

# Corporate profile

FBN Holdings Plc is the Nigerian-based (non-operating) financial holding company for the banking and non-banking operations of the FirstBank Group. The subsidiaries of FBN Holdings offer a broad range of products and services across commercial banking, investment banking, insurance and microfinance business in seven countries.

FBN Holdings' principal bank subsidiary is First Bank of Nigeria Ltd (FirstBank), a commercial bank with operations in seven countries. We also have FBN Capital, a leading investment banking and asset management company; FBN Life Assurance, a life assurance business; and FBN Microfinance Bank, which offers microfinance services. The bank subsidiaries of FBN Holdings operate nationally (in Nigeria) and through overseas branches and subsidiaries, as well as representative offices. All our non-bank subsidiaries only operate in Nigeria. Their activities are organised along four business groups and a description of each business group and the products and services they provide to their respective clients are below:

## Commercial Banking

Offers banking services to individuals and businesses, serving over 8.5 million customers.

## Investment Banking and Asset Management

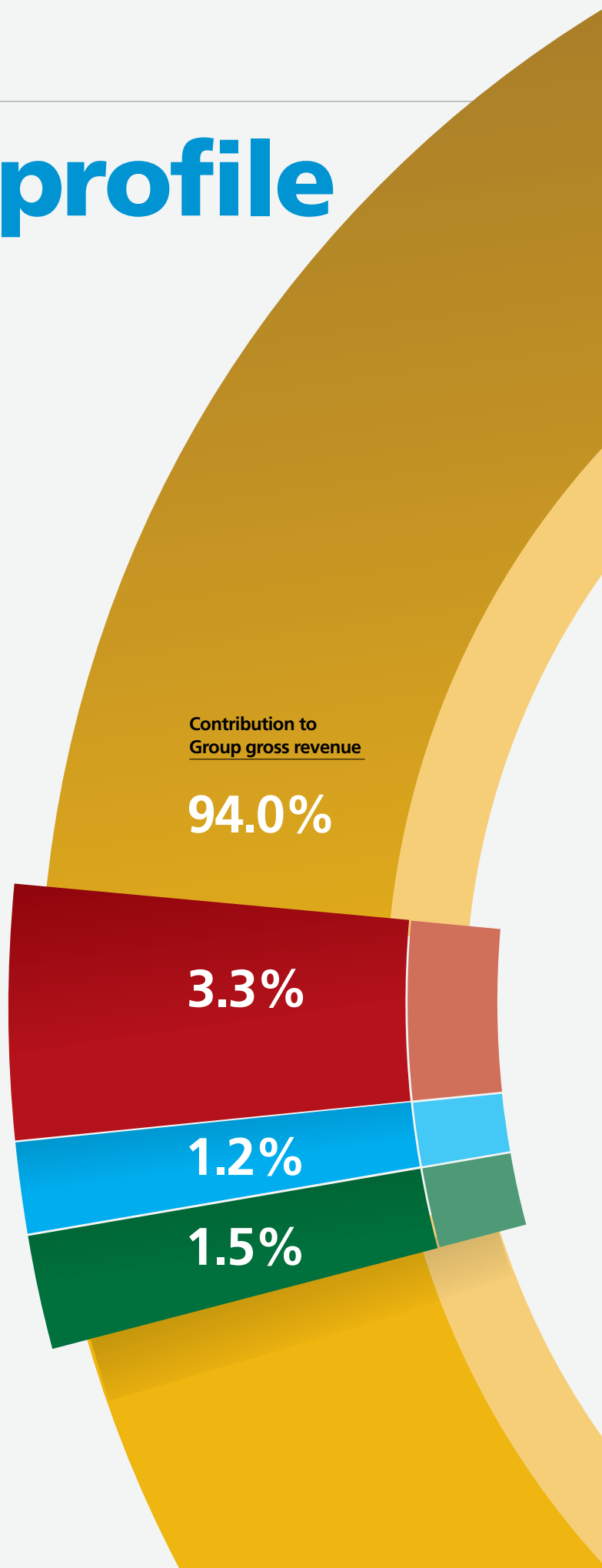
Arranges finance, provides advice, manages funds and sells investment products to clients.

## Insurance

Offers insurance and life assurance services to customers.

