

**ACCESS BANK**  
LEADING SUSTAINABILITY



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# EXECUTIVE SUMMARY

Over the past years, Access Bank has evolved into a leader in Sustainability and we are clearly a Bank of best practice, having created a robust and sustainable business in which people can have confidence, our employees take pride, and our communities can trust.

Our employees across all markets are guided by a common set of values that ensure we deliver on our Bank's goals while also helping to address both local and global challenges.

With the capabilities we have in place, we can do more than our past achievements and with our purpose so clearly defined, there is every reason to be optimistic and excited about what lies ahead for our Bank.

**Valuing our customers** means providing access to the capital they need to realise their dreams, whether that relates to managing their personal finances or growing their businesses. We are committed to financial inclusion – we innovatively put our capital, talent, experience and products to work in segments of the population where access to finance has traditionally been limited and where we can open eyes to new possibilities. Valuing our customers also means understanding their needs, building long-term relationships and demonstrating over and over why we should be the trusted business partner of choice when we provide capital to our commercial,

corporate and institutional clients through our trade, advisory and structured finance activities. Successful customers and clients translate into a vibrant market and positive economic growth.

**Valuing our people** means developing and training our employees to world-class standards and building meaningful, long-term capacity in our local markets.

**Strengthening the financial system** is a responsibility we take seriously and we support our regulators' plans for recovery and reform of our financial system with continued prudent risk management and capital allocation decision-making as well as promoting new ways to encourage systemic stability, accountability, transparency and responsibility.

**Creating value for our local communities** means that we recognise that we have a role to play in making a contribution to the real economy and society by improving the communities in which we operate and protecting the natural environment on which we all depend.

## About this report

This report covers the period 1 January 2013 to 31 December 2013 (our fiscal year 2013). In some cases, where highlighted, information for early 2014 is also included to give a holistic picture and provide an update. Facts and figures refer to the Group unless otherwise indicated.

We have expressed our involvement in the community through the LBG model, which enables us to articulate the Bank's contribution to community development, by measuring cash, in kind and time.

This is our sixth report and in developing this report, we have also utilised relevant international standards and guidelines such

as AA1000 Assurance Standards and the Global Reporting Initiative (GRI) G3 Sustainability Reporting Guidelines – see [www.globalreporting.org](http://www.globalreporting.org)

The GRI context index details our performance in line with the GRI financial sector supplement. This is available on our website [www.accessbankplc.com](http://www.accessbankplc.com)

Corporate Citizenship has provided independent third party assurance for the 2013 Access Bank Sustainability Report. The assurance process was carried out in line with the AA1000 Assurance Standard. For more information, please see Corporate Citizenship Assurance statement on page [65].

## KEY MESSAGES

# SPEED SERVICE SECURITY

We are making progress in our journey towards becoming the world's most respected African bank. The journey has been exciting and has elicited more commitment to delivering our brand promise – to serve our customers with Speed, Service and Security. Accordingly, we are transforming the Bank operationally and culturally, with a view to making banking with Access Bank as convenient as possible for every one of our customers.

Access Bank makes and delivers a simple and compelling promise to each and every customer.

Our principles, processes and products are directed towards delivering Speed, Service and Security to customers.



## CUSTOMERS EXPECT SPEED

Rapid response and quick access to advice, information and products are important to all customers.

Our ability to translate effective governance and leverage employees' competence to deliver swift and appropriate responses to customers is a significant competitive advantage.



## CUSTOMERS DESERVE SERVICE

We work hard to understand and respect our customers and provide world-class service. Our customers appreciate that we treat everyone with respect and consideration.

Access Bank launched a Women's Banking Division in 2013. We are committed to promoting the economic empowerment of women, within the Bank and amongst our customers. This Division plays a catalyst role of profitably and sustainably serving women as individual customers and as business owners, through products and services specifically tailored to women.

## CUSTOMERS DEMAND SECURITY

Security is fundamental to customers. They need to be able to trust us to manage their finances responsibly. 95% of customers say that security is the most important factor in choosing to bank with us.

We are focused on creating a responsible financial organisation that will be the pride of Africa. We challenge the status quo and look for continuous improvements in our standards and services. We play our part in a number of independent initiatives that support our aims, and our governance and employee training systems help ensure we are focused on managing our customers' finances responsibly.



"Security matters to our customers, and expectations have risen dramatically"



## GROUP CHAIRMAN'S STATEMENT

### Building The World's Most Respected African Bank

Our vision is to be the World's Most Respected African Bank. Undoubtedly, Africa has emerged as the next growth frontier and it is increasingly being recognised as such by the entire global community. The banking sector has a critical role to play in delivering Africa's growth story, but the sector can only play this role effectively, by embracing sustainability which enables both the sector and society to achieve success in the long term.

At Access Bank, we recognise this and we are focused on mainstreaming sustainable business practices into our activities and operations for strategic growth and long-term success. This starts at the top with the Board and Executive Committee, and underpins our corporate philosophy and is also the personal responsibility of every individual in the Bank.

Access Bank has an exciting growth story, including growing from ranking 65th at our inception to one of the Top 4 banks in Nigeria in 10 years. We believe that we have a unique role in, if not a responsibility to, society. We are helping to grow local communities and the real economy through the provision of capital which drives infrastructure development, creates jobs and enables companies and individuals to purchase goods and do business every day. One of the most profound impacts we can have in Africa, can be to contribute to a prosperous economy. This does not, however, mean economic growth at any cost. Our strategy is to drive profitable, ethical economic growth that is also environmentally responsible and socially relevant.

In building the world's most respected African bank, our strategy does not end with Access Bank. We are focused on leading the way in Africa by applying international standards, and where we need to, pioneering new standards. We know that we can do more, not by doing it alone, but by raising the standards of the entire banking sector. Levelling the playing field helps, but it's also about unifying the voice and role of the banking sector to be the change we want to see in Africa.

We are pro-actively engaging our peers and competitors and our collective stakeholders to drive change, raise standards, create an

enabling environment and build lasting, meaningful capacity.

The Nigerian Sustainable Banking Principles which have been adopted by all Nigerian banks is a transformative initiative which we initiated and it is changing the face of banking as well as driving sustainable economic growth, particularly in three initial sectors which are critical to the future of the Nigerian economy: agriculture, energy and oil & gas.

We realise, however, that the growth story cannot be growth at all cost. It must be growth on all fronts: growth that balances economic profits with environmental and social considerations, growth that balances the needs of many with the needs of a wealthy and powerful few, growth that drives the development of infrastructure to encourage business expansion as well as the provision of basic life services, growth that benefits the real economy and creates jobs for a fast-growing population.

**We will set the standard and the example for Africa and, if we get it right, the rest of the world. We believe this is what it takes to build a sustainable business and a sustainable economy. Not only is it what we believe – we're banking on it. This is the Access Way.**

We see clearly our role and indeed our profound ability as a bank to be an engine for this growth. By integrating and mainstreaming sustainability considerations into the entirety of our business practices, we achieve triple bottom-line growth. By applying international standards, we signal that we have a place in the global markets and encourage further investment in Nigeria. By banking the traditionally unbanked, we lift up more of our people and help them contribute to real economic growth. By acting as sustainability ambassadors, we multiply our impact by spreading the message to our growing number of stakeholders. By engaging our employees on sustainability issues, we create an inspired and unified workforce dedicated to and rallying around the vision of sustainable banking for a sustainable Nigeria.

By disclosing and reporting our activities, though we are the only indigenous Nigerian bank to produce annual Sustainability Reports, we believe it is important to share our story for all to see – when we succeed and even when we fall short.

In everything we do, we lead by example. We are not afraid to be the first or even the only. But sometimes there is a need to do more than lead. By acting as conveners, we have sought to leverage the combined influence and power of the banking sector to drive the change we need and want to see in Nigeria and Africa. We are raising the standards, we are changing the way the regulator thinks about the future of banking in Nigeria, we are driving a fundamental shift in the understanding of environmental and social risks and opportunities in the market, and we are building capacity.

We are aware that our process is being watched by many and hope that it forms a replicable blueprint for transformation beyond Africa. We are already delivering results on every front to our customers, our people, our communities, our continent. We will continue to measure the impact that we are having as a bank on society. We will continue to drive and be the change we need and want to see in Africa. We will set the standards and the examples for Africa and, if we get it right, the rest of the world. We believe this is what it takes to build a sustainable business and a sustainable economy. Not only is it what we believe – we're banking on it. This is the Access Way.



**GBENGA OYEBO (MFR)**  
Chairman



## STATEMENT FROM THE GROUP MANAGING DIRECTOR/CHIEF EXECUTIVE OFFICER

### Leading sustainably

I am pleased to present our sixth annual Sustainability Report, setting out the broader social, environmental and economic contributions we made to our operating markets and the global community as a whole in 2013.

At Access Bank, we recognise that our sustainability journey will be filled with innovations, adventures and challenges. While Access Bank is proud of the many milestones we have reached on our way to becoming a leading sustainable bank, we are also cognisant of the path that still lies ahead – and we are determined to continue leading the way to ensure that what we do today impacts positively on people and the planet for generations to come.

I believe that sustainability must be embedded into the fabric of any business that intends to contribute to economic development whilst achieving long-term success. Fulfilling a broader social, environmental and economic purpose does not mean looking away from profits. Without creating value for shareholders, banks cannot attract sufficient capital to meet the credit needs of society. However, generating profits cannot be the only goal of a responsible bank.

The significant impact of unsound banking practices on the economic health of many countries around the world is a salutary reminder of the profound responsibilities banks have as custodians of nations' savings and as enablers of the efficient deployment of capital to lay the foundation for economic growth and job creation. Sustainability therefore remains at the core of our operations in Access Bank.

We are committed to contributing proactively to shaping a sustainable future for Africa. We are advocates of responsible banking practices and through our day to day business activities, we support individuals and organisations in achieving their financial goals; our risk appetite is prudently managed; we invest in customer relationships; we empower communities and we provide employment for 13,000 employees.

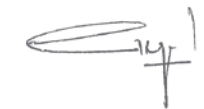
Access Bank has maintained its position as a leader in the Sustainability space. It was great to see our progress acknowledged when CSR-in-Action named Access Bank first for Corporate Citizenship in Nigeria in the first ever competitive index on corporate social responsibility in Nigeria. Clearly, we have continued to improve on what we do as a responsible corporate citizen.

**I believe that sustainability must be embedded into the fabric of any business that intends to contribute to economic development whilst achieving long-term success.**

Our approach to sustainability gets stronger as we continue to use the power of business to fight the scourge of diseases in society and champion innovative health initiatives. In 2013, our Bank became a pioneering member of the Private Sector Health Alliance of Nigeria (PHN), Nigeria's foremost private sector platform to contribute to the Saving One Million Lives movement and advance progress in meeting the health Millennium Development Goals by focusing on innovation, partnerships, advocacy and impact investments.

Thought leadership and innovation also drive our efforts to promote economic empowerment. We have therefore put the strength of Access Bank's business resource and people to institute the Access Leadership Conference, convened out of a corporate desire to arouse the consciousness of Africans to be agents of change. The Conference presented outstanding success stories from a variety of internationally recognised speakers. Themed "Embracing Sustainable Leadership", the inaugural conference convened leaders from within and outside the country whose discoveries and influence have impacted on the global economic environment. The conference was organised in line with the Bank's belief that sustainable development must be an integral part of any economy for it to succeed.

Looking ahead, we do not rest on our laurels as we continue to seek new opportunities for progress. This we believe is important to reaffirm our Bank's leadership as a sustainable organisation for which other organisations model and, ultimately, the realisation of our corporate vision of becoming the world's most respected African Bank.



**HERBERT WIGWE**  
Group Managing Director/CEO



## KEY PERFORMANCE

### Economic performance

Below is an analysis of how value was created and distributed to relevant stakeholders during the period:

#### Statement of value added

In Thousands of Naira	Bank December 2013	Bank December 2012
Gross Earnings	181,737,641	174,535,283
Interest Expense		
– Foreign	(6,483,452)	(2,049,595)
– Local	(54,542,394)	(57,375,283)
	<b>120,711,795</b>	<b>115,110,405</b>
Net Impairment (loss) on Financial Assets	6,356,951	(6,190,567)
Net Impairment (loss) on Other Financial Assets	328,083	(5,425,511)
Bought-in Materials and Services		
Foreign	(47,393,675)	(23,108,745)
<b>Value Added</b>	<b>80,003,154</b>	<b>80,385,582</b>
<b>Distribution of value added</b>		
<b>To Employees:</b>		
As employees costs	25,937,818	28,412,192
<b>To Government</b>		
Government as Taxes	5,153,552	443,919
<b>To Providers of Finance</b>		
Interest on Borrowings	5,152,243	4,112,692
Dividend to Shareholders	19,450,480	12,588,539
<b>Retained in Business:</b>		
For replacement of property and equipment	7,780,207	9,678,299
For replacement of equipment on lease	1,273,023	1,384,837
Retained profit (including statutory and regulatory risk reserves)	15,255,831	23,765,104
	<b>80,003,154</b>	<b>80,385,582</b>

### Awards received

#### June 2014

**Business Day Socially Responsible Lender of the Year**

Access Bank was judged the most socially responsible bank of the year at the Business Day Annual Banking Awards.

#### May 2014

**Gold Category Winner – Corporate Identity**

The Communicator Awards, a leading international awards programme recently judged Access Bank's corporate identity as a gold winner in its identity campaign category.

#### April 2014

**Best Nigerian Company in Corporate Citizenship**

Access Bank was judged the best Nigerian company in Corporate Citizenship in the first ever competitive index on corporate social responsibility in Nigeria by CSR-in-Action, a registered social enterprise devoted to the advancement of social ethics, social responsibility and corporate governance in Nigeria.

#### March 2014

**Credit card product of the year**

Access Bank emerged overall winner in the 'Credit Card Product of the Year' category at the annual Card and e-Payment Africa Awards ceremony held at Sandton, Johannesburg, South Africa. The award is in recognition of the Bank's investment in its card products and channel services, creativity, innovation and value to its customers..

### Significant changes

#### Changes to business segments

There was a significant change in the structure and operations of the Bank in 2013. Considering the improved market share of the Bank after acquisition of Intercontinental Bank, the Bank realigned its business segments for improved customer engagements across the entire value chain. This realignment was predicated on the Bank's increasing market share, and the need to provide end-to-end value chain services for our customers; a revised operating model focused on delivery of a distinctive customer experience balanced with efficient service delivery operations.

#### The new business segments

The Bank has four reportable segments, as described below, which are the Bank's strategic business units. The strategic business units offer different products and services, and are managed separately based on the Bank's Management and internal reporting structure.

#### • Corporate and Investment Banking

The division provides bespoke comprehensive banking products and a full range of services to multinationals, large domestic corporates and other institutional clients. The division focuses

customers in key industry sectors with minimum annual turnover of N20billion. It also provides innovative finance solutions to meet the short, medium and long-term financing needs of our clients as well as relationship banking services to our financial institutions customers.

#### • Commercial Banking

The commercial banking division has a presence in all major cities in Nigeria. It provides commercial banking products and services to non-institutional clients, including medium and small corporate segments of the Nigerian market whose annual turnover is above N1billion. The division also provides financial services to the public sector, commercial institutions and oriental corporates.

#### • Personal Banking

The personal banking division is the retail arm of the Bank which provides financial products and services to individuals (personal and inclusive segments) and private banking segment. The private banking segment focuses offering bespoke services to High Net-worth Individuals (HNI) and Ultra High Net-worth Individuals (UHNI) by handling their wealth portfolio needs both locally and abroad. The division provides financial solutions across various channels (ATM, Mobile banking, etc) and platforms.

#### • Business Banking

The business banking division is a hybrid of commercial and personal banking divisions. It focuses small and medium scale enterprises, providing them with business solutions to support their growing business needs. The division delivers commercial banking products and services to small and medium-scale enterprises (SME) customers with annual turnover of less than N1billion.

#### Change in size

The Bank grew its total assets by 12%, due largely to an increase in lending to various sectors in order to fund the growth and value creation in these sectors. The Bank grew its loans and advances by 34% to N748billion. Significant among the sectors are:

- Oil & Gas,
- Real Estate activities, and
- Power and Energy

Below is the analysis of loans per sector as at 31 December 2013:

#### In Thousands of Naira

Sector	Amount
Agriculture	11,435,182
Capital market	177,518
Construction	23,338,255
Education	668,715
Finance and Insurance	12,343,465
General	14,554,456
General Commerce	93,962,250
Government	63,676,766
Information and Communication	76,960,274
Manufacturing	151,316,070
Oil & Gas	221,441,492
Real Estate activities	51,464,340
Transportation and Storage	14,435,214
Power and Energy	10,465,298
Professional, Scientific and Technical activities	883,097
Others	1,418,441
	<b>748,540,833</b>



## MARKETS SERVED

### Africa

- 1

**Ghana**  
 Number of Branches: **32**  
 Total Staff: **757**  
 Number of Accounts: **200,410**
- 2

**R.D. Congo**  
 Number of Branches: **2**  
 Total Staff: **79**  
 Number of Accounts: **48,070**
- 3

**Rwanda**  
 Number of Branches: **7**  
 Total Staff: **159**  
 Number of Accounts: **16,052**
- 4

**Zambia**  
 Number of Branches: **5**  
 Total Staff: **126**  
 Number of Accounts: **16,193**
- 5

**Sierra Leone**  
 Number of Branches: **4**  
 Total Staff: **86**  
 Number of Accounts: **11,771**
- 6

**The Gambia**  
 Number of Branches: **5**  
 Total Staff: **133**  
 Number of Accounts: **50,971**
- 7

**Nigeria (Group Head Office)**  
 Number of Branches: **310**  
 Total Staff: **7,054**  
 Number of Accounts: **over 6,000,000**

### UK

- 8

**United Kingdom**  
 Number of Branches: **3**  
 Total Staff: **83**  
 Number of Accounts: **1,369**



### Scale of reporting organisation

We are one of the largest banks in Nigeria and serve over six million customers from 310 branches.

The Bank is licensed to carry out international banking services and provides a comprehensive range of financial services. The key business segments of the Bank are: Institutional Banking, Commercial and Consumer Banking, Financial Banking and Private Banking. The key customer segments include: telecommunications, beverages, manufacturing, construction, Oil & Gas, parastatals, high net-worth individuals and middle income professionals.

We take pride in our ability to add value to clients, leveraging our unique value proposition to provide innovative and proactive solutions across entire economic value chains. In deploying products and services, the Bank adheres to responsible business practices and readily commits resources to social investments in fulfilment of its corporate social responsibility convictions.

We are located in all major commercial centres and cities across Nigeria, six other African countries and the United Kingdom. For more about the Bank's sustainable business practices, visit [www.accessbankplc.com](http://www.accessbankplc.com)

We take pride in our ability to add value to clients, leveraging our unique value proposition to provide innovative and proactive solutions across entire economic value chains.





## OUR PRODUCTS, SERVICES AND MARKETS SERVED

### Personal accounts

We offer a wide range of products and services aimed at meeting your strategic business needs through innovation and commitment to customers' needs.

Our account offerings include:

**Standard Savings Account:**

The Standard Savings Account is an account that helps individuals save towards future financial security, thereby facilitating a savings culture for its target groups to help secure the future. The account is easy and convenient to operate..

**Solo Account:**

Access Solo Account is a savings account that is targeted at school children and young adults, such as students in higher institutions. The account provides these young people with the unique opportunity to start saving for the future from their teen years.

**Access Early Savers:**

Access Early Savers is a savings account which offers parents/guardians the opportunity to save as well as inculcate a savings culture in their children. The product also has financial literacy benefits, wherein it utilises its reach to teach children how to handle their finances in an enjoyable and interactive manner.

**Access IPSA:**

The Access IPSA is a Hybrid savings account with features and benefits of a current account. The account offers holders the opportunity to issue cheques on the account at no extra commission.

**Investment Savings Account:**

The Investment Savings Account (ISA) is a unique account that allows customers meet their aspirations and future plans. The account allows customers to target a specific lump sum at the point of entrance, where progressive monthly savings are made until the target is achieved, while the savings attract interest.

**Standard Current Account:**

The Current Account helps individuals save towards future financial security and advances. The Standard Current Account is a checking account. The account gives flexibility for managing day-to-day financial affairs.

**Access Premier:**

The Access Premier Account is a high yield individual current account which has investment benefits designed to meet individual financial needs.

**Mpower Corporate:**

The Mpower Corporate Account is a solution designed to provide a robust support for automated payroll administration through our Access Pay Platform, delivered at no cost and with a high turnaround time.

**Auto Online:**

Auto Online is Access Bank's Consumer Banking product for individuals and organisations who would like to own a brand new car in a quick, stress-free and financially convenient way. The product is driven by an automated web-based consumer loan application system.

**Access Private Bank:**

Our Wealth Management team has been upgraded to private banking to provide personalised banking practices. Private Banking delivers personal innovative investment solutions to our clients. Through expertise and dedicated banking services, our highly experienced team utilises their unique skills to understand and advise our clients in order to provide bespoke services that will meet their tailored needs.

At Access Bank, we have the various needs of our diverse market at heart and that is why we have developed highly personalised and easy to run products and services to suit your need. We have also developed a range of value-adding banking solutions for both institutions and individuals.



We also offer personalised products and services that cut across advisory, investment, banking and risk management. We create and develop structured products tailored to suit your needs and help meet your range of financial aspirations, from traditional banking through innovative investments to financial planning.

We take a proactive approach to product and service delivery and offer unique solutions wherein we help to manage your investment and concerns in a highly personalised way. This is why we provide you with a dedicated Private Banker to walk with you all the way.

## ORGANISATIONAL INFORMATION

### Board composition, selection and tenure of Directors

Directors are currently employed by the Bank are deemed Executive and all others are deemed Non-Executive Directors;

Non-Executive Directors will always constitute at least a majority of the Board;

An Executive Director that has substantial stock of the company upon retirement from active employment may elect to serve on the Board as a non-executive director. In all other cases, an Executive Director shall submit his or her resignation from the Board upon termination of active service as an employee.

A Director will retire from the Board at the next annual meeting of the shareholders following the attainment of age 70.

A Director will also vacate office or cease to be a director, if the Director directly or indirectly takes a facility from the Bank that remains non-performing for a period exceeding 12 months.

### Organisational profile

Access Bank Plc is a full-service commercial and retail bank with headquarters in Nigeria and operations across Sub-Saharan Africa and the United Kingdom. We were incorporated in February 1989 as a privately-owned financial institution, commenced banking operations in May 1989 and became listed on the Nigerian Stock Exchange in 1998.

The Bank demonstrates exemplary performance in its financial and non-financial disclosures. In deploying products and services, Access Bank adheres to responsible business practices and readily commits resources to social investments in fulfilment of its Corporate Social Responsibility convictions.



### Nature of ownership and legal form

The Bank was incorporated as a private limited liability company on 8 February 1989 and commenced business on 11 May 1989. The Bank was converted to a public limited liability company on 24 March 1998 and its shares were listed on the Nigerian Stock Exchange on 18 November 1998. The Bank was issued a universal banking licence by the Central Bank of Nigeria on 5 February 2001.

The Bank's principal activities include the provision of money market products and services, retail banking, granting of loans and advances, equipment leasing, corporate finance and foreign exchange operations.

The Bank has the following international banking subsidiaries: Access Bank (Gambia) Limited, Access Bank (Sierra Leone) Limited, Access Bank (Zambia) Limited, The Access Bank UK Limited, Access Bank (Ghana) Limited, Access Bank Rwanda, Access Bank (D.R. Congo) and FinBank Burundi. The Bank also has Access Finance BV, an offshore Special Purpose Vehicle for the issuance of the U.S. \$350,000,000 7.25% Guaranteed Notes due 2017, guaranteed by the Bank.

The Bank in December 2013 concluded divestment from Access Bank Côte d'Ivoire. The divestment was concluded with full regulatory approvals via a direct sale of the Bank's entire equity holding in the subsidiary to a preferred bidder, Afriland First Group S.A, a financial services group

based in the Republic of Cameroun. The impairments arising from the divestment have been accounted for in the Bank's financials beginning January 2013.

In line with the provisions of the Central Bank of Nigeria's Regulation on Scope of Banking Activities and Other Ancillary Matters, on the permitted activities for Commercial Banks with International Authorisation, the Bank in 2013 concluded divestment from the following non-banking subsidiaries: Access Investment and Securities Limited, Access Insurance Brokers Limited, Access Bureau d'Change Limited and Project Star Limited. The dissolution of the five capital market subsidiaries namely: Intercontinental Capital Markets Limited, Intercontinental Trustees Limited, Intercontinental Registrars Limited and Intercontinental Finance and Investments Limited and Intercontinental Securities Ltd was completed subsequent to the orders of the Federal High Court sitting in Lagos. The Bank has also completed the spin-off of Wapic Insurance Plc, following the receipt of shareholders' approvals at the court-ordered meeting of 11 September 2013, and the court sanction of the Scheme by the Federal High Court on 20 September 2013. The winding-up modalities for Access Homes and Mortgages Limited, Intercontinental Bureau d'Change Limited and Flexmore Technologies Limited are currently at completion stage.



