

Switch

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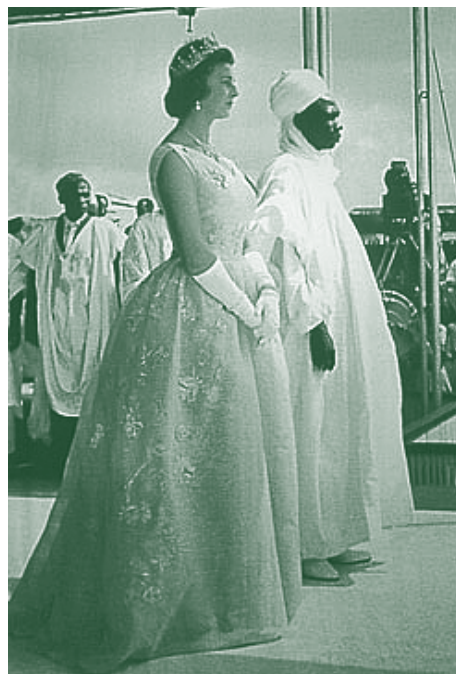
Reviews, updates, products and services news from FirstBank

Celebrating NIGERIA

What's a good way to celebrate Nigeria at 56? By continuing to invest in the country and its people in spite of challenges. That is the FirstBank way.

For more than 122 years, FirstBank has supported economic, social and cultural development of the territory now called Nigeria. Starting out as a bank serving businesses and trade in the former Lagos Colony, FirstBank has become Nigeria's most dependable financial services partner and enabler of growth and development across governments, businesses and individuals.

In recent years, it has supported the Federal Government's privatisation and commercialisation programme, provided more than \$1billion to part-finance acquisition of interests and working capital in a number of Oil Mining Licenses, OMLs; invested more than \$500 million in construction and completion of gas pipelines to marginal fields and cement plants and another \$220 million to part-finance acquisition of generating and distribution companies under the government's power reform



FirstBank has been a partner, enabler and witness to the emergence, growth and development of the Nigerian state. Our rich history is intertwined with Nigeria's.

programme.

FirstBank has participated in various syndication transactions and direct funding of over N100 billion for redevelopment and tolling of roads, airport terminals, ultra-modern markets, site and services schemes, construction and maintenance of engineering infrastructure under PPP arrangements, new town developments, and shopping malls.

In the agricultural sector, the Bank has been a major financier of various types of assets for the establishment, expansion and modernisation of various agricultural enterprises. The Bank has introduced customer-friendly and need-focused product schemes, partnered with international organisations and collaborated with Federal, State governments and the CBN, to support the sector.

All these reinforce FirstBank's preeminent position as Nigeria's number one growth partner and

First with Nigeria



FirstBank is a witness to Nigeria's rich history

2



Indelible Footprints

Our social investments are a win - win for all

4

59.4%↓

Reduced
COST TO INCOME RATIO
signals improve cost expenses

Half year report

The fundamentals are right

6



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First with Nigeria

FirstBank through the Years

KEY MILESTONES

a reminder that the Bank and its predecessors have been intricately linked with the growth and prosperity of Nigerians even before the birth of the country in 1914.

At the amalgamation, the Bank, then known as the British Bank for West Africa, had four branches in Kano, Zaria, Calabar, and Ibadan plus the Lagos headquarter. There were branches in Accra, Ghana and Freetown, Sierra Leone. It was an early statement to what has now been branded financial inclusion.

The Nigerian branches served the emerging economic centres in Northern and Eastern Nigeria.

In 1947, the bank advanced the first long term loan to finance national development to the then colonial government and followed in 1955 with financing for the expansion of railway lines across the country. At independence in 1960, its portfolio of loans and advances to Nigerians and Nigerian-owned businesses increased, aiding the rapid development of our local economy. Current portfolio of loans and advances to SMEs stands at N12billion.

The first ATM was launched in 1991. Today, there are more than 2650 with cash withdrawal and deposit capabilities.

From five locations in Nigeria at amalgamation to 100 branches in 1963 when Nigeria became a republic, FirstBank now serves its more than 12.8 million active customers from more than 750 business locations nationwide. It has nine subsidiaries and operations in 12 countries.

Its social investments are outstanding, heralded by such programmes as the university endowment programme, launched in 1994 which today has Professorial Chairs in 10 Nigerian Universities.

Human capacity development is an understated area of the Bank's contributions: Its alumni have run governments (former British Prime Minister, John Major was a staff of its Jos branch); central banks (produced two CBN governors); finance ministers, bank CEOs, finance commissioners and a host of others making impact everyday in various sectors of the Nigerian economy.

