thicker, richer texture, add a spoonful of Greek yoghurt. Serve chilled and enjoy a burst of tropical flavours with every sip.

Beyond its delicious taste, this smoothie is packed with nutrients. Pineapple is rich in vitamin C, bananas provide potassium and magnesium, while coconut milk adds a creamy, exotic touch.

Salome Ogbolu

An African Adventure

The ultimate guide to sun, culture and adventure

Holidaying across Africa is a mix of beaches, safaris, deserts, ancient history and vibrant cultures. Here is your curated guide to some of Africa's most unforgettable holiday destinations.

Mauritius: Beachcombers' heaven

Mauritius is pure postcard material. Expect calm turquoise waters, soft white sand and luxury resorts wrapped in tropical scenery. Beyond the coast, you'll find waterfalls, hiking trails and lush green landscapes perfect for quiet exploration.

Kenya: Safari magic

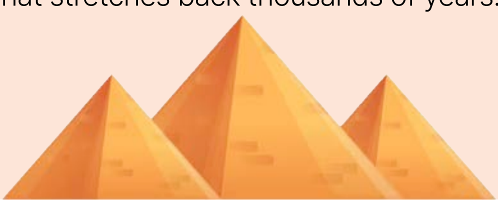
Kenya delivers one of the world's most iconic wildlife experiences. The Maasai Mara offers front-row seats to lions, elephants, giraffes and the Great Migration. It's raw nature, uninterrupted and unforgettable.

South Africa: The world in one country.

Cape Town offers ocean views and mountain hikes, while inland regions deliver safaris, vineyards and cultural depth. It's ideal for travellers who want variety without leaving one border.

Egypt: Timeless Wonders

Egypt is where history feels alive. From the pyramids of Giza to Nile River cruises and ancient temples, every stop tells a story that stretches back thousands of years. It's culture, mystery and adventure rolled into one.



Tanzania: Safari meets island life

Tanzania is a rare combination of wild and relaxed. The Serengeti offers some of the most dramatic wildlife scenes on earth, while Zanzibar provides a peaceful coastal escape with spice-filled culture and clear blue waters.

Morocco: Colour, culture and contrast

Morocco is a sensory experience. Wander through vibrant souks, explore ancient medinas and enjoy everything from desert landscapes to coastal cities. It's a place where tradition and modern life blend seamlessly.

Rwanda: The land of a thousand hills

Rwanda is quiet, green and breathtakingly beautiful. Known for its rolling landscapes and mountain gorilla trekking, it offers one of Africa's most unique and well-curated nature experiences.

Temitope Olawunmi

First Traders Solution

Helping businesses stay ahead of demand.

Good entrepreneurs drive demand for their products. Smart entrepreneurs ensure they never run out of stock when that demand peaks. In commerce, reliability is the ultimate currency, and FirstBank is helping businesses stay ahead of the curve through the First Traders Solution (FTS).

FTS is a specialised, short-term financing product designed for supermarkets, fast-moving consumer goods (FMCG) SMEs, and wholesalers operating within major commercial hubs. It is structured to empower business owners to:

- **Expand Inventory:** Bulk-purchase stock to meet market demands without delay.
- **Optimise Cash Flow:** Maintain healthy liquidity even during intensive trading cycles.
- **Accelerate Turnover:** Capitalise on quick sales loops to drive higher profitability.

Flexible financial variations

Built on the pillars of flexibility and convenience, FTS offers distinct asset variants tailored to unique business structures:

- 90 day overdraft: suitable for businesses with fast daily sales
- 180 day overdraft: suitable for medium-sized traders and supermarket
- 365 day overdraft: supermarkets, established retail businesses
- Term loans: suitable for customers who prefer monthly payments

Accessing the First Traders Solution

To qualify for FTS, applicants must possess a verifiable business location within proximity of a FirstBank branch and demonstrate a minimum of two years of active operations.

Required documentation:

- Formal loan request letter
- Valid means of identification & Bank Verification Number (BVN)
- Official business registration documents
- Verifiable financial account statements
- Proof of shop or warehouse ownership

Upon satisfactory credit assessments, FirstBank establishes an operative account alongside a structured repayment savings account to ensure seamless transaction management.

Another reason to switch to FirstBank: visit your nearest FirstBank branch to access the First Traders Solution today.

