



# REGISTRAR/ CHIEF EXECUTIVE OFFICER'S

*Report*





## Akin Morakinyo, ACIB

Registrar/Chief Executive Officer, CIBN

Distinguished Members of the Institute, Ladies and Gentlemen. I am deeply honoured and privileged to welcome you to the 2026 Annual General Meeting under the visionary leadership of our dynamic President and Chairman of Council, Professor Pius Oladeji Olanrewaju, Ph.D, FCIB. As we gather to reflect on another year of meaningful progress, I am grateful to the Almighty God that allowed us to meet again to review the Institute's performance. It is my pleasure to present a detailed account of our operations and achievements since 2025.

Today marks a significant milestone as this is the final AGM to be chaired by our dynamic President and Chairman of Council, Professor Pius Oladeji Olanrewaju, Ph.D, FCIB. His tenure has been defined

by a relentless commitment to enhancing the Institute's value proposition, enriching member experience and strengthening the Institute's global visibility. This progress stands as a testament to his commitment, as encapsulated in his transformative **LEGACY Agenda**, which has guided our course since its inception. As we review the stewardship of the past year, we see the full realisation of his Agenda, a strategic framework that has fundamentally enhanced the prestige and operational excellence of our revered Institute.

With unwavering focus, we have conscientiously pursued the strategic pillars of the **LEGACY Agenda**, ensuring our mandate to position the CIBN as a global reference point for skills, ethics and professional conduct in the banking and finance industry at the forefront of all we do. Throughout this tenure, Professor Olanrewaju, Ph.D, FCIB, alongside this **LEGACY Team**, have deepened stakeholder engagements and strengthened professional competency frameworks. By expanding financial literacy and empowering a diverse spectrum of stakeholders across all demographics and geographies, we have firmly established a foundation of excellence that transcends boundaries.

Esteemed members, it gives me great joy to report that in a deliberate move to enhance the value proposition for our corporate members, the Institute addressed the engagement gaps previously identified by the Microfinance sector. The result was the highly successful Microfinance Banks Summit 1.0, themed around the strategic necessity of financial inclusion. The participation of the Deputy Governor (Economic Policy) of the Central Bank of Nigeria and a keynote by the Technical Adviser to the Vice President underscored the summit's national significance. By bringing together over 200 participants from MFB practitioners to consumer advocacy groups, we successfully created a sustainable platform for the inclusive economic development of this critical segment.

The year under review has been defined by transformative progress, characterised by an expansion of the Institute's membership base and financial indices. This robust performance is a direct dividend of our disciplined execution of high-impact strategic initiatives. These interventions have not only delivered tangible value to our diverse stakeholders but have also integrated seamlessly with our overarching vision to maintain the Institute's position at the apex of professional excellence.

Esteemed members, I am excited to report that in alignment with global technological trends, your Institute has undergone a significant digital transformation designed to optimise service delivery by embracing the future of work to better serve our growing membership. We have successfully launched a new, responsive Member Portal and a Structured Mentoring Platform to foster professional growth. To ensure the integrity of our governance, we deployed a Transparent Election Portal, automating our electoral processes with unmatched efficiency.

Furthermore, our digital footprint was expanded through the total redevelopment of the Generation Next Forum website and the introduction of automated registration systems for our flagship Annual Banking and Finance Conference and Annual Bankers Dinner programmes.

Recognising that our success is driven by our people, the Institute has made significant investments in the entire employee lifecycle from strategic recruitment to purposeful deployment. We remain steadfast in our commitment to fostering an inclusive and diverse environment, where meritocracy and equal opportunity transcend gender, ethnicity, or background. By providing our workforce with cutting-edge tools and continuous learning opportunities, we ensure every team member is equipped to excel. Furthermore, we are dedicated to cultivating a high-performance culture rooted in psychological safety and employee well-being,

ensuring a professional, vibrant, and health-conscious workplace where talent can truly thrive. During the year under review, to ensure that our physical infrastructure reflects the global brand status of the CIBN, we undertook a series of capital projects, including the external cladding of our National Secretariat and the complete revitalisation of the reception and perimeter structures. These enhancements, now completed, have not only improved the aesthetic appeal of the Bankers' House but have also added significant value to the Institute's fixed assets.

Leveraging its role as the Institute's research-based, thought-leadership centre for the banking and finance industry, the CIBNCFs successfully executed several flagship programmes aimed at deepening the professional competencies and strategic empowerment of the Institute's members. These included:

- The 11th National Economic Outlook: Implications for Businesses in 2025 held on Tuesday, January 21, 2025, as a hybrid event in collaboration with B. Adedipe Limited (BAA Consult). The event attracted over 350 participants from various sectors, including industry leaders, regulators, and professionals from banking, insurance, manufacturing, legal, and academia.
- The CIBN Advocacy Dialogue 13.0 with the theme: "Promoting Financial Inclusion through Trade: Challenges and Innovations in Africa" organised in collaboration with AfreximBank Academy (AFRACAD) and ZEP-RE Academy as a virtual event on Thursday, July 31, 2025.
- The CIBN Advocacy Dialogue 14.0, with the theme: "Navigating the New Nigeria Tax Laws: Strategic Implications for Banks and Bank Customers," organised as a virtual event on Tuesday, August 19, 2025.
- The CIBN Platform Webinar Series 4.0, with the theme: "Strategic Fire Safety Management in the Workplace", organised

in collaboration with Finsbury Heinz Limited, on Friday, September 26, 2025, to raise awareness and enhance capacity around fire safety preparedness and compliance within the financial services sector. The event recorded over 1,440 attendees across Zoom and YouTube.

- The Stream II of the CIBN Platform Webinar Series 4.0, with the theme: "Strategic Fire Safety Management in the Workplace" organised as a virtual programme on Thursday, October 2, 2025, in collaboration with Finsbury Heinz Limited. The event recorded over 675 attendees.
- The CIBN Advocacy Dialogue 15.0 with the theme "Mitigating Currency and Operational Risk Management in Cross-Border Trade Finance" organised in collaboration with AfreximBank Academy (AFRACAD) as a virtual event on Wednesday, November 26, 2025. The event recorded over 649 attendees, representing countries including Nigeria, South Africa, Ghana, Cameroon, the United Arab Emirates, Kenya, Sierra Leone, Zimbabwe, and The Gambia.
- The CIBN Advocacy Dialogue 16.0 with the theme "Combating Financial Crimes and Emerging Threats: Strengthening the AML/CFT Framework Across the African Region" organised in collaboration with AfreximBank Academy (AFRACAD) as a virtual event on Tuesday, December 2, 2025.

The Institute concluded the year 2025 with deep gratitude, hosting the sixth edition of its signature spiritual and social event, **'An Evening of Songs 6.0,'** on Thursday, December 19, 2025. Conceived as a premier networking and fellowship platform, the evening allowed our esteemed members and stakeholders to congregate in a serene atmosphere, immersed in soul-lifting music. This celebration of

the Yuletide season provided a unique opportunity to foster camaraderie and shared joy, drawing a distinguished audience from across the banking industry and the wider financial ecosystem.

Distinguished members, I am delighted to present, in detail and in specific terms, the scorecard of the various directorates, departments, units, and subsidiary reports for the year 2025. The report is presented in the following order:

- A.** Membership Services and Development Directorate
- B.** Capacity Building, Certification, and Standards Directorate
- C.** Learning and Development Department
- D.** Corporate Communication and Brand Management Department
- E.** Secretariat Services Department
- F.** Economics and Strategy Department
- G.** Artificial Intelligence and Digital Information and Technology Department
- H.** CIBN Centre for Financial Services
- I.** Ethics and Governance Directorate
- J.** Human Resources Department
- K.** Administration Department

## 2.0 MEMBERSHIP SERVICES & DEVELOPMENT DIRECTORATE

### 2.1 Membership Registration

The Institute has two membership categories, namely individual and corporate members. The number of membership registrations for each category in the year under review is as stated below:

- 2.1.1 Individual Membership Growth Individual membership grew from 191,449 as of May 1, 2024, to 207,350 as of February 28, 2026, an increase of 15,901 members across all categories. This represents an 8.3% growth over the previous year. The distribution of these additional members across the various membership categories is presented in the table below.

S/N	Category	2024	2025	New Members
1.	Fellow	2,292	2,730	438
2.	Honorary Fellow	208	230	22
3.	Honorary Senior Members	2,318	2,563	245
4.	Associates	9,838	12,084	1,809
5.	Microfinance Certified	10,675	11,377	702
6.	Students Members	152,808	164,979	12,171
7.	Ordinary Members	12,873	13,387	514
	<b>Total</b>	<b>191,449</b>	<b>207,350</b>	<b>15,901</b>

The growth recorded during the period was driven primarily by fresh admissions, particularly within the Student Membership category, while several members progressed from one membership grade to another in line with the Institute's advancement and certification structure. These internal migrations resulted in redistribution across membership categories shown above.

#### Notes:

- *Grade Advancement* reflects movements across membership categories arising from membership upgrades, e.g. Associateship to Fellowship, Student Membership to Associateship, etc.
- *New Registrations* represent new entrants into the Institute during the period.

#### 2.1.2 Corporate Members

Two (2) Deposit Money Banks and twenty-two (22) Microfinance Banks were added to the Institute's corporate membership during the period under review and were duly registered and issued certificates in accordance with the provisions of the CIBN Act No. 5 of 2007. This brings the total number of registered Microfinance Banks to five hundred and four (504) and Commercial Banks to thirty-one (31).

S/N	BANKS	NUMBER OF REGISTERED
1.	Regulators	2
2.	DMBs/Non-Interest Banks	31
3.	Merchant Banks	8
4.	Mortgage Banks	17
5.	Microfinance Banks	504
6.	Development Banks	6
7.	Fintech	6

**It is with great pleasure that I welcome all new individual and corporate members to the CIBN family.**

#### 2.2 Zonal Offices and Branch Development

I am delighted to report that our zonal offices continued to provide unwavering support to the National Secretariat throughout the year, ensuring that the Institute's services remained accessible to members across the country. Working in concert with the National Secretariat Annex in Abuja, these offices effectively replicated the core functions of the National Secretariat within their respective regions, bringing the Institute closer to our members where they live and work.

**The highlights of the activities and achievements of the zonal offices and their branches are presented below:**

### **2.2.1 North-west Zonal Office, Kano**

The Northwest Zonal Office coordinates the Institute's activities in seven (7) states: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, and Zamfara.

#### **Some achievements of the North-west Zone**

- Facilitated the registration of over 1,500 new student members
- Recorded 99 newly qualified Associates and Microfinance Certified Bankers.
- Facilitated the registration of 35 new Honorary Senior Members (HCIB).
- Secured the election of 5 Associates to Fellowship (FCIB).
- Delivered 3 new additions from the Zone to the Affinity and Loyalty Scheme
- Achieved 3 corporate registrations of Microfinance Banks.
- Secured approval for linkage partnership with Bayero University, Kano

Overall, the Zone demonstrated measurable institutional growth and strengthened its professional and stakeholder footprint within the region.

#### **The CIBN Jigawa State Branch**

- The President/Chairman of Council, Professor Pius Deji Olanrewaju, FCIB, on March 26, 2025, held a virtual engagement session with the branch to discuss strategic alignment, Institute priorities, and branch operations.
- The Branch Executive Committee was physically present at the 18th Annual Banking and Finance Conference, held at Transcorp Hilton, Abuja, from September 9 to 10, 2025, and actively participated in the Zonal Parade Session.
- The Branch leadership paid a courtesy visit to the Rector of Jigawa State Polytechnic on Thursday, November 13, 2025, to strengthen institutional collaboration and explore areas of mutual engagement.
- On Thursday, November 13, 2025, the Branch Executive Committee held an interactive session with students of Jigawa State Polytechnic and delivered a career lecture to students at the College of Management Sciences, as part of its professional orientation and mentorship initiatives.
- The Branch leadership visited Salem International School on Thursday, November 13, 2025, under its "Catch Them Young" initiative. The visit featured a two-hour career guidance and mentorship session for secondary school students.
- The Branch leadership conducted a sensitisation outreach and career talk at Dutse Model International School on Friday, November 14, 2025, aimed at promoting early career awareness among young students.
- The branch organised a Members' Street Walk on Saturday, November 15, 2025, in Dutse, to promote members' networking, engagement, increase the Institute's visibility, as well as encourage health and wellness among participants.
- Held the Jigawa State Branch Annual General Meeting on Saturday, December 6, 2025, which featured the election and swearing-in of new Branch Executives.

#### **The CIBN Kaduna State Branch**

- The President/Chairman of Council, Professor Pius Deji Olanrewaju, Ph.D, FCIB, on February 5,

2025, held a virtual engagement session with the branch to discuss strategic alignment with the National Secretariat and branch operations.

- Engaged the Registrar of the Armed Forces Institute of Technology (AFIT), Kaduna, on February 5, 2025, to explore areas of professional and institutional collaboration.
- The branch held a strategic engagement with the Vice-Chancellor and Management of Kaduna State University (KASU) on February 5, 2025, to strengthen academia–industry relations.
- Organised a physical induction ceremony for newly qualified Associates and Microfinance Certified Bankers resident in Kaduna State on Saturday, March 24, 2025.
- The Patrons of the CIBN Kaduna State Branch hosted the Branch Executive Committee and selected dignitaries to a working lunch on May 10, 2025, at Deluna Restaurant, Kaduna.
- The branch paid a courtesy visit to the Commissioner for Finance, Kaduna State, Alhaji Ibrahim Tanko Mohammed, on May 20, 2025, to deepen engagement with the State Government.
- Paid a courtesy visit to the newly appointed Central Bank of Nigeria (CBN) Branch Controller in Kaduna State on Monday, June 2, 2025.
- Participated in the UBA Quarterly Sporting Event on Saturday, June 28, 2025, at Murtala Square, Kaduna, promoting industry camaraderie.
- Organised a Developmental Training Programme for Credit and Lending Professionals in the Microfinance Banking sub-sector on July 11, 2025, in collaboration with Fraud Answers Consulting.
- Held a sensitisation programme for the Association of Banking and Finance Students, Kaduna Polytechnic, on August 13, 2025, at the Prof. M. S. Haruna Lecture Theatre, College of Business and Management Studies.
- Paid a courtesy visit to the leadership of the Federal Cooperative College, Kaduna, on August 18, 2025, and were received by the Provost, Dr. Auwal Ibrahim.
- Conducted a second physical induction ceremony (Stream 2) for newly qualified Chartered Bankers (Associates) and Microfinance Certified Bankers resident in Kaduna State on Saturday, August 30, 2025, at Kaduna Polytechnic.
- Held a joint meeting of the Branch Executive Committee and Branch Patrons on Sunday, September 7, 2025, to deliberate on preparations for hosting the North-West Zonal Conference.
- Activated a Viewing Centre for the 18th Annual Banking and Finance Conference on Tuesday, September 9, 2025.
- Made physical representation at the 18th Annual Banking and Finance Conference held at Transcorp Hilton, Abuja, from September 9 to 10, 2025.
- Participated in the Microfinance Banking 20th Anniversary Conference held from October 23 to 25, 2025, in Uyo, Akwa Ibom State, where the Branch Chairman, Yusuf Gyallesu, FCIB, was recognised for his contributions as a past President of the National Association of Microfinance Banks.
- Attended the 2025 Fellowship Investiture Ceremony of the Institute held on November 1, 2025, at the Wole Soyinka Centre for Arts and Culture (National Theatre), Iganmu, Lagos, during which the Branch Chairman, Yusuf Gyallesu, FCIB, was conferred with the Honorary Fellowship of the Institute.
- Participated in the 4th National Conference of the Department of Banking and Finance, Nuhu Bamalli Polytechnic, held on November 6, 2025, in collaboration with the Academic Staff Union of Polytechnics (ASUP), Nuhu Bamalli Chapter, where the Branch First Vice Chairman, Dr. John Aliu, served as Lead Paper Presenter.
- Held a joint meeting of the Branch Executive Committee and Branch Patrons at the CBN Kaduna Office on Friday, November 14, 2025.

- Successfully organised the Kaduna State Branch Annual Bankers' Dinner and Awards Night on December 20, 2025, at the Mold Suites Banquet Hall, Kaduna, bringing together key industry stakeholders.

#### **The CIBN Kano State Branch**

- The branch participated in the National Association of Banking and Finance Students (NABFS) Week held at Bayero University, Kano, in February 2025, as part of student engagement and professional advocacy activities.
- Organised a webinar titled "Thriving in Work and Life: Strategies for Mental Well-Being and Balance" on Sunday, March 23, 2025, focused on employee wellness and productivity.
- Organised a physical induction ceremony for newly qualified Chartered Bankers (Associates) and Microfinance Certified Bankers resident in Kano State on Saturday, March 24, 2025.
- Participated in the accreditation visit to Bayero University, Kano (BUK) on Tuesday, April 15, 2025, as a prerequisite for a linkage partnership between the Institute and the University.
- Held an interactive session with Banking and Finance students of Bayero University, Kano, on Tuesday, April 15, 2025, to promote professional development and student membership engagement.
- Paid a corporate social responsibility visit to the Nigerian Correctional Service, Goron Dutse, Kano, on May 22, 2025, during which food items were donated to inmates.
- The Branch Executive Committee paid a condolence visit to the family of the late elder statesman, Alhaji Aminu Dantata, on July 3, 2025.
- Held the 2025 Annual General Meeting of the CIBN Kano State Branch on Saturday, July 26, 2025, at Tribes by Meena, Ahmadu Bello Way, Nassarawa GRA, Kano.
- Participated in the live streaming of the Generation Next Forum to students of Kano State Polytechnic on Tuesday, August 12, 2025, at the CIBN Bankers Hall.
- Organised the Kano Bankers' Fitness Walk with the theme "Walk to Network" on Saturday, August 23, 2025, as part of member engagement and wellness initiatives.
- Conducted a physical induction ceremony (Stream 2) for newly qualified Chartered Bankers (Associates) and Microfinance Certified Bankers resident in Kano State and neighbouring states on Saturday, August 30, 2025, at the Fidelity Bank Training School, Kano.
- Held the opening ceremony of the 2025 Kano Bankers' Sports Tournament on Saturday, September 6, 2025, at Kano Pillars Stadium, with participation from Access Bank, UBA, Keystone Bank, Polaris Bank, CBN, FCMB, Ecobank, Taj Bank, Jaiz Bank, Sterling Bank, Alternative Bank, Fidelity Bank, and Zenith Bank. Sports categories included football, volleyball, table tennis, and track and field events.
- Participated in NABFS Week activities at Kano State Polytechnic on September 24, 2025, and donated ₦100,000 in support of the students' association.
- Held the closing ceremony of the Kano Bankers' Sports Tournament on Saturday, November 8, 2025, at Sani Abacha Stadium, where FCMB emerged as the winner of the football competition for the seventh consecutive time.
- Organised the CIBN Kano State Branch Annual Bankers' Dinner on December 21, 2025, at Patoosh Restaurant, Kano, during which trophies were presented to winners of the sports competitions, and awards were conferred on selected stakeholders in recognition of their support to the Branch.

#### **The CIBN Katsina State Branch**

- Held a virtual stakeholder engagement with the President/Chairman of Council, Professor Pius Deji Olanrewaju, Ph.D, FCIB, on Wednesday, February 26, 2025, to discuss Institute priorities and branch alignment.

- Delivered a career talk to students at Family Support School, Katsina, on May 26, 2025, as part of the Branch's student outreach and "Catch Them Young" initiative.
- Paid a courtesy visit to the newly appointed Central Bank of Nigeria (CBN) Branch Controller, Katsina, on June 19, 2025, to foster collaboration and institutional support.
- Held an engagement meeting with key Katsina State Government officials, including the Director of Finance and Accounts, the Honourable Special Adviser to the Governor on Banking and Finance, and the Permanent Secretary of the relevant department, to strengthen public-sector collaboration in the banking and finance ecosystem.
- Held the 2025 Annual General Meeting of the Katsina State Branch on Thursday, September 18, 2025, at the Ahuta Hotel Conference Hall, Katsina, during which the vacant position of General Secretary was filled.
- Organised a Branch Fitness Walk with the theme "Stronger and Bonding Together" on Saturday, November 22, 2025, to promote member wellness and cohesion.
- Held the Branch End-of-Year Dinner on Monday, December 22, 2025, at the Banquet Hall, Old Government House, Katsina.
- Held the 2025 Annual Lecture on December 22, 2025, featuring a presentation on Non-Interest Banking and Economic Development delivered by the Vice-Chancellor of Al-Qalam University, and a paper on the Impact of Recent Tax Reforms on MSMEs delivered by the Executive Chairman of the Katsina State Internal Revenue Service.

### **The CIBN Kebbi State Branch**

- Secured office accommodation at Jihab Plaza, opposite the former NITEL Office, Birnin Kebbi, in January 2025, providing the Branch with a strategically located facility to effectively engage existing and prospective members as well as the wider banking community.
- Collaborated with the CIBN Lagos State Branch in February 2025 to facilitate virtual revision lectures for members preparing for the Institute's examinations, aimed at improving examination pass rates and fostering professional excellence.
- Held a virtual engagement session with the President/Chairman of Council, Professor Pius Deji Olanrewaju, FCIB, on March 6, 2025, to discuss Institute priorities, branch development, and strategic alignment.
- Paid a courtesy visit to the Central Bank of Nigeria (CBN) Branch Controller, Kebbi State Branch, Alhaji D. M. Abdullahi, in March 2025, to discuss areas of collaboration and strengthen institutional relationships.
- Visited the Head of Department, Banking and Finance, Waziri Umaru Federal Polytechnic, Birnin Kebbi, in April 2025, to discuss the renewal of the linkage Memorandum of Understanding between the Institute and the institution.
- Undertook a series of courtesy visits to selected commercial banks within Birnin Kebbi metropolis in May 2025, as part of stakeholder engagement and membership drive efforts.
- Participated in the Accounting and Business Administration Students' Day of the Federal University, Birnin Kebbi, in June 2025, where the Branch delivered a lecture on student registration, examination enrolment, and subscription payment for the CIBN examinations.
- Embarked on a series of familiarisation visits to key banking institutions in Kebbi State in July 2025, including GTBank, Keystone Bank, Stanbic IBTC Bank, Zenith Bank, First Bank, Access Bank, Bank of Agriculture, and Bank of Industry, as well as a visit to the Department of Banking and Finance, Waziri Umaru Federal Polytechnic, Birnin Kebbi, to formally introduce the Branch and establish collaborative relationships.
- Was physically represented at the 17th Annual Banking and Finance Conference held on

- September 10–11, 2025, at Transcorp Hilton, Abuja, and participated in the CIBN Annual Bankers' Dinner held at the Sheraton Hotel, Lagos, further strengthening the Branch's national visibility.
- Held a high-level stakeholder engagement meeting with the newly appointed CBN Branch Controller, Kebbi State, Alhaji Aminu Musa Rafindadi, in October 2025, to explore potential areas of collaboration for advancing banking and finance practice in the state.
  - Was physically represented at the CIBN Annual Bankers' Dinner held at the Sheraton Hotel, Lagos, in November 2025, reinforcing the Branch's continued national presence.
  - Held its first Annual General Meeting and Annual Lecture in November 2025 at the Na'amo Hall, Waziri Umaru Federal Polytechnic, Birnin Kebbi, marking a major milestone in the institutional development of the Kebbi State Branch.

#### **The CIBN Sokoto State Branch**

- Visited the Sultan Bello Secondary School in June 2025 to deliver a career talk under the Branch's "Catch Them Young" initiative, aimed at promoting early career awareness and professional orientation among students.
- Paid a courtesy visit to the Central Bank of Nigeria (CBN) Branch Controller, Sokoto, in July 2025, to seek collaboration and institutional support for Branch activities.
- Organised free tutorial classes for members preparing for the Institute's examinations in Sokoto during July and August 2025, to support improved examination performance and professional development.
- Embarked on a series of familiarisation visits to key banking institutions in Sokoto State in August 2025, including Jaiz Bank, GTBank, Keystone Bank, Taj Bank, Zenith Bank, First Bank, and Access Bank, as part of stakeholder engagement and membership drive efforts.
- Held the first physical induction ceremony (Stream II) for newly qualified Associates and Microfinance Certified Bankers resident in Sokoto State and neighbouring states on Saturday, August 30, 2025, at Keystone Bank, Sokoto.
- Paid a courtesy visit to Usman Danfodiyo University, Sokoto, in October 2025, to enquire into the status of the linkage partnership between the University and the Institute, with a view to activating and strengthening the collaboration.
- Held the Sokoto State Branch Annual General Meeting on November 10, 2025, during which the interim Executive Committee was ratified and retained as the substantive Executive Committee of the Branch.

#### **2.2.2 The CIBN North-East Zonal Office – Gombe**

The north-east zonal office is responsible for coordinating the Institute's activities in six (6) states: Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe.

#### **The CIBN Adamawa State Branch**

- On January 9, 2025, the Branch, in collaboration with the Northeast Zonal Coordinator, held a membership engagement with staff of First Bank of Nigeria Ltd and Standard Microfinance Bank Ltd, both key financial institutions in the state.
- The Branch, alongside the Northeast Zonal Coordinator, held its first quarter Branch Executive Committee Meeting on January 23, 2025. The EXCO resolved to intensify membership drive initiatives and motivate eligible members to register for and complete CIBN professional examinations.
- On February 6, 2025, the Branch organised a career talk for students of Modibbo Adama University, Yola, a major tertiary institution offering finance-related programmes in the state.

- On March 6, 2025, the Branch supported final-year students of Modibbo Adama University by organising tutorial classes to assist them in preparing for their examinations.
- On March 22, 2025, the Adamawa Branch EXCO, in collaboration with the Bankers' Committee in Adamawa State, organised a branch lecture themed "Leadership as a Tool for Development."
- On April 3, 2025, members of the Branch EXCO and the Northeast Zonal Coordinator engaged staff of First Bank of Nigeria Ltd. Discussions focused on membership upgrade, benefits of professional certification, and collaboration between the bank and CIBN.
- On April 8, 2025, the Branch engaged staff and management of Brethren Microfinance Bank, a licensed microfinance institution in Adamawa State.
- The Branch EXCO, in collaboration with the Northeast Zonal Coordinator, held its Second Quarter EXCO Meeting on April 15, 2025.
- On May 6, 2025, the Branch organised a career talk for students of Federal Polytechnic, Mubi, an institution offering banking and finance-related courses.
- On July 8, 2025, the Branch held a membership engagement with staff of Zenith Bank Plc, Yola Branch. Discussions centred on membership enrolment, certification benefits, and collaboration on capacity-building initiatives.
- On August 5, 2025, the Branch engaged staff of Unity Bank Plc, Jimeta Branch. Discussions focused on membership drive, examination registration, and staff participation in CIBN programmes.
- The Branch Executive Committee hosted its Third Quarter EXCO Meeting on August 23, 2025.
- On August 26, 2025, the Branch conducted another career talk for students of Modibbo Adama University.
- On September 9, 2025, the Branch leadership engaged students at Adamawa State University, a state-owned institution with finance-related programmes.
- On September 15, 2025, the Branch held a membership engagement with MAUTECH Microfinance Bank. Discussions addressed staff membership registration, professional certification, and institutional collaboration.
- On September 25, 2025, the Branch organised free preparatory and mentorship sessions for students sitting for the October diet of the Institute's examinations.
- On October 6, 2025, the Adamawa Branch EXCO engaged staff of Unity Bank Plc on membership drive and CIBN activities.
- On November 10, 2025, the Branch organised a financial literacy workshop for small business owners in Yola.
- The Adamawa Branch EXCO held its Fourth Quarter Meeting on November 15, 2025.
- On December 3, 2025, the Branch conducted a career talk at the Federal College of Education, Yola.
- The Adamawa Branch participated in the Northeast Zonal Meeting on December 15, 2025.
- Throughout the year, the Adamawa Branch Chairman continued to mentor student members for the CIBN professional examinations at no cost.
- During the festive period, the Branch EXCO paid courtesy visits to selected branch patrons, marking the first such initiative in the branch's history.

### **The CIBN Bauchi State Branch**

- On January 16, 2025, the Bauchi Branch Executive Committee held a membership engagement with staff and students of Abubakar Tafawa Balewa University (ATBU), Bauchi, as well as staff of First Bank of Nigeria Ltd, a major financial institution operating in the state.
- The Bauchi Branch EXCO held its Executive Committee Meeting on January 30, 2025. Following the

meeting, the Branch successfully hosted its Bankers' Dinner on January 31, 2025.

- On February 13, 2025, the Branch EXCO organised a career talk at Government Secondary School, Bauchi.
- On February 27, 2025, the Branch conducted a formal linkage collaboration with the management of Abubakar Tafawa Balewa University, Bauchi, a leading institution offering banking and finance-related programmes.
- On March 8, 2025, the Branch EXCO visited an orphanage home in Bauchi State as part of its corporate social responsibility initiative.
- On March 13, 2025, the Branch EXCO organised preparatory classes for students registered for the April 2025 CIBN examinations.
- On April 10, 2025, the Branch EXCO held a membership engagement with the management of Abubakar Tafawa Balewa University, followed by another engagement with staff of Ecobank Nigeria Ltd on April 14, 2025.
- The Branch EXCO conducted its Executive Committee Meeting on April 30, 2025.
- On May 8, 2025, the Branch EXCO, in collaboration with the school management, held a career talk at Government Day Secondary School, Bauchi, themed "Catching Them Young."
- On May 20, 2025, the Branch EXCO held another linkage collaboration meeting with the management of Abubakar Tafawa Balewa University, Bauchi.
- On June 12, 2025, the Branch EXCO conducted a programme to prepare students for the Institute's professional examinations.
- The Branch EXCO held membership engagements with the staff of Sterling Bank Plc on July 15, 2025, and Unity Bank Plc on August 12, 2025.
- On September 11, 2025, the Branch conducted a career talk at Government Science Secondary School, Bauchi, themed "Choosing the Right Career."
- On September 23, 2025, the Branch EXCO held a linkage collaboration meeting with Abubakar Tafawa Balewa University.
- On September 29, 2025, the Branch EXCO prepared students for the October diet of the Institute's examinations through targeted preparatory classes.
- On October 9, 2025, the Bauchi Branch EXCO, alongside the Northeast Zonal Coordinator, organised a membership drive and advocacy session with staff of Keystone Bank Ltd.
- The Bauchi Branch EXCO held its Fourth Quarter Meeting on November 19, 2025.
- On November 26, 2025, the Branch conducted a career talk at Abubakar Tafawa Balewa University, focusing on professional certifications and career growth.
- On December 5, 2025, the Bauchi Branch EXCO met with the management of Federal Polytechnic, Bauchi, an institution offering banking and finance-related programmes.
- Throughout the year, the Branch organised a series of preparatory classes for student members sitting for the October 2025 diet examinations.
- The Bauchi Branch participated in the Northeast Zonal Meeting held on December 15, 2025.
- During the festive period, the Branch EXCO paid courtesy visits to selected branch patrons, marking the first such initiative in the history of the Bauchi Branch.

