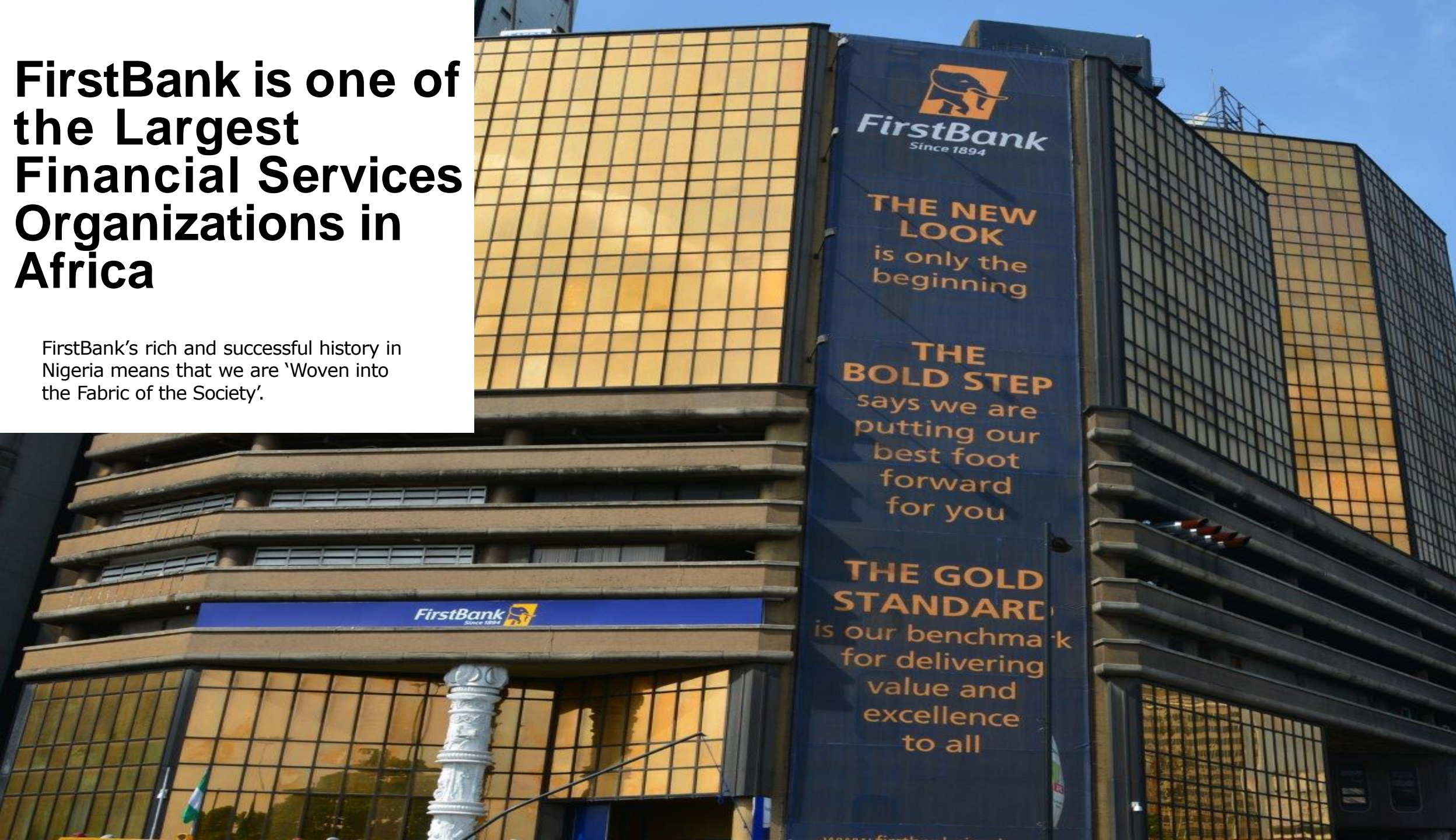


FirstBank Group

Corporate Profile

FirstBank is one of the Largest Financial Services Organizations in Africa


FirstBank's rich and successful history in Nigeria means that we are 'Woven into the Fabric of the Society'.



FirstBank, a member of FBN Holdings Group, is well positioned to support Clients to deliver on their strategic objectives




Our Group is a one stop African Financial Services Provider with strong capabilities across Financial Services, and one of the Largest Diversified Financial Services Group in Africa.