So it is not just a coincidence that one of two bank account holders in Nigeria is a FirstBank customer.

Incorporated in 1894 and headquartered in Marina, the heart of Lagos, where we still have our headquarters.

Acquired African Banking Corporation (Founded 1892) in **1894**.

First international branch opened in Accra in **1896**. FirstBank took its first steps towards expansion and early globalisation; today we are back in Ghana.

Opened second branch in Freetown, Sierra Leone in **1898**; today we are back in Sierra Leone.

In **1912**, Calabar branch was opened by King Jaja of Opobo the second branch opened in today's Nigeria and the Zaria Branch was also opened in the same year as the FirstBank branch in what is today's northern Nigeria.

The Bank has shown business leadership since its inception, having acquired **Anglo-African Bank in 1912**, its competitor in the very first M&A recorded in this region.

1914 saw the amalgamation of Northern and Southern protectorates - FirstBank had branches in what would today be Kano, Zaria, Calabar, Lagos and Ibadan.

1947: Advances the first long-term loan to the then colonial government. A demonstration of our long term commitment to national development.

1955: Partners with the Government to expand the railway lines



1957: Changes name from BBWA to Bank of West Africa (BWA) to truly reflect the regional identity of the bank

1960: At Nigeria's Independence, advances the first ever loans to the citizens of the independent Nigeria. Birth of true retail banking.

1963: Operates 114 branches across West Africa. When Nigeria became a Republic. Partly because of desire for service; commitment to financial inclusion with over 100 branches as far back as 1963.

1966: Adopts the name Standard Bank of West Africa, following its merger with Standard Bank, UK.

1969: Incorporates locally as Standard Bank of Nigeria Limited, in line with the Company's Decree of 1968



1963

A NEW REPUBLIC



UNRIVALED NETWORK

As a desire for service and commitment to financial inclusion, BWA as at 1963 when Nigeria became a republic had more than 114 branches across West Africa.

1971: First listing on The Nigerian Stock Exchange (NSE) Allows Nigerians to buy/own a part of the FirstBank heritage.

1978: Commenced the FirstBank Essay Competition to foster intellectual development and hone writing skills in Nigerian secondary schools

1979: Changes name to First Bank of Nigeria Limited.

1982: London Branch established to foster

international banking relationships for Nigerian and foreign businesses alike.

1991: Changes name to First Bank of Nigeria Plc, following the Bank and Other Financial Institutions Decree (BOFID). Alongside side currency reforms and other initiatives to enhance the payment structure

1991: First ATM is introduced in 35 Marina as part of ease of convenience, round the clock banking.

1994: The Bank is a hundred years old, a feat for any brand even today. Birth of the popular and legendary "FirstBank o una well done o, una do well o" (centenary corporate campaign)

1994: With a rich tradition of giving back, 1994 saw FirstBank Launch a university endowment programme, another first and we have retained commitment to this programme which today has Professorial Chairs in 10 Nigerian Universities.

1996: Commences business transformation project code-named "Century II", to strategically position for its next century of operations.

1999: A former MD of FirstBank is appointed CBN Governor

2001: Revalidates business transformation project code-named "Century II: The New Frontier", to revolutionise the Bank's operations.

2002: Establishes FBN Bank (UK), regulated by the FSA, the first Nigerian bank to own a full-fledged bank in the UK. Established first international subsidiary of a Nigerian-owned bank in the UK in 2002.

2003: Instituted the Annual Senior Secondary School Quiz Competition, to promote academic excellence and healthy competition among senior secondary school students in Nigeria and in

furtherance of our resolve to actively promote youth development.

2004: Launch of a new brand identity, introducing substantial changes to the entire look and feel of the FirstBank brand, transforming FirstBank's corporate identity to reflect its rejuvenated focus and strategically positioning the Bank at the industry's competitive edge.

Establishes FirstBank Representative Office in Johannesburg, South Africa.

Public presentation of a documentary in honour of Khalifa Isiyaku Rabi, OFR, to commemorate fifty years of successful business relationship with First Bank of Nigeria Plc (1952-2002)

2009: launched FirstContact, the multilingual customer service centre.

Established Representative Office in Beijing, China.

2010: First Nigerian institution to obtain Business Continuity and Information Security International Standard certifications.

2011: Launched first biometric and cash deposit ATMs in Nigeria.

2014: Launched the FBN Holdings Group corporate identity refresh.

2016: Won the Most valuable Banking Brand Award for the 5th consecutive year.