### **The CIBN Borno State Branch**

- On January 22, 2025, the Branch Executive Committee held a membership engagement with staff and students at the University of Maiduguri, a major tertiary institution offering banking and finance-related programmes.
- The Branch Executive Committee hosted its EXCO Meeting on February 5, 2025, resolving to strengthen collaboration with tertiary institutions in Borno State.

- On March 5, 2025, the Branch EXCO held a linkage collaboration meeting with the management of the University of Maiduguri.
- On March 19, 2025, the Branch leadership organised a student examination preparation programme for CIBN candidates.
- On April 9, 2025, the Branch Chairman and members of the EXCO held another membership engagement at the University of Maiduguri.
- On April 23, 2025, the Branch EXCO paid a courtesy and stakeholder engagement visit to the Managing Director of the University of Maiduguri Microfinance Bank.
- On May 14, 2025, the Branch executives visited Borno State University to strengthen linkage collaboration.
- On June 18, 2025, the Branch EXCO organised another student examination preparation programme.
- The Branch EXCO held membership engagements with staff of First City Monument Bank (FCMB) on July 22, 2025, and Polaris Bank Ltd on August 19, 2025. Discussions focused on membership drive, professional certification, and participation in CIBN programmes.
- On August 25, 2025, the Branch EXCO held a linkage collaboration meeting with the management of Ramat Polytechnic, Maiduguri.
- The Branch EXCO hosted its EXCO Meeting on September 13, 2025, resolving to develop alternative revenue sources for branch sustainability.
- On September 26, 2025, the Branch EXCO organised a student examination preparation programme for candidates sitting for the October diet.
- On October 13, 2025, the Borno Branch EXCO engaged the staff of Fidelity Bank Plc, Maiduguri.
- On November 7, 2025, the Branch EXCO conducted a financial awareness programme for corps members at the NYSC Orientation Camp, Borno State.
- The Branch EXCO held its Fourth Quarter Meeting on November 17, 2025, resolving to visit all commercial banks in the state for a membership drive.
- On December 4, 2025, the Borno Branch EXCO visited Borno State University to discuss potential collaboration.
- On December 11, 2025, the Branch successfully organised a career fair at the University of Maiduguri.
- The Borno Branch participated in the Northeast Zonal Meeting on December 15, 2025.
- During the festive period, the Branch EXCO paid courtesy visits to selected branch patrons, marking the first such initiative in the history of the Borno Branch.

### **The CIBN Gombe State Branch**

- On January 8, 2025, the Branch hosted its Executive Committee Meeting.
- On January 29, 2025, the Branch organised a career talk at Government Science Secondary School, Gombe, themed "Catch Them Young."
- On February 12, 2025, the Branch Executive Committee held a stakeholders' engagement with staff of Polaris Bank Plc, Gombe Branch.
- On February 26, 2025, the Branch carried out a linkage collaboration with the management of Gombe State University, a major institution offering finance-related programmes.
- On March 4, 2025, the Branch EXCO paid a courtesy visit to the Managing Director of Borno Renaissance Microfinance Bank, Gombe.
- On March 12, 2025, the Branch EXCO conducted stakeholders' engagements with staff of First Bank of Nigeria Ltd, Unity Bank Plc, and Taj Bank Plc, all key financial institutions operating in Gombe State.

- The Branch EXCO held further stakeholders' engagements with Polaris Bank on April 2, First Bank on April 7, Unity Bank on April 9, and Taj Bank on April 11, 2025.
- The Branch hosted its Executive Committee Meeting on April 17, 2025, resolving to intensify the membership drive across the state.
- On May 7, 2025, the Branch EXCO organised another career talk at Government Science Secondary School, Gombe.
- On May 22, 2025, the Branch conducted a linkage visit to further strengthen collaboration with Gombe State University.
- In June 2025, the Branch Executive organised a career talk for Banking and Finance students at the Federal University of Kashere, themed "The Banking Career."
- On July 3, 2025, the Zonal Office, in collaboration with the Branch EXCO, held a membership engagement with staff of Ecobank Nigeria Ltd, followed by an engagement with Unity Bank Plc on August 7, 2025.
- On August 20, 2025, the Branch conducted a career talk at Gombe State University, followed by another at Government Science Secondary School, Gombe, on September 8, 2025, both themed "Careers in Banking and Finance."
- On September 10, 2025, the Branch conducted a linkage visit to Gombe State Polytechnic, Bajoga.
- The Branch hosted its Executive Committee Meeting on September 20, 2025, resolving to sustain outreach to banks and educational institutions.
- On October 8, 2025, the Gombe Branch EXCO held a sensitisation programme at the Federal University of Kashere.
- On November 5, 2025, the Gombe Branch EXCO engaged the staff of Union Bank of Nigeria Plc, Gombe Branch, on membership mobilisation.
- On November 14, 2025, the Branch EXCO and the Northeast Zonal Coordinator visited Gombe State Polytechnic, Bajoga, to finalise discussions on the linkage agreement.
- On December 2, 2025, the Branch organised a career talk and financial management workshop for secondary school students in Gombe, hosted at the Federal University of Kashere, themed "Opportunities in Banking Career."
- On December 15, 2025, the Gombe Branch EXCO organised a health walk for members.
- The Gombe Branch EXCO held its Fourth Quarter EXCO/Zonal Meeting on December 15, 2025, with a resolution to strengthen coordination with the Zonal Office.
- During the festive period, the Branch EXCO conducted patronage visits to selected branch patrons, an unprecedented initiative in the history of the Gombe Branch, aimed at strengthening stakeholder relationships.

### **The CIBN Taraba State Branch**

- On January 15, 2025, the Executive Committee of the Taraba Branch held a membership engagement with staff of Access Bank Plc, Jalingo.
- The Branch hosted its Executive Committee Meeting on January 29, 2025, resolving to increase branch membership through targeted outreach.
- On March 12, 2025, the Taraba Branch EXCO assisted students sitting for the Institute's professional examinations through preparatory support sessions.
- On April 4, 2025, the Branch held another membership engagement with the staff of Access Bank Plc, Jalingo.
- The Branch hosted its Executive Committee Meeting on April 29, 2025, resolving to explore independent revenue-generating initiatives.

- On June 10, 2025, the Branch conducted a student examination preparation programme for registered candidates.
- On July 10, 2025, the Branch held a membership engagement with staff of Fidelity Bank Plc, Jalingo.
- On July 12, 2025, the Branch participated in the 10th Edition of the CIBN Leadership Training and Briefing Session, themed "Cyber Resilience in a Disruptive World."
- On August 27, 2025, the Branch conducted a career talk at Government Day Secondary School, Jalingo, themed "Pathways to a Successful Banking Career."
- The Branch held an Executive Committee Meeting on August 30, 2025, resolving to sustain branch activities and engagements.
- On September 25, 2025, the Branch EXCO assisted students through another examination preparation programme.
- During the third quarter of 2025, the Branch conducted statewide sensitisation visits to banks across Taraba State.
- On October 20, 2025, the Taraba Branch EXCO conducted a career talk at Taraba State University, Jalingo, themed "Start Your Career Right."
- On November 11, 2025, the Branch organised a workshop on entrepreneurship and financial planning for undergraduates at Taraba State University.
- The Branch held its Fourth Quarter EXCO/Zonal Meeting on December 15, 2025, resolving to strengthen collaboration with banks and institutions.
- The Taraba Branch provided additional preparatory support to students sitting for the October 2025 diet examinations.
- During the festive period, the Branch EXCO embarked on patron visitation, an initiative undertaken for the first time in the history of the Taraba Branch, aimed at strengthening stakeholder relations.

### **The CIBN Yobe State Branch**

- On January 21, 2025, the Branch held membership engagements with staff of Borno Renaissance Microfinance Bank and Guaranty Trust Bank (GTBank), Damaturu.
- The Yobe Branch held its first Executive Committee Meeting on January 23, 2025, resolving to organise career talks to promote the banking profession.
- The Branch hosted its Executive Committee Meeting on February 4, 2025, reaffirming its commitment to promoting the banking profession through career talks.
- On March 18, 2025, the Branch conducted a student examination preparation programme for registered candidates.
- The Branch held further membership engagements with Borno Renaissance Microfinance Bank on April 16, 2025, and GTBank, Damaturu, on April 21, 2025.
- The Branch hosted its Executive Committee Meeting on May 6, 2025, resolving to strengthen collaboration with banks and institutions.
- On June 17, 2025, the Branch conducted another student examination preparation programme.
- On August 14, 2025, the Branch held a membership engagement with staff of Unity Bank Plc, Potiskum Branch.
- On September 22, 2025, the Branch conducted a career talk at Government Secondary School, Potiskum, themed "Opportunities in Banking."
- On September 27, 2025, the Branch participated in the 11th Edition of the CIBN Leadership Training and Briefing Session, themed "Fostering Innovation and Excellence: The Role of Transformational Leadership."

- The Branch hosted its Executive Committee Meeting on September 27, 2025, resolving to implement strategies to attract more professional members.
- On September 29, 2025, the Branch conducted a student examination preparation programme for candidates sitting for the October diet.
- During the third quarter of 2025, the Branch distributed handbills on CIBN membership, exemptions, and examination registration across strategic locations in Yobe State.
- On October 10, 2025, the Yobe Branch EXCO conducted an advocacy visit to the management of Federal University Gashua.
- The Branch supported student members with preparatory assistance ahead of the October 2025 diet examinations.
- On November 21, 2025, the Branch organised another career talk at Government Secondary School, Potiskum, themed "Your Future in the Financial Sector."
- On December 8, 2025, the Yobe Branch EXCO hosted a workshop on financial literacy and career planning for tertiary students in Damaturu.
- The Branch held its Fourth Quarter EXCO/Zonal Meeting on December 15, 2025, resolving to strengthen branch coordination and planning.
- During the festive period, the Branch EXCO paid courtesy visits to selected branch patrons, marking a landmark initiative in the history of the Yobe Branch, aimed at strengthening stakeholder relationships.

### 2.2.3 The CIBN South-East Zonal Office – Owerri

The South-East Zonal Office is responsible for coordinating the Institute's activities in the South-East, covering five (5) states: Abia, Anambra, Ebonyi, Enugu, and Imo. The zone also manages ten (10) linkage Institutions.

#### **Some achievements of the South-East Zone**

The zone achieved the following during the year under review:

- The CIBN Enugu State Branch won the 2nd Runner Up of the overall best of the Institute's branches, and the best performing branch of the South-East Zone of the Institute, awarded at the 18th Annual Banking and Finance Conference.
- The Zone coordinated the registration of 2,800 new members in 2025 from the various linkage institutions, target deposit money banks, and Microfinance Banks.
- Facilitated the election of 55 new Fellows and the award of Honorary Senior Members of the Institute in 2025.
- Facilitated the registration of 4 Microfinance Banks as corporate members of the Institute.
- Facilitated the induction of over 137 Chartered Bankers (Associates) and Microfinance Certified Bankers and coordinated the induction venues across the zone.
- The Zone acquired a piece of land, and the title documents from the Abia State Government for the construction of the CIBN Abia State Branch Secretariat.
- Facilitated the Linkage partnership MOU renewal between the Institute and the following tertiary institutions:
  - i. Federal Polytechnic, Nekede
  - ii. Nnamdi Azikiwe University
  - iii. Federal Polytechnic Oko
  - iv. University of Nigeria, Nsukka
- Held 6 various enlightenment and educational Webinar Sessions on various topics:
  - i. "The Tax Policy Reforms & their Impact on Business" in April 2025

- ii. Analysing Financial Statements of Private Sector Entities on July 24, 2025
- iii. Burnout & Stress: Managing Work-Related Stress & Burnout in Nigeria's Fast-Paced Work Environment" August 18, 2025
- iv. Awareness of Current Central Bank of Nigeria (CB) Intervention Windows and Support Programmes on October 20, 2025
- v. New tax laws Operative January 2026" on December 29, 2025.
- vi. Engaged in various Sports Activities, which include Bankers Football Tournament and various Wall to Bond and Fitness activities.
- vii. Held successful Annual General meetings and Elections for two (2) branches due in 2025.
- viii. The zone embarked on membership drives and visitations to stakeholders and grew its various branch members in 2025.
- ix. The zone held a successful Annual Bankers Dinner

### **The CIBN Abia State Branch**

- The Branch recorded over 144 new student memberships and successfully inducted 27 members as Associates and Microfinance Chartered Bankers in 2025.
- The Branch participated in and successfully co-hosted the Stream 1 Chartered Bankers Induction Ceremony for inductees from the State on March 29, 2025, at the CIBN Bankers Hall, Federal Polytechnic, Nekede.
- The Branch initiated and held its first webinar titled "Analysing Financial Statements of Private Sector Entities" on July 24, 2025, with Mr. Brain Okwuogu, Executive Director of QUESTintel Consult, as the Guest Speaker. The webinar attracted over 100 participants from the Southeast Zone.
- The Branch participated actively in the CIBN National Pre-AGM and AGM held on May 15 and May 17, 2025, respectively.
- The Branch participated in the Students' Bankers' Day programme organised by the National Association of Banking and Finance Students, Ogbonnaya Onu Polytechnic, Aba Chapter, on August 20, 2025.
- The Branch participated in and successfully co-hosted the Stream 2 Chartered Bankers Induction Ceremony for inductees from the State on August 30, 2025, at the CIBN Bankers Hall, Federal Polytechnic, Nekede.
- The Branch actively attended and participated in the 18th Annual Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
- The Abia State Branch recorded 100% participation in the quarterly branch leadership training sessions organised by the National Secretariat.
- The Branch also participated actively in the zonal quarterly meetings for branch executives in the Southeast Zone.
- The Branch held a career talk for ND I, ND II, and HND I Banking and Finance students of Ogbonnaya Onu Polytechnic, Aba, on September 18, 2025.
- The Branch held its second webinar on October 2, 2025, themed "Awareness of Current Central Bank of Nigeria (CBN) Intervention Windows and Support Programmes." Ms. Regina Ajugwe from the Development Finance Department, Central Bank of Nigeria, served as the guest speaker. The webinar attracted over 100 participants from the Southeast Zone.
- Between November 2 and 24, 2025, the Branch, alongside the Zonal Coordinator, engaged with the management of the following organisations and personalities for sensitisation and support of its planned end-of-year activities:

**Banks and Financial Institutions:**

- a) Central Bank of Nigeria, Umuahia
- b) First Bank of Nigeria Ltd
- c) Ecobank Plc
- d) Access Bank Plc
- e) Signature Bank Plc
- f) Globus Bank Plc

**Government Officials and Institutions:**

- g) The Abia State Accountant General
  - h) The State Commissioner for Finance
  - i) The State Commissioner for Agriculture
  - j) The State Commissioner for Lands
  - k) The Pro-Chancellor, Lux Mundi University, Umuahia
  - l) The Deputy Rector (Academic), Ogbonnaya Onu Polytechnic, Aba
- The Branch recorded four distinguished bankers invested as Honorary Senior Members on November 1, 2025.
  - The Branch held its 2025 Annual General Meeting on December 13, 2025.

**The CIBN Anambra State Branch**

- The Branch recorded over 263 new student memberships and successfully inducted 70 members as Associates and Microfinance Chartered Bankers in 2025.
- The Branch, alongside the Zonal Coordinator, participated in a stakeholders' engagement with the President/Chairman of Council, Office Holders, and Management staff of the Institute on March 4, 2025.
- The Branch participated in and successfully hosted the 1st Stream Graduate Induction Ceremony for inductees from the State on March 29, 2025, at the CIBN Bankers Hall, Nnamdi Azikiwe University, Awka.
- On April 5, 2025, the Anambra State Branch organised a successful Bankers' Walk for Fitness, which attracted members of the community to the Branch's activities.
- The Branch represented the President/Chairman of Council at the 22nd Inaugural Lecture of Chukwuemeka Odumegwu Ojukwu University, Igbariam, delivered by Professor Vincent Ezeabasili, HCIB, on April 10, 2025. The lecture was titled "Fiscal Stewardship for Sustainable Development: Navigating Nigeria's Fiscal Landscape."
- The Branch organised physical and online lectures for students preparing for the April and October diets of the Institute's examinations at Paul University, Awka.
- Career talks with Banking and Finance students were organised by the Branch at the following tertiary institutions in Anambra State during the year under review:
  - i. Nnamdi Azikiwe University, Awka
  - ii. Chukwuemeka Odumegwu Ojukwu University, Igbariam
  - iii. Federal Polytechnic, Oko
- Paid a courtesy visit to the office of the Chairman of the Microfinance Banks Anambra Chapter in 2025.
- The Branch participated actively in the CIBN National Pre-AGM and AGM held on May 15 and May 17, 2025, respectively.
- The Branch hosted a session of the Generation Next Forum 3.0 on August 12, 2025, at Nnamdi Azikiwe University, Awka, with over 120 students from the Banking and Finance Department and

- faculty members in attendance.
- The Branch participated in and successfully hosted the 2nd Stream Graduate Induction Ceremony for inductees from the State on August 30, 2025, at the CIBN Bankers Hall, Nnamdi Azikiwe University, Awka.
  - The Branch paid courtesy visits to the following Branch Patrons on September 17, 2025:
    - i. Dr. (Mrs.) Uche Ekwunife, HCIB
    - ii. Lady Monica Okwokwo, FCIB
  - The Branch actively participated and physically represented the Southeast Zone at the 18th Annual Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
  - The Branch recorded 100% participation in the quarterly branch leadership training sessions organised by the National Secretariat.
  - The Branch also participated actively in the zonal quarterly meetings for branch executives in the Southeast Zone.
  - The Branch hosted discussions on contemporary banking issues on its WhatsApp platform, encouraging knowledge exchange among members.
  - The Branch initiated the practice of holding branch meetings in banks on a rotational basis.
  - The Branch, alongside the Zonal Coordinator, engaged with students of St. Mary's College, Awka, on October 10, 2025, for a career talk tagged "Catch Them Young," with over 200 students in attendance. Branded souvenirs were distributed during the event.
  - The Branch held stakeholders' engagements with the following organisations on October 9–10, 2025, to sensitise and solicit support for its activities:
    - i. Central Bank of Nigeria, Umuahia
    - ii. United Bank for Africa Plc
    - iii. First Bank of Nigeria Ltd
    - iv. Ecobank Plc
  - The Branch recorded six distinguished bankers and academics invested as Honorary Senior Members of the Institute on November 1, 2025.
  - The Branch attended the CBN Fair Enlightenment Campaign in Anambra State on November 8, 2025, themed "Driving Alternative Payment Channels as a Tool for Financial Inclusion, Growth and Accelerated Economic Development."
  - The Branch held a successful Annual General Meeting and Elections on December 5, 2025.
  - The Branch paid a condolence visit to the Chairman on the passing of his father and actively participated during the burial in Nibo, Anambra State.

#### **The CIBN Ebonyi State Branch**

- The Branch recorded over 35 new student memberships and successfully inducted 20 members as Associates and Microfinance Chartered Bankers in 2025.
- The Branch, alongside the Zonal Coordinator, participated in a stakeholders' engagement with the President/Chairman of Council, Office Holders, and Management staff of the Institute on March 13, 2025.
- The Branch participated in the first Stream Graduate Induction for inductees from the State and successfully hosted the ceremony on March 29, 2025, at the Conference Hall of Monarch Microfinance Bank, Abakaliki.
- The Branch, alongside the Zonal Coordinator, participated actively in the CIBN National Pre-AGM and AGM held on May 15 and May 17, 2025, respectively.
- The Branch initiated and held its first Bankers' Walk for Fitness on June 14, 2025. The event attracted participation from bankers across the State and increased awareness of Branch

activities.

- On August 8, 2025, the Branch embarked on sensitisation and interactive sessions with final-year Banking and Finance students of the following tertiary institutions, focusing on CIBN membership and career progression:
  - i. Alex Ekwueme Federal University
  - ii. Ebonyi State University
- The Branch paid a courtesy visit to the office of the Chairman, Microfinance Banks, Ebonyi State Chapter, on August 22, 2025.
- The Branch successfully participated in the second Stream Graduate Induction for inductees from the State and hosted the ceremony on August 30, 2025, at Monarch Microfinance Bank, Abakaliki.
- The Branch actively participated and physically represented the Southeast Zone at the 18th Annual Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
- The Branch paid courtesy visits to the following Branch Patrons on September 18, 2025:
  - i. Professor Ezeoha, HCIB
  - ii. Mr. Daniel Ogbogu, HCIB
- The Branch, alongside the Zonal Coordinator, engaged with the management and staff of the following institutions from September 18 to 19, 2025:
  - i. Central Bank of Nigeria, Abakaliki
  - ii. United Bank for Africa Plc
  - iii. First Bank of Nigeria Ltd
  - iv. Ecobank Plc
- The Branch recorded 100% participation in the quarterly branch leadership training sessions organised by the National Secretariat.
- The Branch actively participated in the zonal quarterly meetings for branch executives in the Southeast Zone.
- The Branch, alongside the Zonal Coordinator, successfully executed the "2025 World Savings Day" event at Urban Model Secondary School, Abakaliki. Over 200 students participated, and Institute souvenirs were distributed during the question-and-answer session.
- The Branch attended the CBN Fair Enlightenment Campaign in Ebonyi State on November 8, 2025, themed "Driving Alternative Payment Channels as a Tool for Financial Inclusion, Growth and Accelerated Economic Development."
- The Branch, alongside the Zonal Coordinator, organised and held a successful Annual General Meeting and end-of-year gathering for members on December 5, 2025, at the Central Bank of Nigeria, Abakaliki.

#### **The CIBN Enugu State Branch**

- The Branch emerged as the 2nd Runner-Up for the Overall Best Branch of the Institute and was recognised as the Best Branch in the Southeast Zone in 2025.
- The Branch recorded over 120 new student memberships and successfully inducted 30 members as Associates and Microfinance Chartered Bankers in 2025.
- The Branch, alongside the Zonal Coordinator, participated in a stakeholders' engagement with the President/Chairman of Council, Office Holders, and Management staff of the Institute on February 5, 2025.
- The Branch, alongside the Zonal Coordinator, successfully participated in and hosted the first Stream Graduate Induction Ceremony for inductees from the State on March 29, 2025.
- The Branch supported and participated in the Induction and Elevation of members organised by Confidence Consult, Department of Banking and Finance, University of Nigeria Enugu Campus,

- held at Shekinah Hall, UNEC, on April 27, 2025.
- The Branch actively participated in the CIBN National Pre-AGM and AGM held on May 15 and May 17, 2025, respectively.
  - The Branch initiated and hosted an Executive Chat themed "Let's Break It Down with Chika Mbonu on CBN Regulatory Forbearance and Others" on June 26, 2025. The event was successful and attracted participants from within and outside the State Branch.
  - The Branch, alongside the Zonal Coordinator, held its end-of-edition Bankers' Walk for Fitness in June 2025. The event attracted participation from bankers across the State and increased awareness of Branch activities.
  - The Branch, alongside the Zonal Coordinator, engaged with the management and staff of the following banks in preparation for its end-of-year activities, particularly soliciting participation in its maiden edition of the Bankers' Football Tournament:
    - i. Central Bank of Nigeria, Enugu
    - ii. United Bank for Africa Plc
    - iii. First Bank of Nigeria Ltd
    - iv. Zenith Bank Plc
    - v. Guaranty Trust Bank Plc
    - vi. First City Monument Bank Plc
    - vii. Sterling Bank Plc
    - viii. Ecobank Plc
  - The Branch participated in and graciously sponsored the hosting of the Generation Next Forum 3.0 at the University of Nigeria, Enugu Campus, on August 12, 2025, with over 200 students in attendance. A highlight of the event was the distribution of 150 copies of entrepreneurship textbooks, donated by Dr. Charles Obiora Ukemenam, Ph.D., FCIB, to student participants.
  - The Branch, alongside the Zonal Coordinator, paid courtesy visits to the following Branch Patrons on August 25, 2025:
    - i. Professor Josephat Onwumere, FCIB, Deputy Vice Chancellor, UNN Enugu Campus
    - ii. Professor T.F.I. Nwanne, HCIB
    - iii. Dr. Victor N. Agunwah, FCIB
    - iv. Elder Paul D. Ulasi, HCIB
  - The Branch hosted the National Leadership of the Institute for a Meet and Greet session on August 26, 2025, at ZENBAR Suites and Bar, Enugu. In attendance were the President/Chairman of Council and his National Leadership team, alongside the State Chairman (Lady Chiaka U. Mbagwu, HCIB), the General Secretary (Mr. Paul O.J. Okino, ACIB), the 1st Vice Chairman (Dr. Chidiebere U. Kalu, FCIB), Past State Chairman (Dr. Cyprian O. Ezeagu, FCIB), and Branch Patrons.
  - The Branch participated in and successfully hosted the second Stream Graduate Induction Ceremony for inductees from the State on August 30, 2025.
  - The Branch, alongside the Zonal Coordinator, coordinated the Groundbreaking Ceremony of a 150-seater auditorium at the CIBN Bankers Hall, to be bequeathed to the University of Nigeria, Nsukka, Enugu Campus, in August 2025.
  - The Branch, alongside the Zonal Coordinator, hosted a live stream of the 18th Annual Banking and Finance Conference for students of Banking and Finance at the University of Nigeria, Enugu Campus, on September 9, 2025. The event recorded a large attendance of students and faculty members.
  - The Branch duly participated in and physically represented the Southeast Zone at the 18th Annual Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
  - The Branch recorded 100% participation in the quarterly branch leadership training sessions

- organised by the National Secretariat.
- On September 22, 2025, the Branch visited the following organisations and personalities for sensitisation and to solicit support for its activities:
    - i. Branch Controller, Central Bank of Nigeria
    - ii. Zonal Head, Nigeria Deposit Insurance Corporation
    - iii. Dean, Faculty of Management Sciences, UNN
    - iv. Head, Department of Banking and Finance, UNN
  - The Branch, alongside the Zonal Coordinator, organised career talks with Banking and Finance students at the following tertiary institutions in Enugu State on September 25, 2025:
    - i. University of Nigeria, Enugu Campus
    - ii. Institute of Management, Enugu
  - The Branch successfully participated in the tutorship and mentorship of budding professionals for the April and October diets of the Institute's examinations, coordinated by Dr. Victor Agunwah, FCIB; Dr. Cyprian Ezeagu, FCIB; and Dr. Ebere Kalu, FCIB.
  - The Branch organised friendly football matches between banks in the State to promote bonding among bankers and to increase awareness and promotion of CIBN activities in Enugu State.
  - The Branch also participated actively in the zonal quarterly meetings for branch executives in the Southeast Zone.
  - The Branch was duly represented at the CBN Fair Enlightenment Campaign in Enugu State, themed "Driving Alternative Payment Channels as a Tool for Financial Inclusion, Growth and Accelerated Economic Development," held on November 8, 2025, at Bridge Water Hotel and Suites, Enugu. The State Chairman, Lady Chiaka Mbagwu, HCIB, and her Executive Committee were in attendance.
  - The CIBN Enugu State Branch successfully organised its maiden edition of the Bankers' Football Tournament from October to December 2025. The event drew the attention of stakeholders across the State and recorded impressive participation.
  - The Branch held a successful Annual General Meeting and Elections on December 17, 2025.

#### **The CIBN Imo State Branch**

- The Branch recorded over 191 new student memberships and successfully inducted 19 members as Associates and Microfinance Chartered Bankers in 2025.
- The Branch executed the most organised and successful Bankers' Football Tournament to date, with twelve banks (including microfinance banks) participating. The tournament was widely publicised on popular radio stations in the State and ran from January to March 2025.
- The Branch successfully participated in the first Stream Graduate Induction and hosted inductees from the State on March 29, 2025, at the CIBN Bankers Hall, Federal Polytechnic, Nekede, Owerri.
- The Branch, alongside the Zonal Coordinator, engaged Banking and Finance students at the following tertiary institutions in Imo State through career talks held on March 18 and June 20, 2025, respectively:
  - i. Imo State University, Owerri
  - ii. Federal Polytechnic, Nekede
- The Branch, alongside the Zonal Coordinator, participated actively in the CIBN National Pre-AGM and AGM held on May 15 and May 17, 2025, respectively.
- The Branch, alongside the Zonal Coordinator, engaged with the management and staff of the following organisations for sensitisation in preparation for the Branch's end-of-year activities:
  - i. Central Bank of Nigeria, Owerri
  - ii. Nigeria Deposit Insurance Corporation

- iii. Access Bank Plc
  - iv. Union Bank Plc
  - v. Zenith Bank Plc
  - vi. United Bank for Africa Plc
  - vii. First Bank of Nigeria Ltd
  - viii. Guaranty Trust Bank Plc
  - ix. First City Monument Bank Plc
  - x. Sterling Bank Plc
  - xi. Ecobank Plc
  - xii. Nwannegadi Microfinance Bank
  - xiii. FINCA Microfinance Bank
  - xiv. Oche Microfinance Bank
  - xv. Imo State Internal Revenue Service
- The Branch, alongside the Zonal Coordinator, participated in and hosted the Generation Next Forum 3.0 on August 12, 2025, at the CIBN Bankers Hall, Federal Polytechnic, Nekede, Imo State, with over 120 students in attendance.
  - The Branch, alongside the Zonal Coordinator, initiated and organised three successful webinars on the following themes:
    - i. "The Tax Policy Reforms and Their Impact on Business" in April 2025, with the Chairman of the Imo State Internal Revenue Service, Mr. Justice Okoye, as Guest Speaker.
    - ii. "Burnout and Stress: Managing Work-Related Stress and Burnout in Nigeria's Fast-Paced Work Environment" in August 2025, with Dr. Julia Ogwunga as Guest Speaker.
    - iii. "New Tax Laws Operative January 2026" on December 29, 2025, with the Chairman of the Imo State Internal Revenue Service, Mr. Justice Okoye, as Guest Speaker.
  - The Branch initiated and embarked on a training programme for Microfinance Banks in 2025, in collaboration with a financial consultant. Successful in-plant trainings were executed.
  - The Branch participated in the tutorship and mentorship of budding professionals for the April and October diets of the Institute's examinations.
  - The Branch participated in and successfully hosted the second Stream Graduate Induction Ceremony for inductees from the State on August 30, 2025.
  - The Branch actively participated and physically represented the Southeast Zone at the 18th Annual Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
  - The Imo State Branch recorded 100% participation in the quarterly branch leadership training sessions organised by the National Secretariat.
  - The Branch also participated actively in the zonal quarterly meetings for branch executives in the Southeast Zone.
  - The Branch, alongside the Zonal Coordinator, paid a courtesy visit to Branch Patron, Mr. Linus C. Okafor, FCIB, on November 14, 2025.
  - The Branch held its second edition of the Bankers' Walk to Bond on Saturday, November 15, 2025. The event was successful.
  - The Branch successfully executed its best outing yet with the 2025 Annual Bankers' Dinner held on Friday, January 9, 2026. The event attracted captains of industry, government officials, and representatives from tertiary institutions and the private sector in the State. The President/Chairman of Council was the Special Guest of Honour, and the event was a huge success.

