

Facilitating a Sustainable Future



more than banking

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THE ACCESS BANK
SUSTAINABILITY SUMMIT

THEME:
**FINANCING
SUSTAINABLE
DEVELOPMENT**

FEATURING A FORUM ON GLOBAL
PRINCIPLES FOR RESPONSIBLE BANKING

DATE: APRIL 29-30, 2019
VENUE: ACCESS BANK HEAD OFFICE,
99, WHOLE STREET, VICTORIA ISLAND,
LAGOS, NIGERIA

Logos: UN Women, UN Women Foundation, HACEE



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More Than A Bank

Access Bank's sustainability strategy has continued to evolve as we constantly seek to meet the demands of a dynamic and fast-changing world. We have kept our finger on the pulse of sustainability innovation, and we continue to improve performances in our core business, environmental footprint and the social wellbeing of the communities where we operate. We do this while implementing innovative and optimal risk management strategies. Our sustainability strategy is firmly aligned with our core business strategy. This is how we have maintained our lead on the frontiers of sustainability in the financial services industry. Our value creation underpins the trust that has been crucial in preserving the relationship between the Bank and our valued stakeholders, including our esteemed customers and shareholders.

Our risk management policy is at the core of our investment decisions. Coupled with our operational efficiency, Access Bank has continued to attract

high-quality investors, thereby reinforcing our reputation as a responsible institution. This is driving us towards our vision – "To be the world's most respected African bank." Our reputation, which includes our ability to provide a conducive environment for innovation, is also an incentive for attracting and retaining the best talents.

In 2019, we became the first African commercial bank to be nominated by the European Organization for Sustainable Development (EOSD) to join the Sustainability Standards and Certification Initiative (SSCI), thus extending our commitment to sustainability through new partnerships and memberships. We have maintained our previous partnerships with the United Nations Global Compact (UNGC), United Nations Principles for Responsible Investment (UNPRI) and we have remained on the steering committee of the Nigerian Sustainable Banking Principles (NSBP). We also continue to leverage our partnership with Aspire

Coronation Trust (ACT) Foundation to fund the activities of various non-profit organizations that are committed to the economic and social growth of the communities where we operate.

Our employees devoted 67,867 hours of their time, as well as their talents and resources, to support various causes and projects that brought progress in different communities. These efforts, among others, made our stakeholders proud. Some of the education-focused programmes carried out by our employees were the Adopt-A-School Programme, Lunch Out Campaign, Project L.E.A.D and Science Set Initiative. Furthermore, activities by the Access Women Network (AWN), an initiative of the Bank's female employees, positively impacted female employees at all levels. The initiative was also a catalyst for the retention of female employees in the bank.

As we continue to reduce the carbon footprint from our operations, the number of Access Bank branches powered by alternative or renewable energy sources have risen to 58 as of 2019, compared to 12 branches in 2018. We also added 321 solar-powered automated teller

machines (ATMs) in 2019, which brought the total number of our solar-powered ATMs to 605. We introduced the Paper to Pencil Initiative to foster proper management of branded paper that became waste as a result of Access Bank's merger with Diamond Bank. We also issued the first Climate Bonds Initiative-certified green bond in Africa. Proceeds from the bond issuance were used to fund various projects that mitigate climate change.

These and many other endeavours highlighted in this report earned us several local and international awards and recognitions in 2019. Among the accolades for our efforts in sustainability in the fiscal year were the awards for Most Sustainable Bank of the Year, Sustainable Transaction of the Year (Oil and Gas sector), Sustainable Transaction of the Year (Power sector), and Excellence in Women Economic Empowerment, all by the Central Bank of Nigeria (CBN). We also received the awards for the Most Sustainable Bank, Nigeria from World Finance; Best Company in Partnership for Development, Best Company in Climate Action and Most Socially-Responsible



Company of the Year from the Sustainability Enterprise and Responsibility Awards (SERAs)

Over the last decade of our sustainability journey, we have demonstrated commitment to doing our part in maintaining the strategic partnerships we have developed, evaluating our strategy to ensure that we remain the bank to beat when it comes to sustainability, and continuously evolving our processes through innova-

tion and best-in-class product offerings. We are proud of the milestones we have attained, and we continue to strive for growth and more successes in the coming years.