Salome Ogbolu

Mainstreaming AI

Born in 1956, artificial intelligence stayed largely within research labs until advances in computing power, data, machine learning and generative AI propelled it into the mainstream in the early 2020s. The 2022 launch of ChatGPT placed powerful tools in the hands of millions, turning AI from a niche technology into an everyday utility.

Today, AI is embedded in daily life, from voice assistants like Siri, Alexa and Google Assistant to recommendation engines, facial recognition and social media algorithms. It helps people learn faster, work smarter, communicate better and enjoy personalised entertainment and secure transactions.

How AI powers social media

AI has transformed social media into highly personalised platforms. Instagram, Facebook, TikTok, X and LinkedIn use algorithms to recommend posts, videos and reels based on user activity, interests and behaviour. It also delivers smarter friend suggestions by analysing location, mutual contacts and online patterns, while automatically moderating harmful content.

Education and self-learning

AI has revolutionised learning beyond textbooks and basic search engines. Tools such as ChatGPT, Grok, QuillBot, Duolingo and Khan Academy serve as 24/7 personal tutors, offering instant explanations of complex topics, step-by-step solutions to mathematical problems, real-time feedback and assistance and interactive language learning.

Banking and Finance

After initial caution over security, banks have embraced AI thanks to robust encryption. It now delivers greater speed, convenience and protection:

AI chatbots: Provide 24/7 instant customer support. Think FirstBank Fibani.

Virtual assistants: Analyse spending and offer personalised budgeting and investment advice.

Voice assistants: Enable natural conversations with banking apps.

Real-time fraud detection: Monitor transactions and flag suspicious activity instantly.

Faster loan approvals: Assess credit profiles for quicker, fairer decisions.

As AI continues to evolve, its mainstream adoption promises greater efficiency across daily life, provided individuals and organisations prioritise ethics, privacy and security.

Nnaemeka Nweke

Events **Diaries**

Top: Ini Ebong, DMD, FirstBank Group (4th from the left) with other executives of China-Africa Inter-Bank Association (CAIBA) member banks at 2026 CAIBA Forum in Nairobi Kenya.

Left: DMD Ini Ebong speaking at the forum

Bottom: L-R Akinwunmi Akinfenwa and Dr Mairo Mandara, Directors of FirstBank, Group VP Oil & Gas, Dangote Industries, Devakumar Edwin, Director, FirstBank, Anil Dua, MD, FirstBank, Segun Alebiosu, Chairman, FirstBank, Ebenezer Olufowose, President, Dangote Industries, Aliko Dangote; Group Chairman, FirstHoldCo, Femi Otedola; GMD, FirstHoldCo, Wale Oyedeji, Directors FirstBank, Mrs Remi Odunlami, Mrs Tope Omage Chairman FirstBank Sierria Leone, Mr Kobi Walker, and Executive Director, Risk Management, Biyi Olagbami

L-R: Andrew Uaboi Vice President & Cluster Head, West Africa, Visa with Seyi Oyefeso Executive Director, Retail Banking South Directorate, FirstBank, at the launch of the Visa Signature and Naira Visa Debit Card held in Lagos.

L-R: Olawale Ajisafe, Chair, Starks Associates; Simon Umegbu, Product Manager, Standard Chartered Bank; Victory Olumuyiwa, Global Head, Treasury and Investor Relations, Sun King; Adesanmi Adedayo, Senior Vice President, Structured Trade Finance, Standard Bank Group and Oluseye Thomas, Head Export and STCF, FirstBank during the Global Trade Review West Africa Conference 2026 held in Lagos, recently.

L-R: Oluwatobiloba Alabi, Coach, Jareb Private School; Olayinka Ijabiyi, Group Head, Marketing and Corporate Communications, FirstBank and pupils of Jareb Private School and Chinwe Bode –Akinwande, Head , Sponsorship, Partnership, Events and Collaboration during the prize presentation at the 2026 ChessMasters Tournament held in Lagos, recently.

FAMA 2026:

Rooted in excellence

Some events are attended. Others are experienced. FAMA 2026, held on 20 June, was firmly the latter.

The FirstBank Annual Merit Awards remains the Bank's flagship celebration of excellence. Since its beginnings in 2005 as the CEO's Annual Merit Awards, it has evolved into a powerful platform that honours the people and performance driving FirstBank's growth. Each year, FAMA brings colleagues together to recognise impact, inspire ambition, and reinforce what it means to be One FirstBank.

