

# THE LION KING

THE PRIDE'S TALE 2025



7.5 THINGS TO  
NOTE ABOUT  
UBA @ 75

RECENT  
**AWARDS AND  
ACHIEVEMENTS:**  
2010-PRESENT

# 75 YEARS OF IMPACT



**Oliver Alawuba**  
GMD/CEO



# GMD'S MESSAGE

Dear Lions and Lionesses,

As we mark the 75th anniversary of UBA, I am filled with immense pride and optimism for our future as Africa's leading financial powerhouse. This milestone is not just a reflection of our remarkable journey, but also a bold declaration of where we are headed in the next 75 years.

During the unveiling of the UBA Tribe Wall and UBA Time Capsule, I shared our vision for the future, a vision that includes reaching \$20

of this shift. We will be the bank that pioneers payment systems across the continent and beyond, known for our resilience, innovation, and unwavering commitment to excellence. The future of UBA is bright, and our legacy will be one of continuous growth and impact. The 75th anniversary celebration captures our story, from humble beginnings in 1949 to becoming a global financial institution today. It's a tribute to the journey we've undertaken, the challenges we've overcome, and the incredible

force behind the UBA we celebrate today.

Most importantly, I extend my heartfelt thanks to our loyal customers. You are the reason we exist, and your trust in us has been the greatest reward of all. Your continued support inspires us to reach even greater heights. As we look forward to the next 75 years and beyond, let us continue to innovate, excel, and stay united as the pride of Africa. Together, we will hand over this institution to the next generation stronger than ever, ready

**Together, we will hand over this institution to the next generation stronger than ever — ready to soar for the next century.**

trillion in assets and serving one billion customers globally. Today, we stand strong with over 40 million customers across 24 countries. In the next 75 years, we envision UBA being present in more than 100 countries, becoming a truly global bank that connects Africa to the world and the world to Africa. I believe in this future because the world's eyes are turning towards Africa, and UBA is at the heart

milestones we've achieved together. As we celebrate, I want to express my deepest gratitude to all who have contributed to our success over the years. To our Group Chairman, Mr. Tony Elumelu C.F.R., and the entire Board, I commend your vision and leadership. To all our Managers, Branch Managers, and staff, your dedication and hard work are the bedrock of our achievements. You are the driving

to soar for the next century. Thank you for being a part of the UBA family and for believing in our shared vision.

**Oliver Alawuba**  
GMD/CEO

# *Editor's* Note



75 years is more than just a number; it is a story of vision, resilience, growth and legacy. In becoming Africa's Global Bank, United Bank for Africa has continuously evolved while staying true to its purpose: connecting people, businesses, and communities across the continent and beyond.

This special 75th Anniversary edition captures the spirit of that journey. In these pages, you will find an exclusive interview with our Group Chairman, alongside a historical reflection on our roots and the dreams that set us in motion. You will journey through Banking Then and Now, explore UBA's soaring growth through infographics, and rediscover milestones like UBA America at 40 and UBA Ghana at 20.

Beyond banking, we celebrate culture, lifestyle, and people. From African cuisine in New York to the powerful masks of West African traditions, from stories of resilience to fashion through the decades, this edition reminds us that UBA is more than banking; it is community, heritage, and shared experiences. Most importantly, we look ahead. The voices of young entrepreneurs, our sustainability drive, and staff reflections from across the globe show that UBA's story is not just about the past 75 years, but about the future we are building together.

As you flip through these pages, rich with history, celebration, and vision, join us in raising a toast: to 75 years of Legacy, and to many more decades of impact as Africa's Global Bank.

**Alero Ladipo**  
Editor-in-Chief



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# UBA THROUGH THE EYES OF OUR GROUP CHAIRMAN

**Tony O Elumelu (C.F.R.)**  
**Group Chairman**

As we celebrate the 75th anniversary of United Bank for Africa (UBA), I find myself looking back with a deep sense of pride and nostalgia. It's been a remarkable journey, not only for the bank but for all of us who have been a part of its story. When I think of UBA's evolution, I am reminded of a moment that was as pivotal as it was symbolic — a moment that changed the course of our history and shaped the UBA we celebrate today.

In early 2005, amidst the storm of banking





reforms driven by the Central Bank of Nigeria's recapitalisation mandate, I found myself at a crossroad. I was the Group Managing Director of Standard Trust Bank (STB), and we were on the verge of a merger with UBA. It was an exciting time, but it was also a moment that required tough, forward-thinking decisions.

I recall a particular meeting at my residence in Ikoyi. It was a Saturday morning, and I had gathered my trusted team; Kennedy Uzoka, Bunmi Akinremi,

UBA had a legacy that stretched back decades, with a brand presence that resonated far beyond Nigeria's borders. It was a name synonymous with trust, stability, and an African heritage. For me, the decision wasn't just about choosing a name; it was about honouring that legacy and building upon it. I believed that in a rapidly consolidating banking industry, leveraging the UBA brand would give us a head start and a unique position in the market.

What I remember most vividly about

“

**As we look forward to the next 75 years, I am excited about the future we are building together. The legacy continues, and the best is yet to come.**



Phillips Oduoza, and Obinna Ofudo. The topic at hand was crucial: What would we name this new bank emerging from the merger? My executives had strong reservations about retaining the UBA name. They believed STB had built its own reputation and that a new identity might better represent the merger. I understood their concerns, but I saw something they couldn't see at that moment.

that meeting is the open and candid discussion we had. I didn't impose my will, even though I felt strongly about the direction we should take. Instead, I encouraged debate and listened to every point made by my team. It's a leadership style I have always valued, creating an environment where everyone's voice is heard, no matter their rank.

At one point, I proposed a compromise:



“

**Here's to  
UBA at 75 — a  
celebration  
of vision, a  
testament to  
the power of  
foresight, and a  
promise of even  
greater things**

what if we combined the STB logo with the UBA name? We experimented with it right there on a laptop, but it just didn't work. The logo and brand colours clashed, and the visual result felt disjointed. It was a clear sign that merging more than just the names was not the right approach. In the end, the decision was made: we would retain the UBA name but bring in STB's bold red colour. It was a symbolic gesture that reflected both our legacy and our new direction as a unified entity. In hindsight, that decision was a turning point. It was not simply about merging

two banks; it was about merging legacies, visions, and aspirations. I was determined to build a pan-African institution that could stand the test of time, not just in Nigeria but across the continent. We understood early on that the future of banking lay in retail, reaching every corner of the country and, eventually, every corner of Africa. This was at a time when many banks were content with focusing solely on a select market segment.

UBA's expansion strategy was built on the foresight that banking would evolve beyond traditional boundaries. We invested heavily in technology, opened real-time online branches, and set our sights on becoming a household name not just in Nigeria, but across the African continent. Today, as I look at UBA's presence in over 20 African countries, I see the realisation of a dream that started with that Saturday morning conversation nearly two decades ago.

As UBA celebrates 75 years of operation, I am filled with immense gratitude for our customers, who have remained loyal through the years; for our employees, who have given their all to this journey; and for the leadership team, past and present, whose dedication has brought us this far. The decision to retain the UBA name was not just about branding; it was about vision, legacy, and the courage to build something lasting.

The story of UBA is the story of Africa's growth and potential. It is a story of resilience, navigating challenges and emerging stronger. As we look forward to the next 75 years, I am excited about the future we are building together. The legacy continues, and the best is yet to come.

Here's to UBA at 75, a celebration of vision, a testament to the power of foresight, and a promise of even greater things ahead.





# Here for SMEs

Growing your business is easy when you have the right support.  
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- Business Webinars and workshops
- Digital Payment and Collections Solution
- Access to Business Fairs and Networking Events

*Terms and conditions apply*



**SCAN** TO LEARN MORE

# AFRICA

## THE MAGNET FOR FOREIGN INVESTMENT

By Olawale Hamed





**Africa's teeming population makes it an attractive haven to foreign direct investors whilst its attractive bond yields also attract portfolio investors.**

Investors around the world are constantly scouring for wider opportunities outside their countries of origin. There are three broad factors, inter alia, that determine their choice of destination. These include the following:

**Availability of Markets:**

Investors look to invest in a location due to its market size and growth potential. Africa is currently home to 1.5 billion people, with a close balance between male (746 million) and female (748 million). The continent accounts for 18.69% of the world's population. It is estimated that the continent's population will grow with 34.8 million people in 2024, despite a relatively high infant mortality rate of 4.2%, one of the highest in the world. With its teeming young population (18.95 years median age), which translates into potential markets, Africa attracts investors across the world.

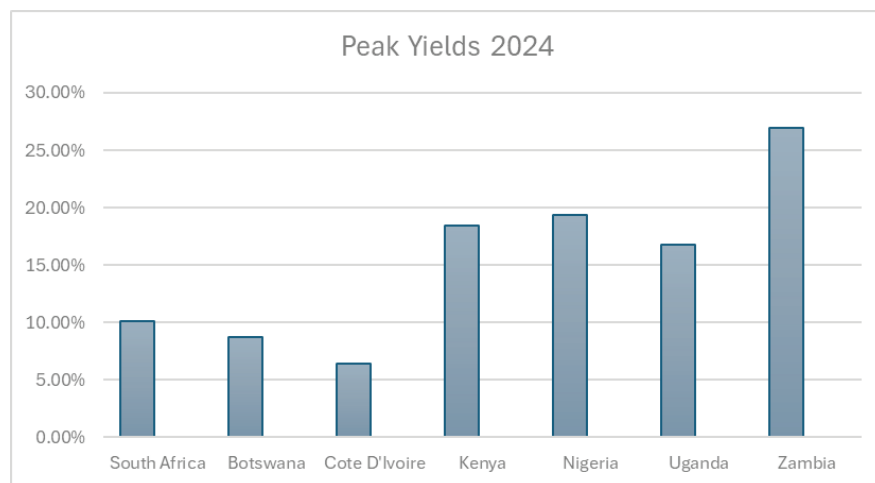
**Efficiency (Operating Cost):**

Most investors' prime objective is revenue. Therefore, they are usually attracted to regions where they will experience lower costs of the major factors of production: land, labour, capital. Whilst Africa may not be the capital centre of the world, the continent boasts of a large potential labour force and land. Africa has eight major physical regions: the Sahara, the Sahel, the Ethiopian Highlands, the savanna, the Swahili Coast, the rainforest, the African Great Lakes, and southern Africa. Some of these regions cover large bands of the continent, such as the Sahara and Sahel, while others are isolated areas, such as the Ethiopian Highlands and the Great Lakes. Each of these regions has unique animal and plant communities, another unique attraction for investors.

**Resource-seeking:**

From energy to mining; agrifood to manufacturing, many investors seek to invest in a location due to its natural resources. According to [worldatlas.com](https://worldatlas.com), it is estimated that 30% of the earth's mineral resources are found on the African continent. Additionally, Africa has the world's biggest precious metal reserves on earth. This makes the continent, a magnet for resource seeking investors across the world.





Source: [www.investing.com](http://www.investing.com)

### The Markets:

Africa's teeming population makes it an attractive haven to foreign direct investors whilst its attractive bond yields also attract portfolio investors. Due to the dearth of financial capital, widespread public sector corruption, political instability and relatively low level of financial markets infrastructure, cost of capital in Africa is reasonably high compared to other

global regions. Central Bank's in the region tend to maintain high interest rates to cope with rising inflation and to attract foreign portfolio investors. The flows from these investments help boost the levels of foreign currency reserves that the central banks require to defend the local currencies in the international trade market.

