

TIMELESS



Investor & Analyst Presentation

For the full year ended 31 December 2018 & first quarter ended 31 March 2019

DISCLAIMER

This presentation is based on FBN Holdings Plc's ('FBNH' or 'FBNHoldings' or the 'Group') audited financial statements for the twelve months ended 31 December, 2018 and the unaudited accounts for the three months ended 31 March, 2019. The Group's Financial statements represents FBNHoldings Plc and its subsidiaries.

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PRESENTATION OUTLINE

- 04 ● Macro and Regulatory Updates
- 07 ● Group Strategy Update: The Journey So Far
 - Our Commitments Delivered
 - We Still have Work to Do
- 17 ● Performance Highlights
- 22 ● Risk Management
- 25 ● Outlook & Guidance
- 27 ● Appendix
 - Financial Review
 - Business Group Performance

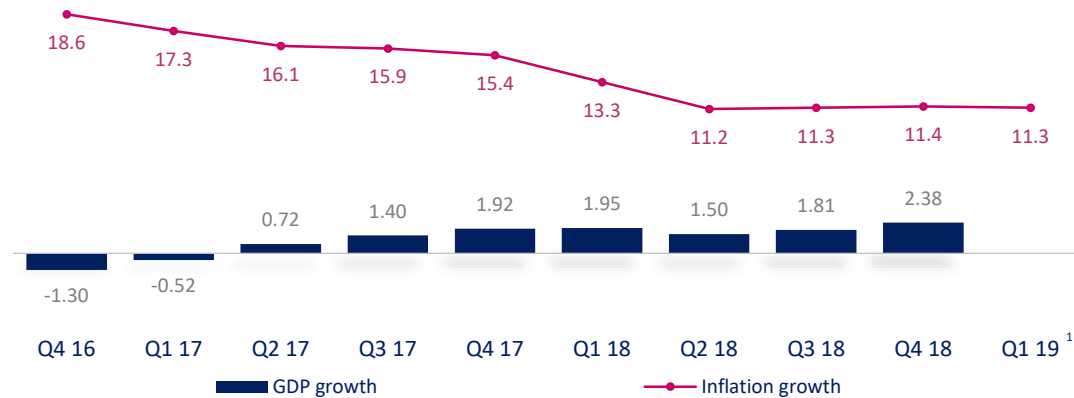




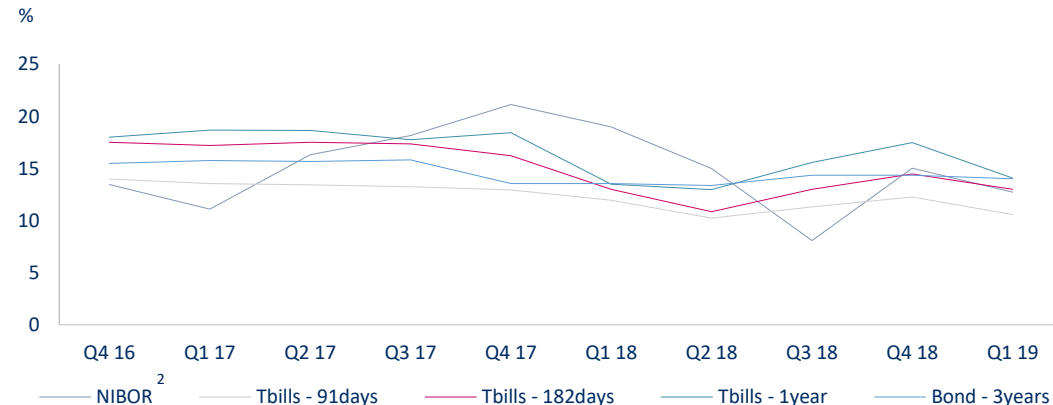


Challenging Macro-economic Environment

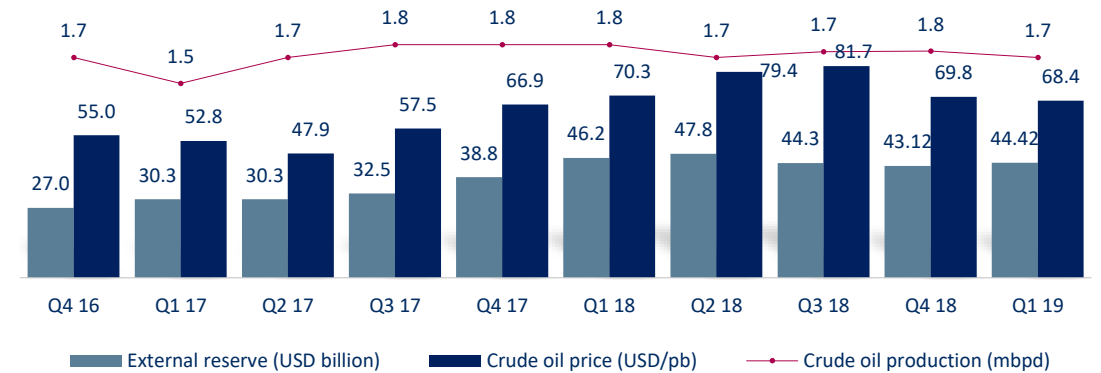
IMPROVING GDP AS HEADLINE INFLATION MODERATES



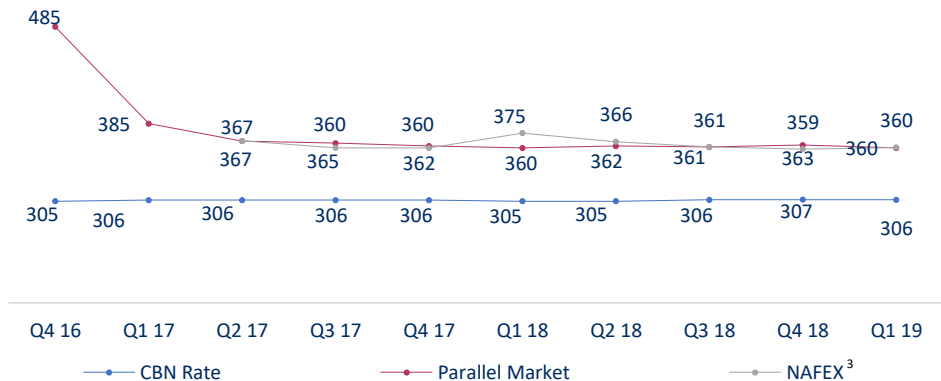
MODERATING YIELDS ON INVESTMENT SECURITIES



STEADY OIL PRICE AND PRODUCTION VOLUMES POSITIVELY IMPACTS EXTERNAL RESERVE POSITION

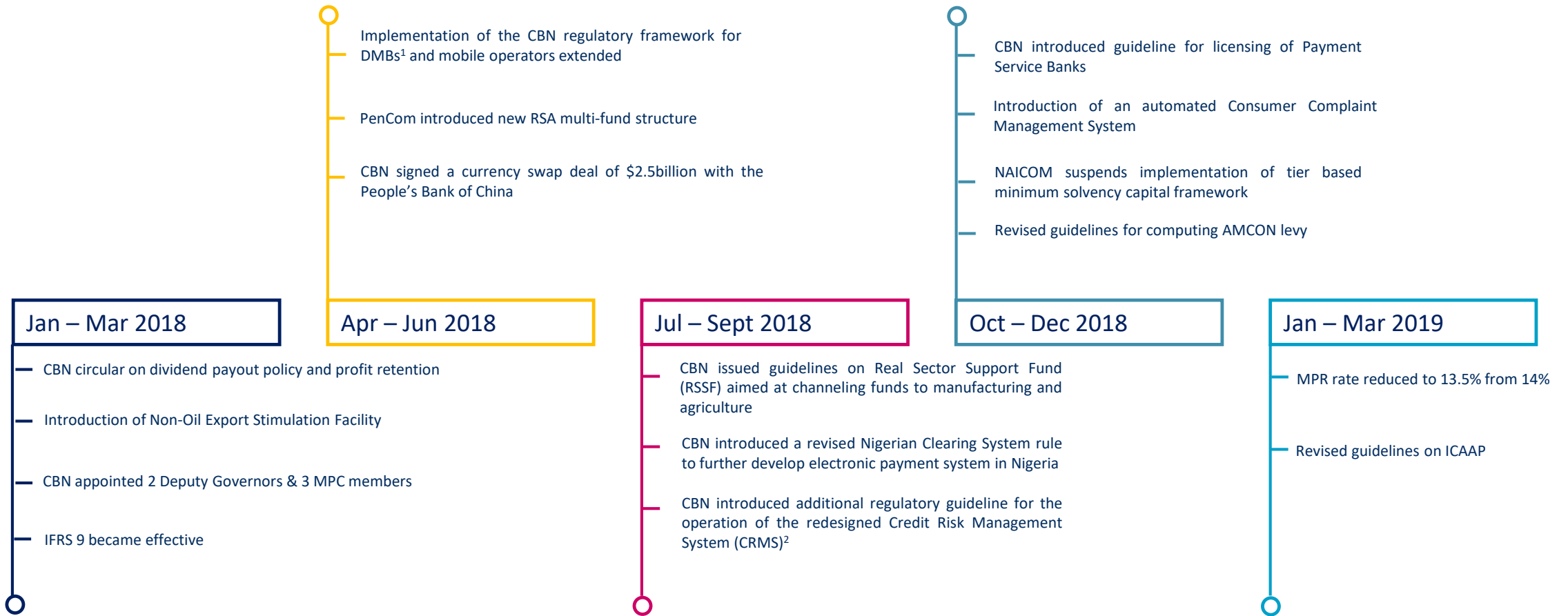


EXCHANGE RATES REMAIN STABLE AS CBN SUSTAINS MARKET INTERVENTION





Recent Regulatory Developments



¹ Deposit Money Banks

² The additional regulatory guideline relates to legally registered company with Non-Nigerian Non resident Directors (NNNRDS), National and Subnational guarantee of loans as well as loans to employees (direct and non direct) of commercial, merchant and non interest banks







The Journey So Far

Create digital competency to
enhance revenue and drive
growth



Deliver structural changes in
the risk taking culture and
strengthen processes

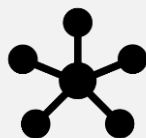
Sustain and elevate
improvements in cost and
capital efficiency