# OUR APPROACH TO SUSTAINABILITY

## Corporate philosophy

### Our Vision

To be the world's Most Respected African Bank.

### Our Mission

Setting standards for sustainable business practices that unleash the talents of our employees, deliver superior value to our customers and provide innovative solutions for the markets and communities we serve.

### Our Core Values

#### Excellence

- Surpassing ordinary standards to be the best in all that we do;
- Setting the standards for what it means to be exceptional;
- Never losing sight of our commitment to excellence, even when the going gets tough;
- Remembering that excellence requires dedication and commitment; and
- Our approach is not 'excellence at all costs' but 'excellence on all fronts' so that we deliver outcomes that are economically, environmentally and socially responsible.

#### Leadership

- Leading by example, leading with guts;
- Being first, being the best, sometimes being the only;
- We must embody the change we want to see;
- Setting the standard;
- Challenging the status quo;
- Market making; and
- Self-awareness in being able to maintain a balanced assessment of externalities and costs incurred in the pursuit of leadership.

#### Passion for customers

- We live to serve our customers;
- In addition to delivering excellent customer service, we focus:
  - Economic empowerment: Enabling people to achieve more through provision of finance, lifting people up throughout the value chain;

- Financial education: Helping people clearly understand how our products and services work;
- Financial inclusion: Providing finance to those individuals and communities that traditionally have limited or no access to finance; and
- Treating customers fairly: Building long-term relationships based on trust, fairness and transparency.

#### Empowered employees

- Recruiting and retaining the right people and teams based on shared values and vision;
- Developing our people to become world-class professionals;
- Encouraging a sense of ownership at the individual level whilst fostering team spirit and loyalty to a shared vision;
- Promoting a sense of belonging and community;
- Facilitating continuous learning by providing the training, tools and coaching to help our people grow;
- Helping them take care of their health;
- Pursuing a positive work/life balance for increased productivity and improved employee satisfaction; and
- Encouraging a diverse workforce; respect for and appreciation of differences in ethnicity, gender, age, national origin, disability and religion.

### Professionalism

- Putting our best foot forward in everything we do, especially in high pressure situations;
- Consistently bringing the best of our knowledge and expertise to the table in all our interactions with our stakeholders;
- Setting the highest standards in our work ethics, behaviours and activities in the way we treat our customers and – just as importantly – each other;
- Putting our customers' needs ahead of ours;
- Maintaining composure and clear thinking at all times; and
- Ensuring continuous learning; through continuous growth and career development.

### Innovation

- Identifying new market needs and opportunities;
- Creativity, invention, inspiration, and exploration;
- Pioneering new ways of doing things, new products and services, new approaches to clients/customers;
- Being first, testing the waters, pushing boundaries;
- Going from concept to market/ reality; and
- Anticipating and responding quickly to market needs with the right technology, products and services to achieve customer objectives.

### Our approach

As a Bank, we are not only in business to maximise shareholders' value; we consider the social and environmental impact of every aspect of our banking operations. The Bank's Management has a high level of focus on sustainability and the Bank's strategy is to integrate sustainability into our operations for the long-term success of our business.

Access Bank's Board of Directors, through an established CSR/Sustainability Committee, provides the highest level of governance oversight for sustainability management. The CSR/Sustainability Committee is responsible for overseeing delivery of the Bank's sustainable business strategy, to ensure the Bank's sustainability ambitions in each of its strategic priorities are achieved.

We adopt global best practice principles, frameworks and standards, to support effective mainstreaming of sustainability in the Bank. We are therefore an Equator Principles Financial Institution, organisational stakeholders of Global Reporting Initiatives, and members of the United Nations Global Compact (UNGC), United Nations' Principles for Responsible Investments (UNPRI) and the United Nations Environment Programme Finance Initiative (UNEP FI).

In 2013, our sustainability approach focused on responsible business practice and community investment. Our banking philosophy promotes economic development and sustainable social and environmental causes across a range of stakeholders. Our responsible business practice encompasses economic development and advocacy; employee and stakeholder relations; treating customers fairly; the environment; and gender empowerment.

In the period under review, we made progress in our sustainability performance with regards to our environmental, social and economic impacts. Our strategic result areas include:

#### • Environment

By focusing and applying our resources and experience, we have become a powerful force in managing operational impact of business on the environment by mainstreaming environmentally-friendly policies into our business.

#### • Supply chain

In our journey to become a truly sustainable enterprise, our Bank has taken a look beyond direct operations and deep into supply chain. We continue to influence the behaviour of suppliers by enforcing policies covering human rights, labour and environment.

#### • People and culture

We have continued to attain business unit buy-in for a broad Environmental and Social Risk Management (ESRM) Policy which is applied in our lending decision. We also continue to pursue our aspiration to be the employer of choice in the communities where we operate.

#### • Community

Putting the community at the centre of everything we do is critical to our success. Our business is focused on listening to the needs of the communities in which we operate and providing genuine solutions that help improve such communities.



# STAKEHOLDER ENGAGEMENT IN 2013

	Employees	Customers	Communities	Regulators	Suppliers	Shareholders
<b>Why we engage</b>	<ul style="list-style-type: none"> <li>To ensure that we remain an employer of choice that provides a safe, positive and inspiring working environment.</li> <li>To understand and respond to the needs and concerns of our staff members.</li> <li>To provide staff with strategic direction and keep them informed about Group activities.</li> </ul>	<ul style="list-style-type: none"> <li>To gain a better understanding of our customers, their aspirations, businesses and financial services needs.</li> <li>To ensure that we maintain the high service levels expected by our customers.</li> <li>To inform product development and prioritisation.</li> <li>To ensure accuracy of our customers' personal and/or business information.</li> </ul>	<ul style="list-style-type: none"> <li>To create partnerships that best facilitate our integrated sustainability activities.</li> <li>To obtain inputs from communities and non-governmental organisations (NGOs) regarding key focus areas.</li> <li>To obtain inputs from environmental experts.</li> <li>To create awareness of our integrated sustainability commitment and initiatives..</li> </ul>	<ul style="list-style-type: none"> <li>To maintain open, honest and transparent relationships with regulators and ensure compliance with all legal and regulatory requirements in all our countries of operation.</li> <li>To retain our various operating licences and minimise our operational risks.</li> </ul>	<ul style="list-style-type: none"> <li>To obtain products or services required for conducting our business.</li> <li>To maintain an ideal supply of goods and services for our operations.</li> <li>To help suppliers ensure their own sustainability through education and development.</li> </ul>	<ul style="list-style-type: none"> <li>To continue learning through interaction with the industry and cross-sectoral organisations.</li> <li>To leverage and build our strategic business partnerships for the maximum benefit of all our stakeholders.</li> </ul>
<b>Why engage with us</b>	<ul style="list-style-type: none"> <li>To provide us with feedback and input that can help us improve their working environment and experience.</li> </ul>	<ul style="list-style-type: none"> <li>To access the financial products and services they need.</li> <li>To get advice and guidance on how to achieve desired outcomes for themselves, their families, their businesses and their communities.</li> <li>To provide us with input that can be used to enhance our solutions and services.</li> </ul>	<ul style="list-style-type: none"> <li>To secure funding and partner on common social and environmental issues.</li> <li>To collaborate in a way that furthers social and environmental agendas for the greater good.</li> </ul>	<ul style="list-style-type: none"> <li>To ensure regulatory compliance.</li> <li>To promote a sound financial system.</li> </ul>	<ul style="list-style-type: none"> <li>To provide products and services.</li> <li>To promote new products and service offerings.</li> <li>To respond to tenders.</li> <li>To seek input and guidance on their sustainability journeys.</li> </ul>	<ul style="list-style-type: none"> <li>For mutually beneficial learning and to influence and/or promote the Bank's Sustainability agenda.</li> </ul>
<b>Frequency of engagement</b>	<ul style="list-style-type: none"> <li>Ongoing and daily engagements at all levels.</li> <li>As required by staff.</li> </ul>	<ul style="list-style-type: none"> <li>Depends on customer needs and identified service or guidance opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing, as partnerships dictate or stakeholder needs require.</li> </ul>	<ul style="list-style-type: none"> <li>Daily, weekly, quarterly and as required.</li> </ul>	<ul style="list-style-type: none"> <li>Forums, ongoing, as required.</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing, as required.</li> </ul>
<b>Specific 2013 engagements</b>	<ul style="list-style-type: none"> <li>In addition to the regular, direct communication between managers and teams, specific employee engagements in 2013 included:                             <ul style="list-style-type: none"> <li>Group Executive visioning meetings;</li> <li>Employee surveys;</li> <li>HR roadshows;</li> <li>Intranet;</li> <li>TGIFs (Thank God It's Friday events);</li> <li>Retreats;</li> <li>Recognitions and Awards.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Interactions through branch outlets, relationship managers, call centres and complaint lines.</li> <li>Customer seminars, surveys, Access Bank Ombudsman.</li> <li>Social media, marketing and advertising activities.</li> <li>Specific customer engagements, including focus groups, one-to-one meetings, functions and events.</li> </ul>	<ul style="list-style-type: none"> <li>Employee volunteering initiatives.</li> <li>Charitable donations.</li> <li>Non-governmental organisation (NGO) partnerships.</li> <li>Philanthropic sponsorships.</li> <li>Community outreach efforts.</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory consultations.</li> <li>Working groups.</li> <li>Onsite meetings.</li> </ul>	<ul style="list-style-type: none"> <li>One-to-one negotiations and meetings.</li> <li>Ongoing interaction with suppliers and contractors for procurement purposes.</li> </ul>	<ul style="list-style-type: none"> <li>Investor Day.</li> <li>Deal/Non-deal Roadshow.</li> <li>Shareholder Associations Meeting.</li> <li>Bi-annual Investor Relations Newsletter.</li> </ul>
<b>Material issues</b> Our response/resulting developments	<p><b>Work/life balance</b></p> <ul style="list-style-type: none"> <li>The establishment of the Access Recreation Centre; a facility that houses a gymnasium, sports/relaxation centre, lunch room, and a crèche.</li> </ul> <p><b>Development and growth opportunities</b></p> <ul style="list-style-type: none"> <li>We offer our employees and managers numerous development opportunities.</li> <li>These includes talent conversations between managers and employees about performance, personal aspirations and holistic development.</li> </ul>	<p><b>Pricing</b></p> <ul style="list-style-type: none"> <li>We have moved towards more transparent and simplified pricing structures.</li> </ul> <p><b>Greater accessibility to banking services and increased channel choice</b></p> <ul style="list-style-type: none"> <li>Online channels were deployed to increase access to banking as well as provide feedback on the Bank's products and services.</li> </ul> <p><b>Holistic understanding of customers' businesses</b></p> <ul style="list-style-type: none"> <li>We proactively match the skills of our bankers to identified customer needs.</li> <li>We ensure that our customers have access to specialists when these are needed.</li> </ul>	<p><b>HIV and AIDS education</b></p> <ul style="list-style-type: none"> <li>Partnered with NGOs and other partner organisations on HIV/AIDS awareness campaigns and educational events.</li> </ul>	<p><b>Financial sustainability</b></p> <ul style="list-style-type: none"> <li>The Bank complies with the relevant provisions of the Securities and Exchange Commission and the regulatory requirements of the Central Banks where we operate.</li> </ul>	<p><b>Pricing, payment terms and service delivery</b></p> <ul style="list-style-type: none"> <li>Special payment terms of seven days are adhered to for small businesses.</li> <li>Due diligence completed before suppliers are engaged.</li> </ul>	<p>See next page.</p>



## Risk/opportunities assessment

Sustainability opportunities are identified through growth of the business and implementation of sustainability solutions at business unit level, as well as the Bank's participation in sustainability and environmental fora. These fora provide platforms to actively pursue sustainability

opportunities and, where necessary, incubate new projects until they mature enough to be fully integrated into the operations of the business unit concerned.

We ensure that our risk management systems cover governance, regulatory, compliance and reputational risks associated with direct and indirect environmental and social impacts. These risk reporting systems have

been informed by the Environmental, Social and Governance (ESG) framework.

The Bank's environmental, social and governance risks are addressed by a policy guideline, which assesses environmental and social risk issues in credit and lending. This forms part of a Group wide framework for addressing the Equator Principles (EP), and provides for internal monitoring and management of ESG performance.

## Materiality

At Access Bank, materiality is designed to provide a view into the information needs of the Bank's key stakeholders. We define materiality according to the GRI (G3) guidelines definition and with reference to both internal and external factors.

Our current sustainability priorities are hinged on investing in customer experience, employee development and retention, maintaining progressive business client relationships, managing our environmental footprints, and implementing environmental and social (E&S) risk management

processes, while collaborating with and supporting other financial institutions in Nigeria through environmental and social risk management capacity building programmes.

Material matters	Materiality drivers	Key stakeholders	Access Bank
<b>Social</b>			
<ul style="list-style-type: none"> <li>Leadership development.</li> <li>Socio-economic development.</li> <li>Developing staff capacity.</li> <li>Access to finance.</li> </ul>	<ul style="list-style-type: none"> <li>Contributing to social stability and responding to issues of national development.</li> <li>Attracting and retaining talented and capable staff.</li> <li>Contributing to social uplift and social welfare.</li> </ul>	<ul style="list-style-type: none"> <li>Government, communities, employees, customers, media.</li> </ul>	<ul style="list-style-type: none"> <li>Access Bank leverages socio-economic investment, employee volunteering and partnerships.</li> </ul>
<b>Economic</b>			
<ul style="list-style-type: none"> <li>Improved customer experience.</li> <li>Financial and economic conditions and performance.</li> <li>Effective risk management.</li> <li>Governance, compliance and ethics.</li> <li>Responsible business practices.</li> </ul>	<ul style="list-style-type: none"> <li>Effective integration and management of customer experience.</li> <li>Contributing to a stable economic and financial environment.</li> <li>Managing risk exposure.</li> <li>Creating sustainable shareholder value.</li> </ul>	<ul style="list-style-type: none"> <li>Customers, analysts, media, regulatory bodies, governments, employees.</li> </ul>	<ul style="list-style-type: none"> <li>Access Bank delivers economic benefits in the form of long-term cost savings through its Sustainability performance.</li> </ul>
<b>Environmental</b>			
<ul style="list-style-type: none"> <li>Environmental and social impacts of lending.</li> <li>Reduce carbon emissions.</li> <li>Reduce resource consumption.</li> </ul>	<ul style="list-style-type: none"> <li>Supporting customers in environmental and social considerations in their businesses.</li> <li>Reducing environmental impact of business operations.</li> <li>Contributing to behaviour change for a more sustainable future.</li> <li>Ensuring compliance with Nigerian Sustainable Banking Principles and other relevant regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Customers, regulatory bodies, government, media and employees.</li> </ul>	<ul style="list-style-type: none"> <li>Access Bank enhanced its environmental and social risk management systems (ESMS). Also, the Bank applies Equator Principles to its project finance. The Bank leads and collaborates on industry wide initiatives for environmental sustainability.</li> </ul>



## Our five year target

### Increasing revenues

- New products and services
- Increased customer base through new market segments
- Increased balance sheet
- Greater access to markets through established licence to innovate and grow

### Building tangible assets

- Improved customer reputation and trust
- Higher brand value
- Higher scorings in sustainability rankings
- Improved employee, stakeholder and regulatory relationships
- Winning more sustainability awards

### Reducing risks

- Reduced regulatory risks and costs
- Reduced risks of bad loans and reputational costs through ESG failures
- Reduced uncertainty of business risks
- Reduced risk of systemic industry failure

### Reduced costs

- Reduced costs from more efficient operating model
- Reduced resource consumption
- Reduced supplier costs
- Reduced costs of sustainability performance management and reporting through improved technology



## Material issues

### Our response/ resulting developments

#### Macroeconomic stability

- Access Bank conducts stress tests and scenario analyses to position the Bank against likely exposure to macro-economic pressure

#### Regulatory headwinds

- The Bank operates an internal watch system, tasked with consistently ensuring that we stay above regulatory limits by having adequate capital (both financial and human) to support our growth in an increasingly turbulent environment

#### Financial disclosure

- Adherence to regulatory (local and international) standards of disclosure
- Timely and organised disclosure voluntary information
- Ensure Management is accessible to relevant stakeholders

#### Corporate governance

- We have a robust corporate governance system, which is regularly reviewed by independent industry experts. The reviews are conducted on an annual basis and presented by the Board to shareholders during the Bank's Annual General Meetings, and subsequently submitted to the Central Bank of Nigeria.

## CORPORATE GOVERNANCE

Our corporate governance report provides us the opportunity to report how the Company was directed and governed during the year. It covers the functions of the Board of Directors (the Board) and the workings of our systems and structures of governance.



Access Bank Plc ('Access Bank' or 'the Bank') is committed to implementing the best practice standards of corporate governance. The Bank and its subsidiaries (the Group) are governed under a framework that enables the Board to discharge its oversight functions while providing strategic direction to the Bank in balance with its responsibility to ensure regulatory compliance. The subsidiaries comply with the statutory and regulatory requirements of their host countries and also align their governance framework to the Bank's governance framework.

The Board is responsible for embedding high standards of corporate governance across the Group which is essential for the sustainability of the enterprise. Our governance framework is designed to ensure ongoing compliance with relevant corporate governance codes such as Central Bank of Nigeria's Code of Corporate Governance for Banks in Nigeria Post Consolidation (the CBN Code), the Securities and Exchange Commission's Code of Corporate Governance (the SEC

Code) and the Post-Listing Requirements of the Nigeria Stock Exchange. These, in addition to the Board charter and the Bank's Memorandum and Articles of Association, collectively provide the foundation for sound corporate governance. Our core values of excellence, innovation, leadership, passion for customers, professionalism and empowered employees continue to shape our corporate behaviour.

The Bank has a multi-faceted approach to governance that combines adherence to relevant local codes while adopting international best practices, especially on issues where local codes are either absent or not sufficiently detailed.

This approach is underpinned by the necessity for ensuring compliance with both regulatory and ethical standards across our operations in Africa as well as in the United Kingdom and China.

The Bank has a multi-faceted approach to governance that combines adherence to relevant local codes while adopting international best practice, especially on issues where local codes are either absent or not sufficiently detailed.



### Performance monitoring and evaluation

In discharge of its oversight functions, the Board continuously engages Management in planning, definition and execution of strategy. Management's report on the execution of defined strategic objectives is a regular feature of the Board's agenda, thus providing the Board the opportunity to evaluate and critique Management's performance.

The Bank's performance on Corporate Governance is continuously being monitored and reported. We carry out monthly and half-yearly reviews of our compliance with CBN and SEC codes respectively and render reports to the regulators.

The Board has also established a system of independent annual evaluation of its performance, that of its Committees and individual Directors. The evaluation is done by an independent consultant approved by the Board. In 2013, Accenture Limited was

retained to conduct the performance evaluation. The Board is confident that the firm provides valuable and objective evaluation notwithstanding its provision of strategy consulting assistance to the Group. The result of the Board performance evaluation was presented by the independent consultant during the Board Meeting held on 28 January 2014. The evaluation was a 360 degree exercise covering Directors' self-assessment, peer assessment and evaluation of the Board and the Committees. The independence of the Independent Directors vis-à-vis the CBN Guidelines on Independent Directors of Banks was also evaluated. The result confirmed that the individual Directors and the Board continue to operate at a very high level of effectiveness and efficiency.





## Shareholders' engagement

Shareholders' meetings are convened and held in an open manner in line with the Bank's Articles of Association and existing statutory and regulatory regimes, for the purpose of deliberating on issues affecting the Bank's strategic direction. This serves as a medium for promoting interaction between the Board, Management and shareholders. Attendance at the Annual General Meeting is open to shareholders or their proxies, while proceedings at such meetings are usually monitored by members of the press, representatives of the Nigerian Stock Exchange, Central Bank of Nigeria and the Securities and Exchange Commission. The Board ensures that shareholders are provided with adequate notice of meetings. An Extraordinary General Meeting may also be convened at the request of the Board or shareholders holding not less than 10% of the Bank's Paid-up Capital.

The Board and Management are committed to providing shareholders with a continuous and timely flow of information about the Group. Access Bank continues to enhance the ability of its Investor Relations function to effectively communicate with its local and international shareholders. Investors and stakeholders are frequently provided with information about the Bank through various channels including Quarterly Investors Conference Calls, the Annual General Meeting, the website, Annual Report and Accounts, No-Deal Road Shows and Investors Forum at the Stock Exchange.

The Bank has a robust Investors Communication and Disclosure Policy. As provided in the policy, the Board and Management ensure that communication with the investing public about the Bank and its subsidiaries is timely, factual, broadly disseminated and accurate in accordance with all applicable legal and regulatory requirements. The Bank's reports and communication to shareholders and other stakeholders are in plain, readable and understandable format while

its website [www.accessbankplc.com](http://www.accessbankplc.com) is regularly updated with both financial and non-financial information. The details of the Investors Communication and Disclosure Policy are available at the Investor portal on the Bank's website.

The Board ensures that shareholders' statutory and general rights are protected at all times, particularly their rights to vote at general meetings. The Board also ensures that all shareholders are treated equally, regardless of the size of their shareholding and social conditions. Our shareholders are encouraged to share in the responsibility of sustaining the Bank's corporate values by exercising their rights as protected by law.

## Access to information and resources

There is ongoing engagement between Executive Management and the Board; heads of relevant Strategic Business Units attend Board meetings to make presentations. The Bank's external auditors attend meetings of the Group Board, the Group Board Audit Committee and the Group Shareholders Audit Committee. Directors have unrestricted access to Group Management and Company information in addition to the resources to carry out their roles and responsibilities. This includes access to external professional advice at the Bank's expense as provided by the Board and Committee's charters.

# RESPONSIBLE BUSINESS

As a bank of best practice, we have a responsibility to society in addition to our duty to help grow local communities and the real economy through the provision of capital which drives infrastructure development, creates jobs, and enables companies and individuals to purchase goods and do business every day.

We are determined to drive profitable, ethical economic growth that is environmentally responsible and socially relevant. We are a force for good in all that we do. We take personal responsibility for delivering outcomes to our respective stakeholders and are determined to show full commitment to our day-to-day actions and business decisions, balance economic, environmental and social considerations.



## Best practice

Partner	Profile	Partnership update
<b>Nigerian Business Council on Sustainable Development (NBCSD)</b>	The Nigerian Business Council on Sustainable Development is a CEO-led organisation of forward-thinking companies.	Access Bank is one of the pioneer 25 Nigerian organisations that established the Nigerian Business Council on Sustainable Development (NBCSD). The aim of the NBCSD is to galvanize the Nigerian business community to create a sustainable future for business, society and the environment. The Council does this by applying its respected thought leadership and effective advocacy to generate constructive solutions and take shared action.
<b>Corporate Alliance on Malaria in Africa</b>	The Corporate Alliance on Malaria in Africa (CAMA) is a unique coalition of companies from various industries, all with business interests in Africa. CAMA brings the collective force and voice of the private sector to improve the impact of malaria control efforts in sub-Saharan Africa.	Access Bank has signed on to the Corporate Alliance on Malaria in Africa (CAMA) at the Leadership Level. This is in line with our commitment to touching lives in the area of health and the inherent benefits society stands to gain from this partnership.
<b>United Nations Global Compact</b>	The UNGC is a strategic United Nations policy initiative for businesses situated in Africa to share best practices and explore effective ways to enhance capacity and solidify partnerships that advance sustainable development with a special focus on Africa.	As a United Nations Global Compact signatory, Access Bank applies all the 10 principles of the UNGC in all its business activities and operations.

Partner	Profile	Partnership update
<b>United Nations Environment Programme Finance Initiative (UNEP FI)</b>	UNEP FI is a global partnership between UNEP and the financial sector providing opportunity for organisations to understand and respond to environmental considerations on financial performance. The body seeks to advance the cause of sustainability in the financial sector.	Being a member of the UNEP FI, we are bound by the principles of the global effort to lead and facilitate Environmental and Social initiatives in the banking industry.
<b>Global Reporting Initiative</b>	GRI's mission is to develop and disseminate globally applicable sustainability reporting guidelines. These are set global standards for reporting on the economic, environmental and social dimensions of an organisation's activities, products and services.	We demonstrated leadership in responsible business practice and sustainability by collaborating with the Global Reporting Initiative (GRI) Focal Point South Africa, on its first ever Sustainability capacity building event in Nigeria.
<b>London Benchmarking Group (LBG)</b>	Provides comprehensive and consistent set of measures for Corporate Community Investment (CCI) in order to determine the actual community contribution by an organisation while capturing the output and long-term impacts of the CCI projects on business and society.	On an ongoing basis, we utilise the London Benchmarking Group framework for community investment data capturing and measurement of impact.
<b>Equator Principles (EP)</b>	Group of over 70 financial institutions with operations in over 100 countries across the globe. The Equator Principles are a project finance industry standard for addressing environmental and social issues in project financing globally.	The EP standards have been incorporated in the Bank's Environmental and Social Policy and are used to assess lending activities.
<b>United Nations Principles for Responsible Investment (UNPRI)</b>	An investor initiative in partnership with UNEP FI and the UN Global Compact. The principles provide a menu of possible actions for incorporating environmental, social and governance (ESG) issues into mainstream investment decision-making and ownership practices.	The Bank makes equity investment in companies that have strategic importance to its operations. These investments align with our environmental and social consideration.
<b>GBCHealth</b>	A coalition of over 220 companies seeking to create opportunities for the global business community to fight and speak out on HIV/AIDS, TB and Malaria worldwide.	The Bank also serves as local host of GBCHealth regional conferences and workshops in Nigeria.
<b>Nigerian Conservation Foundation (NCF)</b>	Premier charitable environmental organisation in Nigeria which aims to improve the quality of human life by preserving the full range of Nigeria's biodiversity and promoting sustainable use of natural resources for the benefit of present and future generations.	The Bank promotes environmental conservation and sustainable development through the NCF platform.
<b>Nigeria Business Coalition Against AIDS (NIBUCAA)</b>	Coalition of 40 companies supporting businesses to implement workplace HIV and AIDS programmes and positioning members individually, as well as collectively to contribute to the national response to the HIV/AIDS pandemic.	Considering that most of our employees are within their prime productive age, we empower our employees with up-to-date knowledge of HIV and AIDS and other related issues.
<b>Convention on Business Integrity (CBI)</b>	The CBI was established to empower business transactions in and within Nigeria against corruption and corrupt practices. Its vision is to move the society towards a visible zero tolerance of corruption.	As members of the Convention on Business Integrity (CBI), Access Bank operates a zero tolerance policy with regards to corruption. The Bank continuously engages in various actions to ensure full compliance with regulations on corrupt practices.