Many Africans have strong appetite for foreign finished goods. Africa is a large market for products such as cars, mobile phones, tablets, computers, laptops, households, clothing and apparel amongst others. Many Africans also seek better education from other parts of the world: Great Britain, Europe, and the United States thus making the continent a target market for fast moving consumer product and service lines.

With Nigeria's population of over 228 million people, many global





**With Nigeria's population of over 228 million people, many global brands such as Chevron, Shell, Mobil, Coca-Cola, Nestle, Cadbury, Pepsi, Indomie, Heineken, Guinness, Unilever, PwC are present in the country and consider the Nigerian market a key market for their products.**

is known to attract high end labour due to its comparative low tax regime.

#### **Political stability:**

This is a very important factor that all investors (FDIs and FPIs) consider. Investment requires a lot of planning and forecast. A country with political instability and constant changes to regulations will not attract the right quality of foreign investment. Political stability can be considered in the same context as the foregoing as it may go together with creating the right climate/ environment for foreign investors. Often related to political instability is the level of corruption and trust of regulatory institutions operating within a country.

#### **Labour:**

Investors are usually attracted to regions with readily available workforce that is relatively cheap and possess the right skills or trainable employees at the least. Africa is home to 1.5 billion people

brands such as Chevron, Shell, Mobil, Coca-Cola, Nestle, Cadbury, Pepsi, Indomie, Heineken, Guinness, Unilever, PwC are present in the country and consider the Nigerian market a key market for their products.

#### **Efficiency Seeking:**

Many top end investors across the world will naturally seek investment destinations with economies of scale where they can maximise revenues and minimise costs in order to achieve efficiency. The continent also boasts of huge land resources for farming, food production, and manufacturing. However, due to the inadequacy of infrastructure, investors may need to choose their destinations on the continent carefully. The following factors are relevant

especially to Foreign Direct Investors seeking to establish in Africa:

#### **Business environment:**

The government plays a large role in setting up the right environment to attract investors. This includes fair tax policies that may include moratorium for start-ups, ease of acquisition of licences, availability of infrastructure such as good road networks, electricity, security of life and property, etc. If a country has an enabling FDI regulatory regime, it will become preferable and accessible compared with one that has higher barriers to entry. From a tax perspective, large multinationals have often sought to invest in countries that apply lower corporate tax rates. Borrowing a leaf from the Middle East, United Arab Emirates





It is estimated that **12%** of the oil produced in the world comes from Africa.

with an average age of 18.95 thus boasting of a significant potential work force. Many Africans like to wear top end designer outfits. If you ever take time to check these labels, you will find that whilst the brand names are registered in top fashion centres of the world: Paris, London, New York, Milan, Frankfurt, the actual manufacturing occurs in countries with easy access to cheap labour such as China, Vietnam, Bangladesh, Sri Lanka and Turkey amongst others.

Whilst not on the top 10 list, a few African countries that are known for industrial scale level of clothes manufacturing include South Africa, Nigeria, Kenya, Senegal and Ghana. When associated with low cost, higher-skilled labour makes certain countries particularly attractive to foreign investors in specific sectors. The quality of labour is fast becoming one of the most – if not the most – critical driver of FDI.

#### **Education:**

This factor is partly linked to labour since labour needs a particular level of skill to be considered efficient. As a result, the presence of good universities and technical training institutions is considered a factor by foreign direct investors wishing to set up factories. Despite the rush to the developed countries for high quality education, Africa remains home to reputable technical training institutions, Universities, Polytechnics that help develop





Mobility of resources from the extraction point to the manufacturing plants/factories is essential to the efficiency process. This is usually the responsibility of the government. The governments need to provide good roads, rail tracks, airports, electricity, security and other infrastructure to allow for easy transportation of goods, labour and other factors of production. While Africa lags behind the developed countries in these areas, the continent can still boast of a growing network of roads and rail tracks to facilitate foreign investment. According to Business Insider Africa, South Africa, Namibia, Morocco, Botswana, Libya, Algeria, Zimbabwe, Egypt, Cote D'Ivoire and Tunisia are the top 10 African countries with the best road infrastructure.

#### **Size of domestic market:**

Foreign investors might be looking for a country not just to invest in, but also to sell to. In this instance, the size of the domestic market is a key consideration. In particular, the size of the population, purchasing power of the average citizens and scope for economic growth are important for attracting investment. Therefore, countries with large populations and a growing middle class are ideal targets. Examples include Nigeria, South Africa, Egypt amongst others. Incentives: these usually come as part of an investment promotion agency's plan to attract foreign direct investments to the country or region. The African Continental Free Trade Area (AfCFTA) is one of the flagship projects of the African Union (AU) Agenda 2063 tagged: The Africa We Want.

It is a high ambition trade agreement, with a comprehensive scope that includes critical

areas of Africa's economy, such as digital trade and investment protection, amongst other areas. By eliminating barriers to trade in Africa, the objective of the AfCFTA is to significantly boost intra-Africa trade across all sectors of Africa's economy. The AfCFTA is the world's largest free trade area bringing together the 55 countries of the African Union (AU) and eight (8) Regional Economic Communities (RECs) to create a single market for the continent. The aim is to enable the free flow of goods and services across the continent and boost the trading position of Africa in the global market. Such incentives generated within laudable initiatives such as AfCFTA will also serve as a magnet to foreign investors seeking to partner with key players within the continent. As part of its mandate, the AfCFTA is to eliminate trade barriers and boost intra-Africa trade. In particular, it is to advance trade in value-added production across all service sectors of the African Economy. The AfCFTA will contribute to establishing regional value chains in Africa, enabling investment and job creation. The practical implementation of the AfCFTA has the potential to foster industrialisation, job creation, and investment, thus enhancing the competitiveness of Africa in the medium to long term.

#### **The Land of Resources**

Some of the most sought-after resources globally which can be found in abundance in Africa include the following:

##### **Oil**

It is estimated that 12% of the oil produced in the world comes from Africa. The oil was formed over a period of more than a million

cheap skilled labour for foreign companies seeking to achieve economies of scale. FDI companies not only seek the talent of students at universities in terms of offering employment, but in some sectors, such as life science and R&D, companies will look to establish a presence close to a university to partner with, tap into networks and/or access research.

#### **Infrastructure:**

This cannot be over-emphasised.

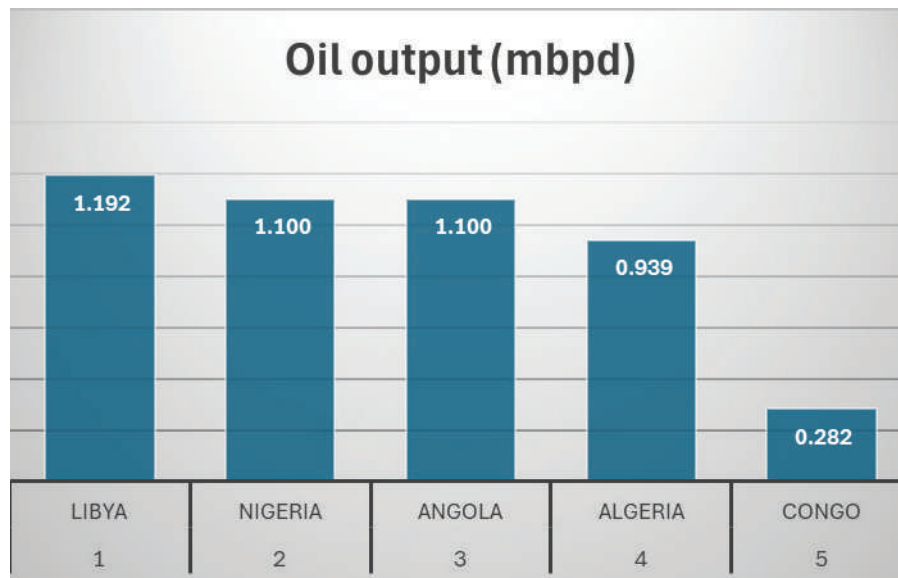
## Nigeria leads as the largest producer of oil on the continent (recently overtaken by Angola)

years when fossils decomposed. Nigeria leads on the continent as the largest producer of oil (recently overtaken by Angola). Other major oil producers include Libya, Angola, Algeria, and Egypt. Within the global context, Africa proudly claims five of the top 30 oil-producing nations, reflecting its substantial contribution to the world's energy supply.

The continent has 125.3 billion barrels of crude oil reserves and 17.55 trillion standard cubic metres of natural gas, and according to S&P Global Platts, almost 40% of global new gas discoveries in the last decade were in Africa. While crude oil and natural gas production is distributed widely in Africa, the resources are heavily concentrated in the Western and Northern regions.

For many years, more crude oil was produced in Nigeria than in any other African country. However, unplanned production outages (disruptions) in Nigeria have sometimes resulted in its crude oil production falling below that of Angola, the second-highest producing country in Africa, and even Libya.

Oil production from the 13 members of the organisation, OPEC, averaged 27.45 million barrels per day (mb/d) in August 2023, higher by 113



Source: [Africabusinessinsider.com](https://africabusinessinsider.com)

thousand barrels per day (tb/d) on a month-on-month according to OPEC.

Here are the top 5 oil-producing African countries for August 2023.

### Precious Metals

Africa has the richest reserves of precious metals in the world. These include gold, cobalt, and platinum. These metal reserves are worth billions of dollars are exported out of the continent to other parts of the world. The continent is home to the leading producer of the highly priced metal – gold. Gold is highly sought after in the jewellery industry as well as in the financial markets where it is used as an alternative investment option and a store of value. Ghana recently reclaimed the top spot as Africa's largest producer of Gold, followed by South Africa. Other African countries that lead in the production of gold include Benin, Morocco, and the Gambia. Cobalt is another precious metal

produced mainly in the continent. The commodity is essential in the production of electric cars. Approximately two-thirds of the cobalt in the world are produced in the Democratic Republic of Congo. Platinum is one of the rarest metals, and it has its largest reserves in South Africa. Platinum is used in making jewellery, electronics, and medical equipment.

### Timber

Timber is an essential resource in the construction industry and furniture making. Most African countries are endowed with vast natural forests that provide timber. Ten African nations belong to the International Tropical Timber Organization. They include Cameroon, Gabon, Togo, Liberia, Cote d'Ivoire, Nigeria, DRC, and Ghana. These countries are some of the leading timber producers in the world. Most of the timber produced in Africa is exported to China,



| Country       | Key Attractions  |
|---------------|--|
| Nigeria       | Population: 229million<br>Size of Economy: \$473billion<br>Abundance of resources: Crude oil, timber, etc  |
| Egypt         | Population: 106million<br>Size of Economy: \$477billion<br>Abundance of resources: fossil fuels, agriculture, tourism<br>Level of infrastructure: High   |
| South Africa  | Population: 62million<br>Size of Economy: \$403billion<br>Abundance of resources: Diamond, gold, platinum, copper, vanadium, etc, tourism<br>The most developed country in Africa<br>Level of infrastructure: High                     |
| Algeria       | Population: 43million<br>Size of Economy: \$193billion<br>Abundance of resources: renewable energy (oil and gas)<br>Enabling environment   |
| Morocco       | Population: 37million<br>Size of Economy: \$13billion<br>Abundance of resources: Phosphate, iron ore, lead, silver, etc<br>Tourism<br>Enabling environment (The country's economy is liberal, driven by the laws of demand and supply) |
| Kenya         | Population: 51.5million<br>Size of Economy: \$113billion<br>Arguably the most advanced economy in Central and East Africa<br>Enabling environment<br>Tourism<br>Abundance of resources: limestone, titanium, oil, gas, gold, wildlife  |
| Ethiopia      | Population: 123million<br>Size of Economy: \$127billion<br>Ranked as the second largest African flower exporter and the biggest producers of coffee worldwide.   |
| Ghana         | Population: 33.48million<br>Size of Economy: \$76.37billion<br>Abundance of resources: Gold, diamond, manganese iron ore, etc.   |
| Angola        | Population: 33.09million<br>Size of Economy: \$107billion<br>Abundance of resources: Petroleum, diamonds, iron ore, phosphates, bauxite, uranium, etc  |
| Cote D'Ivoire | Population: 30.21million<br>Size of Economy: \$70.02billion<br>Abundance of resources: Cocoa, oil and gas, rubber, diamonds, cobalt, copper, timber, etc   |

Source of data: TradingEconomics.com



The attraction of the named countries to foreign investors is based on key factors such as population size, GDP, growth potentials, abundance of resources, tourism, availability of infrastructure, social security, and enabling environment amongst others. Whilst no country individually boasts of every requirement, investors are advised to carry out deeper research before making their destination choice for investments in one of the richest and most dynamic continents in the world – Africa.

