

---

# CORPORATE PROFILE

---

FBN Holdings Plc is the non-operating holding company of the FBN Group. A truly diversified financial services group, our businesses offer a broad range of products and services, including commercial banking, investment banking and asset management, insurance and other financial services, to millions of customers, with the bulk of the business in Nigeria. FBNHoldings oversees four business groups which collaborate to deliver innovative financial solutions.

- The holding company's principal bank subsidiary is First Bank of Nigeria Ltd (FirstBank), a commercial bank with operations in 12 countries.
- FBN Capital, a leading investment banking and asset management company.
- The Insurance business group comprises FBN Insurance, with capacity to underwrite both life and general insurance business, as well as FBN Insurance Brokers.
- Other Financial Services business group primarily includes FBN Microfinance Bank, which offers microfinance services, and Kakawa Discount House Ltd.

The bank and the non-bank subsidiaries of the holding company operate in Nigeria, as well as through overseas branches, subsidiaries and representatives' offices.

FBNHoldings is a diversified financial services group with the following:

- a full range of commercial banking, investment banking, asset management, insurance and other financial services provision;
- number one bank in Nigeria by total assets and total deposits;
- a leading life and general insurance underwriter;
- a rich history on the Nigerian Stock Exchange from 1971 and specifically as FBNHoldings since November 2012;
- 10,464 employees across the Group;
- 9.7 million active customer accounts;
- 892 business locations and 2,597 ATMs; and
- our core values: Passion, People, Partnership.



**₦4.3tn**  
total assets

The strategic vision for the Group in 2015–16 is 'to become the leading financial services group in Middle Africa, providing value to our stakeholders'.

Our goal is to be the undisputed leader in every business we choose to participate in, delivering superior returns to our shareholders.



**9.7mn**  
active customer accounts



**₦480.6bn**  
gross earnings



**2,597**  
ATMs



**892**  
business locations



**10,464**  
employees

---

# OUR GEOGRAPHIC REACH

## KEY

- Head office
- Subsidiary
- Branch of FBNBank (UK)
- △ Representative office

## LONDON, UK

Subsidiary

**Name** FBNBank (UK) Ltd  
**Est.** 2002  
**Type** Licensed bank  
**Total assets** ₦659.7 billion  
**Total deposits** ₦413.9 billion  
**Net loan book** ₦369.7 billion  
**Profit before tax** ₦9.2 billion

## WEST AFRICA

**Name** FBNBank (Ghana, The Gambia, Guinea, Sierra Leone) and ICB Senegal  
**Est.** Ghana - 1996  
 Guinea - 1996  
 The Gambia - 2004  
 Sierra Leone - 2004  
 ICB Senegal - 2014  
**Type** Licensed bank

## LAGOS, NIGERIA\*

Subsidiary

**Name** First Bank of Nigeria Ltd  
**Est.** 1894  
**Type** Licensed bank  
**Total assets** ₦4.1 trillion  
**Total deposits** ₦3.0 trillion  
**Net loan book** ₦2.2 trillion  
**Profit before tax** ₦94.5 billion

## LAGOS, NIGERIA

Head office

**Name** FBN Holdings Plc  
**Est.** 2012  
**Type** Financial holding company  
**Total assets** ₦4.3 trillion  
**Total deposits** ₦3.1 trillion  
**Net loan book** ₦2.2 trillion  
**Profit before tax** ₦92.9 billion

## PARIS, FRANCE

Branch of FBNBank (UK)

**Name** FBNBank (UK) Ltd  
**Est.** 2008  
**Type** Licensed bank (Paris branch office)

## BEIJING, CHINA

**Name** First Bank of Nigeria Ltd  
**Est.** 2009  
**Type** Representative office

## ABU DHABI, UNITED ARAB EMIRATES

**Name** First Bank of Nigeria Ltd  
**Est.** 2011  
**Type** Representative office

## JOHANNESBURG, SOUTH AFRICA

**Name** First Bank of Nigeria Ltd  
**Est.** 2004  
**Type** Representative office

## KINSHASA, DRC

Subsidiary

**Name** FBNBank DRC  
**Est.** 1994  
**Type** Licensed bank  
**Total assets** ₦64.8 billion  
**Total deposits** ₦52.2 billion  
**Net loan book** ₦34.0 billion  
**Profit before tax** ₦1.9 billion

\* Commercial Banking group.  
 All loans and deposits are to customers only.