KEY ENABLERS

PEOPLE



PROCESSES



INNOVATION



SYNERGY



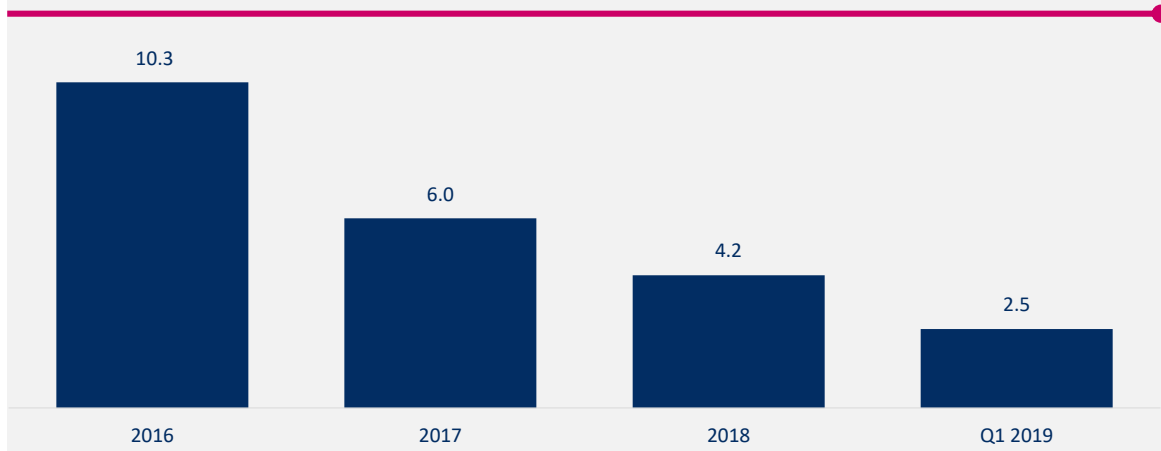
TECHNOLOGY



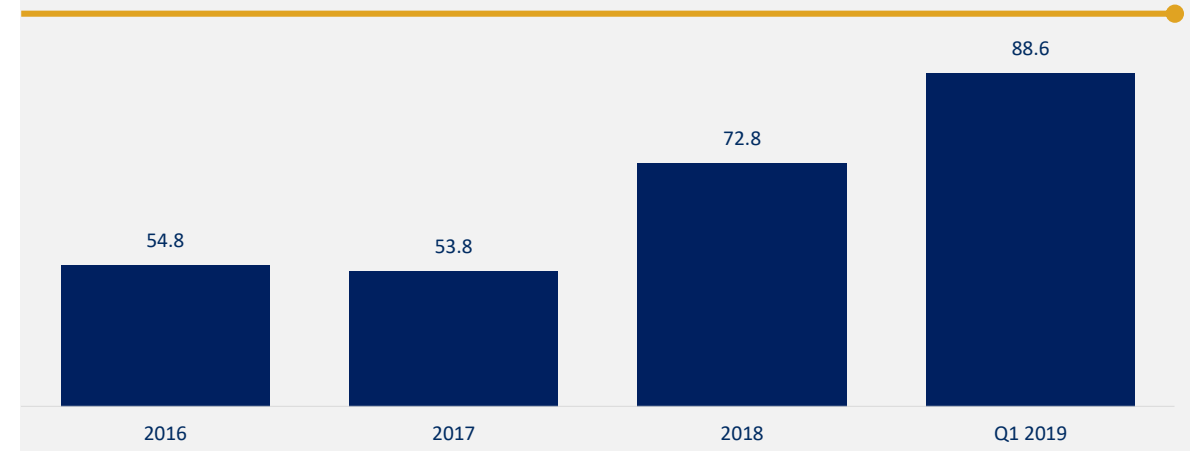


Credit risk governance in the Commercial Banking Group now operates at best-in-class standards, with vintage NPL <1% and overall Cost of Risk of 2.5%

COST OF RISK (%) | COMMERCIAL BANKING GROUP



COVERAGE RATIO (%) | COMMERCIAL BANKING GROUP



- Completely overhauled our entire risk management architecture
- Implemented best-of-breed risk management platforms, including Moody's Analytics solution and Operational risk, Governance and Compliance module on the ERP/ERM¹
- Resolved / fully provisioned / written-off our largest and most difficult NPLs including Ontario and Atlantic Energy
- Vintage NPL now less than 1%
- Coverage ratio at 89%
- Cost of Risk at 2.5%

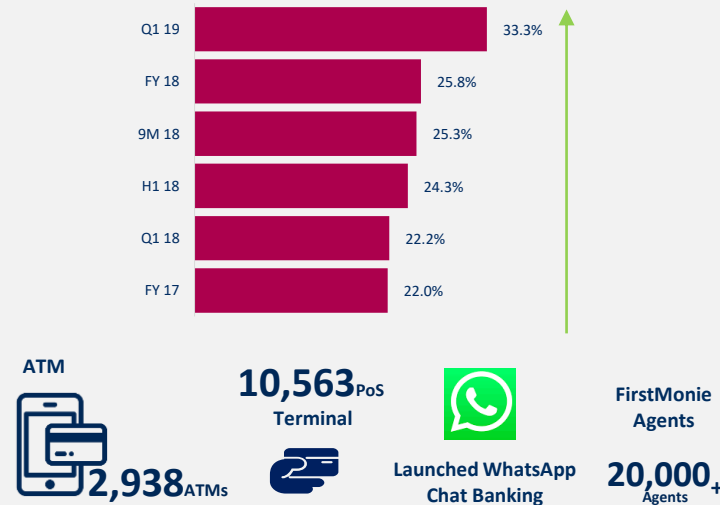
¹ Enterprise Resource Planning / Enterprise Risk Management



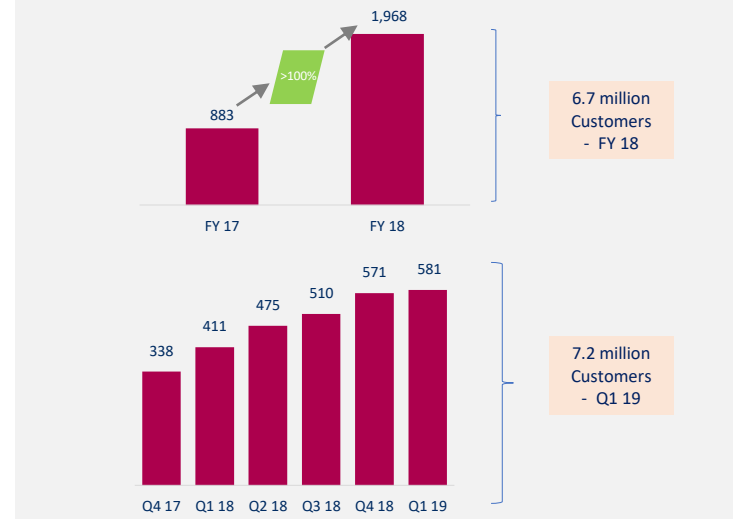


Now the undisputed leader in digital solutions and agency banking, in Africa's largest retail market. Our digital banking growth continues unabated with demonstrated track record of monetizing same

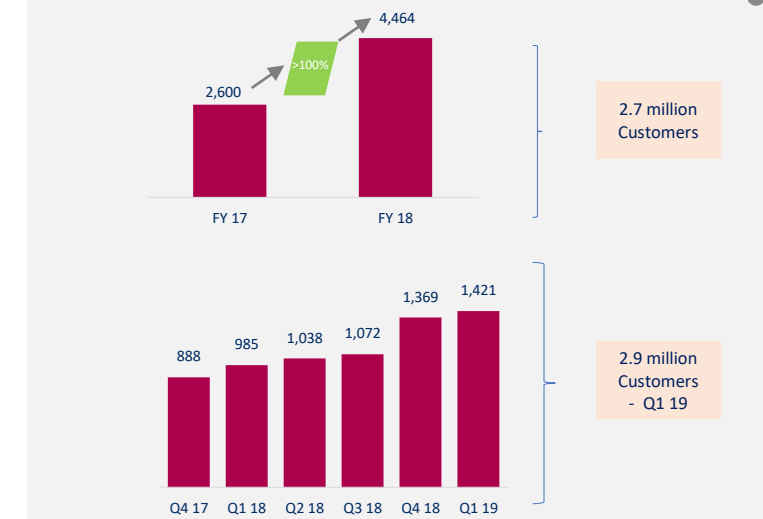
GROWING REVENUE FROM DIGITAL BANKING CHANNELS | (E-BUSINESS CONTRIBUTION TO NON INTEREST) REVENUE



USSD BANKING SCHEME | TRANSACTION VALUE (₦' BILLION)



MOBILE BANKING SCHEME | TRANSACTION VALUE (₦' BILLION)

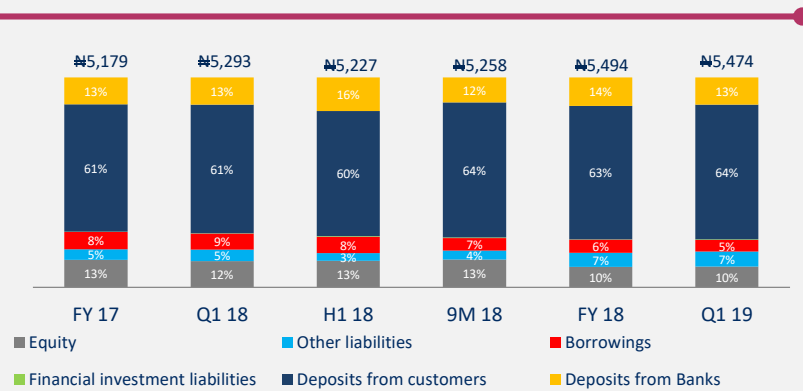


- Digital channels customers exceed 10 million making us the leader in the industry
- Sustained market leader in USSD (*894#), growing transaction volume more than 100% (₦2 trillion transaction) in FY18
- Digital offerings extended to account opening on USSD, FirstMobile, ATM and Agent banking channels
- The only bank fully operational in every state, every local government, through more than 20,000 agents (Firstmonie agents); target is 30k by 12/19
- The FirstBank Digital Lab established during the year has provided an effective platform for harnessing opportunities within the fintech ecosystem
- Successfully monetizing digital banking – electronic banking contributed 25.8% and 33.3% of non interest income in FY 2018 and Q1 2019 respectively

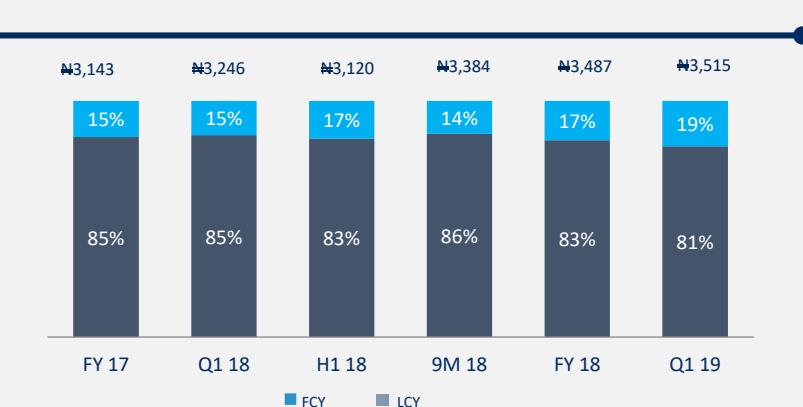


Excellent funding platform – low cost, diversified and stable. Low cost deposits at the Bank now account for 86% of our total deposits, providing outstanding resilience throughout all economic cycles