# Recent Awards and Achievements: *2010-Present*

By Susan Ameh

## **2010-2011**



Best Aesthetic Website by  
Web Jurist



The Best Retail Bank and  
Best Bank in Corporate  
Social Responsibility By  
BusinessDay



MasterCard Cashless  
Champions Awards; won  
in 3 categories, namely  
Cashless Transactions  
Champion, Cashless  
Volume Champion and  
Cashless Cross-border  
Champion  
By MasterCard

## **2012**



Bank of the Year in  
Senegal, Cameroon, Africa  
by The Banker Magazine  
and Forbes Africa Top 25  
Companies



The Best Emerging Market  
Bank of the Year 2014  
in Cameroon By Global  
Finance Magazine

## **2013**



Bank of the Year, Liberia by  
The News Newspaper



The Best Bank of the Year  
2014 in Senegal By The  
Banker Magazine



"Spirit of Lagos Citizens'  
Day Award" in the 'Large  
Businesses (Blue  
Chip/Multinationals)  
Category  
By Lagos State  
Government

## **2014**



The Top Brand Using  
Social Media Effectively



The "Best Bank of the  
Year 2014" in Burkina  
Faso By Global Finance  
Magazine



The Top 100 Most  
Respected Companies  
in Nigeria 2014 By  
BusinessDay



Bank of the Year in Africa  
Awards By The Bankers  
Magazine



Corporate Citizens Award  
(Extensive Compliance  
Category)  
By Nigeria's Corporate  
Affairs Commission (CAC)

The "Best Transaction  
Bank" in Africa for 2014 By  
The Banker



## **2015**

Largest Lender to  
Agriculture By Lagos  
Chamber of Commerce  
and Industry (LCCI)



Social Infrastructure Deal  
of the Year award  
By African Investor (AI)



|  |   |  |
|--|---|--|
|  <b>2016</b><br>The Bank of The Year<br>By The Bankers Magazine<br>Recipient: UBA Gabon, UBA<br>Congo-Brazzaville, UBA<br>Senegal, UBA Cameroon<br>and UBA Chad                           |  Best Automated Chatbot<br>Initiative, Application or<br>Programme<br>By The West<br>Africa Excellence in Retail<br>Financial Services Awards<br>2019, West Africa (The<br>Asian Banker)                         |  <b>2022- 2023</b><br>Bank of the Year<br>(Subsidiaries), Africa Bank<br>of the Year (Group)<br>By The Bankers Magazine   |
|  Best Bank in Sub-Saharan<br>Africa<br>By BusinessDay Banking<br>Awards   |  Best Digital Bank in Nigeria<br>Sponsored Company: By<br>The Excellence in Retail<br>Financial Services Awards<br>2019, West Africa (The<br>Asian Banker)   |  <b>2024</b><br>Best Regional Bank- West<br>Africa<br>By The African Bank<br>Awards   |
|  The Best Bank in Support of<br>Agriculture<br>By BusinessDay Banking<br>Awards   |  Best Digital Transformation<br>Initiative, Application or<br>Programme<br>By The West Africa<br>Financial Technology<br>Innovation Awards   |  <b>2025</b><br>Best Digital Financial<br>Inclusion Initiative – Africa<br>By The Digital Banker  |
|  Process Innovation Awards<br>By Finacle Client Innovation<br>Awards  |  <b>2020</b><br>African Bank of the Year<br>By The Banker Magazine, a<br>Financial Times publication.<br>Recipient: UBA Benin, UBA<br>Chad, UBA Cote D'Ivoire,<br>UBA Liberia, UBA Sierra<br>Leone, UBA Zambia. |  Best Chatbot/Smart Voice<br>Banking Service (Leo<br>Chatbot)<br>Best Merchant Service<br>(Merchant Plus)<br>Best Mobile Banking<br>Service (UBA Mobile App)<br>Best Real Time Payments<br>Initiative (UBA RedPay POS)<br>By The Asian Banker Middle<br>East & Africa Awards 2025 |
|  Most Innovative Bank of the<br>Year<br>By The Independent<br>Newspapers Awards   |  Best Commercial Bank<br>Website<br>By Philips Consulting  |  Best Corporate Social<br>Responsibility Action<br>By COMARP, the Largest<br>Marketing Communication<br>& PR Association in<br>Mozambique   |
|  Project Management<br>Innovation Awards<br>By Finacle Client Innovation<br>Awards  |  International Bank of the<br>Year<br>By BusinessDay Banks &<br>Other Financial Institution<br>Awards  |  Best Bank in Liberia (2025)<br>By Euromoney Awards for<br>Excellence   |
|  <b>2017</b><br>The Asian Banker<br>Technology Innovation<br>Awards<br>By Asian Banker awards<br>(Middle East & Africa<br>edition)  |  Bank of the Year<br>By BusinessDay Banks &<br>Other Financial Institution<br>Awards   |  Most Innovative Financial<br>Solutions Company (Ghana,<br>2025)<br>By Acquisition<br>International's Global<br>Excellence Awards   |
|  <b>2018</b><br>Best Digital Bank in Africa<br>By Euromoney<br>Awards Recipient:<br>Corporate   |  <b>2021</b><br>Africa Bank of the Year<br>By The Bankers Magazine   |  Bank of the Year Awards<br>2025 in nine African<br>countries and the<br>Continental award<br>By the Banker Awards  |
|  <b>2019</b><br>African Bank of the Year<br>By The Banker Magazine<br>Recipient: UBA Group, UBA<br>Benin, UBA Tchad, UBA<br>Gabon, UBA Congo, UBA<br>Cote D'Ivoire, UBA Sierra<br>Leone |   |  |









# 7.5

## THINGS TO NOTE ABOUT UBA @ 75

### By Udeme Ekwere

UBA is 75!, Yahhhhhh!!!! Not an easy feat if you ask me. Any financial institution that has spent over seven decades navigating the difficult business operating terrain in Africa deserves much more than the pat in the back, don't you think?? Anyway, here we are, giving Africa's Global Bank - United Bank for Africa - its much deserved flowers! Take it UBA, it is yours, no contest.

In this piece, let's look at few of the things that has stood UBA out these past 75 years. We will call it 7.5 things to note @75, just because!!!

#### **UBA went to the 'market' First:**

In Nigeria, UBA was the first bank to carry out an initial public offering (IPO) in 1970 where it opened its shares to the public, and gave room to the general public to buy into the company and partake of the goodies including its dividends/ bonuses, share buy-backs and the rest, a feat which many of the shareholders are enjoying till date. Thus, UBA became the first Nigerian bank to be listed on the Nigerian Stock Exchange (NSE) which is now referred to as the Nigerian Exchange Limited (NGX).

#### **Truly Pan- African:**

To further its dream of catering not only to the Nigerian market, but to earn its place as Africa's Global bank, UBA was the first Nigerian bank to open a subsidiary in Africa in Ghana. Thus, UBA Ghana was the first non-Nigerian subsidiary of the United Bank for Africa. It began operations in 2004, and is coincidentally celebrating its 20th anniversary this year, and from that move, the bank has gone ahead to conquer several other key African economies, as it now operates from 19 other African countries.

#### **Still Globally Relevant:**

Do you know that apart from its African operations in 19 countries, UBA is the only sub-Saharan African bank from that has a commercial banking license, and deposit-taking license in the





United States of America. This is another laudable feat. In 1984, its New York Branch was established. Coincidentally, UBA America also celebrates its 40th this year. UBA is also the first bank of African origin to operate in the UAE. Apart from USA and UAE, the bank also operates in France and the United Kingdom.

### **Mustard Seed Logo:**

With a tiny mustard seed, you can grow the world's largest tree. The mustard seed reflects fertility and sustained growth & development, and connotes deep personal relationships based on the spirit of selflessness and mutualism. Perhaps this is the vision behind UBA using the mustard seed as its logo. The significance of the mustard seed isn't lost on us and this is perhaps why the UBA logo remains distinctive, simple, elegant, vibrant and memorable, combining the mustard seed legacy of former Standard Trust Bank – with which it merged in 2005 – with the unique typographic UBA logo in predominant red on white.

### **Bank of Many Firsts:**

Are you aware that UBA was the first bank to install an Automated Teller Machines (ATMs) in Nigeria? Indeed, UBA was the first financial institution in the country to install Automated Teller Machines (ATMs) across the nation, birthing an innovation that a lot of banks were to copy in the next few years. What is more? UBA became the first financial institution in Nigeria to open a campus branch. As it were, students didn't have to go home every time to replenish their pocket money, as their parents and guardians could easily pay in funds for them, easing transactions.

### **Let LEO do it for You:**

In an era where the world becomes so fast-paced, individuals are always on the go, it sometimes seems there isn't enough hours for work and leisure. Because of this, UBA, which has always been a forward thinking institution, introduced LEO, its virtual assistant to carry out banking services for customers, cutting down on time where they would have to visit the branch. Since its launch in 2018, UBA's Leo has helped millions of customers carry out transactions, including sending money to any bank account, UBA prepaid card, other banks, and financial institutions, making transactions simple,



## Since its launch in 2018, UBA's Leo has helped millions of customers carry out transactions,

easy and fast without the customer having to leave the apps that they love to be with. So, using Facebook, Instagram, Apple Messenger, and Google Business Chat, customers have been able to conduct several financial transactions just by having a conversation with LEO.

### Now the Blind can also Bank:

Do you know that UBA genuinely cares for all its customers regardless of status or class? And the physically challenged are not exempted. In the UBA Head Office for instance, special care was taken to create ease for our customers who make use of wheelchairs, The head office has special movement vehicle through which they can easily access the building, without having to be carried on the stairs. But more than that, UBA in 2023, brought an innovation to cater for its visually impaired, by introducing the UBA Braille Account Opening Form. This service is a tool that assists visually impaired individuals in understanding and completing the standard account opening process without having to rely on someone else to fill in their forms and private details for them. Already, a few subsidiaries have embraced this innovation to tailor their services to the specific needs of these customers. Giving Back, Touching Lives: Corporate Social Responsibility (CSR) is such a big deal for UBA. The bank has total regard for the members of the communities living around where its businesses are located and to this end, the bank invests millions every year to develop the communities and the people living around them. Do you know that UBA invests at least one percent of its annual profit to CSR every year, through the UBA Foundation which touches and impact lives through various initiatives of Education, Empowerment, Environment and Special Projects. Now you know!!! So again, let's hear the loud applause as we raise a toast to Africa's Global Bank at 75, still emphasising the core values of Enterprise, Execution and Excellence as it continues to be the undisputed Sustainable Financial Institution in Africa.