Indelible FOOTPRINTS

WE BELIEVE THAT ADOPTING SUSTAINABLE FINANCIAL PRACTICES MAKES BUSINESS SENSE, NOT ONLY BECAUSE IT ADDS VALUE TO LOAN PORTFOLIO BY ENHANCING ECONOMIC DEVELOPMENT, BUT ALSO IT ENSURES THE SUSTAINABILITY OF OUR ECOSYSTEM AND FUTURE GENERATIONS.

As a member of FBN Holdings, FirstBank's Corporate responsibility and sustainability (CR&S) involves meeting the needs of stakeholders without compromising the ability of future stakeholders to meet their needs and aspirations. It goes beyond financing economic activity in a responsible way to ensuring an inclusive, positive impact on our communities. It is about creating long-term stakeholder value by adopting the opportunities and managing the associated environmental, social and governance risks.

CR&S is embedded into our business strategy and our daily operations. Our approach is three-pronged: citizenship, stakeholder management and impact management.

While citizenship and stakeholder management involve putting into consideration the needs of stakeholders in making decisions, impact management is basically about minimising negative impacts and increasing our positive impacts on society.



FirstBank has, for over a century, consistently engaged in corporate responsibility and sustainability interventions to promote community and national development. As a national icon and Nigeria's foremost financial services group, we provide leadership by embracing the fundamental principles of corporate responsibility and operating our business in a sustainable fashion, while we ensure that our footprints engender growth and development to uphold our long-standing pedigree and heritage.

Our CR&S framework is anchored on four strategic pillars namely:

- Sustainable Finance & Investment
- People Empowerment
- Community Support and
- Environmental Sustainability.

We recognise the environmental and social impacts of the operations

we finance and so have adopted policies, systems and lending practices that minimise environmental and social impacts of doing business.

As a result, we have an environmental, social, and governance management system (ESGMS) as well as provided investment opportunities for over 480,000 small and medium enterprises SMEs and building capacity for women-led SMEs.

Also, FirstBank places great emphasis on human capacity building with a supportive talent management framework which has informed the various initiatives in the areas of staff capacity building; diversity and inclusion; health and welfare.

Our ability to respond to the changes in our operating environment since 1894 has been largely attributed to the quality of relationships we have built and sustained with our relevant

stakeholders, including the communities, over the years.

Our community support programmes for long term sustainability are undertaken through four platforms namely:

- Education
- Economic Empowerment
- Health and
- Environmental Sustainability.

Key programmes under these platforms include **Future First**, **Educational Endowment** scheme; **Infrastructure Development** programme; **Youth Leadership** programme; **Hope Rising Initiative** and **Employee Engagement & Volunteering** programme.

INFRASTRUCTURE DEVELOPMENT PROGRAMME

FirstBank Infrastructural Development programme is aimed at promoting and supporting infrastructure development under its identified areas of support such as providing infrastructure facilities in schools, hospitals and environmental infrastructure projects. Some of the support projects under this purview include Faculty of Arts building in University of Port-Harcourt; the Entrepreneur Centre in University of Abuja; sports pavilion for Queens College and Squash Court for Kings College; Administrative Block for Jesuit Memorial College, a Red Cross Clinic in Ibadan and the Bank's Ivory Park in Banana Island.

HOPE RISING PROGRAMME

Hope Rising Initiative is designed to empower people living with disabilities. Its key objective is engendering inclusivity and diversity through education, advocacy and enlightenment; skills acquisition through training; as well as inclusive events. Our main focus is creating awareness on Down syndrome and how to live with Down syndrome.

FUTURE FIRST

The programme promotes financial literacy and career counselling for young ones. Future First programme is designed to achieve the main objective of the youth strategy which is to engage the youth, change their perception and encourage a banking relationship with FirstBank. Future First through two expressions - Career Counseling and Financial Literacy - focuses on empowering secondary school students between the ages of 13 and 17 years old in JSS 3 to Ss2.

The key objective is to help build fulfilling careers for students and better equip them with the tools and knowledge for long-term financial independence.

Future First programme was launched in 2013 in partnership with Lagos Empowerment and Resource Network (LEARN) and Junior Achievement Nigeria (JAN). As with all our programmes, it is implemented through a structured Employee Volunteering Scheme (EVS), where our employees offered their time and knowledge in enlightening high school students in Lagos State on Financial Literacy and Career Counselling. Over 1000



Abdullahi Ibrahim, FirstBank Group Executive addressing students' questions at Harmony Secondary School, Lokoja as part of the Future First programme



students have benefitted from the programme and our target for 2014 is to enrich the lives of 10,000 students.