## UNITED NATIONS GLOBAL COMPACT

### Current initiatives

#### Human Rights Principles 1 & 2:

Businesses should support and respect the protection of internationally proclaimed human rights; and make sure that they are not complicit in human rights abuses.

In line with our core values of empowered employees and professionalism, we ensure the Bank adheres to all stipulated human rights laws. Access Bank has an updated Human Rights Policy which clearly highlights our non-tolerance for discrimination or harassment of any kind. The Bank strives to provide a safe and healthy working environment for every member of staff. The Bank also acts in a non-discriminatory manner. We abide by all the provisions of labour laws in our countries of operation.

We do not discriminate against people in any form regardless of race, belief, gender or social status. For instance, as an equal-opportunity employer, the Bank ensures that there is no discrimination against a qualified individual living with HIV/AIDS with regards to recruitment, professional advancement, training, compensation, discharge or other terms, conditions or privileges of employment. In 2013, our Bank received no report of any grievance related to human rights.

#### Labour Principles 3, 4, 5 & 6:

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining; the elimination of all forms of forced and compulsory labour; the effective abolition of child labour; and the elimination of discrimination in respect of employment and occupation.

Access Bank has policies in place to promote remuneration without discrimination for all its employees. We also respect and support our staff regardless of their gender. In addition, we bargain freely with workers in respect of pay and other conditions of work. We constantly engage our workforce and also ensure that we provide the best working environment, conditions of service, social protection, capacity building and community investment initiatives for the development and comfort of our people.

We are committed to upholding ethical practices across our operations and will not engage in forced or compulsory labour, or take part in direct operations that involve child labour.

### Current initiatives

#### Environment Principles 7, 8 & 9:

Businesses should support a precautionary approach to environmental challenges; undertake initiatives to promote greater environmental responsibility; and encourage the development and diffusion of environmentally friendly technologies.

We are motivated by the current global environmental challenges and developments. We support global efforts at making business operations more conducive for individuals and the environment.

We are absolutely committed to reducing paper consumption, as well as the environmental impact of our procurement activities. Our use of video conferencing in regions has impacted hugely on our carbon footprints and travel costs.

#### Anti-corruption Principle 10:

Businesses should work against corruption in all its forms, including extortion and bribery.

To instil the highest ethical and legal standards, and to comply with applicable international laws, we have appointed anti-bribery compliance officers in our countries of operation to ensure the Bank has zero tolerance for any form of bribery and corruption. As an ethical organisation, Access Bank has demonstrated zero tolerance for bribery and corruption. This is clearly expressed in the Bank's various policies such as its Code of Ethics and Compliance Manual, which clearly defines the nature and characteristics of corruption.

The Bank strictly adheres to these guidelines that provide for dismissal of staff and blacklisting of vendors. About 1,100 members of staff across the Bank and its subsidiaries have received training in ethics and Access Bank's Whistleblower System.



# NIGERIA SUSTAINABLE BANKING PRINCIPLES

Our Bank initiated and led the discussion on developing Environmental and Social (E&S) risk standards and principles for Nigerian banks in order to create a level playing field for our industry. This process culminated in the development of the Nigeria Sustainable Banking Principles and three sector-specific guidelines covering Oil & Gas, Agriculture and Power. The Central Bank of Nigeria (CBN), has since released a guideline directing all banks, discount houses and development finance institutions to adopt the principles and sector-specific guidelines.



## Principle

## Activities

### 1. Environmental and Social Risk Management

The Bank has comprehensively reviewed the Environmental and Social Risk Management (ESRM) Policy and Procedures with input from relevant internal and external stakeholders. This provides the framework, policy and procedures for assessing and managing E&S risk issues within all relevant business activities of Access Bank. To this end, we apply the Equator Principles and the IFC Performance Standards to our Project Finance and other lending transactions across the various strategic business units.

For loans, debt and equity underwriting, financial advisories and derivative transactions that are project linked, Access Bank applies an assessment that is broadly consistent with an Equator Principles approach. Access Bank's ESRM Procedures are made up of six distinct components for the management of environmental and social (E&S) risks that emerge in our credit/investment cycle. Each component represents a critical step in Access Bank's integrated ESRM approach to the products and services we offer. These components are Screening, Risk Assessment, Due Diligence, Decision and Documentation, Monitoring and Reporting.

### 2. Environmental and social footprint

At Access Bank, we recognise the relationship between our operations and the significant impacts on the environment. In fulfilment of our commitment to environmental sustainability, we initiate and implement activities that encourage low carbon economies and promote sustainable practices across our operations.

We are absolutely committed to reducing our energy consumption by enforcing environmentally-friendly policies in our purchases and energy usage, paper consumption and water use, as well as reducing the negative environmental impact of our waste and procurement activities. We have been able to save energy significantly through our power shut down policies for branches and the Head Office.

### 3. Human Rights

As an Equal Opportunities Employer the Bank ensures that there is no discrimination against qualified individuals with regards to recruitment, advancement, training, compensation, discharge or other terms, conditions or privileges of employment.

We have a human rights policy that allows our global operations to align our practices with the International Labour Organisation and the UN Commission on Human Rights. Also in line with Sections 13 and 14 of the Employee Code of Conduct the Bank creates an appropriate environment that will ensure equal opportunities in all aspects of employment and not tolerate discrimination or harassment of any kind.





**Principle**

**4. Women's economic empowerment**

**Activities**

The Bank mainstreams the essential characteristics of a women-friendly institution in line with global best practices. This requires, among other things, provision of vision and leadership to galvanize women's economic empowerment as well as a thorough approach on gender equality and inclusion that is comprehensive and cross-cutting.

Consequently, the Bank has developed a series of cutting-edge Customer Value Propositions. In line with this, we target three impact segments:

- Young Professionals: Career-focused young women who are at a pre-family stage of their lives and who are not engaged in their own or part-owned businesses, whether full or part time.

- Mass Affluent Home and Family builders: A mix of professionally-qualified middle and upper middle market women, married with children.
- Women Business Owners: Women who manage their own micro small/lower/ medium-sized business enterprises who are responsible for making most of the business and financial decisions relating to their businesses.

**5. Financial inclusion**

At Access Bank, we believe that the extension of financial services to the unbanked, and the under-banked, isn't just the right thing to do; it makes financial sense as well.

We believe that people cannot be truly empowered until they have access to the structures which grant financial independence. Creating access to banking services such as loans has been and continues to be one of our key priorities and we are proud of how we are helping play our part to achieve the third Millennium Development Goal of promoting gender equality.

The Bank has an Inclusive Banking segment which serves over 4.5 million customers. Having identified the Women segment as a competitive advantage, the Bank also created the Women Banking team to promote women inclusion. Students and minors below 18 years of age make up the Other Inclusions team. This team provides adequate engagement for this age group as they have the potential to define the family's affinity to a particular bank.

**6. E&S Governance**

In line with our ESG framework, Access Bank has dedicated members of staff that have relevant skills in ESG standards in all our strategic business units. These people act as the E&S Champions for their respective Strategic Business Units.

We have also implemented a strategic integration of Environmental and Social Governance issues into its business operations. Our investment decisions are based on our Bank's operation of a governance structure that confers overall decision-making responsibility on the Board of Directors, subsequent upon obtaining our Executive Management's approval.

Investments are initiated by our strategic business units with inputs made by the Risk Management function of the Bank. The Risk Management Unit appraises the consistency of investments with our responsible investment framework as well as risk management policy.



**Principle**

**7. Capacity building**

**Activities**

On an ongoing basis, we have provided necessary training to build competencies and skills needed for performing ESG roles which include risk assessment, project monitoring and reporting.

We have a dedicated staff in our Risk Management business that has an advanced knowledge in ESG standards. Currently, we have a staff on an internship programme being trained on this issue with one of our strategic partners.

**8. Collaborative partnerships**

With a vision of becoming the World's Most Respected African Bank, Access Bank continues to align its activities, partnerships and operations in line with global best practices. Over the years the Bank has established viable alliances with reputable multilateral organisations. These alliances have assisted the Bank in facilitating adherence to good practices and the identification, implementation, execution, evaluation and reporting of our Sustainability initiatives and intervention process.

The overall objective of this is to create a platform for the Bank to positively impact its local and global communities, while also enjoying the membership benefits of these relationships. In 2013, the sum of NGN 91,666,525.84 was expended on membership renewals and maintenance of strategic partnerships.

**9. Reporting**

Access Bank's Sustainability Reports, the flagship in the Nigerian financial sector, have been published every year since 2008. The reports are designed to provide both internal and external stakeholders with a factual position of the Bank's non-financial performance with respect to our economic, environmental and social activities using the triple bottom-line approach, while demonstrating our current

performance, impacts and initiatives for improving performance in these areas. This trend has come about through increased public expectations for organisations and industries to take responsibility for their non-financial impacts, including impacts on the environment and the community.



# CUSTOMERS

At Access Bank, we have an essential role in building a prosperous and healthy society. This is achieved by supporting our customers and investing in our host communities.

We are passionate about our customers and we seek to understand and surpass their needs at all times. In all the markets that we operate in, we encourage our employees to work together with customers in line with our core values of "a passion for customers."

As a leader in the Nigerian financial services industry, we continue to make banking services and accounts more accessible to people of our host communities. Today, we have well over 403 branches and over 6,395,807 accounts.



## Customer engagement

We continually engage our customers to understand their needs. We also provide support that is key to creating a long-term relationship, understanding changes in customer behaviour and encouraging customers' loyalty and advocacy.

## Core approaches

- Business Fora/Meetings:**  
 We organize periodic meetings for certain categories of clients to build relationships. We also organize town hall meetings and customer forums to engage our customers and obtain necessary feedback.
- Publications/Customer Digest:**  
 Our monthly newsletter entitled Customers' Digest provides comprehensive information about Access Bank activities.
- SMS/Email Alerts:**  
 These range from updates about daily transactions, celebration days (birthdays and festive seasons) to information about new products and services.
- Telemarketing:**  
 We sell products and services to customers/prospects via the telephone. We do this daily through our Contact Centre.
- Social Media:**  
 We contact customers/prospects daily via Twitter, Facebook and the Bank's website to resolve issues or provide information in response to customer inquiries.
- Focus Group Discussions:**  
 We conduct qualitative research to gather perceptions and opinions about our products and services.
- Written communication:**  
 These comprise a variety of materials for information or marketing purposes.
- Circulars:**  
 We issue notices to inform customers about policies, regulations or process changes when required.

- Marketing calls:**  
 Our relationship officers undertake daily visits or calls to follow up on our customers and to get acquainted with their businesses. This helps us understand how the Bank can serve them better.
- Business events:**  
 We occasionally organize workshops, training courses, dinners or award nights for customers from all segments.
- Surveys:**  
 To serve customers better, we occasionally ask them to provide quantitative/qualitative feedback through surveys that help us identify latest service delivery needs.
- Access Bank measures its customer loyalty consistently on an annual basis since year 2010. Customer loyalty behaviours include relationship continuance, increased scope of relationship, and recommendation (word of mouth/mouth advertising) which leads to increased profits through enhanced revenues, reduced customer acquisition cost, lower customer-price sensitivity and decreased costs to serve customers who are already familiar with the Bank's service delivery system. Customer loyalty is a very accurate predictor of business performance (profitability) and growth and can be indicative of the future performance of our business.

The 2013 Customer Satisfaction Survey focused on three major areas:

- Customer satisfaction with products
- Customer satisfaction with people
- Customer loyalty comprising:
  - The Net Promoter Score (NPS)
  - The Purchase Loyalty Index (PLI)
  - The Switch (or defect) Rate

## Methodology

The 2013 customer loyalty survey was deployed online in January 2014 to approximately 65,000 customers of fifteen (15) branches of the Bank across all regions via their email for ambiguity. A total of 656 responses was received which represents 1% of the population sample. 52% of the respondents was from within Nigeria while 48% was from outside Nigeria.

## Customer Loyalty

Customers stated that there has been a significant improvement in the quality of people and customer service as exhibited in the level of courtesy, respect and attention given them by the Bank's employees.

The customers rated Access Bank people as below:

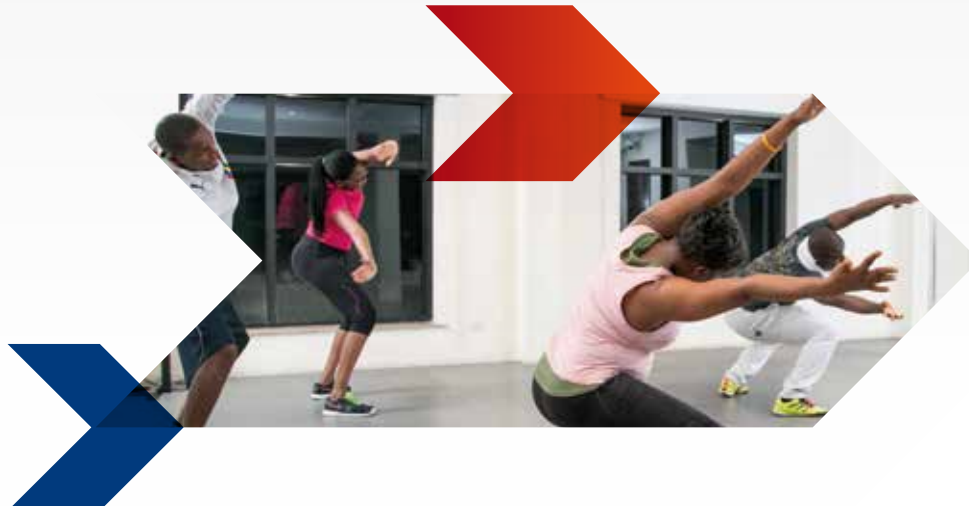
## Customer Satisfaction Rating of Access Bank Staff

S/N	Parameter	Score	Project scale	5*
1	Friendliness/respectfulness	4.13	4*	
2	Willingness to help/assist	3.85	3*	
3	Overall quality of people (average of 1+2)	3.99	≈4*	





# EMPLOYEES



## Employee engagement

The Bank engages in a variety of activities in order to ensure employee morale and productivity remains high and to instil in all employees the Access Bank culture and the sense of professionalism that goes with it. These activities also provide us with valuable direct feedback from employees. Key activities in 2013 included the following:

## Recognition and rewards

Access Bank recognises and rewards employees that make significant contributions to the organisation at three different levels: contribution to team, division and the organisation's bottom line. The Bank instituted CEO Awards, an event dedicated to celebrating the Bank's employees for outstanding achievements.

## Retreats

Retreats are held periodically off-site in order to engage employees in strategy and specific organisational development.

## Meetings

Meetings are ways by which we further reinforce organisational culture and values. They are also tools in managing communication. To ensure that meetings are well structured in Access Bank, a calendar of corporate meetings was developed and is hosted on the Bank's intranet. Examples of meetings include managers' meetings and those with Managing Directors of subsidiaries, Assets and Liability Committee (ALCO).

## Access Recreation Centre

We believe that promoting work/life balance is important for employee productivity and output. It encourages new staff to perform at their peak and deliver service as they exhibit their expertise.

Located in the metropolitan city of Lagos, the state-of-the-art Access Recreation Centre sits opposite the Bank's headquarters. The three-storey building boasts facilities designed to make life so much better for the Bank's staff such as

a cafeteria, gymnasium, aerobics centre, sports lounge and crèche for staff's children. These amenities are put in place to promote a culture of wellness and healthy living among employees as well as cater to the needs of employees' children.

## The Access Women Network

At Access Bank, we do not only believe in the extension of financial services to women, we see it as our responsibility to truly empower women and promote gender equality. This necessitated the establishment of the Access Women Network.

Launched in Nigeria in 2011 and in Ghana in 2013 to ensure higher impact and subsequent greater value for the Bank, the current activities of the Access Women Network have redoubled with the goal of igniting the workforce and making better women ambassadors of the Bank.

## Women on Board

We know the critical importance of developing policies within our own institution to help break down barriers to women entering careers that in the past have been dominated by men.

Women on Board	2012	2013
Percentage of Executive Directors	0%	29%
Percentage of Non-Executive Directors	29%	33%

## Service quality

We concentrate on enhancing our service quality by building employees' capacity for world-class service delivery and ensuring that at all times our staff are able to deliver in all respects.



# EMPLOYEES

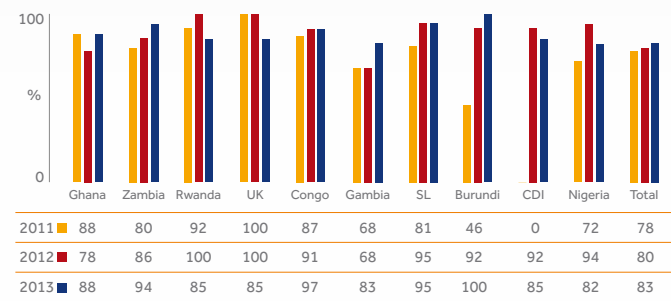
We are proud of the dedicated team of employees that work as a team to deliver the best to our diverse stakeholders.

## Employee Satisfaction Survey Results

The results of our Employee Satisfaction Survey (ESS) were communicated on a branch-by-branch basis. We took feedback from employees and fed this into future plans to improve staff morale and productivity.

The total number of employees that participated in the survey was 2,918 representing 83.3% of the Group, which was higher than the planned level of 80%. The high participation is largely attributable to the leadership role played by Group Heads and Strategic Business Unit Heads.

### Participation Rate by Countries

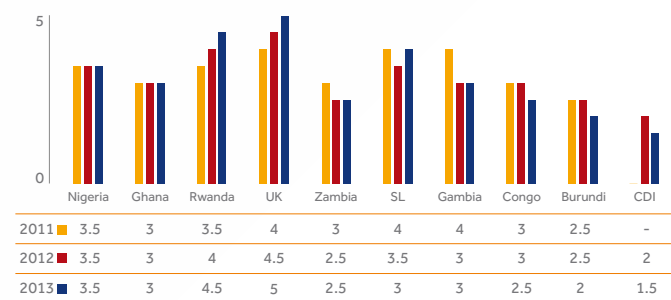


Participation rate in all countries was greater than the plan of 80%

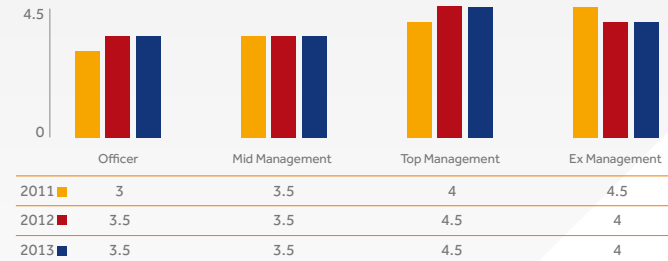
### Employee Satisfaction Index

The overall satisfaction level for the Group has remained stable at 3.5 which is below the plan of 4.0 for 2013. However, in absolute terms, there was a slight increase in satisfaction level from 70.52% in 2012 to 71.86% in 2013.

### Satisfaction Index by Country

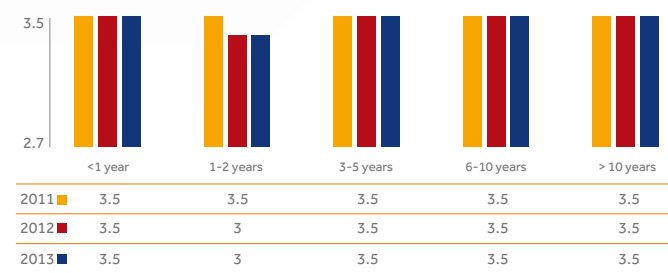


### Satisfaction Index by Grade Level



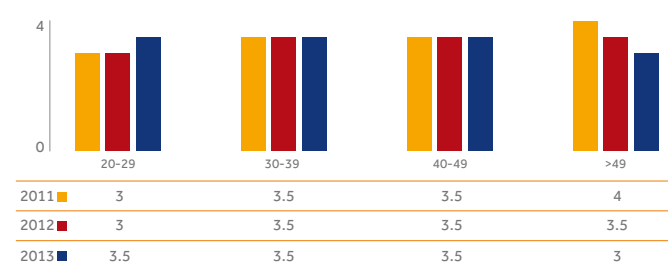
Employee satisfaction index remained constant across all grade bands although in percentage terms there were slight increases ranging from 0.3% to 1%. There is a need for the executive management team (Group Executives and Country MDs) to be re-engaged given the leadership role they perform in the parent company and its subsidiaries.

### Satisfaction Index by Length of Service



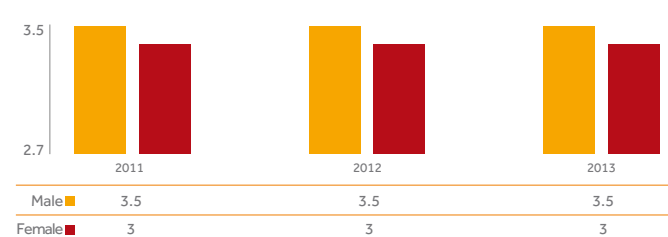
Satisfaction index remained constant during the period under review. The low level of 3.0 for those between 1 to 2 years is as a result of absorbed staff.

### Satisfaction Index by Age Band



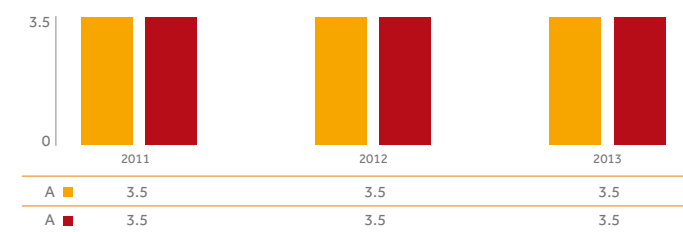
Over the last 2 years, the satisfaction index for employees older than 49 years has been on the decline due to dis-satisfaction with the Bank's retirement practices. The increase in the satisfaction level for employees in the 20-29 years age bracket is due largely to career opportunities in the organisation.

### Satisfaction Index by Gender



The satisfaction index remained constant although in percentage terms there was a slight increase by an average of 1% for both gender.

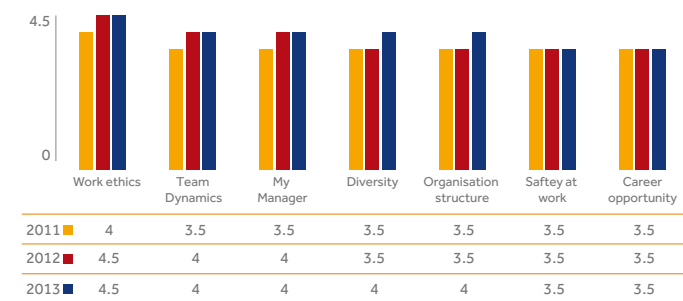
### Satisfaction Index for Top Performers



To increase satisfaction level of top performers in the organisation, there is a need to effectively implement the mentoring program for Key Talents.

### Competencies with Satisfaction Indexes of 3.5 and Above

The Group maintained and in two instances increased core competencies that in 2012 had a satisfaction of 3.5 and above



Corporate retreat sessions held in the first quarter of 2013 had a significant impact on employees understanding of the vision, corporate direction and role expectation; thus accounting for the increase in the organisational structure satisfaction index. Increased activities of the Access Women's Network had an impact on the increase in the satisfaction index in diversity in the workplace.

Employees are of the opinion that during the period under review, top management team were better at communicating vision, goals, etc. However, they were also of the opinion that decisions made do not take into cognisance building employee loyalty hence the slight increase in percentage and no change in the satisfaction index rating of 3.0.

The area needing improvement in the co-worker competence is cooperation amongst various functions within the organisation.