Giving You More

Access Bank's 2019 Sustainability Report is the twelfth consecutive report of the Bank's business activities and progress on material topics that are important to our stakeholders as they relate to the environment and the society. This report shows our continuous commitment and drive towards achieving sustainability. In this regard, it is a compendium of our efforts between January and December 2019.

The report is prepared in accordance with the Global Reporting Initiative (GRI) Standards. It also integrates the reporting requirements of other sustainability standards like the UNGC, the Equator Principles and the United Nations Environment Programme Finance Initiative (UNEP-FI), using data from the reporting year. Using these standards, this report discusses topics that are material to the Bank's stakeholders and intersect the business goals as presented in the Materiality Matrix. It is a comprehensive report of our non-financial activities for the

calendar year 2019, and in some cases, the first half of 2020. It is complementary to the Annual Financial Report, 2019. Any other details from other years are stated clearly.

Following the feedback from the 2018 report, we have reviewed the data presented in this report to highlight major aspects of our performance indicators. This report communicates various improvements to our different activities. For instance, we included HIV testing and counselling services to the 2019 and 2020 Access Bank Lagos City marathons. The report provides an overview of our operations across our current locations, our business model and how we ensure that sustainability is embedded into every aspect of what we do. It highlights our communication process with our various stakeholders and how we have, together, developed solutions that are not only mutually beneficial, but have also helped us to find better ways to do business, satisfy our people and



protect the environment.

The report details our memberships in various organisations and partnerships with like-minded businesses and organisations with whom we have formed stronger bonds and are able to take on bigger challenges. With these memberships, we are part of a force for change in our world today.

This report is an opportunity for us

to further evaluate our sustainability journey thus far and bring our esteemed stakeholders up to speed on the progress we have made on this journey.

Doing More Than the Ordinary



Sustainability has been intricately woven into the DNA of Access Bank. For us, sustainability is not a construct for implementing and marketing some products and initiatives for the purpose of making a statement. From the corporate governance of the Bank, risk management, product design to customer service, we have found creative ways to make positive impacts in all the activities of the Bank, including our external engagements. I can't overemphasize how committed we are to serve the people and ensure we continue to champion and support causes that help in accelerating sustainable development. Part of our sustainability strategy is to make sure we remain a resilient institution now and in the future.

Over the 2019 period, we launched the "Access More" campaign, a strategic initiative focused on unleashing more opportunities to all our stakeholders. It is an initiative that offers more than banking. It is a demonstration of our efforts to make a valuable impact on society, including

supporting economic growth. By providing more than banking, Access Bank is supporting thousands of projects annually, many of which are helping to scale up small and medium-scale enterprises (SMEs) and create employment. We have continued to provide support for projects that are improving health and education outcomes, protecting the environment and enhancing social development in Nigeria and across Africa.

One of the key achievements of the Bank in 2019 was the issuance of the Access Bank N15 billion green bond. The green bond was the first-ever corporate green bond in Africa to be "Climate Bonds Certified," a certification that is provided by the Climate Bonds Initiative (CBI) for assets and projects that meet the requirements of the Climate Bonds Standard. The debt instrument, initially listed on the FMDQ OTC Securities Exchange and the Nigerian Stock Exchange (NSE), was subsequently cross-listed on the Luxembourg Stock Exchange (LuxSE).

By becoming a much bigger bank, following our merger with Diamond Bank, our capacity to achieve more impact and do more has been effectively enhanced. We believe that our impact will continue to increase in the years ahead.

The climate bond issuance solidified Access Bank's position as a leader in sustainable finance in Nigeria and Africa. It has helped in enabling environmentally-friendly investors to meet their investment objectives whilst simultaneously facilitating the growth of the sustainable finance market in Nigeria and supporting the development of a low carbon economy.