# Banking Trends: Before and Now

By Chinyelu Adum



I remember the day I opened my first savings account. As a young teenager, it was a significant milestone. My father and I went to the local branch of the bank which was a walking distance from where we lived.

The bank was a hive of activity. Customers stood in long, winding queues, waiting their turn to be served by the tellers behind thick glass windows. We waited for what felt like hours until it got to our turn. After we had filled out the account opening form and handed over my means of identification and the initial deposit, the teller handed me my passbook after she had also filled out my forms and stamped on them. I felt a sense of pride.

## Banking Before

Back then, banking was strictly a brick-and-mortar affair. Every transaction required a visit to the bank, standing in long queues, and interacting with the tellers.

### Manual Processes:

Banking operations were largely manual, involving paperwork and physical documentation which was time-consuming.

### Limited Banking Hours:

Banks operated within fixed hours, typically from 8 AM to 4 PM on weekdays, and 8 AM to 12 PM on weekends.

### Predominant Payment Methods:

Cash and cheques were the dominant forms of payment.

### Basic Financial Offerings:

Banks offered a limited range of financial products, primarily savings and current accounts, fixed deposits, and basic loan products.

### Traditional Customer Service:

Customer service was provided mainly through branch visits or phone calls during banking hours. There was little emphasis on customer convenience beyond the branch experience.





## Banking Now

Thanks to technological advancements, banking trends have evolved significantly. You can perform almost any transaction no matter your location.

### **24/7 Availability:**

Digital banking platforms provide 24/7 access to banking services, allowing customers to perform transactions such as opening accounts, transferring money, applying for loans, paying bills and more online or through mobile banking apps including chat banking. Eg., LEO, UBA's virtual banker. ATMs have further reduced the need for physical visits to the bank, allowing customers to access their money anytime, anywhere.

### **Electronic Payments:**

The use of electronic payments,

including credit/debit cards, online transfers, mobile wallets, and contactless payments, has surged, reducing reliance on cash and checks.

### **Enhanced Security:**

With the rise of digital banking, there is a stronger focus on cybersecurity and protecting customer data. Biometric authentication, encryption technologies, and multi-factor authentication protocols offer robust protection against unauthorized access and fraud.

### **Increased Automation:**

The adoption of automation and AI has streamlined operations, improved efficiency, and enhanced customer service.

### **Sustainable Banking:**

Banks are adopting green finance initiatives, supporting

environmentally friendly projects, and focusing on corporate social responsibilities. Eg., UBA Foundation's Tree Planting initiative and Food Bank.

### **Innovation and Collaboration:**

Banks are embracing innovation through fintech partnerships and integrating advanced technologies to stay competitive and meet evolving customer expectations.

The most significant shift in banking has been from physical, branch-based banking to digital-first banking, offering greater convenience and accessibility to customers. Gone are the days of long queues and paper-based transactions. Today, banking is as simple as tapping a few buttons on your smartphone. Who knows what the next decade will bring?

# Our Environment

## The changes needed on the African continent.

By Susan Ameh



Over the past seven and a half decades, UBA has evolved into a leading financial institution on the African continent, playing a crucial role in driving economic development, social progress, and environmental conservation. As we reflect on our history of growth and success, let us also look at our commitment to environmental sustainability.

### **Our Environment:**

**Changes Needed in Africa**  
Africa is facing urgent environmental challenges that require immediate actions. These include the encroaching Sahara Desert, forest degradation, and climate change impacts on agriculture and water resources. To secure a sustainable future, key issues must be addressed.

### **Climate Change**

#### **Adaptation and Mitigation:**

Despite minimal emissions, Africa still faces severe climate impacts. Investing in renewable energy like solar and wind and promoting climate-resilient agriculture are essential.

### **Conservation of Biodiversity:**

Protecting Africa's wildlife and ecosystems requires stricter conservation laws, community involvement, and sustainable land use.

### **Waste Management and Pollution Control:**

Rapid urbanisation and industrialisation have led to increased waste generation





**UBA is committed to fostering sustainable development.**

and pollution in many African cities. Effective waste management systems, recycling programmes, and pollution control measures are necessary to reduce the environmental footprint and improve public health.

#### **Water Resource Management:**

Water scarcity, worsened by climate change and population growth, demands sustainable practices like efficient irrigation, water purification and reuse to ensure the availability of clean water for all.

#### **Our Sustainability Drive, Initiatives and Impact:**

UBA is committed to fostering sustainable development. These key initiatives are testaments to this. Green Financing: We are committed to funding renewable energy projects and eco-friendly ventures through our sustainability

framework to reduce carbon emissions.

#### **Corporate Social Responsibility (CSR):**

Through the UBA Foundation, we have empowered communities through various educational, entrepreneurial and humanitarian programmes like the Food Bank, the annual National Essay Competition (NEC), Read Africa Initiative, tree planting exercises, clean-up drives, etc. that equip individuals with the skills and knowledge needed to drive sustainable practices in their communities.

#### **Sustainable Banking Practices:**

We have integrated sustainability into our core banking operations. This includes adopting energy-efficient technologies in our branches and offices, reducing paper usage through our digital

banking solutions and Smart Process Management Platform, and implementing waste reduction practices.

#### **Partnerships and Advocacy:**

We will continue to collaborate with governments, NGOs like the Tony Elumelu Foundation (TEF), and international bodies to advocate for environmental policies and initiatives.

#### **The Path Forward**

Celebrating our milestone anniversary, we reaffirm our commitment to a sustainable future for Africa. By innovating, collaborating, and investing in sustainable practices, we aim to create a thriving, resilient Africa for all. Cheers to 75!

# The Evolution of Money

## The African Money Trail From Barter to Comfort Banking.

By Susan Oko



### The Barter

In the earliest days, Africans traded goods and services without cash. Cattle, salt, and precious metals were valued commodities, facilitating buying and selling.

### The Cowries

Cowry shells, widely used in West Africa, became a popular currency due to their durability and portability.

You had cowries, you could shop for anything.

### The metal of exchange

European colonization introduced foreign currencies, like the coin. The coin was further used as a means of commercial exchange.

### The Independence Era

As African nations gained independence, new currencies emerged, proudly bearing national symbols and imagery. This marked a significant step towards economic sovereignty.

### The Digital Dawn

## The evolution of money in Africa shows the continent's resilience and creativity.

In its advent, technology transformed Africa's financial landscape. Mobile banking, e-payments, and digital currencies have increased financial inclusion, connecting millions, connecting the world.

The evolution of money in Africa shows the continent's resilience and creativity. From the act of bartering to the incredible digital banking process, each phase in this narrative reflects Africa's growth and adaptability. As we continue to write the next chapter, one thing is certain – the African money trail will remain a vibrant and fascinating tale of innovation and progress.



**One Brand**  
**Partnering**  
*for* **Progress**

**UBA**  
United Bank for Africa

# A safer way to shop online



The UBA Mastercard Prepaid Card offers you and your loved ones more safety and control on spending.

#UnlockLife, get one now!



# The rise of Africa's Global Bank

## PRE-MERGER



**1949 ▼**

French & British Bank Limited (B&FB) commences business in Nigeria



**1961 ▼**

UBA was then incorporated as a limited liability company, taking over the assets and liabilities of B&FB



**1970 ▼**

UBA became the first Nigerian bank to make an Initial public offering



**1984 ▼**

UBA established its New York branch



**1997 ►**

Standard Trust Bank commenced operations.



**1998 ►**

UBA became the first Nigerian bank to issue Global Depository Receipts



**2004 ►**

Standard Trust Bank commenced operations in Ghana



**2007 ►**

Fresh equity capital raised successfully  
UBA Capital (Europe) London opened

## POST-MERGER



**2005 ▲**

UBA merges with Standard Trust Bank and acquired Continental Trust Bank





**2013 ▼**

Successfully divested from its non-bank subsidiaries and property management business



**2014-2015 ▼**

Senegal awarded Bank of the Year by the Bankers' Magazine, Won Africa Investor Social Infrastructure Deal of the Year Award

*leo*

**2018 ▼**

Established subsidiary in Mali, launched the first Artificial Intelligence Virtual Banking Bot, Leo on Facebook



UBA Capital Limited received its wholesale Banking licence to commence full banking operations in the UK as UBA UK Limited



**2023 ▼**

UBA was awarded Bank of the Year by the Bankers' Magazine in 8 countries and won the Regional (Africa) Bank of the Year



**2024 ▼**

Celebrating UBA's 75th year of inspiring innovation, growth and excellence



**2008-2010 ▼**

Successfully raised ₦20b debt capital, acquired majority interests in banks based in B/Faso and Benin



**2012 ►**

Won Financial Times' Bankers' Award for the overall Bank in Africa, Best Bank in Cameroon and Senegal

# 75 Years of Delivering on Our Promises



# 4 Facts about UBA America

## Four Decades of Financial Innovation

By Kemi Olusina

1

### **UBA America is a Global Financial Leader:**

With a strong presence in Africa and strategic expansions into key global markets, UBA is a dominant force in international banking.

2

### **Pioneering African Banking in the US:**

As the first sub-Saharan African bank to obtain a US banking license, UBA has been at the forefront of bridging the gap between Africa and the global financial market.





**As the first sub-Saharan African bank to obtain a US banking license, UBA has been at the forefront of bridging the gap between Africa and the global financial market.**

**3**

**Comprehensive Global Financial Services:**  
UBA offers a wide range of financial solutions, including correspondent banking, trade finance, treasury management, and global account management, catering to both African and international clients.