### Core Competency Benchmark Ranking Report

Benchmarking against 136 (as against 116 in 2012) international organisations spanning a wide range of industries (including Banking, Medical, Manufacturing, Government, Retail, Wholesale, Hospitality, Consumer, Education, etc), Access Bank's performance improved slightly with an average percentile of 55% as against 51% compared to 2011.

	2011 ranking	2011 percentile	2012 ranking	2012 percentile	2013 ranking	2013 percentile	Performance
Org Structure	10th	73%	10th	90%	9th	92%	▲
Career Opportunity	23rd	77%	22nd	81%	18th	86%	▲
Recognition	46th	60%	19th	86%	26th	82%	▼
Top Management	20th	79%	24th	79%	25th	80%	▲
Team Dynamics	32nd	61%	19th	81%	23rd	80%	▼
Ethics	25th	71%	26th	74%	24th	79%	▲
My Supervisor	57th	88%	28th	80%	39th	75%	▼
Co-Worker	37th	60%	43rd	61%	34th	74%	▲
Diversity	21st	55%	31st	46%	24th	64%	▲
Culture & Climate	70th	44%	76th	46%	82nd	49%	▲
Training	60th	34%	73rd	35%	68th	48%	▲
HR Function	44th	25%	52nd	29%	54th	37%	▲
Job Security	52th	40%	74th	27%	79th	33%	▲
Compensation & Benefits	72th	24%	71st	37%	95th	26%	▼
Safety	49th	21%	65th	17%	72nd	25%	▲
Work-life	80th	1%	94th	3%	104th	7%	▲



# EMPLOYEES

## Employee career development

At Access Bank, employees are empowered to achieve their goals through the creation of an inclusive environment where they have the freedom to contribute to a corporate culture that they desire. We pride ourselves as the organisation that constantly builds core capabilities while engendering a sense of shared values for staff. This helps us behave as one team across our different markets and business segments.

### Technical Knowledge

- Fraud Data Mining & CEF prep course
- Fraud Risk Management
- Fraud Training Week
- Leadership Challenges
- Navigating Business Turbulence through sustained employee performance
- Oracle PL/SQL
- Risk Management Annual National Conference
- Global Banking Alliance for Women Annual Summit
- National Workshop on Financial Inclusion
- Cheque Personalization (CBN)
- Cheque Truncation Training
- Contact Centre Masterclass
- NIBSS Instant Payment (NIP) Operations
- Nigerian Cheque Truncation (NIBBS)
- Basic Credit
- Intermediate Credit
- Loan Management and Red Flag/Advanced Leasing
- Superior Market Knowledge
- Intermediate Credit
- Financial Forecast
- Credit Admin & Loan Processing
- Credit Admin & Loan Processing Oil & Gas
- Credit Admin & Loan Processing Retail Lending
- Specialized Lending – Agriculture
- Supplier Relationship
- Facility Management
- Project Management
- Procurement Management
- WIMBIZ Conference
- Events Management
- Social Media
- Advanced Credit Analysis
- Advanced Bank Inspection
- Risk Based Audit
- Auditing Treasury Function
- Private Banking and Wealth Management
- Relationship Management and Selling Skills
- Wealth Management Training
- Fundamentals of Credit
- Commercial Banking Lending Products and Loan Structuring
- Credit Analysis
- Credit Writing/Analysis
- Financial Statement Analysis
- How to sell anything to anybody
- Marketing & Business Development
- Networking
- Prospecting
- Remedial Assets Management
- Strategies to achieve 2013 budget
- Value Chain Management
- Business Growth and new initiatives
- Credit Structuring
- International Trade
- Introduction to Corporate Finance
- Loan Syndication
- Marketing and Prospecting
- Premium Financing
- Project Finance – Power
- Project Finance Oil & Gas (Case Study – Neconde)
- Risk Asset Portfolio Review
- Understanding On-lending and Export Credits Facilities
- Understanding Treasury products
- Use of HP Calculators
- Valuation
- Archive Management Solution
- Cheque Truncation System
- Credit Risk Management
- ISO Certification Training – Over Archiving Policy
- ISO27001 RE-Certification
- Surveillance Audit
- Nigeria Incentive-based Risk Sharing System for Agricultural Lending (NIRSAL)
- Retrieval of data stored on CCTV & Security Awareness Tips
- Role of Internal Audit Department
- Root Cause Analysis
- Technical Support – Resolving Cash differences and understanding tellering function
- Training on ESA Skills – Management Letters & Business Advisory
- Training on FINTRAC
- Treasury – The Global Market
- Understanding MPR
- Understanding SQL
- Asset Products
- Bancassurance

- Customer Value Management
- How to win customers and build lasting relationships
- Negotiation skills
- Account Management Framework
- Credit Knowledge Enhancement for BBD
- Global Trade Training for All BBD Staff – LC and Bills for Collection
- Guarantees, Commission & Fees, Foreign Trade Transactions and Recoveries
- Introduction to Bancassurance
- Market Segmentation/Sectorisation
- Selling skills
- Understanding credits
- Understanding Customers
- Value Chain Initiatives
- Effective Relationship Management
- Effective Selling Strategy
- Identification of good deals
- Understanding e-banking
- Agent key performance indicators using the Call Evaluation Grid
- (Things to avoid and how to avoid when on the call)
- Call Handling Script (Opening & Closing greetings/hold procedure)
- Prepaid Card training
- Professionalism, Probing and Problem Solving Skills
- Telephonic Etiquettes
- VISA Intellink Expense Management Solution for Corp. Cards

### Organisational Knowledge

- Access Bank Culture
- Access Bank five year strategy
- Black card and Visa Credit card
- E-mail etiquette
- Power of One (Auto Online)
- Strategy Sessions with the Group Head
- Understanding CBD product programs
- Access Bank 5-Year Strategy 2013 – 2017
- E-Banking Products
- Environment & Social Risk Management/ Using the Sustainable Toolkit
- Innovation as a competitive advantage
- Operation Just Cause
- POS as a payment Channel

- RCSA Workshop
- The power of one 'Vehicle finance scheme'
- Visa Cards
- Access 1 2 3 – Strategic Communication
- Access Credit Portal (ACP) Training
- Information Security Awareness
- Personal and Business Banking Model
- Total Quality Management
- Access 123
- Access Bank Retail Strategy
- Access fees
- ACE\_123 Campaign
- Advance for School Fees, Naira Credit Card, Personal Loan & Payday Advance
- Cards – Credit cards, features etc
- Naira Credit Card
- Naira Master Card
- Personal Loans
- Personal Loans Product
- Access Bank Service Desk Training
- Access Direct Training
- Access Money Training
- Access Online Architectures and Error in Access Online & Resolution
- Access Online Foreign Funds Transfer Training
- Business Continuity Training
- Liability Products of the Bank
- New Agents training on all Bank's products
- Overview of Investor Relations
- RCSA Workshop
- Refresher Training on Business Continuity Awareness
- Refresher Training on Egain
- Risk Assessment Training
- "The Power Of One" – Vehicle Finance Scheme
- Access 1, 2, 3
- Access Bank Philosophy
- Bank's Deposit Products
- Core Values of Access Bank
- E-Payments Products Roll-Out Plan
- Global trade products and services
- Know the products
- Retail products: peculiar features
- The new strategic direction and business segmentation
- Understanding BBD Credit programmes
- Understanding Business Banking Products
- Understanding KPIs
- Target setting and performance monitoring
- Achieving your Goals
- Customer Experience Management
- Customer Loyalty
- Customer Service Orientation
- Knowledge Sharing Sessions
- Reigniting your passion
- Self Actualization
- The power of team work

- Book review: Greatest Salesman in the world
- Customer Experience Delivery
- Overview of KYC and Anti-Money Laundering Policies
- Qualities of a CIBD Staff
- Sales Force Effectiveness
- Communication – Customer Service
- Reputational Risk Management
- 7 Habits of Highly Effective People
- Body Language in Business Environment
- Customer Engagement Framework
- Customer Experience
- Dress code in Access Bank
- Dress Code/Acting the part
- Excelling in the workplace
- Getting to the top Staying at the Top
- Interpersonal Relationships
- Passion – Loving what you do
- Personal Effectiveness
- Physical Well Being/Fitness
- Procrastination
- Stress Management
- Sustaining customer loyalty
- Tips for effective meetings
- AML
- Antifraud
- Customer Experience Management
- Customer Service
- Fraud Awareness Training
- KYC, Fraud and Control Awareness Seminar
- Refresher Training on Customer Service/Engagement
- Women of West Africa – WOVE
- Customer Engagement
- Customer Engagement Framework
- Customer Experience
- Empathy
- Handling difficult customers
- Hospitality
- Manners
- Meeting business goals
- Positive Communications and Effective Communications
- AML
- Customer Experience Management
- WIMBIZ Conference
- Business Writing
- Women in Leadership
- Ethics and Code of Conduct for Protocol Officers
- Effective Governance
- Governance and Sustainable Development

### Process Knowledge

- Training on Mpower Cash and Access Fees
- Access Credit Portal
- Report Preparation as Relates (MPR and QPR)
- Understanding MPR
- AxeCredit Portal
- Understanding MPR
- Branch Batch Issues
- Cheque Book Maintenance
- GEFU Process
- Hold Fund Issues
- Transaction Flow
- Access Naira Credit Card Training
- Access Online Issues, error messages and resolution
- Advance For School Fees
- Bancassurance Training
- Cashless Policy Communication Plan
- Collateral account/Account linkage to cards
- Procrastination
- Egain Refresher Training
- Entrust Application (errors on Entrust & Resolution)
- Issue Identification: Active listening
- Mobile Money
- Overview of E-business processes
- Power of One – Vehicle Finance Scheme
- Techniques for Building and Managing Teams (Supervisors Only)
- Training Access Direct
- Refresher Training on Credit cards
- Training on Elizade Promo
- Training on Inbound Processes
- Training on Prepaid and Debit cards
- Training on Products Pricing and New Service Offering
- Training on Seibel Review
- Training on Service Desk, Analyst
- Training on Reviewed Requirements for Token/Access Mobile Activation
- ACP Refresher Training
- ACP Training
- ACP
- MPR review and financial analysis
- Understanding MPR

## COMPLIANCE PERFORMANCE INDICATORS

Access Bank adheres strictly to all regulatory requirements as stipulated by the regulators and other governing bodies in line with the Banks and Other Financial Institutions Act. We always take pride in setting the pace in compliance matters and this has been acclaimed industry-wide, as we are never afraid to take the plunge while ensuring that we are in full adherence with all necessary regulatory requirements and standards.

We constantly take measures to enhance our service delivery with current trends and developments in compliance issues, thereby ensuring that our products and service offerings conform to regulatory standards and international best practices geared towards customer and stakeholder satisfaction at all times.

### Diversity and inclusiveness

Over the years, diversity and inclusion has contributed immensely to growth and innovation at the Bank. Our operations across Africa and the UK have helped us meet the needs of our clients around the world and have built strong relationships in the communities we serve.

### Recruitment

A total of 62.4% of entry level recruited for the period under review were females. Women constituted 42% of total new hires in 2013.

### Employees with disabilities

By the end of 2013, there were eight employees with disabilities.

### Compliance core

Access Bank's operations are highly influenced by its core values of Leadership, and Professionalism. To this end, the Bank ensures that its business activities, procedures and operations are in line with applicable laws and regulatory guidelines.

The Bank is committed to fighting money laundering and complying fully with the spirit of anti-money laundering laws in the countries and jurisdictions in which it operates.

As an international financial services firm, Access Bank recognises its role in the global fight against money laundering. Accordingly, it is the Bank's policy to take all reasonable and appropriate steps to prevent persons engaged in money laundering, fraud, and other financial crimes such as financing of terrorism or terrorist operations, from using the Bank's products and services.

### Human Rights

In line with our core values of empowered employees and professionalism, we ensure adherence to all stipulated human rights. As an Equal Opportunities Employer, the Bank ensures that there is no discrimination against any qualified individual with regards to recruitment, advancement, training, compensation, and discharge or other terms, conditions or privileges of employment. Also in line with sections 13 and 14 of the Employees Code of Conduct, the Bank creates an appropriate environment that will ensure equal opportunities in all aspects of employment and not tolerate discrimination or harassment of any kind. The Bank therefore strives to provide a safe and healthful work environment for all staff of the Bank.

At the successful completion of the business integration in 2012, no grievance related to human rights was reported.

### Integrated Health, Safety & Security

The adverse effects that work can have on health have serious consequences in terms of human and economic cost, not just for workers and their families but also for the Bank and society as a whole. As a Bank, we deal with these effects by implementing an environmental policy focused on improving the well-being of our employees as they do their jobs.

The cornerstone of all requirements in the area of risk prevention in the workplace is something called the physical environmental security and safety framework. This directive provides a reference basis for a series of specific directives which cover all the risks related to health and safety in the workplace. Among other things, it sets forth the obligations of employers and workers with a view to improving health and safety in the Bank.



### Career development

Our mission statement is 'Setting standards for sustainable business practices, that unleash the talents of our employees, deliver superior values to our customers and providing innovative solutions for the markets and communities we serve'. Also, one of the core values of Access Bank is 'Empowered Employees'. This is a pointer to the fact that we maintain an environment that allows employees to aspire to be the best they can be. Employees are trained adequately across all levels and functions to acquire the skills they need to become world-class professionals and contribute to a dynamic and sustainable working environment.

All entry level candidates attend a four-month training programme in the Access Banking Training School of Excellence, where they are prepared for the challenges ahead. The Banking School of Excellence began in 2003 and 2,521 trainees from Nigeria and other countries in which the Bank operates have graduated from this programme.

### Ethics: Corruption and Anti-Competitive Behaviour

A whistleblower system is one which allows a person tell the public or someone in authority about alleged dishonest or illegal activities/misconduct occurring in an organisation. To enable staff report unethical activities affecting Access Bank so that the Bank can take considerable measures to address them, the Bank deployed a more robust Whistleblower System in 2012, which was outsourced to the Ethics line at KPMG. This has created the awareness and increased the confidence of staff and other stakeholders in reporting any suspicious activities/misconduct that can expose the Bank. This has served, over time, as a deterrent to workplace misdemeanours and entrenched staff integrity and discipline.

To instil the highest ethical and legal standards as well as comply with applicable international laws, Access Bank has appointed anti-bribery compliance officers.

As an ethical organisation, Access Bank has demonstrated zero tolerance for bribery and corruption. This is clearly expressed in the Bank's various policies such as Anti-bribery policy, code of ethics and compliance manual and, where incidents of corruption are identified, the Bank will undertake a strict adherence to the guidelines of the policy, which may include dismissal of staff and blacklisting of vendors.

About 1,096 members of staff were trained across the Bank and its subsidiaries in 2013 on ethics, whistleblower system and anti-fraud. There was no case of legal action against the Bank for anti-competitive behaviour, anti-trust, and monopoly practices.

All Access Bank employees and contractors, and those at subsidiaries we operate, follow our safety rules, intervene in unsafe situations, and respect our neighbours and the environment. These expectations and controls are the foundations of the proactive safety culture that we nurture in our workforce. The Bank is increasingly concerned with achieving and demonstrating sound environmental performance by controlling the impacts of our activities, products and services on the environment.

In order to conform to our operational risks, the Bank resolved to adopt the following measures:

- The environmental care and performance are inextricably linked with our operations.
- The fundamentals of a good Health, Safety, Security and Environment (HSSE) system are built on conducting risk assessment, safety observations,

awareness teasers, inspections, spot checks, fire management trainings, fire safety measures and emergency preparedness drills.

- The Bank puts a lot of effort in incident management. We are convinced of the positive effects of our constant focus on high potential incidents.

### Qualitative benefits:

- Compliance with the rules and regulations
- Increase image/reputation/brand
- Engage with employees – morale, loyalty, retention
- Build public trust
- License to operate: less regulatory scrutiny, legal complications, lower community discontent, reduction in pollution on environment
- Increase business options
- Attract and retain high performance staff.

### Quantitative benefits:

- Reduced number of incidents
- Saved lives and reduced injuries
- Reduced property damage costs
- Reduced business interruptions
- Protected market share
- Reduced litigation costs
- Reduced environmental hazard
- Reduced regulatory penalties from accidents
- Reduced regulatory attention.

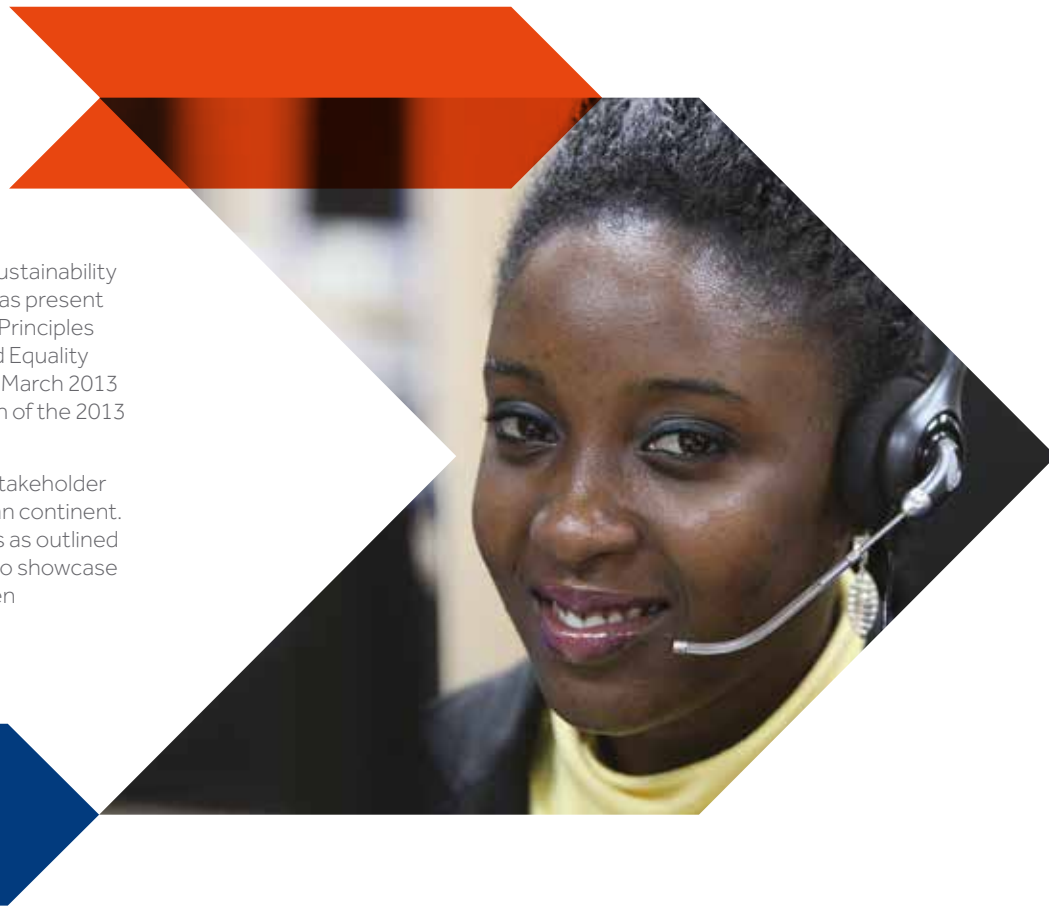


# WOMEN EMPOWERMENT PRINCIPLES

At Access Bank, we do not only believe in the extension of financial services to women, we see it as our responsibility to truly empower women and promote gender equality. As a Bank of best practice, our Bank mainstreams the essential characteristics of a women-friendly institution in line with our belief that investing in women can yield great gender dividends.

To reiterate our position as a Sustainability champion in Africa, our Bank was present at the Women Empowerment Principles Leadership Group Meeting and Equality Means Business held from 5-6 March 2013 in New York in commemoration of the 2013 International Women's Day.

Access Bank is a major WEPs stakeholder in Nigeria and across the African continent. We have driven many initiatives as outlined below within our organisation to showcase our commitment to the Women Empowerment Principles:



## Principle

1. Establish high-level corporate leadership for gender equality

## Current initiatives

Access Bank's Chief Executive Officer serves as the lead champion on gender within the Bank. The Bank is also a member of the Central Bank of Nigeria (CBN) Banker's Committee Sub-Committee on Women Economic Empowerment strategically supporting and encouraging top-level commitment to gender empowerment using the Banker's Sub-Committee platform..

Access Bank actively participates in the initiatives of the UN WEPs. Bolaji Agbede, Head, Group Human Resources and Omobolanle Victor-Laniyan, Head, Sustainability represent the Bank on the Leadership Group of United Nations Women Empowerment Principles (WEPs).

2. Treat all women and men fairly at work – respect and support human rights and non-discrimination

The Bank has zero tolerance for human rights violation or discrimination in all forms and has effectively implemented its Human rights policy.

One of our core values is "Empowered Employees", therefore, there are various mechanisms in place for escalation of violation of the Bank's Human rights policy.

3. Ensure the health, safety and well-being of all women and men workers

We consider the health and safety of all our employees very important. In the year under review, the Employee Health Risk Assessment was developed to help ascertain potential hazards are the most significant in our workplace as well as mitigants for these hazards. Our Bank also organised several trainings on health, safety and security for thousands of our employees.

The Bank also promotes work/life balance through its Access Recreation Centre (ARC). The centre has a gymnasium and a relaxation spot to promote a culture of wellness and healthy living among Access Bank's employees. The Bank also has a crèche to cater to the needs of the Access woman's child.

4. Promote education, training and professional development for women

Access Bank currently holds quarterly sessions aimed at training and mentoring as well as capacity building for women. These initiatives are championed by the Bank's Access Women Network launched in Nigeria in 2011 and in Ghana in 2013.

The Access Women Network aims at fostering a supportive work environment for women. The initiative seeks to retain and nurture female

employees and to help them achieve their full career potentials. It offers programmes and opportunities to help women receive mentoring and develop competencies that will help them demonstrate executive readiness and have a positive impact on their respective communities. The theme for 2013 was 'Championing Change, Making a Difference'.

5. Implement enterprise development, supply chain and marketing practices that empower women

As at 31 December 2013, females constituted:

- 40% of our total workforce;
- 30% of our Management positions;
- 20% of our top Management positions; and
- 33% of our Board positions.

Today, women contribute about 30.97% to our Bank's account acquisition.

6. Promote equality through community initiatives and advocacy

As proof of Access Bank's commitment to gender equality, the Bank provides support for women in its host communities by empowering them and making them more effective socially and economically.

7. Measure and publicly report on progress to achieve gender equality

On an ongoing basis, Access Bank reports its commitment and progress made on gender equality in its financial and non-financial performance indices.

# THOUGHT LEADERSHIP

## The 2013 Access Leadership Conference

We understand what leadership means to a nation, business and society. At Access Bank, we decided to follow this pathway of creating sustainable leadership in all spheres of life and we are committed to doing just that. Our desire to see enduring change in the leadership landscape of Nigeria and Africa has led to the Bank's institution of its first-of-its-kind leadership conference in Nigeria and Africa.

Bringing together the world's finest leaders and models, Access Conference highlighted change and leadership as major driver of business models, national ideologies and innovation. This is in line with our belief that with the 21st century diversity of the world, it is critical to understand what it takes to be leaders and develop broad interventions that are required to drive sustainable leadership.

The event which was essentially to discuss and share ideas on how to embrace sustainable leadership in a rapidly growing economy drew high profile delegates, including former Ghanaian President, John Agyekum Kufuor (2001-2009), President of Carbon War Room and former President of Costa Rica, José María Figueres Olsen (1994-1998), Nigeria's Minister of Finance and Co-ordinating Minister for the Economy, Dr. Ngozi Okonjo-Iweala, Former Governor of the Central Bank of Nigeria, Mallam Sanusi Lamido Sanusi, Initiator, Chairman and Pilot, Solar Impulse Project, Bertrand Piccard, former Managing Director, Bank of Industry (BOI), Ms. Evelyn Oputu, Olympic Champion and Chairman of LOCOG, Sebastian Coe, and a host of others.

During panel discussions at the landmark conference, exceptional leaders and world-renowned thinkers guided participants through the principles of good leadership, and explored their multiple facets creating a platform for strategic discussions on the way forward for the political, social and economic spheres while charting our Bank's path as a Sustainability leader in the Nigerian and African space committed to creating the enabler for responsible leadership in the society. The conference captured the essence of good, sustainable leadership, highlighting what it means to be a leader in today's world and the role of Nigeria and more broadly, Africa, in capitalising the new engines of innovation.





# ENVIRONMENT



## Environmental and social performance

As a sign of our continued commitment to environmental issues in the country, we adhered to all stipulated environmental requirements in the conduct of our operations. To this end, the Bank was not exposed to any non-monetary sanction for non-compliance with environmental laws and regulations. In 2013, the Bank in compliance with the CBN directive on financial inclusion implemented the Three-Tiered KYC regulation, which saw the Bank deploy products targeted at low-income persons and the unbanked population in the Nigerian society. The Bank has recently invested in e-branches with electronic channels for self-service. We are also collaborating with the CBN and NIBSS to implement the Biometric Matching Solution for ease of customer identification across the financial services industry.

### Access Bank 2013 Equator Principles Report

Access Bank is an Equator Principles Financial Institution (EPFI) and as part of the requirements of being a signatory, the Bank reports on transactions screened using the Equator Principle standards.

