

Financial Services Sector (Banking)

FNB a division of FirstRand Bank Ltd



FirstRand Limited is Africa's largest financial services group by market capitalization, offering integrated banking, lending, insurance, and investment products through its portfolio, including FNB, RMB, and WesBank. Based in Sandton, South Africa, it operates across Africa, the UK, and India, with over 50,000 employees.

Key Aspects of FirstRand and FNB:

- **Structure:** FirstRand acts as the holding company, with FNB (First National Bank) serving as its division for retail and commercial banking.
- **Portfolio Brands:** The group operates a multi-brand strategy including FNB, RMB (corporate), WesBank (asset finance), and Aldermore (UK).
- **FNB Focus:** FNB is one of South Africa's largest banks, noted for digital innovation (e.g., FNB App), the eBucks rewards system, and providing comprehensive transactional and lending services.
- **Market Position:** Listed on the JSE and Namibian Stock Exchange, the group focuses on long-term franchise value, digital transformation, and sustainable financial returns.
- **Geographic Reach:** Primary operations in South Africa and sub-Saharan Africa, with growing presence in the UK and niche services in India.

FirstRand is recognized for its innovative approach to banking and its strong focus on digital solutions to meet customer needs.

Vijay Narayan is the Provincial Sales Head – Lend Pillar – Gauteng North. He has experience in the Corporate Banking Sector across India and South Africa. Vijay in his role at FNB is responsible for all the lending products for FNB Business in Gauteng. He is passionate about solutions for clients and achieve a win win position.

FIRST NATIONAL BANK

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SERVICES:

- Working Capital Finance
- Commercial Property Finance
- Asset Based Finance and
- Acquisition Finance