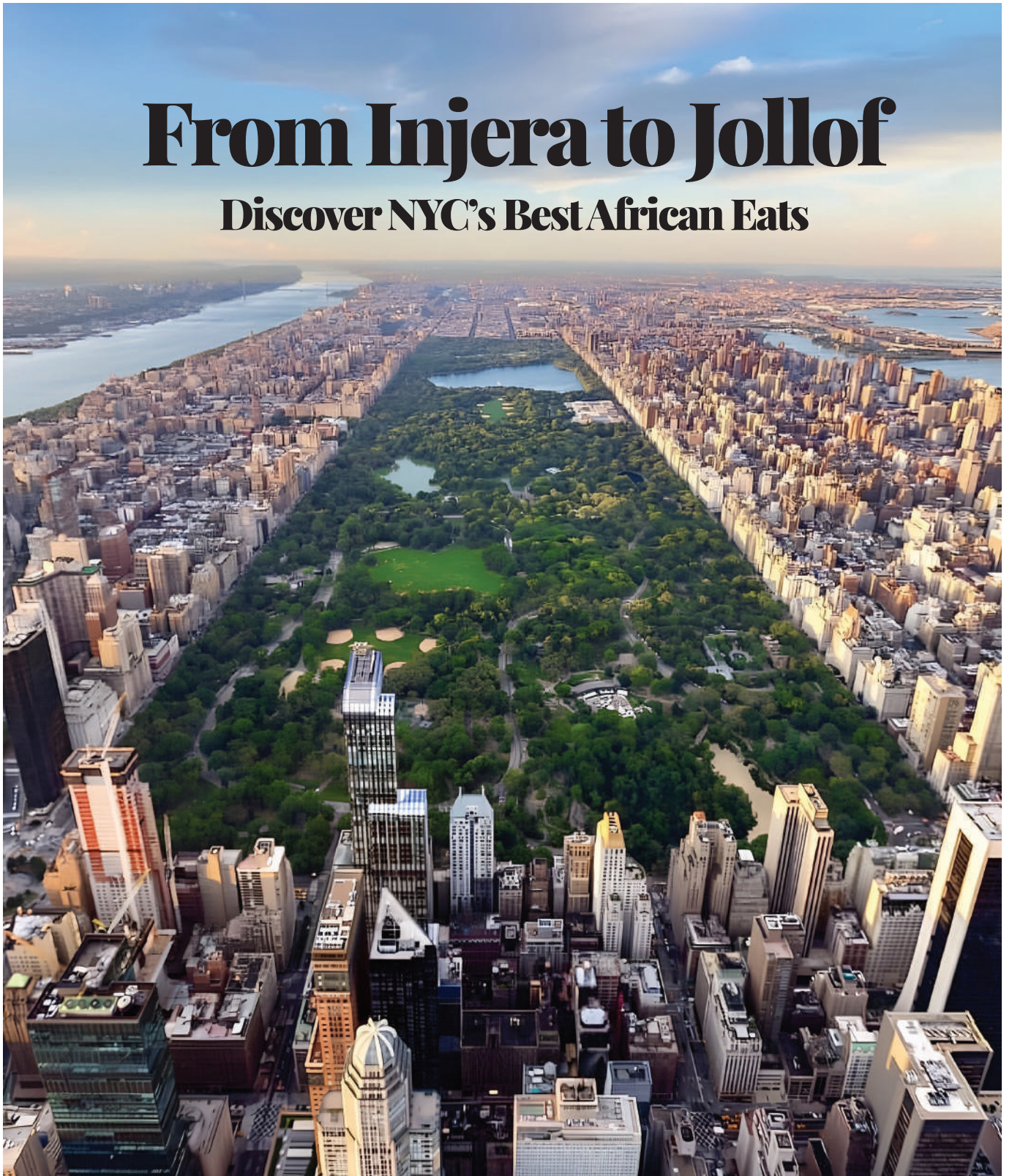
**4**

**Driving Financial Inclusion and Economic Growth:**  
Through innovative initiatives and strategic partnerships, UBA is committed to empowering individuals and businesses, contributing to economic development in Africa and beyond.



# From Injera to Jollof

## Discover NYC's Best African Eats



**By Valerie Dawodu**

New York City is a melting pot of cultures, and its culinary scene reflects this diversity. Yes, Africa is the best place to eat African food, but New York doesn't disappoint when it comes to African culinary experiences. Among the rich tapestry of cuisines available, African restaurants stand out for their vibrant





flavours and traditional dishes. Here are some of the best African restaurants in NYC, offering everything from Ethiopian stews to Nigerian delicacies.

#### **Bati Ethiopian Kitchen, Clinton Hill**

Bati Ethiopian Kitchen, located in Clinton Hill, has been

celebrated as the Best African Restaurant of 2023 by Best of Brooklyn. Known for its authentic vegan options, such as the Missir Wett, a lentil stew made with red onion and berbere, Bati is a favorite for its hearty, flavourful dishes.

Must-Try Dish: Doro Wett – a spicy chicken stew served



with injera.

### **Queen of Sheba, Hell's Kitchen**

Just a few blocks from Times Square, Queen of Sheba offers a cozy atmosphere reminiscent of Ethiopia. The restaurant's menu is perfect for sharing, featuring traditional meals that encourage communal dining. Executive Chef Philipos Mengistu is known for his role in promoting Ethiopian cuisine in the U.S.

Must-Try Dish: The rum cake for dessert.

### **Massawa, Harlem**

Established in 1988, Massawa is one of the first Eritrean and Ethiopian restaurants in the U.S. Located in Harlem, this restaurant offers a range of dishes, including Vegetable Sambuusa and Tebsi. Each meal is complemented by their delicious injera bread.

Must-Try Dish: Honey wine paired with your meal.

### **Bunna Cafe, Bushwick**

Bunna Cafe in Bushwick is a plant-based Ethiopian eatery that also hosts Ethiopian coffee ceremonies. Since 2011, Bunna Cafe has been a hub for communal dining, featuring nutritious and flavorful dishes inspired by the Habesha tradition.

Must-Try Dish: A communal platter of various vegan stews.

### **Ponty Bistro, Harlem**

Chef Cisse's Ponty Bistro in Harlem offers a unique blend of Senegalese and French cuisine. The menu

features traditional Senegalese dishes like Poisson Yassa and Chicken Tagine, all prepared with an expert touch.

Must-Try Dish: Chicken Tagine – a North African-inspired dish.

### **Native African and Fusion**

Restaurant and Lounge, Bed-Stuy Native African and Fusion Restaurant in Bed-Stuy blends traditional Nigerian flavors with contemporary flair. The menu includes a variety of traditional soups like Egusi and Ogbono, as well as suya-spiced grilled meats and jollof rice.

Must-Try Dish: Egusi soup with fufu.

### **Buka, Clinton Hill & Lower East Side**

Buka specializes in Nigerian cuisine, offering dishes like Suya and Edikaikong. The restaurant's focus is on traditional, flavourful dishes, complemented by African beers and bitters.

Must-Try Dish: Goat Pepper Soup.

### **Dept of Culture, Bed-Stuy**

Dept of Culture, born from the IYA EBA popup dinner series, offers an intimate dining experience with a tasting menu inspired by North-







Central Nigerian cooking. The setting encourages conversation and cultural exchange.  
Must-Try Dish: Chef's tasting menu.

#### **Lagos TSQ, Midtown**

Lagos TSQ in Midtown is a high-energy restaurant and nightclub that specializes in Nigerian dishes influenced by the city of Lagos. The menu, curated by Chef Ayodeji Adeosun, features West African favorites.  
Must-Try Dish: Jollof Rice.

#### **DÙNDÚ, Midtown**

DÙNDÚ is a Nigerian takeout spot

in Midtown where you can build your own lunch bowls with jollof rice, peppered grilled chicken, and more. It's a quick and delicious option for a compact meal.  
Must-Try Dish: Build-your-own lunch bowl.

#### **Voila Afrique Catering Company, Midtown Manhattan**

Voila Afrique offers a Pan-African dining experience with dishes like Plantain Fufu and Peanut Butter Stew. The restaurant celebrates the diverse culinary heritage of Africa through its vibrant and flavorful menu.

Must-Try Dish: Goatmeat Pepper Soup.

#### **Tara Kitchen, TriBeCa**

Tara Kitchen, known for its Moroccan cuisine, offers a variety of tagines and other dishes seasoned with a rich array of spices. Chef Aneesa's talent for balancing flavors has earned the restaurant high praise.  
Must-Try Dish: Chicken Tagine.

#### **Makina Cafe, Long Island City & Fort Greene Park**

Makina Cafe, a food truck offering Eritrean-Ethiopian fusion, allows diners to create their own platters with options like Chicken Tibs and Siga Wot. Founder Eden G. Egziabher emphasizes unity and shared culinary heritage.  
Must-Try Dish: Create-your-own platter with injera.

#### **Tatiana by Kwame Onwuachi, Lincoln Square**

Tatiana by Kwame Onwuachi offers a fusion of Nigerian, Caribbean, and American flavors. The menu includes unique dishes like Egusi Dumplings and Shawarma Roasted Chicken, reflecting the chef's diverse culinary influences.  
Must-Try Dish: Egusi Dumplings. Teranga, Harlem & Midtown Teranga focuses on traditional African home cooking, highlighting nutrient-dense crops. The menu features customizable rice bowls with various meats, vegetables, and sauces.  
Must-Try Dish: Yassa Super Bowl.





# Nigeria Meets USA

## Navigating Culture Shocks in a New World

By Mohammed Abdulganiy

With the rising wave of Nigerian migration known as “Japa” back home, to the USA for work, education, or a lifestyle shift, it’s important to recognize that relocation often comes with unexpected culture shocks.

In this piece, we experience the American dream through the eyes of Ellen, a 26-year-old Nigerian immigrant in the USA, as she shares five surprising cultural differences that she encountered on her journey.

### 1. Time is Money

“First off, there’s no such thing as ‘African time’ in the US. If you try it here, you’re on your own!” Ellen jokes. “Seriously





though, everything here is tied to time. Have a dentist appointment? Arrive precisely at your scheduled time. Working a 9-to-5 or a shift job? Your salary depends on your exact working hours, so, no African time allowed!" For many Nigerians, where time might feel more flexible, this strict adherence to punctuality can feel intense. In the U.S., lateness is often seen as a lack of respect or professionalism, a cultural shift that many newcomers find challenging (Nigerian or not).

## **2. Food: A Blessing and a Challenge**

"At first, the sheer variety of food here was overwhelming! There's so much to choose from," Ellen shares. "While the flavors are good, most American dishes have little to no spice. I remember one day when I'd had enough of fast food and spent two hours hunting down an African grocery store. You do get used to it eventually, but you'll find yourself craving the flavors of

home."

The lack of spicy options in mainstream American cuisine can feel surprising for Nigerians and Africans who come from spice-loving cultures.

## **3. Let There Be Light: The Wonder of 24/7 Electricity**

"As you might expect, constant electricity in the U.S. is a given," she shares. "I'm not exaggerating when I say it took me months to adjust. When I first arrived, I would charge all my gadgets at every opportunity, which my American roommate found hilarious. She'd never experienced power cuts! For me though, where I'm from, it was just another day," she laughed.

For many Africans, where power outages are common, the guarantee of continuous electricity can feel almost surreal. It's a convenience that quickly becomes one of the most appreciated aspects of life in the U.S.

#### 4. Free Time, Fun Time - Maybe

"There's always something to do here, and it's not just limited to New York, where I'm based. Across the country, there are endless experiences waiting to be explored," Ellen explained. "From outdoor adventures to city festivals, there's always something new to try. Just have money (Very important here), and you're good to go."

In the U.S., opportunities for recreation and travel are vast, with each state offering unique landscapes, events, and attractions.

For my Nigerians and Africans who love the outdoors, these options open up a world of adventure for exploration.

#### 5. Transportation and Traffic: A Similar Yet Different Rhythm

"The transportation system here is impressive in its own way," Ellen noted. "There's definitely a lot of honking and street noise, similar to Lagos, Nigeria, especially in busy areas like Manhattan. People do generally follow traffic rules here, which keeps things moving smoothly."

