



Executive EDGE

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PIONEERING LEADERSHIP: HOW YETUNDE ONI BECAME A FIRST IN AFRICAN BANKING

Yetunde Oni is a distinguished Nigerian banker and chief executive with over three decades of experience across Africa's financial services sector. She is Managing Director and Chief Executive Officer of Union Bank of Nigeria, a role she assumed in January 2024 following a leadership restructuring across Nigerian financial institutions.

She became the first female Managing Director and CEO of Standard Chartered Bank Sierra Leone, highlighting her status as one of West Africa's leading banking executives.

Oni earned a Bachelor's degree in Economics from the University of Ibadan in 1991. She later obtained an MBA from Bangor University and completed executive education at Oxford University in 2016, strengthening her global leadership perspective.

Her career began in 1991 at Prime Merchant Bank in Treasury & Money Markets. She joined Ecobank Nigeria in 1994, spending over a decade in relationship and corporate banking. In 2005, she moved to Standard Chartered Bank Nigeria as Senior Account Relationship Manager and rose to Head of Local Corporates in 2010.

In 2014, she was appointed Managing Director and Country Head of Standard Chartered's Commercial Banking operations in West Africa. In January 2021, she became the first female CEO of Standard Chartered Bank Sierra Leone, further cementing her leadership legacy across the region.

Beyond her executive roles, Oni is an associate member of Women in Management, Business, and Public Sector (WIMBIZ) and holds honorary memberships with the Chartered Institute of Bankers of Nigeria and the Nigerian-British Chamber of Commerce, reflecting her industry influence across the West Africa region.

THE MAKING OF A BANKING POWERHOUSE: DR. NNEKA ONYEALI-IKPE

Dr. Nneka Onyeali-Ikpe, OON, is a leading Nigerian banker and the Group Managing Director and Chief Executive Officer of Fidelity Bank Plc. She was appointed CEO in January 2021, becoming the first woman to lead the bank, following her earlier appointment as Executive Director in 2015.

Born in Lagos and raised partly in Owerri, Imo State, she attended Federal Government Girls' College before advancing into a distinguished academic and professional journey. She holds a Bachelor of Laws degree from the University of Nigeria, Nsukka, and a Master of Laws from King's College London. She has completed executive programs at Harvard Business School, Wharton School, University of Pennsylvania, and London Business School, as well as a Diploma in Organizational Leadership from Saïd Business School, University of Oxford. She is also an honorary doctorate degree holder and recipient of the national honour, Officer of the Order of the Niger (OON).

Her career in banking began in 1990 at African Continental Bank as a legal officer. She later worked in treasury at First African Trust Bank and held roles at Zenith Bank, Standard Chartered Bank, and Citizens International Bank, where she built expertise in corporate and structured finance across sectors including oil and gas, manufacturing, aviation, and real estate.

In 2011, she served as Executive Director at Enterprise Bank, overseeing operations in Lagos and the South-West. She joined Fidelity Bank in 2015 and became CEO in 2021.

Under her leadership, Fidelity Bank recorded major profit growth and expanded into international markets. She has driven digital innovation and SME-focused initiatives such as PayGate Plus and FITCC. She has received multiple awards including Banker of the Year 2022 and Best Banking CEO Nigeria 2023.



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THE QUIET FORCE BEHIND FCMB'S TRANSFORMATION: YEMISI EDUN

Yemisi Edun is a seasoned Nigerian banking executive and the Managing Director and Chief Executive Officer of First City Monument Bank (FCMB). She assumed office in July 2021, becoming the first woman to lead the bank and marking a significant milestone in its corporate history. Her appointment came at a critical time, and she has since provided steady, strategic leadership focused on growth, stability, and innovation.



Before her elevation to CEO, Edun served as Chief Financial Officer and later Acting Chief Executive Officer, where she was instrumental in strengthening the bank's financial position, enhancing corporate governance, and driving operational efficiency. Her deep understanding of the institution and strong execution capabilities positioned her as a natural choice for the top role.

She holds a Bachelor's degree in Chemistry from the University of Ife (now Obafemi Awolowo University) and a Master's degree in International Accounting and Finance from the University of Liverpool. A highly accomplished finance professional, she is a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN) and a Chartered Financial Analyst (CFA).

Edun is also an Associate Member of the Chartered Institute of Stockbrokers, the Chartered Institute of Taxation of Nigeria, and the Information Systems Audit and Control Association (ISACA), reflecting her broad expertise across finance, taxation, and risk management.