In line with this commitment, Access Bank in the year 2013, applied the Equator Principles in the process leading to the granting of the following transactions:

- US\$90 million medium-term facility to OIS-Indorama Limited ("OISIL" or "Project Sponsor") with respect to the construction of a multi-purpose jetty to be used by Indorama Eleme Fertilizer & Chemical Company Limited ("IEFCL" or "Project Proponent") for evacuation of its urea fertilizer product meant for export. Access Bank Plc solely funded the facility. However, we are currently working with other lenders to sell down part of the facility to the identified lenders.

- US\$800 million syndicated facility by Indorama Eleme Fertilizer & Chemicals Ltd. ("IEFCL" or the "Sponsor") with respect to the provision of debt financing of US\$10 million for a 1.4m MTPA Nitrogenous Fertilizer Complex comprising a 2,300 tonnes per day (TPD) Ammonia Plant and a 4,000 TPD Urea and Granulation Plant at the Indorama Eleme Petrochemical Complex Site, Eleme, Port Harcourt, Nigeria (the Project). Access Bank participated in the local commercial bank tranche of which the bank provided US\$10 million only.

### Categorisation under Equator Principles & Environmental and Social Risk Management.

Category	Number of Projects reviewed in the year 2013
A	1
B	2
C	0
Total	2

### EP Reporting – By Sector

Category	Petrochemical	Jetty Infrastructure
A	0	0
B	1	1
C	0	0
Total	1	1

### Reporting – By Region

Category	Africa
A	0
B	2
C	0
Total	2

EP Category	Projects receiving review at marketing or appraisal stage	Project fully funded or executed
A	1	0
B	3	2
C	0	0
Total	4	2

## Materials

At Access Bank, we ensure that all paper stationery used in printing internal memos are re-used where possible. This has significantly reduced our paper purchase and has resulted in cost savings over the period.

The Bank ensures that the items purchased (especially paper stationery) are made from recyclable materials as depicted by the recyclable logo on all our stationery products. We use papers which carry the recyclable stamp which certify that the paper products are made from recyclable inputs. We also ensure we print on the ecoprint mode and all internal documents are printed using the front-and-back print setting to optimise the use of paper and reduce waste.

## Energy

The Direct Energy Consumption by primary sources is from Power Holding Company of Nigeria. Our Bank has been able to save energy significantly through our policy of shutting down generators at 6pm for branches, and 9pm for the Head Office. Indirect energy consumption by primary sources refers to power generated from our diesel powered generating plants Bank-wide.

Our generator shut-down initiative has resulted in power savings of up to 115,807.36 Kilowatts of diesel generated power in 2013.

## Water

Concerted efforts made in the optimal use of water in the Head Office can be observed from the type of cisterns used in the rest rooms that ensure the optimal use of water and minimise waste.



# SUPPLY CHAIN



Incorporated into our vendor selection criteria are yardsticks that align with the Bank's value system and our drive for sustainable business practices. For instance, we only do business with socially responsible enterprises with which we share common goals and values. The key selection criteria for driving our vendor selection objectives are:

- **Track Records:** Our vendor registration process seeks to gather information on how our vendors generate waste and their waste management plans so we can assess and entrench the philosophy of sustainable procurement in our supply chain.
- **Geographical Coverage:** To reduce our carbon footprint arising from logistics and transportation cost of goods and services purchased by the Bank, we seek to source very close to the location where such goods and services are needed.
- **Quality of Goods:** We assess quality using environmental consciousness as one of the yardsticks, e.g. the use of environment-friendly air-conditioning systems as our preferred brands, use of energy saving and LED bulbs etc.
- **Dealership/Distributorship Status:** This borders on professional competence and ethical consideration to ascertain that the supplier has obtained all necessary certification required to carry out the task for which he is engaged.

Our Bank is committed to ensuring minimal waste within its supply chain. These efforts are reflected in our purchases, encouraging local sourcing or sourcing as close as possible to the point of need in order to reduce environmental logistics impacts that are involved from sourcing from long distances.

We also ensure that our vendors do not employ any under-aged person(s) in our drive towards eliminating the use of child labour in our supply chain. Our vendors are encouraged to abide by the Health and Safety guidelines of the Bank in their operations while on the Bank's premises and on activities or processes from which the Bank derives benefits due to the existing business relationship with the Bank; we also encourage the growth of small businesses by allowing a flexible payment pattern for small organisations where advance payments could be made for big projects awarded.

We are passionate about our relationship with our vendors through constant dialogue and meetings with suppliers across our supply chain to ensure that our value of high ethical standard is not compromised.

## Supplier engagement

We engage our vendors through vendor fora, letters, email correspondences and events, site visits and exhibitions. These engagement sessions have continuously provided the Bank with the opportunity of driving sustainable business practices.

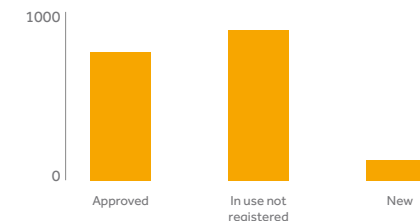
One of the major events conducted in 2013 in which our vendors participated was a Charity Walk organised in 2013 tagged the Access Walkathon in which vendors actively participated. Through the generous contributions of our vendors to the tune of about N20million, the Bank was able to touch lives of people in host communities.

## Supplier assessment data

Rating criteria

Total score	Maximum total score is 20
<b>Parameters used in evaluating 'Approved' and 'In use not yet registered' (Scale: 1 – 5)</b>	
Parameter 1	Problem resolution
Parameter 2	Timeliness of service delivery
Parameter 3	Service/product quality
Parameter 4	Character and composure of company representative
<b>Parameters used in evaluating 'New' (Scale: 1 – 5)</b>	
Parameter 1	Track records
Parameter 2	Geographical coverage
Parameter 3	Quality of service/product
Parameter 4	Accredited/dealership status

### Accreditation overview



Status	Description	Number of Vendors
Approved	On approved 2012 Vendors' list	781
In use not registered	In use but on approved 2012	914
New	Proposed for approval and registered	123
<b>Total</b>		<b>1,818</b>

### Vendor Categories

There are 87 vendor categories on the Bank's Vendor list:

- High clusters refer to those categories with more than 44 vendors per category
- Low clusters refer to the categories with less than 3 vendors per category



S/N	Categories	Vendors	Reason
1	Consultants And Professional Services	743	Most of the vendors in categories are Legal as they engage lawyers in each locality where required
2	Constructions, Designs And Renovations	104	The large number of builders are required to ensure prompt delivery on timeline due to the ongoing major renovations and façade rebranding efforts bank wide
3	Information Technology	97	The peculiarity and exigency of IT requirements justifies our having a robust base for flexibility and agility
4	Hospitality Services	46	Hospitality industry is dynamic and new hotels come up frequently and requires our having to leverage on their offerings and cost advantages
5	Events Management	44	For flexibility and agility and to meet up with tight schedules
6	Links Connectivity And Networks	44	The peculiarity and exigency of need justifies our having a robust base for stability
7	Prints And Printing Services	44	Our massive rebranding effort justifies our having a robust base to provide us with options as buffer for service failures and tight delivery timelines
8	Clearing Equipment Supply	2	Due to security considerations
9	Newspaper/Magazine Supply	2	Low risk and as such does not require many vendors
10	Outsourced Services – Printing & Document Imaging	2	Volume aggregation for better negotiation
11	Quantity Surveyor/ Consultant	2	We adopt the design and build model and only as such builders or contractors work with their preferred quantity surveying
12	Rate Board – Sales, Accessories, Services & Maintenance	2	We deal with the vendors with the dealership right for our preferred model and they carry out the maintenance
13	Service Quality Assessment	2	More options to be sourced before next registration exercise
14	Sorting Machine – Sales, Accessories, Services & Maintenance	2	We deal with the vendors with the dealership right for our preferred model and they carry out the maintenance
15	Towing Services	2	Low risk and as such does not require many vendors
16	Gardening & Landscape	1	More options to be sourced before next registration exercise
17	Insurance	1	Volume aggregation for better negotiation
18	Microfilm Equipment	1	More options to be sourced before next registration exercise
19	Public Address	1	More options to be sourced before next registration exercise
20	Security Document Printing	1	Due to security considerations
21	Town Planning/ Consultant	1	More options to be sourced before next registration exercise
22	Vault Asset Management	1	Due to security considerations

# COMMUNITY



## Private Sector Health Alliance of Nigeria

In a move aimed at improving Nigeria's health indices and reducing maternal mortality ratio by three quarters by 2015, the Private Sector Health Alliance of Nigeria (PSHAN) was instituted as a result of the private sector's potential to expand access to health services, improve quality of care and complement the public sector's efforts in addressing health system challenges in Nigeria.

The strategic coalition to which Access Bank is proudly a pioneer member was launched at the 2013 GBCHHealth Conference in New York, United States to advance Nigeria's progress in meeting the health Millennium Development Goals in the short term and advance the health sector from being an economic drag to a net contributor to economic growth and job creation in the mid term.

The activation of PSHAN has been endorsed by the President of Nigeria, His Excellency Goodluck Ebele Jonathan, Mr. Bill Gates, Alhaji Aliko Dangote,

Dr. Muhammad Ali Pate, Mr. Herbert Wigwe, Mr. Jim Ovia, Mr. Aigboje Aig-Imoukhuede, Mrs. Sola David-Borha and other corporate leaders to mobilise the broader business and corporate community as well as the private health sector towards a multi-sectoral coalition to improving health outcomes.

PSHAN has announced a \$24.2million commitment, a two-year initiative that seeks to drive a private sector emergency response to Saving One Million Lives initiative and invest in critical segments of the healthcare value chain that benefit the under-served. This plan is expected to save more than 400,000 lives (as a public private coalition) in two years and create at least 20,000 jobs in five years.

## World AIDS Day Play for Life Campaign

Given Access Bank's commitment to supporting worthwhile Corporate Social Responsibility initiatives and its involvement in the global campaign against discrimination of People Living With HIV/AIDS and immense support for the fight against the spread of HIV/AIDS in the continent, the Bank partnered with Friends Africa, a pan-African non-governmental organisation working to mobilise strategic political and financial support for the fight against AIDS on the second edition of the World AIDS Day "Superstars Play for Life" anti-stigma and discrimination campaign – a novelty football match designed to create awareness about HIV/AIDS in Lagos, Nigeria.

The campaign used the natural convening power of sport to create a viable platform that offered a vantage point for promoting health awareness such as ending the stigma and discrimination against People Living With HIV/AIDS. This flexible avenue provided an opportunity to further educate and empower people with information to help prevent HIV new infections as well as increased access to voluntary counselling, testing and care.

The campaign targeted at over 2 million Nigerians brought together over 3,000 spectators and 300 persons living with HIV to witness the display of selected football players of renown and Nigeria's entertainment industry drawing attention to the issue. Thousands of information, education and communication materials including flyers, pamphlets, male and female condoms and other educative materials containing useful information about HIV/AIDS prevention, stigmatisation and discrimination were distributed.

## The Access Foundation

Sustainability remains the cornerstone of our business philosophy and we believe that only by delivering social, economic and environmental value today can we create shareholder value for tomorrow.

To further the Bank's sustainability agenda, the Bank has commenced the establishment of the Access Foundation for which Corporate Social Responsibility initiatives will be pursued, evaluated and implemented in the achievement of our vision of becoming the World's Most Respected African Bank.

The Foundation will be set up to enable Access Bank to aggregate, develop, evaluate, implement and monitor its various CSR initiatives within the Bank more effectively by providing a more focused, disciplined and sustainable framework for giving back to its host society.

Our focus is to establish a Foundation that supports efforts at societal sustainability through initiatives in identified areas of intervention – Arts, Education, Economic Empowerment, Health, Leadership and Social Development as well as create a platform through which our Bank can partner other institutions and/donor organisations to help create and sustain healthy communities in Africa. This will be a more focused, disciplined and sustainable framework for Access Bank to give back to society.

## The Nigerian Stock Exchange 12th annual essay competition

Apart from helping young people develop good writing skills, essay competitions have become a means through which Nigerian undergraduates, graduates and senior secondary school students make a good sum of money to further their academics in the higher level.

With the introduction of its annual essay competition for secondary school and tertiary institutions, the Nigerian Stock Exchange evolved a mix of initiatives aimed at creating awareness on the benefits of investment in stocks and bonds among youths. The competition, which has recorded tremendous impact within the educational space in Nigeria, rewards the best essays with prizes such as ordinary share of quoted companies, certificates, plaques, trophies and an opportunity to apply and work at Access Bank with the presentation of certificates.

Access Bank has an on-going 10-year sponsorship agreement in the secondary schools category of the Nigerian Stock Exchange Annual Essay Competition. The Bank has supported the NSE Essay Competition as an enabling platform to demonstrate its commitment towards education which is one of the Bank's Corporate Social Responsibility focus areas. The platform does not only support the Nigerian Educational system, it also empowers Nigerian youth with the culture of savings and long-term investment, thereby exposing them to the benefits of investments in stocks, engendering the ideals of self-reliance among youths in preparation for a buoyant adult life.

The success of the competition nationwide over the years continues to be encouraging and has created further impetus for the Bank to strengthen its educational initiatives across the country. The competition, which is strategically targeted at students in senior secondary schools, seeks to continually meet the objective of bridging the gap between classroom learning with practical knowledge required for long-term personal financial planning.





## COMMUNITY INVESTMENT

### The Bank

The Bank's Corporate Philosophy is highly influenced by the principle of sustainability. The Bank has determined that it must be a force for good in the communities in which it operates and within the financial system generally. We recognise that in all our jurisdictions, the goal of adding value can only be achieved in partnership with other stakeholders in both the public and private sectors and from within society as a whole.

In the year under review, and in line with our commitment to improving education and enterprise in our host communities, we partnered with organisations on entrepreneurship, building projects, business plan and essay competition. We believe that the power of business is a thrust for the advancement of education and this has guided our gracious charitable donations in the area of education.

As a key stakeholder in the private sector, the Bank collaborates with other organisations in the sector to leverage resources for the implementation of

interventions in Health. We partner with organisations to lead the advocacy campaign which seeks to create awareness on major public health issues. In the year under review, we also partnered with Friends Africa on the World AIDS Day Novelty Match bringing together leading stars in Nigeria's football, music, comedy and movie industries to work together as advocates for the fight against stigma and discrimination of people living with HIV. Using the natural convening power of sport, we created a viable platform that offers a vantage point for advocating and promoting health awareness such as ending stigma and discrimination of people living with HIV/AIDS.

We are extremely proud of our employee volunteers who have identified, selected and championed innovative initiatives to better the lives of people in our host communities. The collaborative efforts of thousands of our employee volunteers have brought evident social dividends to our host communities.



### Community Investment Data (Bank and Employee Volunteers)

Community Focus Area	Programme/Initiative	INPUTS				
		2. Value of cash contributions – Nigerian Naira	3. Total hours volunteered in company time	4. Value of staff time contributed – Nigerian Naira	5. Total value of contributions – Nigerian Naira	
Education	Delivery of Ultra modern Home Economics Laboratory to Oduduwa Senior Secondary School, Lagos	2,122,580	1,230	413,306.65	2,535,886.65	
	Renovation of Bonny Camp Primary School, Victoria Island, Lagos (library with full stock of books, desktop computers, renovation of all classrooms and provision of chairs and desk for over 15 classrooms, provision of borehole water and tanks, and renovation of toilets)	2,681,500	32	165,160.96	2,846,660.96	
	Girl Child Mentoring Programme	0	30	10,080.60	10,080.60	
	Scholarship award to the best graduating student in 2013 who gained admission to a university. The recipient is a Petroleum Engineering student in the University of Lagos	100,000	0	0	100,000	
	Empowerment session and donation of key facilities to Lagos State Correctional Boys Centre	728,462	15	5,040.30	733,502.3	
	Cash donation as scholarship to support the secondary school education of orphans under the care of Lydia Women foundation	100,000	30	0	100,000	
	"A-Word-A-Day" Teaching and Mentoring Initiative at Olomu Primary School, Ajah, Lagos.	0	20	90,010.80	90,010.80	
	Support towards Muritala Mohammed Foundation's 2013 Education for Leadership & Sustainable Development Conference	5,000,000	0	0	5,000,000	
	Support for School of Entrepreneurship	500,000	0	0	500,000	
	Support towards CIPM Millennium Building Project	1,000,000	0	0	1,000,000	
	Support for 2013 Fate Foundation Business Plan Competition	2,000,000	0	0	2,000,000	
	Sponsorship of 2013 Nigeria Stock Exchange Essay Competition	12,000,000	0	0	12,000,000	
	Renovation of Olomu Secondary School, Lagos	500,000	500	190,774	690,774	
	Sport	Female football competition organised between the SS1 and SS3 students	0	20	6,720.4	6,720.4
		Sponsorship of Olomu Primary School Inter-house Sports Competition	121,750	40	108,012.96	229,762.96
Health	Infrastructure upgrade (Provision of chairs, flat screen televisions, and construction of an entrance) for the General Hospital, Kaduna	500,000	20	50,600.16	550,600.16	
	Save-a-Life Project (Corrective Surgery for Kids)	2,500,000	2,160	37,804.89	2,537,804.89	
	Sponsorship of Friends Africa on World Aids Day Novelty Match	10,000,000	20	15,630.12	10,015,630.12	
Arts	Arts & Crafts Exhibition, and Documentary for Children living with Down Syndrome	3,700,000	0	0	3,700,000	
Social Welfare	Support for Empowerment Support Initiative of Rivers State	1,900,000	0	0	1,900,000	
	Support for Salvage Africa Building Project	1,000,000	0	0	1,000,000	
	Support towards Dreamland Foundation	2,000,000	0	0	2,000,000	
	Support towards Chike Okoli Foundation	1,000,000	0	0	2,000,000	
	Support for Temitayo Awosika Help Foundation	600,000	0	0	600,000	
	Bankers Committee – Donation towards the relief of flood victims	300,000,000	0	0	300,000,000	
	Donation towards IFRS Centre of Excellence	50,000,000	0	0	50,000,000	
Support for Mastercard Foundation	10,000,000	0	0	10,000,000		
<b>412,147,433.84</b>						

N.B: We included expense on the Bank's Employee Volunteering projects in cash and in kind



## CASE STUDIES: EMPLOYEE VOLUNTEERS



### The girl-child initiative

With the emergence of a new way of thinking in many countries of the world seeking a more effective role for the woman in society, the ascent of feminist movements has undergone a qualitative shift from the strategy of securing emancipation of women to facilitating empowerment of women. The empowerment of women aims at giving women power to exercise autonomy over their destiny.

Based on the foregoing, Access Bank's Compliance and Internal Control unit members embarked on their employee volunteering Group activity for 2013 which centred on the empowerment of the girl-child.

With the delivery of an ultramodern home economics laboratory, empowerment lecture series for girls, female football competition and distribution of cooking

books to girls, the volunteers have shown their commitment to building healthier, better informed girls. The touchpoint of the project was the setting up of a mentoring programme designed to provide opportunities for career grooming, growth and development of school students.

The project, which took place from May to December 2013 with a total of 1,230 hours, benefited over 2,000 students and 35 teachers of Oduduwa Senior Secondary School, Lagos.

### Children with special abilities initiative

The Financial Control 2013 Employee Volunteering Project was entitled "Serving our community: Ordinary People, Extraordinary things". The Group's focal objective was to raise awareness about people living with physical and mental disabilities by highlighting abilities in disabilities. For this, our Financial Control Group looked at organisations in the community dedicated to caring for people living with Autism, Cerebral Palsy and Down's Syndrome.

This project was chosen after a chance visit to the *Atunda Olu School for the Mentally and Physically Challenged*, a school under the Lagos State Ministry of Education. Having little prior knowledge about these disabilities, the Financial Control team was surprised to see so many people affected with very little information about them. In addition, we discovered most families of people living with the conditions were subjected to all sorts of stigma in the community. This had an adverse effect

on them, leading to the abandonment of their wards among other issues.

Through the Children with Special Abilities campaign, our employees brought hope to children living with Down's Syndrome as well as those who have dedicated their life's work to care for people living with these disabilities.

A documentary highlighting challenges experienced by people with mental and physical disabilities was created to drive the focal points of the team's enlightenment campaign. The documentary featured two not-for-profit organisations and one school; one from the public sector and two from the private sector. These organisations and schools have a history of dedicated care and devotion to people with these disabilities. The documentary was used as a fund-raising tool as well as a keep sake to educate colleagues, families, friends and customers of these disabilities; to remind them to give comfort to people they know living with the conditions and or to empathise and donate or volunteer to organisations who care for people living with the conditions.

The employees also organised a forum and an exhibition of arts and crafts by the children titled "Ordinary People, Extraordinary Things". The forum was organised to recognise and celebrate the role of parents, teachers and professionals within the organisations in their efforts to bring normalcy to those living with Down's Syndrome and to further raise awareness among people and encourage support for the children through volunteering and donations.

The event also featured an exhibition of Arts and Crafts by the Down's Syndrome Foundation of Nigeria, the Children's Developmental Centre and Atunda Olu School which were greatly patronised by our staff and guests.

With over N3.7million raised for this initiative, the Bank's Financial Control volunteers touched the lives of over 130 children living with Down's Syndrome, Autism, Cerebral palsy and the effects of polio.

### Employee volunteers

Through our Employee Volunteering Scheme (EVS), our employees were able to help the local communities we serve. Our EVS allows our employees to volunteer during work hours and to participate in a range of activities, including mentoring disadvantaged youths, joining environmental initiatives and offering their skills to local non-profit organisations.



## School renovation project

The Internal Audit Employee Volunteering Project was the Renovation of the dilapidated Information Technology Centre and provision of 12 Desktop computers and accessories for Ikosi Primary School – Ketu, Lagos, Nigeria, a school with over 1,000 pupils and provision of monthly computer training for the pupils of the school. The project also involved the renovation of 6-room male and female toilets and installation of a borehole for the chosen school.

The 500-hour project was born out of the need to provide basic computer knowledge and education for the pupils considering that the school is a public school and the pupils did not have access to quality educational materials.

Access Bank has become a household name in Ikosi and its environs. The Parents and Teachers Association (PTA) of the school is grateful for the Internal Audit Team's gesture towards improving the quality of the school's facilities; renovation of the school's IT Centre, renovation of toilets and borehole installation.

Over 700 pupils benefited from the IT facilities provided by the Bank's Internal Audit Employee Volunteers. Access to quality sanitary facilities and borehole continue to impact positively on the entire school population.



## Hospital rehabilitation project

During a visit to the General Hospital, Sabo, Kaduna, our Zonal Retail Operations team observed a lot of needs. Some of these needs included a spacious filing room to allow ease of retrieval of patients' history/reports, more chairs for guests and patients, and an overhaul of the hospital's ambience.

On a daily basis, the General Hospital, Kaduna is visited by an average of 400 patients seeking medical attention and treatment. After consultations with the hospital's Medical Director, the employee volunteers had been informed of the challenges faced by the hospital personnel in seeking private sector intervention without much response.

The choice of the hospital was based on the fact that the General Hospital is the only hospital that serves about three Local Government Areas in Kaduna.

The hospital renovation project led to the provision of the following amenities:

1. An expanded filing room for the hospital
2. Cabinets and shelves
3. Provision of seats for over 100 patients
4. Enhancement of the hospital's ambience with Flat Screen Televisions
5. Construction of an alternative hospital entrance to aid accessibility

With over 100 patients benefiting from this initiative, this community investment was judged to be the best Corporate Social Responsibility in Kaduna State by the Central Bank of Nigeria.

## School adoption project

In 2013, our Personal Banking employee volunteers embarked on a project to renovate the Bonny Camp Primary School, Victoria Island, Lagos. Bonny Camp Primary School is a public primary school in Nigeria. The school had been in bad shape prior to the activation of the project. A large part of the school's roofs was broken, with flooring in bad shape and no windows, bad toilet systems, absence of potable drinking water.

In achieving their volunteering objective, the Personal Banking employee volunteers provided a full stock of books for the school library, desktop computers, potable water and water tanks, and new toilets.

In order to ensure that the entire school infrastructure was completely rehabilitated and due to limited funds available, the team devoted 24 months to achieving this feat.

Much of the period was used in getting all the necessary approvals required to kick-start the project from Lagos State Government.

The lives of over 380 pupils were impacted. The quality of education they receive now was also improved as white boards were provided for all the classrooms, and comfortable seats.

The funds raised (over N8million) for the project were solely contributed by staff of Personal Banking Division. The project as completed will benefit students now and in the next 10-20 years if properly maintained.



## Youth empowerment and rehabilitation initiative

In 2012, the Channel Services Group initiated a project with the Lagos State Special Correctional Centre for Boys as the beneficiary of its employee volunteer initiative for the year. That year, the Group presented gift items and entertained the children within the facility. A tour of the centre was also done with a view to identifying areas where the Bank can offer assistance.

In 2013, the Group entered the second phase of the project which involved motivational talks, video presentation, refurbishing and donation of key facilities, as well as donation of foodstuffs and other items to the centre.

Our Channels Services Employee Volunteers believe in the importance of empowering young people to be agents of change in the economy and community.

