

FBNBank



PRESENTATION FBNBank DRC SA

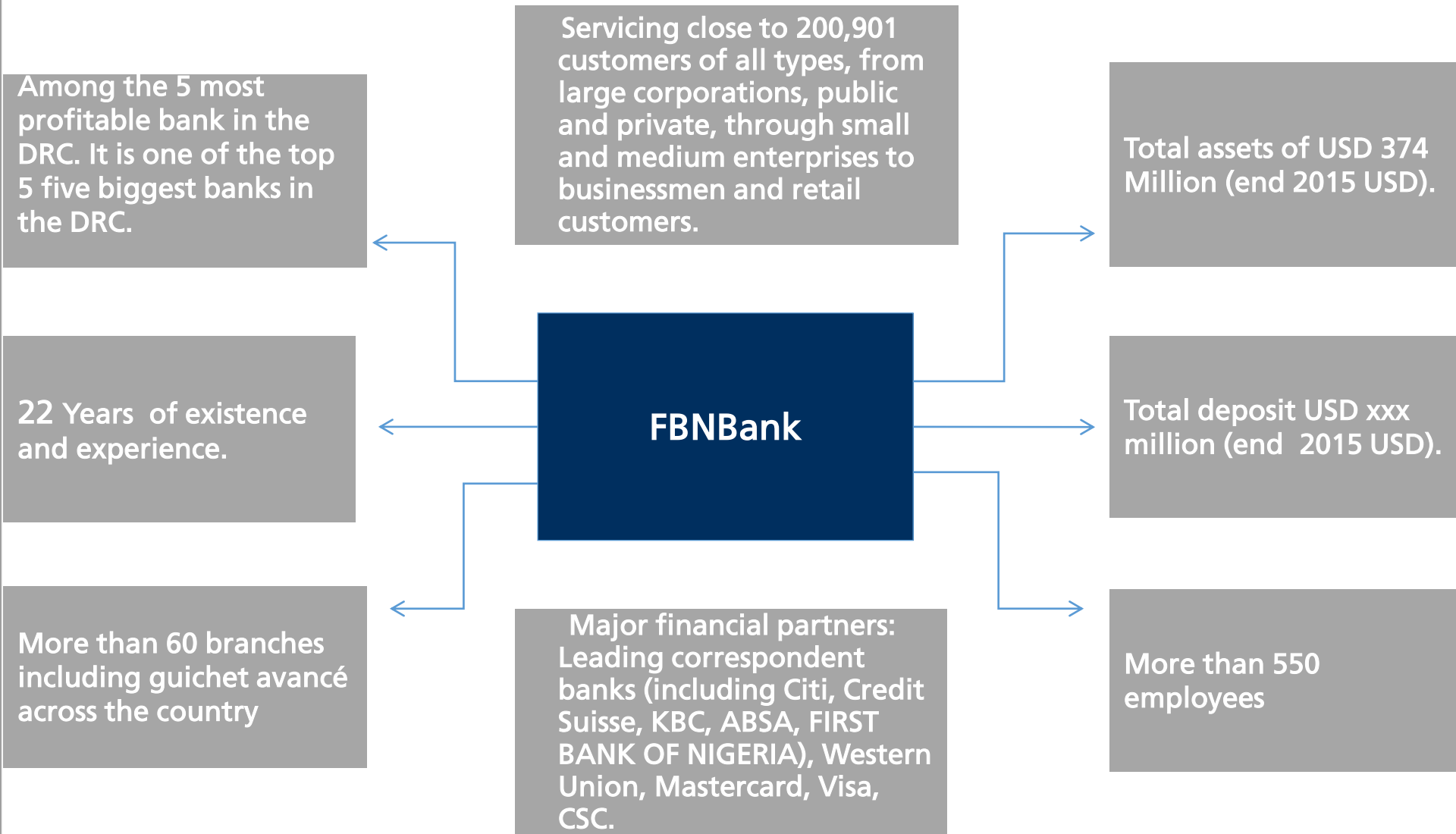
Background

- FBNBank DRC is a subsidiary of First Bank of Nigeria Limited, the leading banking group in sub-Saharan Africa (excluding South Africa) which has been in operations since 1894.
- Until September 2014, FBNBank DRC was formerly Banque Internationale de Credit (BIC) that was founded in April 1994 following Barclays Bank's decision to cease its operations in the République of Zaire in 1992;
- With over 60 branches across the country, including 15 in Kinshasa, FBNBank DRC seeks to take its first-in-class services to customers, putting them first in line with its slogan. And that is why it is constantly drawing from the international network, best practices, expertise, technology and experience of FirstBank to delight customers.