#### 2.2.4 The South-South Zonal Office – Port Harcourt

The South-South Zonal Office is responsible for coordinating the Institute's activities across six states, namely: Akwa Ibom, Bayelsa, Cross River, Delta, Edo, and Rivers. In addition, the Zone oversees twelve linkage institutions.

##### Key Achievements

The zone achieved the following during the year under review:

- Facilitated the registration of over 1400 new members in 2025 from various linkage Institutions across the zone and targeted deposit money banks and Microfinance Banks.
- The CIBN Cross River State Branch won the overall Best performing branch in the South-south Zone at the 18th CIBN Banking & Finance Conference.
- The CIBN Cross River State Branch won the 2nd Runner-up, Best Branch in Organising Youth-focused Activities for the Year 2025 in the South-south Zone at the 18th CIBN Banking & Finance Conference.
- The zone successfully held the maiden South-South Zonal Banking and Finance Conference on July 16, 2025, at the Calabar International Convention Centre (CICC).
- The zone collaborated with the National Association of Micro-finance Banks (NAMB) Rivers State, to facilitate a workshop on the theme: "Mitigating Risks, Maximising Returns: Winning Strategies for Sustainable Success," held on Friday, August 1, 2025, in Uyo, Akwa Ibom State.
- The zone facilitated the election of fifteen (15) Fellows and registration of twenty (20) Honorary Senior Members.
- The zone facilitated the registration of four (4) new Microfinance Banks for corporate membership.
- Facilitated the Linkage partnership MOU renewal between the Institute and Niger Delta University, Bayelsa State and Igbinedion University, Okada University, Edo State.
- The zone coordinated the induction venues for the stream 1 and 2 Chartered Banker induction ceremonies held on March 22 and August 20, 2025, respectively, across all six (6) branches within the zone.
- The zone facilitated a new Linkage partnership with Delta State University, Delta State.
- The zone facilitated the creation of the Bankers Club in the following:
  - i. University of Uyo, Akwa Ibom State
  - ii. Port Harcourt Polytechnic, Rumuola
  - iii. Federal University Otuoke, Bayelsa State.
  - iv. Niger Delta University, Bayelsa State.
  - v. Rivers State University, Rivers State
  - vi. University of Port Harcourt, Rivers State
  - vii. Kenule Benson Saro-Wiwa Polytechnic Bori, Rivers State.

##### The Akwa Ibom State Branch

- The branch participated in an Open Forum with Citizen MKO on Memories 96.5FM (Weekly Town Hall Radio Programme) held on January 20, 2025.
- Attended the send-off party in honour of the former CBN Branch Controller, Mr. Enya, held on February 1, 2025, following his retirement on December 31, 2024.
- Alongside the Zonal Coordinator, visited the immediate past Chairman, Hon. Sir Charles Udo, HCIB, on February 20, 2025. The Branch Executive received his support for its activities.
- On February 27, 2025, paid a courtesy visit to the new Acting Branch Controller of the Central Bank of Nigeria, Uyo, to strengthen collaboration with the Branch.

- Participated in the third South-South Zonal quarterly meeting of Chairmen and Secretaries held in February 2025.
- Represented the Institute at the funeral of the late Mr O.J. Essien, FCIB, on March 21, 2025.
- On March 10, 2025, attended the induction ceremony of newly admitted Banking and Finance students at the University of Uyo (UNIUYO) and encouraged them to pursue dual qualifications (B.Sc. and ACIB).
- Alongside the Zonal Coordinator, paid a courtesy visit to the Managing Director of New Dawn Microfinance Bank Limited, Mr. Emmanuel Daniels, on June 23, 2025.
- Alongside the Zonal Coordinator, paid a courtesy visit to the Dean of the Faculty of Management Sciences, University of Uyo, on June 24, 2025. Discussions centred on the renewal of the expired Memorandum of Understanding.
- Welcomed and hosted the Presidential Dinner in honour of the President/Chairman of Council on June 24, 2025.
- Joined the President/Chairman of Council on a courtesy visit to the Managing Director and CEO of Ibom Mortgage Bank, Mr. Ime Okon, HCIB, on June 23, 2025.
- Joined the President/Chairman of Council on a courtesy visit to Branch Patron, Dr. James Joshua Etopidiok, FCIB, on June 23, 2025.
- Joined the President/Chairman of Council at the 6th Annual Birthday Lecture Series in honour of Professor Akpan Hogan Ekpo on June 24, 2025.
- Participated in the CIBN South-South Zonal Conference held on July 16, 2025.
- Participated in the Second Stream Graduates Induction held on August 30, 2025.
- Participated in the Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
- Attended the NABAFS UNIUYO Executive Inauguration on October 29, 2025.

### **The CIBN Bayelsa State Branch**

- The branch held a stakeholders' engagement session with Access Bank Plc, Yenagoa, on March 19, 2025.
- Held a stakeholders' engagement session with First Bank of Nigeria Plc, Yenagoa, on March 20, 2025.
- Organised the first physical induction ceremony in the state on March 22, 2025.
- Paid a courtesy visit to the Rector of Yenagoa Polytechnic on June 23, 2025.
- Embarked on a membership engagement drive at Globus Bank Limited and held an interactive session with staff members on June 24, 2025.
- Paid a courtesy visit to the Central Bank of Nigeria, Yenagoa Branch Controller, Mr. Ikechukwu S. Okeke, FCIB, on June 25, 2025.
- Embarked on a membership engagement drive at Federal University Otuoke and the University of Africa, Toru-Orua, on June 25, 2025.
- Participated in the CIBN South-South Zonal Conference held on July 16, 2025.
- Embarked on a membership engagement drive at the University of Africa, Toru-Orua, on July 21, 2025.
- Embarked on a membership engagement drive at Zenith Bank Plc, Yenagoa, on July 8, 2025.
- Conducted an advocacy engagement at the Bankers' Committee Meeting on August 27, 2025.
- Participated in the Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
- On December 6, 2025, the branch carried out a Corporate Social Responsibility initiative by visiting Destiny Child Orphanage Home, Yenagoa.
- On December 12, 2025, the branch held its Dinner at Damaris Garden and Suites, Yenagoa, with fifty-six members in attendance.

### **The CIBN Cross River State Branch**

- The branch commenced its 2025 activities with a church thanksgiving service at House on the Rock, Parliamentary Extension, Calabar, on January 19, 2025.
- Welcomed and hosted the Presidential Dinner in honour of the President/Chairman of Council on January 6, 2025.
- The branch joined the President/Chairman of Council on courtesy visits to the Governor, Speaker of the House of Assembly, and Commissioner of Finance, Cross River State, on January 6–7, 2025.
- The Honourable Commissioner for Finance, Cross River State, Dr. Michael Odere, FCIB, hosted the Presidential Dinner on January 6, 2025.
- Paid a courtesy visit to the Chairman of the House Committee on Finance and Appropriation, Cross River State House of Assembly, Hon. Cyril Omini, on January 7, 2025.
- Participated in the 2025 Stream One ACIB and MCIB Induction held on March 29, 2025.
- On April 18, 2025, undertook a Corporate Social Responsibility initiative by visiting Destiny Motherless Babies Home and supporting an ex-banker with cash and gifts.
- Held career talks at Hope Waddell Training Institute and engaged with the Nigeria Police Force and key financial stakeholders on June 19, 2025.
- Embarked on a membership engagement drive to the Chairman and Managing Director of Ekondo Microfinance Bank and HRM Etinyin Dr. Asuquo Ekpenyong on July 16, 2025.
- Hosted the maiden South-South Zonal Banking and Finance Conference on July 16, 2025, at the Calabar International Convention Centre.
- The Branch Chairman, Mr. Charles Emefiele, FCIB, featured on Hit FM Calabar on August 28, 2025, to discuss contemporary banking issues.
- Held a Branch Meeting and Induction Ceremony on August 30, 2025.
- Organised a Fitness and Health Awareness Walk on October 1, 2025.
- Branch Executives paid a courtesy visit to the CBN Branch Controller, Calabar, Mr. Jibunor, on October 30, 2025.
- Organised Bankers' Games, featuring football for men and volleyball for women, on December 20–21, 2025.
- Held a Sports Fiesta and Get-Together on December 27, 2025, with sixty members in attendance.

### **The CIBN Delta State Branch**

- Participated in a football match in honour of the Branch Patroness, Mrs. Joy Enwa, held at Stephen Keshi Stadium on January 17, 2025.
- Attended the Thanksgiving Service and Send-Off reception of Mrs. Joy Enwa on January 19, 2025.
- Participated in the APBN 9th Public Lecture and Awards Ceremony on March 20, 2025.
- Participated in the 2025 Stream One ACIB and MCIB Induction held on March 22, 2025.
- Participated in send-forth programmes for the immediate past Head of Delta State Civil Service, Mr. Reginald Bayoko, held from March 27 to 30, 2025.
- Sponsored Banking and Finance Conferences at Delta State University and Dennis Osadebey University through cash donations.
- Participated in the CIBN South-South Zonal Conference held on July 16, 2025.
- Participated in the Banking and Finance Conference held in Abuja from September 9 to 10, 2025.

### **The CIBN Edo State Branch**

- The branch held a career talk at Idia Girls' Secondary School on May 15, 2025.
- Paid a courtesy visit to an orphanage on May 29, 2025.

- Paid a courtesy visit to the new Central Bank of Nigeria Edo State Branch Controller, Mr. Akpanke Utande, on June 11, 2025.
- Participated in the CIBN South-South Zonal Conference held on July 16, 2025.
- Held a meeting with the CBN Branch Controller and representatives of various banks in Edo State on August 11, 2025.
- Paid an official visit to the Department of Finance, University of Benin, on August 30, 2025, for the renewal of the Memorandum of Understanding.
- Participated in the Annual Banking and Finance Conference held in Abuja from September 9 to 10, 2025.
- Organised a Fitness Walk for bankers in Edo State on November 22, 2025.
- The branch held its Annual Bankers' Dinner on November 28, 2025.

### **The CIBN River State Branch**

- Participated in the South-South Zonal Office's first quarterly meeting of Chairmen and Secretaries held on February 23, 2025.
- Participated in the 2025 Stream 1 Chartered Bankers induction held on March 22, 2025, and held its Annual General Meeting on the same day.
- Alongside the Zonal Coordinator, paid a courtesy visit to the Zonal Head of Zenith Bank and its management team.
- Alongside the Zonal Coordinator, attended the Rivers State Microfinance Banks monthly meeting at COOPFUND Microfinance Bank, Bonny Island, on February 27, 2025.
- Alongside the Zonal Coordinator, held a career talk with students at Wisdom Gate Schools, SARS Road, Port Harcourt, as part of the "Catch Them Young" initiative, on February 21, 2025.
- Alongside the South-South Zonal Coordinator, participated in the Rivers State University FINTECH Summit organised by the Banking and Finance Department, held at the CIBN Bankers Hall, Rivers State University, on February 26, 2025.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive at Zenith Bank on February 28, 2025.
- Held a linkage meeting at Port Harcourt Polytechnic on May 8, 2025.
- The Zonal Coordinator paid a courtesy visit to the new Head of Department at Port Harcourt Polytechnic for a familiarisation visit on May 15, 2025.
- Held a linkage meeting at Rivers State University on May 29, 2025.
- Participated in COOPFUND's First Anniversary Celebration held on June 19, 2025.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive at the Central Bank of Nigeria on June 19, 2025.
- Paid for 110 membership registrations for students of Banking and Finance at Ken Saro-Wiwa Polytechnic, Bori.
- Delivered a career talk to Banking and Finance students at Rivers State University, engaging them on contemporary developments in the banking industry.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive at the office of the Head of Department, Banking and Finance Department, Ignatius Ajuru University of Education, Rivers State, on September 26, 2025, to discuss linkage collaboration with the institution.
- Alongside the Zonal Coordinator, visited the Zonal Controller of the Nigeria Deposit Insurance Corporation (NDIC), Rivers State, for a membership drive and sensitisation on branch activities on August 29, 2025.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive at the office

of the Chairperson of the National Association of Microfinance Banks (NAMB), Rivers State, on September 29, 2025. The Branch Executive received the Chairperson's support.

- Alongside the Zonal Coordinator, attended the Executive Committee meeting of the National Association of Microfinance Banks (NAMB), Rivers State Chapter, on October 2, 2025, to strengthen collaboration with the Branch.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive with the President of the Port Harcourt Chamber of Commerce, Mines and Agriculture (PHCCMA), on October 6, 2025. The Branch Executive received the President's support for its activities.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive at the Rivers State Ministry of Finance on October 15, 2025. The Branch Executive received the Ministry's support for its activities.
- Alongside the Zonal Coordinator, visited the Central Bank of Nigeria on October 15, 2025. The CBN Branch Controller pledged the Apex Bank's support for the Branch's activities.
- Held a Linkage Committee meeting at Rivers State University on October 29, 2025.
- Branch Executives paid a courtesy visit to the Branch Manager of UBA, Port Harcourt, to discuss staff membership registration on October 30, 2025.
- Alongside the Zonal Coordinator, embarked on a membership engagement drive at Port Harcourt Polytechnic on November 6, 2025. The Branch Executive received the support of the Head of Department, Dr. Becky, regarding the execution of the Memorandum of Understanding with the Institute.
- Held the 2025 Annual Bankers' Dinner on November 29, 2025, at Vineyard Event Centre, 88 Woji Road, GRA, Port Harcourt, Rivers State, with the theme "Intelligent Banking for a Smarter Future." The Guest Speaker was Mr. Yusuf Sambo, Senior Manager, NDIC, Port Harcourt. Over one hundred members were in attendance.

### 2.2.5 The CIBN South-West Zonal Office – Osogbo

The South-West Zonal Office is responsible for coordinating the Institute's activities across six states: Ekiti, Kwara, Ogun, Ondo, Osun, and Oyo. The Zone also oversees thirty (30) linkage institutions.

#### Some achievements of the South-West Zone

The zone achieved the following milestones during the year under review:

- The Zone coordinated the registration of over 1,400 new members in 2025 from various linkage Institutions across the zone and targeted Commercial and Microfinance Banks.
- Facilitated the election of 35 new Fellows and the registration of 25 Honorary Senior Members
- Facilitated the registration of 2 new Microfinance Banks for corporate members of the Institute.
- As part of the Institute's Corporate Social Responsibility (CSR), the zone coordinated the ground-breaking and commissioning ceremony of the Institute's legacy project donated to Babcock University, Ilishan-Remo, Ogun State, on January 24 and August 28, 2025 respectively.
- The Zone acquired the Certificate of Occupancy (C of O) of the CIBN South-West Zonal office for the construction.
- One of the zone's linkage institutions, Kwara State Polytechnic, Ilorin, won the award of the Best Linkage School for the year 2025.
- The Kwara State Branch won the Best Branch in the Organisation of Youth-Focused programmes for the year 2025.
- The CIBN Oyo State Branch won the overall Best Performing branch in south-west zone for the year 2025, awarded during the 18th Annual Banking and Finance Conference.
- The CIBN Ogun State Branch won 2<sup>nd</sup> runner-up in driving membership for the year 2025.

- The zone facilitated the Linkage partnership MOU renewal between the Institute and Rufus Giwa Polytechnic, Owo, Ondo State, as well as Afe Babalola University, Ado-Ekiti, Ekiti State.
- The zone coordinated the venue and streaming of streams 1 and 2 of the Chartered Bankers Induction ceremonies held on March 22 and August 20, 2025, respectively, across all six (6) branches within the zone.
- The zone facilitated webinar programmes across the branches on the following themes:
  - i. *"Boardroom Conflict, Corporate Governance and the Future of Banking in Nigeria"* on February 20, 2025.
  - ii. *"Cyber Crime and Fraud Prevention in a Fintech Banking System"* on February 20, 2025
  - iii. *"Riding Over the Storm of Economic Turbulence in Nigeria"* on March 20, 2025.
  - iv. *"Riding Upon the Ancient Landmark in Soaring Higher as a Branch"* on June 12, 2025.
  - v. *"Mental Health and the Family"*
  - vi. *"Cyber Security in the Banking Industry: Challenges and Solutions"* on June 18, 2025.
  - vii. *"Human Resources Challenges in Banking: Navigating Japa and Career Transitions"* on September 24, 2025
  - viii. *"The Role of Professional Bankers in the Growth and Stability of the Nigerian Banking Industry"* on June 24, 2025.
- The zone facilitated the inauguration of the Association of Professional Women Bankers (APWB) Oyo State in Ibadan, Oyo State Branch on December 9, 2025
- The Bankers Club/Financial Inclusion Initiative Programme were created in the following secondary schools in some state branches:
  - i. Word Assembly College, Ilorin, on February 5, 2025
  - ii. Queens College, Ilorin, on May 23, 2025.
  - iii. Okanlawon School of Science Academy, Osogbo on November 11, 2025.
  - iv. Baptist High School, Iree on December 9, 2025.

### **The CIBN EKITI STATE BRANCH**

- The President/Chairman of Council, alongside the Zonal Coordinator, engaged in a stakeholder meeting with Ekiti State Branch executives on March 12, 2025.
- The Branch, alongside the Zonal Coordinator, participated in the first and second streams of the Graduate Induction Ceremony held on March 22 and August 30, 2025, respectively.
- Branch executives delivered career talks at the Federal Polytechnic, Ado-Ekiti, and Ekiti State University on April 23, 2025.
- The Financial Inclusion Initiative Programme was launched at Harding Model College, Immaculate Grammar School, and Command Secondary School, Ado-Ekiti, on September 23, 2025.

### **THE CIBN KWARA STATE BRANCH**

- The Kwara State Branch, alongside the Zonal Coordinator, attended the Corporate Bankers' Club meeting at Kwara State Polytechnic and delivered a career talk on January 15, 2025.
- Branch executives delivered a career talk to students at The Word Assembly College, Ilorin, on February 5, 2025.
- The Branch, alongside the Zonal Coordinator, presented a drop-down banner to a Branch Patron, Dr. Olatunde Oladokun, during his 60th birthday celebration on February 10, 2025, as a goodwill engagement.
- The Branch, alongside the Zonal Coordinator, organised a first-quarter webinar themed "Riding

Over the Storm of Economic Turbulence in Nigeria" on March 20, 2025.

- A career talk was delivered at the University of Ilorin during its orientation programme on April 5, 2025.
- The Financial Inclusion Initiative Programme was inaugurated at Queen's College, Ilorin, on May 23, 2025.
- The Branch participated in and delivered a career talk during the inauguration of the Corporate Bankers Club at Kwara State Polytechnic on May 28, 2025.
- The Branch, alongside the Zonal Coordinator, organised and held its Annual General Meeting themed "Riding Upon the Ancient Landmark in Soaring Higher as a Branch" on June 12, 2025.
- The Branch, alongside the Zonal Coordinator, participated in the first and second streams of the Graduate Induction Ceremony held on March 22 and August 30, 2025, respectively.
- A Quarterly General Meeting and Webinar themed "Mental Health and the Family" was held on September 18, 2025.
- The Branch, alongside the Zonal Coordinator, organised its Annual Bankers Walk, involving bankers and stakeholders, on December 6, 2025.

### THE CIBN OGUN STATE BRANCH

- As part of the Institute's corporate social responsibility, the Branch participated in the preparation for the groundbreaking and commissioning ceremony for the Institute's legacy project donated to Babcock University, Ilishan-Remo, Ogun State, held on January 24 and August 28, 2025, respectively.
- The Branch delivered a career talk to Banking and Finance students at Abraham Adesanya Polytechnic, Ijebu-Igbo, on February 19, 2025.
- The Branch, alongside the Zonal Coordinator, organised and held its First Quarter General Meeting (BEST Forum) themed "Cyber Crime and Fraud Prevention in a Fintech Banking System" on February 20, 2025, and paid a courtesy visit to the GMD of Gateway Holdings, Dr. Remi Bakara, FCIB, on the same day.
- A Second Quarter General Meeting with the same theme was held on May 29, 2025.
- A paper titled "Cyber Security in the Banking Industry: Challenges and Solutions" was delivered at Abraham Adesanya Polytechnic on June 18, 2025.
- The Branch, alongside the Zonal Coordinator, participated in the first and second streams of the Graduate Induction Ceremony held on March 22 and August 30, 2025, respectively.
- The Branch organised its Third Quarter General Meeting themed "Human Resources Challenges in Banking: Navigating Japa and Career Transitions" on September 24, 2025.
- End-of-year activities included a Thanksgiving Jumat Service on December 5, 2025; a Bankers Fitness Walk and Novelty Football Match on December 6, 2025; and a Thanksgiving Church Service on December 7, 2025.
- The Branch organised a student competition and mentoring programme on December 10, 2025, alongside its Annual Bankers Dinner and Award Night themed "Trade and Exchange Rate Volatility."

### THE CIBN ONDO STATE BRANCH

- The Branch conducted sensitisation sessions for staff of NIRSAL Microfinance Bank, Oke-Igbo.
- Linkage engagement meetings were held with Rufus Giwa Polytechnic, Owo, and Adekunle Ajasin University, Akungba-Akoko, on May 28, 2025.
- The Branch conducted a sensitisation session for staff of Lobrem Microfinance Bank, Oke-Igbo, Ondo State, on August 29, 2025.

- The Branch, alongside the Zonal Coordinator, participated in the Stream 2 Chartered Bankers induction Ceremony on August 30, 2025.
- The Branch, alongside the Zonal Coordinator, held its Annual General Meeting on October 9, 2025, and conducted its AGM and Election of New Executives on November 15, 2025.

### THE CIBN OSUN STATE BRANCH

- The Branch Chairman held a linkage engagement meeting with the Rector of Osun State Polytechnic on January 6, 2025, to discuss the implementation of the linkage programme.
- The Branch conducted sensitisation sessions for staff of First Bank Plc, Main Branch, Osogbo, on January 17, 2025, and Oke-Fia Branch, Osogbo, on January 20, 2025, in preparation for the Institute's examinations.
- The President/Chairman of Council, Professor Pius Deji Olanrewaju, Ph.D., FCIB, held a stakeholder engagement with Osun State Branch executives on February 6, 2025.
- The President/Chairman of Council, the Acting Zonal Coordinator, and Osun State Branch Executive members represented the Institute at the final burial ceremony of the late Pa. Anthony Akinwuntan in Ile-Ife on February 15, 2025.
- The Acting Zonal Coordinator represented the Institute at the 1st Combined Convocation Ceremony of The Polytechnic, Iresi, on February 20, 2025.
- The Branch delivered a career talk to the Faculty of Financial Studies at Osun State Polytechnic, Iree, and held a linkage engagement meeting with the Deputy Rector, Dean, and Management of the institution on March 5, 2025.
- The Branch Chairman and the Acting Zonal Coordinator presented a paper titled "Pragmatic Fiscal Policies for Sustainable Development" at the 3rd Biennial International Conference on Accounting and Finance on March 11, 2025.
- A courtesy visit was paid to the Osun State Head of Service, Elder Ayanleye Aina, on March 14, 2025, to discuss the inclusion of Banking and Finance qualifications in the State Scheme of Service.
- The Branch, alongside the Acting Zonal Coordinator, held a stakeholder engagement with the new CBN Branch Controller, Mrs. Abiola Adeleke, on April 6, 2025.
- As part of the "Catch Them Young" Initiative and corporate social responsibility, the Branch Chairman sponsored the membership registration of ten linkage students at Osun State Polytechnic.
- On July 1, 2025, the Acting Zonal Coordinator and Osun State Branch Executives held a stakeholder engagement with the Speaker of the Osun State House of Assembly, Rt. Hon. Olumide Adewale Egbedun.
- The Acting Zonal Coordinator delivered an online career talk to students of Redeemer's University, Ede, on August 9, 2025.
- The Branch, alongside the Zonal Coordinator, participated in the first and second streams of the Graduate Induction Ceremony held on March 22 and August 30, 2025, respectively.
- Secondary school career talks were held at Okanlawon School of Science Academy, Osogbo, on November 11, 2025, and at Baptist High School, Iree, on December 9, 2025.

### THE CIBN OYO STATE BRANCH

- The Branch attended the Corporate Bankers Club of The Polytechnic, Ibadan, and delivered a career talk on January 23, 2025.
- The Branch, alongside the Zonal Coordinator, held its First Quarter General Membership Meeting

themed "Boardroom Conflict, Corporate Governance and the Future of Banking in Nigeria" on February 20, 2025.

- The President/Chairman of Council held a stakeholder engagement with Oyo State Branch executives on March 6, 2025.
- The Branch, alongside the Zonal Coordinator, held its Annual General Meeting and Election for New Executives on April 30, 2025.
- A Second Quarter General Membership Meeting themed "The Role of Professional Bankers in the Growth and Stability of the Nigerian Banking Industry" was held on June 24, 2025.
- The Branch, alongside the Zonal Coordinator, participated in the first and second streams of the Graduate Induction Ceremony held on March 22 and August 30, 2025, respectively.
- Stakeholder engagements were held with the staff of Stanbic IBTC Bank on September 25, 2025, and Keystone Bank on September 29, 2025, at their Southwest Regional Offices in Ibadan.
- The President/Chairman of Council, Professor Pius Deji Olanrewaju, Ph.D., FCIB; the Registrar and Chief Executive Officer, Akin Morakinyo, ACIB; and Branch Executives held stakeholder engagements in Oyo State with the CBN Branch Controller, Ibadan, Mr. Ismael Oyegbola; the Managing Director of O'dua Investment Company, Mr. Abdulrahman Yinusa, FCIB; and the Olubadan of Ibadanland, Oba (Senator) Rashidi Adewolu Ladoja, on December 9, 2025.
- The Branch organised its Annual Bankers Dinner and Award Night themed "One Trillion Dollar Economy: Issues and Matters Arising" on December 9, 2025.

#### 2.2.6 THE NATIONAL SECRETARIAT ANNEX, ABUJA (NSAA)

The North Central Zonal Office (NSAA) is responsible for coordinating the Institute's activities across six states, namely: the Federal Capital Territory (FCT), Benue, Kogi, Nasarawa, Niger, and Plateau.

##### Key Achievements

The zone achieved the following during the year under review:

- Coordinated the registration of over 2500 new members in 2025 from various linkage Institutions and targeted banks across the zone.
- Facilitated the election of twenty (20) Fellows and the registration of twenty-one (21) Honorary Senior Members for the Institute.
- Facilitated the registration of six (6) Microfinance Banks as corporate members of the Institute.
- The zone assisted in the sale of the Institute's property in Asokoro, Abuja, which generated income for the institute.
- The CIBN FCT Branch won the best overall branch in North Central and the 1st Runner-up best in membership drive overall at the 18th CIBN Banking & Finance Conference stakeholders award.
- The zone recorded the coordinated venues for the induction of over 195 Chartered Bankers (Associates) and Microfinance Certified across the branches.
- The zone organised a school debate between Roberto International School and Oasis International School, which was held in Abuja.

**The CIBN FCT- Abuja Branch**

- FCT Branch, alongside the NSAA Zonal Coordinator, accompanied the President/Chairman of Council and the Registrar and Chief Executive to a public hearing on Digital and Electronic Banking on January 14, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, conducted its first executive meet and greet on January 23, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, facilitated membership drive and engagement with the following banks on January 24, 2025:
  - i. Ecobank Nigeria Plc
  - ii. Taj Bank Limited
  - iii. Abucoop Microfinance Bank Limited
  - iv. Noun Microfinance Bank Limited
  - v. Access Bank Plc
  - vi. Zenith Bank Limited
- FCT Branch, alongside the NSAA Zonal Coordinator, accompanied the President/Chairman of Council and the Registrar and Chief Executive to the Gender Inclusion Conference held on January 25, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in a courtesy visit and stakeholder engagement with the Managing Director and management staff of the Centre for Management Development, Abuja, on February 4, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, constituted the CIBN and University of Abuja Linkage Programme Committee on February 5, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in a courtesy visit to the Managing Director and Group Head of the Internal Control and Compliance Department of the Federal Mortgage Bank of Nigeria on February 10, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Regional Manager of Access Bank Plc, Abuja, on February 18, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, conducted its branch executive and zonal meetings on February 20, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, represented the President/Chairman of Council at the House of Senate public hearing on the Consolidated Tax Bill, 2024, held from February 24 to 25, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, attended the 50th Inaugural Lecture of Professor Uche Uwalake on February 25, 2025, at Nasarawa State University, Keffi.
- FCT Branch, alongside the NSAA Zonal Coordinator, represented the President/Chairman of Council at the House of Representatives public hearing on Proposed Tax Reform Bills on February 27, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged with students of Talent International Academy for a career talk on February 28, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to a Branch Patron and Executive Director of Access Bank Plc, Hadiza Ambursa, on March 6, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in the virtual 2025 Stream 1 Chartered Bankers induction ceremony on March 22, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, facilitated a membership drive and engagement with staff of the Federal Mortgage Bank of Nigeria and Ecobank Plc on March 27, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, organised its Annual General Meeting and

Elections on March 27, 2025.

- FCT Branch, alongside the NSAA Zonal Coordinator, in collaboration with ROBERETO Study Centre, Abuja, offered preparatory classes for student members preparing for the April diet examinations.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Executive Director of Access Bank Plc, Hadiza Ambursa, on April 10, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, held its inaugural executive meeting on April 10, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in the 9th Edition of the CIBN Leadership Training and Briefing Session themed "Leadership Imperatives in the 21st Century," with Guest Speaker Dr. Nosike Agoke, FCIB, held on April 12, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, represented the President/Chairman of Council at the 8th Inaugural Lecture by Professor Gabriel O.C. Okenwa titled "Reinventing Leadership: Strategies for Organisational Re-Engineering and Entrepreneurial Success," held on April 23, 2025, at Veritas University, Abuja.
- FCT Branch, alongside the NSAA Zonal Coordinator, attended the 26th Investiture of the ANAN President held on April 26, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Head of the Banking and Finance Department at the University of Abuja and the Chairman of the Microfinance Bank Abuja Chapter on May 5, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, conducted its second quarter executive and zonal meetings on May 8, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged with students of the University of Abuja and Roberto Learning Academy, Abuja, for a career talk on May 14, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated actively in the 2025 CIBN Pre-AGM held on May 15, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in a general meeting and quiz session with Zenith Bank Plc on May 15, 2025, during which the LEGACY Agenda of the President/Chairman of Council was discussed.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Head of the Financial Studies Department at the National Open University of Nigeria (NOUN) on May 15, 2025.
- FCT Branch and the NSAA Zonal Coordinator attended the CIBN AGM held on May 17, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, coordinated bulk membership registration for 19 students from the Banking and Finance Department of the University of Abuja.
- FCT Branch engaged students of the University of Abuja in the online CIBN Test on Interest Rate in Business Banking on May 27, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, virtually attended the CIBN Ogun State Branch Second Quarter AGM Lecture titled "The Values and Consequences of Mergers and Acquisitions in Today's Financial Services Industry," with Guest Speaker Dr. Charles Ogibi, FCIB, on May 29, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, organised its zonal meeting at the CIBN Bankers House, Annex Abuja, on June 3, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged students of the University of Abuja in the CIBN User Acceptance Test 1 of the CIBN Learning Management System on Friday, June 20, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in the NABAFS Week celebration at the University of Abuja on July 5, 2025.