In underscoring the Bank's role in promoting a sustainability culture and best practices in Nigeria and Africa, Access Bank worked very closely with the UNEP FI, and other leading banks, in 2019, to launch the Principles for Responsible

Banking (PRBs), the global standard or benchmark for banking institutions with regard to knowing the requirement for becoming responsible banks.

We are proud of our professionalism and hardworking staff, who continue to display remarkable work ethics and are ever-learning to improve productivity. By adopting sustainable innovation practices, we have achieved increased efficiency and better company-wide performance as demonstrated not only in our financial bottom line, but also in our positive environmental impact and the provision of social benefits.

We appreciate the many recognitions we

have received over the years. To highlight a few of the accolades we received in 2019, we were conferred the awards for the Most Sustainable Bank in Nigeria by World Finance; the Disability Friendly Institution of the Year (Financial Category) by DIAL Awards; and Best CSR Bank by the Global Brands Awards, amongst other awards that have been listed in this report.

By becoming a much bigger bank, following our merger with Diamond Bank, our capacity to achieve more impact and do more has been effectively enhanced. We believe that our impact will continue to increase in the years ahead. We will continue to deliver new innovative products and services, while supporting various initiatives to combat social challenges and drive much-needed societal progress. We are determined to continue to do more, never resting on our oars.

Dr. Ajoritse dere Awosika
Chairman, Access Bank



Board Committee on Sustainability

- Mr. Paul Usoro - *Chairman*
- Mrs. Anthonia Ogunmefun - *Member*
- Mr. Iboroma Akpana - *Member*
- Mr. Herbert Wigwe - *Member*
- Mrs. Ifeyinwa Osime - *Member*
- Dr. Okey Nwuke - *Member*

Profiles

Mr. Paul Usoro, SAN



Mr. Paul Usoro is a Senior Advocate of Nigeria (SAN), Fellow of the Chartered Institute of Arbitrators and the Founder and Senior Partner of the law firm of Paul Usoro and Co. He is acknowledged as a highly experienced litigator and Nigeria's foremost communications law expert. He has advised a wide range of Nigerian and foreign blue-chip companies in the areas of project finance, equity raising, infrastructure development and management buy-outs.

Mr. Usoro is a Director at various organisations, including Airtel Network Limited (and Chairman of the Audit Committee of the company's Board of Directors), Nigerian Bulk Electricity Trading Plc, Marina Securities Limited, Premium Pension Limited and PZ Cussons Nigeria Plc.

He holds a Bachelor of Laws degree from University of Ife (1981) and was called to the Nigerian Bar in 1982. Mr. Usoro previously represented Access Bank as a Non-Executive Director on the Board of now-defunct Intercontinental Bank Plc. He joined the Board of Access Bank in January 2014.

Mrs. Anthonia Olufeyikemi Ogunmefun



Mrs. Anthonia Olufeyikemi Ogunmefun is the Managing Partner at Kemi Ogunmefun Law Office, a Canada-based private legal practice, specializing in immigration law, family law, real estate law and corporate law. She served as the Chairperson of the Governance Committee of Kinark Child and Family Services, a major Canadian Childcare Trust.

Mrs. Ogunmefun previously had a distinguished banking career, having worked with Chase Merchant Bank and Imperial Bank of Commerce (CIBC) in Nigeria and

Canada, respectively, where she functioned in senior management positions.

She obtained her law degree from University of Lagos in 1974 and was called to the Nigerian Bar and Law Society of Upper Canada in 1975 and 2004, respectively.

She joined the Board of Access Bank in April 2011.

Mr. Iboroma Tamunoemi Akpana



Mr. Iboroma T. Akpana is the Managing Partner of Solola & Akpana, one of the leading commercial and oil and gas law firms in Nigeria. He is a consummate corporate and commercial lawyer with a career spanning more than two decades. Mr. Akpana has a proven track record of academic and professional excellence.

He graduated as a top student in Law from University of Jos and subsequently obtained a master's degree from Harvard Law School. He is licensed to practice law in Nigeria, England and Wales

and United States of America.