FBNBank DRC SA. . . Our History

- Registered with Central Bank of Congo on September 28, 1993 as BIC
- Established 06 April 1994
- One of DRC' s premier commercial bank, with:
 - Over 180,000 customers (224,000 accounts)
 - 66 branches nationwide including Guichet Avancé (agency)
 - A member of First Bank Group, with working collaboration with:
 - FBNBank United Kingdom
 - FBNBank Ghana
 - FBNBank Guinea
 - FBNBank Senegal
 - FBNBank Sierra Leone
 - FBNBank Gambia
- Owned by First Bank of Nigeria – 75% & BSG Capital – 25%
- Renamed FBNBank DRC on September 12, 2014
- Asset base (including contingents) of about U\$374 million as of 31st Dec 2015
- Over 777 employees (including outsourced staff) as of 31st Dec 2015
- Since 1994, FBNBank DRC has remained resilient, reliable, & dynamic in providing financial services

FBNBank DRC S.A, Key facts



Our parent Bank – First Bank of Nigeria Ltd

- Established 31 March 1894
- West Africa's premier commercial banking group with:
 - Over 10 million customers
 - 700 branches nationwide
 - Offshore operations in:
 - London – FBNBank UK Ltd
 - DRC – FBNBank DRC
 - Ghana – FBNBank Ghana
 - Senegal – FBNBank Senegal
 - Guinea – FBNBank Guinea
 - Sierra Leone – FBNBank Sierra Leone
 - Gambia – FBNBank Gambia
 - South Africa, UAE, China
- Listed on the NSE since 1971 (FBN Holdings)
 - Over 2 million shareholders
 - Pre-tax result of US\$2.0 Billion as at March 2014
 - Asset base (including contingents) of about US\$25.0 billion as at March 2014
- Since 1894, the group has remained resilient, dependably dynamic and “truly the first”
- Strategic intent is to assume CLEAR & UNASSAILABLE LEADERSHIP of the financial services landscape



FirstBank at a glance

First Bank Of Nigeria

More than 750 branches

Founded in 1894 in Nigeria

Representation offices in London, Paris, Dubai, Johannesburg and Beijing

More than 7 million of clients

More than 1.3 million shareholders with shares listed on the Nigerian Stock Exchange.

Strong notation by : Standard&Poors, Fitch, Global Credit Ratin and Agosto&Co

We have aspiration to be amongst the top three banks in terms of key Financial indicators



Our Vision

“To be the Congolese bank of first choice”

Our Mission

“To create banking solutions that provide lasting value for our stakeholders”

Our strategy is anchored on four (4) Pillars

Be amongst the top three banks in DRC and bank of first choice

1 GROWTH



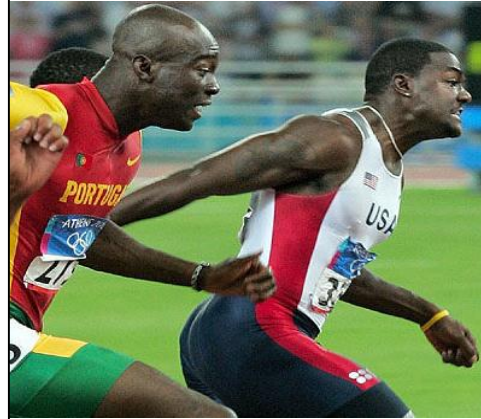
Attain full benefits of scale and scope by the assets, revenue & profit growth

2 PROCESS EXCELLENCE



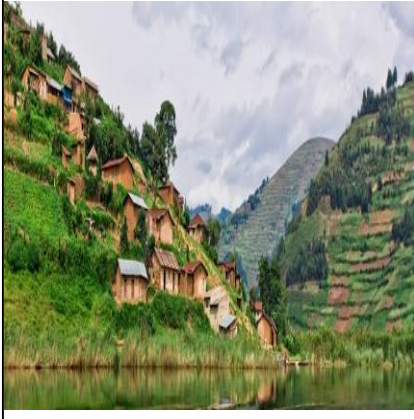
Drive customer service by developing improved processes, systems & capabilities

3 PERFORMANCE MGMT



Create performance culture with clear accountability at all levels

4 BRAND REJUVENATION



Create Top of Mind Brand Awareness.