- The FCT Branch sponsored the membership registration of 20 students from the University of Abuja under the CIBN linkage programme.
- FCT Branch, alongside the NSAA Zonal Coordinator, organised its zonal meeting on July 10, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in the 10th Edition of the CIBN Leadership Training and Briefing Session themed "Cyber Resilience in a Disruptive World" held on Saturday, July 12, 2025.
- FCT Branch and all North Central branches, alongside the NSAA Zonal Coordinator, engaged in a virtual zonal meeting on August 9, 2025.
- FCT Branch, alongside NSAA staff, participated in the CIBN Generation Next Forum 3.0 at the University of Abuja, with 65 students participating, on August 12, 2025.
- The CIBN Study Centre currently has nine lecturers and has adopted a hybrid mode of teaching.
- FCT Branch, alongside the NSAA Zonal Coordinator, organised a zonal executive meeting on August 21, 2025.
- FCT Branch admitted 24 inductees from the August CIBN Induction into the branch as members on August 30, 2025.
- The Vice-Chairman, Emma Mogbolu, FCIB, met with Arc. Ahmed Musa Dangiwa, Honourable Minister of Housing and Urban Development, on September 11, 2025, to seek the Minister's support for branch activities.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged with students at Oasis International School for a career talk on September 18, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, initiated and held the maiden edition of the schools' debate for secondary schools at the CIBN Annex Office, Abuja, on September 25, 2025, contested between Oasis International School and Raberto International Schools. The event was well attended by branch members, teachers from both schools, and new members from Keystone Bank, First Bank, and Access Bank Plc.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged with students and introduced a hybrid mode of teaching and study centre for prospective members preparing for examinations.
- Successfully registered 23 staff members from Keystone Bank, First Bank Plc, and Access Bank Plc during the maiden edition of the CIBN FCT Branch Schools Debate held on September 25, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, introduced a schools' debate competition among secondary schools in Abuja to support the Youth Empowerment aspect of the LEGACY agenda of the President/Chairman of Council, Professor Pius Deji Olanrewaju, FCIB. The pilot event was contested by Oasis International School and Rabeto Schools on September 25, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, participated in the 11th Edition of the CIBN Leadership Training and Briefing Session themed "Fostering Innovation and Excellence: The Role of Transformational Leadership" held on Saturday, September 27, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, held its fourth quarter zonal and executive meetings on October 2, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid courtesy calls to Mr. Shehu Aliyu, Executive Director of First Bank; Ms. Hadiza Ambursa (Branch Patron); and Mr. Idris Ibrahim, Group Executive of First Bank, to seek support for branch activities.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to Dr. Blaise Ijebor, Director of Risk Management at the Central Bank of Nigeria, along with his Deputy Directors.
- The FCT Branch Chairman, alongside the NSAA Zonal Coordinator, accompanied the President/Chairman of Council and the Registrar to the 2025 Annual Conference of the Institute of Chartered Accountants of Nigeria (ICAN) on October 7, 2025.
- The FCT Branch Chairman, alongside the NSAA Zonal Coordinator, represented the

President/Chairman of Council at a public hearing at the House of Representatives on October 9, 2025.

- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Managing Director and CEO of Jaiz Bank, Dr. Haruna Musa, FCIB, and his management team on October 10, 2025.
- FCT Branch Executive Committee, alongside the NSAA Zonal Coordinator, paid courtesy calls on the Managing Director of TAJ Bank, Mr. Hamid Joda, FCIB, on October 13, 2025. TAJ Bank partially sponsored the Annual Bankers' Nite and sent five representatives to attend the event.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged with students of Raberto Schools for a career talk on October 20, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, represented the President/Chairman of Council at a public hearing at the House of Representatives on October 24, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Federal Mortgage Bank of Nigeria (FMBN) on October 27, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, embarked on membership drive and sensitisation visits to E-Bars Microfinance Bank, AMML Microfinance Bank, and Nigeria Navy Microfinance Bank on October 28, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, embarked on membership drive and sensitisation visits to Zenith Bank Plc, Keystone Bank, and Lotus Bank on November 3, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, represented CIBN at a public hearing on the amendment of the Act to repeal the National Insurance Commission Act 1997 and to re-enact the Insurance Regulation Commission Bill 2025, on November 12, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, engaged with students of the University of Abuja on awareness of Institute membership on November 20, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, mobilised 30 new members from Access Bank, First Bank, Taj Bank, and Jaiz Bank through its Annual Bankers' Nite event held on December 4, 2025.
- FCT Branch, alongside the NSAA Zonal Coordinator, launched the second edition of its branch journal, "The Chartered Banker," at the Annual Bankers' Nite held on December 4, 2025.
- The FCT Branch Chairman, alongside the NSAA Zonal Coordinator, represented the Institute at the National Education Assessment meeting held at the JAMB office, Bwari, on December 5, 2025.
- The FCT Branch Chairman, alongside the Zonal Coordinator, also represented the Institute at the African Group of Negotiators Expert Support and Federal Ministry of Livestock Development meeting held on December 11, 2025, in Abuja.
- The FCT Branch held its fourth quarter meeting on December 15, 2025, closing the year.

#### **The CIBN Benue State**

- Benue Branch, alongside the NSAA Zonal Coordinator, conducted its first branch executive and zonal meetings on January 23, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, participated in a stakeholder engagement with the President/Chairman of Council on March 18, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, participated in the 9th Edition of the CIBN Leadership Training and Briefing Session themed "Leadership Imperatives in the 21st Century."
- Benue Branch Executive Committee engaged with the NSAA office staff in a virtual meeting on April 15, 2025, to re-emphasise the urgency of reviving branch activities.
- Benue Branch, alongside the NSAA Zonal Coordinator, engaged with students at Benue State University (BSU), Makurdi, for a career talk on April 24, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, participated actively in the CIBN Pre-AGM

held on May 15, 2025.

- The Benue Branch Chairman and its Executive Committee attended the CIBN AGM held on May 17, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, engaged with staff of Access Bank Plc and First Bank of Nigeria Ltd on May 29, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, participated in the 10th Edition of the CIBN Leadership Training and Briefing Session themed "Cyber Resilience in a Disruptive World" held on Saturday, July 12, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator and all North Central branches, engaged in virtual zonal meetings held on July 19 and August 9, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, engaged in a virtual meeting on the branch's pending Annual General Meeting and Elections on August 23, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, engaged with staff of First Bank of Nigeria Ltd on August 26, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, participated in the 11th Edition of the CIBN Leadership Training and Briefing Session themed "Fostering Innovation and Excellence: The Role of Transformational Leadership" held on Saturday, September 27, 2025.
- Benue Branch, alongside the NSAA Zonal Coordinator, engaged with students of Joseph Sarwuan Tarka University, Benue State, for a career talk on August 28, 2025.

#### **The CIBN Nasarawa State Branch**

- Nasarawa Branch, alongside the NSAA Zonal Coordinator, conducted its first executive and zonal meetings on January 23, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, held a linkage meeting with the management of the Banking and Finance Department at Nasarawa State University to discuss the renewal of their Memorandum of Understanding.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, attended the 50th Inaugural Lecture of Professor Uche Uwalake on February 25, 2025, at Nasarawa State University, Keffi.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to Nasarawa State University, Keffi, on March 19, 2025, to discuss matters related to linkage renewal.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, participated in a stakeholder engagement with the President/Chairman of Council on March 26, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, paid a condolence visit to the Banking and Finance Department of Federal Polytechnic, Nasarawa State, on March 27, 2025, following the passing of the former Head of Department, Mr. Ojeme Joseph.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, facilitated an excursion for students of the Banking and Finance Department of Federal Polytechnic, Nasarawa, to the NDIC office in Abuja on March 27, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, facilitated an excursion for students of the Banking and Finance Department of Federal Polytechnic, Nasarawa (a linkage institution), to the Central Bank of Nigeria Headquarters, Abuja, on April 6, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, held a virtual executive meeting on April 10, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, participated in the 9th Edition of the CIBN Leadership Training and Briefing Session themed "Leadership Imperatives in the 21st Century," with Guest Speaker Dr. Nosike Agoke, FCIB, held on April 12, 2025.
- The Branch, alongside the NSAA Zonal Coordinator, engaged students from linkage institutions—Nasarawa State University and Federal Polytechnic, Nasarawa—in an online CIBN test on Interest Rate in Business Banking on May 27, 2025.

- Nasarawa Branch, alongside the NSAA Zonal Coordinator, participated actively in the CIBN Pre-AGM held on May 15, 2025.
- The Nasarawa Branch Chairman and Executive Committee attended the 2025 CIBN AGM held on May 17, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, ensured students from linkage institutions in the state participated in the CIBN User Acceptance Test 1 of the CIBN Learning Management System held on Friday, June 20, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, participated in the 10th Edition of the CIBN Leadership Training and Briefing Session themed "Cyber Resilience in a Disruptive World" held on Saturday, July 12, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator and all North Central branches, engaged in a virtual zonal meeting on July 19, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, organised its second quarter executive and zonal virtual meeting on July 24, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, participated in the NABAFS Week celebration at Federal Polytechnic, Nasarawa, on September 8, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, participated in the 11th Edition of the CIBN Leadership Training and Briefing Session themed "Fostering Innovation and Excellence: The Role of Transformational Leadership" held on Saturday, September 27, 2025.
- Nasarawa Branch, alongside the NSAA Zonal Coordinator, coordinated the bulk membership registration of students from the Banking and Finance Department of Federal Polytechnic, Nasarawa.

### **The CIBN Niger State Branch**

- The Niger State branch, alongside the NSAA Zonal Coordinator, conducted its first executive and zonal meetings on January 23, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, participated in a stakeholder engagement with the President/Chairman of Council on March 19, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Head of Department and staff of the Banking and Finance Department at Federal Polytechnic, Bida.
- The Niger State branch, alongside the NSAA Zonal Coordinator, participated in the 9th Edition of the CIBN Leadership Training and Briefing Session themed "Leadership Imperatives in the 21st Century," with Guest Speaker Dr. Nosike Agoke, FCIB, held on April 12, 2025.
- Successfully registered 10 members for the 2025 MCP April diet examinations.
- The Niger State branch, alongside the NSAA Zonal Coordinator, participated actively in the CIBN Pre-AGM and attended the 2025 CIBN AGM held on May 15 and May 17, 2025, respectively.
- The Niger State branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the office of the Executive Governor of Niger State.
- The Niger State branch visited the Vice Chancellor of Ibrahim Badamosi Babangida University, Lapai, on May 22, 2025, to facilitate the accreditation of the Banking and Finance Department of the Institute, and visited Edusoko University, Bida, which currently runs a Finance Department but not Banking.
- Students of Federal Polytechnic, Bida, Niger State, participated in the online CIBN Test on Interest Rate in Business Banking on May 27, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, ensured that students from Federal Polytechnic, Bida, Niger State, participated in the CIBN User Acceptance Test 1 of the CIBN Learning Management System held on Friday, June 20, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, successfully processed

membership registration for 67 students from Federal Polytechnic, Bida, Niger State, on June 23, 2025.

- The Niger State branch, alongside the NSAA Zonal Coordinator, organised its second quarter executive and zonal meetings on June 28, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, engaged with students at El-Amin International School, Minna, for a career talk on July 5, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, participated in the 10th Edition of the CIBN Leadership Training and Briefing Session themed "Cyber Resilience in a Disruptive World" held on Saturday, July 12, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the office of the Executive Governor of Niger State in anticipation of the North Central Zonal Conference.
- The Niger State branch, alongside the NSAA Zonal Coordinator and all North Central branches, engaged in a virtual zonal meeting held on July 19, 2025.
- The Niger State branch, alongside the NSAA Zonal Coordinator, held its branch annual meeting on July 30, 2025.
- The Niger State branch visited the management and students of Federal Polytechnic, Bida, Niger State, for linkage coordination between the Institute and the institution.
- The Niger State branch, alongside the NSAA Zonal Coordinator, participated in the 11th Edition of the CIBN Leadership Training and Briefing Session themed "Fostering Innovation and Excellence: The Role of Transformational Leadership" held on Saturday, September 27, 2025.

#### **The CIBN Plateau State Branch**

- The Plateau State branch, alongside the NSAA Zonal Coordinator, conducted its first executive and zonal meetings on January 23, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, participated in a stakeholder engagement with the President and Chairman of Council on February 6, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the Acting CBN Branch Controller, Jos, Plateau State, on February 24, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, virtually attended and participated in the Stream One Induction Ceremony held on March 22, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, represented the Institute at the burial of the Branch Financial Secretary, Mr. Simon Lawan, on Friday, March 28, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, participated in the Branch Leadership Training 9.0 – "Leadership Imperatives in the 21st Century" on April 12, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, paid a courtesy visit to the office of the CBN Branch Controller and the Branch Patron, Hon. Grace S. Dongkum, FCA, on April 25, 2025.
- The Plateau State branch paid a courtesy visit to the new Head of the Banking and Finance Department at the University of Jos on April 25, 2025, to discuss the linkage programme.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, held its Annual General Meeting and conducted a successful, rancour-free election on April 26, 2025.
- Branch executives presented certificates to the Branch's newly inducted ACIB members at an open ceremony on May 12, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, virtually attended the CIBN Pre-AGM held on May 15, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, virtually attended the CIBN AGM held on May 17, 2025.

- The Plateau State branch, alongside the NSAA Zonal Coordinator, introduced Mrs. Larai Hassan, FCIB, as the State's appointed leader of the Association of Professional Women Bankers.
- The Branch engaged students of the University of Jos in the online CIBN Test on Interest Rate in Business Banking on May 27, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, organised its zonal meeting on June 12, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, ensured that students from the University of Jos participated in the CIBN User Acceptance Test 1 of the CIBN Learning Management System held on Friday, June 20, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, organised its general meeting on June 28, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, represented CIBN at the ICAN Jos and District Society Investiture of its 26th Chairman on July 6, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, participated in the 10th Edition of the CIBN Leadership Training and Briefing Session themed "Cyber Resilience in a Disruptive World" held on Saturday, July 12, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, paid condolence visits to a branch member, Danjuma Tat, former Managing Director of Light Microfinance Bank, over the passing of his father.
- The Plateau State branch, alongside the NSAA Zonal Coordinator and all North Central branches, engaged in a virtual zonal meeting on July 19, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, held a virtual executive meeting on July 24, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, participated in the AFREXIMBANK session on "Promoting Financial Inclusion Through Trade: Challenges and Innovations in Africa" on Thursday, July 31, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, delivered a presentation on AI, Fintech, and the Future of Banking and Finance at the Plateau State Polytechnic Banking and Finance Students' Week 2025, held on August 8, 2025.
- The First Vice Chairman of the Branch supported HND I students of Banking and Finance at Plateau State Polytechnic in their International Finance classes.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, paid a visit to the new Head of the Banking and Finance Department at Plateau State Polytechnic following the introduction of the HND programme, to discuss a potential linkage agreement.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, held a virtual executive meeting on August 9, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, virtually attended the Generation Next Forum 3.0 on August 12, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, represented the Institute as special guests at the Chartered Institute of Taxation of Nigeria (CITN) versus Institute of Chartered Accountants of Nigeria (ICAN) football match on August 28, 2025.
- The Branch celebrated with four members from Jos who were inducted on August 30, 2025.
- The Plateau State branch, represented by the Second Vice Chairman and the Auditor, attended the Annual Banking and Finance Conference held from September 9 to 10, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, organised its executive and zonal meetings on September 13, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, participated in the 11th Edition of the CIBN Leadership Training and Briefing Session themed "Fostering Innovation and

Excellence: The Role of Transformational Leadership" held on Saturday, September 27, 2025.

- The Plateau State branch, alongside the NSAA Zonal Coordinator, successfully facilitated the following awards and licences:
  - i. Branch Chair, Alhaji N.A. Abuhuraira – Honorary Senior Membership (HCIB)
  - ii. Branch First Vice Chairman, Matyek E. Mashor – Fellowship Membership (FCIB)
  - iii. Former Auditor, Livinus Ibegbulem – Practice Licence
- The Plateau State branch, alongside the NSAA Zonal Coordinator, organised a virtual executive meeting on October 23, 2025, to discuss branch progress and activities.
- The Branch celebrated with five fellowship awardees at the 2025 Fellowship Investiture held on November 1, 2025.
- The Branch actively participated in the Jos Bankers Football Tournament, which took place from November 15, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, paid a condolence visit to the Head of the Banking and Finance Department at Plateau State Polytechnic, Barkin Ladi, over the passing of his mother on November 19, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, was represented at the 2025 Fourth Quarter Council meeting on December 4, 2025.
- The Plateau State branch, alongside the NSAA Zonal Coordinator, participated in the Training and Briefing Session for Branch Leadership 12.0 on December 13, 2025.

### 2.2.7 THE NATIONAL SECRETARIAT, LAGOS

The National Secretariat, Lagos, is responsible for coordinating the activities of branches within Lagos State, including the CIBN Lagos State Branch and the Association of Professional Women Bankers (APWB), as well as international branches. In addition, the Secretariat, in conjunction with the Lagos State Branch and APWB, coordinates the activities of five linkage institutions.

#### 2.2.7.1 The CIBN Lagos State Branch

##### Preparation of Students for the Institute's Examinations

- **2025 Diet Lectures**  
The Branch successfully conducted lectures for candidates registered for both the April and October 2025 Diet Examinations.
- **April Diet Lectures:**
  - Commenced on January 11, 2025, and ended on March 23, 2025.
  - A two-week intensive class was held from March 26 to April 6, 2025, for candidates unable to attend regular classes due to workload.
- **October Diet Lectures:**
  - Commenced on June 7, 2025, and ended on September 21, 2025.
  - Revision classes were held from September 24 to October 5, 2025.

#### A. TRAINING PROGRAMMES

S/N	Programmes	Date
1.	Webinar on Growing Digital Banking Fraud in Nigeria: Nature, Size, Agnet, Impact and New Prevention Strategies in collaboration with our PSPM Partner, Brecil Consultants Ltd.	May 21, 2025
2.	Half –Year Economic Conference: Focusing on Sectoral Performance for the Year 2025 and The Implications of Recent Tax Reform	August 28, 2025
3.	Webinar on Building Capacity for Clear and Actionable Banking Reports Writing: The Experiential Learning Model.	November 26, 2025

**B. MEMBERSHIP ENGAGEMENTS****Key Activities of the CIBN Lagos State Branch in 2025**

- 1) **7<sup>th</sup> Matriculation Program Attendance at Trinity University**
  - The Branch attended the 7<sup>th</sup> Matriculation ceremony of Trinity University on March 20, 2025, and the event was well-attended by the Branch Executives, with the Branch Chairman leading the team.
- 2) **Career Talks in Schools**
  - The Branch attended the Freshers' Students orientation event organised by the Finance Students Association (FINSAs), University of Lagos, for career talks as part of its membership drive and "Catch Them Young" initiative during the year under review.
- 3) **Courtesy Visit to Banks**
  - The Executive Committee of the Branch paid a courtesy visit to the Managing Director/CEO, LAPO Microfinance Bank on June 4, 2025.
  - EXCO also paid a visit to the Managing Director/CEO, NPF Microfinance Bank Plc, on June 17, 2025.
  - The Branch Chairman and the Branch Controller also paid a courtesy visit to the Managing Director/CEO, Accion Microfinance Bank, on November 17, 2025.
- 4) **Courtesy visit to Past Branch Chairman & Past President/Chairman of Council:**
  - The Executive Committee of the Branch paid a courtesy visit to the Past Chairman, Otunba Femi Pedro, FCIB, on April 16, 2025, to felicitate with him during his 70<sup>th</sup> birthday celebration at his residence.
  - The EXCO also paid a visit to the past President/Chairman of Council, Mr. Femi Ekundayo, FCIB, on October 28, 2025, at his residence to also felicitate with him on his 75<sup>th</sup> birthday celebration.
  - Strategy meeting with the Branch Past Chairmen & Past Presidents of the Institute, represented by Mr. Femi Ekundayo, FCIB, with CIBN Lagos Branch Office Bearers held on November 11, 2025, on the way forward for our proposed Lagos Bankers House project.
- 5) **Courtesy Visit to the President/Chairman of Council**
  - The newly elected Executive Committee of the Branch paid a courtesy visit to the President/Chairman of Council, Prof. Pius Deji Olanrewaju, Ph.D, FCIB, on December 16, 2024, at the Bankers' House.
- 6) **Awards at the 18th Annual Banking & Finance Conference**
  - The Branch was awarded:
    - Best Branch in Membership Drive
    - Overall Best Branch in Organisation of Activities
  - The awards were presented at the 18th Annual Banking & Finance Conference held on September 9–10, 2025, at Transcorp Hilton Hotel, Abuja.
- 7) **Bankers Walk for Fitness**
  - The Bankers Walk for Fitness was held on May 31, 2025.
    - Take-off point: "UBA House, Marina."
    - Terminal point: National Stadium, Surulere, where members subsequently engaged in organised acrobatic exercise sessions.

8) **AGM/Election of New EXCO Members/Members Forum**

- The AGM/Election of new EXCO Members/Members' Forum was held in a hybrid format (physical and virtual) on October 11, 2025, at the CIBN Learning Centre, Sabo, Yaba.
- The branch elected new Executive Committee members headed by Mr. Akinwunmi Lawal, FCIB.
- The event was well-attended by the CIBN Registrar, some Directors, and Banking & Finance students from tertiary institutions within the Branch's purview.
- Total attendance: 110 members, including students and Guests.

i) **Collaboration with Yaba College of Technology**

- The Branch, in collaboration with Yaba College of Technology, registered over 100 students from the Banking & Finance Department as CIBN Student Members.
- The Branch subsidized 50% of the students' registration fees.

j) **Collaboration with the University of Lagos**

- The Branch collaborated with the Finance Departmental Coordinator, University of Lagos, to register over 100 of their students as CIBN Members.

k) **Social Activities within the Branch Exco Members**

- The Branch came up with a new initiative with a Valedictory Dinner/Pre-AGM Dinner for the outgoing Branch Chairman (Mr. Adeyemo Adeoye, FCIB), which was held on October 8, 2025, at Raddison Hotel, GRA, Ikeja. It was well attended by 25 EXCO Members.
- Executive Hangout/Induction of Newly Elected Executive Committee Members was held on Friday, December 5, 2025, at Radisson Blu Hotel, GRA, Ikeja. This is to welcome and induct the newly elected Executive Committee members to the CIBN Lagos Branch.

There were six (6) Executive Committee meetings held during the period under review on the dates stated below.

S/No.	Date	Presiding Chairman	No. in Attendance
1	January 28, 2025	Mr. Adeyemo Adeoye, FCIB	18
2	February 15, 2025	Mr. Adeyemo Adeoye, FCIB	25
3	May 17, 2025	Mr. Adeyemo Adeoye, FCIB	19
4	September 17, 2025	Mr. Adeyemo Adeoye, FCIB	20
5	October 8, 2025	Mr. Adeyemo Adeoye, FCIB	18
6	December 5, 2025	Mr. Akinwunmi Lawal, FCIB	22

**2.2.7.2 THE ASSOCIATION OF PROFESSIONAL WOMEN BANKERS (APWB)**

The APWB is the female wing of the Institute. During the year under review, the following activities were carried out:

**A MEMBERSHIP ENGAGEMENTS**

**Key Activities of APWB IN 2025**

**I. International Women's Day Celebration**

APWB partnered with Bettahlife to kick off the celebration of International Women's Day with a Walkathon aimed at promoting the health benefits of exercise. The event was held on March 1, 2025,

at Ikeja City Mall, Lagos. Under the theme "Accelerate Action," Bettahlife, APWB, and other partners collaborated to successfully deliver the MoveIt Walkathon.

**II. Membership Induction**

The APWB Membership Induction was held on March 28, 2025, at Bankers' House, PC 19, Adeola Hopewell Street, Victoria Island, Lagos, at 12:00 p.m. The theme of the induction was "Leading with Purpose: My Leadership Principles, Style, and Relationships." The Special Guest of Honour was Dr. Mojisola Asieru-Sweet, FCIB, 2nd Vice President of CIBN.

**II. Children's Day Celebration/CSR**

The Children's Day Celebration was held on May 27, 2024. APWB spent the day with the girls at the Special Correctional Centre, Idi-Araba, Lagos, to share love, inspire hope, and promote happiness. The visit included talks to boost the morale of the young girls at the Correctional Centre.

**IV. Annual General Meeting**

The AGM was held virtually via Zoom on Saturday, July 26 2025, with members, Excos, past chairpersons and CIBN officials in attendance.

**V. Awards at the 17th Annual Banking & Finance Conference**

The Branch was awarded: 1st Runner Up Overall Best Branch, and the award was presented at the 18th Annual Banking & Finance Conference held on September 9–10, 2025, at Transcorp Hilton Hotel, Abuja

**VI. Lagos Women Run**

Association of Professional Women Bankers (APWB) participated in the 2025 Lagos Women Run, held on November 8, 2025, at Tafawa Balewa Square, Lagos. The Association's participation reinforced its commitment to promoting women's health, wellness, and physical fitness, while also supporting initiatives that encourage female inclusion, empowerment, and community engagement.

**VII. Fit2Lead Event**

The APWB **Fit2Lead** event was held on December 13, 2025, at Sterling Academy, Ilupeju. This maiden edition of the Fit2Lead initiative was themed "Fitness, Wellness & Empowerment" and featured a range of activities, including morning aerobics, wellness health checks by selected HMO partners, educative health tips sessions, fitness challenges, and brand activation.

**VIII. APWB Stakeholder Engagements**

We extended our reach and partnerships through several focused meetings with several MDs. showcasing the Association and its various impactful initiatives and securing an agreement to partner/deeper partnership.

- Courtesy visit to the MD/CEO of Guaranty Trust Bank
- Courtesy Visit to the MD/CEO OF NFP Microfinance Bank
- Courtesy Visit to the MD/CEO of Union Bank

**B. TRAINING PROGRAMMES**

**I. Mental Well-Being Webinar**

APWB hosted a Mental Well-being session via Zoom on Sunday, March 30, 2025, themed "Mental Well-being for the Career Woman". The event featured distinguished guest speakers.

II. **Professional Development Webinar for Female Middle-Management Bankers**

This was held via Zoom on May 3, 2025, at 9:00 a.m. The event was themed "Embracing Change and Staying Resilient in an Evolving Industry". The objective of the webinar was to provide participants with practical tools for navigating industry shifts, insights on leveraging technological advancements, and strategies for building personal and professional resilience.

III. **Financial Literacy Webinar**

APWB, in collaboration with Money CodeLab, hosted an exclusive Instagram Live session on May 7, 2025, at 6:30 p.m. The session featured an engaging conversation on the importance of financial literacy for children. Iyobosa Sorae, Ex-Banker and Author of Cracking the Money Code, was the speaker.

IV. **Professional Development Webinar for Junior-Level Bankers**

This was held via Zoom on May 24, 2025, at 9:00 a.m. The webinar was themed "Emotional Intelligence for Workplace Success: How to Gain Visibility with the Right Stakeholders". The Guest Speaker was Olubisi Oke, Head, SME Banking, Standard Chartered Bank Nigeria Ltd.

V. **Catch Them Young Webinar**

This webinar was held on Saturday, July 19, 2025, at 9:00 a.m. via Zoom with the theme "Future-Proof Kids: Secrets to Raising a Financial Guru at Home." This focuses on empowering women to pass on not just assets, but wisdom, to the next generation. The Guest Speaker was Iyobosa Sorae, Author of Cracking the Money Code.

VI. **Professional Development Webinar**

The APWB North Central Chapter organised a webinar themed "Breaking the Glass Ceiling for the Career Woman" on Saturday, July 26, 2025, via Zoom. The session featured Ogo Ifeoma Akabogu, Divisional Head, North Central MSME Directorate, Bank of Industry, as the Guest Speaker.

VII. **Professional Development Webinar for Female Middle-Management Bankers**

The webinar titled "Leading from the Middle: How to Influence Upwards and Downwards" was held on August 23, 2025. The session featured Yemi Adesanya as the Speaker.

VIII. **Professional Development Webinar for Junior-Level Bankers**

This was held via Zoom on September 6, 2025. The webinar was themed "Personal Branding and Visibility for Junior Bankers: Stand Out Early". The Guest Speaker was Funke Shobanjo, HCIB, ACSI.

IX. **Financial Wellness Webinar for Women in Banking and Finance**

This was held on December 19, 2025, via Zoom with a wide range of women across banking and finance in attendance. Olufunmi Adepoju served as the Guest Speaker

X. **APWB and Standard Chartered Bank Collaboration**

APWB, in partnership with Standard Chartered Bank, continued its initiative to deepen female bench strength in Transaction Banking through the Standard Chartered Bank Academy. The program marked its third edition, reflecting sustained growth in impact. The initiative has continued to build capabilities, foster collaboration, and deliver consistent value across the banking industry.

**C. STRATEGIC RETREAT**

APWB EXCO Strategic Retreat, themed "Focus as a Strategy: Cut Through the Noise to Lead with Impact," was held at the CIBN Library, 7 Turton Street, Yaba. The Special Guest of Honour was Omu Obilor. The retreat provided an opportunity for deep reflection, structured planning, and collaborative discussions across key pillars, including Events, Publicity, Finance, Membership, Capacity Building, Corporate Social Responsibility (CSR), and Governance. A total of 16 EXCO members and 3 Committee members were in attendance.

**2.2.7.3 THE INTERNATIONAL BRANCHES OF THE INSTITUTE**

The Institute's international branches are in the United Kingdom, the United States, and Canada. These branches continue to provide platforms for members in the diaspora to interact, socialise, and network. Below are some of the notable activities carried out by our foreign branches during the year under review.

**A. THE CIBN CANADA BRANCH**

**Advocacies and Interactions with the National Secretariat of the Institute**

- The Canada Branch hosted a presidential engagement with the President/Chairman of the council on Thursday, March 20, 2025.
- The Branch participated in the virtual version of the Bankers' Annual Conference.

**Advocacies and Interactions with the Canadian Security Institute**

- Currently discussing with the Institute with a view of getting exemptions in their Certification examination pathway.
- Also reached out to WES for evaluating the ACIB Certificate.

**Training and Public Awareness Program**

- The Canada Branch organised the Career Path Program with the theme Integrating into the Canadian Banking environment, as a Nigerian Professional Banker: A Comparative Analysis of Canadian and Nigerian on Saturday, March 2, 2025.
- Tax Preparation webinar - for submitting tax returns, coming up on the last Saturday of March.
- Introduction of the New CIBN Digital banking and Canadian digital banking practices. The focus was to introduce our members to the new syllabus and create awareness in the banking community on June 28, 2025, led by Dr. Samuel Aderemi.
- Training on breaking in the AML practice in Canada on the December 20, 2025. The session was led by Mr. Cluadius Otegbade

**B. THE CIBN UNITED STATES OF AMERICA BRANCH**

**I MEMBERSHIP DRIVE: 20**

- New Ordinary Members: 20
- New HCIBs: Two (2) – Mr. Daniel Shodiya and Mr. Akinola Shoyinka.