EDUCATIONAL ENDOWMENT PROGRAMME

Instituted in 1994, this programme is dedicated to enhancing academic excellence geared towards a long-term development of Nigeria. Currently, we have Professorial Chairs in 10 Nigerian Universities, with the total endowments worth

over N440 Million. Some of the universities and endowed academic fields include: University of Lagos, *Business Ethics*; Nnamdi Azikiwe University, Awka, *Banking and Finance*; University of Agriculture, Makurdi, *Agronomy*; Federal University of Technology, Akure, *Computer Science*.

YOUTH DEVELOPMENT INITIATIVE

Targeted at young people aged 14 - 35. The key objectives are providing: a platform for the youth to imbibe a

deeper understanding of the necessary but rewarding sacrifices and qualities of great leadership and equipping them with the relevant tools, skills to become great leaders; opportunities for youth participation in developing the country through sustainable community development programmes; mentorship for the youth and value-based leadership. Our current partners are the Nigeria Leadership Initiative (NLI) and LEAP Africa. In 2013, we partnered with LEAP Africa to train FirstBankers as trainers on life, leadership and facilitation skills which they will cascade to at least 30 young people within their network.

FIRSTBANK SUSTAINABILITY CENTRE

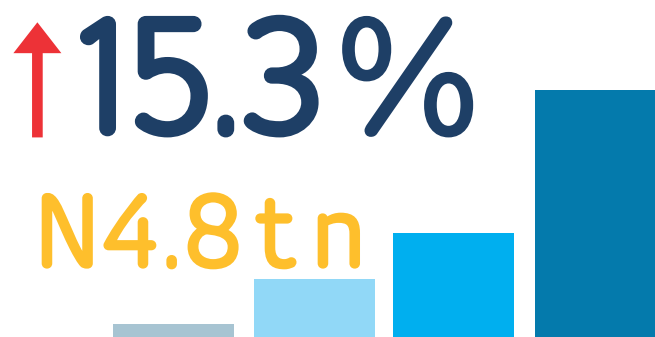
The FirstBank Sustainability Centre, at the Lagos Business School, Pan-Atlantic University, Lagos is one of the Bank's programmes designed to help drive sustainability in line with FirstBank's CR&S strategy and the Nigeria Sustainable Banking Principles.

At FirstBank, our aim is to maintain our thought leadership position in every sphere and by so doing we have helped to create a specialized sustainability and related areas centre that focuses on empowering individuals through:

- Relevant applied research in
- specified areas of interest; Open and in-company seminars, workshops; and international and local conferences for the cross fertilization and exchange of ideas on sustainability.

FBN HOLDINGS PLC.

2016 HALF YEAR PERFORMANCE

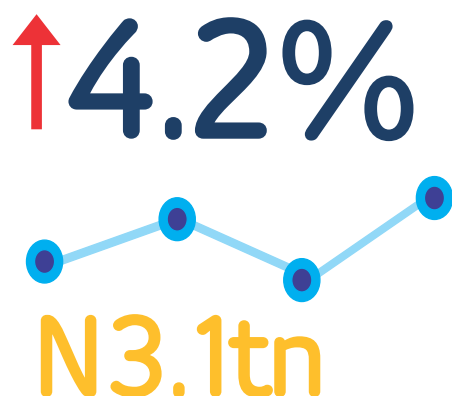


TOTAL ASSETS:

Total assets of N4.8 trillion, up 15.3% year-to-date (Dec 2015: N4.2 trillion)



GROSS EARNINGS of N267.9 billion, marginally lower by 1.2% year-on-year (Jun 2015: N271.3 billion)



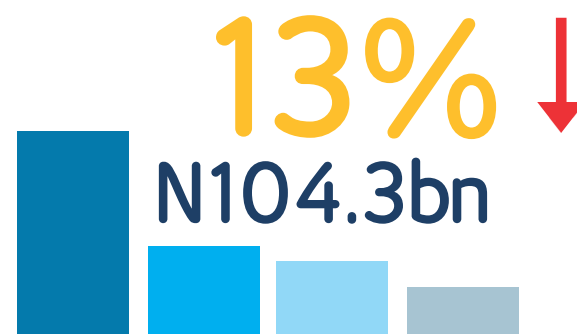
CUSTOMER DEPOSIT:

Customer deposits of N3.1 trillion, up 4.2% year-to-date (Dec 2015: N2.97 trillion)