"Public transportation is also extensive, and the subway

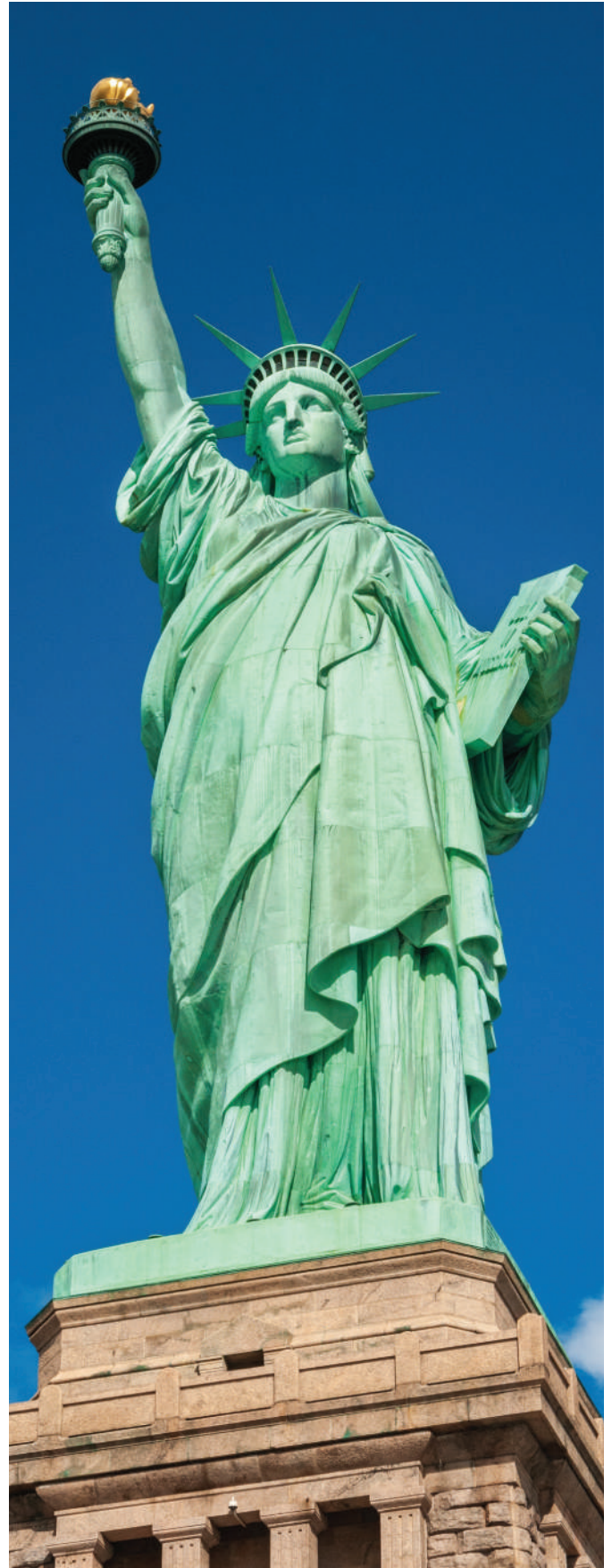
### Culture shock is normal when adjusting to a new environment, and it's only temporary.

can take you almost anywhere. Although it has its fair share of delays and peculiarities, it's a reliable way to get around without a car," she described.

Coming from countries with less structured traffic systems, the general order on American roads, even with New York's distinctive noise and buzz can feel both reassuring and unusual.

#### Before You Go!

Culture shock is normal when adjusting to a new environment, and it's only temporary. It can happen anywhere and to anyone, even moving to another African country can come with its own culture shocks. As you settle in, remember to seek out activities that bring you joy. Finding a community, exploring new interests, and making friends can significantly ease the transition and help make the unfamiliar feel like home.





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**SCAN TO GET STARTED**



# Cheers to 20 Years of Excellence!

## UBA Ghana Marks a Milestone Anniversary.

**By Henry Nii Dottey**

This year, United Bank for Africa (UBA) Ghana is celebrating a major milestone – 20 incredible years of revolutionizing the banking industry in Ghana! Since its inception, UBA has been a trailblazer, introducing groundbreaking innovations, customer-centric solutions, and making significant contributions to the financial sector.

From the start, UBA has been a pioneer, becoming the first Nigerian bank to establish a presence in Ghana. What a journey it has been! UBA has introduced several banking firsts, including zero account opening, and launched Ghana's first 24/7 virtual banker, LEO, which has transformed customer interactions with artificial intelligence. The bank has also prioritized inclusivity, introducing accessible banking solutions for the visually impaired.

That's not all! UBA Ghana has been recognized for its exceptional customer service, winning awards from KPMG, a leading accounting firm. With 29 business offices and two cash offices across the nation, UBA has established a robust network to serve its growing customer base.

One of the highlights of UBA Ghana's history is the





appointment of Abiola Bawuah as the first female Managing Director of a commercial bank in Ghana. Abiola Bawuah also served as an Executive Director and CEO for UBA Africa, a testament to UBA's commitment to leadership development and gender diversity.

UBA Ghana's impact goes beyond its borders. The bank has produced numerous leaders for the UBA Group, including current Group Managing Director, Oliver Alawuba, and several other prominent Executives such as Mudasiru Sanusi and Ebele Egbue. Additionally, UBA Ghana has exported talent across the continent, with executives like Emmanuel Sackey, serving as Treasurer for UBA Tanzania, Muftau Abdulai, who was CFO for UBA Kenya, Julian Asare who is the CFO for UBA Sierra Leone, Stephen Azuma working as Treasurer for UBA Uganda and others making significant impacts in their respective roles across the continent.

Over the years, UBA Ghana has garnered numerous local and international accolades, including the prestigious Bank of the Year award from The Banker Awards in the UK. These recognitions reflect the bank's commitment to excellence, innovation, and customer satisfaction.

As UBA Ghana celebrates this milestone, it continues to grow and perform strongly, remaining a beacon within the UBA Group's African business operations. The 20th anniversary is not just a celebration of past achievements but a commitment to future excellence and continued innovation in the banking sector.

So here's to UBA Ghana - a shining example of resilience, adaptability, and forward thinking! As the bank looks to the future, it remains dedicated to delivering top-notch financial services and driving economic growth in Ghana and beyond. Cheers to many more years of excellence!"

**Over the years, UBA Ghana has garnered numerous local and international accolades...**







# Discover the Ancient Larabanga Mosque

## A Treasure of West Africa

By Vakil Parsram



Tucked away in the small town of Larabanga, Ghana, lies a historic gem that has captivated the hearts of many. The Larabanga Mosque, fondly referred to as the “Mecca of West Africa,” is a testament to the region’s rich cultural and architectural heritage. With a history dating back to 1421, this ancient mosque is believed to be the oldest in Ghana and West Africa, making it a must-visit destination



## The Larabanga Mosque is more than just a relic of the past – it's a symbol of resilience and cultural diversity,

for anyone interested in exploring the continent's fascinating past. Legend has it that the mosque was built by Ayuba, a devout Islamic trader who was guided by a divine dream to construct a place of worship in the area. Upon waking, he found the foundation already laid out, and he completed the building with the help of the local community. Today, Ayuba's remains are buried beneath a majestic baobab tree adjacent to the entrance, serving as a poignant reminder of the mosque's humble beginnings.

As you approach the mosque, you'll notice its unique Sudanese-style mud and stick architecture, which has been beautifully preserved despite the passage of time. The building's compact dimensions (approximately 8m by 8m) belie its significance, and its four entrances – designated for the village chief, men, women, and the muezzin – speak to the inclusive nature of the Islamic faith.

Inside, you'll find a rare and precious Koran, said to have been delivered from heaven to Imam Bramah in 1650. This ancient text is a treasured relic that offers a glimpse into the region's rich spiritual heritage.

Despite its importance, the Larabanga Mosque faces preservation challenges and has been listed among the World Monuments Fund's 100 Most Endangered Sites. Efforts are being made to protect and restore this irreplaceable cultural and historical landmark for future

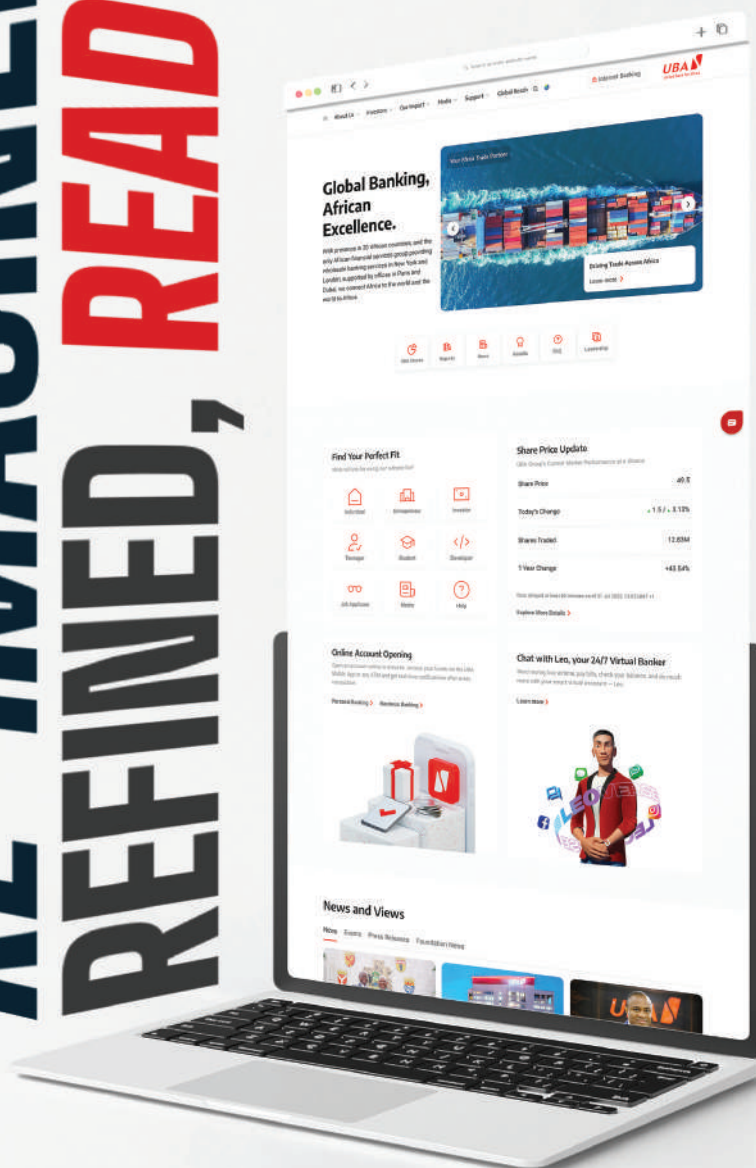


generations.

The Larabanga Mosque is more than just a relic of the past – it's a symbol of resilience and cultural diversity, attracting visitors from around the world. Its breathtaking surroundings and rich history make it a must-visit destination for anyone seeking adventure and discovery.



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A full-page background image of a mountain landscape. The foreground and middle ground are dominated by steep, green hills covered in dense, vibrant green forest. A prominent, rocky ridge runs diagonally across the lower right portion of the image. The background shows more forested peaks under a sky filled with soft, white and grey clouds. The overall tone is natural and serene.

G H A





# NA

## Discovering the Vibrant Lifestyle in Ghana

by Edward Asare

From the bustling streets of Accra to the serene landscapes of the countryside, Ghana offers a unique lifestyle that is full of excitement, warmth, and hospitality.

















One of the best ways to experience Ghana's lifestyle is through its food. Trying local dishes like jollof rice, fufu with soup, and banku with tilapia is a must. Don't forget to wash it down with a cold glass of sobolo or palm wine. The flavors are incredible, and the atmosphere is always lively. Music and dance are an integral





part of Ghanaian culture, and you can't help but move your body to the rhythm of highlife, afrobeats, and hiplife. Enjoy the sounds of popular musicians like Sarkodie, Shatta Wale, Stonebwoy, and Kuami Eugene, who are making waves in the music industry. Visit the +233 Jazz Bar and Grill or the Republic Bar to enjoy live music performances, or join in on a traditional dance class to learn some moves.

Ghana's markets are a sensory experience, with vibrant colors,







## COUNTRY FOCUS

sounds, and smells. Visit the Makola Market in Accra or the Kejetia Market in Kumasi to shop for local crafts, try street food, and mingle with the friendly vendors. You can find everything from traditional clothing to handmade jewelry and souvenirs.

The Ghana's lifestyle isn't just about the









food, music, and markets. The country is also home to some of the most beautiful natural landscapes, from the stunning waterfalls to the lush forests and scenic coastlines. Take a hike through the Kakum National Park, go on a safari, or simply enjoy the stunning views.

And then there's the nightlife. From clubs like the Twist Nightclub and the Aphrodisiac Nightclub to bars and lounges, there's always something going on. You can dance the night away, enjoy a quiet drink with friends, or simply soak up the atmosphere.











Ghanaian lifestyle is also about the people. Ghanaians are known for their warm hospitality and welcoming nature. Visitors often comment on the friendly and helpful locals who make them feel at home.