This group of volunteers has not left the youth empowerment function to the government or religious organisations, they have been directly involved in supporting, motivating, and empowering youths in the Lagos State Special Correctional Centre for Boys. In doing this, our volunteers have instilled a strong sense of self-belief that the youth of the centre can achieve anything and be successful in life, and improved the standard of social amenities in the centre so as to better engage the boys. The spin-off include:

1. Improved social lives of beneficiaries
2. Increased beneficiaries awareness and understanding of certain issues
3. Reduced beneficiaries' dependence on community by providing them with tools to improve their own lives.

The project had direct impact on 160 staff, students and the management of the school with a total sum of N728,462 raised by staff of the Channels Services Group for the project.





### Correctional surgery for children

Down's Syndrome is a generic condition involving an extra chromosome, which occurs around the time of conception. A person with Down's Syndrome has 47 chromosomes instead of 46. Globally, it is estimated that for every 800 babies born, one will have Down's Syndrome.

It is against this background that our Commercial Banking Division Lagos volunteers identified three children with health challenges that needed urgent medical attention in India. The Corporate Social Responsibility Committee in Commercial Banking Division, Lagos succeeded in mobilising the sum of N2,500,000 to sponsor the children with different health challenges to India for corrective surgery in December 2013. The operations were successful and the children are back in the country in good health.

Our Commercial Banking Lagos Employee Volunteering team dedicated 2,160 hours which have resulted in sponsorship of three (3) children of Down's Syndrome Foundation with different health challenges, going to India in December 2013 for corrective surgeries at a cost of N2.5million (Two Million, Five Hundred Thousand Naira Only).

The volunteering exercise took a period of 90 days, from fund raising, liaising with Coordinator of the Foundation and solidifying travel arrangements for the children and parents.



### A-Word-A-Day project

Education is essential for everyone. It is the level of education that helps people earn respect and recognition in society. However, as indispensable as education is, the unequal standard of education remains a major problem that needs to be solved in Nigeria and the rest of Africa. It is upon this premise that Access Bank's Customer Experience Unit embarked on adopting Olomu Primary School, Ajah and launched an initiative tagged "A-Word-A-Day" in which members of the unit visit the school bi-monthly to teach and mentor the pupils.

Our Customer Experience Volunteers believe that in areas where residents are not able to receive an appropriate education, life cannot be as thriving and prosperous as locations where there is a high standard of education. This has

guided the choice of the project and our positioning as a strategic partner in the development of the Educational sector in Nigeria.

With the commitment of its volunteers, the Customer Experience Unit organised teaching and mentoring sessions for pupils, provided school bags and library material to improve the reading culture of over 500 students.

### School adoption project

Access Bank is wholly unswerving in its volunteering initiatives. The Bank exhibits this commitment by encouraging its employees to volunteer for community development while ensuring sustainability and impact. In line with this, the Operational Risk Management Group (ORM) of the Bank identified Fazil-Omar Ahmadiyya Primary School, Idado, Eleko, Lagos, as a beneficiary of its employee volunteering initiative for 2013.

The project involved adopting the school and providing assistance in identified areas of need – furniture, teaching aids, renovation of infrastructure and motivational sessions. The project was selected as a result of collective interest in supporting the educational pursuits of young children whose guardians may be incapable of providing them with quality education in a conducive environment.



### Learning resource centre project

In line with its commitment to development initiatives, Access Bank encourages its employees to contribute towards community advancement through community projects.

As part of its volunteering efforts, the Centralised Operations Group of the Bank built an ultra modern learning resource centre for staff and students of Herbert Macaulay Girls' High School, Yaba, Lagos. This is premised on the fact that the Library has an integral role within the school system to support and facilitate students' and staff learning. The unveiling of the centre was held on 17 July 2013. The occasion was a great opportunity to demonstrate the Bank's commitment to the progress of Lagos state, its people and also to contribute to its long-term sustainable growth through educational development.



As an ardent promoter of socio-economic development and well-being, the Bank believes that lending support in the area of education will assist greatly in achieving its objective of contributing to the process of developing relevant skills and knowledge necessary for creating a pool of talent that is ready to take advantage of this knowledge-age for the benefit of society.

The Centralised Operations unit volunteers' intervention is strategic and gender inclined. The beneficiary school was chosen to further the cause of girl-child education, helping break the cycle of gender discrimination and to achieve the broad United Nations Millennium Development Goals 2 & 3. The unit completed a block of classrooms.



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## ASSURANCE STATEMENT AND COMMENTARY

### Assurance statement

Access Bank has commissioned Corporate Citizenship to provide external assurance and a commentary on its *Sustainability Report 2013*.

### The scope of our assurance

The assurance provides the reader with an independent, external assessment of the report and, in particular, with how it corresponds with the AA1000 standard. It is intended for the general reader and for more specialist audiences who have a professional interest in Access Bank's responsibility and sustainability performance.

Access Bank has chosen to use the AA1000 assurance standard AA1000AS (2008). Our assurance is a Type 1 assurance as defined by the standard, in that it evaluates the nature and extent of adherence to the AA1000AS principles of inclusivity, materiality and responsiveness and assures the behaviour of the organisation as reported here. Our assurance used disclosed information as its starting point and then investigated the underlying systems, processes and sustainability performance information to arrive at its conclusions. Our assurance has been informed by the GRI G3 Principles for Defining Report Content and Quality.

The level of assurance is moderate, which means that we believe there to be sufficient evidence to support the statement such that the risk of the conclusion being in error is reduced.

Access Bank is entirely and solely responsible for the contents of the report, while Corporate Citizenship is responsible for its assurance.

A detailed note of our assurance methodology appears at the end of this statement.

### Opinion and conclusions

In our opinion the Access Bank *Sustainability Report 2013* reflects the principles of AA1000 (2008): inclusivity, materiality and responsiveness.

In our commentary we review the report against each of these principles separately. We also provide feedback that can help Access Bank and its stakeholders identify where reporting can be strengthened in future.

### Commentary

This is Access Bank's sixth report on the ways in which it endeavours to execute its business responsibly and sustainably. The Bank's approach to executing its business responsibly and sustainably remains distinctive, committed and energetic. Access Bank sees its role as being a flag bearer for responsible business practice in Nigeria and more broadly across Africa.

In particular, Access Bank continues to engage vigorously in appropriate external initiatives. Among these we note that Access Bank is one of the four key sponsors of the Women's Empowerment Principles promoted by UN Women and the UN Global Compact. The report gives an account not just of Access Bank's participation in the broader initiative but also how Access Bank implements the seven women's empowerment principles within the organisation.

Another example of Access Bank leadership is provided by its participation in the Private Sector Health Alliance of Nigeria. This is Nigeria's private sector platform to contribute to the saving of one million lives movement. It also aims to advance progress in meeting the health Millennium Development Goals by focusing on innovation, partnerships, advocacy and impact investments.

In both these cases leadership is given at the highest level in the Bank. This underlines the quality and depth of Access Bank's commitment.

On the topic of leadership, we note that one of the most significant developments in Access Bank's programme in 2013 was the first Access Leadership Conference. This demonstrates the Bank's commitment to bringing about an enduring change in the leadership landscape of Nigeria and Africa.

Whilst achievements and activities are highlighted throughout the report, the report is relatively light on the things that did not go so well. According to the GRI reporting principles, reporting should be balanced, covering both positive and negative trends in performance on a year-on-year basis. Access Bank could improve reporting by more fully discussing challenges the Bank is facing in its drive to be a leading sustainable bank and setting out the year-on-year trends in

performance. This would make the report more balanced, and also provide the reader with a more nuanced picture of the challenges associated with sustainable banking in West Africa.

Our comments in relation to the three principles of AA1000 are as follows:

**Inclusivity:** *Does the organisation accept a responsibility to those on whom it has an impact? Does it involve stakeholders in developing a strategic approach to corporate responsibility and sustainability?*

In our view, the report displays Access Bank's adherence to the AA1000 principle of inclusiveness.

We noted above the vigorous and productive engagement of Access Bank with a broad range of collaborative external initiatives to improve sustainability and encourage responsible corporate behavior. We note too that the Bank attributes at least part of its business success and growth to engagement with customers and incorporating lessons learned into its business practice.

This year's report includes significant progress in that the *Stakeholder Engagement in 2013* section is structured in such a way as to touch upon inclusiveness, materiality and responsiveness. In the first instance, it shows the reason for engagement with the different stakeholder groups and how, as a consequence, the engagement has contributed to shaping Access Bank's overall approach.

**Materiality:** *What are the issues that really matter to the organisation's sustainability performance ("material issues")? How does the organisation identify these issues?*

In our view, the report displays Access Bank's adherence to the AA1000 principle of materiality.

The *Stakeholder Engagement in 2013* section is helpfully structured regarding materiality. It sets out not solely what were the mechanisms of engagement but also the key material issues pertinent to each stakeholder group.

We note that the approach is susceptible to strengthening in future years. This can be done by the extension of the approach to include engagement of a broader and more general nature in addition to that with each stakeholder group. Such a move would be



likely to identify issues such as tax policy, which is of material interest to society as a whole but not necessarily at the top of the list for any individual stakeholder.

**Responsiveness:** *Does the organisation respond to stakeholder issues that affect performance through its actions and communications?*

In our view, the report displays Access Bank's adherence to the AA1000 principle of responsiveness.

Identifying material issues is not by itself enough. The issues must be followed through. Again the approach of tabulating the Bank's stakeholder engagement with each group pays dividends. In this case it does so by matching the material issues identified with the consequential actions pursued.

#### Looking forward

Over the last few years, Access Bank has made significant progress in its journey towards becoming a sustainable bank. The question that raises itself is how can further progress be secured?

We note two possible areas.

We believe that one of the ways Access Bank could improve reporting and strengthen its strategy is by setting clearly defined targets, goals and KPIs. The report makes clear the vigour, comprehensiveness and energy of Access Bank's approach. Discerning the channels of delivery and the extent of achievement would be enabled by clearer targets, goals and measures.

The senior management and Board of the Bank take a lead externally in the development and promotion of the programme. It would be good to give fuller coverage of how their commitment is projected internally and to have a more comprehensive account of the internal governance of sustainability.

Corporate Citizenship  
London  
[XX] August 2014

#### Methodological notes

The assurance work was commissioned in April 2014 and was completed on [XX] August 2014. Detailed records were kept of meetings, assurance visits and correspondence relating to the inclusivity, materiality and responsiveness of the report, as well as to technical matters relating to the accuracy and presentation of data. A team of three, led by an Associate Director, undertook the assurance and commentary process. A Director acted as adviser to the group. The team has a variety of professional and technical competencies and experience. For further information please refer to our website [www.corporate-citizenship.com](http://www.corporate-citizenship.com).

Our external assurance and commentary process for Access Bank's *Sustainability Report 2013* has involved, but not been limited to, the following elements:

- Understanding Access Bank and its value chain, its own culture and the broader social and environmental contexts in which it operates; its approach to and understanding of corporate responsibility; how it identifies issues material to its operations;
- Benchmarking against peers, competitors and best practice to identify the basis on which to judge Access Bank's performance;
- Review of key elements of external coverage of Access Bank and the Nigerian Banking sector;
- Examination of the report at set stages in its development and testing of the assertions throughout, drawing from evidence and supporting documentation, reporting mechanisms, frameworks and processes;
- Assessment of the report against the detailed guidance laid down by AA1000AS and the GRI G3 Principles;
- Site visit to Access Bank's head office in Lagos;
- Interviews with key personnel in functions including Anti-fraud, Compliance, Facilities, Inclusive Banking, Media and Branding, Procurement, Risk and Sustainability.

Our work did not extend to a complete audit of the report's contents. We have not been responsible for the preparation of the report nor in devising the internal management and reporting systems that yielded the data contained therein.

The opinions expressed in this external assurance statement and commentary are intended to extend understanding of Access Bank's non-financial performance and should not be used or relied upon to form any judgments, or take any decisions, of a financial nature.

Corporate Citizenship is a leading assessor of corporate responsibility reports and an AA1000 Licensed Assurance Provider.

We have provided report assurance for Access Bank since 2009. In addition to our work on assurance Access Bank is a member of the LBG (London Benchmarking Group [www.lbg-online.net](http://www.lbg-online.net)), an evaluation framework for corporate community involvement which we manage on behalf of its members and adherents. We have done no other work for Access Bank during 2013.

Corporate Citizenship is part of Chime Communications.



## CONTACT US

This Report has been prepared in line with the Global Reporting Initiative (GRI) Sustainability Guidelines to the GRI Application level B+ as a way of adding value to our CSR Report and the reporting process. While disclosing and being accountable to our internal and external stakeholders on an on-going basis, stakeholders think about our sustainability performance and reporting efforts – and how we can improve both.

Please email your thoughts and suggestions to:

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Website: [www.accessbankplc.com](http://www.accessbankplc.com)

## CORPORATE DIRECTORY

**Branch distribution  
Abia****Aba Branch**

15 Azikiwe Road  
Aba Road

**Eziukwu Road Branch**

4 Eziukwu Road  
Aba

**Faulks Road Branch**

132 Faulks Road  
Aba

**Umuahia Branch**

Plot 6 Trading/Residential Area  
Umuahia

**Umudike Branch**

University of Agriculture  
Umudike Main Campus  
Umudike

**Abuja****Adetokunbo Ademola Branch**

Plot 833  
Adetokunbo Ademola Crescent  
Wuse 2

**Aminu Kano Branch**

Plot 1195  
Aminu Kano Crescent  
Wuse II  
(opp. Amal Court)

**Asokoro Branch**

Plot 87  
Yakubu Gowon Crescent  
Asokoro

**Enugu House Branch**

Plot 81  
Ralph Shodeinde Stropp Fed Min of Finance  
Central Business District  
Abuja

**Federal Secretariat Abuja Branch**

Federal Secretariat Complex  
Abuja

**Herbert Macaulay Branch**

Plot 247  
Herbert Macaulay Way

**Karu Branch**

Plot Number 312  
Nyanya Sports Centre Layout  
Cadastral Zone 09-07  
Karu  
Abuja

**Maitama Branch**

Plot 619  
Gana Street  
Cadastral Zone A05  
Maitama  
Abuja

**National Assembly Branch**

National Assembly Complex  
Abuja

**Boi Branch**

Plot 256  
Herbert Macaulay Way  
Behind Unity Bank Head Office  
Abuja

**Cadastral Branch**

Plot 207  
Cadastral District  
Abuja

**Durumi Branch**

Plot 1037  
Shafa Shopping Centre  
by Old Federal Secretariat  
Durumu District  
Abuja

**Federal Mortgage Bank Branch**

Federal Mortgage Bank Building  
Central Business Area  
Abuja

**Garki Branch**

Ahmadu Bello Way  
Garki II  
Abuja

**Garki Area 11 Branch**

Plot 599  
Cadastral Zone A3  
Gwarjo Close  
off Gimbiya Street  
Area 11  
Abuja

**Gwagwalada Branch**

356 Special Hospital Road  
Wagwalada  
Abuja

**Jos Street Branch**

6 Jos Street  
opposite Sharon Ultimate Hotel  
Area 3  
Garki

**Ladoke Akintola Blvd Branch**

Along Akintola Boulevard  
Garki  
Abuja

**Nasda Branch**

Obasanjo Space Village  
Airport Road  
Abuja

**Abuja NNPC Towers Branch**

Block B NNPC Towers  
Hm Way  
Cbd  
Abuja

**Dei Dei Branch**

Zone B2.582  
Dei Dei Building  
Material Intl Market  
Dei Dei  
Abuja

**Fed Min of Justice Branch**

Federal Ministry of Justice Complex  
Abuja

**Kubwa Branch**

Plot 59  
Gado Nasko Road  
Kubwa

**Plot 2357 Douala Street (Wuse Market)**

Plot 2357 Douala Street  
off Herbert Macaulay  
Abuja

**Utako Branch**

Plot 903  
Obafemi Awolowo Way  
Utako District  
Abuja

**Wuse Branch**

Plot 2401  
Cadastral Zone A7  
Abuja

**Adamawa****Yola Branch**

7 Aminu Galadima Way  
Jimeta  
Yola

**Akwa Ibom****32 Aka Road Branch**

32 Aka Road  
opposite Gulf Bank  
Uyo

**Eket Branch**

Along Grace Bill Road  
Eket

**Ikot Ekpene Branch**

1 Abak Road  
Ikot Ekpene

**Oron Branch**

Along Oron Road  
Etiema Street  
Oron

**Wellington Bassey Branch**

21 Wellington Bassey Way  
Uyo

**Anambra****Awka 1 Branch**

222 Zik Avenue  
Awka

**Awka 2 Branch**

Km 41 Enugu-Onitsha Express  
Awka

**Unizik Branch**

Nnamdi Azikiwe University Awka  
Awka

**14 New Market Road Branch**

14 New Market Road  
Onitsha

**30 New Market Road Branch**

30 Nnewi Road  
Onitsha

**Bridge Head Branch**

48 Port Harcourt Road  
Bridge Head  
Onitsha

**Ekwulobia Main Branch**

Uga Road  
Ekwulobia Aguata Lga  
Ekwulobia

**Nnewi Branch**

Zone 2 Block 15  
Edo Ezemewi Road  
Nnewi

**Ogidi Branch**

Km 7 Onitsha Enugu Expressway  
Ogidi Building Material Market  
Ogidi  
Anambra State

**Stock Exchange Branch**

Nigerian Stock Exchange Complex  
Onitsha

**Umunze Branch**

Umunze Ogbunka Road  
Orumba North Local Govt Area  
Umunze

**Up Iweka Branch**

Up Iweka  
Onitsha

**Ihiala Branch**

Ihiala

**Bauchi****Bauchi Branch**

5 Bank Road  
Bauchi

**Bayelsa****Mbiama Yenagoa Road Branch**

Mbiama/Yenogo Road  
Onopayenogo  
Yenogo

**Twon Brass Branch**

Opposite Agip Gate  
Twon Brass

**Benue****Gboko Branch**

Benue Cement Factory Km 72  
Makurdi-Gboko Road  
Gboko

**Gboko Main Branch**

5/7 J.S. Tarka Way  
Gboko

**Makurdi 2 Branch**

Adjacent to Living Faith Church  
Makurdi

**Makurdi Branch**

83 Olotuukpo Road  
Makurdi

**Oturkpo Branch**

19 Federal Road  
Oturkpo

**Zaki Ibiyam Branch**

Y Junction  
Katsina Ala Road

**Borno****Biu Branch**

1 Damaturu Road  
Biu

**Maiduguri Branch**

24 Sir Kashim Ibrahim Way  
Maiduguri

**Cross River****10 Calabar Road Branch**

10 Calabar Road  
Pmb 1270  
Calabar

**Calabar 1 Branch**

15/16 Bogobiri Street  
Calabar

**Ogoja Branch**

Hospital Road  
Ogoja

**Delta****80 Effurun Sapele Road Branch**

80 Effurun Sapele Road  
Warri

**Deco Road Branch**

Robson Shopping Complex  
Deco Road  
Warri

**Sapele Branch**

Warri Road  
Sapele

**Agbor Branch**

126 Old Asaba Road  
Agbor

**Asaba Branch**

417 Nnebisi Road  
Asaba

**Ebonyi****Abakaliki Branch**

41 Ogoja Road  
Abakaliki

**Edo****23 Airport Road Branch**

23 Airport Road  
Benin

**Akpakpava Branch**

45 Akpakpava

**Auchi Branch**

Beside Fed Poly Auchiyekhei/  
Polytechnic Road  
Amanesiauchi

**Ekpoma Branch**

4 Akhere Lane  
Ekpoma

**Gra, Ihama Benin Branch**

Gra  
Ihama Benin

**Mission Road Branch**

70 Mission Road  
Benin

**Okada Branch**

New Site  
Igbinedion University Campus  
Okada

**Sapele Road Branch**

164 Sapele Road  
opposite NPDC  
Sapele Road

**Textile Mill Road Branch**

74 Edo Textile Mill Road  
Benin

**Edo**

continued

**Uniben Branch**

University of Benin

**Uselu Branch**

170 Uselu Lagos Road

**Ekiti**

**Ado Ekiti Branch**

144 Secretariat/Yin  
Ado Ekiti

**Ijero Ekiti Branch**

Market Square  
Ijero Ekiti

**Ikere Branch**

College of Education  
Ikere

**Ipoti Branch**

3 Odo Owa Road  
Ipoti

**Unad Branch**

Ekiti State Unversity Campus

**Enugu**

**Abakaliki Road Enugu Branch**

Plot 7  
Ebeano Housing Estate  
Garden Avenue  
Gra Enugu

**Abakpa Nike Branch**

78 Nike Lake Road  
Abakpa Nike  
Enugu

**Agbani Road Branch**

Agbani Road  
Enugu

**Enugu Branch**

67 Ogui Road  
by Nnamdi Azikiwe Stadium

**Enugu Road Branch**

12 Enugu Road  
Nsukka

**Enugu State University Branch**

Enugu State University  
Enugu

**Kenyatta Branch**

16 Kenyatta Street  
Enugu

**Okpara Avenue Branch**

5 Okpara Avenue  
Enugu

**UNEC Branch**

University of Nigeria  
Enugu Campus

**UNN Nsukka Branch**

University of Nigeria  
Nsukka

**Gombe**

**Ashaka Branch**

Ashaka Cement Factory  
Ashaka  
Gombe

**Dukku Branch**

Gona Quarters  
opp. Fed Low Cost  
Along Gombe-Kano Road  
Dukku  
Gombe

**Gombe Branch**

24 New Market Road  
Gombe

**Kumo Branch**

Emir Palace Road  
Kumo  
Akko Lga

**Yamaltu Deba Branch**

Deba Gra  
Yamaltu Deba Lga  
Gombe

**Imo**

**117 Wetheral Road, Owerri Branch**

117 Wetheral Road  
Owerri

**Bank Road, Owerri Branch**

Bank Road  
Owerri

**Mbaise Branch**

Eke-Ahiara Junction  
Mbaise

**Nekede Branch**

Federal Polytechnic Nekede  
Owerri

**Orlu Branch**

4A Bank Road  
Orlu

**Jigawa**

**Dutse Branch**

Plot 10/11  
Sani Abacha Way  
Dutse

**Kaduna**

**A2 Ahmadu Bello Way Branch**

A2 Ahmadu Bello Way  
Kaduna

**Ali Akilu Branch**

26D Ali Akilu Road  
Kaduna

**Bida Road Branch**

16/20 Bida Road

**Gumi Main Market Branch**

Gumi Main Market  
Kaduna

**Kachia Road Branch**

314 Kachia Road  
Kaduna

**Kafanchan Branch**

Kafanchan

**NNPC Refinery, Kaduna Branch**

16 Kachia Road  
NNPC Refinery  
Kaduna

**Ungwan Rimi Branch**

7 Kwato Road  
Ungwan Rimi Gra  
Kaduna North Lga  
Kaduna

**Zaria Branch**

16 River Road  
Zaria

**Kano**

**3B Bank Road Branch**

3B Bank Road  
Kano

**Aminu Kano Teaching**

**Hospital Branch**

Aminu Kano Teaching Hospital  
Kano

**Bayero University Branch**

Main Campus Bayero University  
Kano

**Bello Road Branch**

Bello Road  
Kano

**Bichi Branch**

Along Katsina Road  
by Bichi Junction  
Bichi

**France Road Branch**

17/18 France Road  
Kano

**Katin Kwari Branch**

Ibrahim Taiwo Road  
by Katin Kwari Market  
Kano

**Kazaure Branch**

Along Kano-Duara Rd  
Kano

**Mur Mohammed Way, Kano Branch**

146 Murtala Mohammed Way  
Kano

**Post Office Road Branch**

12B Post Office  
Kano

**Singer Market Branch**

48E Ado Bayero Road  
Kano

**Katsina**

**Daura Branch**

Along Kano Road  
besides Nitel Office Daura  
Katsinadaura

**Funtua Branch**

Zaria Road  
Funtua

**Katsina 1 Branch**

106 Ibb Way  
Katsina

**Katsina 2 Branch**

109 Ibb Way  
Katsina

**Malumfashi Branch**

Along Funtua Road  
near Total Filling Station  
Malumfashi

**Kebbi**

**Kebbi Branch**

1 Jos Road G.r.a,  
Birnin  
Kebbi

**Kogi**

**Lokoja Branch**

82 Lokoja Kabba Road  
Lokoja

**Obajana Branch**

Opposite Dangote Cement Factory  
Obajana

**Okene Branch**

Along Kogi Road  
Okene

**Kwara**

**Folawiyo Street Branch**

24 Wahab Folawiyo  
Unity Road  
Ilorin

**Ilorin Branch**

Stadium Shopping Complex  
Taiwo Road  
Ilorin

**Reservation Road Branch**

29A Reservation Road  
Gra Ilorin

**Lagos**

**Adeola Hopewell Branch**

Plot 1697  
Adeola Hopewell  
Victoria Island  
Lagos

**Adeola Odeku 1 Branch**

11A Adeola Odeku Street  
Victoria Island

**Adeola Odeku 2 Branch**

44 Adeola Odeku Street  
Victoria Island

**Adetokunbo Ademola 1 Branch**

30A Adetokunbo Ademola  
Victoria Island

**Adeyemo Alakija Branch**

Commerce House  
1 Idowu Taylor Street  
Victoria Island

**Ajose Adeogun Branch**

287 Ajose Adeogun Street  
Victoria Island  
Lagos

**Idejo Street Branch**

Plot 161E Idejo Street  
off Adeola Odeku  
Victoria Island

**Ikota Branch**

Suite E 79-81 and 116-118 Vgc  
Ikota Shopping Complex  
Lekki Peninsular  
Lagos