FUNDING BY TYPE (₦BN) | FBNHOLDINGS

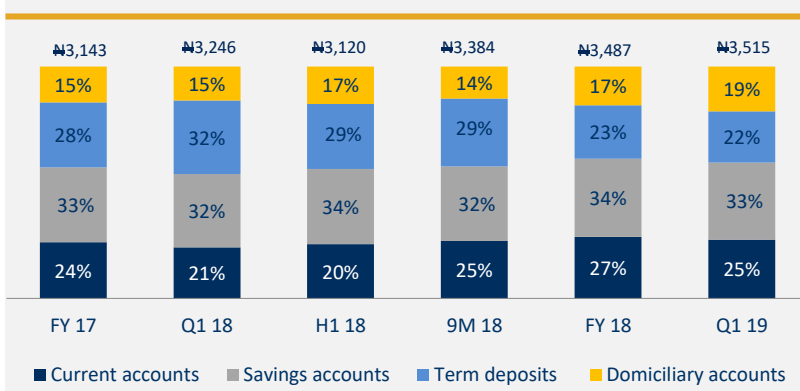


DEPOSITS BY CURRENCY (₦BN) | FBNHOLDINGS

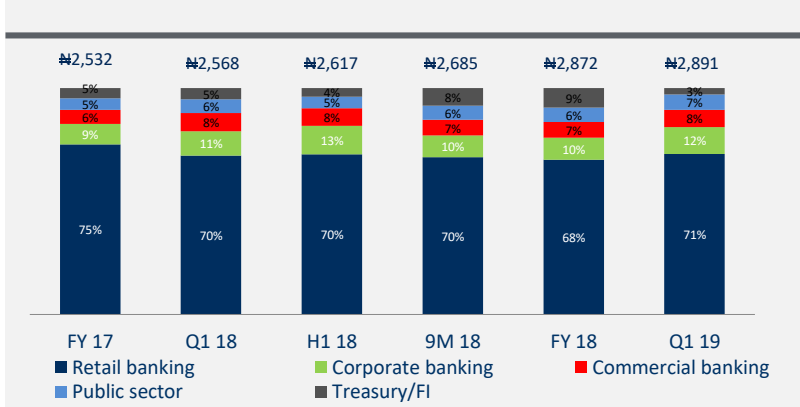


- Customer deposits grew 10.9% y-o-y in 2018 and 0.8% YTD
- At FirstBank, low cost deposits continue to grow representing 86.1% of total deposits as of the end of March 2019, up from 85% at the end of December 2018
- Retail franchise remains the key driver of deposit growth, with savings deposits at ₦1.2 trillion

DEPOSITS BY TYPE (₦BN) | FBNHOLDINGS



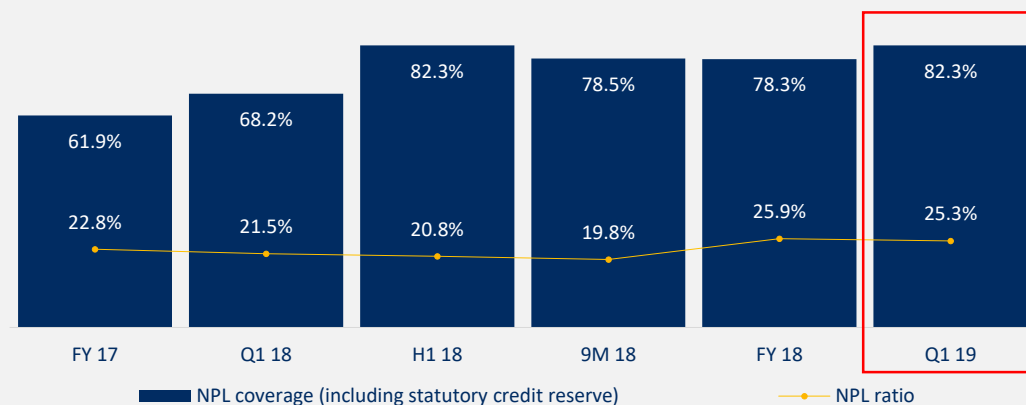
DEPOSITS BY SBU TREND (₦BN) | FIRSTBANK (NIGERIA)



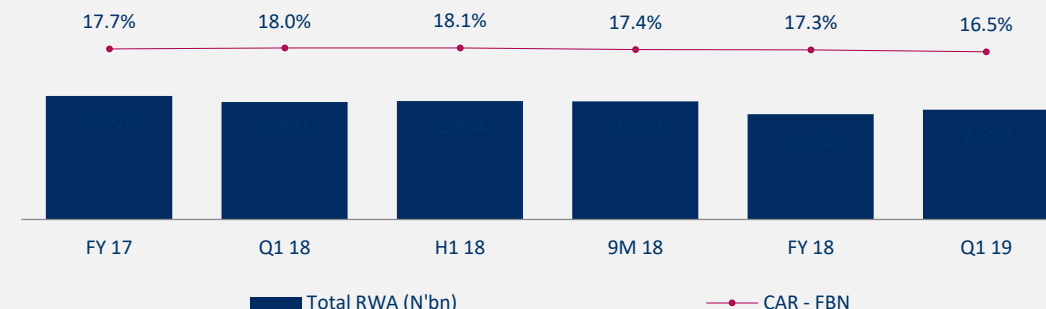


Demonstrated best-in-class capital management capability. Restructured the balance sheet without shareholder dilutive impacts. Capital absorbency enhanced to support growth

SIGNIFICANTLY IMPROVED NPL COVERAGE RATIO... | FBNHOLDINGS



...WHILE CAPITAL RATIOS REMAIN SUPPORTIVE OF GROWTH | FIRSTBANK (NIGERIA)

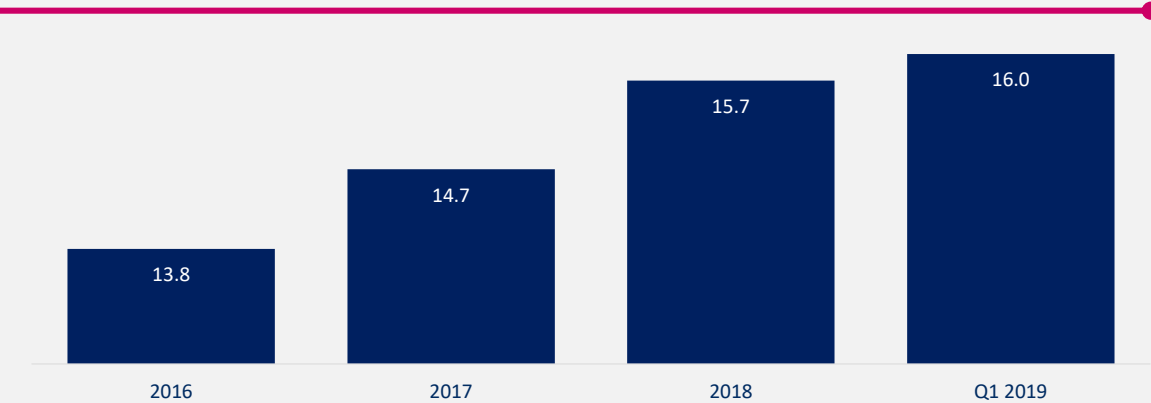


- We reiterate our assurances of FirstBank's ability to effectively execute a balance sheet restructuring program without need for fresh capital
- This is underpinned by the significant organic capital accretive capacity of the balance sheet
- Capital absorbing capacity to be further enhanced, as we continue to build strong capital buffers to meet business risks
- Focus remains building a fortress balance sheet and a capital base capable of pivoting our future growth when risk asset enabled growth resumes

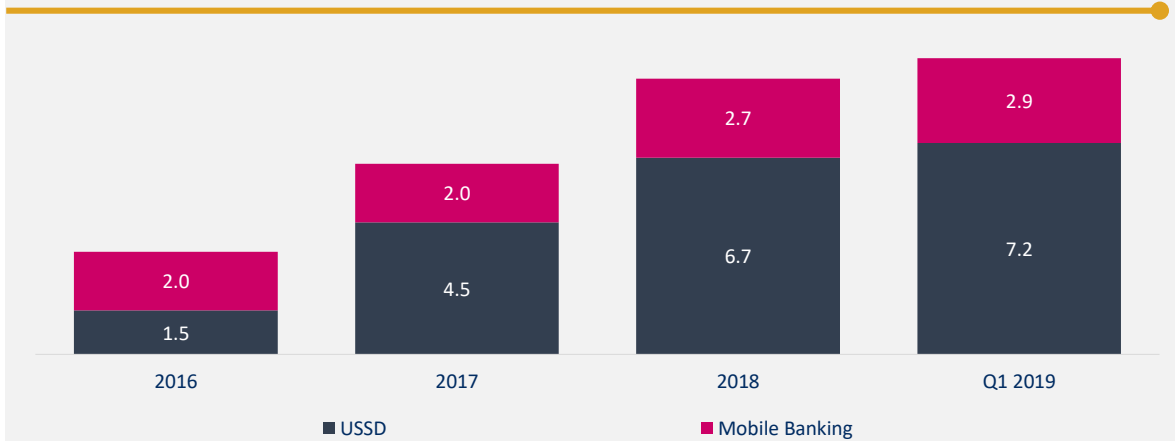


Now uniquely positioned for growth and value creation

LARGE AND GROWING ACCOUNTS BASE [MILLION]



SURGE IN CUSTOMER ADOPTION OF OUR PAYMENT PLATFORMS USSD/ MOBILEBANKING PLATFORM [MILLION]



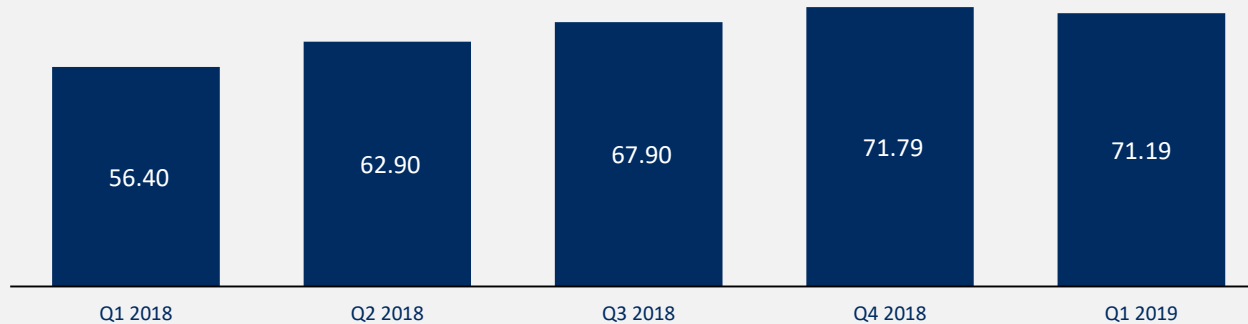
- Unmatched in terms of customer base and digital penetration
- More than 10million cards in issue
- Our Agency model is a net mobilizer of low cost deposits, and improving branch profitability
- Successfully driving earnings growth outside of funded income
- To grow number of accounts to 20 million, and with further improved digital cross-sell by Dec 2019