Ghanaian lifestyle is a unique and exciting experience that













offers something for everyone. From food to music, markets to natural landscapes, and nightlife to people, Ghana is a country that will leave you with unforgettable memories.





# The Relish of Daraba

By Idongesit Mfon

Daraba is a Chadian dish that represents the vibrant essence of the country and captures the eyes and taste buds. The colourful fresh vegetables in a pot of savoury stew filled with greeny spinach, red tomatoes, glossy eggplants, okra and potatoes diced to perfection all cooked with spices to give it a taste that is out of this world.

Daraba has a light texture, mainly from the mixture of natural thickening from okro and creamy broth from the peanut butter that beautifully coats every vegetable in the pot leaving a mix of textures in

every bite.

The sweet aroma of Daraba is from the fresh vegetables and spices combined. A bit of sourness from the tomatoes, mild bitterness from the eggplant and sweetness from the okra all blend to give a unique taste.

I was alone in my kitchen with all the fresh vegetables and I could almost smell the wonderful aroma that would soon fill my house. I boiled and chopped the vegetables. Oh wait, okra and spinach weren't boiled, I just chopped them. Cayenne pepper,

salt, bouillon cubes and other spices were added and then left to simmer for 30 minutes. Next, okra and spinach were tossed in and cooked for an extra 10 minutes.

Finally, the star of the show, peanut butter was added for a creamy sauce to serve with rice or boule, a staple starch made with millet, Yum!

Having Daraba is comforting and delicious, UBA staff in N'Djamena love Daraba!



# PA 75

By Susan Oko

## Grandpa was getting old.

But he still had the strength of the 'big boys' like mummy will say. He loved to wear his favourite white sneakers I specially picked for him. I remember him clutching the white sneaker close to his chest that evening of his 74th birthday.

Now, I am more than excited about his 75th birthday.

We wanted to plan a surprise birthday party for him; something big yet intimate. Mum was running around making plans the African mother way, subtle gbas gbos here and there.

"This may be his last, Bambi. I want to make sure I am not late in giving him the best" Mum would say, almost tearing up.

Grandpa deserved the best because he always gave his best.

From the best piggy back rides, to the stories of old Nigeria and his hope for the new Nigeria and his favourite, Dear Old Marina. He would smile brightly whenever he told us about the Nigerian Wall street where he started his journey.



He would lick his lips whenever he spoke of Iya Asibe's Ewagoyin and Mama Ngozi's Bread and Akara.

To him, Old Marina was a dream he re-lived every night. It was where he met Grandma, it was at the roundabout they had their first kiss.

"Mummy, I have an Idea."  
"What is it, Bambi?" My Mum asked.

"Let's take Grandpa for a ride to Dear Old Marina. I think he would love the surprise. It can serve as a Pre Birthday gift"

Mum looked at me with bright eyes agreeing to my idea, let's start the birthday surprise with a journey down memory lane.

We all got dressed. Grandpa choosing his favorite white sneakers was excited about the

surprise. Like a child, he looked out the window; tears forming from the wind that caressed his face. He smiled all the way until we got to the roundabout.

"Ngozi, stop the car," Grandpa said. A calming realization of where he was brought the tears that hung in his eyes down his cheeks.

50 years ago at 25 on this same day, he walked into the tallest building he had ever seen. The type he only saw in movies.

He walked with calmness taking in all that was around him.

The beginning of his life as a 25 years old young banker started on this street. Feeling nostalgic, he closed his eyes, Aretha Franklin Until you come back to me played slowly in the background.

As he stood in front of the building he looked up, straightened his shoulder and in a precise manner adjusted his imaginary tie.

For a brief moment, 75 shook hands with 25.



# The Powerful Masks of West African Cultures

By Adedapo Salmon



On the night of November 14, 2023, Divine Ikubor, popularly known as Rema, took to the stage at London's O2 arena in a performance that sent shockwaves through the internet. Covered in a half mask that left his mouth exposed, Rema rode a stationary horse, a move that sparked hysteria online, with digital chants of "satanism" and calls for the casting and binding of "demons." However, the mask Rema wore was a replica of the infamous "Queen Idia Face Mask," a portrait of Idia, the first Queen Mother of the Benin Empire

Masks have long been an important part of African culture. When worn during festivals and wars, they are believed to be the gateway to the spirit world. However,





in recent years, the significance of this African tradition has waned as Abrahamic religions have gained prominence. Fans' reaction to Rema's performance was disheartening, as it revealed an ignorance of African beliefs, with many framing them as "satanic."

Rema's representation is not the first instance of African masks in pop culture. In the "Find Your Way Back" track from her "Black is King" album, Beyoncé was flanked by two dancers wearing masks inspired by the Dogon people of Mali. In a world where cultural misrepresentations are rampant, it is more essential than ever to educate ourselves about the true meaning of African practices. By embracing and celebrating

the beauty and power of African masks, we can help preserve the continent's cultural heritage while challenging the misconceptions that have long plagued African customs. Through the work of artists like Rema and Beyoncé, we can begin to reclaim the spiritual and cultural significance of these sacred objects.

As Rema declared after his record-shattering performance, "...your minds awakened & the mask reborn," highlighting the need for greater representation of African masks in media, from the Yoruba Gelede Mask to the Pende mask, as we seek to combat the demonisation of these beautiful art forms and celebrate the rich cultural heritage they represent.





# Celebrating 20 Years of Empowering Women

**By Edward Asare**

Award-winning journalist, author and Britain's foremost writer on African wildlife safaris, Brian Jackman once said, "Africa changes you forever, like nowhere on earth. Once you have been there, you will never be the same. How do you begin to describe its magic to someone who has never felt it? How can you explain the fascination of this vast, dusty continent, whose oldest roads are elephant paths? Could it be because Africa is the place of all our beginnings, the cradle of mankind, where our species first stood upright on the savannahs of long ago?"

The vast beauty and talent that the continent of Africa boasts of has never been in doubt, as over the years, innumerable nationals of even more developed nations have found their way to Africa to experience for themselves the array of ethnicity that the continent holds.



## Africans have been achieving great feat on the global front and the UBA Africa Conversations provides the opportunity for an African and global audience to hear and connect with diverse professionals

It has come to the fore that the African culture goes beyond artistic decorations and has in fact become a strong set of values and representations that can embrace change, generate innovations and is ready to contribute to the world's cultural diversity as an important asset.

Proponents of Africa have noted that the first step to harnessing the potential of Africa's culture is to create global economic opportunities and raise awareness of its massive contribution to modern life and global culture.

These and other key issues formed the fulcrum of discussions at the fourth edition of the annual UBA Africa Conversations which was held at the Tony Elumelu Amphitheatre at the UBA House on May 24th. Africans have been achieving great feat on the global front and the UBA Africa Conversations provides the opportunity for an African and global audience to hear and connect with diverse professionals and their African journeys, and how they have waded through various challenges to attain global successes in their own rights.

Africa Day has been celebrated every May 25th, since 1963, across the African continent and worldwide. The day was inaugurated by the Organisation of African Unity, in celebration of the unity, diversity and beauty of Africa and its people.

The UBA Africa Conversations, an annual initiative of the United Bank for Africa Plc, was established in May 2019 as a hallmark initiative in a series of celebrations for Africa day.

The theme of this year's event was 'The importance of reflecting our African culture in global success stories,' and it underscored the tremendous shift in cultural influence in Africa - from Afrobeats, to African film, Big African fashion labels to African authors, entertainment and culture.

UBA's Group Managing Director, Oliver Alawuba, who welcomed the panelists and the guests to the event,







said, as Africa's global bank, the bank remains on the forefront of supporting businesses across the continent.

He said, "It is from Africa that UBA Africa was set up. UBA has invested so much in Africa. We are in 20 African countries and 4 countries outside Africa; Our focus has always been on driving investments into Africa, through conversations such as this.

As always, the bank brought together a rich and diverse panel and the discussants agreed that the African continent is creating change and the world is recognising this. They called for meaningful collaboration to bridge the culture gap.

Legendary African musician and Songwriter, Youssou N'dour, who gave the keynote address emphasised the need for collaboration to boost the

continent's fortunes. "Young people in Africa have a lot of questions and we have to listen to them and see how together we can be a solution for Africa. We need to understand that there is a lot to do. Together we can make it," N'dour said.

The Namibian High Commissioner to Nigeria, Ambassador Humphrey Desmond Geisb talked about how globalisation has been good for Africa. He said, "Of course, there are still some gaps, there are still a lot of things about Africa that is not known, and I believe that culture and Arts can help to get it right for us." He added that UBA's foray as an African bank into the United States of America is a testament to this fact. The Former Commissioner for Tourism, Lagos State, Steve Ayorinde who also sat on the panel pointed out that the liberalisation of the Media and digital content is helping to improve the African

narrative. "As Africans, we are at the point where no one denigrates the African culture anymore. Indeed, there is still a gap, but we are bridging that gap," he said.

African Movie Academy Award Winning Ghanaian Actress, Lydia Forson, who appreciated UBA's contribution towards changing the African narrative, spoke to how the African culture is now more widely accepted around the world. "It is great to see a bank like UBA being intentional about promoting Africa. Now, the world gets to see more of us, because, we have started to tell our own stories'.

On his part, young talented Fashion Designer, Kenneth Ize, said that the continent holds a lot of potential that we are yet to tap into. "Africa is our home, our culture, and we have to do everything to preserve our culture," he said.

Television Anchor and journalist,





Laila Salami-Johnson, who moderated the panel emphasised "Our creativity is really putting Africa on the map." Africa Day is celebrated every May 25th, since 1963, across the African continent and worldwide. The day was inaugurated by the Organisation of African Unity, in

celebration of the unity, diversity and beauty of Africa and its people. UBA, one of Africa's leading financial services institutions, with a pan-African footprint spanning 20 African countries and globally in the United States of America, the United Kingdom, the United Arab Emirates and France, is fully committed to

unifying Africa and continues to lead the narrative focused on the development, growth, and unity of Africa. In the words of John Hemingway; "If I have ever seen magic, it has been in Africa."



# GLOBAL PRESS CONFERENCE

*In Photos*









# UBA AFRICA RECEPTION AT NEW YORK



The UBA Africa Reception is an annual event held on the sidelines of the United Nations General Assembly in New York, USA. This event brings together an array of global leaders and captains of industries for an evening of insightful discussions and meaningful connections focused on fostering critical partnerships for Africa's future.

## **2024 Edition**

The 2024 edition, themed "Celebrating Collaboration, Culture and Innovation" aimed at fostering global

partnerships and dialogue amongst key stakeholders across industries, governments and non-government agencies with the objective of developing a platform for further dialogue and impact.

The event brought together the President of Ghana, H.E. Nana Akufo-Addo; the President of Sierra Leone, H.E. Julius Maada Bio; the President of Gabon, H.E. Brice Oligui Nguema; the President of Sao Tome and Principe, H.E. Carlos Vila Nova; Queen Maxima of the Netherlands; and Dr. Benedict Oramah, President of the African Export-





Import Bank (Afreximbank). Aliko Dangote, chairman of Dangote Group and other policymakers. These esteemed leaders joined UBA executives and global investors to engage in conversations about Africa's economic development and investment opportunities, highlighting the importance of collaboration between Africa and global markets in opening doors for transformative initiatives.

### Celebrating Impact

As part of UBA's 75th anniversary celebrations, this event

highlighted the bank's remarkable journey in driving financial inclusion across Africa.

For 40 years, UBA has maintained a strong presence in New York, fostering relationships that bridge continents and inspire investment opportunities.