**Lekki 1 Branch**

Plot 7 Block 2  
Oniru Private Estate  
by Maroko Bus Stop  
Lekki  
Lagos

**Lekki Chevron Branch**

Beside Chevron Roundabout  
Along Lekki – Epe Expressway

**Ligali Ayorinde Branch**

Plot 15  
Ligali Ayorinde

**Muri Okunola Branch**

211 Muri Okunola Street  
Victoria Island

**Oyin Jolayemi Branch**

Plot 1665  
Oyin Jolayemi Street  
Victoria Island

**Saka Tinubu Branch**

44A Saka Tinubu Street  
off Adeola Odeku Street  
Victoria Island  
Lagos

**Adeniji Adele Branch**

Oba Adeniji Adele Plaza  
Adeniji Adele Road

**Alfred Rewane Road Branch**

1 Kingsway Road  
Ikoyi  
Lagos

**Awolowo Road 1 Branch**

58 Awolowo Road  
Ikoyi

**Awolowo Road 2 Branch**

87 Awolowo Road  
Ikoyi

**Broad Street 1 Branch**

134/136 Broad Street  
Lagos

**Broad Street 2 Branch**

32 Broad Street  
Lagos

**Idumota Branch**

122 Nnamdi Azikwe Street  
Idumota

**Issa Williams Branch**

27/29 Issa Williams Street  
Lagos Island

**Keffi Street Branch**

13 Keffi Street  
Ikoyi

**Kosoko Street Branch**

52/54 Kosoko Street  
Oke Arin  
Lagos

**Marina Boi Branch**

Bank of Industry Building  
Broad Street  
Marina



**Lagos**

continued

**Marina Branch 2**

48 Marina Street  
Marina

**Moloney Branch**

34 Moloney Street  
Lagos

**Nnamdi Azikwe Street  
Idumota Branch**

68 Nnamdi Azikwe Street  
Idumota  
Lagos

**Onikan Branch**

30 King George V Road  
Onikan

**Burma Road Branch**

4 Burma Road  
Apapa

**Commercial Road Branch**

8/10 Commercial Road

**Creek Road Branch**

39 Creek Road  
Apapa

**Iddo Branch**

Iddo Plaza Shopping Complex  
Iddo

**Murtala Mohammed Way Branch**

66/68 Murtala Mohammed Way  
Oyingbo

**Olodi-Apapa Branch**

Plot 24  
opposite Ibru Jetty  
Apapa

**Orile Coker Branch**

3 Alhaji Owokoniran Street  
Orile Coker  
Lagos

**Point Road Branch**

I Point Road  
Apapa  
Lagos

**Tincan Branch**

1 Kirikir Lighter Terminal  
Phase 2

**Wharf Road Branch**

13-15 Wharf Road  
Apapa

**Agbara Branch**

Bank Road  
Agbara Industrial Estate

**Agudosi Branch**

4 Agudosi Street  
off Ojo Road  
Alaba International Market  
Alaba

**Alaba International Market**

44/45 Alaba International Market Road  
Ojo-Alaba

**Aspamda Branch**

Zone B R4 Mercy Cafe  
Aspamda Plaza  
Trade Fair Complex

**Atiku Abubakar Hall Branch**

ICC  
Lagos International TFC  
Lagos Badagry Expressway Road  
Lagos

**Festac Branch**

Plot 1597  
4th Avenue  
Festac Town

**Lasu Branch**

Lagos State University  
Ojo  
Lagos

**Maza Maza Branch**

17 Sikiru Otunba St  
Old Ojo Road  
Lagos Badagry Expressway Road  
Lagos

**Old Alaba Motor Park**

Old Alaba Motor Park  
Off Ojo Igbede  
Alaba International Market  
Alaba

**Old Ojo**

153 Old Ojo Road  
Agboju Amuwo

**Satellite Town Branch**

opposite Tantalizers  
Old Ojo Road  
Abule Ado Satellite Town  
Lagos

**Adeniran Ogunsanya Branch**

71 Adeniran Ogunsanya Street  
Surulere  
Lagos

**Aguda Branch**

5 Enitan Street  
Surulere  
Lagos

**Bode Thomas Branch**

42 Bode Thomas Street  
Surulere

**Idi-Araba Branch**

College of Medicine  
Ishaga Road  
Idi-Araba

**Ijeshatedo Branch**

Ijeshatedo Surulere  
Lagos

**Lawanson Branch**

87 Itire/Lawanson Road  
Surulere  
Lagos

**Ogunlana Drive Branch**

150 Ogunlana Drive  
Surulere

**Ojuelegba Branch**

78 Ojuelegba Road  
Tejuosho  
Ojuelegba

**Sabo Yaba Branch**

290 Herbert Macaulay Way  
Sabo Yaba  
Lagos

**Shomolu Branch**

47 Mkt/Odunlami Street  
Shomolu

**St Finbarrs Road-Bariga Branch**

67 St Finbarrs Road  
Chemist Bus Stop  
Akoka – Bariga  
Lagos

**Tejuosho Branch**

31 Tejuosho Street  
Lagos

**University of Lagos Branch**

University of Akokayaba  
Lagos

**Ajao Estate Branch**

Airport Road  
Ajao Estate  
Lagos

**Daleko Branch**

Daleko Market  
Complex Daleko Market  
Mushin

**Ikorodu Road Branch (Jibowu)**

38/40 Ikorodu Road  
Jibowu  
Lagos

**Ilupeju 1 Branch**

25A Ilupeju Bye-Pass  
Ilupeju

**Ilupeju Branch**

11 Town Planning Way  
Ilupeju

**Ire Akari Branch**

1 Godwin Omonua Street  
Ire Akari Estate  
Isolo  
Lagos

**Isolo Branch**

113 Okota Road  
Okota

**Matori Branch**

125 Ladipo Street  
Lagos

**Mushin Branch**

279 Agege Motor Road  
Mushin  
Lagos

**Nahco Branch**

Nahco Complex 1  
Murtala Mohammed  
International Airport Road  
Ikeja  
Lagos

**Oshodi Branch**

Olorunsogo  
Oshodi  
Lagos

**Palm Avenue Branch**

56 Palm Avenue  
Mushin

**Adeniyi Jones Branch**

53 Adeniyi Jones  
Ikeja

**Alausa Branch**

183 Obafemi Awolowo Road  
Alausa  
Ikeja

**Allen Avenue Branch 1**

92 Allen Avenue  
Ikeja

**Allen Avenue Branch 2**

13 Allen Avenue  
Ikeja

**Gbagada Branch**

Plot 286  
Oshodi Apapa Expressway  
Gbagada Phase I  
Lagos

**Ifako-Gbagada Branch**

6 Diya Street  
Ifako  
Gbagada  
Lagos

**Oba Akran Branch**

23-25 Oba Akran Avenue  
Lagos

**Obafemi Awolowo Way Branch**

77 Obafemi Awolowo Way  
Ikeja

**Opebi Branch**

23 Opebi Road  
Ikeja

**Simbiat Abiola**

20 Simbiat Abiola Road  
Ikeja

**Toyin Street Branch**

54 Toyin Street  
Ikeja

**Agege Branch**

653 Abeokuta Express Road  
Abuletaylor  
Abule-Egba  
Agege

**Alagbado Branch**

Daniel Farm Km32  
Lagos Abeokuta  
Agege  
Lagos

**Ayobo Branch**

Along Ayobo/Ipaja Road  
opp. Deeper Life Church Bibletraining  
Ayobo  
Lagos

**Dopemu Branch**

92 Lagos/Abeokuta Expressway  
Lagos

**Egbeda Branch**

35 Akowonjo Road  
Egbeda

**Ejigbo Branch**

Along Ejigbo/Ikotun Road  
opp. NNPC Junction  
Ejigbo  
Lagos

**Idimu Branch**

71 Egbeda/Idimu Road  
Idimu  
Lagos

**Iju Branch**

134 Water Works Road  
Iju-Ishaga  
Lagos

**Ikotun Branch**

4 Ikotun Junction  
Ikotun

**Ipaja Branch**

171 Abeokuta Expressway  
Iyana  
Ipaja

**Ikorodu 1 Branch**

7 Ayangburen Road  
Ikorodu

**Ikorodu 2 Branch**

68 Lagos Road  
Ikorodu

**Ketu Branch**

533 Ikorodu Road  
Ketu  
Ojota

**Maryland Branch**

6 Mobolaji Bank  
Anthony Way  
Ikeja

**Odogunyan Branch**

opp. 2nd Gate  
Lagos Polytechnic  
Ikorodu Campus  
Lagos

**Ogba Branch**

40A/40B Ogba Ijaiye Road  
Ogba

**Ojodu Berger Branch**

Plot 101  
Isheri Road  
Ojodu Berger

**Ojota Branch**

1A Ogudu Road

**Oregun Branch**

51 Kudirat Abiola Way  
Oregun Road  
Ikeja  
Lagos

**Nasarawa**

**Lafia Branch**

Jos Road  
opposite Habib Bank  
Lafia

**Mararaba Branch**

Plot 3316  
Abuja Keffi Expressway  
Mararaba

**Niger**

**Suleja Branch**

Suleman Barau Road  
opposite Gamco Motors  
Suleja

**Suleja Branch**

NNPC Depot

**Minna 1 Branch**

Paiko Road  
David Markl Junction  
Minna

**Minna 2 Branch**

2 Old Airway Road  
off Boso Road  
Minna

**Bida Branch**

Along BCC Road  
Bida

**Ogun**

**1-5 Fajuyi Road Branch**

1-5 Fajuyi Road  
Sapon  
Abeokuta

**Covenant Branch**

Opposite Covenant University  
Otta

**Ijebu-Ode Branch**

19 Ibadan Road  
Ijebu-Ode

**Ilaro Branch**

Ona Ola Quarters  
opposite Fire Station  
Ilaro

**Oke Ilewo Branch**

1 Lilubu Street Oke Ilewo  
Ibara  
Abeokuta

**Osiele Branch**

Federal College of Education Osiele  
Osiele  
Abeokuta

**Otta Branch**

145 Lagos-Abeokuta Express Way  
Otta

**RCCG Camp Branch**

Redemption Camp Km 46/85  
Lagos/Ibadan Express Way  
Redemption Camp

**Sagamu Branch**

71 Akarigbo Road  
Sagamu

**Ondo**

**Adekunle Ajasin University  
Campus Branch**

Adekunle Ajasin University Campus  
Akungba Akoko

**Ado Owo Road Branch**

11 Ado Owo Road  
Akure

**Oba Adesida Road Branch**

126 Oba Adesida Road  
Akure

**Ondo Branch**

Yaba  
Ondo

**Osun**

**Ile Ife Branch**

26 Aderemi Road  
Ile Ife

**Ilesha Branch**

107A Orinkiran Street  
Oshogbo Road  
Ilesha

**OAU Ile Ife Branch**

Obafemi Awolowo University Campus  
Ile Ife

**Oshogbo Branch**

No 10 GCRA  
Station Road  
Oshogbo

**Oyo**

**Bodija 1 Branch**

Plot 32 Bodija Ui Road  
Bodija

**Bodija 2 Branch**

Plot 6  
University Crescent  
Ui-Sec Road  
Ibadan

**Challenge Branch**

Challenge Roundabout  
Ibadan

**Dugbe Branch**

1 Jimoh Odutola Street  
Dugbe Market

**Ekotedo Branch, Ibadan**

50 Adekunle Fajuyi Road  
Ekotedo Iya-Olobe  
Ibadan

**Iwo Road 1 Branch**

37 Iwo Road  
Ibadan

**Iwo Road 2 Branch**

93 Iwo Road  
Ibadan

**New Court Road Branch**

34 New Court Road  
Dugbe  
Ibadan

**Ojoo Branch**

Old Ibadan/Oyo Road  
besides Olona Filling Station  
Sabo  
Ojoo  
Ibadan

**Oyo Branch**

beside Con Oil Filling Station  
Ilorin – Ogbomosho Express Way  
Owode  
Oyo

**Ring Road, Ibadan Branch**

opposite Mobil Filling Station  
Ring Road  
Ibadan

**Uch Ibadan Branch**

beside Blood Bank Uch  
Ibadan

**Ogbomoso Branch**

Apake Area  
Ogbomoso

**Plateau**

**Bukuru Branch**

Bukuru – Jos Road  
Bukuru Jos South  
Local Government Area  
Jos

**Jos 1 Branch**

37 Beach Road  
Jos

**Jos 2 M Mohammed Way Branch**

1 Murtala Mohammed Way  
Jos

**Rivers**

**Agip Road Branch**

No 1 Agip Road  
Beside Kilimanjaro Mile 4  
Rumueme

**Azikiwe Road PHC Branch**

5 Azikiwe Road  
near Government House  
Port Harcourt

**Bank Road Branch**

10A Bank Road  
opposite High Court  
Port Harcourt

**Bonny Branch**

64 Hospital Road  
Bonny Island

**Eleme Branch**

PPMC Eleme  
Port Harcourt

**Ikokuw Branch**

31A Amaigbo Road  
Ikokuw

**Olu Obasanjo Branch**

329A Olu Obasanjo Road  
Port Harcourt

**Rumukwursi Branch**

Plot 328  
Port Harcourt-Aba Expressway  
Rumukwursi Port Harcourt

**Rumuokoro**

679 Ikwerre Road  
Rumuokoro Roundabout

**Trans Amadi 1**

Trans Amadi Industrial Layout  
Port Harcourt

**Eastern Bulk Cement Branch**

Eastern Bulk Cement Complex  
Iwofe  
Rivers State

**Garrison Branch**

82/88 Aba Road  
beside Mtn Building  
opp. Tarpaulin  
Port Harcourt

**Obigbo Branch**

14 Location Road  
Obigbo

**Plot 105 Olu Obasanjo Branch**

Plot 105  
Olu Obasanjo Road  
Port Harcourt

**RSUST Branch**

River State University Science  
and Technology  
Main Campus  
Port Harcourt

**Uniport Branch**

University of Port – Abuja Campus  
beside Uba Port Harcourt

**Woji Branch**

Alcon Road Woji Estate  
close to YKC Filling Station  
Port Harcourt

**Sokoto**

**Sokoto 1 Branch**

45 Maiduguri Road  
Sokoto

**Sokoto 2 Branch**

opposite Afribank  
Maiduguri Road  
Sokoto

**Usman Danfodio University Branch**

Main Campus  
Usman Danfodio University  
Sokoto

**Taraba**

**Jalingo Branch**

57B Hammaruwa Way  
Jalingo

**Yobe**

**Damaturu Branch**

12B Maiduguri Road  
along Potiskum Damaturu Road  
Damaturu

**Zamfara**

**Gusau Branch**

Canteen Road  
Gusau

**Talata Mafara Branch**

Sokoto Road  
opposite LGA Office  
Zamfara State

**ATM locations**

Access Bank Plc, 15 Azikiwe Road Aba,  
Abia, Branch

Access Bank Plc, 2 Library Way, Umuahia  
Abia, Branch

Access Bank Plc, 132 Faulks Road,  
Aba Abia State, Abia, Branch

Access Bank Plc, Duke House, 45 Azikwe  
Road, Abia State, Abia, Branch

Access Bank Plc, 69 Azikwiwe Road, Aba,  
Abia, Branch

Access Bank Plc, Plot 6, Trading/Residential  
Area Umuahia, Abia, Branch

Access Bank Plc, Plot 207  
Cadastral Zone Federal Capital Territory  
Abuja, Abuja, Branch

Access Bank Plc, Plot 2401, Cadastrals  
Zone A7, Abuja, Branch

Access Bank Plc, National Assembly White  
House Basement Abuja, Abuja, Branch

Access Bank Plc, Zone B2.582, Dei Dei  
Building Material Intl Market Federal Capital  
Territory, Abuja, Branch

Access Bank Plc, Erisco Bonpet Plaza Wuse  
Market, Abuja, Branch

Access Bank Plc, Block B  
NNPC Towers  
Hm Way CBD Federal Capital Territory,  
Abuja, Branch

Access Bank Plc, Tofa House Plot 770,  
Central Business District Federal Capital  
Territory, Abuja, Branch

Access Bank Plc, Plot 619, Gana Street  
Cadastral Zone A05 Cadastral Zone A0  
Federal Capital Territory, Abuja, Branch

Access Bank Plc, 356, Special Hospital Road  
Gwagwalada Federal Capital Territory,  
Abuja, Branch

Access Bank Plc, Federal Secretariat  
Complex, Abuja, Branch

Access Bank Plc, Plot 903, Obafemi  
Awolowo Way Federal Capital Territory,  
Abuja, Branch

Access Bank Plc, along Akintola  
Boulevard Garki Federal Capital Territory,  
Abuja, Branch

Access Bank Plc, Federal Ministry of Justice  
Complex Federal Capital Territory Abuja,  
Abuja, Branch

Access Bank Plc, Federal Mortgage Bank  
Building Central Business Area Federal  
Capital Territory, Abuja, Branch

Access Bank Plc, 6 Jos Street, opposite  
Sharon Ultimate Hotel Federal Capital  
Territory, Abuja, Branch

Access Bank Plc, Plot 599, Cadastral Zone  
A3 Gwarjo Close, off Gimbiya Street,  
Abuja, Branch

Access Bank Plc, Plot 81, Ralph Shodeinde  
Street, opposite Fed Min of Finance Central  
Federal Capital Territory, Abuja, Branch

Access Bank Plc, Plot Number 312, Nyanya  
Sports Centre Layout, Abuja, Branch

Access Bank Plc, Obasanjo Space Village  
Airport Road Federal Capital Territory,  
Abuja, Branch

Access Bank Plc, Plot 1037, Shafa Shopping  
Centre by Old Federal Secretariat, Federal  
Capital Territory, Abuja, Branch



**ATM locations continued**

Access Bank Plc, 13/15 Atiku Abubakar (Mubi) Road, Adamawa, Branch

Access Bank Plc, Along Oron Road Etiema Street, Akwa Ibom State, Akwa Ibom, Branch

Access Bank Plc, 1 Abak Road, Akwa Ibom, Branch

Access Bank Plc, PPMC Depot, Akwa Ibom, Branch

Access Bank Plc, 45 Muritala Mohammed Way, Akwa Ibom, Branch

Access Bank Plc, 32 Aka Road, opposite Gulf Bank Akwa Ibom State, Akwa Ibom, Branch

Access Bank Plc, along Grace Bill Road Akwa Ibom State, Akwa Ibom, Branch

Access Bank Plc, 30 Nnewi Road Anambra State Onistha 1, Anambra, Branch

Access Bank Plc, Block 015 Zone 1 Edo Ezemewi Road, Nnewi, Anambra, Branch

Access Bank Plc, 222 Zik Avenue, Anambra, Branch

Access Bank Plc, 48 Port Harcourt Road Bridge Head Anambra State, Anambra, Branch

Access Bank Plc, Uga Road, Ekwulobia Ekwulobia Aguata Lga, Anambra, Branch

Access Bank Plc, 62 New Market Road, Anambra, Branch

Access Bank Plc, Umunze Ogbunka Road Orumba North Local Govt Anambra State, Anambra, Branch

Access Bank Plc, 1 Ajaekwe Street Odoagba, Anambra, Branch

Access Bank Plc, Ihiala Branch Anambra State, Anambra, Branch

Access Bank Plc, Up Iweka Onitsha (Electronic Mkt Branch), Anambra, Branch

Access Bank Plc, Building Material Market, Anambra, Branch

Access Bank Plc, Nnamdi Azikiwe University Awka Anambra State, Anambra, Branch

Access Bank Plc, Nigeria Stock Exchange Complex Onitsha Anambra State, Anambra, Branch

Access Bank Plc, University of Agriculture Umudike Main Campus Abia State, Anambra, Branch

Access Bank Plc, 1 Ajaekwe Street Odoagba, Anambra, Branch

Access Bank Plc, 24 Muritala Mohammed Way Bauchi, Bauchi, Branch

Access Bank Plc, along Kano-Duara Rd, Bauchi, Branch

Access Bank Plc, Plot 3, Onopa Commercial Layout Onopa, Bayelsa, Branch

Access Bank Plc, Km 6, Mbiama/Yenagoa Road, Bayesla, Branch

Access Bank Plc, 5 Ogiri Oko Road G.R.A, Benue, Branch

Access Bank Plc, Benue Cement Factory Km 72, Makurdi-Gboko Road, Benue, Branch

Access Bank Plc, 19 Federal Road Oturkpo Benue State, Benue, Branch

Access Bank Plc, 5/7 J.S. Tarka Way NUM Intl Bank, Katsina State, Benue, Branch

Access Bank Plc, Y-Junction Katsina Ala Road Zaki Ibiam Benue State, Benue, Branch

Access Bank Plc, 45 Muritala Mohammed Way, Cross, Branch

Access Bank Plc, Hospital Road Ogoja Cross River State, Cross, Branch

Access Bank Plc, 45 Muritala Mohammed Way, Cross River, Branch

Offsite, Unicem Factory, Calabar, Cross River, Offsite

Access Bank Plc, 16/18 Bogobiri Road, Cross Rivers, Branch

Access Bank Plc, 304 Nnebisi Road, Delta, Branch

Access Bank Plc, 126 Old Asaba Road Asaba Road, Delta State, Delta, Branch

Access Bank Plc, Robson Shopping Complex Deco Road Delta State, Delta, Branch

Access Bank Plc, I Damaturu Road Biu Yobe/Borno, Delta, Branch

Access Bank Plc, Warri Road Sapele Delta State, Delta, Branch

Access Bank Plc, 44 Ogoja Road, Ebonyi, Branch

Access Bank Plc, 41 Ogoja Road, Ebonyi, Branch

Access Bank Plc, 135 Akpapava Road, Edo, Branch

Access Bank Plc, 74 Edo Textile Mill Road, Edo, Branch

Access Bank Plc, Alumni Centre University of Benin Ugbowo Benin City, Edo, Branch

Access Bank Plc, 23 Airport Road Benin Edo, Edo, Branch

Offsite, 3 Oroyinyin Street Idumota Lagos, Edo, Offsite

Access Bank Plc, New Site Igbinedion University Campus Edo State, Edo, Branch

Access Bank Plc, beside Fed Poly Auchil Iyekhei/Polytechnic Road, Edo, Branch

Access Bank Plc, 6 Akhere Lane Edo State, Edo, Branch

Access Bank Plc, 45 Akpakpava Street, Edo, Branch

Access Bank Plc, 164 Sapele Road, opposite NPDC, Sapele Road, Edo, Branch

Access Bank Plc, 170 Uselu Lagos Road, Edo, Branch

Access Bank Plc, Plot 5, Commercial Block A Along New Iyin Road, Ekiti, Branch

Access Bank Plc, 5 Okpara Avenue, Enugu State Enugu 1, Enugu, Branch

Access Bank Plc, 12 Enugu Road, Enugu, Branch

Access Bank Plc, 42 Kenyatta Street, Enugu State, Enugu, Branch

Access Bank Plc, Enugu State University Agbani Town Enugu State, Enugu, Branch

Access Bank Plc, Agbani Road Agbani Main Town Enugu, Enugu, Branch

Access Bank Plc, University of Nigeria Nsukka Enugu State, Enugu, Branch

Access Bank Plc, Abakpa Nike Enugu Enugu State, Enugu, Branch

Access Bank Plc, 67 Ogui Road by Nnamdi Azikiwe Stadium, Enugu, Branch

Access Bank Plc, University of Nigeria Enugu Campus, Enugu, Branch

Access Bank Plc, Plot 1195, Aminu Kano Crescent Wuse li, opposite Amal Court, Fct, Branch

Access Bank Plc, Plot 833, Adetokunbo Ademola Crsnt. Wuse 2, Fct, Branch

Access Bank Plc, Plot 247, Herbert Macaulay Way, Fct, Branch

Access Bank Plc, National Assembly White House Basement Abuja, Fct, Branch

Access Bank Plc, Ahmadu Bello Way Garki li Abuja, Fct, Branch

Access Bank Plc, Plot 87, Yakubu Gowon Crescent Asokoro, Fct, Branch

Access Bank Plc, Plot 59, Gado Nasko Road Kubwa, Fct, Branch

Access Bank Plc, Erisco Bonpet Plaza Wuse Market, Fct, Branch

Access Bank Plc, Plot 256, Herbert Macaulay Way behind Unity Bank Head Office Abuja Nigeria, Fct, Branch