**II MEMBERSHIP ACTIVITIES**

- The CIBN USA Career Clinic continues to serve the career needs of members. Currently, the Clinic provides one-on-one career advisory services to members, performs CV diagnostic reviews, and provides interview preparation for members and references for those who have secured jobs. The result of this has been an increase in the number of members who have landed very good jobs.
- The Branch has hosted several enlightening quarterly meetings, both at the executive levels and at the general level, to keep members abreast of current trends in the banking industry and to provide a robust platform for professional networking:

### III NEW INITIATIVES

- The maiden edition of our Newsletter was published in 2025.
- The Branch YouTube channel has been fully upgraded.
- Work is ongoing on the development of a robust web portal.
- Meetings: Four (4) Exco Meetings were held on March 27, 2025, June 26, 2025, September 25, 2025, and December 18, 2025, and Four (4) General Meetings on March 28, 2025, June 27, 2025, September 17, 2025, and December 19, 2025

### IV SEMINARS

As a branch, we have included an hour seminar in our quarterly general meetings where we invite experts in a particular field to talk to members before the meeting as a way of adding value to our members. Some of those seminars during the year 2025 were:

- Winning with Teamship – An imperative to leading voluntary organisations held in March, 2025.
- Living Trust, Wills, and Power of Attorney held in June, 2025.
- Nigeria Tax Reforms: Implications for Nigerians and Businesses in the Diaspora held in December, 2025.

### V CATE (CIBN ASK THE EXECUTIVE) SERIES

The branch held her CATE series 9.0, where Alhaja Kafilat Araoye, Former Managing Director of Lotus Bank, was our executive. The program was highly successful and was attended by about 40 participants.

### VI NEW EXECUTIVES

On September 17, 2025, the branch conducted an extraordinary general meeting where a new set of executives were elected to pilot the affairs of the branch for the next two years.

## C. THE CIBN UNITED KINGDOM BRANCH

### I. MEMBERSHIP DRIVE

The branch added thirty-three (33) new members in the year under review, broken down as follows:

- New Ordinary Members: 17 (Seventeen)
- New ACIBs: 5 (Five)
- New HCIBs 4 (Four)
- New FCIBs: 7 (Seven)

### II. The CIBN UK Career Clinic

The CIBN UK Career Clinic continues to address the career needs of members. Currently, the Clinic offers:

- One-on-one career advisory services.
- CV diagnostic reviews.
- Interview preparation for members.
- References for those who have secured jobs.

As a result, there has been a significant increase in the number of members landing high-quality banking jobs.

### III. International Banking and Finance Conference (London 2025)

The branch hosted the 2025 International Banking and Finance Conference, which convened key stakeholders in banking, finance, and policymaking to explore how the banking and finance sector can support Nigeria's export diversification goals. Participants included bank executives, regulators, academics, and development partners from the UK, Nigeria, and other regions.

Highlights of the conference included:

- Comprehensive training sessions facilitated by Grant Thornton UK (a leading global financial sector consulting firm) covering the following areas:
  - ✓ Regulatory Compliance in a Digital Era
  - ✓ Cyber & Digital Risk Management
  - ✓ Board Governance & Decision-Making
  - ✓ AI Applications in Banking
  - ✓ Bank CEOs Roundtable on Strategy & Innovation
- Thematic Conference Sessions on the topics:
  - ✓ The Role of the Banking & Finance Sector in Financing Export-Oriented Industries
  - ✓ Leveraging Digital Platforms for Efficient Export Financing
- Financial Tour of Canary Wharf, the major financial nerve centre of London
- Gala Night/Dinner with keynote address by Mr. Clive Carpenter, FCIB, FloD on "The Future of Banking – Rapid Transformation or Obsolescence."

### IV. Quarterly Meetings

The branch hosted several enlightening quarterly meetings to keep members updated on current trends in the banking industry and provide a robust platform for professional networking.

- A. Quarterly Seminar: "Governing for Resilience: How Bank Boards Can Navigate ESG Risks and Opportunities"
  - Guest Speaker: Dr. Fraklin Nakpodia, FCA, FCIB (Associate Professor of Accounting, Durham University Business School, United Kingdom).
  - Key Topics Covered:
    - Introduction of ESG in Banking
    - ESG Risks and Opportunities
    - The Role of Governance in Building Resilience
    - Regulatory Landscape
    - Practical Tools and Strategies for Bank Boards
    - Case Studies and Industry Insights
    - Recommendations
- B. Quarterly Seminar: "Culture: The Hidden Operating System"
  - Guest Speaker: Priya Giuliani, FCA (Partner, HKA Global Limited, UK).
  - Key Topics Covered:
    - Why Culture Matters
    - Defining Culture in Financial Services
    - Why Culture Is the 'Operating System'
    - Regulatory Focus on Culture in the UK

- Key Cultural Drivers in UK Financial Institutions
- Common Cultural Failure Modes
- Culture and Conduct Risk
- Measuring and Assessing Culture
- Building and Sustaining a Healthy Culture
- Strategic Implications for UK Financial Services

**C. Quarterly Seminar: "Advancing the Puzzle of building A Robust Foundation for Financial Inclusion in Africa"**

- Guest Speaker: Dr Emmanuel Arakpogun, FCIB (Associate Professor in Strategy & Strategic Management, University of Stirling Business School, United Kingdom).
- Key Topics Covered:
- What is Financial Inclusion?
- Why does Financial Inclusion Matter?
- How far has Financial Inclusion Gone Across Africa?
- Key Trends and Financial Inclusion Strategies across Africa
- Leaders and Laggards of Financial Inclusion
- Pain Points and Puzzle of Financial Inclusion Across Africa
- Building Blocks for a Robust Foundation

**D. Annual General Meeting (AGM)/General Elections:** The Branch held its Annual General Meeting on Saturday, November 22, 2025. Elections into the Branch Executive Committee also took place at the AGM, with Mr. Uriel Kenekueyero, FCIB, emerging as Branch Chairman.

**F. 2025 CIBN UK Annual Bankers Dinner** with Guest Speaker as Mr. Johnson Ememandu, Managing Director/CEO, Fidbank UK Limited].

**2. NEW INITIATIVES**

- Partnership with Grant Thornton UK
  - ✓ CIBN UK has entered partnership with this renowned global consulting firm to provide bespoke Training Workshops for UK Subsidiaries of Nigerian Banks. The first fruit of this partnership was their facilitation of world-class training at the last CIBN UK International Banking and Finance Conference 2025.
  - ✓ Plans have already been finalised for the African Banks C-Suite and Senior Executive Peer Group Forum organised by CIBN UK in collaboration with Grant Thornton UK for March 2026.
- Value Proposition Drives/Courtesy Visits to All the Nigerian Banks
  - ✓ The CIBN UK Branch produced a VALUE PROPOSITION document aimed at:
    - Selling the CIBN Brand in the UK subsidiaries of Nigerian Banks
    - Making them understand the value CIBN brings to the table.
    - Seeking more collaboration with the banks
    - By year-end 2025, we paid visits to the CEOs of all seven (7) Nigerian banks operating in London, namely:

- FirstBank UK Limited
- UBA UK Limited
- Fidbank UK Limited
- GTBank UK Limited
- FCMB Bank UK Limited
- Access Bank UK Limited
- Zenith Bank UK Limited

The culminating effect of these visits was the financial support received from the banks to execute the last International Banking and Finance Conference in London.

### 2.3 YEAR 2025 BRANCH AND STAKEHOLDERS' AWARDS

The 2025 Branch and Stakeholders' Awards were presented during the 18th Annual Banking and Finance Conference on September 10–11, 2025, at the Transcorp Hilton, Abuja. Instituted to foster innovation, productivity, and competitiveness among the Institute's branches, these awards recognised outstanding performers across key categories. Prizes were presented to deserving winners during the event. Below are the **award categories** and their respective **criteria**:

S/N	Award Category	Criteria
1	Overall Best Branch in the Year 2024	The branch with the Highest Score from the Branch KPI Assessment Scorecard.
2	Best Branch in Membership Drive in the Year 2024	The branch with the highest number of Membership Registrations in the year
3	Best Linkage Institution in the Year 2024	Institution with the Highest Registration, Examination enrolment, and payment of Annual Subscription
4	Best Bank Academy in the Year 2024	Bank Academy with the highest number of Membership Registrations
5	The Most Supportive Microfinance Bank in 2024	MFB with the highest number of members who paid the annual subscription
6	Best International Branch in the Year 2024	International Branch with the Highest Score from the Branch KPI Assessment Scorecard.
7	Best Branch in the Organisation of Youth-focused Activities in the Year 2024	Branch with the highest number of impactful membership development activities for Youth, such as Career talks, attending the school activities & engagement and Special Programmes for youths
8	Best Performing Branch Per Zone	Branch with the Highest Score per zone from the Branch KPI Assessment Scorecard (Excluding Lagos & APWB)

The winners and runners-up of the Awards are captured in the table below:

S/N	Award Category	Winner	1 <sup>st</sup> Runner Up	2 <sup>nd</sup> Runner Up
1.	Overall Best Branch in the Year 2025	Lagos State Branch	APWB Branch	Enugu State Branch
2.	Best Branch in Membership Drive in the Year 2025	Lagos State Branch	Abuja Branch	Ogun Branch
3.	Best Linkage Institution in the Year 2025	Kwara State Polytechnic	BABCOCK university	Yaba College of Technology
4.	Best Bank Academy in the Year 2025	Sterling Bank	Access Bank	Union Bank of Nigeria
5.	Most Supportive Microfinance Bank	NPF Microfinance Bank	Accion Microfinance Bank Ltd	LetShego Microfinance Bank
6.	Best International Branch in the Year 2025	United Kingdom Branch	United State of America Branch	Canada Branch
7.	Best Branch in the Organisation of Youth-Focused Activities in the Year 2025	Cross River State Branch	Kwara State Branch	Bayelsa State Branch
8.	Best Performing Branch Per Zone			
	a) Northcentral	FCT Abuja		
	b) South-south	Rivers		
	c) South-east	Enugu		
	d) North-west	Kano		
	e) North-east	Adamawa		
	f) South-west <b>(Excluding Lagos &amp; APWB)</b>	Oyo		

## 2.4 CHARTERED BANKERS' INDUCTION

### 2.4.1 2025 Stream 1 Chartered Banker Induction and Prize Awards Day

The 2025 Stream 1 Chartered Banker Induction and Prize Awards Ceremony was held on Saturday, March 22, 2025. The event adopted a hybrid format, with physical attendance at the Lagos Centre (Ijewere Hall, Bankers' House, Victoria Island, Lagos), participation across the various CIBN Branches nationwide, and virtual attendance for candidates in the diaspora (Sierra Leone, Kenya, Cameroon, Ghana, The Gambia, and Mozambique).

The ceremony was graced by distinguished dignitaries, including the following Special Guests of Honour:

- Dr. Bala M. Bello, FCIB, Deputy Governor, Operations Directorate, Central Bank of Nigeria, represented by the Branch Controller, Central Bank of Nigeria, Lagos, Mr. Barry Koloka Koyo.
- Mr. Kayode Falowo, FCIB, Chairman, Greenwich Merchant Bank, represented by Mr. Benson Ogundeyi, FCIB, Managing Director, Greenwich Merchant Bank.

- Dr. Victor Etuokwu, MON, HCIB, Chairman, Board of Directors, Unified Payment Services. The Guest Speaker, Dr. Sarah Alade, OON, FCIB, Former Deputy Governor of the Central Bank of Nigeria, delivered an insightful and well-received presentation on the theme *"What Next?"* The 2025 Stream One Chartered Banker Induction recorded a total attendance of 1,356 participants. A major highlight of the ceremony was the conferment of professional designations by the President/Chairman of Council, Prof. Pius Deji Olanrewaju, Ph.D., FCIB. A total of 383 graduates were conferred with the Microfinance Certified Banker (MCIB) designation, while 887 graduates received the Associateship of the Chartered Institute of Bankers (ACIB) designation.

The award categories were as follows:

- 805 candidates via the Regular Route
- 4 candidates via the Chartered Banker MBA Route
- 53 candidates via the SMP/ACIB Chartered Banker Route
- 27 candidates via the MSc/ACIB Chartered Banker Linkage Route

### 2.4.2 2025 Stream 2 Chartered Banker Induction and Prize Awards Day

The 2025 Stream Two Chartered Banker Induction and Prize Awards Day was successfully held on Saturday, August 30, 2025, in a hybrid format that combined both physical and virtual participation. The main ceremony took place at the Ijewere Hall, Bankers' House, Victoria Island, Lagos, and was simultaneously transmitted to 20 designated viewing centres across Nigeria. The ceremony was graced by distinguished Special Guests of Honour, including:

- Lady (Dr.) Ada Chukwudozie, Chairperson, Keystone Bank Limited; and
- Alhaji Mohammed Mustapha Binyube, Chairman, Jaiz Bank Plc, ably represented by the Executive Director, Mr. Alhassan Abdulkarim.

The Guest Speaker, Dr. Jameelah Sharrieff-Ayedun, Managing Director/Chief Executive Officer, CreditRegistry, delivered a compelling keynote address in line with the theme of the ceremony, *"The Smart Banker's Compass: Innovate, Adapt and Solve Like a Pro."*

The event recorded a total attendance of 1,378 participants.

A major highlight of the ceremony was the conferment of professional designations by the President/Chairman of Council, Prof. Pius Deji Olanrewaju, Ph.D., FCIB. A total of 319 graduates were awarded the Microfinance Certified Banker (MCIB) designation, while 922 graduates received the Associateship of the Chartered Institute of Bankers (ACIB) designation.

The award categories were distributed as follows:

- 816 candidates via the Regular Route
- 7 candidates via the Chartered Banker MBA Route
- 78 candidates via the SMP/ACIB Chartered Banker Route
- 21 candidates via the MSc/ACIB Chartered Banker Linkage Route

## 2.5 YEAR 2025 CIBN FELLOWSHIP INVESTITURE

The 2025 CIBN Fellowship Investiture was held on Saturday, November 1, 2025, in a blended format combining physical and virtual participation. The physical event took place at the Banquet Hall, Wole Soyinka Centre for Culture and Creative Arts, Iganmu, Surulere, Lagos, with a total

attendance of 1,523 participants, both onsite and virtual.

Special remarks and goodwill messages were delivered by distinguished Special Guests of Honour, including:

- His Excellency, Mr. Babajide Sanwo-Olu, FCIB, Governor of Lagos State, represented by the Honourable Commissioner for Finance, Mr. Abayomi Oluyomi, FCIB.
- His Excellency, Alhaji Dikko Umar Radda, Ph.D., Executive Governor of Katsina State, represented by the Deputy Governor, Alhaji Faruk Lawal Jobe, HCIB.
- His Excellency, Engr. Caleb Mutfwang, Executive Governor of Plateau State, and
- Mr. Oliver Alawuba, Chairman, Body of Bank CEOs and Group Managing Director, United Bank for Africa Plc.

The Guest Speaker, Dr. Iyinoluwa Aboyeji, Chief Executive Officer, Future Africa, and Co-Founder of Andela, delivered a thought-provoking Investiture Address titled *“Banking Beyond Boundaries: Leveraging Technological Innovations for Enhanced Performance in the Nigerian Banking Industry.”* In his address, he emphasised the need for the Nigerian financial system to adopt “Engage Capital”, a financing approach focused on creating long-term societal value.

The defining moment of the event was the conferment of honours on deserving individuals, as follows:

- 245 candidates were admitted into the Honorary Senior Member (HCIB) cadre;
- 438 Associates were elevated to the Fellowship (FCIB) cadre; and
- 22 eminent personalities were conferred with Honorary Fellowship (FCIB) by the Institute.

The names of the Honorary Fellows are as stated in the table below:

S/N	NAME	DESIGNATION/ORGANISATION
1.	Mr. Adebayo Olawale Edun, FCIB	Minister of Finance and Coordinating Minister of the Economy
2.	Dr. Bala M. Bello, FCIB	Deputy Governor, Operations Directorate, Central Bank of Nigeria
3.	Mr. Mohammad Sani Abdullahi, FCIB	Deputy Governor, Economic Policy Directorate, Central Bank of Nigeria
4.	Ms. Emem Usoro, FCIB	Deputy Governor, Corporate Services Directorate, Central Bank of Nigeria
5.	Dame (Dr.) Adaora Umeoji, OON, FCIB	GMD/CEO, Zenith Bank Plc
6.	Mr. Olusegun Alebiosu, FCIB	CEO, First Bank of Nigeria Limited
7.	Dr. Haruna Musa, FCIB	MD/CEO, Jaiz Bank Plc
8.	Mr. Omokayode Lawal, FCIB	MD/CEO, Polaris Bank Ltd
9.	Mr. Hassan Imam, FCIB	MD/CEO, Keystone Bank Ltd
10.	Mr. Bayo Ajayi, FCIB	MD/CEO, Rand Merchant Bank, Nig Ltd
11.	Mr. Paul Abiagam, FCIB	MD/CEO, Coronation Merchant Bank
12.	Mrs. Nneka Enwereji, FCIB	MD/CEO, Citibank Nigeria

	NAME	DESIGNATION/ORGANISATION
13.	Mr. Hassan Yusuf, FCIB	MD/CEO, Alternative Bank
14.	Mr. Oladisun Holloway, FCIB	Former MD, Ecobank Nigeria Limited
15.	Mr. Kayode Falowo, FCIB	Chairman, Greenwich Merchant Bank Limited
16.	Mrs. Adeola Phillips, FCIB	Chairman, Paralex Bank Ltd
17.	Mr. Dapo Olagunju, FCIB	Managing Director & Head, West Africa, JP Morgan
18.	Dr. Michael Oladele, FCIB	Immediate Past Director, Bank Examination Dept, NDIC
19.	Dr. Bari Gbe, FCIB	Chief Economic Adviser to the Delta State Governor and former Commissioner for Economic Planning, Delta State
20.	Mrs. Funmilayo Tomilola Ekundayo, FCIB	Managing Director/CEO, STL Trustees Ltd
21.	Alhaji Yusuf Gyallesu, FCIB	Managing Consultant, GYAFIN Consultants, Immediate Past President of the National Association of Microfinance Banks, and Chairman, CIBN Kaduna State Branch
22.	Prof. Ahmad Bello Dogarawa, FCIB	Professor, Department of Accounting, Ahmadu Bello University (ABU), Zaria, Nigeria

Minister of Finance and Coordinating Minister of the Economy, Mr. Wale Edun, FCIB, who was also an awardee, thanked the Institute on behalf of all honorees for the recognition and the successful Investiture Ceremony. He pledged ongoing support and affirmed that the honorees would remain worthy ambassadors in their respective fields.

## 2.6 TRAINING & BRIEFING SESSION FOR BRANCH LEADERSHIP

As part of its continuous efforts to bridge the information gap at the branch level, the Governing Council has sustained Management's initiative to organise bi-monthly training and briefing sessions for all branch executives of the Institute.

The table below highlights the Leadership Training and Briefing Sessions held during the period under review:

SESSION	THEME	GUEST SPEAKER
Session 8.0	Leaders as Role Models: The Burden of Leadership	<b>Mr. Johnson Chukwu, HCIB</b> Managing Director/CEO Cowry Asset Management Ltd
Session 9.0	Leadership Imperatives in the 21 <sup>st</sup> Century	<b>Dr. Noske Agokei, FCIB</b> Chairman, Planet Governance Advisory Ltd/Formal President. Chartered Institute of Secretaries & Administrators
Session 10.0	Cyber Resilience in a Disruptive World	<b>Mr. Sam Okenye</b> Chief Cyber Security Consultant Bofirm Consulting Ltd/Academy & Former Chief Information Security Officer, UBA Plc

SESSION	THEME	GUEST SPEAKER
Session 11.0	Fostering Innovation and Excellence: The Role of Transformational Leadership	<b>Mr. AbdulRahaman Yinusa, FCIB</b> Group Managing Director/CEO Odua Investment Company Ltd
Session 12.0	The Branch Leader's Blueprint: Aligning the Institute's Mandate with Local Relevance	<b>Mallam Lamido Yuguda, FCIB</b> Immediate Past Director General, Securities & Exchange Commission

## 2.7 THE CIBN MENTORING SCHEME UPDATE

Mentoring activities on the CIBN Mentoring Platform have been running smoothly and effectively, with over 1,400 nominees from banks and financial institutions across Nigeria as mentors and mentees. The current Stream has over 850 mentees actively engaged in their mentoring relationships. Following the Governing Council's approval, a knowledge-sharing event will formally conclude this session in 2026, designed to:

- Encourage greater participation in Institute programmes.
- Deepen mentor-mentee engagements.

The President/Chairman of Council commended the CIBN Mentoring Advisory Committee, chaired by Mr. Roosevelt Ogbonna, FCIB (Managing Director/CEO, Access Bank), for their dedication and the programme's milestone achievements.

The Committee has particularly enhanced the scheme's efficiency and impact through the innovative introduction of reverse mentoring.

## 2.8 THE INSTITUTE'S GROUP LIFE INSURANCE UPDATE

During the year under review, 5,975 Professional Members were covered under the Group Life Insurance Scheme, established to provide financial support to families of deceased members. Eligibility is restricted to financially up-to-date Professional Members under the age of 70.

Notably, the insurance company processed claims promptly, with beneficiaries receiving the sum assured within days of completing required documentation.

## 2.9 ENTREPRENEURSHIP DEVELOPMENT PROGRAMMED/PUBLIC PRESENTATION OF PRACTICE LICENSE/SEAL

The 2025 EDP and Public Presentation of Practice Licences was held on Wednesday, December 11, 2025, at Ijewere Hall, Bankers' House, Victoria Island, Lagos. The theme was "Smart Entrepreneurship: Building Sustainable SMEs."

### Key Dignitaries:

- Welcome Address: Dele Alabi, Ph.D, FCIB (Chairman, Board of Fellows, and Practice Licence), representing Prof. Pius Deji Olanrewaju, Ph.D., FCIB (President/Chairman of Council)
- Special Guest of Honour: Mrs. Olubunmi Kuku, HCIB (MD, Federal Airports Authority of Nigeria - FAAN)
- Goodwill Message: Mr. Ayua Mmelai representing Mr. Ibrahim Umar Hassan (Director, Development Finance Institution Supervision, CBN)
- Keynote Speaker: Dr. Charles Odii, represented by Dr. Bunmi Kole-Dawodu (SMEDAN Lagos Branch)
- Inspirational Address: Mr. Femi Ekundayo, FCIB (Past President & Practice Licence Holder)

The hybrid event attracted over 265 participants.

The key highlight of the event was the public presentation of CIBN Practice Licences and Seals to 17 qualified members who met all eligibility requirements.

### 2.10 TRANSITION INTO GLORY

During the period under review, eight (8) members passed away. We pray that the Almighty God grants them eternal rest and gives their families the fortitude to bear the loss. The details of the deceased members are captured in the table below.

SN	NAME	AGE	CATEGORY	MEMBERSHIP NO.	DATE OF DEATH
1.	Elder Tennyson Chigozie Nwogu	70	HCIB	103975	1/5/2025
2.	Dr. Maureen Nwala	40	ACIB	105189	24/7/2025
3.	Prof. Ezekiel Adeleke	68	HCIB	70154	2/9/2025
4.	Mr. Aguwambo Victor Chukwuemeka	65	FCIB	11785	17/9/2025
5.	Mrs. Yetunde Olutoyin Ogunseye	68	HCIB	70166	17/10/2025
6.	Mr. Uche Longinius Onyekwele	66	MCIB	37001	21/1/2026
7.	Mr. John Adetunji Akindejoye	74	FCIB	752	15/2/2026
8.	Prof. Segun Ajibola, Ph.D	68	FCIB	861	15/3/2026

### 3.0 CAPACITY BUILDING, CERTIFICATION & STANDARDS DIRECTORATE

The Capacity Building, Certification and Standards Directorate remained central to the Institute's mandate of advancing professionalism, competence and ethical conduct within the Nigerian banking industry during the year under review. Through deliberate and structured interventions, the Directorate continued to design and deliver initiatives aimed at strengthening human capital development, deepening professional expertise and reinforcing industry standards in line with global best practices.

In furtherance of its capacity-building objectives, the Directorate focused on equipping banking professionals with the relevant competencies required to perform effectively in an increasingly dynamic financial services environment. This was achieved through the development and delivery of programmes tailored towards addressing identified knowledge and skill gaps across the banking industry, with a focus on improving operational effectiveness while supporting institutional resilience and sustainable sector growth. On the certification and standards front, the Directorate sustained its commitment to promoting professionalism, ethics and lifelong learning through the administration of professional examinations and certification programmes, including the Chartered Banker MBA. Working through its five departments established in line with the Institute's core mandate, the Directorate ensured the continuous improvement of standards, upheld the integrity of certification processes, and reinforced the Institute's role as the custodian of professional banking standards.



The milestones recorded in the year under review reflect this strategic focus and are outlined in the subsequent sections.

### 3.1 Educational Development Services

#### 3.1.1 Accreditation of Tuition and Educational Service Providers

Under the Industry Competency Framework, the Central Bank of Nigeria designated the Chartered Institute of Bankers of Nigeria as the sole authority for the accreditation and reaccreditation of Educational Training Service Providers (ETSPs), Bank Academies, and Accredited Tuition Centres (ATCOs) involved in capacity building and examination preparation within the financial services industry. This mandate reinforces the Institute's role in safeguarding quality and consistency in banking education and professional training.

To discharge this responsibility, the Institute operates a structured accreditation process that assesses institutions across critical parameters, including governance arrangements, ownership transparency, faculty competence, delivery methodologies, and quality assurance mechanisms. This holistic approach ensures that approved institutions meet defined professional and operational benchmarks.

Accreditation is granted for three years, after which institutions are required to undergo a reaccreditation exercise to confirm sustained compliance with prescribed standards. This cyclical review process supports continuous improvement and alignment with regulatory expectations and industry developments.

During the year under review, several Bank Academies, Accredited Tuition Centres, and Educational

Training Service Providers successfully met the accreditation requirements. These institutions were recommended by the Capacity Building and Certification Committee and subsequently approved by the Governing Council.

**3.1.1.1 Accredited Tuition Centres**

S/N	Institution
1.	Bode Zakari Management Consultants (BZMC)

**3.1.1.2 Re-Accredited Tuition Centres**

S/N	Institution
1.	Epitoney Investment Limited
2.	Josben International Business School
3.	Successory Nigeria Limited
4.	Onitsha Business School
5.	BSS Consulting Center (BSS Career Development Center)
6.	CIBN Abuja Branch Study Centre (CIBN Tutors Abuja)
7.	3A Professional Tutors Limited

**3.1.1.3 Accredited Educational Training Service Providers**

S/N	Institution
1.	Frank Nominees
2.	Kudimata Nigeria Limited
3.	Pivotage Consulting Limited
4.	Pattison Consulting Limited
5.	Mcgriffith Consulting Limited
6.	The LightBlock
7.	Newhall Training and Recruitment Services
8.	H. Micheal Consulting Limited
9.	Purple Plethora Concepts Limited
10.	Ademola Omolehinwa & Co.

**3.1.1.4 Re-accredited Educational Training Service Providers**

S/N	Institution
1.	Bode Zakari Management Consultants
2.	CRC Credit Bureau Limited
3.	Crowngents Consulting Limited
4.	Tabz and Icon Consulting Services
5.	OLCA Coaching Limited

S/N	Institution
6.	The KRC Limited
7.	Phillips Consulting Limited
8.	Leaps and Bounds Partners Limited
9.	KSBC Knowledge Resources Limited
10.	A. A. Weavers Consult Nigeria Limited
11.	Makintouch Information Technology Limited

### 3.1.1.5 Re-accreditation of Bank Academies

S/N	Institution
1.	Keystone Bank Academy
2.	Standard Chartered Learning Academy
3.	Ecobank Academy
4.	GTB Academy
5.	First Academy
6.	Polaris Business School

To date, a total of twenty-three (23) Bank Academies have been accredited by the Institute, reflecting sustained progress in expanding structured capacity development within the banking industry. Graduates of these accredited academies benefit from exemptions, which significantly reduce the number of modules required to attain the Associate Chartered Banker (ACIB) qualification, thereby enabling a faster and more efficient pathway to professional certification.

Beyond initial approval, all accredited and reaccredited institutions are subject to continuous monitoring and periodic evaluation to ensure sustained compliance with the Industry Competency Framework. This ongoing oversight mechanism enables the Institute to uphold quality assurance standards, safeguard the integrity of its certification process, and ensure that training outcomes remain aligned with evolving industry needs and regulatory expectations.

## 3.2 Collaborations

### 3.2.1 CIBN-Bangor University Collaboration

In 2011, the Institute entered into a strategic collaboration with Bangor University, United Kingdom, a globally respected institution with a strong reputation in banking and finance education. This collaboration was established to deliver a world-class postgraduate programme that blends academic rigour with professional relevance, thereby strengthening leadership capacity within the banking and financial services industry.

The collaboration led to the introduction of the Chartered Banker MBA (CBMBA), a distinctive tripartite qualification jointly awarded by Bangor University, the Chartered Banker Institute, and the Chartered Institute of Bankers of Nigeria. The programme offers participants the opportunity to obtain an MBA alongside the prestigious Chartered Banker designation, the highest professional status attainable in the global banking profession.

It is delivered through flexible study pathways, including full-time, accelerated, super-accelerated and

online or part-time options, to accommodate working professionals. A total of four hundred and fifty-one (451) participants has completed the programme and earned the three qualifications, underscoring the programme's sustained impact and relevance in developing globally competitive banking professionals.

### 3.2.2 CIBN-Lagos Business School Collaboration

The Institute continued to deepen strategic collaborations aimed at strengthening professional competence, leadership capacity and ethical standards within the banking and financial services sector. A major initiative in this regard is the Institute's collaboration with Lagos Business School (LBS), widely regarded as one of Africa's foremost business schools with a strong pedigree in executive education, research and thought leadership.

The CIBN-LBS collaboration is structured to support the joint development and delivery of cutting-edge executive education programmes with a focus on banking, finance and leadership development. Leveraging LBS's expertise in executive learning, the collaboration enhances the Institute's capacity-building initiatives while fostering closer interaction between academia and the banking industry.

Designed to replicate the Institute's existing model with Bangor University, this collaboration has an emphasis on full local content in curriculum design, delivery methodology and faculty composition. It provides an accelerated pathway to the Associate Chartered Banker (ACIB) qualification, with entry open to holders of the Master of Business Administration (MBA), Senior Management Programme (SMP), Advanced Management Programme (AMP) and Executive Management Programme (EMP) certificates of Lagos Business School.

The programme was formally launched on Friday, November 4, 2022, and has since recorded notable progress across its various cohorts. Significant improvements have been achieved in curriculum depth, faculty engagement and candidates' enrolment, underscoring the growing acceptance and impact of the collaboration as a strategic platform for advancing professional certification and leadership development in the Nigerian banking industry.