This year's theme, **"Rooted in Excellence,"** came to life from the very first moment. The African Glamour dress code turned the evening into a stunning showcase of culture and heritage, with vibrant fabrics and elegant designs reflecting the richness of our identity. It was more than style. It was a visual reminder that excellence is built on strong foundations.

Across locations in Nigeria, Sub-Saharan Africa, the UK, and beyond, colleagues connected through a seamless hybrid experience. Whether present physically or joining virtually, everyone shared in one unified celebration. The energy was consistent, the pride unmistakable.

At the heart of the evening was recognition. Outstanding individuals and teams were celebrated for their dedication, discipline, and results. Each

Photo highlights from FAMA 2026

award reinforced the Bank's commitment to its **EPIC values of Entrepreneurship, Professionalism, Innovation, and Customer-Centricity.** These are not just ideals. They are the behaviours that define every FirstBanker.

The night also celebrated talent and creativity, with engaging performances that brought the audience together and elevated the atmosphere. It was a reminder that the strength of FirstBank lies not just in its legacy, but in its people.

FAMA 2026 was more than a ceremony. It was a celebration of heritage, a recognition of achievement, and a call to sustain excellence.

At FirstBank, excellence is not accidental. It is rooted, nurtured, and continuously growing.

Navigating office politics

How to explore relationship currency and influence capital.

Politics, as the British Academy notes, is the process through which groups make decisions, resolve conflicts and allocate resources. In the workplace, this takes the form of office politics: the informal power dynamics, alliances and rivalries that influence decisions.

Office politics is the invisible architecture of influence, built on relationships, networks and subtle manoeuvring. It determines who gets heard, who progresses and who is left behind. It is not gossip or backstabbing; it is the difference between the formal organisational chart and how things actually work.

The colleague who consistently lands high-profile projects or the manager whose opinion carries huge weight often succeeds because of influence, not just performance. As Morgan Stanley's Carla Harris famously observed: "You can't let your work speak for you; work doesn't speak."

Why it matters

Performance alone is rarely enough. Career progression depends not only on competence but also on visibility, relationships and advocacy. Promotions, opportunities and even job security are often shaped by workplace dynamics. Those who navigate office politics ethically tend to advance faster, while those who ignore it risk being overlooked or sidelined. Research links political skill to stronger performance, lower stress and faster career progression.

How to navigate it

- **Understand the power map:** Look beyond job titles to identify the informal influencers and decision-makers who shape outcomes; and who can advocate for you in rooms you do not have access to.
- **Build genuine relationships:** Develop networks across teams and functions. Trust and mutual respect create valuable allies.
- **Increase your visibility:** Make sure key stakeholders are aware of your contributions through regular updates and documented achievements.
- **Choose your battles carefully:** Avoid gossip and office intrigue, but address genuine concerns through the right channels.
- **Develop emotional intelligence:** Read situations accurately, adapt your communication style and manage your reactions.
- **Stay ethical:** Influence built on trust and fairness lasts far longer than gains achieved by undermining others.

Laughter pays big

Driven by a youthful population, expanding internet access and a booming creator economy, Nigeria's comedy market is proving that attention is currency, and laughter pays.

Nigeria's comedy industry is no longer just about telling jokes. It has evolved into a multi-billion-naira business where creators build brands, attract sponsors and generate income from digital content, live shows and international tours. Regarded as one of Nigeria's big money-spinning engines, it is valued at more than ₦100 billion annually with the formal digital skit sector alone worth over $31 million.

For aspiring comedians, success requires more than talent—it demands strategy. Here are five lessons from some of Nigeria's biggest comedy stars.

1. Create a signature brand

In a crowded digital space, standing out is everything. The most successful creators build memorable characters that audiences instantly recognise. Think of Sabinus and his perpetually unlucky schemer persona, Layi Wasabi's fast-talking lawyer, or Taaooma's hilarious family characters. A distinctive identity makes content easier to remember and easier to monetise.

2. Keep it brand-friendly

Going viral is one thing; attracting major sponsors is another. Banks, telecoms companies and consumer brands prefer creators whose content is clean, relatable and unlikely to trigger controversy. Creators such as Mr Macaroni and Brain Jotter have mastered the art of producing family-friendly content that appeals to both audiences and advertisers.

3. Build multiple income streams

The smartest comedians do not rely solely on social media views. They use viral content to unlock bigger opportunities, including advertising revenue, brand endorsements, corporate events, Nollywood roles and live shows. AY Makun built a comedy brand that expanded into successful cinema productions, while Mark Angel transformed YouTube success into a thriving digital media business.