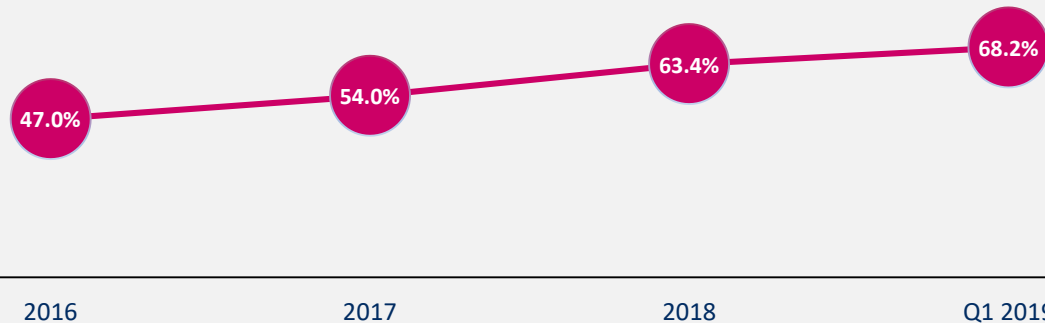


Reining in costs, even as we significantly invest for the future and book one-time charges on business restructuring programs. Improving efficiency will be a key priority over the coming quarters

OPERATING EXPENSES FLAT QOQ DESPITE INFLATIONARY PRESSURE (₹BILLION)
| FBN HOLDINGS



HOWEVER, COST-TO-INCOME RATIO HIGHER VS FY2018 ON THE BACK OF NEW & ONE-OFF TRANSFORMATION CHARGES | FBN HOLDINGS



- Operating expenses grew by 9.7% y-o-y in 2018 but below inflation of 11.4%
- Normalising for non-recurrent costs, opex growth in Q1 2019 was 12.1% translating to an effective cost to income ratio of 60.6%
- 22.6% y-o-y increase in regulatory costs in Q1 2019 partly impacted opex growth
- Interest income suspension under IFRS 9 tipping cost-to-income ratio adversely, as operating expenses reflect transformation initiatives and inflationary pressure
- Transformation initiatives oriented at improving operating cost
 - Branch modernisation/ rationalisation
 - Strategic Human Capital rejuvenation/Culture transformation
 - System/IT transformation



NPL management and building additional capital buffers are also key priorities in 2019

Legacy NPL

- NPL ratio at 25.9%¹ exceeding guidance – IFRS 9 vs IAS 39
- Clear path to single digit NPL by Dec 2019 identified

Capital Adequacy

- Further buffer our capital cover
 - Continue to improve coverage ratio, which currently is indeed in excess of 100% under IFRS 9
-
- FY 2019 remains the watershed year for FBNHoldings in line with the commitments given 3 years ago
 - We reiterate this commitment to addressing all key structural and balance sheet repair programs this year and where feasible, we have fast tracked initiatives, e.g. human capital transformation into 2019, noting that this may involve one-time costs that are necessary

¹FBNHoldings







Financial and Operational Highlights for FY'18 & Q1'19 - Sustainable Long-term Performance in Focus

FY 2018

- Profit before tax of ~~₹~~65.3 billion, up 19.7% y-o-y; Profit after tax up 31.4% y-o-y to ~~₹~~59.7billion
- Earnings per share up by 43.5% y-o-y to ~~₹~~1.65
- Non-interest income increased by 15.8% y-o-y to ~~₹~~131.7 billion
- Electronic banking revenue contribution to non-interest revenue increased y-o-y from 22% to 25.8%
- Credit impairment down 42.2% y-o-y following strong focus on legacy resolution initiatives
- NPL ratio up to 25.9% from 22.8% from a year ago, largely on the back of the reduction in the loan book and implementation of IFRS 9
- Improved capital absorbing capacity, with NPL coverage (excluding collateral) at 78.3% and Atlantic Energy now fully provisioned

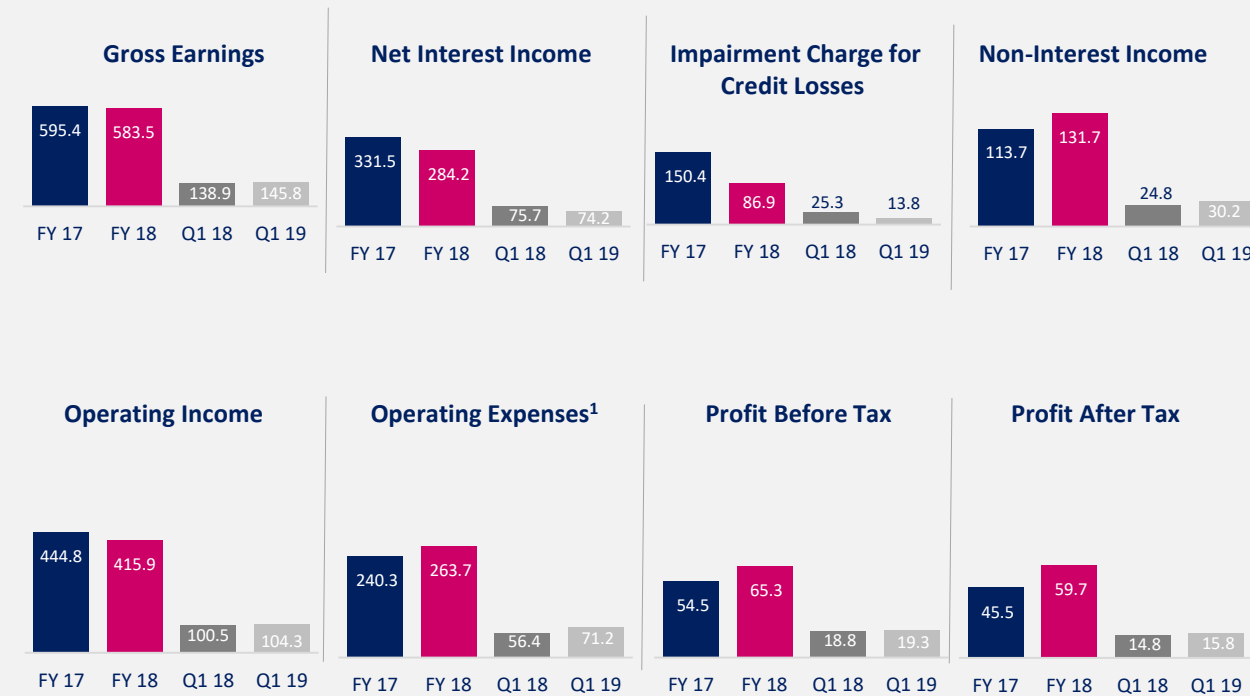
Q1 2019

- Profit before tax of ~~₹~~19.3 billion, up 2.6% y-o-y; Profit after tax up 6.9% to ~~₹~~15.8 billion
- Robust profitability improvement; annualized earnings per share, up by 8.9% to ~~₹~~1.69
- Non-interest income up by 21.8% y-o-y to ~~₹~~30.2 billion
- Electronic banking revenue contribution to non-interest revenue increased further to 33.3%
- 45.3% y-o-y decline in impairment charge further reinforces the drive towards asset quality improvement
- Headline growth in operating expense attributable to the ongoing transformation agenda aimed at enhancing revenue and efficiencies
- Normalising for the associated costs above, operating expenses grew by 12.1% y-o-y

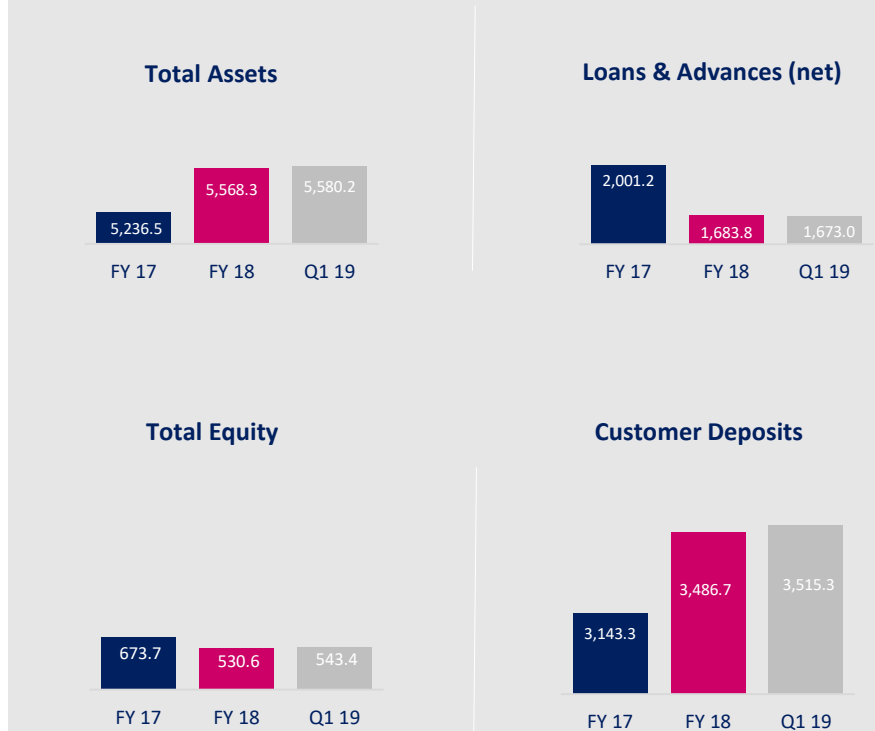


Improvement in Profitability despite the Challenging Operating Environment

Income Statement Snapshot (₹ billion)



Statement of Financial Position (₹ billion)

