

Impacting Lives

FirstBank is woven into the fabric of society, not just because it offers the products, services and initiatives that help the citizens meet their financial needs, but because it prioritises nation-building.

We have demonstrated our commitment to positively impacting the environment and conducting our business responsibly. We do this through our Corporate Responsibility & Sustainability (CR&S) approach.

FirstBank's CR&S approach is hinged on Corporate Citizenship, Stakeholder Management, and Impact Management. As a corporate citizen, we invest time and resources as part of our responsibilities to enrich the communities in which we work and live. We constantly seek ways of providing products, services, and initiatives to meet the needs of our stakeholders now and in the future thereby contributing to overall sustainable growth and development. In managing impact, we are committed to avoiding or minimizing our negative impacts and increasing our positive impacts on the society in which we carry out our business operations.



First Bank of Nigeria Limited
Commercial Banking
www.firstbanknigeria.com

The United Kingdom
FBNBank UK Limited
International Banking & Trade Services
www.fbnbank.co.uk

France
FBNBank UK Limited
Representative Office

Senegal
FBNBank Senegal Limited
Commercial Banking
www.fbnbanksenegal.com

The Gambia
FBNBank Gambia Limited
Commercial Banking
www.fbnbankgambia.com

Guinea
FBNBank Guinea Limited
Commercial Banking
www.fbnbankguinea.com

Sierra Leone
FBNBank Sierra Leone Limited
Commercial Banking
www.fbnbanksierraleone.com

Ghana
FBNBank Ghana Limited
Commercial Banking
www.fbnbankghana.com

Democratic Republic of Congo
FBNBank DRC Limited
Commercial Banking
www.fbnbankrdc.com

China
First Bank of Nigeria Limited
Representative Office

First Pension Custodian Nigeria Limited
Pension Fund Custodian
www.firstpensioncustodian.com

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FirstBank
Since 1894



Corporate
Profile

First Bank of Nigeria Limited



First Bank of Nigeria Limited ("FirstBank"), established in 1894, is the premier Bank in West Africa and the leading banking services solutions provider in Nigeria. With over 36 million customer accounts spread across Nigeria, UK and sub-Saharan Africa, the Bank has over 800 business locations worldwide providing a comprehensive range of retail and corporate financial services. FirstBank's international footprints cut across the United Kingdom with FBN Bank (UK) Limited in London and Paris, the Democratic Republic of Congo, Ghana, The Gambia, Guinea, Sierra-Leone, and Senegal under the FBNBank brand name; and in China through the FirstBank Representative Office in Beijing.

Since 1894, FirstBank has consistently built relationships with customers focusing on the fundamentals of good corporate governance, strong liquidity, excellent risk management and exemplary leadership.

Over the years, the Bank has led the financing of private investments in infrastructure development in Nigeria and played key roles in the Federal and State Governments' various growth and development agenda over the ages. With its global reach, FirstBank provides prospective investors wishing to explore the vast business opportunities available in Nigeria, an internationally competitive world-class brand and a credible financial partner.

FirstBank's brand purpose is to always put its stakeholders, customers, and partners at the heart of its business. Its brand vision is "to be the partner of first choice in building your future" while its brand promise is to always deliver the ultimate "gold standard" of value and excellence. This commitment is anchored on the Bank's inherent values of passion, partnership, and people to position customers first in every respect.