Cohort/Stream	Date of Completion	No. of Graduates
1 <sup>st</sup>	October 2023	33
2 <sup>nd</sup>	June 2024	53
3 <sup>rd</sup>	December 2024	53
4 <sup>th</sup>	June 2025	79
5 <sup>th</sup>	November 2025	191
6 <sup>th</sup>	November 2025	71
<b>Total</b>		<b>480</b>

The Institute's strategic collaborations with Bangor University and Lagos Business School clearly reflects its unwavering commitment to advancing excellence in banking education, research and industry practice. Through these collaborations, the CIBN continues to broaden access to globally benchmarked yet locally relevant learning pathways that strengthen leadership capacity, professional competence and ethical standards within the financial services sector.

Building on the successes recorded under these alliances, the Institute remains committed to sustaining and deepening these collaborations while proactively exploring new opportunities for collaboration. Such

engagements are expected to further enhance programme quality, expand professional development options for members, and support the long-term growth, resilience and competitiveness of the Nigerian banking industry.

**3.3 Linkage Programmes**

**3.3.1 CIBN-National Board for Technical Education (NBTE) Initiative**

On March 31, 2023, The Chartered Institute of Bankers of Nigeria (CIBN) formalised a strategic collaboration with the National Board for Technical Education (NBTE) through the signing of a Memorandum of Understanding (MOU). This agreement positions the Institute as the lead body in the accreditation and reaccreditation of banking and finance programmes offered by polytechnics across Nigeria, ensuring that these programmes meet the highest standards of academic and professional quality.

Under the terms of the MOU, the Institute is mandated to lead accreditation teams in close collaboration with NBTE, providing technical expertise, industry insights, and professional oversight throughout the evaluation process. This framework ensures that polytechnic programmes remain current, relevant, and aligned with the evolving demands of the banking and financial services sector.

Since the inception of the collaboration, a total of 25 polytechnics and their banking and finance programmes have been successfully accredited, reflecting the Institute's commitment to strengthening professional education and capacity in the industry.

During the year under review, several of these accreditation exercises were carried out, resulting in the approval and accreditation of additional institutions and programmes.

S/N	Name of Institution	Date of Accreditation
1.	D. S. Adegbenro ICT Polytechnic, Itori-Ewekoro, Ogun State.	March 8 - 10, 2025
2.	Institute of Management and Technology (IMT), Enugu	April 4 - 6, 2025
3.	Osun State Polytechnic, Iree, Osun State	April 15-17, 2025
4.	Federal Polytechnic, Damaturu, Yobe State	July 17 - 19, 2025

**3.3.2 CIBN-Universities Linkage Programmes**

In its continued drive to advance banking and finance education in Nigeria, the Institute has strengthened strategic engagements with universities nationwide. These efforts are designed to bridge the gap between academia and the banking industry, equipping students and faculty with the skills, knowledge, and practical insights required to thrive in an increasingly dynamic financial services environment.

Through these initiatives, the Institute has formalised collaborations with several leading universities, including the University of Lagos, University of Nigeria, Nsukka, and Ahmadu Bello University, among others. These collaborations have facilitated curriculum reviews and updates, ensuring that programmes in banking and finance are contemporary, industry-focused, and aligned with global best practices.

Beyond curriculum development, the Institute has invested in capacity-building initiatives that enhance the competencies of both faculty and students. This includes targeted training programmes, workshops, and opportunities for undergraduates from partner universities to participate in the

Institute's Annual Banking and Finance Conference, providing them with exposure to professional practices, emerging trends, and networking opportunities within the industry.

As a result of these efforts, the CIBN-Universities Linkage Programme has expanded significantly, growing the number of tertiary institutions under its purview from ninety-Two (92 ) to ninety three (93) during the year under review. The Institution linked as follows:

S/N	Institution	Programmes Accredited
1.	Bayero University, Kano	M.Sc./ACIB, B.Sc./ACIB, Banking & Finance

### 3.4 Approved Exemptions Requests

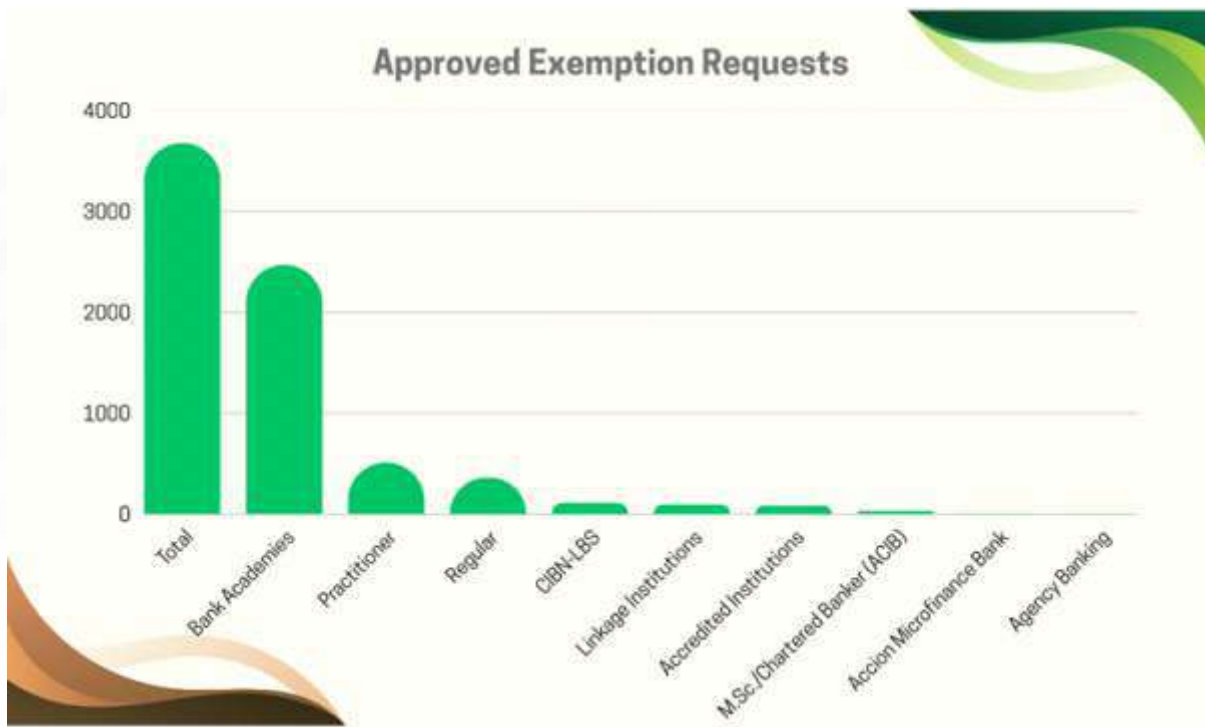
The Chartered Institute of Bankers of Nigeria (CIBN) continues to uphold its commitment to recognising the prior learning, professional experience, and qualifications of individuals in the banking and finance sector through its exemptions framework. This initiative is designed to acknowledge relevant competencies, reduce redundancy in learning, and provide a more streamlined pathway for candidates pursuing professional certification.

Exemptions granted by the Institute offer tangible benefits to candidates, including the recognition of their existing knowledge and expertise, which allows them to bypass modules already mastered. The process has also been enhanced through automation, improving efficiency, reducing processing times, and ensuring a more seamless experience for applicants. By alleviating unnecessary examination requirements, candidates are able to concentrate on advanced areas of professional development, further strengthening their expertise and readiness for leadership roles in the industry.

In the year under review, the Institute received a total of 3,694 exemption applications. Each submission underwent a rigorous assessment process, carefully evaluating academic credentials, professional qualifications, affiliation with recognised Bank Academies, work experience, and other criteria in strict alignment with the Institute's exemption policy.

Following a thorough review, the Sub-committee on Exemptions approved 3,680 applications, affirming the eligibility of deserving candidates. This substantial number reflects the growing recognition of the Institute's professional standards and the effectiveness of its exemption framework in supporting accelerated progression within the Chartered Banker (ACIB) programme.

S/N	Routes	Approved Applications
1.	Regular	361
2.	Linkage Institutions	95
3.	Accredited Institutions	83
4.	Bank Academies	2,472
5.	Practitioner	512
6.	M.Sc./Chartered Banker (ACIB)	33
7.	CIBN-LBS (Chartered Banker Programme)	113
8.	Accion Microfinance Bank	7
9.	Agency Banking	4
Total		<b>3,680</b>



### 3.5 Certification Programmes

The Chartered Institute of Bankers of Nigeria continues to advance professional excellence within the banking industry through the delivery of a wide range of specialised certification programmes. These examinations are structured to deepen technical competence, strengthen professional judgment, and enhance the practical capabilities of banking professionals across diverse areas of practice. Collectively, the certifications serve as a mark of quality, credibility and commitment to continuous professional development among members of the Institute.

In the year under review, the Institute further expanded its certification portfolio with the activation of two new programmes: the Non-Interest Banking Certification and the Public Sector Certification.



### 3.6 Annual Ethics Compliance Certification Programme

The Annual Ethics Compliance Certification Programme remains a cornerstone initiative for developing professional and ethical standards among bank staff in Nigeria. Designed to reinforce integrity, customer-centric practices, and compliance with regulatory and industry guidelines, the programme is supported by the Sub-Committee on Competency and Industry Standards of the Bankers' Committee and aligns with the Global Banking Education Standards Board (GBESTB) principles. Through continued refinement and the upcoming fourth edition, the programme reinforces the Institute's commitment to cultivating high ethical standards and professional excellence across Nigeria's financial services industry.

### 3.7 Examinations

#### 3.7.1 Conduct of February, April, July and October 2025 Examination Diets

The statutory examinations of the Institute for the 2025 examination year were conducted in February, April, July and October, following the approval by the Governing Council to expand the examination diets from two (2) to four (4) annually.

This strategic decision was implemented to reduce the time required to qualify for the Institute's examinations, provide greater flexibility for busy candidates to achieve their career objectives within a shorter timeframe, increase overall examination enrolment, and position the Institute as a pacesetter among professional bodies in Africa.

The examinations were deployed via the Institute's online proctoring platform, enabling candidates to sit for the examinations remotely from their preferred locations. In aggregate, the 2025 examination year recorded a total enrolment of 9,654 candidates, reflecting a 28.4% increase over the total enrolment recorded in 2024. This mode of delivery continued to support wider participation, operational efficiency and cost savings for the Institute and the candidates.

The February 2025 examinations, conducted exclusively for the Loan Documentation and Processing Certification Programme, recorded a total enrolment of 65 candidates. The July 2025 examinations, which spanned three certification programmes, recorded an enrolment of 146 candidates. In contrast, the April and October 2025 diet examinations were administered across all programmes of the Institute and recorded significantly higher participation levels, with 4,466 and 4,977 candidates, respectively.

Building on lessons from earlier technical challenges in the previous year, the Institute implemented enhanced system validation measures ahead of the 2025 diet examinations, including platform stress tests, mock examinations, and closer coordination with technical partners. These efforts led to improved system stability and a marked reduction in technical incidents compared to October 2024, reaffirming the Institute's commitment to continuous improvement and the delivery of credible, globally competitive examinations.

A comparative analysis of the candidates' enrolment and completion status is as follows:

**Table 1:** Candidates' Enrolment

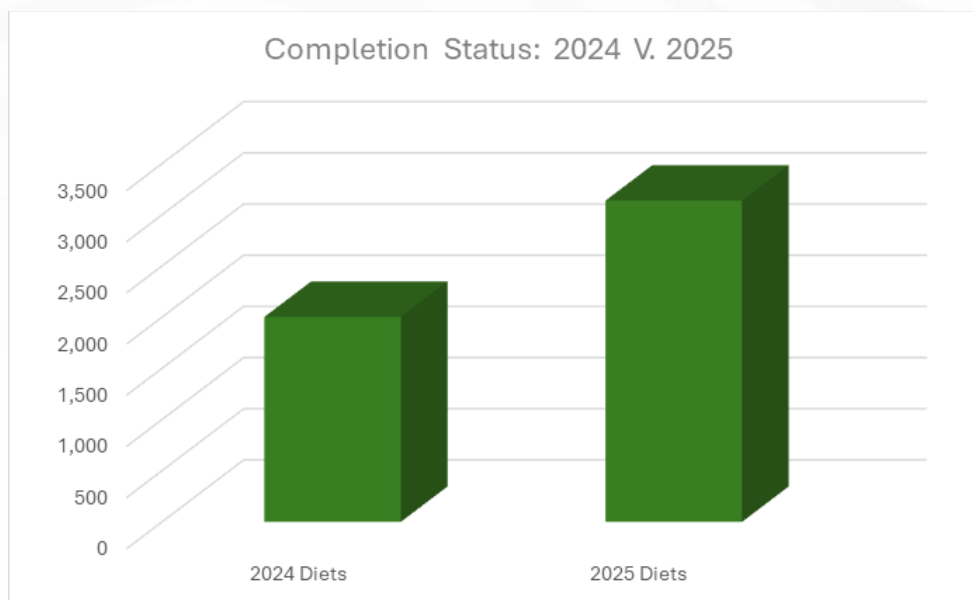
Examination/Certification	February 2025	April 2025	July 2025	October 2025
Banking Professional Examinations	-	3,160	-	3,579
Microfinance Certification Programme	-	1,051	-	1,158
Treasury Management Certification	-	18	-	36
Professional e-Payment Certification	-	30	-	11
Agency Banking Certification	-	101	78	61
Other Certifications	65	106	68	132
<b>Total Enrolment</b>	<b>65</b>	<b>4,466</b>	<b>146</b>	<b>4,977</b>

April 2024	October 2024	February 2025	April 2025	July 2025	October 2025
3,171	4,348	65	4,466	146	4,977
<b>2024 Diets</b>		<b>2025 Diets</b>	<b>Variance</b>	<b>Variance (%)</b>	
7,519		9,654	2,135	28.4%	

**Table 2:** Candidates' Completion Status

Examination/Certification	April 2024	October 2024	February 2025	April 2025	July 2025	October 2025
	2024	2024	2025	2025	2025	2025
Banking Professional Examinations	456	803	-	816	-	1,306
Microfinance Certification Programme	210	383	-	319	-	435
Treasury Management Certification	-	2	-	5	-	15
Professional e-Payment Certification	10	5	-	-	-	-
Agency Banking Certification	-	-	-	-	20	23
Other Certifications	2					

2024 Diets	2025 Diets	Variance	Variance (%)
1,874	3,139	1,265	67.5



### 3.7.2 Students' Forum

Following the approval of the Executive Management, the Institute organised the annual revision classes for 2025 at no cost to students preparing for the examinations. The sessions were held on March 22 – 23, March 29 – 30, and September 6, 7, and 13, 2025, and were designed to provide students with practical guidance, experience-sharing opportunities with seasoned examiners, and strategies for avoiding common examination pitfalls, as well as clarifications on examination regulations and expectations.

The classes were conducted virtually via the Institute's Zoom teleconferencing platform, attracting an estimated 450 participants per session. The interactive format facilitated direct engagement between students and examiners, enhancing understanding of complex topics and reinforcing examination preparedness across all certification programmes.

### 3.7.3 Management of Examination Misconduct

During the 2025 examination year, the Institute recorded a total of seven cases of examination misconduct, all of which were handled in strict accordance with the provisions of the Banking Professional Examinations Regulations and Syllabus. The affected candidates were allowed to make representations in response to the allegations against them, and each case was thoroughly reviewed to ensure fairness and transparency. Following careful consideration, appropriate sanctions were recommended based on the nature and severity of the offences.

In addition, the year under review also witnessed a comprehensive review of the examination misconduct policy. The exercise was undertaken with a view to modernising the policy framework, ensuring consistency in the treatment of misconduct cases, and further safeguarding the integrity of the examination process. The recommended sanctions and policy updates were subsequently

approved by the Governing Council, reinforcing the Institute's zero-tolerance stance on examination malpractice.

### 3.7.5 Examiners Reports

The Examiners' Reports continued to play a critical role in supporting candidates' preparation and overall examination performance. For each examination diet, the reports were compiled promptly and published on the Institute's digital platforms, ensuring prompt and easy access for candidates and accredited tuition and lecture centres.

The reports provided structured feedback on candidates' performance, including common strengths and weaknesses, examiners' observations, and guidance on expected standards. This initiative further strengthened teaching and learning outcomes, promoted better examination preparedness, and reinforced the Institute's commitment to transparency, quality assurance, and continuous improvement in its assessment processes.

### 3.8 Strategic Collaborations

In the period under review, the Institute expanded its network of engagement with key local and international stakeholders, reinforcing its commitment to collaboration as a driver of excellence. These relationships supported the continuous refinement of the Institute's assessment processes and facilitated the alignment of its examinations with evolving professional and global benchmarks.

One of such collaborations was the academic–professional linkage established with James Hope University on its M.Sc. Finance/Chartered Banker (ACIB) Linkage Programme. The arrangement is designed to enable holders of the University's M.Sc. Finance degree to progress seamlessly to professional banker status through the CIBN Linkage Route, by integrating academic attainment with the Institute's professional certification framework. This initiative provides eligible graduates with a clear and structured pathway to the ACIB qualification, while promoting closer alignment between university education and industry-recognised professional standards.

The Institute also consummated a collaboration with Babcock Business School (BBS) on the CIBN–BBS Chartered Banker (ACIB) Programme. The collaboration is anchored on key objectives, including increasing employability within the banking industry, fostering stronger industry–academia collaboration, leveraging the expertise and existing foreign technical partners of BBS, enhancing the brand visibility of both institutions, and offering prospective candidates' flexible options for career advancement. Through this collaboration, participants benefit from a blend of academic depth and professional competence that supports both local and international best practices.

In addition, a tripartite addendum was signed in 2025 by the Chartered Institute of Bankers of Nigeria, the Shared Agent Network Expansion Facilities Limited (SANEF), and the FIC Professionals Network PLC (FIC) on the Agency Banking Certification Programme. This agreement further strengthened the framework for the development and delivery of standardised certification for agency banking operators, with a focus on improving competence, professionalism, and ethical conduct across the agency banking value chain, in support of financial inclusion and consumer protection objectives.

### 3.9 Prizes/Awards

#### 3.9.1 Banking Professional Examinations and Certifications Prize Awards

The Institute recognised outstanding candidates from the 2024/2025 academic year at the 2025 Stream 2 Graduates' Induction and Prize Awards Day, which was held on Saturday, August 30, 2025.

The ceremony formed part of the Institute's structured recognition framework and served to formally celebrate academic excellence, professionalism, and dedication among successful candidates who distinguished themselves in the 2024/2025 examinations.

During the event, subject prizes and special awards were presented to candidates who recorded exceptional performance across various examination modules and certification programmes. The awards underscored the Institute's commitment to merit-based recognition and the promotion of high academic and professional standards, while also reinforcing its broader mandate of encouraging excellence and continuous development within the banking and finance profession.

The subject, prizes and awardees are detailed below:

PRIZE/AWARD	LEVEL	DONOR	NAME OF AWARDEE
Banking Law & Regulation	Diploma	Late Chief S.A. Adegbite, FCIB	Ojo Ezekiel Opeyemi
		Pa. M.A Kazeem, FCIB	
Ethics and Corporate Governance	Diploma	Sir F. A. Ijewere, FCIB	Peter Ejiro Grace
		Oloye Esan Ogunleye, FCIB	
Fintech	Intermediate	Dr. Emmanuel Emefienim, CON, FCIB	Robert Asukwo George
Finance in the Global Market	Intermediate	Alhaji A. O. G. Otiti, OON, FCIB	Fajorin Ibukunoluwa David
			Adeniran Oluwabukola Christianah
Corporate Financial Services	Chartered Banker	HRH Oba S.A.O. Sule, FCIB	Godwin Tochukwu Kingsley
		Mr. Bade Adeshina, FCIB	
Bank Management and Strategy	Chartered Banker	Bayo Olugbemi, Ph.D, FCIB	Olorunleke Oreofe Oluwadamilola
Lending & Credit Management	Chartered Banker	Uju Ogubunka, Ph.D, FCIB	Abdulazeez Abdulrahaman Babatunde
		Chief E. M. Egwuenu, FCIB	
Applied Banking	Chartered Banker	Alhaji A. O. G. Otiti, OON, FCIB	Ukelere Daniel Uchechukwu
		Dr. Segun Aina, OFR, FCIB	Adeniji Abdulgafar
		UBA Foundation	Abiodun
The Evolution Management and Regulation of Microfinancing	MCP	Lapo Microfinance Bank	Asifat Olalere Saminu
Best Graduating Student	MCP	Accion Microfinance Bank	Awe Oluwatobi Esther

### 3.10 Otunba (Mrs.) Debola Osibogun National Essay Competition

The 8th edition of the Otunba (Mrs.) 'Debola Osibogun National Essay Competition for Undergraduates in Banking and Finance was successfully conducted in 2025. The competition, instituted in 2014 by Past President Otunba (Mrs.) Debola Osibogun, FCIB, remains a key platform for promoting academic excellence, research, and thought leadership among undergraduates in Nigerian tertiary institutions.

Participation in the 2025 edition increased significantly following the expansion of eligibility to include second-year students in Banking, Finance and allied disciplines. A total of 98 entries were received, representing a 49 per cent increase over the previous edition.

The competition was administered through a rigorous three-stage evaluation process comprising initial assessment and shortlisting, a second-stage review conducted via the Institute's Learning Management System, and a final oral interview. Assessors drawn from academia and industry ensured a transparent and objective process, with plagiarism and AI-assisted checks applied throughout.

At the conclusion of the exercise, three candidates emerged as winners, having met the minimum performance thresholds approved by the Governing Council. The successful candidates were formally recognised and presented with their awards during the 18th Annual Banking and Finance Conference held on September 9–10, 2025, at the Transcorp Hilton Hotel, Abuja.

The award recipients were as follows:

- i. Winner: Nkwuaku, Karis Chimmuanya – University of Nigeria, Nsukka (Accountancy)
- ii. 1st Runner-Up: Okon, Emmanuel Francis – University of Uyo (Banking and Finance)
- iii. 2nd Runner-Up: Edeh, Joy Akachukwu – University of Nigeria, Nsukka (Business Administration)

Through initiatives such as the National Essay Competition, the Institute continues to demonstrate its commitment to capacity building, intellectual development, and the grooming of future professionals for the Nigerian banking and finance industry.

## 4.0 LEARNING AND DEVELOPMENT DEPARTMENT

### 4.1 The 18th Annual Banking and Finance Conference

The Institute successfully held its 18th Annual Banking and Finance Conference, marking a milestone as one of the most impactful events in the financial sector calendar. The Conference brought together thought leaders, policymakers, industry practitioners, and innovators to discuss the intersection of banking, policy, and technology, providing an invaluable platform for knowledge exchange and strategic dialogue. The highlights of the Conference are as follows:

- i. Date: September 9–10, 2025
- ii. Theme: The New Economic Playbook: The Intersection of Banking, Policy, and Technology
- iii. Keynote Speaker & Distinguished Guests: The Keynote Speaker was Mr Samaila Zubairu, President/CEO, Africa Finance Corporation, and the conference was graced by numerous dignitaries including:
  - His Excellency, Asiwaju Bola Ahmed Tinubu, GCFR, President and Commander-in-Chief of the Armed Forces of the Federal Republic of Nigeria, represented by the Honourable Minister of Finance and Coordinating Minister of the Economy, Mr Wale Edun.
  - His Excellency, Mohammed Umar Bago, Executive Governor of Niger State, represented by His Excellency, Mr Yakubu Garba, Deputy Governor of Niger State.

- His Excellency, Babajide Sanwo-Olu, FCIB, Executive Governor of Lagos State, represented by the Honourable Commissioner for Finance, Lagos State, Mr Abayomi Iluyomi, FCIB.
- Distinguished Senators Mukhail Adetokunbo Abiru, FCIB, and Osita Izunaso, Chairmen of Senate Committees on Banking, Insurance, and Capital Markets.
- Honourable Minister of Housing and Urban Development, Architect Ahmed Musa Dangiwa, FCIB.
- Governor, Central Bank of Nigeria, Mr Olayemi Cardoso, FCIB.
- Managing Director/CEO, Nigeria Deposit Insurance Corporation (NDIC), Mr Thompson Oludare Sunday, represented by Mr Wale Sole, Director, Claim Resolution Department.
- Chairmen and CEOs of leading banks and financial institutions, alongside directors from the Central Bank of Nigeria and other regulators.

**Business Sessions:**

The Conference commenced with a Pre-Conference Fireside Chat and proceeded with four high-impact business sessions:

- Unlocking the Next-Gen Potential in a Digitally Disruptive World
- Unlocking Nigeria's Economic Potential: The Role of the Financial Services Industry
- Adapting to Global Shocks: Enhancing Risk Management, Compliance, and Regulatory Practices for Sustainable Growth
- Navigating the AI Revolution: Strategic Direction for Financial Institutions

**Consultative Committee:**

A consultative committee was constituted to plan and execute a world-class Conference. The Committee was chaired by the Managing Director/CEO, Guaranty Trust Bank, Mrs Miriam Olusanya, OON, FCIB and co-chaired by the illustrious duo of Mr Wole Adeniyi, FCIB, Managing Director/CEO, Stanbic IBTC and Mrs Halima Buba, FCIB, Managing Director/CEO, SunTrust Bank.

The Logistics Subcommittee was chaired by the 2nd Vice President of the Institute, Dr Mojisola Asieru-Sweet, FCIB whose meticulous oversight delivered a Conference with a distinction while the Media and Publicity Subcommittee was chaired by the Director of Communications, NDIC, Ms Hawwau Gambo.

The Committee members were highly experienced professionals drawn from across the various sectors of the economy.

**4.2 The 18th Annual Retreat for Heads of Security of Banks & Other Financial Institution**

The Institute held its 18th Annual Retreat for Heads of Security, reinforcing its commitment to proactive, technology-driven security management across the financial sector. Details of the seminar include:

- i. Date: November 5–8, 2025
- ii. Theme: Redefining Security Operations in a Digitally Vulnerable Era
- iii. Venue: AA Entertainment and Tourism Hotel (Formerly Park Inn by Radisson, Abeokuta, Ogun State)
- iv. Attendance: 59 senior security personnel from banks, other financial institutions, and regulatory agencies.

The Retreat provided a platform for knowledge-sharing, strategic discussions, and collaboration on emerging security threats, particularly in a digital landscape, highlighting the importance of cybersecurity and resilience in the financial services sector.

#### 4.3 SEMINAR FOR JUDGES ON BANKING AND ALLIED MATTERS

The Institute successfully hosted the 23rd Annual Seminar for Judges on Banking and Allied Matters, fostering collaboration between the judiciary and financial services stakeholders. Details of the seminar are as detailed below:

- i. Date: June 17–18, 2025
- ii. Theme: Justice and Finance in Partnership: Enabling Trust, Security, Nigeria's Economic Growth and Development
- iii. Venue: National Judicial Institute, Abuja
- iv. Sub-themes:
  - Cybersecurity and the Law: Strengthening Nigeria's Judicial System in a Digital Age
  - Secured Credit Transactions and the Rule of Law: Enforcing Lenders' Rights
  - Judicial Oversight and Legal Procedure: Safeguarding Against Contentious Court Orders
  - The Role of the Judiciary in Regulating the Use of "Post No Debit Orders" by Law Enforcement Agencies

The seminar strengthened trust between financial institutions and the judiciary while enhancing understanding of digital and secured credit frameworks.

#### 4.4 OPEN TRAINING PROGRAMMES

The Institute executed impactful training programmes addressing emerging trends, risk management, and digital innovation which included:

- i. RegTech and Suptech: Harnessing Risk Management, Data Privacy, and Emerging Technologies held on February 25–26, 2025
- ii. SME Banking School: Driving Growth in Emerging Markets held on March 5–6, 2025
- iii. Fraud Prevention and Cybersecurity Strategies held on March 26–27, 2025
- iv. Future of Payment: Real-Time Transactions and Cross-Border Innovation held on April 23–24, 2025
- v. Mastering Debt Recovery and Strategic Portfolio Management held on May 22–23, 2025
- vi. Microfinance Toolkit: Scaling Microfinance Through Digital Transactions held on July 2–3, 2025
- vii. Digital Forensic Techniques for Fraud Detection held on July 16–17, 2025
- viii. Enterprise Risk Management: Safeguarding Organisational Resilience held on November 19–20, 2025
- ix. Treasury and Asset Liability Management Services held on September 16–17, 2025
- x. Digital Innovation Strategies for Enhancing Credit Scoring, Savings, and Financial Inclusion held on September 2–4, 2025
- xi. Inplant Programme: Wema Bank on Agency Banking & SME Banking on December 10–12, 2025
- xii. Inplant Programme: Wema Bank on Retail Product Management held on December 16–18, 2025

#### 4.5 CONSULTANCY PROGRAMMES

The department executed high-impact consultancy projects which contributed significantly to boosting the Institute's revenue. Some of these programmes included:

- i. Boardroom Mastery Programme for Keystone Bank Limited on April 9, 2025
- ii. Customer Experience Intervention: Omnichannel Excellence on May 14–15, 2025
- iii. Promotion Test & Interview for Nigerian Export-Import Bank on September 3–5, 2025
- iv. Microfinance Banks Summit on November 11, 2025

#### 4.6 2025 COMPULSORY CONTINUING PROFESSIONAL DEVELOPMENT (CCPD) PROGRAMMES

The following were the activities carried out by the CCPD department in the year under review:

##### **i. Graduate Induction Programmes:**

For the first time, induction was conducted virtually in two streams, accommodating Student Members completing professional examinations. The programmes were held as follows:

##### a) Stream 1

- Theme: Adaptability and Innovation: Navigating the Dynamic Business Environment
- Date: March 20, 2025
- Keynote: Mr Abdulrahman Yinusa, FCIB, GMD/CEO, Odu'a Investment Company Limited

##### b) Stream 2

- Theme: Positioning for Relevance in a Competitive Business Environment
- Date: August 21, 2025
- Keynote: Prof. Lere Baale, CEO, Business School Netherlands, Nigeria

##### **ii. Fellowship Investiture Programme:**

- Held on October 30, 2025, for the newly approved Fellows and Honorary Senior Members.
- Theme: The People-Driven Leader: An Imperative for Business Resilience and Growth
- Keynote: Mr Patrick Akinwuntan, FCIB, Lagos Business School

##### **iii. Open and Customised Programmes:**

The department executed 15 CCPD programmes covering strategic decision-making, data analytics, IT risk management, product innovation, ethics, and financial inclusion. Customised programmes included NDIC Inplant (Ethics, Professionalism, and Integrity) and FBN Inplant (Data Analytics for Strategic Decision Making).

#### 4.7 E-LEARNING PROGRAMMES

The Institute recorded 17,166 e-learning enrolments across multiple disciplines which covered Fraud, Financial Crime & Compliance, Credit & Risk Management, IT & Digital Risk, Non-Interest Banking, and Sukuk Investments. The platform also supported proctored examinations, including the 7th edition of the Otunba Debola Osibogun Essay Competition.