COMMERCIAL BANKING

- First Bank of Nigeria Limited
- FBNBank (UK) Limited
- FBNBank DRC Limited
- FBNBank Ghana Limited
- FBNBank The Gambia Limited
- FBNBank Guinea Limited
- FBNBank Sierra Leone Limited
- FBNBank Senegal Limited
- First Pension Custodian Nigeria Limited



MERCHANT BANKING AND ASSET MANAGEMENT

- FBNQuest Merchant Bank Limited
- FBNQuest Asset Management Limited
- FBNQuest Securities Limited
- FBNQuest Capital Limited
- FBNQuest Trustees Limited
- FBNQuest Funds Limited
- FBNQuest Capital partners Limited

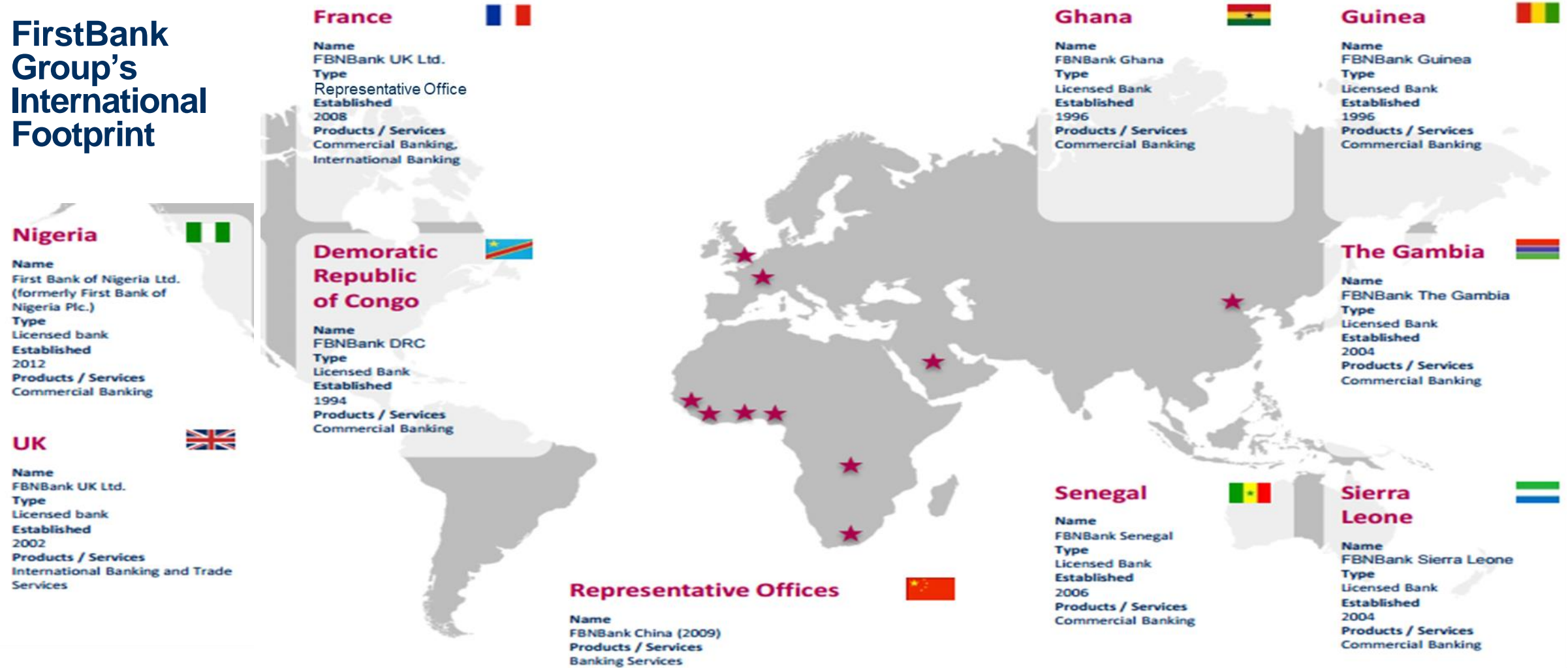


INSURANCE

FBN Insurance Brokers

FirstBank has transformed from a Domestic Bank to become a Leading "Global" Bank with presence in three continents - Africa, Europe and Asia

FirstBank Group's International Footprint



FirstBank delivers unique and bespoke Financial Services Solutions across all Customer segments underpinned by our commitment to innovation and the Customer experience



Delivering effective business solutions to all Customers

Corporate Banking

- Serves very large / blue chip Corporate Customers, Multinationals, and Specialized Industries (Energy and Power Generation, Ports, Aircraft Financing etc.).
- Services Include: Value Chain Banking, Syndicated Lending, Transaction Banking, etc

Commercial Banking

- Serves Middle Sized Businesses using a geographical cluster model.