Access Bank Plc, 8 New Market Road, Gombe, Branch

Access Bank Plc, Dukku Local Government Secretariat, Gombe State, Gombe, Branch

Access Bank Plc, Deba Gra, Yamaltu Deba Lga, Gombe, Branch

Access Bank Plc, Ashaka Cement Factory, Gombe, Branch

Access Bank Plc, 18 Wetheral Road, Imo, Branch

Access Bank Plc, Federal Polytechnic Nekede Imo State, Imo, Branch

Access Bank Plc, Eke-Ahiara Junction Mbaise, Imo, Branch

Access Bank Plc, Plot 10/11, Sani Abacha Way Dutse, Jigawa, Branch

Access Bank Plc, 26D Ali Akilu Road, Kaduna State, Kaduna, Branch

Access Bank Plc, 16 River Road, Zaria, Kaduna, Branch

Access Bank Plc, 314 Kachia Road, Kaduna Kaduna State, Kaduna, Branch

Access Bank Plc, A2 Ahmadu Bello Way Kaduna State, Kaduna, Branch

Access Bank Plc, NNPC Kaduna Kaduna State, Kaduna, Branch

Access Bank Plc, Gumi Ma in Market, Kaduna, Branch

Offsite, Kafanchan, Kaduna, Offsite

Access Bank Plc, 7 Kwato Road, Ungwan Rimi Gra Kaduna State, Kaduna, Branch

Access Bank Plc, 16/20 Bida Road, Kaduna, Branch

Access Bank Plc, 146 Murtala Mohmd Way Kano State, Kano, Branch

Offsite, 26D Ali Akilu Road Kaduna State, Kano, Offsite

Access Bank Plc, 24 Bello Road Kano Kano State, Kano, Branch

Access Bank Plc, 3B Bank Road Kano State, Kano, Branch

Access Bank Plc, Ibrahim Taiwo Road, by Aib Kano State, Kano, Branch

Access Bank Plc, Main Campus Bayero University Kano State, Kano, Branch

Access Bank Plc, Aminu Kano Teaching Hospital Kano State, Kano, Branch

Access Bank Plc, Zaria Road, Katsina State, Kano, Branch

Access Bank Plc, Kafanchan, Kano, Branch

Access Bank Plc, along Katsina Road, by Bichi Junction Kano State, Kano, Branch

Access Bank Plc, 17/18 France Road, Kano Kano State, Kano, Branch

Access Bank Plc, 12B Post Office Road, Kano, Branch

Offsite, 13/15 Atiku Abubakar (Mubi) Road, Katsina, Offsite

Access Bank Plc, Ibb Way, opposite NUM Intl Bank, Katsina, Branch

Access Bank Plc, along Funtua Road, near Total Filling Station Katsina, Katsina, Branch

Access Bank Plc, along Kano Road besides Nitel Office Katsina State, Katsina, Branch

Access Bank Plc, 106 Ibb Way, Katsina, Branch

Access Bank Plc, 1 Jos Road G.R.A, Kebbi, Branch

Access Bank Plc, Obajana Cement Factory, Kogi, Branch

Access Bank Plc, along Kogi Road, Kogi, Branch

Access Bank Plc, 82 Lokoja Kabba Road Lokoja, Kogi, Branch

Access Bank Plc, 24 Wahab Folawiyo Unity Road, Kwara, Branch

Access Bank Plc, 29A Reservation Road Gra Ilorin, Kwara, Branch

Access Bank Plc, Stadium Shopping Complex Taiwo Road Ilorin, Kwara, Branch

Access Bank Plc, 183 Obafemi Awolowo Road, Lagos State, Lagos, Branch

Access Bank Plc, 24A Creek Road, Apapa, Lagos, Branch

Access Bank Plc, Plot 1617, Damole/Idejo Street Victoria Island, Lagos, Branch

Access Bank Plc, 4 Agudosi St, off Ojo Road Alaba Intl Market Lagos State, Lagos, Branch

Access Bank Plc, 54 Toyin Street, Lagos State, Lagos, Branch

Access Bank Plc, 125 Ladipo Street, Lagos State, Lagos, Branch

Access Bank Plc, 1 Kingsway Road, Ikoyi, Lagos State, Lagos, Branch

Access Bank Plc, 71 Adeniran Ogunsanya Street Surulere, Lagos State, Lagos, Branch

Access Bank Plc, 17 Sikiru Otunba St Old Ojo Road Lagos Badagry Expressway, Lagos, Branch

Access Bank Plc, Plot 1697, Adeola Hopewell Victoria Island, Lagos, Branch

Access Bank Plc, 48, Marina Street, Lagos State, Lagos, Branch

Access Bank Plc, 16 Apongbon Street, Apongbon, Lagos, Branch

Access Bank Plc, 32 Lagos Road, Lagos, Branch

Access Bank Plc, Conia House opposite Kano Plaza Trade Fair Complex, Lagos, Branch

Access Bank Plc, Teju Osho Street, Yaba, Lagos, Branch

Access Bank Plc, 92 Lagos/Abeokuta Expressway, Lagos, Branch

Access Bank Plc, Plot 650A, 32 Road 3rd Avenue Festac Town, Lagos, Branch

Access Bank Plc, 23-25 Oba Akran Avenue, Lagos, Branch

Access Bank Plc, 87 Awolowo Road, Lagos, Branch

**ATM locations continued**

Access Bank Plc, 34 Moloney Street, Lagos, Branch

Access Bank Plc, 113 Okota Road, Lagos, Branch

Access Bank Plc, 11 Town Planning Way Ilupeju Lagos State, Lagos, Branch

Access Bank Plc, Plot 286, Oshodi Apapa Expressway Gbagada Phase I Lagos State, Lagos, Branch

Access Bank Plc, Plot 7, Blk 2, Oniru Private Estate by Maroko Bus Stop Lagos State, Lagos, Branch

Access Bank Plc, 287, Ajose Adeogun Street Victoria Island, Lagos, Branch

Access Bank Plc, 38/40 Ikorodu Road Jibowu Lagos State, Lagos, Branch

Offsite, Nahco Complex, 1 Murtala Mohammed International Airport Road, Ikeja Lagos State, Lagos, Offsite

Access Bank Plc, 13-15 Wharf Road, Apapa Lagos State, Lagos, Branch

Access Bank Plc, 23 Opebi Road, Lagos, Branch

Access Bank Plc, 533 Ikorodu Road, Ketu, Lagos, Branch

Access Bank Plc, 3 Alhaji Owokoniran Street, Orile Coker Lagos State, Lagos, Branch

Access Bank Plc, Shop A65 Alaba Intl Market Ojo, Lagos, Branch

Access Bank Plc, 653 Abeokuta Express Road Abule Taylor Abule-Egba Lagos State, Lagos, Branch

Access Bank Plc, 77 Obafemi Awolowo Way (Man House), Lagos State, Lagos, Branch

Access Bank Plc, 52/54 Kosoko Street, Lagos State, Lagos, Branch

Access Bank Plc, 1A Ogudu Road, Lagos State, Lagos, Branch

Access Bank Plc, Plot 1408A, Adetokunbo Ademola Street, Victoria Island, Lagos, Branch

Access Bank Plc, 68 Nnamdi Azikwe Road Street Idumota Lagos State, Lagos, Branch

Access Bank Plc, 35 Akowonjo Road, Lagos State, Lagos, Branch

Access Bank Plc, 78 Ojuelegba Road, Tejuosho Lagos State, Lagos, Branch

Access Bank Plc, Iddo Shopping Complex Iddo, Lagos, Lagos, Branch

Access Bank Plc, 4 Ikotun Junction Ikotun Lagos State, Lagos, Branch

Access Bank Plc, 47 Mkt/Odunlami Street Lagos State, Lagos, Branch

Access Bank Plc, Old Alaba Motor Park, off Ojo Igbede Lagos State, Lagos, Branch

Access Bank Plc, 3 Oroyinyin Street Idumota Lagos, Lagos, Branch

Access Bank Plc, 8 Apapa Express Way Ibafo Coconut, Lagos, Branch

Access Bank Plc, Muritala Mohamed Way Oyingbo Ebute-Metta, Lagos, Branch

Access Bank Plc, 13 Allen Avenue Ikeja Lagos, Lagos, Branch

Access Bank Plc, 44 Adeola Odeku Street, Lagos, Branch

Access Bank Plc, opposite Zone F Block 1, Lagos State, Lagos, Branch

Access Bank Plc, Ijeshatedo Surulere Lagos State, Lagos, Branch

Access Bank Plc, 279 Agege Motor Road Mushin Lagos State, Lagos, Branch

Access Bank Plc, University of Lagos Akoka Lagos State, Lagos, Branch

Access Bank Plc, 51 Kudirat Abiola Way Oregun Road Lagos State, Lagos, Branch

Access Bank Plc, 1 Godwin Omonua Street Ire Akari Estate Lagos State, Lagos, Branch

Access Bank Plc, 290 Herbert Macaulay Way Sabo Lagos State, Lagos, Branch

Access Bank Plc, 211 Muri Okunola Street Victoria Island Lagos State, Lagos, Branch

Access Bank Plc, 44A Saka Tinubu Street, off Adeola Odeku Street, Victoria Island Lagos, Lagos, Branch

Access Bank Plc, 87 Itire/Lawanson Road, Surulere, Lagos, Branch

Access Bank Plc, 134 Water Works Road, Iju-Ishaga, Lagos, Branch

Access Bank Plc, Olorunsogo Oshodi, Lagos, Branch

Access Bank Plc, Plot 101, Isheri Road, Lagos State, Lagos, Branch

Access Bank Plc, 18 Osolo Way Ajao, Lagos, Branch

Access Bank Plc, 32 Broad Street, Lagos, Branch

Access Bank Plc, 6 Diya Street, Lagos, Branch

Access Bank Plc, 67 St Finbarrs Road, Chemist Bus Stop, Lagos, Branch

Access Bank Plc, Plot 1/3 Enitan Street Surulere, Lagos, Branch

Access Bank Plc, Ikota Shopping Complex Lekki, Lagos, Branch

Access Bank Plc, opposite Tantalizers Old Ojo Road Abule Ado Lagos State, Lagos, Branch

Access Bank Plc, Lagos State University Ojo Lagos State, Lagos, Branch

Access Bank Plc, Daniel Farm Km32 Lagos Abeokuta Agege Lagos State, Lagos, Branch

Access Bank Plc, opposite 2nd Gate Lagos Polytechnic Lagos State, Lagos, Branch

Access Bank Plc, along Ejigbo/Ikotun Road, opposite NNPC Junction Lagos State, Lagos, Branch

Access Bank Plc, 71 Egbeda/Idimu Road, Idimu Lagos State, Lagos, Branch

Access Bank Plc, Daleko Market Complex Daleko Market, Lagos, Branch

Access Bank Plc, Oba Adeniji Adele Plaza Adeniji Adele Road, Lagos State, Lagos, Branch

Access Bank Plc, 4 Burma Road, Apapa, Lagos, Branch

Access Bank Plc, 6 Obun Eko Street, Idumota, Lagos, Branch

Access Bank Plc, 134/136 Broad Street, Lagos, Branch

Access Bank Plc, Plot 1/3 Enitan Street, Surulere, Lagos, Branch

Offsite, Bagco Factory, Iganmu, Surulere, Lagos, Offsite

Access Bank Plc, 7 Ayangburen Road, Ikorodu, Lagos, Branch

Access Bank Plc, 84 Allen Avenue Ikeja, Lagos, Branch

Offsite, Newco Factory Oba Akran, Lagos, Offsite

Offsite, Unico Factory, Oba Akran, Lagos, Offsite

Access Bank Plc, Plot 1665, Oyin Jolayemi Street, Victoria Island, Lagos, Branch

Offsite, Oko Awo Street, Karim Kotun Street, Victoria Island, Lagos, Offsite

Offsite, Oladele Olashore Street, off Oyin Jolayemi, Victoria Island, Lagos, Offsite

Access Bank Plc, 30 King George V Road Onikan, Lagos, Branch

Access Bank Plc, Plot 1617, Damole/Idejo Street Victoria Island, Lagos, Branch

Access Bank Plc, 8/10 Commercial Road, Lagos, Branch

Access Bank Plc, 53 Adeniyi Jones Street, Ikeja, Lagos, Branch

Offsite, Dangote Adstart Factory, Oba Akran, Lagos, Offsite

Offsite, Dangote Agrosack Factory, Oba Akaran, Lagos, Offsite

Access Bank Plc, Kirikiri Lighter Terminal 2 Tincan Island, Lagos, Branch

Access Bank Plc, 153 Old Ojo Road, Kuje-Amuwo Agboju, Lagos, Branch

Access Bank Plc, 171 Abeokuta Expressway Iyana Ipaja Ipaja, Lagos, Branch

Access Bank Plc, 4 Palm Avenue, Mushin, Lagos, Branch

Access Bank Plc, 20 Simbiat Abiola Road, Ikeja, Lagos, Branch

Access Bank Plc, 30A Adetokunbo Ademola Victoria Island, Lagos, Branch

Access Bank Plc, Zone B R4 Mercy Cafe Aspamda Plaza Trade Fair Complex, Lagos, Branch

Access Bank Plc, 6 Mobolaji Bank-Anthony Way, Ikeja, Lagos, Branch

Access Bank Plc, 150 Ogunlana Drive, Surulere, Lagos, Branch

Access Bank Plc, Plot 650A, 32 Road, 3rd Avenue Festac Town, Lagos, Branch

Access Bank Plc, Plot 15 Ligali Ayorinde, Lagos, Branch

Access Bank Plc, 25A Ilupeju Bypass Ilupeju, Lagos, Branch

Access Bank Plc, I Point Road, Apapa, Lagos, Lagos, Branch

Access Bank Plc, 40A/40B Ogba Ijaiye Road, Ogba, Lagos, Branch

Access Bank Plc, 18 Osolo Way Ajao, Lagos, Branch

Access Bank Plc, College of Medicine Ishaga Road Idi-Araba, Lagos, Branch

Access Bank Plc, Commerce House, 1 Idowu Taylor Street, Lagos, Branch

Access Bank Plc, Idowu Taylor Street, Victoria Island, Lagos, Offsite

Access Bank Plc, beside Chevron Round About along Lekki-Epe Expressway, Lagos, Branch

Access Bank Plc, Bank of Industry Building Broad Street, Marina, Lagos, Branch

Access Bank Plc, 11A Adeola Odeku Street, Victoria Island, Lagos, Branch

Access Bank Plc, 58 Awolowo Road, Ikoyi, Lagos, Branch

Access Bank Plc, 32 Jos Road, Nasarawa, Branch

Access Bank Plc, Plot 3316, Abuja Keffi Expressway Mararaba Nasarawa State, Nasarawa, Branch

Access Bank Plc, 2 Old Airway Road, off Boso Road, Niger, Branch

Access Bank Plc, Suleman Barau Road, opposite Gamco Motors, Niger, Branch

Access Bank Plc, Along BCC Road, Niger State, Niger, Branch

Access Bank Plc, Nicon Building, 1 Bank Road, Minna, Niger, Branch

Access Bank Plc, NNPC Suleja Depot, Niger, Branch

Access Bank Plc, Redemption Camp Km 46/85 Lagos/Ibadan Express Way Ogun State, Ogun, Branch

Access Bank Plc, 14 Lalubu Street, Oke-Ilewo Abeokuta, Ogun, Branch

Access Bank Plc, 145 Lagos-Abeokuta Express Way, Ogun State, Ogun, Branch

Access Bank Plc, 19 Ibadan Road, Ogun State, Ogun, Branch

Access Bank Plc, 71 Akarigbo Road, Sagamu Ogun State, Ogun, Branch

Access Bank Plc, opposite Covenant University Otta Ogun State, Ogun, Branch

Access Bank Plc, Ona Ola Quarters, opposite Fire Station Ogun State, Ogun, Branch

Access Bank Plc, Wempco Factory, Ibafo, Ogun, Offsite

Access Bank Plc, Bank Road Agbara Industrial Estate, Ogun, Branch

Access Bank Plc, 11 Ado Owo Road, Ondo State, Ondo, Branch

Access Bank Plc, Plot 5, Commercial Block A, along New Iyin Road, Ondo, Branch

Access Bank Plc, No 17 Oyemekun Road, Akure, Ondo, Branch

Access Bank Plc, Yaba Ondo, Ondo, Branch

Access Bank Plc, Adekunle Ajasin University Campus, Ondo, Branch

Access Bank Plc, Plot 2, Aiyedun Layout Gbongan, Osun, Branch

Access Bank Plc, 26 Aderemi Road, Osun State Ile Ife, Osun, Branch

Access Bank Plc, Obafemi Awolowo University Campus Osun State, Osun, Branch

Access Bank Plc, 107A Orinkiran Street, Oshogbo Road, Osun, Branch

Access Bank Plc, 34 New Court Road, Dugbe, Oyo, Branch

Access Bank Plc, Plot 6, University Crescent, Oyo, Branch

Access Bank Plc, Apake Area, Ogbomoso Oyo State, Oyo, Branch

Access Bank Plc, 4 Iwo Road, Ibadan Oyo State, Oyo, Branch

Access Bank Plc, 50 Adekunle Fajuyi Road, Eko Tedo Iya-Olobe, Oyo, Branch

Access Bank Plc, beside Blood Bank Uch Ibadan, Oyo State Oyo State, Oyo, Branch

Access Bank Plc, Challenge Roundabout Ibadan Oyo State, Oyo, Branch

Access Bank Plc, Old Ibadan/Oyo Road, besides Olona Filling Station Oyo State, Oyo, Branch

Access Bank Plc, opposite Mobil Filling Station Ring Road, Oyo State, Oyo, Branch



**ATM locations** continued

Access Bank Plc, 1 Jimoh Odutola Street, Dugbe Market, Oyo, Branch

Access Bank Plc, 37 Iwo Road, Oyo, Branch

Access Bank Plc, Plot 32, Bodija Ui Road, Bodija, Oyo, Branch

Access Bank Plc, 37 Beach Road, Jos, Plateau, Branch

Access Bank Plc, 28A Rwang Pam Road, Plateau, Branch

Access Bank Plc, Yelwa Junction Bukuru, Plateau, Branch

Access Bank Plc, PPMC Depot, Rivers, Branch

Access Bank Plc, Plot 9, Olu Obasanjo Road, PHC Rivers State, Rivers, Branch

Access Bank Plc, Plot 446/447, Trans Amadi Industrial Layout Port Harcourt, Rivers, Branch

Access Bank Plc, Plot 382, Port Harcourt – Aba Expres Port Harcourt Rivers State, Rivers, Branch

Access Bank Plc, University of Port-Harcourt, Port-Harcourt Rivers State, Rivers, Branch

Access Bank Plc, Ikwoku Rivers State, Rivers, Branch

Access Bank Plc, Obigbo, Rivers State, Rivers, Branch

Access Bank Plc, Woji, Rivers State, Rivers, Branch

Access Bank Plc, 82/88 Aba Road, beside Mtn Building opposite Tarpaulin House Rivers State, Rivers, Branch

Access Bank Plc, by Eastern Bulkcement Coy Ltd Wofe Road Rivers State, Rivers, Branch

Access Bank Plc, 5 Azikiwe Road, near Government House Rivers State, Rivers, Branch

Access Bank Plc, River State University of Science and Technology Rivers State, Rivers, Branch

Access Bank Plc, Plot 10, Trans Amadi Industrial Layout, near Erijoy Hotel, Rivers, Branch

Access Bank Plc, 329A Olu Obasanjo Road, Port Harcourt, Rivers, Branch

Access Bank Plc, 12 Azikiwe Road, Rivers, Branch

Access Bank Plc, 64 Hospital Road, Rivers, Branch

Access Bank Plc, No 1 Agip Road, beside Kilimanjaro Mile 4 Rumueme, Rivers, Branch

Access Bank Plc, Bank Road, opposite High Court, Rivers, Branch

Access Bank Plc, 679 Ikwerre Road, Rumuokoro Round About, Rivers, Branch

Access Bank Plc, 20 Abdullahi Fodio Road, Sokoto, Branch

Access Bank Plc, Main Campus Usman Danfodio University, Sokoto, Branch

Access Bank Plc, opposite Afribank Plc Maiduguri Road Sokoto, Sokoto, Branch

Access Bank Plc, 57B Hammaruwa Way Jalingo, Taraba, Branch

Access Bank Plc, 12B Maiduguri Road, along Potiskum Damaturu Road, Yobe, Branch

Access Bank Plc, 10 Sani Abacha Way, Zamfara, Branch

**Subsidiaries' addresses**

**Access Bank (D.R. Congo) Sàrl**

158 Avenue de la Démocratie  
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T: (+243) 81 22 22 111–14  
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E: info.rdcongo@accessbankplc.com  
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**Access Bank (Gambia) Limited**

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W: www.accessbankplc.com/gm

**Access Bank (Ghana) Limited**

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Opposite Accra Sports Stadium  
P.O. Box GP 353  
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T: (+233) 302 200 868

**Access Bank (Rwanda) Limited**

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F: (+250) 252 575761, 572501  
E: info.rwanda@accessbankplc.com or rwandacontactcenter@accessbankplc.com  
W: www.accessbankplc.com/rw

**Access Bank (Sierra Leone) Limited**

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W: www.accessbankplc.com/sl

**Access Bank (Zambia) Limited**

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P.O. Box 35273  
Lusaka  
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F: (+260) 211 22996, 227956  
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W: www.accessbankplc.com/zm

**The Access Bank UK Limited**

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1 Cornhill  
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EC3V 3ND  
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E: info@theaccessbankukltd.co.uk  
W: www.theaccessbankukltd.co.uk

**Mailing Address**

The Access Bank UK Limited  
4 Royal Court  
Gadbrook Park  
Northwich  
Cheshire  
CW9 7UT  
United Kingdom

**Correspondent banks**

**Bank of Beirut**

Nig. Rep Office 5  
Alfred Rewane Street  
Ikoyi, Lagos

**Bank of China**

No.1 Fuxingmen Nei Da Jie  
Beijing  
P. R. China  
100818

**BNP PARIBAS Paris**

37 Place du Marché Saint-Honoré-75031  
Paris Cedex 01, France

**Byblos Bank, London**

Suite 5, Berkeley Square House  
Berkeley Square  
London W1J 6BS, UK

**CitiBank London**

Citigroup Centre, Canada Square  
Canary Wharf  
London E14 5LB, UK

**CitiBank New York**

111 Wall Street  
19th Floor/Zone 1  
New York NY 10043, USA

**CommerzBank AG**

Corporate Banking Structured Export  
and Trade Finance Kaiserplatz 60311  
Frankfurt am Main, Germany

**Credit Suisse AG**

Giesshübelstrasse 30  
P.O. Box 100  
CH-8070 Zurich

**Danske Bank**

2-12 Holmens Kanal  
DK-1092 Copenhagen K  
Denmark

**Deutsche Bank**

6 Bishopsgate  
London EC2N 4DA, UK

**FBN UK**

28 Finsbury Circus  
London EC2M 7DT, UK

**Handelssbanken Int. (Svenska)**

SE-106 70 Stockholm  
Sweden

**HSBC Bank**

Johannesburg Branch  
2 Exchange Square  
85 Mauder Street  
Sandound, Sandton, 2196. S.A.

**IFC**

2121 Pennsylvania Av. NW  
Washington DC 20433, USA

**ING**

24 Avenue Marmix, B-1000  
Brussels, Belgium

**J.P. Morgan**

Trinity Tower  
9 Thomas More Street  
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**KBC Bank Belgium**

KBC Bank NV  
Havenlan 12  
1080 Brussels, Belgium

**Mashreq Bank**

Post Box 1250  
Dubai, U.A.E.

**Nordea Bank**

Hamngatan  
10 SE-105 71  
Stockholm  
Sweden

**Standard Bank of South Africa**

25 Saver Street  
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**Standard Chartered Bank, London**

22 Billiter Street  
London EC3M 2RY, UK

**Sumitomo Mitsui Banking Corporation Europe Limited**

99 Queen Victoria Street  
London EC4V 4EH, UK

**The Access Bank UK Limited**

1 Cornhill  
London EC3V 3ND, UK

**UBS**

P.O. Box CH – 8098  
Zurich

**Union Bank UK**

14-18 Copthall Avenue  
London EC2R 7DJ, UK

**United Bank for Africa**

40 East 52nd Street  
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**WESTLB AG, Germany**

Herzogstrasse 15, 40217 Düsseldorf  
Post Office 40199  
Düsseldorf, Germany

**Zenith Bank (UK) Limited**

39 Cornhill  
London EC3V 3ND, UK

## JOINT STATEMENT OF COMMITMENT BY MEMBERS OF THE BANKERS COMMITTEE

As a leading African financial institution with over 6,000,000 customers, 800,000 shareholders and 12,000 employees across Africa and the United Kingdom, Access Bank is committed to building a lasting and profitable financial institution whose operations promote the ability of future generations to live in a healthy and prosperous manner.

Consistent with our vision to be the World's Most Respected African bank, we will be a flag bearer for sustainable business practices which have tangible benefits for the financial system and our host communities. Specifically we will pursue positive environmental, social and governance outcomes through our lending activities, promote diversity and healthy living in our workplace, treat our customers fairly in line with international best practices and deliver world-class services to hitherto excluded segments of the economy through innovation and technology.

We are confident that we will tell a story of continued sustainable growth and excellence, as we consciously manage the social and environmental impact of our business operations and activities.

This is our commitment to sustainable banking.