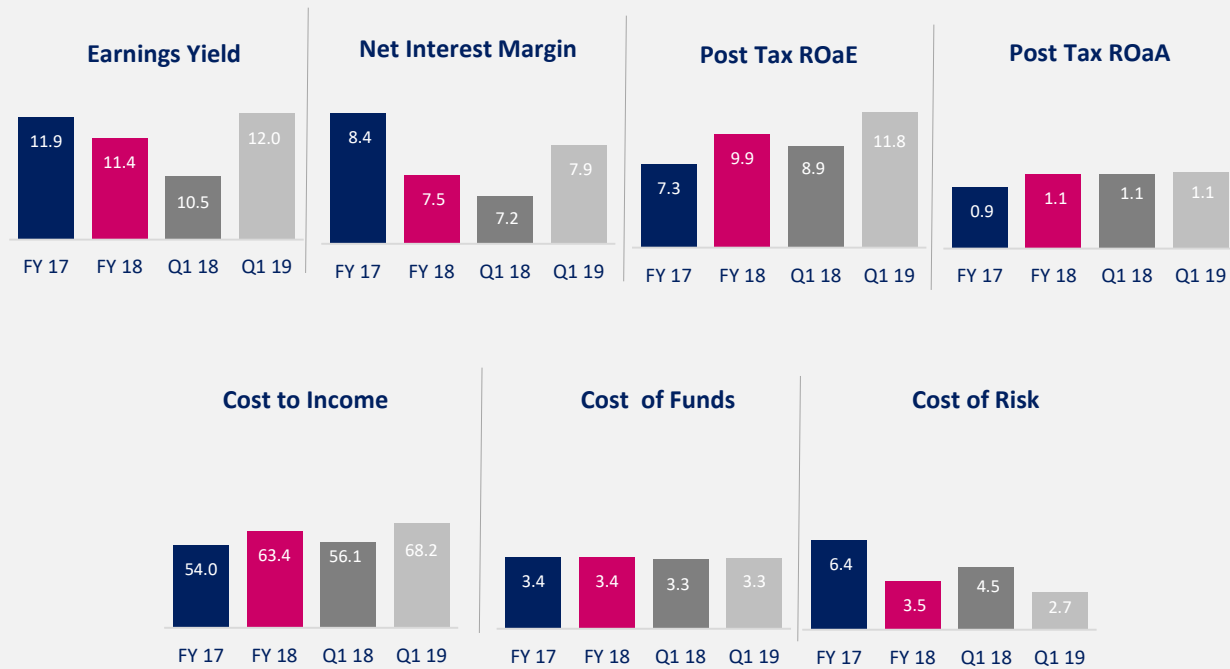


¹ 2017 numbers have been restated to recognise the additional AMCON resolution costs. Originally N238.0 billion

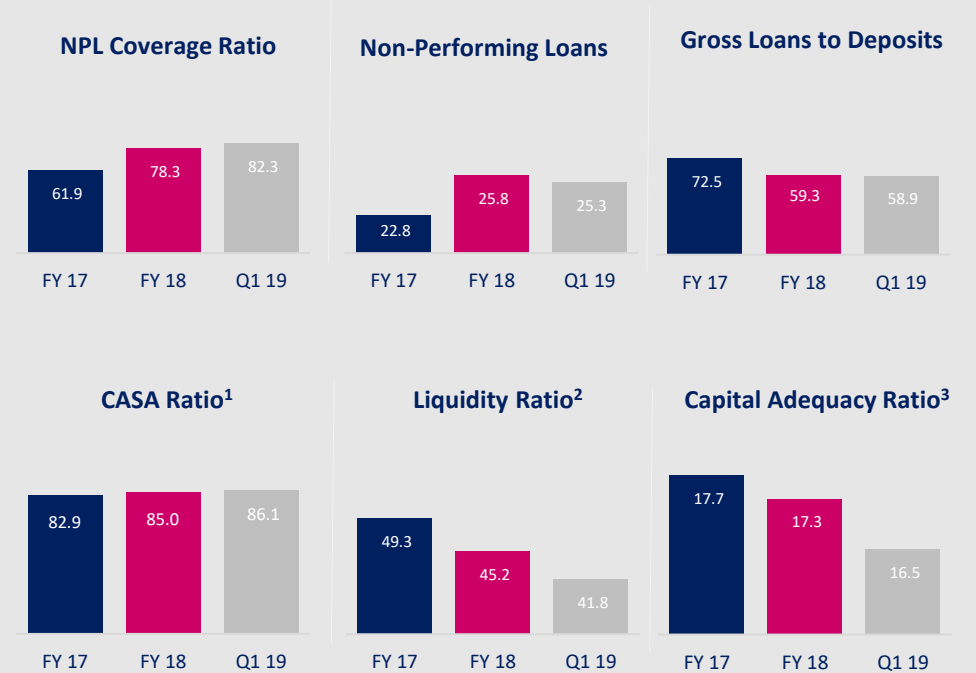


Trend Analysis – Key Performance Indices

Key Ratios (%)



Key Ratios (%)



^{1,2,3} For FirstBank (Nigeria)

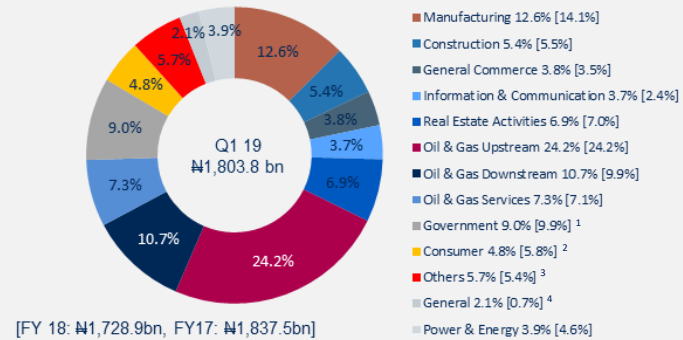
³For FirstBank (Nigeria), Q1 2019 CAR excludes profit for the period. Including Q1 2019 profit, CAR will be 16.93%





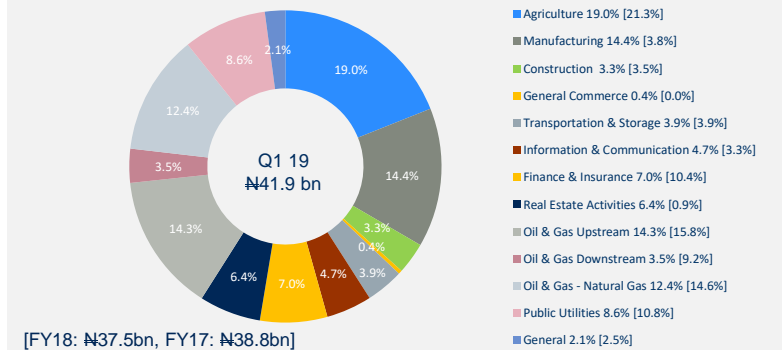
Sectoral Breakdown of Loans and Advances to Customers

Q1 19 FIRSTBANK (NIGERIA) GROSS LOANS BY SECTOR

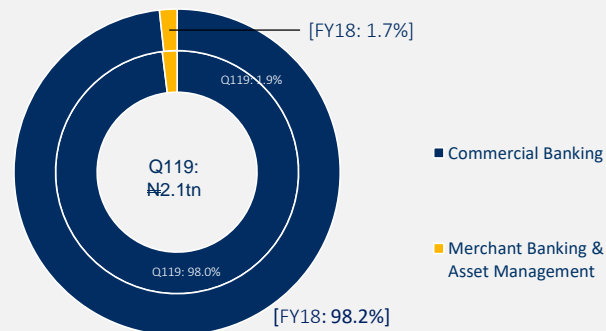


- Selective expansion of the loan book within key sectors whilst resolving asset quality challenges
- Focus on optimising yields from our risk assets
- In 2019, the focus will be on manufacturing, trade, retail/consumer and agric & agro-allied sectors

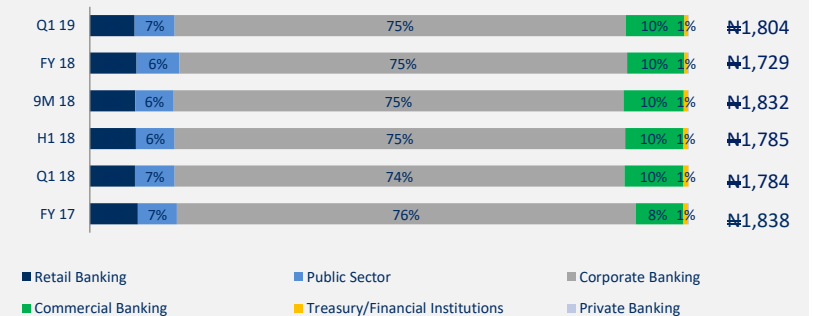
Q1 19 FBNQUEST MERCHANT BANK GROSS LOANS BY SECTOR



FBNHOLDINGS GROSS LOANS BY BUSINESS GROUPS⁵



FIRSTBANK (NIGERIA) GROSS LOANS BY SBU (₦BN)



¹Government loans are loans to the public sector (federal and state)

²Represents loans in retail portfolio < ₦50mn

³Finance and Insurance, capital market, residential mortgage

⁴General includes personal & professional, hotel & leisure, logistics and religious bodies

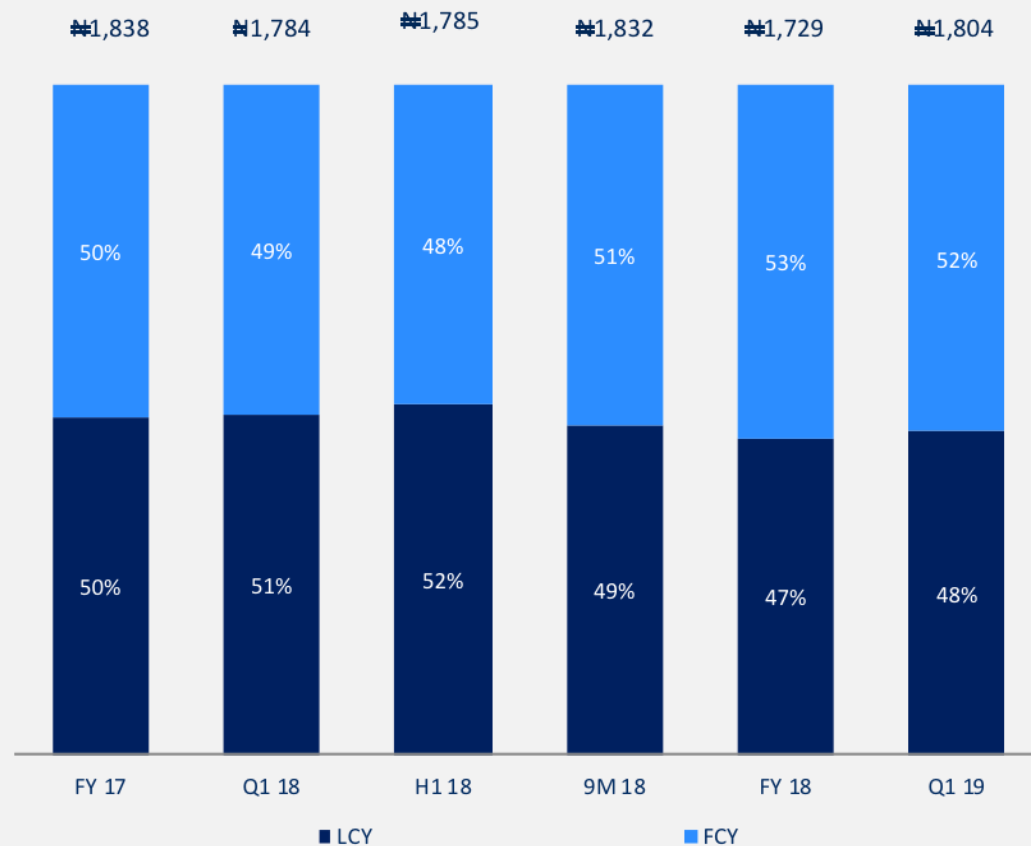
⁵Gross loans include intercompany adjustments