Under her leadership, FCMB has deepened its commitment to SME financing, expanding access to credit for small businesses and supporting economic growth. In recognition of her impact, she was named Banker of the Year 2023 by Leadership Newspaper.

KAFILAT ARAOYE: THE QUIET FORCE BEHIND LOTUS BANK'S METEORIC RISE

Kafilat Araoye's career unfolded as a study in discipline, vision, and institutional impact. With more than 25 years spanning banking operations, strategy, and human capital management, she built a reputation not just as an executive, but as a quiet architect of systems and culture.

Her academic foundation began at Obafemi Awolowo University, where she studied History, before earning a Master's degree in Industrial Relations and Personnel Management from University of Lagos, graduating top of her class. She later strengthened her global outlook through executive programmes at INSEAD, IMD Business School, and Cranfield School of Management, alongside certifications in Islamic finance.

Araoye began her professional journey at Conoil Nigeria Plc in 1988 before moving to Guaranty Trust Bank Plc in 1990, where she served as pioneer Head of Human Resources and rose to General Manager, contributing to major transformation initiatives, including core banking implementation.

Her defining chapter came as pioneer Managing Director and CEO of LOTUS Bank. Under her leadership, the bank launched in 2021, expanded to a national licence by 2023, and grew its balance sheet from 30 billion to 360 billion by 2024. Customer accounts surged to over 960,000, with more than 55 branches nationwide.

She retired in December 2025, closing a distinguished tenure defined by growth, stability, and innovation. Beyond performance, she built a brand anchored on ethics, inclusion, and trust, leaving a legacy that reshaped Nigeria's non-interest banking space.



THE RISE OF MIRIAM OLUSANYA: FROM TRAINEE TO MANAGING DIRECTOR

Miriam Olusanya is the MD/CEO of Guaranty Trust Bank Plc, a subsidiary of Guaranty Trust Holding Company Plc (GTCO), and the first woman to hold the position. She assumed office in July 2021, marking a defining moment in the institution's leadership evolution.

She holds a Bachelor of Pharmacy degree from University of Ibadan and a Master of Business Administration (Finance and Accounting) from University of Liverpool. She has also completed several executive education programmes at leading global institutions, strengthening her expertise in financial markets, corporate finance, and strategic leadership.



Miriam joined GTBank in 1998 as an Executive Trainee and has built over 25 years of experience within the organization. Throughout her career, she has held key leadership roles across Asset and Liability Management, Financial Markets, Corporate Finance, Investment Banking, Investor Relations, and Transaction Services.

Prior to her appointment as Managing Director, she served as Executive Director, Group Treasurer, and Head of the Wholesale Banking Division, where she was responsible for balance sheet management and financial markets activities across the bank's African subsidiaries.

Beyond her executive responsibilities, she plays an active role in shaping Nigeria's financial ecosystem. She serves as a Non-Executive Director on the board of Guaranty Trust Bank (Gambia) Limited and contributes to industry development through roles with key institutions, including the Nigerian Inter-Bank Settlement System and Shared Agent Network Expansion Facilities, an initiative supported by the Central Bank of Nigeria.

In 2023, she was conferred with the national honour of Officer of the Order of the Niger (OON).

A TRAILBLAZING BANKER: HALIMA BUBA AND THE SUNTRUST TRANSFORMATION

Halima Buba is a seasoned Nigerian banker and the Managing Director and Chief Executive Officer of SunTrust Bank Plc, with over two decades of experience across Nigeria's financial services sector. Her career reflects consistent progression through senior leadership roles in major institutions, including Allstates Trust Bank, Zenith Bank, Inland Bank Plc, Oceanic Bank Plc, and Ecobank Nigeria Limited.

She was appointed MD/CEO of SunTrust Bank in January 2021 following her role as Deputy General Manager at Ecobank Nigeria, where she contributed to strategic business growth, operational efficiency, and corporate development.

Halima holds a Bachelor of Science degree in Business Management and a Master of Business Administration from the University of Maiduguri. She is an alumna of the Lagos Business School Senior Management Programme, where she strengthened her executive leadership and strategic management skills.

Professionally, she is a Senior Honorary Member of the Chartered Institute of Bankers of Nigeria and a Fellow of the Institute of Management Consultants, underscoring her strong grounding in banking practice, leadership, and advisory excellence.

Beyond her executive role at SunTrust Bank, Halima serves as a Non-Executive Director on the Board of the Nigerian Sovereign Investment Authority (NSIA) and Anchoria Asset Management Company Limited, contributing to national investment strategy, governance, and financial sector development.