Mr. Akpana is a Notary Public of the Federal Republic of Nigeria. Based on his work, he was recognized in the Chambers Global 2006, 2007, 2008 and 2009 editions as 'Leading Individual' in Nigeria in the Corporate/Commercial section of the ranking. The International Financial Law Review 1000 similarly ranked Mr. Akpana as a 'Leading Lawyer' in Nigeria in its 2006, 2007, 2008 and 2009 editions, while the Legal 500 Europe, Middle East and Africa profiled him as a 'Recommended Individual.'

He is a member of the International Bar Association, American Bar Association, New York State Bar Association, Nigerian Bar Association and the Law Society of England and Wales.

Mr. Herbert Wigwe



Mr. Herbert Wigwe started his professional career with Coopers and Lybrand Associates, an international firm of Chartered Accountants. He spent over 10 years at Guaranty Trust Bank (GT Bank) where he managed several portfolios, including Financial institutions, Corporates and Multinationals. He left as an Executive Director to co-lead the transformation of Access Bank Plc in March 2002 as Deputy Managing Director. He was appointed Group Managing Director/CEO effective from January 1, 2014.

He is an Alumnus of Harvard Business School Executive Management Programme. He holds a master's degree in Banking and International Finance from the University College of North Wales; a master's degree in Financial Economics from the University of London and a B.Sc. degree in Accounting from the University of Nigeria, Nsukka. He is also a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN). Mr. Wigwe is the Chairman of The Access Bank (UK) Ltd. and Interim Chairman of Nigerian Mortgage Refinance Company Plc.

Mrs. Ifeyinwa Osime



Mrs. Ifeyinwa Osime is a versatile and result-oriented professional with over 30 years' experience in the insurance industry and commercial legal practice at management and board levels. She has deep knowledge and experience in the management of administrative, legal, and company secretarial functions in financial and other related institutions.

She had championed and established a special needs programme, which is actively involved in the management and care of children and young people with

special needs. She is currently a Partner at Macpherson Legal Practitioners, a Lagos-based law firm.

Mrs. Osime is an Independent Non-Executive Director of WAPIC Insurance Plc and WAPIC Life Ltd. She is the former Chairperson of PHB Healthcare Limited; former Director, Bank PHB Plc (now Keystone Bank Limited); and a former Director, Insurance PHB Limited (now KBL Insurance). She was the Company Secretary/ Legal Adviser of African Development Insurance Company Limited (now NSIA Insurance) between 1989 and 1997.

She holds an LLM Degree from University of London (1989) with specialization in Corporate and Commercial Law and an LLB Degree from the University of Benin (1986). She is a member of the Institute of Directors and has attended several leadership and professional development programmes at globally-renowned institutions.

Dr. Okey Nwuke, FCA



Dr. Okey Nwuke has over 28 years' experience in finance and corporate governance, having worked with top corporates and leading commercial banks in Nigeria. He is a Fellow of both the Institute of Chartered Accountants of Nigeria and Chartered Institute of Taxation of Nigeria. He is also an honorary member of Chartered Institute of Bankers of Nigeria and a member of Business Recovery and Insolvency Practitioners.

He has considerable expertise in credit analysis and bank financial management, which he garnered from professional training as a chartered accountant and from relevant on-the-

job training. Dr. Nwuke is deeply versed in the management of financial institutions, having held Executive Director position in Access Bank from 2004 to 2013. He served as the Chairman of the Board of Directors of the Bank's subsidiaries in Rwanda and Burundi and was a pioneer Non-Executive Director of StanbicBTC Pension Managers Limited, representing Access Bank.

Dr. Nwuke's key competencies span across finance, strategy development and execution, organizational restructuring and transformation, leadership and change management. He joined the Board of Coscharis Group in August 2014 and is currently responsible for the strategic drive to position the conglomerate for sustainability beyond the founder's lifetime. He currently chairs the Shareholders' Audit Committee of NASCON Plc.

He holds a B.Sc. degree in Accountancy from University of Nigeria, Nsukka, and an MBA (Distinction) in International Banking and Finance from the Birmingham Business School, United Kingdom. Dr. Nwuke holds a doctorate degree in Business Administration (DBA) from Walden University, Minnesota, USA with a research focus on leadership transition challenges in family businesses. He has been exposed to leadership and professional development programmes at globally renowned institutions.