4. Think beyond Nigeria

Many of the industry's biggest earners boost their income through international tours. By performing for Nigerian communities in London, Houston, Toronto and other cities, they earn in pounds, dollars and euros while producing content locally. Basketmouth and Bovi have successfully turned diaspora audiences into a major revenue stream.

5. Stay agile and consistent

In the digital age, speed matters. Audiences move quickly and platforms reward frequent content. You do not need expensive equipment to succeed; a smartphone, a microphone and creative ideas can be enough. Creators such as Nasboi and Egungun of Lagos have built large audiences by responding quickly to trends and producing content consistently.

Finally,

In today's creator economy, attention is currency. The comedians who succeed are not just funny; they are disciplined entrepreneurs who combine creativity with strong personal branding, multiple revenue streams and relentless consistency.

From idea to scale

What young Nigerian entrepreneurs must do to grow

Nigerians are natural entrepreneurs. Across the country, young people are turning passions, skills and side hustles into businesses. Yet while starting a business has become easier than ever, scaling one remains a different challenge altogether.

The difference between a hustle that generates occasional income and a business that creates lasting wealth is not just hard work; it is structure, systems and strategic growth.

For young entrepreneurs looking to move from idea to scale, three priorities stand out.

Digitise from day one

Growth begins with embracing technology. Today's customers expect speed, convenience and professionalism. Businesses that still rely solely on manual processes risk being left behind. Successful entrepreneurs are embracing digital tools, from online payment platforms and QR codes to e-commerce channels and targeted social media advertising. They use data-driven marketing to reach wider audiences, attract customers and drive sales. Technology allows businesses to serve more customers without proportionately increasing costs, a critical ingredient for growth.

Build consistency and trust

Customers return to businesses they trust. Whether selling products or services, entrepreneurs must deliver consistent quality, reliable service and a professional customer experience. Strong packaging, efficient delivery and clear standards help transform a small venture into a credible brand.

Leverage networks and funding

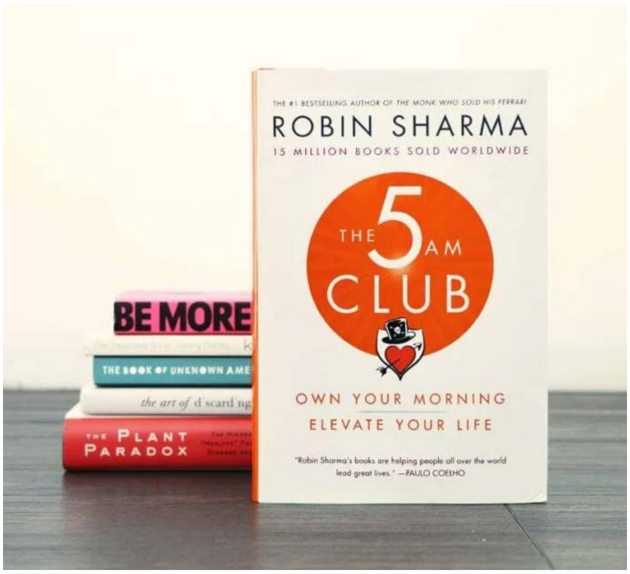
No business scales alone. Access to mentors, industry connections and financing can accelerate growth and open new opportunities. The right financial partner can provide the funding, advice and business solutions needed to expand operations, manage cash flow and seize growth opportunities. FirstBank supports entrepreneurs with the funding, guidance and resources they need to turn promising ventures into sustainable enterprises.

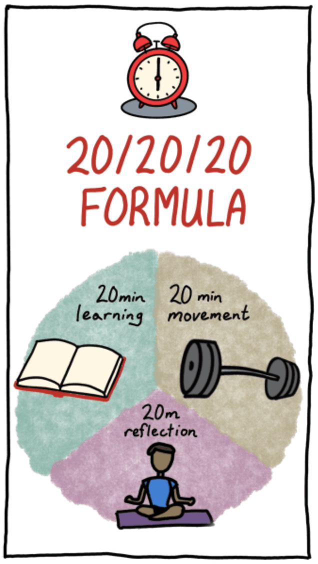
Great businesses are not built on ideas alone. They are built on systems, consistency and strategic partnerships. For Nigeria's new generation of entrepreneurs, the journey from side hustle to scale requires more than ambition; it demands the discipline to digitise, the commitment to build trust and the willingness to leverage the right networks and financial support. Those who get these fundamentals right, position themselves not just to survive, but to grow into the industry leaders of tomorrow.