We have developed a wide branch network across the country over the years

Province	Branch
Kinshasa	HQ, Nov 24, Bon Marche, Gambela, Kabanbare, Limete, Masina 1, Masina II, Ngiri Ngiri, RPont Ngaba, Socimat, Tombalbaye, UPN
Kongo Central	Boma, Kimpese, Lukula, Matadi, Mbanza Ngungu, Moanda
Kwilu	Kikwit
Equateur	Mbandaka
Sud Ubangi	Gemena
Tshopo	Kisangani
Ituri	Aru, Bunia, Mahagi
Nord Kivu	Beni, Butembo, Goma I, Goma II, Kasindi
Sud Kivu	Bukavu, Uvira
Haut Katanga	Lubumbashi, Pweto
Lualaba	Kolwezi
Kasai Central	Kananga

- ✓ 66 branches across the nation (
- ✓ 50 ATM locations nationwide
- ✓ Over 180,000 customers

Our customers are served with Diverse Products & Services

Corporate Banking

- Major Banker to key customers in target markets:
 - Oil & Gas
 - Telecoms
 - Food & Beverages
 - Utilities & infrastructure
 - Aviation

Retail & Bus. Bkg

- Expansive branch network
- To deploy more
- Optimise services and drive down transaction cost through automation
- Value Chain Banking for the top end customers
- Product Driven Marketing

Customer Cycle

Pubic Sector Banking

- Major banker to the Public Sector Institutions
- Major player for financing provincial public sector projects

Foreign Exchange

- Key player in Foreign exchange and other services
- Receipt of incoming foreign exchange transfer
- Processing of outgoing transfers of foreign exchange

Correspondent Banks Network

BANQUE

SWIFT CODE

ADRESSE

FBNBANK RDC S.A.