CUSTOMER LOANS AND ADVANCES

Customer loans and advances (net) of N2.1 trillion, up 16.2% year-to-date (Dec 2015: N1.8 trillion)



OPERATING EXPENSES:

Operating expenses of N104.3 billion, down 13.0% year-on-year (Jun 2015: N119.91 billion)



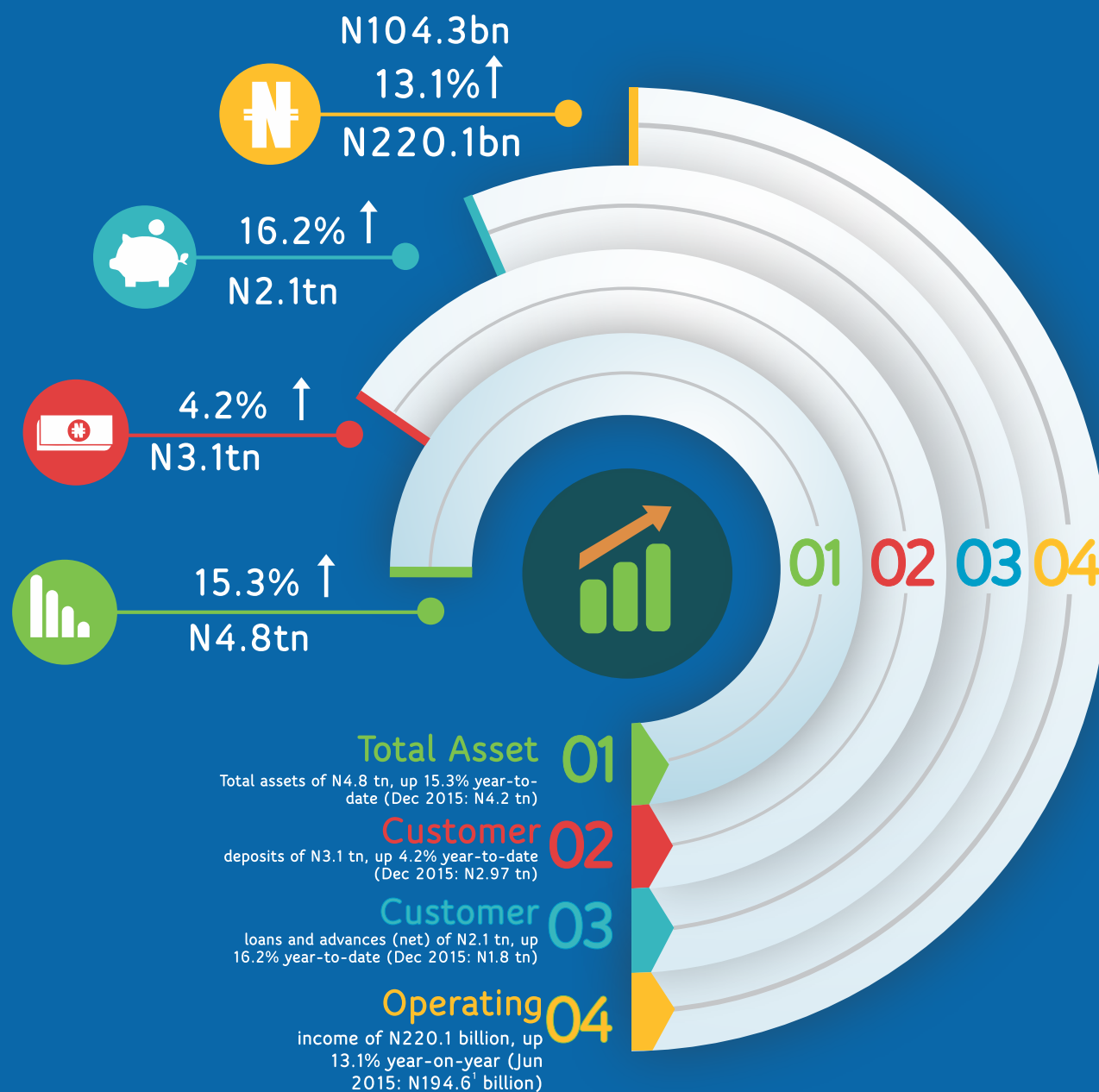
OPERATING INCOME

of N220.1 billion, up 13.1% year-on-year (Jun 2015: N194.61 billion)



LIQUIDITY RATIO

55.9% liquidity ratio (FirstBank (Nigeria)) (Jun 2015: 34.7%, Dec 2015: 58.6%)



INCOME STATEMENT

Gross earnings of N267.9 billion, marginally lower by 1.2% year-on-year (Jun 2015: N271.3 billion)