Emediong Essien

Own your morning. Own your life

Why Robin Sharma's **The 5 AM Club** remains a blueprint for personal transformation





If you're looking for a reset in your career, productivity or personal life, The 5 AM Club offers a compelling roadmap. Through the fictional journey of an entrepreneur, an artist and a billionaire mentor, Robin Sharma explores the habits that separate high performers from the crowd.

The book opens with a powerful lesson from the Spellbinder, a former motivational speaker: life is hard, so choose your hard. Growth, excellence and the fulfilment of potential require discipline. One of the central characters, an entrepreneur fighting to save the company she founded, echoes the real-life struggles of innovators such as Steve Jobs.

At its core, the book argues that the way you start your morning determines how you live your day. By taking control of the first hour after waking, you can sharpen your focus, strengthen your wellbeing and achieve more in an increasingly distracted world.

Four Lessons from The 5 AM Club

1. Follow the 20/20/20 Formula

Divide your first hour into three 20-minute blocks:
Move: Exercise to boost energy and reduce stress.
Reflect: Meditate, journal or practise quiet reflection.
Grow: Read, learn or review your goals.

2. Build the Four Internal Empires

True success goes beyond money. Develop your:
Mindset – how you think.
Heartset – your emotional wellbeing.
Healthset – your physical fitness.
Soulset – your sense of purpose and inner peace.

3. Apply the 90/90/1 Rule

For 90 days, spend the first 90 minutes of your workday on your most important project. Protect this time from distractions.

4. Embrace the 66-Day Habit Rule

New habits take time. Sharma argues that consistent practice over 66 days helps transform behaviours into automatic routines.

Worth the Early Wake-Up?

The book does not pretend the process is easy. Waking at 5 a.m. may feel unrealistic for many, particularly those facing long commutes and demanding schedules. Yet its broader message remains powerful: **success is often built on small, disciplined actions repeated consistently.**

Whether or not you join the 5 a.m. club, the book offers a useful reminder that lasting transformation begins with how we manage our time, habits and attention.

Olagoke Ogunleye

5 collaborations Nigerian fans are begging to hear

One thing Nigerian music fans love almost as much as a hit song is imagining collaborations that have never happened. Every week, social media timelines are filled with debates about artistes whose sounds would complement each other perfectly. Some pairings seem inevitable, while others are dream collaborations that fans hope to speak into existence. Here are five collaborations Nigerian music lovers would love to hear.

Wizkid + Omah Lay

This collaboration has been requested for years. Wizkid's smooth, effortless delivery and Omah Lay's emotional songwriting could produce a record that blends vulnerability with commercial appeal. Both artistes have mastered the art of making music that feels intimate while still dominating charts. Fans believe this partnership has the potential to deliver one of the biggest Afrobeats records of the decade.

Burna Boy + Asake

Imagine Burna Boy's commanding presence meeting Asake's energetic fusion of Fuji, Afrobeats and street-pop influences. Both artistes have built careers around creating larger-than-life records and unforgettable performances. A joint record could easily become a stadium anthem, both in Nigeria and internationally. The question is not whether it would work. The question is why it has not happened yet.

Tems × Ayra Starr

Nigerian music has no shortage of talented female artistes, but a Tems and Ayra Starr collaboration would feel particularly special. Tems brings soulful depth and rich storytelling, while Ayra Starr delivers youthful confidence and infectious melodies. Together, they could create a record that resonates across different generations of listeners. It is a collaboration that fans have been requesting repeatedly.

Davido + Odumodublvck

Nigerian music industry has no shortage of talents. Davido has consistently shown a willingness to collaborate across genres, while Odumodublvck has emerged as one of the most distinctive voices in Nigerian hip-hop. Their contrasting styles could make for an exciting record, one that combines mainstream appeal with raw street energy. If done right, it could become one of the most talked-about releases.

Rema + Fireboy DML

Both artistes have helped redefine what modern Afrobeats can sound like. Rema thrives on experimentation and unpredictability, while Fireboy DML is known for melody-driven records and strong songwriting. Fans often wonder what would happen if these two creative forces met on the same track. The result could be a record that pushes the boundaries of Nigerian pop music while remaining commercially successful.