BICDCDKIXXX

191, AV. DE L'EQUATEUR

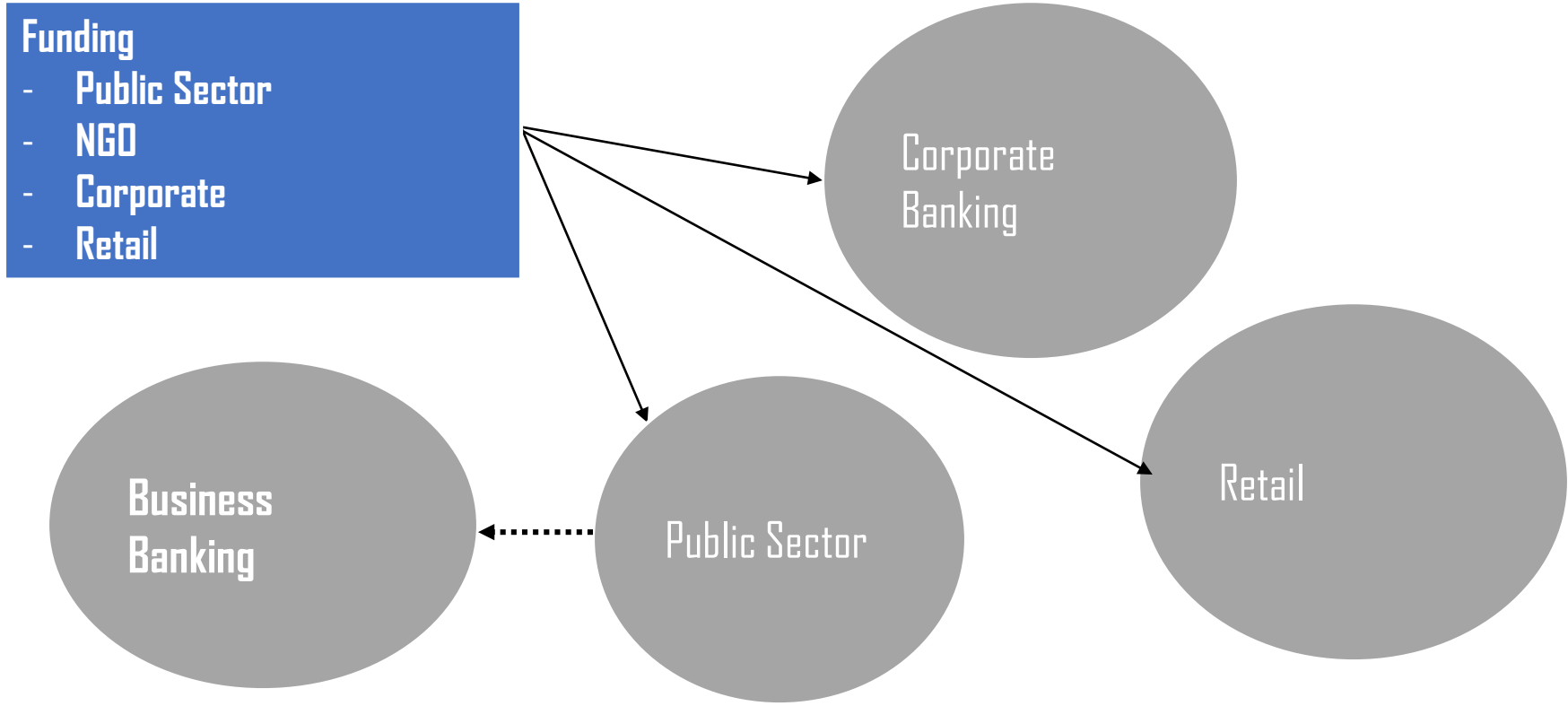
KINSHASA-GOMBE RDC

DEVISE	CORRESPONDANT	SWIFT CODE
USD	FBNBANK UK LIMITED	FBNIFRPP
	FIMBANK PLC	FIMBMTM3
	BMCE	BMCEESMM
	BANK OF CHINA	BKCHCNBJ
	ABSA BANK LTD	ABSAZAJJ
	BOA UGANDA	AFRIUGKA
EURO	FBNBANK UK LIMITED	FBNIFRPP
	FIMBANK PLC	FIMBMTM3
	BMCE	BMCEESMM
	KBC BANK	KREDBEBB
GBP	FBNBANK UK LIMITED	FBNIFRPP
CNY	BANK OF CHINA	BKCHCNBJ
ZAR	ABSA BANK LTD	ABSAZAJJ

Our Charges/Tarifification is Flexible

Services et Produits	Conditions EN USD	EN CDF
Compte Courant	- 15+TVA Frais mensuel - Gratuit pour la clôture	EquivalentCDF du tarif USD
Délivrance de chéquier (20 chèques)	15	Equivalent en CDF du tarif USD
Délivrance d'ordre de paiement (20 OP)	20	Equivalent en CDF du tarif USD
Frais sur transfert reçu de l'étranger	Gratuit	
Achat Licence	25	Equivalent en CDF du tarif USD
Frais validation licence	25	Equivalent en CDF du tarif USD
Frais sur transfert émis vers l'étranger	0.40%+RCC+TVA	Equivalent en CDF du tarif USD
Frais sur transfert reçu (réception des fonds)	Gratuit	Gratuit
Frais de virement autre banque même ville	0.40%+TVA	Frais de télé compensation 0.20%
Frais de virement agences même banque autres villes	Gratuit	Gratuit
Retrait d'espèces sur notre compte	0,35%	Equivalent en CDF du tarif USD
Retrait déplacé	0,75%+TVA	Forfait 5 Dollars Américains
Versement en espèces (toute devise)	Gratuit	Gratuit
Livraison des fonds (minimum 10.000)	0,20%+ Frais de retrait	
Mise à Disposition des Fonds (MAD)	0,40%+ Tarification du partenaire	Equivalent en CDF du tarif USD
Frais de versement en espèces (toute devise)	Gratuit	Gratuit
Frais de virement autre banque même ville	0.40%+TVA	Frais de télé compensation
Frais de virement autre banque autre ville	0.40%+TVA	Frais de télé compensation
E-banking	20USD/ l'an	

Our Business Model sought to mobilize funds from the Liabilities market & deploy in sectors with good balance of risk & return



Our Corporate Governance

- In selecting an investment in the DRC banking industry, consistent superior financial performance, robust risk management and best-in-class corporate governance are critical to ensuring unbiased performance
- FBNBank DRC's success is anchored amongst others, on strong risk management practices:
 - sound corporate governance and risk management
 - well-defined policies and transparent processes clearly communicated across the Bank
 - a clear focus on risk optimization, and not risk avoidance, including striking a conservative balance between risk and revenue considerations.
 - performance and asset utilization for value creation

***FBN*Bank**



THANK YOU / MERCI