Her leadership style is defined by discipline, strategic clarity, and a commitment to institutional growth. She is also deeply engaged in social impact initiatives, with a strong focus on youth empowerment and the education of the girl child. Through her professional and philanthropic work, Halima Buba continues to exemplify excellence in banking leadership and national service within Nigeria's evolving financial landscape.



FROM EXECUTIVE EXCELLENCE TO GROUP LEADERSHIP: THE RISE OF ADAORA UMEOJI



Dame (Dr.) Adaora Umeoji OON is the Group Managing Director/Chief Executive Officer of Zenith Bank Plc, one of Africa's foremost financial institutions. She brings nearly three decades of banking experience, including over 20 years in senior executive leadership roles within Zenith Bank, where she has played a central role in driving institutional growth, governance, and innovation.

She serves as Chairperson of Zenith Nominees Limited and is a Non-Executive Director on the board of Zenith Bank Ghana. Her academic background spans multiple disciplines, including Sociology from the University of Jos, Accounting, Law (First-Class Honours from Baze University, Abuja), a Master of Business Administration from the University of Calabar, and a Master of Laws from the University of Salford, United Kingdom. She also holds a Doctorate in Business Administration from Apollos University, USA.

Dame Adaora is an alumna of Harvard Business School (Advanced Management Program) and Columbia Business School (Global Banking Program). She has also completed executive education at MIT Sloan School of Management and Wharton School of the University of Pennsylvania, reflecting her commitment to continuous leadership development and global best practices in banking.

She is a Certified Professional Banker and Fellow of several professional bodies, including the Chartered Banker Institute of London and the Chartered Institute of Bankers of Nigeria. Her expertise spans risk management, corporate governance, financial strategy, and organizational transformation.

Beyond her corporate leadership, she is a philanthropist and founder of the Pink Breath Cancer Care Foundation and the Adorable Foundation, focused on healthcare and education for vulnerable groups. She is widely recognized for her humanitarian impact and received the Officer of the Order of the Niger (OON) in recognition of her national contributions.

FROM FCMB TO FSDH: THE EXECUTIVE RISE OF BUKOLA SMITH

Bukola Smith is a highly accomplished Nigerian banking executive with over 29 years of experience spanning treasury, investment banking, risk management, and corporate leadership. She is the Managing Director/Chief Executive Officer of FSDH Merchant Bank, a position she has held since April 2021, where she continues to drive strategic growth, innovation, and institutional transformation.

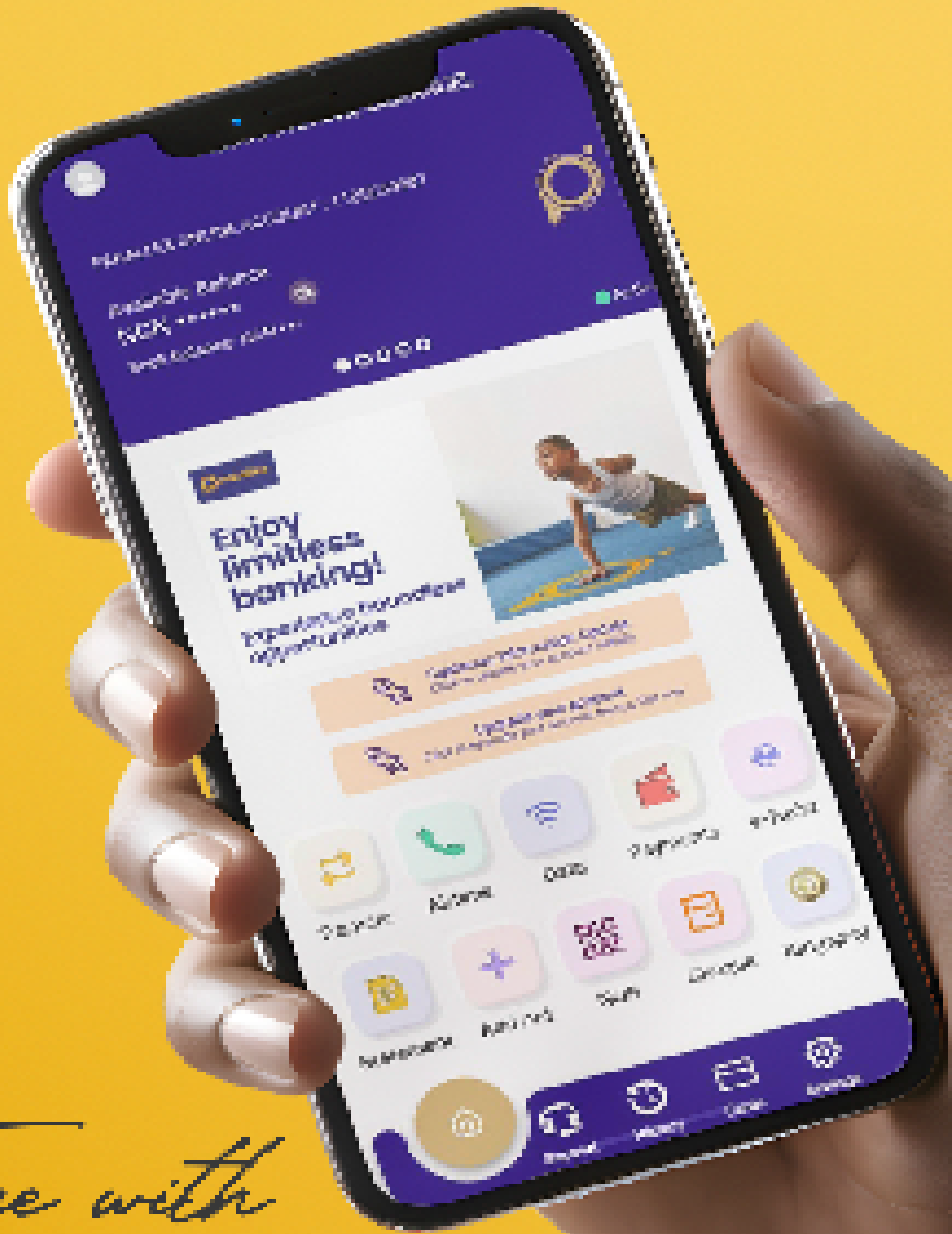
She holds a Bachelor's degree in Economics from the University of Lagos and an MBA from Alliance Manchester Business School, University of Manchester. She is a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN) and an Honorary Member of the Chartered Institute of Bankers of Nigeria, reflecting her strong professional grounding in financial services and corporate governance.