Trending Nigerian Movies (Cinema + YouTube)

Title	Platform	Category	Why it's Trending
Call of My Life	Cinema	Romance / Drama	Strong box office performance and online buzz
Ajosepo 2	Cinema	Family / Drama	Sequel driving conversations around family and wedding drama
Efunroye (Fathia Balogun)	Cinema	Historical Drama	Cultural storytelling and strong performances
Aso Ebi Diaries	Cinema / Streaming	Social Drama	Fashion and relationship themes
Love Edited	YouTube	Romance / Drama	Emotional storytelling and strong visibility
Before Graduation	YouTube	Campus Romance	Youth-focused storyline
Nine Months Till Forever	YouTube	Relationship Drama	High-engagement relationship themes
Yard People	YouTube	Social Drama	Class conflict and relationship struggles
Love & Rules	YouTube	Marriage Drama	Marriage and betrayal storyline

5 Podcasts to Check Out This Quarter

Podcast	Why it is worth listening to
Bare with BKO	Honest conversations on life, purpose, relationships, and personal growth.
Declassified Podcast	Conversations on faith, leadership, purpose, and personal development.
WithChude	Inspiring stories and vulnerable conversations with notable personalities.
Transparent by Toyosi	Thought-provoking conversations on culture, marriage, faith, business, and modern living.
TheMorayoShow	Engaging discussions featuring, celebrities, entrepreneurs, and changemakers.

5 Books to Read This Quarter

Book	Why you should read
Dream Count Chimamanda Ngozi Adichie	A compelling exploration of friendship, ambition, love, and identity.
The Let Them Theory Mel Robbins	A practical guide to setting boundaries and focusing on what truly matters.
The Mountain Is You Brianna Wiest	Insightful reflections on overcoming self-sabotage and embracing growth.
Good Energy, Casey	A fresh perspective on wellness, habits, and sustainable health.
Yellowface R. F. Kuang	A sharp, thought-provoking novel exploring ambition, identity, and success

FIFA 2026 World Cup:

Is this an African World Cup?

With a historic expansion to 48 teams, the 2026 FIFA World Cup is a monumental turning point for African football. Morocco, widely considered the finest African side in World Cup history after their record fourth-place finish in 2022, leads a ten-nation contingent carrying the hopes of a continent.

They follow legendary predecessors: Cameroon (1990), Senegal (2002), and Ghana (2010) who reached the quarter-finals, and Nigeria, three-time Round of 16 qualifiers.

While the opening fixtures offered a cagey, resilient start, the narrative has completely shifted after two matches. The continent's underdogs are officially winning, defying the odds and capturing the global imagination. By Matchday 9 on 19 June, Africa had recorded three wins, five draws and four losses. Côte d'Ivoire secured Africa’s sole opening victory, beating Ecuador 1-0 via Amad Diallo’s late winner, whilst Morocco held powerhouse Brazil to a thrilling 1-1 draw before defeating Scotland 1-0 in their second match. Meanwhile, Cape Verde (population 500,000) shocked Spain with a historic 0-0 stalemate.

The financial stakes are equally revolutionary. FIFA is distributing a record-breaking $871 million prize pool. Qualified nations are guaranteed at least $10.5 million, with rewards climbing to $11 million for the Round of 32, $15 million for the Round of 16, and $50 million for the champions. This cash injection could radically transform football infrastructure across Africa.

Off the pitch, tournament interest has reached fever pitch. Whilst a $60 supporter tier has democratised access, standard group-stage tickets peaked at $4,105, with resale tickets for the MetLife Stadium final hitting an astronomical $143,000. Beyond the African surge, this 104-game spectacle is projected to inspire a historic $50 billion in global bets.

It has also delivered pure theatre. Lionel Messi netted a spectacular hat-trick against Algeria, joining Cristiano Ronaldo in playing in an unprecedented sixth World Cup. Meanwhile, tiny Curaçao (population 158,000) captured global hearts alongside fellow debutants Jordan and Uzbekistan. But Cape Verde stole the show: 40-year-old goalkeeper Vozinha stood like a brick wall against Spain, making seven world-class saves to secure a historic point and instant cult status in Atlanta.

As African teams eye deep knockout runs, this tournament proves that whilst Spain and France remain bookmakers' favourites, the passion of African football is defining the soul of this World Cup.

Nnaemeka Nweke