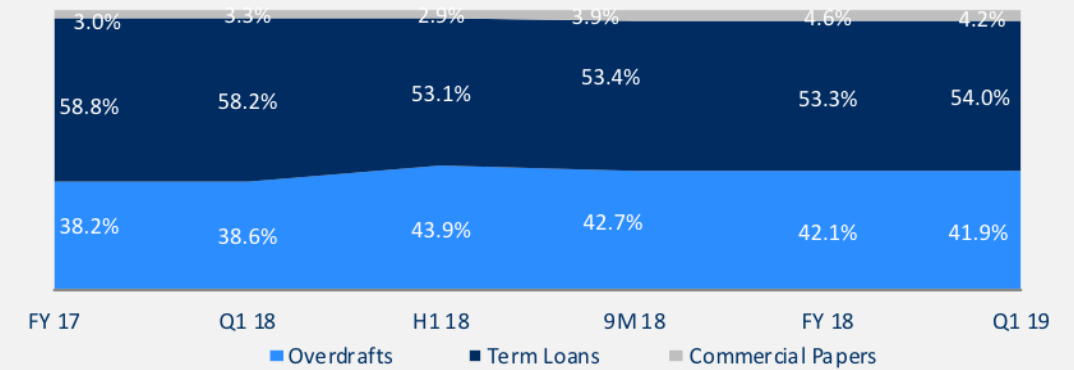


Continuous Focus on Risk Management to Improve Credit Quality

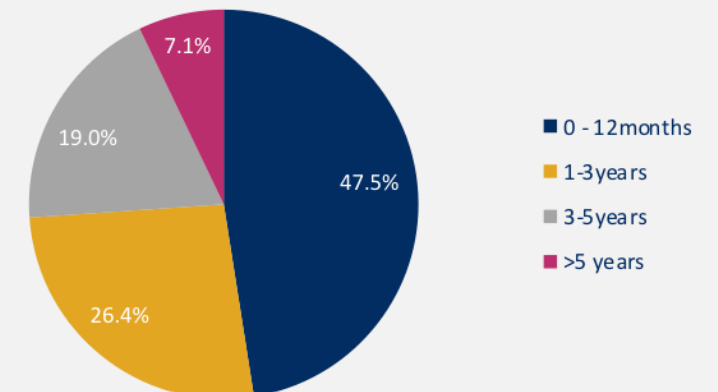
LOANS AND ADVANCES BY CURRENCY | FIRSTBANK (NIGERIA)



LOANS AND ADVANCES BY TYPE | FIRSTBANK (NIGERIA)

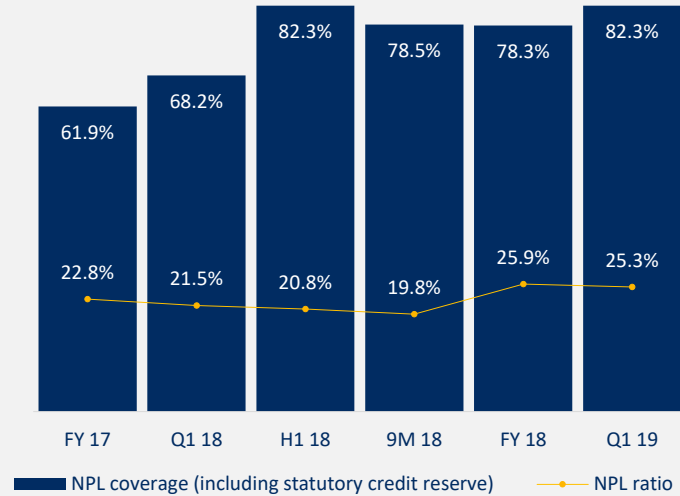


Q1 2019 LOANS AND ADVANCES BY MATURITY | FIRSTBANK (NIGERIA)

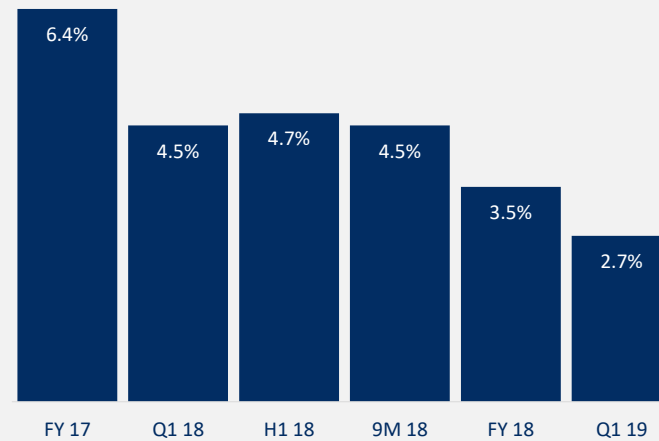


Improving Coverage Ratio

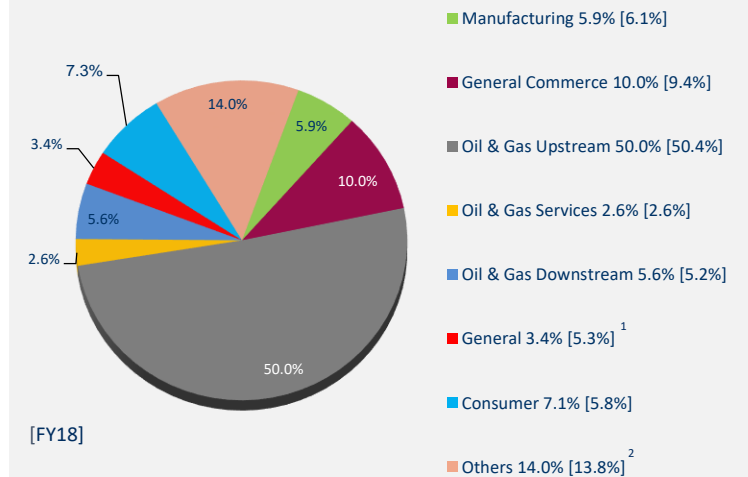
NPL RATIOS | FBNHOLDINGS



COST OF CREDIT RISK RATIO | FBNHOLDINGS



Q1 19 NPL EXPOSURE BY SECTOR | FIRSTBANK (NIGERIA)



- Steady progress in NPL resolutions
- Impairment charge declined 42.2% y-o-y in 2018 and 45.3% y-o-y in Q1 2019 reflecting on-going NPL resolutions. Similarly, cost of risk declined to 2.7% in Q1 2019 (FY 2018: 3.5%)
- NPL coverage (excluding collaterals) now 82.3% in Q1 2019 (FY 2018: 78.3%)
- Large legacy NPLs including Atlantic Energy resolved/ fully provisioned
- Single digit NPL ratio will be achieved through a combination of loan growth, restructuring, recovery and write-off

¹ General includes: hotels & leisure, logistics, religious bodies

² Others (NPL exposure by sector) include Finance, Transportation, Construction, Agriculture and Real estate activities





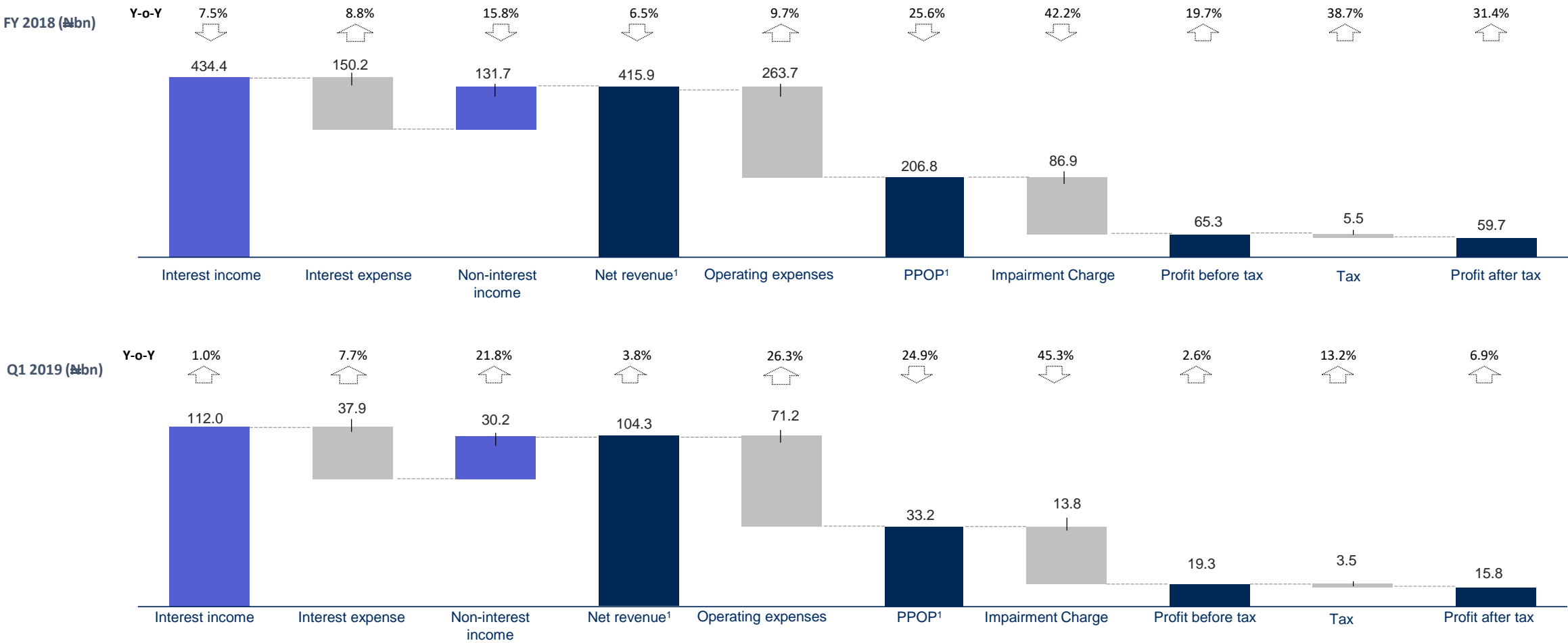


2019 Guidance

		FY 2019 (Guidance)	FY 2018 (Guidance)	FY 2018 (Actual)	Q1 2019 (Actual)
Profitability and efficiency metrics	ROaE	12 – 14%	9 – 10%	9.9%	11.8%
	ROaA	1 – 1.5%	1 – 1.5%	1.1%	1.1%
	Cost to Income	58 - 62%	~58%	63.4%	68.2%
	Cost of Risk	3.5 – 4%	6 – 7%	3.5%	2.7%
	Cost of Fund	3 – 4%	3 – 4%	3.4%	3.3%
	NIM	7 - 8%	8 – 8.5%	7.5%	7.9%
	Deposit growth	≥10%	8 – 10%	10.9%	0.8%
	Net loan growth	~5%	≤1%	-15.9%	-0.6%
	NPL ratio	<10%	17 – 18%	25.9%	25.3%