Net-interest income of N126.1 billion, down 5.0% year-on-year (Jun 2015: N132.7 billion)

Non-interest income of N94.1 billion, up 52.0% year-on-year (Jun 2015: N61.9 billion)

Operating income of N220.1 billion, up 13.1% year-on-year (Jun 2015: N194.6¹ billion)

Impairment charge for credit losses of N69.9 billion (Jun 2015: N22.6 billion)

Operating expenses of N104.3 billion, down 13.0% year-on-year (Jun 2015: N119.9¹ billion)

Profit before tax of N45.9 billion, down 11.9% year-on-year (Jun 2015: N52.1 billion)

Profit after tax N35.9 billion, down 10.5% year-on-year (Jun 2015: N40.1 billion)



Heroes and Heroines

Independence anniversaries are opportunities to celebrate the men and women who pushed the boundaries of possibilities to deliver to us the greatness and opportunities that we enjoy as Nigerians today. We celebrate a few such men and women in keeping with our national promise: "the labours of our heroes past, shall never be in vain."

Share the story of your outstanding contributions to Nigeria and win a copy the book, *120 Great Nigerians You Never Knew* by Ed Keazor. Send your story to: thefirstbanker@firstbanknigeria.com

Julius K. Agbaje



In 1951, Julius Agbaje became the first Nigerian to head a branch in a multinational bank, The British Bank of West Africa, BBWA, (now FirstBank) and in 1952, headed a branch staffed entirely by Africans.

Born in Lagos in 1915, Julius Kosebinu Agbaje attended St Gregory's Grammar School between 1927 - 1932, joining BBWA as a clerk in the Marina branch. Agbaje rose through the BBWA ranks retiring as an Executive Director.

Agbaje's legacy is not just about the many firsts he achieved. It is a testimony to his achievement that by 1958 there were thirteen African branch managers in the bank. He proved that Nigerians had both the potential and the talent to rise in the banking industry.

Mercy Eneli



Mercy Eneli (1912-1995) made history when she was appointed a Director of Nigeria Breweries in 1975. The housewife, trader in army surplus goods, beer distributor and village vicar's daughter had broken through the glass ceiling to become the first Nigerian woman appointed to the boardroom of a public company. No wonder her Obosi kinsmen honoured her with the traditional title "Ochendo" ("umbrella") of Obosi in 1983 - an uncommon honour for a woman.

Heroes and Heroines



Dr. Samuel Asabia

Dr Samuel Asabia studied Economics at the University of Exeter, United Kingdom.

He joined the Western Region public service on return to Nigeria, rising to the position of Permanent Secretary, Ministry of Finance. At 38 years in 1970, he was appointed Deputy Governor of the Central Bank of Nigeria (CBN), under Governor Clement Isong.

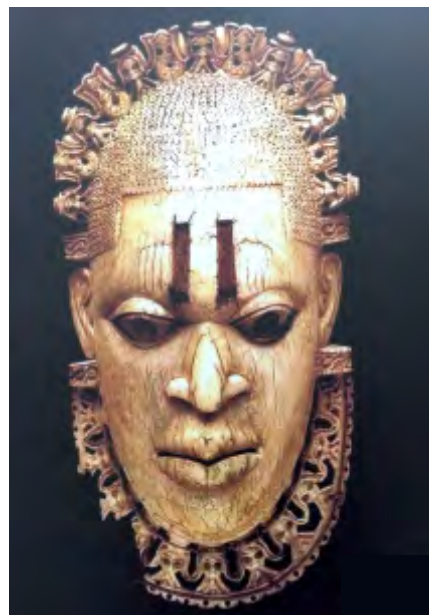
Isong and Asabia were responsible for many landmark events including the currency change from pound to naira, which took place on 1 January 1973.

In 1975 Asabia made history by being appointed the first indigenous Managing Director of the then Standard Bank of Nigeria (today's FirstBank) and the first Nigerian to be appointed MD of a multinational bank.

He served for nine years, until 1984. During this time he supervised the bank's name change to First Bank of Nigeria, in 1979. The posthumous award of Banker of the Century, conferred on him by his peers, is the ultimate recognition of his life's work.