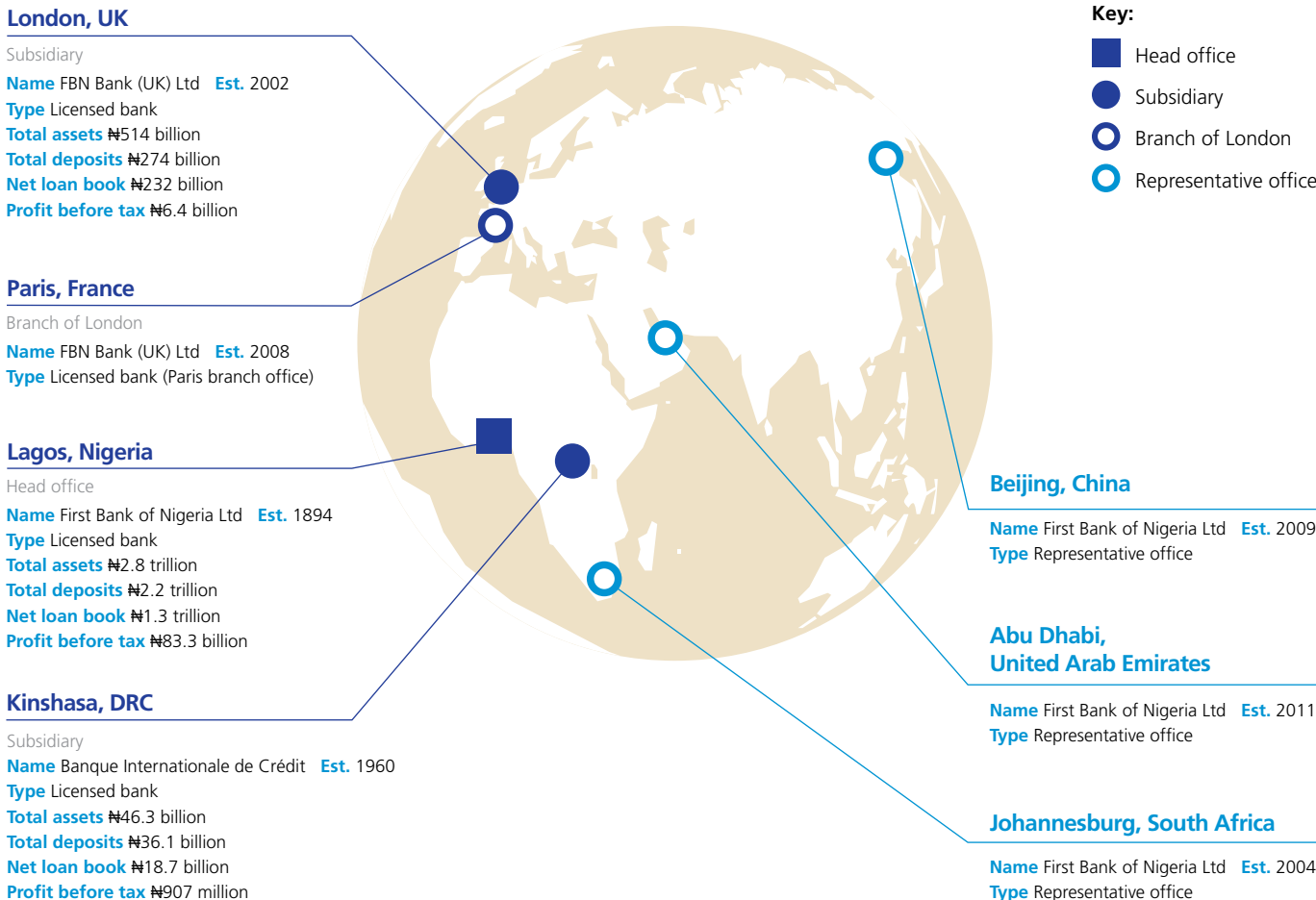
## Other Financial Services

Currently serves as an incubator for our smaller non-bank financial services businesses. Our Microfinance Bank here provides microfinance services to the mass-market retail segment.



# Where are we located?

All our business groups largely operate only within Nigeria, with the exception of the Commercial Banking group, which spans three continents – Africa, Asia and Europe. We have an international expansion strategy, primarily for the core banking business, which guides our expansion outside Nigeria.



All loans and deposit are to customers only.