# 75 YEARS STANDING







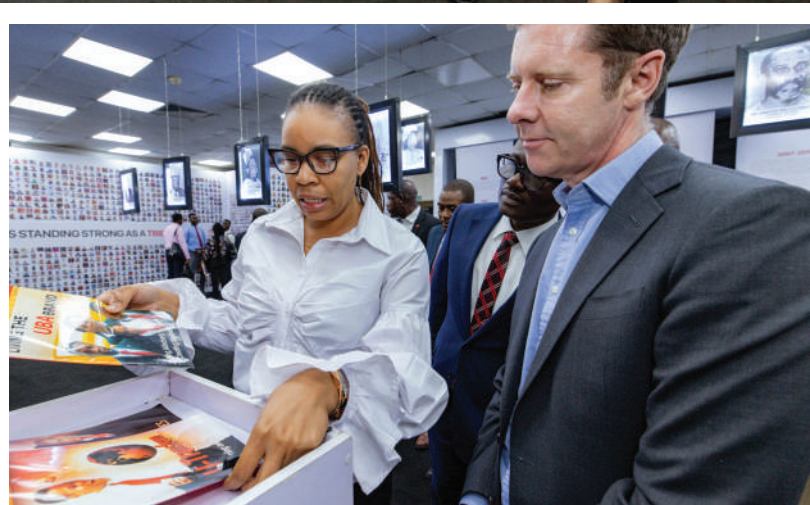
**STRONG AS A TRIBE**





# UBA AT 75 PHOTO WALL AND TIME CAPSULE

*In Photos*











# UBA @ 75 DINNER PARTY

*In Photos*















# AFRICA DAY

*In Photos*















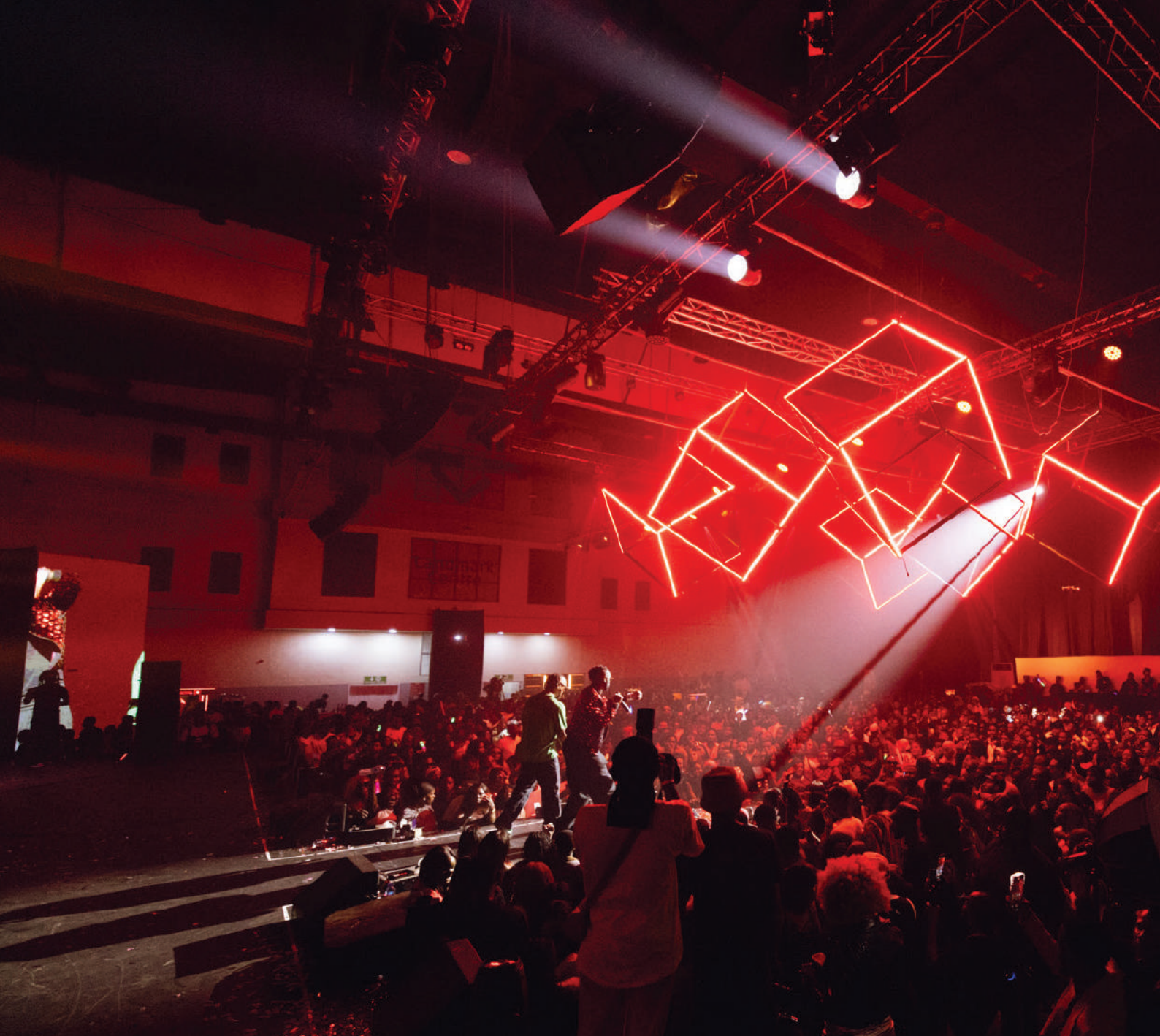












# GROUP CHAIRMAN'S PARTY

*In Photos*

























# What Does Being Africa's Global Bank Mean to You



## Terrence Njiyeap

Being "Africa's Global Bank" carries a powerful and multifaceted meaning. To me, it reflects a deep commitment to bridging Africa with the rest of the world while also empowering the continent from within.



## Gauri Soman

As a global bank, I have the privilege of learning from diverse voices across continents. Every country, every culture, and every market brings a distinct perspective with exchange of ideas, traditions,

experiences and learning. By connecting with colleagues and communities across continents, I gain a richer, more holistic view of the banking world. It helps me develop a global mindset that turning challenges into opportunities and distance into connection. UBA will certainly be a role model across the world.



## Ivan Cehulic

To me, being a part of UBA, an African Global Bank, means embodying a bridge between Africa's rich heritage and the world's possibilities. It's about leveraging the Group's presence in New York, London, Paris and Dubai to turn local aspirations into global realities, ensuring Africa's innovation isn't just seen but shapes tomorrow's economy. UBA's global footprint isn't just about geography; it's proof that the Group's ambition, partnered with global insight, can position Africa not as a

beneficiary of global progress but as a contributor and co-author of a global future.



## Emerance NKANZA (DMO) :

Être la banque mondiale de l'Afrique, c'est être un leadership africain avec une vision globale, celle de valoriser une identité africaine forte, tout en adoptant les standards internationaux de la banque, de la technologie et du service client.



## Ben Darel Avoung (RO) :

Être la banque mondiale de l'Afrique, c'est être engagé pour le développement de l'Afrique en se positionnant comme un partenaire



# What Does Being Africa's Global Bank Mean to You

stratégique des États, et des entrepreneurs africains.



**MIGI RAZANDRY (CSM) :**

Être la banque mondiale de l'Afrique, c'est être le pont entre l'Afrique et le monde afin de faciliter les flux financiers, les investissements, le commerce et les transferts entre l'Afrique et les autres continents.



**BAHI Armande Laurelle**

To be Africa's Global Bank means embodying the ambition of a continent on the move, boldly connecting African economies to the rest

of the world with reliability and innovation.

It means carrying the voice and dreams of Africa onto the global stage, supporting every project, every business, and every citizen towards an inclusive and prosperous future.

Africa's Global Bank is more than a slogan – it is a commitment to building a strong, visible, and influential Africa in the global economy.



**Patricia BAMANAYI / Customer Service Manager**

It means being a bank that supports African countries in their development by offering them appropriate products and services.



**Billy KABEYA / SEI/Data Analyst**

Being Africa's World Bank means translating financial data into concrete solutions that streamline the customer experience and accelerate banking inclusion across the continent.



**Elvire KALAGI/ IT Auditor**

It means being a bank that supports the development of financial services on the African continent by acting as an intermediary between Africa and the rest of the world.



# Intégrer la famille UBA : bien plus qu'un simple emploi

By Yacine Diouf



Rejoindre la grande famille UBA représente bien plus qu'un simple poste dans une institution bancaire : c'est devenir membre d'une tribu dynamique, panafricaine et profondément humaine. En tant que francophone au sein d'un groupe majoritairement anglophone, chaque jour je me sens enrichi par la diversité culturelle, linguistique et professionnelle qui constitue la richesse de notre institution.

**La force des différences**

Chez UBA, les différences ne sont pas considérées comme un obstacle, mais plutôt comme une force. Elles nous encouragent à apprendre les uns des autres, à collaborer avec respect et à évoluer ensemble. Chaque projet, chaque réunion et chaque échange me rappellent que je fais partie d'une chaîne qui s'étend à travers tout le continent. La voix francophone, loin d'être isolée, est entendue, valorisée et intégrée dans une dynamique de croissance collective.

**Un engagement envers la croissance**

Ce que j'apprécie tout particulièrement chez UBA, c'est l'engagement constant en faveur de notre

développement : formation continue, promotion du leadership local et reconnaissance du mérite sont au cœur de notre culture.

**Une vision ambitieuse pour l'Afrique**

Être UBA, c'est également incarner une vision ambitieuse pour l'Afrique, fondée sur des valeurs de professionnalisme, d'excellence et d'unité. Je ressens une fierté légitime chaque fois qu'un client nous exprime sa gratitude pour notre service exceptionnel, ou qu'un nouveau produit est lancé pour répondre aux besoins de nos marchés.

**Une communauté dynamique**

Au-delà de la banque, UBA est une véritable communauté. Une tribu. En tant que membre francophone de cette grande maison, je me sens entièrement à ma place. C'est un espace d'opportunités, d'écoute, de respect mutuel et de contribution active à la transformation de notre continent.

Être UBA, c'est être une voix parmi tant d'autres. Une voix qui a son importance. Une voix qui s'élève.



# O mundo é um selva, e UBA tornou-me um verdadeiro Leão.

By Dan Gobe



Quando decidi juntar-me ao banco, pensei que apenas fosse fazer parte de uma das maiores instituições financeiras, criada de Africanos para Africanos, com uma missão desafiadora de desbloquear o seu potencial e revelar a sua verdadeira face nos PALOPs. Quando coloquei as mãos na massa apercebi-me que o desafio era 100 vezes maior do que havia calculado, percebi que esta missão não é sobre lucros, mas sim sobre Africapitalismo, um compromisso social, com foco na transformação sustentável da África por meio do empreendedorismo africano. Assim como um leão não se intimida, transformamos a nossa casa em família, uma verdadeira tribo, e seguimos com firmeza superando os diferentes obstáculos do nosso mercado

moçambicano nesta missão de desenvolvimento de Moçambique e África. Unidos e motivados alcançamos uma boa parte dos objectivos iniciais, mas a jornada é longa, e só orgulho-me pois hoje mais pessoa querem juntar-se a nossa tribo tornando-nos mais fortes. Cada conquista é como um rugido que ecoa longe — um lembrete de que esforço, coragem e persistência sempre fazem a diferença. Ser UBA, é carregar dentro de mim um espírito indomável, que não aceita menos do que o melhor. É saber que, independentemente das tempestades, o sol sempre voltará a brilhar para quem permanece firme, valente e comprometido. é uma escolha diária de ser leão: resiliente, leal e incansável.



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