Evolution of Profitability



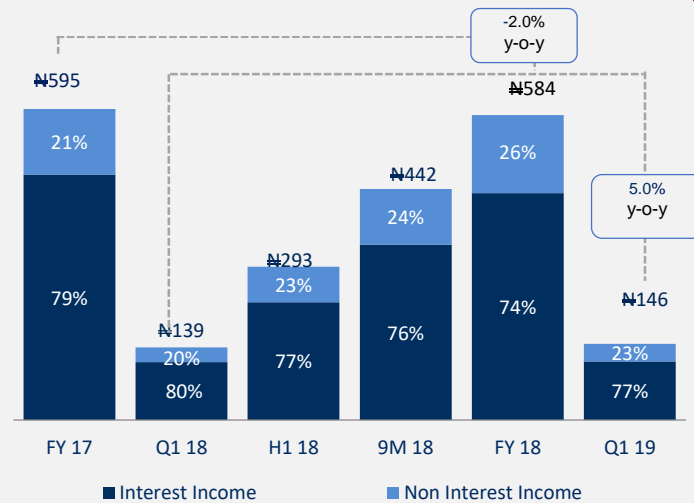
¹Definition provided in the appendix



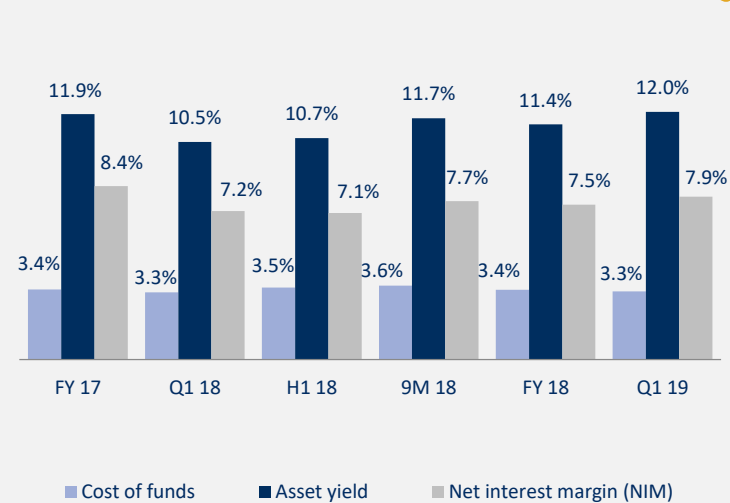


Headline Performance Driven by Growing Revenue from Digital Channels

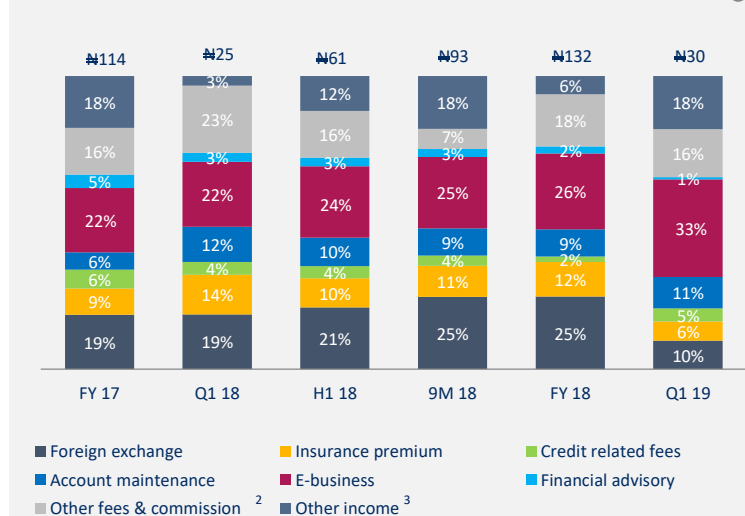
GROSS EARNINGS BREAKDOWN (₹bn)¹



NET INTEREST MARGIN DRIVERS



NON-INTEREST INCOME (NII) BREAKDOWN (₹bn)



- Gross earnings closed at ₹584 billion (-2.0% y-o-y) in FY 2018; Q1 2019: (+5.0% y-o-y) to ₹146 billion
- Improvement in non-interest income sustained on the back of growing contribution from the digital banking channels
- Cost of funds remained flat from improved funding mix
- NIM declined to 7.5% (2017: 8.4%) in FY 2018 primarily due to the constrained yield environment. Q1 2019 ; 7.9%
- Focus remains on sustaining non-interest revenue through innovations, synergies and collaboration across our businesses

¹ Non-interest income here is gross and does not account for fee and commission expense

² Other F&C include commission on bonds and guarantees, F&C expense, remittance fees, LC commission, money transfer, custodian fees, fund management fees and brokerage & intermediation and trust fee income

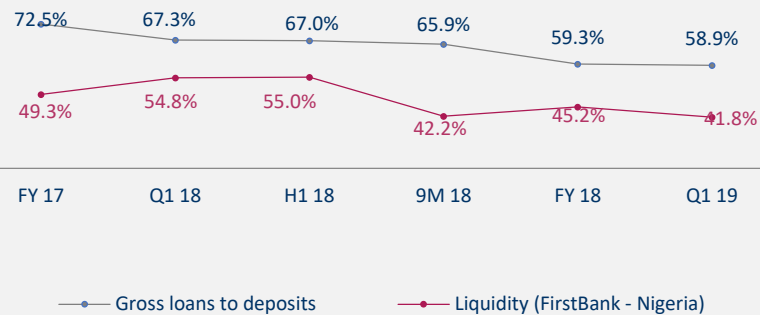
³ Other income includes net (losses)/gains on investment securities, net (losses)/gains from financial assets at fair value, dividend income and share of profit/loss from associates



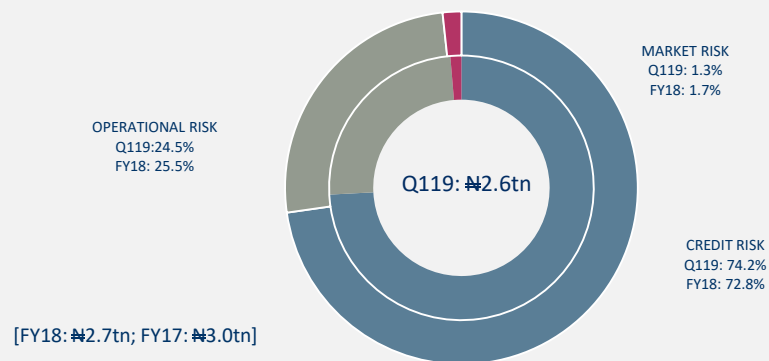


Liquidity and Capital Positions Remain Adequate to Support Growth Plans

BALANCE SHEET EFFICIENCY

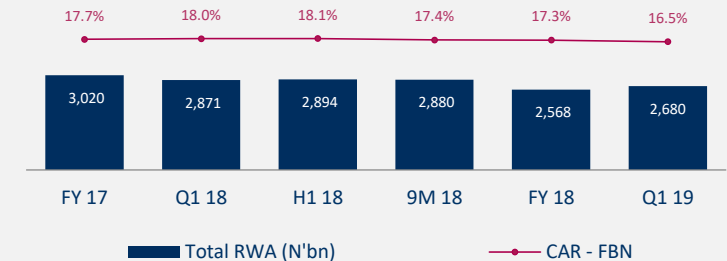


RWA COMPONENTS | FIRSTBANK (NIGERIA)

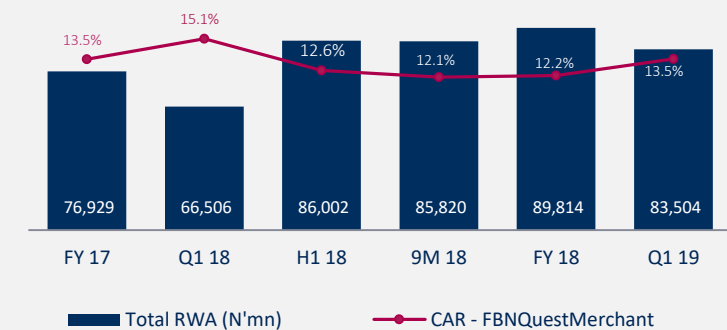


- Liquidity ratio remains healthy at 45.2% in FY 2018 and well above the 30% regulatory mark
- FBNQuest Merchant Bank continued to be adequately capitalised at 13.5% above the 10% regulatory requirement for Merchant Banks

CAPITAL RATIOS | FIRSTBANK (NIGERIA)



CAPITAL RATIOS | FBNQUEST MERCHANT BANK





PERFORMANCE REVIEW

Commercial Banking Group¹ – Executing the Enterprise Transformation Programme

KEY FINANCIAL HIGHLIGHTS

Income statement

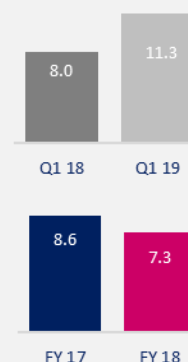
₹bn	FY 17	FY 18	y-o-y %	Q1 18	Q1 19	y-o-y %
Gross earnings	541.6	514.8	-4.9	124.7	130.5	4.7
Operating income	407.9	363.7	-10.8	90.6	92.9	2.5
Impairment charge	141.3	91.8	-34.7	25.3	13.4	-47.2
Operating expense	211.9	231.8	9.4	49.5	63.0	27.2
Profit before tax	54.8	40.1	-26.9	15.7	16.6	5.7
Profit after tax	49.2	40.3	-18.1	12.3	13.6	10.6

Statement of Financial Position

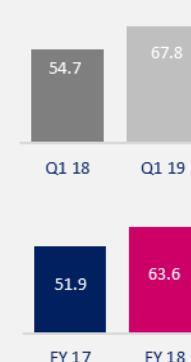
₹bn	FY 17	FY 18	y-o-y %	Q1 19	y-t-d %
Loans and advances	2,026.0	1,708.2	-15.7	1,693.3	-0.9
Deposits from customers	3,065.7	3,392.6	10.7	3,428.8	1.1
Shareholders fund	623.1	478.2	-23.8	488.1	2.0
Total assets	5,014.2	5,302.7	5.8	5,285.7	-0.3

KEY PERFORMANCE RATIO

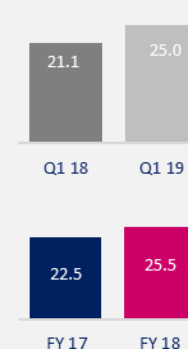
Return on Average Equity [%]



Cost to Income [%]



NPL Ratio [%]