Mohammed El-Khalil

Born in Beirut, Lebanon in 1903, Mohammed El-Khalil migrated to Mexico at 16. He sold household goods door to door until he made enough money to return to Lebanon. But providence landed him in Lagos in 1926. He started out trading but moved into haulage, transporting goods for traders from the Marina to various locations in the old Western Region. His company El-Khalil Transport Company was appointed haulage contractor for BBWA, transporting its cash across Western Nigeria. By 1958, its operation covered the entire West African coast. It expanded into heavy equipments and obtained the franchise to bottle Seven-Up in Nigeria. Construction of the plant was completed in 1960 at Ijora, Lagos with first roll-out occurring symbolically on Nigeria's Independence Day, October 1, 1960.



Queen Idia

Idia was the wife of Oba Ozolua, in the ancient Bini Kingdom. She supported her second son Prince Osawe, who became Oba Esigie, to ascend the throne against his older brother, Aruarhuan. She was his military adviser and assisted him in winning numerous battles. Oba Esigie gave her the title, 'Iyoba', which means "queen mother" after his victory in a battle. Idia mobilised a brigade of her own soldiers, led by one of her slaves capturing the leader of the enemy group, Idah, which warred against Benin between 1515 and 1516, killing the army's general and ensuring victory for Benin.

Idia had an enormous impact on the socio-cultural life of Benin. She invented the ceremonial "ekassa dance" that is performed at funerals and designed the iconic "parrot's beak" coral headdress worn by obas.

Alhassan Dantata

Born in 1877, Alhassan lost his father and grew up with a foster mother named Tata, hence, "Dantata" meaning "the son of Tata".

He and his brothers were captured and sold into slavery, during the Kano Civil War of 1893 to 1894 but he bought his freedom by working to the value of his purchase. He returned to Bebeji where he grew up and took up trading in kolanuts, gradually amassing a modest fortune. He transported kolanuts by steamship from Lagos to Accra. As his fortune grew, he branched out into trade in beads and necklaces. and by 1922, was the biggest trader in Kano. He became the first customer of BBWA Kano branch in 1929. By 1932, he was worth £40,000 in liquid cash. At the time of his death, Dantata was said to be one of the richest men in West Africa.



Curled from 120 Great Nigerians You Never Knew by Ed Keazor

Drive home your dream car

Do you need a new car? Then take advantage of our partnership with Globe Motors to drive home a brand new Hyundai car of your choice. With our on-going vehicle financing sales promo, all you need to do is make a minimal down payment of 18 percent of the cost of the vehicle

and the car is yours.

Our flexible repayment programme means you can spread your payment for up to 48 months.

When you sign up, we will throw in a number of freebies: free vehicle registration; free vehicle accessories like fore extinguisher, C-caution, foot mat and steering



cover.

Our warrantee covers the first 100,000km. We also offer labour-free service for the first three services you book and a 10 percent discount on all spares ordered within the first year.

For details, call our Vehicle Finance Team on 0802 314 0085 and 0806 049 4050 or visit the nearest FirstBank branch

Affordable homes

FirstBank mortgages ensures you own a home easily. And if you are a couple, then take advantage of our **Joint Mortgage** which offers up to N70million and is designed to help you and your spouse to access a mortgage facility with your combined income.

Couples/partners are able to pull resources together to buy a property which ordinarily they could not have accessed as individuals.

The service offers competitive interest rate and loan repayment is between the spouses easing up repayment pressure.

Minimum equity contribution is 20-30% depending on location with maximum tenor at 240 months.

To benefit, applicants must be legitimate couples or registered partners.



Dial *894 for quick banking service

If you have a mobile phone registered to your FirstBank account, there's a whole lot you can do with it. The USSD code to remember is *894.

You can recharge your phone, buy airtime for someone, check your account balance, change your PIN, pay bills including your (PHCN) electricity and DSTV bills.

To access the services, you need to first dial *894#. For quick balance enquiry, dial *894*00# To change your banking PIN, *894*0#.

To transfer money, dial*894# and select 1; dial *894# and select 2 to withdraw money. To make purchases, dial *894# and select 3.

Dial *894# and select 4 to pay bills; *894# and select 5 to buy airtime; and dial *894# and select 7 to manage account.

For customers who have downloaded the FirstMobile app, this is a quick way to run basic

banking services without logging into your account.





(L-R) Oze K. Oze, Head, Publications & Conferences; Obianuju Akanbi, CSR, M&CC; UK Eke, MFR, Group Head, FBN Holdings Plc; Babatunde Lasaki, Head, Media & External Relations, M&CC and Laura Fisayo-Kolawole, VP Asset Management, FBN Capital Asset Management



Oze K. Oze, Head, Publications & Conferences, FirstBank (left), receiving the Most Customer Friendly Bank Award from Mrs Nike Akande



Laura Fisayo-Kolawole, VP, Asset Management, FBN Capital Asset Management (L), receiving the best managed funds on equity based funds and money market funds award from Uyi Akpata,

Recognitions

FBN Holdings Plc garnered awards at the BusinessDay 2016 Annual Banking Awards held recently in Lagos. First Bank of Nigeria Limited and FBN Capital Limited, both subsidiaries of the FBN Holdings Group, were recipients of double laurels at the event.