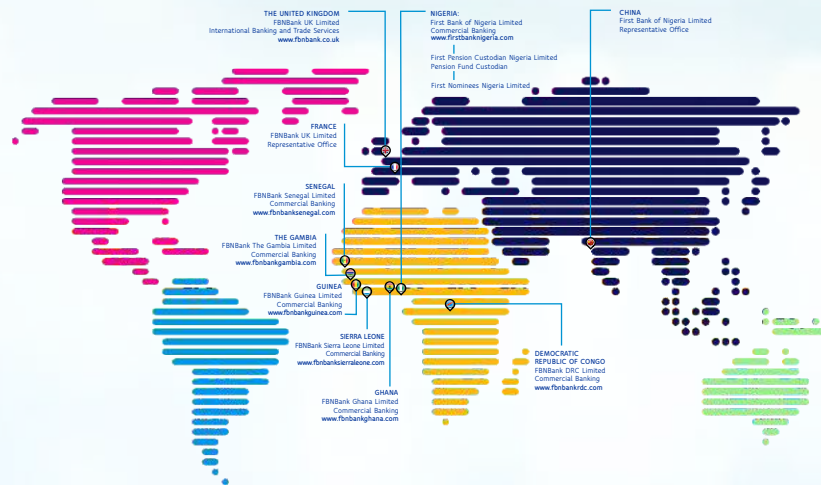
Founded:
1894


Business Locations:
900


Agent Bankers:
190,000


Operates in
9 countries
across three continents

Our Reach



FirstBank is a well-diversified banking services group and the largest banking services provider in sub-Saharan Africa (ex-South Africa). The Bank maintains a leading position in many of the markets in which it operates, and a well-recognised brand with a large customer base. The Bank has over 190,000 business outlets in Nigeria, the largest domestic sales network in the country. As a market leader in the banking sector, FirstBank pioneered initiatives like international money transfer, electronic banking and agency banking in the country.

FirstBank's strategy is focused on restructuring the business to take advantage of growth opportunities within

the industry, pursuing business line expansion across strategic business units, continuously implementing a systematic international expansion plan, sequencing its growth initiatives across defined metrics, as well as building synergies and cross-selling across the FirstBank Group.



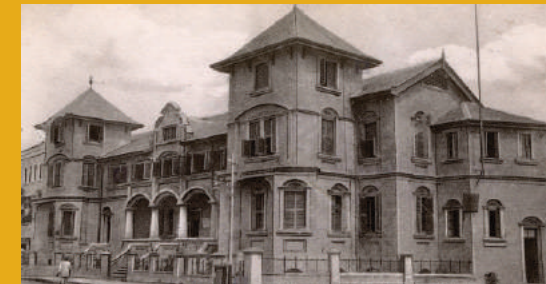
Our Solutions



FirstBank boasts of a rich bouquet of products and services. These range from digital channels to a variety of card products and payments and collection solutions.

- **Digital Channels:** FirstMobile, Lit App by FirstBank, FirstOnline, 894 Banking (USSD), Whatsapp Chat Banking
- **Card Products:** Debit, Prepaid and Credit.
- **Acceptance Channels:** ATM, POS, USSD Retail Payment, QR Code, FirstCheckOut, FirstBillsPay, and FirsteConnect.
- **Agent Banking Loan Products:** Agent Credit, First Advance, Personal Loan Against Salary (PLAS), Key Distributorship Finance (KDF), Invoice Discounting Finance (IDF), FirstEdu Loan, Bonds and Guarantee, Auto Loan, FirstGem Loan, FirstTraders Solution, etc.
- **Trade Platforms:** FirstDirect, FirstPay, FirstTrade

Our Evolution



FirstBank was founded by Sir Alfred Jones, a shipping magnate from Liverpool, England. With its head office originally in Liverpool, the Bank commenced business on a modest scale in Lagos, Nigeria under the name, Bank of British West Africa (BBWA). In 1912, the Bank acquired its first competitor, the Bank of Nigeria (previously called Anglo-African Bank) which was established in 1899 by the Royal Niger Company. In 1957, the Bank changed its name from Bank of British West Africa (BBWA) to Bank of West Africa (BWA). In 1966, following its merger with Standard Bank, UK, the Bank adopted the name Standard Bank of West Africa Limited and in 1969 it was incorporated locally as the Standard Bank of Nigeria Limited in line with the Companies Decree of 1968. Changes in the name of the Bank also occurred in 1979 and 1991 to First Bank of Nigeria Limited and First Bank of Nigeria Plc, respectively. In 2012, the Bank changed its name again to First Bank of Nigeria Limited as part of a restructuring resulting in FBN Holdings Plc ("FBN Holdings"), having detached its commercial business from other businesses in the FirstBank Group, in compliance with a new regulation by the Central Bank of Nigeria (CBN).