- PAT growth (10.6%) YoY to Q1 2019 benefited from transactional income growth (+21.8%), as IFRS 9 kept interest income flat over same period
- 34.7% y-o-y decline in credit impairment reflects successful legacy resolution initiatives on the back of a revamped risk governance processes
- Opex grew 9.4% YoY to Dec 2018, but below inflation of 11.4%. Growth in last 3 quarters to March 2019 was essentially flat, albeit 27.2% (₹13B) YoY on the back of regulatory induced increases, one-off restructuring charges, personnel considerations and investments in our transformation agenda. Normalising for non-recurrent costs, opex declined QoQ to 1Q2019
- NPL% remains elevated at 25.5% (Q1 2019), but with significant coverage (88.6%), as we are set to drive NPL% down to single digit by Dec 2019

¹ The pre-consolidation numbers of each of the business groups have been considered in discussing their performance



PERFORMANCE REVIEW

Merchant Banking and Asset Management Group¹ – Deriving Benefits from a Diversified Business Model

KEY FINANCIAL HIGHLIGHTS

Income statement

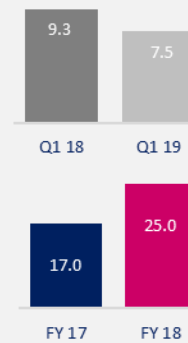
₹mn	FY 17	FY 18	y-o-y %	Q1 18	Q1 19	y-o-y %
Gross earnings	39,028	45,259	16.0	8,585	8,257	-3.8
Operating income	22,183	28,655	29.2	3,961	4,196	5.9
Impairment charge	598	(1,099) ²	-283.8	(10) ²	469	-4,790
Operating expense	11,474	13,410	16.9	2,571	2,614	1.7
Profit before tax	10,541	16,367	55.3	1,410	1,112	-21.1
Profit after tax	8,195	11,547	40.9	1,126	824	-26.8

Statement of Financial Position

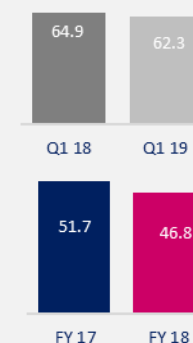
₹mn	FY 17	FY 18	y-o-y %	Q1 19	y-t-d %
Loans and advances	39,243	35,557	-9.4	39,856	12.1
Deposits from customers	114,840	127,260	10.8	117,139	-8.0
Shareholders fund	48,401	44,022	-9.0	44,767	1.7
Total assets	216,920	218,569	0.8	234,209	7.2

KEY PERFORMANCE RATIO

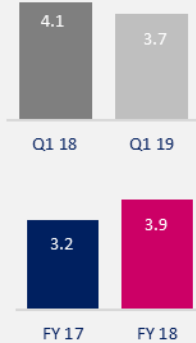
Return on Average Equity [%]



Cost to Income [%]



Non-Performing Loan³ [%]



- In 2018, headline earnings increased by 16.0% y-o-y to ₹45.3 billion, while Profit before tax increased by 55.3% and ROaE grew to 25.0% (2017: 17.0%).
- Total Asset under management (AUM) grew by 5% to ₹261 billion maintaining the 2nd position in the industry ranking
- In Q1 2019, headline earnings dropped by 3.8% to ₹8.3 billion (Q1 2018: ₹8.5 billion) after a slow quarter. Cost was however reined in resulting in a cost to income ratio of 62.3% (Q1 2018: 64.9%)
- Focus will be on increasing collaboration, improving efficiencies as well as deepening innovation and digitisation to enhance the client experience

¹ The pre-consolidation numbers of each of the business groups have been considered in discussing their performance

² ₹1.1billion and ₹10million represents a writeback in FY 2018 & Q1 18 respectively

³ Non-performing loans applies to the Merchant Banking Business only





PERFORMANCE REVIEW

Insurance Group¹ - Maintaining Market Positioning through Diversification of the Revenue Base

KEY FINANCIAL HIGHLIGHTS

Income statement

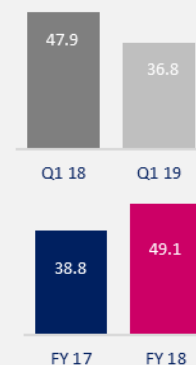
₹mn	FY 17	FY 18	y-o-y %	Q1 18	Q1 19	y-o-y %
Gross premium written	23,097	30,611	32.5	11,421	13,866	21.4
Operating income	17,946	21,796	21.5	4,165	5,523	32.6
Operating expense	13,106	14,870	13.5	2,486	3,912	57.4
Profit before tax	4,699	6,788	44.5	1,679	1,611	-4.1
Profit after tax	3,746	5,960	59.1	1,396	1,316	-5.7

Statement of Financial Position

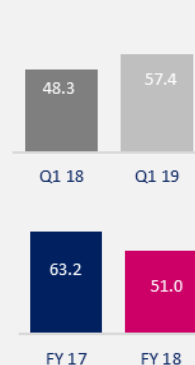
₹mn	FY 17	FY 18	y-o-y %	Q1 19	y-t-d %
Liability on insurance & investment contract	35,133	53,958	53.6	65,452	21.3
Shareholders fund	10,935	13,330	21.9	15,297	14.8
Total assets	51,099	76,563	49.8	87,348	14.1

KEY PERFORMANCE RATIO

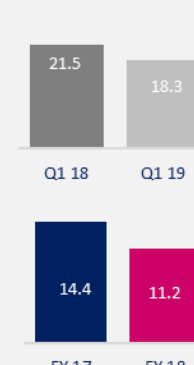
Return on Average Equity [%]



Combined Ratio² [%]



Claims Ratio³ [%]



- Gross premium written increased by 32.5% to ₹30.6 billion (Dec 2017: ₹23.1 billion) and 21.4% to ₹13.9 billion (Mar 2018: ₹11.4 billion)
- Performance was driven largely by the retail life insurance business and the corporate segment of the general insurance business
- Maintained a strong profitability with ROaE of 49.1% in 2018 against 36.8% in Q1 2019
- The decline in profitability in Q1 2019 is attributed to the impact of unearned premium and reserves for contract liabilities
- Continuous diversification of revenue across segments

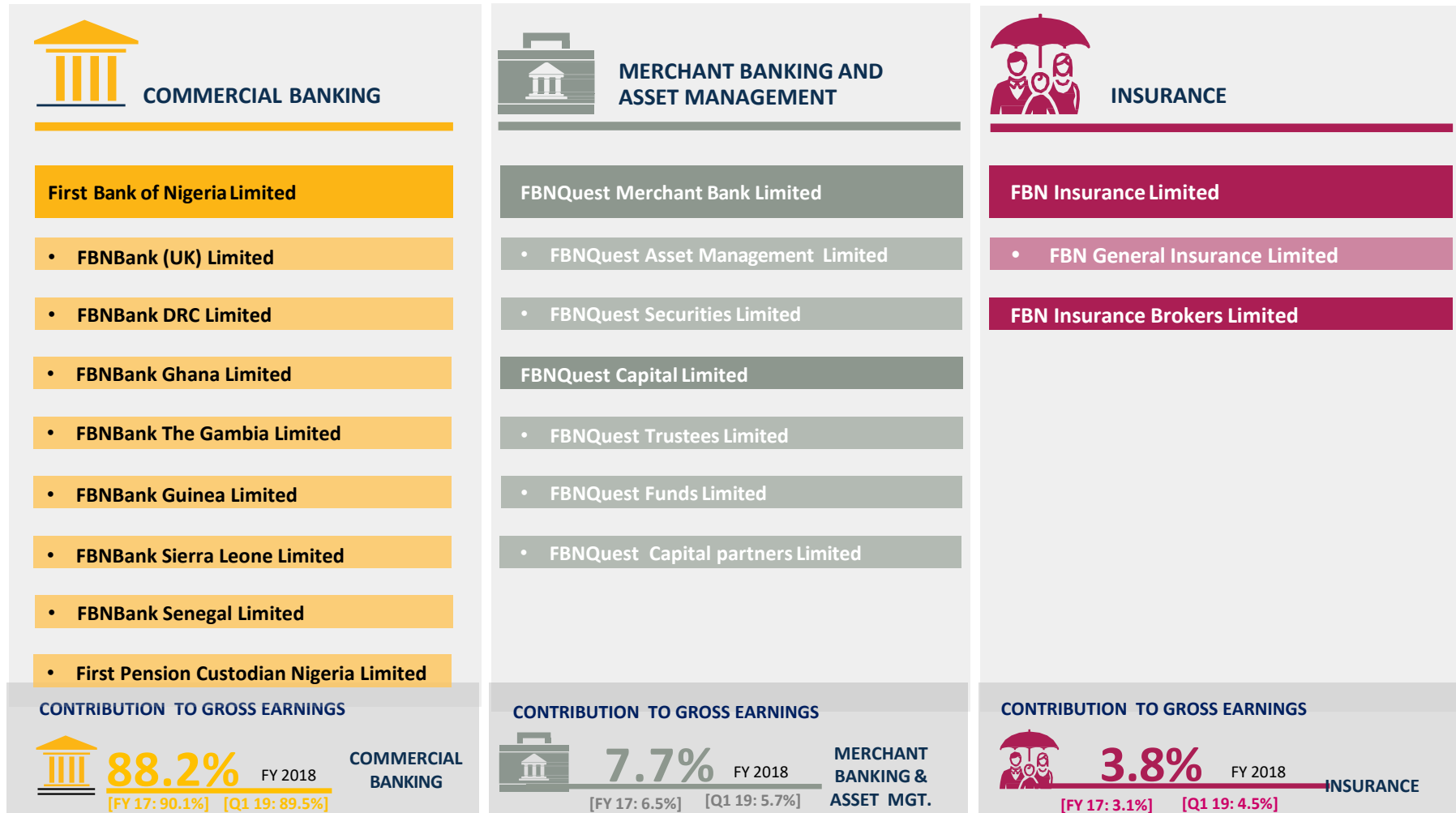
¹ The pre-consolidation numbers of each of the business groups have been considered in discussing their performance

² Combined ratio is based on risk premium only (conventional) for FBNGeneral and FBNLife Insurance

³ Claims ratio applies to FBNGeneral and FBNLife Insurance



Diversified Business Model



Global Footprint



Definitions

- Cost-to-income ratio computed as operating expenses divided by operating income
- Leverage ratio computed as total assets divided by total shareholders' funds
- Loans to deposits ratio computed as gross loans divided by total customer deposits
- Net-interest margin computed as annualised net interest income divided by the average opening and closing balances of interest earning assets excluding financial assets at fair value through profit & loss plus unlisted debts
- Net revenue computed as operating income plus share of profit/loss from associates
- NPL coverage computed as loan loss provisions plus statutory credit reserves divided by non-performing loans
- Operating income is defined as gross earnings less interest expense, fee and commission expense, insurance claims and share of profit/loss from associates
- Pre-provision operating profit computed as operating profit plus impairment charge
- Return on average equity computed as profit after tax (annualised) divided by the average opening and closing balances attributable to its equity holders
- Return on average assets computed as profit after tax (annualised) divided by the average opening and closing balances of total assets
- Tier 2 capital comprises foreign exchange revaluation reserves, hybrid capital instrument and minority interest for the FirstBank (Nigeria)

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