FirstBank won *'The Most Customer Friendly Bank'* and the *'Best Bank in Corporate Social Responsibility,'* while FBN Capital was awarded the *'Best Managed Funds (First Capital Asset Management Anchor Funds)'* and *'Best Managed Funds (Money Market)'*.

According to BusinessDay, FirstBank has continued to dominate the retail space with over 45 per cent of the industry market share in retail customer deposits, extensive branch network of over 750 business locations and robust network of over 2500 ATM strategically located in Nigeria, sub-Saharan Africa, UK, China and UAE.

FirstBank has won many award for its services for many years. For instance, the bank has been named **"Most Valuable Bank Brand in Nigeria"** five times in a row – 2011, 2012, 2013, 2014, 2015 – by the globally renowned "The Banker Magazine" of the Financial Times Group; and "Most Innovative Bank in Africa" in the EMEA Finance African Banking Awards 2014.

Recently, for the fifth consecutive time, the Bank clinched the **"Best Retail Bank in Nigeria"** award by The Asian Banker.

FirstBank has also been named the **"Best Indigenous Place to Work For in Nigeria"** and **"Best Financial Services Company to Work For in Nigeria"** by the Great Place to Work Awards.

It has won the **"Best Bank in Nigeria"** for eleven consecutive years, **"Best Trade Finance Bank in Nigeria"** and **"Best Foreign Exchange Bank in Nigeria"** for seven consecutive years – all by the US-based Global Finance magazine, **"Best Bank in Nigeria"** by the EMEA Finance magazine for four consecutive years.



Our customers write back

Login issue resolved

I am pleased to inform you that the login issue has finally been resolved. Many thanks to your team member Austin Umukoro who acted professionally in getting the issue resolved. On behalf of our team, Shell FC, we like to say a big thank you for your support.
Lucky, Shell FC, Warri

Grateful for FirstMobile

I want to express my commendation to your team and specially one of your staff, Clementina Odetola who two days ago, despite my insistence convinced me and helped me to set up FirstMobile which is working well. She never gave up and I was impressed.
Prophet60300665

I have not been able to use the first online platform although I have been registered on it and charged for the token. On September 7, 2016, I visited the FBN (Marian Branch, Calabar) to complain on the inability make payments online. I was directed by a customer care officer to go the ATM to activate my debit card for online banking. This process I carried out and was charged N101.00 twice (total of N202.00). I went back to the branch on September 14, 2016 to complain that despite the ATM charges I was still unable to transact online. It was at this point I was informed that I would require a token. I agreed to this, submitted my application and was asked to come back the next day (September 15, 2016). On September 15, 2016, I went to the branch to collect the token and I was assured that I receive an email containing my pin and

First Online Platform

that the pin will be required to activate my token. Since September 15, I have visited the branch many times to complain that I am yet to receive the pin via email and I have also made several phone calls. On September 20, 2016, I received a text from FirstBank that the issue has been resolved. However, I am yet to receive the email containing the pin at the time (7:00pm, September 23, 2016) of writing this complaint. At this point I am totally frustrated and considering leaving the bank as it is unable to serve me. I need the pin to activate my token and if the bank is unable to provide this then, it should refund all charges I have incurred for the online banking activation.
Nkechinyem Omeife.

Pleasant Surprise

Special thank you to the Manager, Enugu Polo Mall Branch of FirstBank. Azuka, you are a good customer service specialist. Today, I had the feel of FirstBank's mantra of "Customer First." Thank you.
Sixtus Merlin

Pleasant Surprise

Pleasantly surprised at the amazing customer service in Ogba 2 Branch, Lagos. Well done.
Ehiz Enek

FIRSTBANK IS AN FBN HOLDINGS COMPANY

Contact us: 01-4485500; 0700FIRSTCONTACT (0700-34778-2668228); firstcontact@firstbanknigeria.com
complaints@firstbanknigeria.com | www.firstbanknigeria.com | RC 6290 | SMS short code: 30012

FirstBankofnigeria @FirstBankngr Firstbankngr FirstBankofNigeriaLtd @firstbanknigeria +FirstBankNigeria

-You First-

FirstBank 
Since 1894