

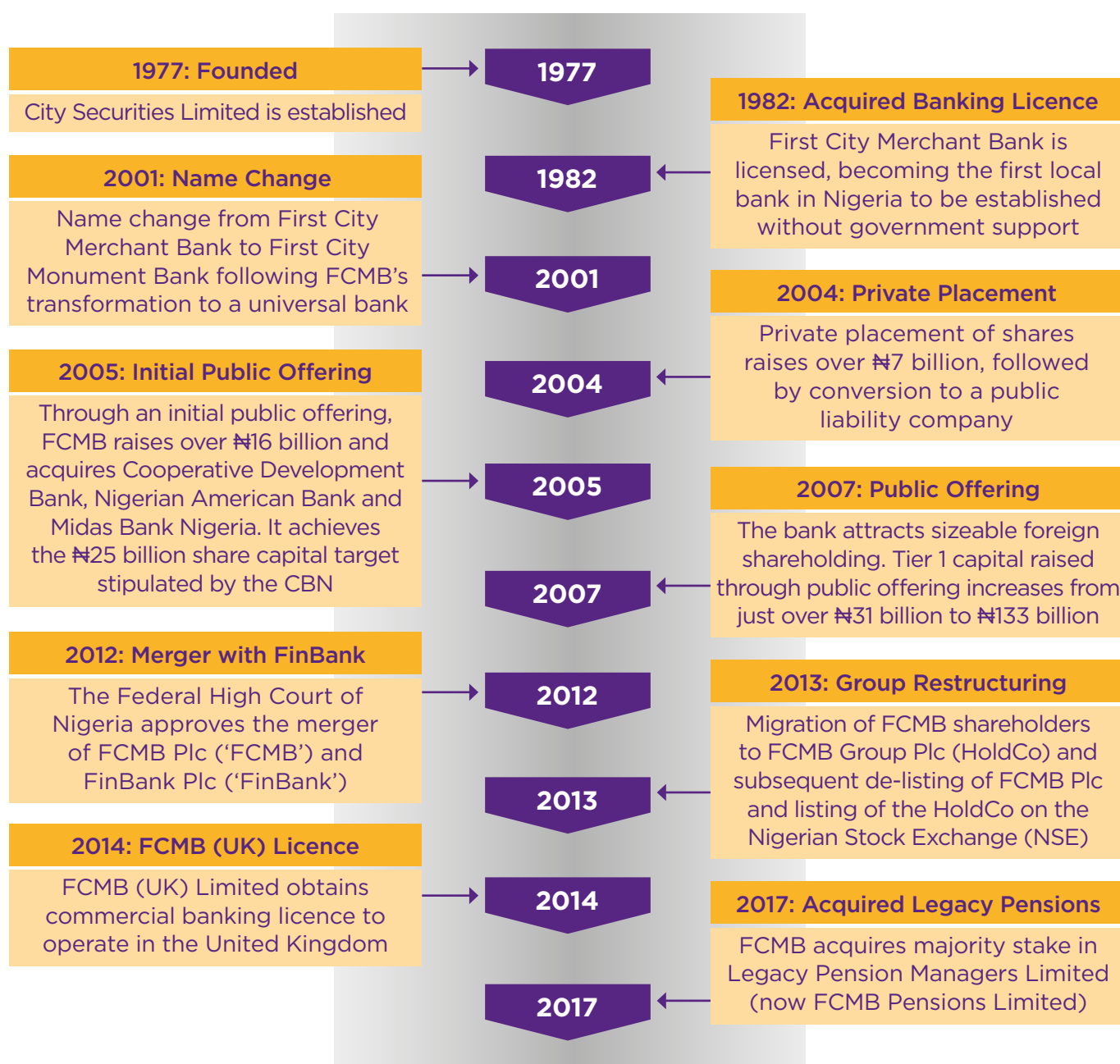
About FCMB Group Plc

FCMB Group Plc is a bank-led financial services group, headquartered in Lagos, Nigeria, with operating companies divided along three business groups – Commercial and Retail Banking (First City Monument Bank Limited (the Bank), Credit Direct Limited, FCMB (UK) Limited and FCMB Microfinance Bank Limited); Corporate & Investment Banking (the Corporate Banking Division of the Bank, FCMB Capital Markets Limited and CSL Stockbrokers Limited); and Asset & Wealth Management (FCMB Pensions Limited, FCMB Asset Management Limited and FCMB Trustees Limited). Listed on the Nigerian Stock Exchange (NSE) with the ticker symbol 'FCMB', FCMB Group Plc has 19.8 billion ordinary shares held by over 517,000 shareholders.