#### 4.8 THE CIBN BOOKSHOP

The Bookshop achieved remarkable growth during the year under review as follows:

- i. Investment increased from N67 million in 2024 to N89 million in 2025.
- ii. Revenue growth was driven by increased sales, cost-reduction strategies, and targeted marketing initiatives.

The Bookshop continues to enjoy strong patronage and is poised for further growth, consolidating its status as a key knowledge resource within the banking and finance industry.

#### 5.0 CORPORATE COMMUNICATION AND EXTERNAL RELATIONS DEPARTMENT

##### 5.1 Publicity, Brand, and Identity Management

The Corporate Communications Department played a crucial role in promoting the image, visibility, and reputation of The Chartered Institute of Bankers of Nigeria (CIBN) during the 2025 financial year. In alignment with the Institute's mandate, the Department strengthened stakeholder engagement, enhanced brand visibility, and supported institutional objectives through structured and effective communication platforms.

Corporate Communications and Brand Management remained central to projecting the Institute's credibility and professional standing. Through consistent brand identity, coordinated messaging, and purposeful publicity, the Institute sustained stakeholder confidence, enhanced public perception, and reinforced its position as the leading professional body within the financial services sector. The integrated approach to corporate communications and brand management ensured a unified institutional voice and consistency across branding, messaging, and visual identity, enabling effective engagement across all internal and external touchpoints.

Throughout the year under review, the Institute maintained strong visibility through public commentary and enlightenment programmes, as well as sustained engagement across national and digital media platforms. Statutory and flagship programmes, including the 2025 Annual General Meeting, Investiture Ceremony, Graduate Induction and Prize Awards Day, and Fellowship Investiture, received extensive media coverage. These initiatives contributed significantly to positive institutional profiling and increased public awareness of the Institute's activities at both local and international levels during the period covered by this report.

Notable media outlets that highlighted the Institute's activities included Channels Television, ARISE TV, TVC, Plus TV, MiTV, African Independent Television (AIT), Lagos Television (LTV), News Central, Proshare WebTV, Nigerian Television Authority (NTA), Silverbird TV, and OGTV. In addition, coverage extended to leading radio stations such as Beat FM, Raypower FM, Inspiration FM, Classic FM, Nigeria Info FM, Traffic Radio, Eko FM, as well as the News Agency of Nigeria (NAN). The Institute's activities were further amplified through reporting by all major Nigerian newspapers, blogs, and online media platforms nationwide, ensuring wide visibility and extensive public engagement.

## 5.2 2025 Annual Bankers Dinner

The 60th Annual Bankers' Dinner was successfully held on Friday, November 28, 2025, at the prestigious Eko Hotel and Suites, Victoria Island, Lagos. The event drew thousands of distinguished guests, including top executives from the banking sector, regulators, policymakers, and other key stakeholders. The event was a resounding success, reflecting the Institute's commitment to excellence, professionalism and leadership in the banking profession. The event was held in a hybrid format, combining physical attendance with virtual participation via Zoom teleconferencing. The dinner brought together a distinguished gathering of:

- i. Captains of industry
- ii. Eminent personalities from the banking and financial services industries
- iii. Senior executives of banks and non-bank financial institutions,
- iv. Members of the business and diplomatic community
- v. Top government functionaries
- vi. Thought leaders from the private and public sectors.
- vii. Key stakeholders in the Nigerian economy
- viii. Policymakers and Regulators

The occasion provided a unique platform for industry leaders and stakeholders to unwind, interact, exchange ideas, and strengthen professional networks in a convivial atmosphere. A major highlight of the evening was the keynote address delivered by Mr Olayemi Cardoso, FCIB, Governor of the Central Bank of Nigeria (CBN), at the CIBN 60th Annual Bankers' Dinner. In his address, the Governor provided a comprehensive review of Nigeria's macroeconomic and financial market developments over the past year, offering insights into the state of the financial sector, key regulatory priorities, and strategies for achieving sustainable economic growth. He noted that while the Nigerian economy has

undergone a challenging adjustment phase, disciplined policy implementation, sustained reform momentum, and strong stakeholder collaboration are necessary for laying a solid foundation for recovery. According to him, these measures position Nigeria to unlock its economic potential and strengthen the resilience of its financial system in the years ahead. The event also featured a goodwill message from the Executive Governor of Lagos State, Mr. Babajide Sanwo-Olu, FCIB, who congratulated The Chartered Institute of Bankers of Nigeria (CIBN) on the successful hosting of its landmark 60th Annual Bankers' Dinner. He described the occasion as a significant milestone that reflects the Institute's enduring legacy, institutional strength, and sustained leadership within Nigeria's financial services sector.

Governor Sanwo-Olu commended CIBN for its unwavering commitment to professionalism, ethical standards, capacity development, and the promotion of best practices in the banking industry. He acknowledged the Institute's pivotal role over the decades in strengthening human capital development and advancing sound banking principles critical to financial system stability. Emphasising the strategic importance of the banking and financial services sector to Nigeria's economic development, the Governor highlighted its role in driving investment, financial inclusion, infrastructure financing, innovation, and job creation—particularly within Lagos State, Nigeria's commercial and financial hub. He reaffirmed the Lagos State Government's commitment to fostering an enabling business environment through sustained infrastructure development, regulatory reforms, digital transformation initiatives, and robust public-private sector collaboration.

The Governor concluded by applauding the leadership and stakeholders of CIBN for their invaluable contributions to national development, while expressing optimism for a more resilient, innovative, and globally competitive Nigerian banking industry.

### 5.2.1 Award

A major highlight of the 2025 CIBN 60th Annual Bankers' Dinner, held at the Eko Hotel and Suites, Lagos, was the presentation of prestigious industry awards in recognition of excellence, leadership, professionalism, and outstanding contributions to the growth and stability of Nigeria's banking and financial services sector.

The awards underscored the Institute's unwavering commitment to promoting ethical conduct, sound corporate governance, operational excellence, and sustainable banking practices. The awards were instituted to:

- i. Recognise exemplary leadership and institutional performance.
- ii. Celebrate professionalism and adherence to global best practices.
- iii. Encourage innovation and digital transformation.
- iv. Promote responsible banking and sustainability.
- v. Acknowledge individuals and institutions contributing significantly to national economic development.

The award categories included:

- i. Best SME Focused Bank:  
This was won by Wema Bank for recording the most outstanding contributions to growth and development through SME financing in 2025.
- ii. Digital Banking/ Financial Inclusion Drive:  
This was awarded to UBA as the institution that has demonstrated exceptional performance in digital banking, thereby advancing financial inclusion in 2025.

- iii. Digital Banking/ Financial Inclusion Drive (FINTECH)  
This was won by Moniepoint MFB as the institution that has demonstrated exceptional performance in digital banking, thereby advancing financial inclusion in 2025.
- iv. X- Factor Award  
This award recognised Ijeoma Nkiruka Esemudje as the distinguished female banker of the year and for her exceptional leadership, as well as for championing a more gender-inclusive banking industry.
- v. Next Generation Class of 2025 Award  
This was presented to young employees who consistently achieved high-performance standards, delivered high-quality work, and upheld high ethical standards. This was in recognition of young bankers across the industry who contributed exceptionally to the development of the industry. A total of twenty young bankers from various banks were recognised for the Next Generation Class of 2025 as follows:

S/N	NAMES	ORGANIZATION
1	Okonkwo, Tobenna Benita	Alpha Morgan
2	Tooritsemoshe Ojei	FCMB
3	Anita Ijeoma Ibeh	Fidelity Bank
4	Olaniyi Ikuomola	FSDH
5	Adetutu Sunmola	Keystone Bank
6	Emmanuel Olaosebikan	GTBank
7	Temilayo Talabi	Parallex
8	Humphrey Nwanagu	Premium Trust
9	Michael Sobakin	Stanbic IBTC
10	Abdullahi Mukhtar	Standard Chartered
11	Rita Imonikhe Aluraomo	Sterling Bank
12	Yusuf Abiola Abdulyakeen	TAJ Bank
13	Olopade Michael Adelodun	SunTrust
14	Olajide Eyinade	UBA
15	Ufomba Chinyere Oluchi	Unity Bank
16	Aduragbemi Adeniran	Union Bank
17	Samson Osebor	Wema Bank
18	Mkpoikana Jacob	Zenith Bank
19	Agboola Ololade	Greenwich Merchant Bank
20	Chukwuemelie Ogbuniba	First Bank

### 5.2.2 Summary

Another major highlight of the 2025 CIBN 60th Annual Bankers' Dinner was the presentation of a Brand New 2025 Toyota Corolla to the winner of the lucky draw, Miss Dolapo Ayo Ogunmoyero. The awards underscored the Institute's enduring commitment to promoting professionalism, encouraging forward-looking banking practices, and celebrating individuals and institutions driving sustainable economic growth. Through these recognitions, CIBN continues to inspire innovation, reward performance, and reinforce its role as the custodian of professional excellence in the Nigerian financial services industry.

**5.3 STAKEHOLDERS ENGAGEMENT**

Throughout the 2025 financial year, The Chartered Institute of Bankers of Nigeria (CIBN) actively engaged with stakeholders to strengthen collaboration, foster industry development, and promote the Institute's mandate of professionalism and ethical standards in the banking and financial services sector.

These engagements provided strategic platforms for dialogue, capacity building, advocacy, and knowledge sharing, ensuring that the Institute maintained strong relationships with regulators, financial institutions, professional bodies, and key industry players across Nigeria.

**5.3.1 Objectives of Stakeholder Engagements**

The engagements were designed to:

- i. Strengthen collaboration with regulatory authorities, financial institutions, and government agencies.
- ii. Enhance communication and partnership with local banking communities.
- iii. Promote professional development, ethical practices, and capacity building within the banking sector.
- iv. Facilitate dialogue on industry challenges, innovation, and sectoral growth opportunities.
- v. Ensure alignment of CIBN programmes with national economic and financial priorities.
- vi. Foster Economic Growth and National Development
- vii. Encourage Innovation and Forward-Looking Practices
- viii. Expand International Partnerships and Global Exposure
- ix. Support Financial Inclusion and Economic Development
- x. Influence Policy and Regulatory Outcomes

**INTERNAL STAKEHOLDERS' ENGAGEMENT**

S/N	INSTITUTIONS/ MDs of BANKS/ DELEGATES
1	Stakeholders Engagement with Taraba State Branch
2	Engagement at Association of National Accountants of Nigeria (ANAN) Anti-Corruption Summit
3	Engagement with the Secretary-General of Commonwealth, Hon. Shirley Ayokor Botchwey
4	Engagement at J.P. Morgan Nigeria Forum 2025
5	Engagement with the Vice Chancellor of Covenant University, Professor Timothy Ashibel Anake
6	Engagement/Signing Ceremony with LIMBSimple
7	Engagement/Signing Ceremony with James Hope University
8	Engagement with Greenplinth (SPORTS DEVELOPMENT)
9	Engagement with Stakeholders Engagement with USA Branch
10	Engagement with the USA Branch
11	Engagement with BAFSA students from Covenant University
12	Engagement Ceremony with FIC and SANEF
13	Engagement with Babcock University (Babcock Business School)
14	Engagement the Institute of Chartered Secretaries and Administrators of Nigeria (ICSAN), Mrs. Funmi Ekundayo, FCIS, HCIB

S/N	INSTITUTIONS/ MDs of BANKS/ DELEGATES
15	Engagement with the Director DSS Lagos Zonal Office, Mr Babajide Adisa
16	Engagement with Mrs Kafilat Araoye, FCIB, MD/CEO, Lotus Bank
17	Engagement with the Nigeria Bar Association, Lagos Branch
18	Courtesy visit to the Managing Director/CEO of Ibom Mortgage Bank, Mr. Ime Okon, HCIB.
19	Courtesy visit to the Akwa-Ibom Branch Patron, Dr. James Joshua Etopidiok, FCIB.
20	Engagement with Huawei Innovation hub.
21	Engagement with the Management of Calabar International Convention Centre (CICC)
22	Engagement with the 30th President of the Institute of Chartered Secretaries and Administrators of Nigeria (ICSAN)
23	Engagement with the Management of the National Credit Guarantee Company (NCGC),
24	Engagement with the Governor of the Central Bank of Nigeria, Dr. Olayemi Cardoso, FCIB
25	Engagement with the Deputy Chief of Staff to the Lagos State Governor
26	Engagement with the Nigeria Deposit Insurance Corporation (NDIC).
27	Engagement at the 2025 Annual Conference of the Institute of Chartered Accountants of Nigeria (ICAN).
28	Engagement with Chief Security Officers of Bank & Other Financial Institutions in Nigeria
29	Engagement with Prof. Lere Baale, Director of the Netherlands Business School,
30	Engagement with the Chartered Institute of Forensic and Certified Fraud Investigations of Nigeria
31	Engagement the Anambra State ICT Agency, Chukwuemeka Fred Agbata (CFA)
32	Engagement with the Branch Controller, Central Bank of Nigeria, Ibadan, Oyo State
33	Engagement with Mr. Ismael Oyegbola, Managing Director, O'dua Investment Company, and Mr. Abdulrahman Yinusa, FCIB in Oyo State.
34	Stakeholder engagement with the Ogun State Banking community
35	Engagement with the Olubadan of Ibadan land, His Imperial Majesty (HIM) Oba Rashidi Adewolu Akanmu Ladoja (Arusa I)
36	Engagement with the Executives of CIBN, Imo State Branch
37	Engagement with the Regional Business Executive, Union Bank Nigeria Plc, Mrs. Ngozi Dorothy Osuji, HCIB
38	Engagement with the Zonal Head/AGM, Zenith Bank Plc, Mr. Emeka Itanyi, HCIB
39	Engagement with the Imo State Accountant General, Mr. Linus Okafor, FCIB
40	Engagement with the President/Vice Chancellor of Babcock University, Professor Afolarin Olutunde Ojewole
41	Engagement with the Vice President of the Federal Republic of Nigeria, His Excellency, Senator Kashim Shettima, GCON
42	Engagement with the Managing Director/CEO, TVC Communications, Mrs. Victoria Abidemi Ajayi
43	Engagement with the Governor of Abia State, Dr. Alex Otti, FCIB

## 6.0 SECRETARIAT SERVICES DEPARTMENT

The Secretariat Services Department is responsible for the Institute's legal, company secretariat, legal compliance, and advocacy functions, as well as the management of contractual relationships and court proceedings. The Department continued to discharge these responsibilities diligently throughout the reporting period.

### 6.1 Bills from the National Assembly and Other Policies

As part of its statutory advocacy role for the banking and finance industry, the Department made inputs to, collated, and presented the banking industry's position to the National Assembly and relevant regulatory authorities in respect of the following Bills:

- i. A Bill for an Act to Establish the Chartered Institute of Mortgage Bankers and Brokers of Nigeria.
- ii. A Bill for an Act to Establish the Chartered Institute of Enterprise Risk Management of Nigeria, and for Related Matters.
- iii. A Bill for an Act to Establish the Chartered Institute of Entrepreneurship Consultants.
- iv. A Bill for an Act to Establish the Chartered Institute of Financial and Investment Analysts of Nigeria.
- v. A Bill for an Act to Establish a Standardised and Mandatory Framework for Risk Management Reporting.
- vi. Insurance Regulatory Commission Bill 2025.
- vii. Joint Revenue Board (Establishment) Bill 2024.
- viii. The Nigeria Tax Administration Bill 2024.

### 6.2 Legal Advisory and Compliance Services

In fulfilment of its mandate to provide robust legal guidance to the Institute, the Legal arm of the department rendered formal legal opinions, advisory memoranda, and compliance inputs on a range of matters of institutional significance, including the following:

- i. Proposal for a Comprehensive Fire Safety Framework
- ii. Proposal for Data Clean-Up and Validation of Third-Party Agreements
- iii. Opinion on Participation in the IFC's RBR 2025 Survey
- iv. Legal Review of Post-AGM Information Requests by Members of the Institute
- v. Legal Opinion on contentious clauses in the various Agreements.
- vi. Legal Advisory Opinions in respect of a potential litigation matters involving a third parties.

### 6.3 Advocacy

As part of its advocacy mandate on behalf of the banking and finance industry, the Department provided substantive support to the Body of Banks' CEOs, via the Institute's Executive Management in addressing critical industry challenges. Key advocacy engagements and achievements during the period included:

- i. Coordination of industry-wide cybersecurity and fraud prevention measures, in collaboration with relevant stakeholders
- ii. Engagement with the Central Bank of Nigeria (CBN) to resolve issues arising from the actions on FX Forwards and related forbearance arrangements.
- iii. Incorporation and Establishment of the Association of Nigerian Banks
- iv. Facilitation of engagement between the Management of the Nigeria Police Force and the Body of Banks' CEOs, aimed at sustaining collaboration and addressing emerging security challenges.
- v. Engaged alongside the Association of Banks' Legal Advisers and Company Secretaries to resolve disputes between banks and the various State Internal Revenue Services, on the requirements of Tax Clearance certificates for foreign exchange remittances.

#### 6.4 Court Cases

The Department continued to oversee the Institute's litigation portfolio, ensuring the engagement of competent external legal counsel and the effective monitoring of all pending legal proceedings. The active matters during the reporting period are as follows:

##### **CIBN v. Chida International Hotel Limited**

Suit No: FCT/HC/CV/2596/2021 - Land Dispute, Federal Capital Territory, Abuja. The matter is currently being actively prosecuted before the Federal Capital Territory High Court.

##### **Chevy Chase Limited v. The Chartered Institute of Bankers of Nigeria and 1 Other**

Suit No: LD/6148MJR/2025 - Tenancy Matter. This matter is currently in the Appeal stage at the Lagos High Court.

#### 6.5 Contractual Agreements

During the reporting period, the Department successfully drafted, reviewed, and finalised thirty-one (31) legal agreements between the Institute and various third-party entities. These agreements spanned a range of operational and strategic relationships, and the Department's interventions ensured:

- i. Prevention of potential legal and operational risks
- ii. Compliance with applicable laws and regulations
- iii. Enforceability and legal integrity of all contractual instruments
- iv. Mitigation of future disputes through clear and unambiguous contractual terms

The Department's work in this regard provided a solid legal foundation for the Institute's partnerships and collaborations, safeguarding the Institute's interests and fostering a stable and predictable operating environment.

#### 6.6 Secretariat Support Services

In its capacity as the Secretariat to the Governing Council and ancillary governance structures of the Institute, the Department provided comprehensive company secretarial and governance support services throughout the year. A total of **sixty-three (63) statutory and administrative meetings** were successfully convened, serviced, and documented during the reporting period, spanning the following fora:

- i. Governing Council Meetings
- ii. Office Holders' Meetings
- iii. Body of Past Presidents' Meetings
- iv. Executive Management Committee (EXCO) Meetings
- v. Management Meetings
- vi. Staff Meetings
- vii. Body of Bank CEOs' Meetings
- viii. Forum of Past Registrars' Meetings
- ix. Board of Directors of the CIBN Centre for Financial Studies (CFS)
- x. Alliance of African Institutes of Banks (AAIOB)
- xi. Inauguration of Governing Council Committees

The Department ensured that all meetings were conducted in accordance with the Institute's constitutional framework and applicable governance best practices, with accurate minutes, resolutions, and action points duly recorded, circulated, and tracked to conclusion.

## **7.0 ECONOMICS AND STRATEGY DEPARTMENT**

### **7.1 2025 CIBN Management Retreat**

The 2025 Annual Management Retreat, themed "From Strategy to Results: Finishing the Year Strong," was held on Friday, July 25, 2025, at First Academy, Iganmu, Lagos. During the retreat, management reviewed the economic and operating environment, discussed practical ways to execute the Institute's strategy, and examined how leadership behaviour affects results. A keynote session by Mr Ayo Adepoju, Group Executive Director, Ecobank Transnational Incorporated, provided clarity on Nigeria's economic outlook and its impact on the banking sector, while Mr Frank Ikemefune, Co-Founder/CMO, Vynture, led discussions on execution discipline and performance culture. As a result, management gained clearer priorities, agreed on specific actions to focus on results rather than activities, strengthened accountability across departments, and aligned on concrete steps to improve execution and performance in the second half of the year.

### **7.2 Policy Response: FSS2020 Strategy Refresh**

The Institute prepared and submitted a comprehensive policy response to the FSS2020 Strategy Refresh, identifying human capital retention as a critical risk to the Nigerian banking sector. Drawing on empirical data, industry research, and prior CIBN studies, the paper clearly articulated the twin challenges of external migration ("Japa"), internal attrition, and emerging skill gaps within the banking competency framework.

It presented the Human Capital Retention Fund (HCRF) as a sector-wide solution, outlining its rationale, governance structure, funding model, and intended use in delivering future-ready training and reskilling programmes. The paper further documented concrete actions already taken by CIBN, including curriculum reform, mentoring, remote online proctoring, and specialised certification programmes, demonstrating measurable progress in strengthening the industry's talent pipeline.

Overall, the submission positioned the HCRF as a sustainable, nationally relevant intervention and formally proposed its integration into the refreshed FSS2020 Blueprint to secure policy endorsement, scalability, and long-term impact.

### **7.3 CIBN Strategic Plan 2025 – 2029**

Following the approval of the CIBN 2025–2029 Strategic Plan by the Governing Council at its fourth quarter meeting on November 28, 2024, implementation commenced in earnest, with all initiatives scheduled for the first year successfully executed.

## **8.0 ARTIFICIAL INTELLIGENCE AND DIGITAL INFORMATION AND TECHNOLOGY DEPARTMENT**

### **8.1 Server Infrastructure Optimization**

As part of the ongoing infrastructure optimization efforts, the ICT Department successfully transitioned the Institute's hosting environment from a dedicated server to a Virtual Private Server (VPS), resulting in improved system scalability, enhanced performance, better resource utilization, increased uptime, and reduced operational costs. Also, additional security was purchased and configured on the server to protect it against cyber-attacks.

### **8.2 Mentoring Application Development**

In furtherance of member engagement and professional development, the ICT Department led the design and development of a dedicated Mentoring Application for all members of the Chartered

Institute of Bankers of Nigeria, providing a structured digital platform that connects mentors and mentees seamlessly. The application facilitates mentor-mentee matching, streamlines registration and participation, supports effective knowledge transfer, and enhances the Institute's capacity to promote continuous learning, career development, and professional guidance among its membership.

### **8.3 Election Application Portal Upgrade**

To strengthen institutional governance and improve member experience, the Institute's Election application Portal was upgraded to deliver improved system performance, enhanced reliability during peak usage periods, and better data integrity, thereby ensuring a more transparent, secure, and efficient application process for members.

### **8.4 Enterprise Cybersecurity Enhancement**

As part of its commitment to strengthening the Institute's cybersecurity framework, the ICT Department successfully renewed and upgraded the Institute's enterprise antivirus infrastructure using McAfee, thereby enhancing protection against emerging cyber threats, improving endpoint security across all systems, and ensuring continued compliance with information security best practices at the Chartered Institute of Bankers of Nigeria (CIBN).

### **8.5 Generation Next Programme – Digital Registration Platform**

In support of youth engagement and digital inclusion, the ICT Department designed and deployed a dedicated website with an integrated online registration platform for the Generation Next Programme, enabling both physical and virtual participants to register seamlessly while significantly improving data capture, reducing manual processes, and enhancing overall programme coordination.

### **8.6 Annual Bankers' Dinner – Digital Event Platform**

In preparation for the Annual Bankers' Dinner, the ICT Department developed a dedicated event website and an integrated digital registration platform that supported both physical and virtual attendance, streamlined participant management, improved planning efficiency, and enhanced the overall stakeholder engagement experience.

### **8.7 Staff Productivity and Service Delivery Enhancement**

To improve staff efficiency and support seamless service delivery to members, the ICT Department coordinated the procurement and deployment of laptops for staff, ensuring they are adequately equipped to perform their duties effectively. This initiative enhanced staff mobility, enabled timely response to member requests, supported participation in Institute activities both on-site and remotely, and improved overall operational efficiency across departments at the Chartered Institute of Bankers of Nigeria (CIBN).

## **9.0 CIBN CENTRE FOR FINANCIAL STUDIES (CIBNCFS)**

### **9.1 The 11th National Economic Outlook**

The Roundtable Session of the 11th National Economic Outlook: Implications for Businesses in 2025 was held on Tuesday, January 21, 2025, as a hybrid event in collaboration with B. Adedipe Limited (BAA Consult). The event attracted over 350 participants from various sectors, including industry leaders, regulators, and professionals from banking, insurance, manufacturing, legal, and academia.

The Welcome Address was delivered by Professor Pius Oladeji Olanrewaju, Ph.D, FCIB,

President/Chairman of Council, The Chartered Institute of Bankers of Nigeria, while Mr. Muhammad Sani Abdullahi, Deputy Governor, Economic Policy Directorate, Central Bank of Nigeria, delivered the Keynote Address. Professor Biodun Adedipe, FCIB, Chief Consultant at B. Adedipe Associates Limited, provided an overview of the economy's key sectors and the 2025 outlook. The Panel Session was moderated by Professor Franklin Ngwu, Director of the LBS Public Sector Initiative at Lagos Business School (LBS), and featured the following sector experts as Panellists: Dr. Kabir Sabo Katata, HCIB, Director of Research, Policy & International Relations at the Nigeria Deposit Insurance Corporation (NDIC); Ms Chinwe Uzoho, ACIB, Regional Managing Director for West and Central Africa at Network International; Mr. Akinsola Akeredolu-Ale, Managing Director and CEO of the Lagos Commodities and Futures Exchange (LCFE); Mr. Akeem O. Lawal, Managing Director and CEO of Interswitch (Purepay); Dr. Henrietta Onwuegbuzie, Associate Professor of Entrepreneurship and Management, Director of the Owner-Manager Programme & Business Innovation Accelerator at Lagos Business School; and Mr Emmanuel Michael, SPHRI, MCIB, Director of Human Resources at Eko Hotels and Suites.

## 9.2 **Workshop on Cyber Resilience for Board Members and Executive Management of Financial Institutions – Stream Two**

The Workshop on Cyber Resilience for Board Members and Executive Management of Financial Institutions – Stream II, was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) in collaboration with Digital Jewels Africa as a physical event at Black Diamond Hotel, Victoria Island, Lagos, on Wednesday, April 9, 2025.

The Welcome Address was delivered by Professor Pius Deji Olanrewaju, Ph.D, FCIB, President/Chairman of Council, CIBN, who was ably represented by Mary-Fidelis Chidoziem Abiahu, Ph.D, FCA, MCIB, Director, CIBN Centre for Financial Studies, while Ms. Adedoyin Odunfa, GMD/CEO, Digital Jewels Africa, facilitated the technical sessions.

## 9.3 **Breakfast Session on Strategic Leadership in Microfinance and Mortgage Banking: Navigating the Narratives**

The Breakfast Session titled "Strategic Leadership in Microfinance and Mortgage Banking: Navigating the Narratives" was held as a hybrid event for Board Members and Executive Management on Tuesday, May 13, 2025, at Bankers House. The session featured two distinguished Resource Persons: Professor Biodun Adedipe, FCIB, Founder and Chief Consultant of B. Adedipe Associates Limited, and Dr. Nosike Agokei, FCIB, Non-Executive Director and Consultant at Prestige Assurance Plc, who delivered insightful presentations on their respective topics.

## 9.4 **The 2025 CIBN-APBE Educators Conference**

The 3<sup>rd</sup> Edition of the CIBN-APBE Educators Conference was held as a hybrid event from Tuesday, May 20 to Wednesday, May 21, 2025, in collaboration with the Association of Professional Bankers in Education (APBE) at Covenant University, Ota, Ogun State. The conference, themed "Integrating Artificial Intelligence and FinTech for Financial Inclusion: Strategic Pathway to Sustainable Economic Development", was designed to bring together policymakers, industry leaders, and academics from around the world to explore the transformative impact of Artificial Intelligence (AI) and Financial Technology (FinTech) in promoting financial inclusion.

The Welcome Address was delivered by Professor Folajimi Adegbe, FCIB, Chairman of the Planning Committee, CIBN-APBE, Educators Conference, followed by the opening remark from the 22nd President and Chairman of the Council, CIBN, Professor Pius Deji Olanrewaju, Ph.D, FCIB. A special remark was given by the host, Professor Timothy Ashibel Anake, Vice-Chancellor of Covenant University, Ota, Ogun State. Goodwill messages were presented by Dr. Charles Ogboi, FCIB, Chairman of the Association of Professional Bankers in Education (APBE), and Professor Roland Worlu, Dean of

the College of Management and Social Sciences, Covenant University, Ota, Ogun State.

Lead paper presentations were delivered by two distinguished scholars and practitioners in the field of banking and finance. The first presentation was given by Dr Kabiru S. Katata, Director of Research and Policy at the Nigeria Deposit Insurance Corporation (NDIC), while the second was delivered by Professor Josaphat Uchechukwu J. Onwumere, FCIB, Acting Deputy Vice-Chancellor of the University of Nigeria, Enugu Campus, Enugu, and a renowned Professor of Banking, Finance, and Economic Development. The conference drew 289 participants and featured 22 papers presentations.

#### **9.5 The Training Workshop on Navigating Climate Risks and Opportunities in the Nigerian Banking Sector**

The Roundtable Session on “Navigating Climate Risks and Opportunities in the Nigerian Banking Sector” was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) in collaboration with The Climate Synergy Africa Innovation Limited (TCS) as a physical event at the Bankers House, Victoria Island, Lagos, on Tuesday, July 22, 2025.

The Welcome Address was delivered by Mary-Fidelis Abiahu, Ph.D, MCIB, Director, CIBN Centre for Financial Studies. The event comprised four sessions in total, which featured three Resource Persons: Dr. Omawumi Kola-Lawal, Managing Partner, Technical Operations, Climate Synergy; Mr. James Ogunleye, Executive Director, Carbon Limits Nigeria; and Ms. Dami Sobo-Smith, Environmental and Social Specialist and Behavioural Scientist.

#### **9.6 The CIBN Advocacy Dialogue Series 13.0**

The CIBN Advocacy Dialogue 13.0 themed “Promoting Financial Inclusion through Trade: Challenges and Innovations in Africa” was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) in collaboration with AfreximBank Academy (AFRACAD) and ZEP-RE Academy as a virtual event on Thursday, July 31, 2025.

The Welcome Address was delivered by Prof. Pius Deji Olanrewaju, Ph.D, FCIB, President/Chairman of Council, CIBN. A Special remark was delivered by His Excellency, Prof. Benedict Okey Oramah, the outgoing President and Chairman of the Board of Directors, African Export-Import Bank (AfreximBank), ably represented by Mr. Alson Nhari, Manager, Business Development – AFREXINSURE, with the Keynote Address delivered by Sheila Byenkya, Head of Inclusive Insurance, ZEP-RE (PTA Reinsurance Company). Dignitaries present at the event included; Executive Vice Presidents, African Export-Import Bank, The Managing Director, Human Resources, African Export-Import Bank (AfreximBank), Stephen Tio Kauma, The 1st Vice President, CIBN, Dele Alabi, Ph.D, FCIB, The 2nd Vice President, CIBN, Dr. Mojisola Asieru-Sweet, FCIB, The National Treasurer, CIBN, Dr. Peter Ashade, FCIB, The Registrar/CEO, CIBN, Akin Morakinyo, ACIB, Past Presidents, CIBN, Governing Council Members, CIBN, Managing Directors of Banks and Captains of Industry and Executives of Financial Institutions.