Bukola Smith began her banking career in 1992, gaining early experience in trade services, treasury operations, and financial markets at institutions including FSB International Bank and Fidelity Bank. She later joined FCMB Group in 2006, where she rose through senior leadership roles, including Group Head of Treasury and Financial Markets and Executive Director of Business Development.

During her tenure at FCMB, she oversaw key business segments such as public sector banking, agriculture, transaction banking, and an extensive branch network. She also led transformational initiatives, including the establishment of FCMB SheVentures, a flagship program supporting women entrepreneurs, and contributed significantly to the expansion of SME and investment banking operations.

As CEO of FSDH Merchant Bank, she continues to strengthen corporate strategy, risk governance, and product innovation. She also serves on various boards and is actively involved in mentorship and women empowerment initiatives within the financial sector, reinforcing her reputation as a transformational leader in Nigerian banking.





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TOMI SOMEFUN'S LEADERSHIP ERA AT UNITY BANK PLC

Oluwatomi (Tomi) Somefun is a seasoned Nigerian banking executive who served as the Managing Director/Chief Executive Officer of Unity Bank Plc from August 2015 to March 2025. Over her decade-long leadership, she played a key role in strengthening the bank's strategic direction, operational efficiency, and retail banking growth.

She holds a Bachelor's degree in English Language from Obafemi Awolowo University (formerly University of Ife) and is a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN). She has also completed executive education programmes at globally renowned institutions including Harvard Business School, INSEAD, Columbia Business School, and Wharton Business School, reflecting her commitment to continuous leadership development.

Prior to becoming MD/CEO, she had a distinguished career spanning over 30 years in the financial services industry. She began her career in audit and consulting with KPMG (formerly Peat Marwick) and Arthur Andersen before transitioning into banking. She later held senior leadership roles at United Bank for Africa (UBA), where she managed multiple subsidiaries, including serving as the pioneer Managing Director/CEO of UBA Pensions Custodian Limited.

At Unity Bank, she previously served as Executive Director overseeing Lagos and South-West operations, Financial Institutions, and Treasury functions before her elevation to Managing Director/CEO. Her leadership experience spans treasury management, corporate banking, retail banking, investment banking, and institutional strategy.

During her tenure, she was widely recognised for driving transformation initiatives, supporting agricultural financing, expanding retail banking penetration, and strengthening the bank's digital and SME focus.

She retired in 2025 after completing her tenure, succeeded by Ebenezer Kolawole as Acting Managing Director/CEO of Unity Bank Plc.



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