First City Monument Bank Limited, the wholly owned flagship company of FCMB Group Plc, is a top-10 lender in Nigeria and has about 6.4 million customers and 206 branches in Nigeria and a banking subsidiary in the United Kingdom through FCMB Bank (UK) Limited (which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA in the United Kingdom).

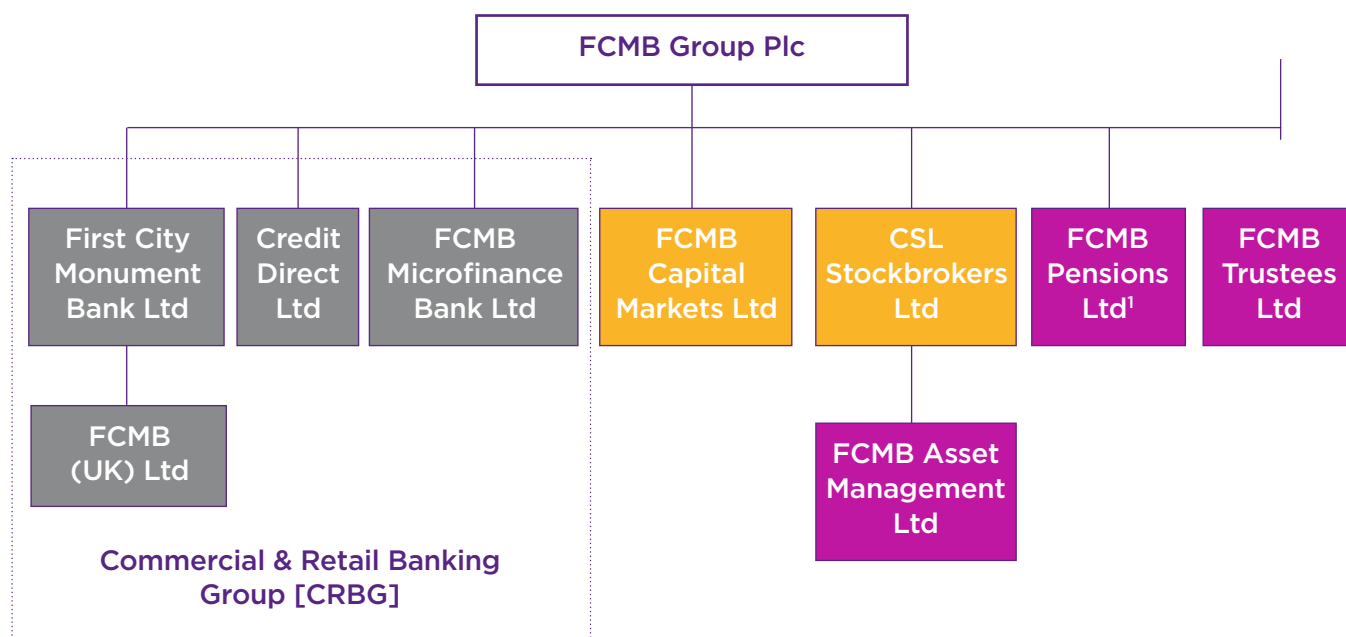
More information can be found at:

www.fcmbgroup.com



Our Group of Companies

There are 10 operating entities in the FCMB Group, including the holding company



1. All subsidiaries are wholly owned except FCMB Pensions Limited, which is owned 91.6%.