Retail Banking

- Serves **Individuals** as well as Small Business and Local Governments
- Our **Private Banking Group** offers a differentiated services to High-Net-Worth Individuals.

Public Sector

- Focused on serving the Financial Services needs of Ministries, Department and Agencies, Federal & State Governments

Treasury & Financial Institutions

- Offers a broad range of Treasury Products and Services to Individuals, Companies and Financial Institutions
- Structure products for Customers in response to changing market conditions
- Management of other Financial Institutions

International Banking

- Responsible for the Bank's International Banking Operations and maintains its network of Branches and Representative Offices.

We leverage our strong Investment Banking capabilities to support Clients in defining and executing Innovative Debt Solutions

We offer strategic advice at the highest level, arrange tailor-made financing structures, manage risk and ultimately help Clients to realize their aspirations. Our in-depth industry knowledge, regional market expertise, and excellent network of Investors and Financial Institutions enable us to provide the best solutions for new opportunities

Debt Capital Markets

Bonds (Domestic, Foreign and Eurobond)
and Commercial Papers

Debt Solutions

Debt Arranging, Debt Restructuring and
Syndicated Loans

Financial Advisory

Strategic Investment Advisory, Capital
Restructuring and Key Investor Relationship
Management

We assist Clients to optimize their Cash Management operations through the deployment of our seamless and efficient Collections, Payments and Liquidity Management platform

Robust Collections Capability

- Integrated electronic collection solution that facilitates the collection of sales revenues through our extensive branch network, over 770 branches in Nigeria, as well as through other banks. Alternative payment channel for Distributors and Customers

Multi-Channel Electronic Platform

- Integration of an effective multi-channel/alternative collection channels (POS, Web, ATM, Mobile) to current in-branch collections process to enhance collections from distributors and customers



Cash Management and Collections Proposition

Special Tailored Solution

- Customized to provide transaction details such as Distributor Code, Distributor Name, Product Type, Specific Depot, Amount, Date etc. Seamless remittance of funds to your Collection Account(s) in FirstBank and other banks

Accounting and Reporting Systems

- Access to designated Personnel to view and confirm payments online real time through a single view. Customer Performance Reports and Executive Dashboard

We have unrivalled Trade Service Capabilities and Value Proposition – a super blend of in-depth understanding of both Domestic and International Trade transaction dynamics

Core Trade products...

... Supported by related value-added services ...

Payment Underwriting

Exchange Control

Foreign & Local Guarantees

Foreign Bills for Collections

Outwards & Inward Telegraphic Payments

Discounting

Commercial Export

Back-to-Back Transactions

Documentary Credits (Letters of Credits)

Capital Importation

Promissory Notes/Drafts



Facilitate processing of Regulatory documentation/ approvals (SONCAP, NAFDAC, NERC, etc)



Prompt intervention of issues relating to Nigerian Customs approvals and processing




First Trade Platform to improve transaction efficiency and eliminates errors by providing an end-to-end automation

FirstBank is the Industry Leader in Retail and Electronic Payment Products and Channels with an unrivalled track record across key performance metrics



Pioneered Initiatives in the industry

Biometric ATMs



Cash Deposit ATMs




Instant Card Issuance



Instant customer selectable PIN



Customized payment card solutions like– Expressions on card.



Our positive ratings by Global Agencies demonstrate our sound Enterprise Risk Management and Control capabilities

Rating Agency	Institution	Date	National		International		Outlook
			Long Term	Short term	Long Term	Short term	
Standard & Poor's	FirstBank	September 2020	ngBBB-	NgA-3	B-	B	Stable
Fitch	FirstBank	October 2020	BBB (nga)	F2 (nga)	B-	B	Negative
GCR	FirstBank	December 2020	A- (NG)	A2 (NG)	-	-	Positive

With 127 years of existence and value delivery, FirstBank is woven into the Fabric of the Society - this is the FirstBank Partnership Advantage!



- 1 Innovative Solutions:** We will collaborate with you to deliver bespoke solutions that meet your needs.
- 2 Industry Knowledge:** We bring deep Industry expertise gained from countless hands-on experiences spanning functions, sectors, and geographies.
- 3 We Listen:** We put our Customers at the heart of everything we do. We listen and respond to their needs as we constantly strive to improve our products and services
- 4 A Trusted Advisor.** We are more than just a bank; we are your Trusted Advisor as we partner with you in accomplishing your goals.
- 5 Customer Centric:** We continuously aim to provide a unique experience for each Customer.
- 6 Long Term Commitment.** We play a key role in the success of your Institution. It's about what you need and how we respond.

“For 127 years, we have consistently put our Clients at the heart of our Business”

Thank You

YOU FIRST

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