#### **9.7 TRAINING WORKSHOP ON EARLY WARNING SIGNALS AND BANK STRESS TESTING FOR NIGERIAN BANKS**

The Roundtable Session themed “Early Warning Signals and Bank Stress Testing for Nigerian Banks” was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) in collaboration with CAPE Economic Research and Consulting Limited as a hybrid event at the Bankers House, Victoria Island, Lagos, on Friday, August 8, 2025. The Welcome Remarks were delivered by Mary-Fidelis Abiahu, Ph.D, MCIB, Director, CIBN Centre for Financial Studies, while Dr. Emmanuel Omotayo Akande, Director, CAPE Economic Research and Consulting Limited, served as the sole Resource Person at the event.

### 9.8 The Third Edition of The CIBN Generation Next Forum

The Third Edition of the CIBN Generation Next Forum held on Tuesday, August 12, 2025, at Harbour Point Event Centre, Victoria Island, with the theme "Think, Innovate, Transform: The Power of Youth in Repositioning Nigeria for Sustainable Development". The programme was organised to empower young professionals by providing a dynamic platform for networking, learning, and engagement with industry experts and equip the upcoming generation with knowledge and tools to succeed in their professional journeys.

The opening remark was delivered by the President/Chairman of Council, CIBN, Prof. Pius Deji Olanrewaju, Ph.D, FCIB, followed by goodwill messages from Mrs Chinwe Iloghalu, HCIB, Ag. Managing Director/CEO, Nova Bank Limited, Mr. Ade Buraimo, FCIB, Managing Director/CEO, Alpha Morgan Bank and Mrs. Christiana Salmwang, Lagos State NYSC Coordinator. The President/Chairman of Council, CIBN, declared the event open and led the dignitaries to commission the exhibition pavilion. Other Dignitaries present at the event included.

- i. Dele Alabi, Ph.D, FCIB – 1st Vice President, CIBN
- ii. Dr. Mojisola Asieru-Sweet, FCIB – 2nd Vice President, CIBN
- iii. Dr. Peter Ashade, FCIB – National Treasurer, CIBN
- iv. Ken Opara, Ph.D, FCIB – Past President, CIBN
- v. Dr. Uche Olowu, FCIB, Past President, CIBN
- vi. Mr. Adekola Adeleke – Executive Director, Commercial Banking, Ecobank
- vii. Segun Anthony Oshadare, Ph.D, FCIB – Council Member, CIBN
- viii. Mr. Opeoluwa Awolesi, FCIB – Council Member, CIBN
- ix. Mr. Pascal Nsoromotu, FCIB - Council Member, CIBN
- x. Mrs. Funke Ladimeji, HCIB – Chairperson, Association of Professional Women Bankers (APWB)
- xi. Mr. Adeyemo Adeoye, FCIB - Chairman, Lagos State Branch and Council Member, CIBN
- xii. Mrs. Onitiri Rafiat, FCIB – Former Council Member, CIBN
- xiii. Col. Sam Agbadusi – Chairman, CSO, Banks
- xiv. Mr. Abraham Ehijator Aziegbe, ACIB – Chairman, The Committee of Heads of Bank Operations (CHBO)
- xv. Mr. Tolulope Ogundipe, ACIB – 1st Vice Chairman, The Committee of Heads of Bank Operations (CHBO)

Mr. Dapo Olagunju, HCIB, Managing Director and Head, West Africa, J.P. Morgan Nigeria, delivered the keynote address. Other speakers at the Forum included Dr. Kabir Sabo Katata, HCIB, Executive Director, Operations, Nigeria Deposit Insurance Corporation (NDIC); Dr. (Ms) Folasade Femi-Lawal, Country Manager and Area Business Head, West Africa, Mastercard; Mr. Ademola Johnson, Founder, Organisational Learning and Development (OLxD); and Mr. Ebuka Ebuziem, Founder, Adire Teems and Managing Director, EDEO Textile Ltd. The Forum had a total of 2,731 participants.

### 9.9 The Capacity Building Workshop for Prospective Practice License Holders

A Compulsory Continuous Professional Development Master class was held virtually on August 18 and August 20, 2025 respectively, for 16 Practice License applicants. The Masterclass was aimed at preparing the CIBN Practice License applicants for the world of consulting, which is rapidly being transformed by digitalisation.

The opening remarks were given by Mr. Tolu Adeyemi, FCIB, Assistant Director of Membership Services. This was followed by Business Session and an interactive discussion led by Dr. Biodun Adedipe, FCIB, which centered on Building a Successful Consulting Business: Winning Strategies and

Pitfalls to Avoid. The programme concluded with a final session chaired by Mr Samuel Aderemi, FCIB, focusing on Leveraging Technology for Business Advancement. The closing remarks were made by Mary-Fidelis Abiahu, Ph.D, MCIB, Director of the CIBN Centre for Financial Studies.

The workshop was segmented into three sessions as follows:

- i. Effective Communication and Presentation Skills for a Contemporary Consultant
- ii. Leveraging Technology for Business Advancement
- iii. Business Pitch Presentation

#### 9.10 The CIBN Advocacy Dialogue Series 14.0

The CIBN Advocacy Dialogue 14.0, titled "Navigating the New Nigeria Tax Laws: Strategic Implications for Banks and Bank Customers," was organised by the Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) as a virtual event on Tuesday, August 19, 2025.

The Welcome Address was delivered by Prof. Pius Deji Olanrewaju, Ph.D, FCIB, President/Chairman of Council, CIBN, with a Special remark delivered by Mr. Zacch Adedeji, Executive Chairman, Federal Inland Revenue Service, Ph.D, represented by Mr. Olufemi Olarinde, Assistant Director, Fiscal and Tax Reforms Implementation Division, and Special Advisor on Tax policy to the Executive Chairman, FIRS. The Keynote Address was delivered by Mr. Taiwo Oyedele, Chairman, Presidential Fiscal Policy and Tax Reforms Committee. Dignitaries present at the event included;

- i. Dele Alabi, Ph.D, FCIB, 1st Vice President, CIBN
- ii. Dr. Mojisola Asieru-Sweet, FCIB, 2nd Vice President, CIBN
- iii. Dr. Peter Ashade, FCIB, National Treasurer, CIBN
- iv. Akin Morakinyo, ACIB, Registrar/CEO, CIBN
- v. Past Presidents, CIBN
- vi. Governing Council Members, CIBN
- vii. Managing Directors of Banks
- viii. Captains of Industry and Executives of Financial Institutions

The Panel Session, moderated by Mr. Emeka Chime, Director, Tax Unit, PwC Nigeria, featured distinguished panellists drawn from various sectors, including Mr Albert Folorunsho, FCIB, Managing Consultant, Kreston Pedab; Mrs. Temitope Arasi, Head, Regulatory Reporting & Tax Management, Unity Bank Plc; and Mr. Yomi Olugbenro, Partner and West Africa Tax Leader, Deloitte Nigeria.

#### 9.11 The CIBN Platform Webinar Series 4.0

The CIBN Centre for Financial Studies, in collaboration with Finsbury Heinz Limited, successfully hosted the 4th edition of the CIBN Platform Webinar Series 4.0 on Friday, September 26, 2025, with the theme "Strategic Fire Safety Management in the Workplace". The session was intended to raise awareness and enhance capacity around fire safety preparedness and compliance within the financial services sector.

The Welcome Address was delivered by Akin Morakinyo, ACIB, Registrar and Chief Executive Officer of CIBN, followed by the Keynote Address from Engr. Jamiu Badmos, Founder and Chief Visionary Officer of QHSES Leadership Academy; The Motivator, LEADERSHIP REBOOT; Chief Purpose Officer of the Foundation for Excellence in Sustainability and Human Development (FESHD); and Managing Consultant at FINSBURY HEINZ LIMITED. A Special Address was given by Prof. Pius Deji Olanrewaju, Ph.D, FCIB, President and Chairman of Council, CIBN. The event recorded over 1,440 attendees across Zoom and YouTube.

**9.12 The CIBN Platform Webinar Series 4.0 (Stream II)**

The Stream II of the CIBN Platform Webinar Series 4.0 took place on Thursday, 2 October 2025, in collaboration with Finsbury Heinz Limited, under the theme "Strategic Fire Safety Management in the Workplace". The session aimed to raise awareness and enhance capacity regarding fire safety preparedness and compliance within the financial services sector.

The Welcome Address was delivered by Akin Morakinyo, ACIB, Registrar/Chief Executive Officer of CIBN, followed by the Keynote Address by Engr. Jamiu Badmos, Founder/Chief Visionary Officer, QHSES Leadership Academy; The Motivator, LEADERSHIP REBOOT; Chief Purpose Officer, Foundation for Excellence in Sustainability and Human Development (FESHG); and Managing Consultant, FINSBURY HEINZ LIMITED. The event recorded over 675 attendees.

**9.13 Training Workshop on Corporate Governance in Financial Services: Best Practices for Sustainable Growth and Risk Management**

The Training Workshop on "Corporate Governance in Financial Services: Best Practices for Sustainable Growth and Risk Management" was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) as a physical event at the Bankers House, Victoria Island, Lagos, on Thursday, October 16, 2025.

The Welcome Remarks were delivered by Mr Mary-Fidelis Abiahu, MCIB, Director of the CIBN Centre for Financial Studies. The programme included two workshop sessions led by experienced Resource Persons: Dr Biodun Adedipe, FCIB, Founder and Consultant of B. Adedipe Associates Limited, and Dr Ik Mbagwu, CEO and Founder of Cumbrian Consult, Lagos.

**9.14 The CIBN Advocacy Dialogue Series 15.0**

The CIBN Advocacy Dialogue 15.0 on "Mitigating Currency and Operational Risk Management in Cross-Border Trade Finance" was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) in collaboration with AfreximBank Academy (AFRACAD) as a virtual event on Wednesday, November 26, 2025.

The Welcome Address was delivered by Prof. Pius Deji Olanrewaju, PhD, FCIB, President/Chairman of Council, CIBN, and the Keynote Address was delivered by Mr Edmund Edmund Bala-Gbogbo, Director, Risk Management (Operational & Environmental Risk Management), African Export-Import Bank. Dignitaries present at the event included:

- i. The Senior Executive Vice President, Finance, Administration and Banking Services, AfreximBank, Mr. Denys Denya
- ii. The Executive Vice President, Intra-African Trade Bank, AfreximBank, Mrs Kanayo Awani
- iii. The Executive Vice President, Global Trade Bank, AfreximBank, Mr Hayztham El Maayergi
- iv. The Managing Director, Human Resources, AfreximBank, Mr Stephen Tio Kauma, MBA, Chartered Fellow, CIPD
- v. Dele Alabi, Ph.D, FCIB, 1st Vice President, CIBN
- vi. Dr. Mojisola Asieru-Sweet, FCIB, 2nd Vice President, CIBN
- vii. Dr Peter Ashade, FCIB, National Treasurer, CIBN
- viii. Akin Morakinyo, ACIB, Registrar/CEO, CIBN
- ix. Past Presidents, CIBN
- x. Governing Council Members, CIBN
- xi. Managing Directors of Banks
- xii. Captains of Industry and Executives of Financial Institutions

The Panel Session, which was moderated by Mr Taofeek Yusuf, ACIB, Head Office Compliance & Team Lead, International Trade Operations & Treasury, Ecobank Nigeria and Mary-Fidelis Abiahu, Ph.D,

MCIB, Director, CIBN Centre for Financial Studies had the following experts from across various sectors as Panelists; Mr. Edmund Bala-Gbogbo, Director, Risk Management: Operational & Environmental Risk Management, African Export-Import Bank, Mr. Kevin Ugwuoke, Executive Director, Risk Management/Chief Risk Officer, Fidelity Bank and Mr Olleny Muringani, Manager, Risk Management: Operational & Environmental, Risk Management, African Export-Import Bank (AfreximBank).

A total of 784 participants registered for the programme, of whom 649 were in attendance, representing countries including Nigeria, South Africa, Ghana, Cameroon, the United Arab Emirates, Kenya, Sierra Leone, Zimbabwe, and The Gambia.

### 9.15 The CIBN Advocacy Dialogue 16.0

The CIBN Advocacy Dialogue 16.0 on “Combating Financial Crimes and Emerging Threats: Strengthening the AML/CFT Framework Across the African Region” was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) in collaboration with AfreximBank Academy (AFRACAD) as a virtual event on Tuesday, December 2, 2025.

The Welcome Address was delivered by Prof. Pius Deji Olanrewaju, PhD, FCIB, President/Chairman of Council, CIBN, with the Keynote Address delivered by Ms. Gamuchirai Moyo, Manager, MANSA, African Export-Import Bank (AfreximBank). Dignitaries present at the event includes;

- i. The President and Chairman of the Board of Directors of African Export-Import Bank, His Excellency, Dr George Elombi
- ii. The Senior Executive Vice President, Finance, Administration and Banking Services, AfreximBank, Mr Denys Denya
- iii. The Executive Vice President, Intra-African Trade Bank, AfreximBank, Mrs Kanayo Awani
- iv. The Executive Vice President, Global Trade Bank, AfreximBank, Mr Hayztham El Maayergi
- v. The Managing Director, Human Resources, AfreximBank, Mr Stephen Tio Kauma, MBA, Chartered Fellow CIPD
- vi. Dr Dele Alabi, FCIB, 1st Vice President, CIBN
- vii. Dr Mojisola Asieru-Sweet, FCIB 2nd Vice President, CIBN
- viii. Dr Peter Ashade, FCIB, National Treasurer, CIBN
- ix. Akin Morakinyo, ACIB, HCIB, Registrar/CEO, CIBN
- x. Past Presidents, CIBN
- xi. Governing Council Members, CIBN
- xii. Managing Directors of Banks
- xiii. Captains of Industry and Executives of Financial Institutions

The Panel Session, which was moderated by Isah Aminu Buhari, B.Sc., MBA, Deputy Director, Financial Crimes supervision, Compliance Department, Central Bank of Nigeria had the following experts from across various sectors as Panelists; Mr Adedayo Folorunsho Aluko, ACIB, Anti-Money Laundering Officer, S&W Evelyn Partners, Yasmine Thiam, Compliance Manager, Francophone West and Central Africa, African Export-Import Bank (AfreximBank), Professor Ehi Eric Esoimeme Esq., Professor of Business Law and Ethics, James Hope University Nigeria & Kennedy University of Baptist USA, Dr Theresa Egbunu, fsi, Assistant Director General, Proceeds of Crime Recovery and Management (ADG PCRM), Department of State Services in Nigeria (DSS) and Esraa Abdullah, Senior Analyst, Compliance, African Export-Import Bank (Afreximbank).

### 9.16 **Training Workshop on Data Protection and Artificial Intelligence in the Age of Banking: Balancing Innovation, Trust and Regulation**

The Training Workshop on “Data Protection and Artificial Intelligence in the Age of Banking: Balancing Innovation, Trust and Regulation” was organised by The Chartered Institute of Bankers of Nigeria Centre for Financial Studies (CIBNCFS) and held at the Bankers House, Victoria Island, Lagos, on Wednesday December 10, 2025.

The Welcome Remarks were delivered by Mary-Fidelis Abiahu, Ph.D, MCIB, Director, CIBN Centre for Financial Studies. The two workshop sessions were delivered by the seasoned Resource Person, Mr. Adebisi Adeyemi, Independent Consultant for GIT, focusing on Data Protection, Compliance, and Ethical Innovation in Nigeria's Open Banking Ecosystem and Artificial Intelligence, FinTech Growth, and Responsible Data Monetization in the Age of Open Banking.

#### **Publications**

##### **a. Nigerian Banker Publication**

The Nigerian Banker Publication for 2025 has been published.

##### **b. Journal of Banking**

All the editions of the Journal of Banking Publication for 2025 were published.

#### **Surveys Conducted**

##### **a. Surveys for 2024 Appraisal Surveys**

The CIBNCFS worked with the CIBN Human Resources Department to develop and deploy over 35 surveys all aimed towards the assessment and appraisal of CIBN staff for the year 2025. The exercise was successfully completed.

##### **b. Surveys on CIBN Stakeholders' Satisfaction Survey**

The CIBN Centre for Financial Studies (CIBNCFS) conducted a survey to assess members' satisfaction with the Institute's activities and services. The survey evaluated satisfaction levels among Linkage Institutions, CIBN stakeholders, students and alumni (Linkage Satisfaction Survey), Microfinance Certified Bankers (MCIB), and members with disabilities.

## 10.0 **ETHICS AND GOVERNANCE DIRECTORATE**

### 10.1 **Institutional Oversight of Ethics, Professional Conduct, and Dispute Resolution**

The Ethics and Governance Directorate discharges the Chartered Institute of Bankers of Nigeria's mandate in relation to ethical standards, professional conduct, and governance systems within the Nigerian banking industry. The Directorate operates as an administrative and procedural custodian, ensuring that established frameworks for ethics, discipline, and dispute resolution are applied consistently, fairly, and in accordance with due process.

In addition to policy and governance functions, the Directorate serves as Secretary at to the Bankers' Committee Sub-Committee on Ethics and Professionalism and provides administrative and legal support to the Institute's Investigating Panel and Disciplinary Tribunal. These roles are exercised within clearly defined boundaries that preserve neutrality, role separation, and institutional independence.

### 10.2 **Bank–Customer Dispute Resolution Activities (2025)**

In its capacity as Secretariat to the Sub-Committee on Ethics and Professionalism, the Directorate

facilitated the administrative handling of petitions arising from alleged unethical or unprofessional conduct in bank–customer relationships. During the 2025 reporting year:

- i. A total of 89 petitions were under management, comprising matters carried forward from prior periods and new petitions received during the year.
- ii. 35 new petitions, with aggregate claims denominated in Naira and foreign currencies.
- iii. 68 matters reached closure during the year through the Sub-Committee's processes.

Where resolutions resulted in monetary awards or refunds, payments were effected directly by the relevant financial institutions to petitioners, in accordance with the Sub-Committee's determinations. Aggregate figures relating to claims received and amounts awarded are presented in **Figure 1**.

**Figure 1:** Dispute Resolution Activity Summary (2025)

Category	Indicator	Amount / Volume
<b>Case Administration</b>	Petitions Under Management	89
	New Petitions Received During the Year	35
	Matters concluded during the year	68
<b>Financial Exposure (Core Currency)</b>	Aggregate claims	₦11.27 billion
	Aggregate awards / refunds	₦3.30 billion
<b>Foreign-Currency Exposure*</b>	USD – Claims / Awards	2,425,991.14 / 41,944.29
	AED – Claims / Awards	85,512.10 / Nil

### 10.2.1 Long-Term Case Administration Overview (Since 2002)

Since commencement of its dispute-resolution mandate in 2002, the Directorate has administered **2,449 petitions**, of which **2,428** have been concluded through established resolution mechanisms. Cumulative claim values and aggregate awards arising from concluded matters are presented in **Figure 2**.

**Figure 2:** Cumulative Case Administration Overview (2002–2025)

Category	Indicator	Cumulative Position
<b>Case Administration</b>	Total petitions received	2,449
	Total petitions concluded	2,428
<b>Monetary Values</b>	Aggregate claims	₦394.1 billion
	Aggregate awards / refunds	₦39.6 billion
<b>Foreign-Currency Values*</b>	USD – claims / awards	433.6 million / 19.65 million
	CNY – claims / awards	6,623,757.19 / –
	EUR – claims / awards	4,259.76 / –
	AED – claims / awards	85,512.10 / –

*\*Cumulative figures reflect historical activity across multiple reporting periods and regulatory contexts.*

### 10.2.2 Five-Year Case Trend Analysis

A five-year comparative overview of petitions received, matters concluded, and corresponding claim and award values is set out in **Figure 3**. The data illustrates variations in case volume and financial exposure across reporting periods and underscores the importance of sustained procedural capacity and governance continuity.

**Figure 3:** Five-Year Overview of Petitions and Outcomes

Year	Petitions Received	Matters Concluded	Claims (₺)	Awards/Refunds (₺)
2021	35	49	₺4.26 billion	₺651 million
2022	25	35	₺8.68 billion	₺12.36 billion
2023	35	40	₺1.57 billion	₺661 million
2024	74	49	₺41.09 billion	₺538 million
2025	35	68	₺11.27 billion	₺3.30 billion

\*Disclosure Note: Over the five-year period, foreign-currency claims and awards were recorded in the aggregate amounts of approximately USD 11.7 million in claims, USD 3.7 million in awards, and minor amounts in CNY, EUR, and AED. These figures are excluded from the table above to preserve year-on-year comparability.

### 10.3 Engagements with the Judiciary and Law-Enforcement Agencies

During the year under review, the Institute received requests from judicial and law-enforcement authorities seeking professional input on banking-related disputes. Two of such matters were referred in 2025. These engagements were limited to the provision of expert institutional opinions within defined terms and did not involve adjudicatory functions.

### 10.4 Investigating Panel Activities

The Investigating Panel considered five matters referred to it in accordance with its mandate. Following preliminary review, two matters were assessed as disclosing a prima facie case and were referred to the Disciplinary Tribunal for adjudication. The remaining three matters were dismissed at the investigative stage, with no prima facie case having been established. All reviews were conducted in line with the Panel's Terms of Reference and applicable investigative procedures.

### 10.5 Disciplinary Tribunal Activities

At the close of the reporting period, five matters were before the Disciplinary Tribunal. Two cases were determined during the year, with written decisions issued in accordance with the Tribunal's Rules. The remaining three matters were at various stages of the adjudicatory process and remain subject to ongoing proceedings.

### 10.6 Strategic and System-Strengthening Initiatives

The Directorate advanced a number of governance-focused initiatives aimed at strengthening institutional frameworks and promoting procedural coherence across the banking industry.

- i. Establishment of a statutory Financial Services Ombudsman: During the reporting period, work progressed on the establishment of a statutory Financial Services Ombudsman intended to provide an independent and accessible mechanism for the resolution of consumer complaints

across the financial sector. The proposed framework builds on the operational experience of the Sub-Committee on Ethics and Professionalism and is designed to transition that structure into a statutory institution with clearer authority, transparency, and institutional permanence, aligned with applicable regulatory objectives and international practice.

- ii. **Review of the Code of Conduct for the Nigerian Banking Industry:** The Institute, in conjunction with the Bankers Committee, commenced a structured review of the Code of Conduct for the Nigerian Banking Industry to address identified gaps, interpretive ambiguities, and enforcement challenges. The review process takes account of evolving regulatory requirements, technological developments, and emerging ethical considerations, including data protection and cybersecurity. The exercise is being undertaken collaboratively with relevant stakeholders and is jointly coordinated by the Institute, the Central Bank of Nigeria, and the Bankers' Committee Sub-Committee on Ethics and Professionalism.
- iii. **The Independent Review Panel:** An Independent Review Panel established under the Sub-Committee on Ethics and Professionalism commenced the review of backlog cases relating to staff blacklisting submitted by financial institutions. The review process is focused on ensuring procedural fairness, due process, and consistency with applicable legal and ethical standards.
- iv. **Framework for Recurring FX-Related Disputes under Letters of Credit:** During the reporting period, the Directorate supported the development of a structured framework to guide the review of recurring foreign exchange-related disputes arising from Letters of Credit transactions. An ad hoc committee was constituted to promote consistency in the assessment of outstanding FX-related claims, having regard to contractual terms, industry practices, applicable regulatory provisions, and customer-impact considerations.

### **10.7 Institutional Collaboration**

The Directorate continued to engage with regulatory, supervisory, and judicial institutions in the furtherance of its mandate. These engagements are functional, not promotional, and are directed at strengthening systems coherence across the financial services landscape.

## **11.0 HUMAN RESOURCES DEPARTMENT**

### **11.1 Workforce Composition**

The Institute recognizes that its people remain its most critical asset in delivering on its mandate. During the year under review, Management continued to strengthen workforce capability, reinforce performance culture, and enhance staff welfare in alignment with the Institute's strategic objectives. During the period, the Institute maintained a workforce of 69 core staff, supported by: 3 outsourced clerical staff; 22 non-clerical personnel (Drivers and Dispatch Riders); 18 National Youth Service Corps (NYSC) members and 11 Interns.

### **11.2 Employee Performance Management**

In line with the Institute's merit-based culture, a comprehensive 360-degree performance appraisal was conducted for the 2024 performance year.

The outcome of the exercise informed promotions, salary adjustments, and targeted development interventions. Effective January 1, 2025, the following rewards were implemented based on the 2024 appraisal results:

S/N	APPRAISAL OUTCOME	NUMBERS OF STAFF
1	Promotion	20
2	2 Notches	24
3	1 Notch	2

**11.3 Recruitment**

A total of 11 new staff members were recruited during the review period to strengthen operational capacity and support strategic objectives.

**11.4 Confirmation of Staff Appointment**

The appointments of 13 staff members were confirmed following the successful completion of their probationary period and satisfactory performance evaluation.

**11.5 Employee Exit**

Four (4) core staff exited the Institute during the period, all through voluntary resignation and the exits were managed in accordance with established HR policies.

**11.6 Staff Training and Development**

Capacity building remained a strategic priority during the period, and this was done through:

- i. External Training and Conferences:** Where 57 out of the 69-core staff (82.6%) participated in exposure-based conferences, workshops, and executive programmes delivered by reputable institutions, including Lagos Business School.
- ii. Leadership & Management Mastery Programme (LAMMP) Series:** The monthly Leadership & Management Mastery sessions were institutionalized, featuring subject-matter experts addressing contemporary leadership, governance, and professional conduct themes.
- iii. Book of the Month Initiative:** The management of the Institute introduced the “Book of the Month” initiative to promote a culture of continuous learning and reflective leadership across the workforce.
- iv. Professional and Academic Advancement:** Staff who successfully completed professional and academic programmes were financially supported in line with the Personnel Policy, reinforcing the Institute's commitment to career growth.

**11.7 Staff Welfare and Motivation**

- i. Productivity Bonus:** In recognition of the Institute's strong financial performance, the Office Holders and Governing Council approved a Productivity Bonus for all staff to further drive motivation and performance.
- ii. Employee Engagement Initiatives:** The Institute sustained a strong employee engagement culture through:
  - a. Staff representation and welfare support at weddings and naming ceremonies
  - b. Maternity and paternity leave benefits in line with policy provisions
  - c. Bereavement support for bereaved staff
- iii. Launch of a quarterly engagement initiative, “Thank God It's Friday (TGIF)”**

- iv. A well-attended End-of-Year Celebration (December 18, 2025), during which long service awards (10+ years) and other performance recognitions were presented. These initiatives continue to strengthen morale, loyalty, and organizational cohesion.

#### **11.8 Health Insurance Scheme**

The Institute upgraded its HMO plans with AXA Mansard to enhance healthcare access for staff and their dependents while Past Presidents and their spouses continued to benefit from the Institute's HMO arrangement with Hygia.

Enrollees also benefitted from value-added wellness initiatives, including health awareness sessions, stress management programmes, and preventive care advisory services.

#### **11.8.1 Group Life and Personal Accident Insurance**

The Institute continued to provide insurance cover for all staff through the provision of Group Life Assurance and Group Personal Accident Insurance to mitigate work-related risks, compliance with statutory regulations and to demonstrate the care the Institute has for the well-being of its employees.

#### **12.0 ADMINISTRATION DEPARTMENT**

##### **12.1 Cladding of Bankers' House, Lagos, and Remodeling of Institute Fence and Reception Area**

To enhance the general ambience and physical outlook of the Institute, the Council approved the cladding of Bankers' House, Lagos, as well as the remodeling of the Institute's perimeter fence and reception area. It is noteworthy that these projects have been successfully completed.

##### **12.2 Branch Development**

In furtherance of efforts to strengthen the security and ownership status of the Institute's landed properties, a Certificate of Occupancy was secured for the Institute's land in Osun State. In addition, the Institute acquired a parcel of land in Abia State, with full documentation, including a Certificate of Occupancy.

##### **12.3 CIBN Legacy Project: Phase III**

During the reporting year, a significant milestone was recorded with the groundbreaking and commissioning of the CIBN Bankers' Hall, a legacy project donated to selected institutions. Sequel to the approval of the Governing Council, three additional institutions were approved for inclusion in Phase III of the Legacy Project. These institutions are:

- i. Babcock University, Ilisan, Ogun State;
- ii. Lagos State University of Science and Technology (LASUSTECH); and
- iii. University of Nigeria, Nsukka, Enugu State.

#### **13.0 APPRECIATION AND CONCLUSION**

Distinguished Members of our highly esteemed Institute, it is with a deep sense of satisfaction that I reflect on a year that stands out as one of clear progress and impactful achievements for our Institute. Across our programmes, partnerships and professional engagements, we have continued to make steady progress, reinforcing our relevance and strengthening our position within the financial services landscape. I remain profoundly grateful to Almighty God for His abiding grace and for the many milestones we have been privileged to attain.

I extend my sincere appreciation to our President/Chairman of Council, Prof. Pius Deji Olanrewaju, Ph.D., FCIB, whose thoughtful leadership and clear strategic direction have continued to guide the Institute with purpose. I also acknowledge the members of the Governing Council and our revered Past Presidents, whose collective wisdom and enduring commitment provide both stability and continuity. The strides we record today are firmly rooted in the solid foundations laid by their efforts over the years.

My gratitude equally goes to our regulators and key stakeholders within the banking ecosystem, particularly the Central Bank of Nigeria (CBN) and the Nigeria Deposit Insurance Corporation (NDIC). Your consistent support and collaboration have been instrumental in enabling the Institute to deliver effectively on its mandate and contribute meaningfully to the development of the profession.

I also wish to recognise the Body of Banks' CEOs, ably led by Mr. Oliver Alawuba, FCIB, for their continued partnership and alignment with the Institute's objectives. Your support has remained steadfast and impactful. In the same vein, I appreciate our sponsors, collaborators and development partners, whose contributions, whether through resources, advocacy or visibility, have helped to amplify our work and extend our reach.

To our members, who remain the cornerstone of the Institute, I express my heartfelt appreciation for your trust and active engagement. Your commitment continues to inspire our efforts and shape the direction of our initiatives.

I must also commend the Executive Management team and the entire staff of the Institute. Your professionalism, discipline and dedication have ensured the seamless execution of our activities and sustained the high standards for which the Institute is known. It is a privilege to work alongside such a focused and capable team.

As we look ahead, we remain mindful that the journey of institutional growth is continuous. The progress we have made will only be sustained through shared responsibility, discipline and a willingness to adapt. In the words of an enduring maxim, "progress is best measured not by where we stand, but by the direction in which we move." With your continued support, I am confident that the Institute will advance to even greater heights in the years ahead.

I thank you all most sincerely for your continued support and commitment. God bless you all.

**Akin Morakinyo, ACIB**  
Registrar/Chief Executive Officer