Dr. Nwuke became a Non-Executive Director of Access Bank Plc in November 2019.



More Commitment

Since 2008, Access Bank has been at the cutting edge of sustainability innovation, creating value for its stakeholders by delivering on the triple bottom-line of social, environmental and financial returns on investments. As the global investment community is increasingly embracing the sustainability ethos of embedding environmental and social considerations in investment decisions, sustainable finance has gained more recognition and the market has seen significant growth. In Nigeria, Access Bank is at the forefront of facilitating the growth of sustainable investing. We are proud to be the first Nigerian and African bank to issue a Climate Bonds Initiative-certified green bond.

Government officials, policymakers, regulators and other key stakeholders have recognised that sustainable finance is the key to building a more inclusive and climate-resilient economies for future generations.

Access Bank will continue to be committed to investing and attracting investments and partnerships for the achievement of the Sustainable Development Goals (SDGs). We are fully aware of the influence we can bring to bear to encourage other stakeholders to join in the efforts to build a sustainable future.

We are supporting businesses that are not only viable economically, but also have a positive impact on the environment. We also ensure our clients are able to identify, mitigate and avoid risks in their businesses for their long-term sustainability.

After championing the implementation of the Nigerian Sustainable Banking Principles (NSBP), which members of the Bankers' Committee have adopted, Access Bank continues to promote the adoption of responsible banking in the Nigerian financial services industry. The Bank is also a signatory and member

// We will not relent in our efforts towards investing in climate change mitigation and adaptation, financial inclusion and the development of communities where we operate. //



of various global sustainability and responsible investment principles and standards.

The governance oversight for sustainability at Access Bank is the responsibility of the Board Committee on Sustainability. However, oversight of the Bank's economic, environmental and social impacts and risks is a shared Board responsibility. This strategic framework ensures that everyone on our Board is a part of our sustainability evolution. Not only is it a Board-approved decision to invest in human capital, we also dedicate a minimum of one percent of our profit-before-tax to sustainability.

We have continued to evolve our governance standards to reflect emergent best practices. Our Board is diversified in thought and gender. 28.6% of our Board members are outstanding women who have contributed immensely to our sustainability goals and targets.

As the financial services industry continues to evolve with various technological changes impacting different sectors, we see these developments as opportunities to innovate and adapt our business models to the technological advancements. This approach has

strengthened our operational efficiency and provided new sources of revenue for the Bank. Our innovation culture has enabled us to maintain a competitive advantage in a complex market that is facing immense disruption. This has helped in increasing our brand recognition. We will not relent in our efforts towards investing in climate change mitigation and adaptation, financial inclusion and the development of communities where we operate. Given our unwavering commitment to create more value for our stakeholders, we will maintain our vigilance regarding strong and effective governance principles to guide our sustainability strategy and ramp up our achievements.

Mr. Paul Usoro
Chairman of the Board of Sustainability Committee



More Impact

Access Bank is delighted to present to you our 2019 Sustainability Report, being our 12th report since we began reporting our corporate social responsibility (CSR) activities in 2008 with our CSR Report. We have attained greater heights and achieved way more this year than we did in the previous years. We are honoured to share our 2019 accomplishments in this report.

Access Bank has unassailable commitment to sustainability. While our achievements over the years are a testament to this fact, we are aware that our success is dependent on the hard work and the dedication of our Board of Directors and indefatigable staff. We are also grateful for the continuous support of our investors and other stakeholders.

Together, we have tremendously impacted our communities positively. This report provides various milestones in our sustainability journey through 2019 and provides records of our environmental

and social performance, underpinned by the strong financial performance of our core business. In collaboration with industry leaders, policymakers, and non-governmental organisations (NGOs), we contributed in addressing economic challenges and resolved social problems. We provided funding to boost healthcare delivery, education outcomes, entrepreneurial development, and supported various initiatives that helped in reducing carbon emissions, among several other projects in Nigeria and across Africa.

We leveraged our local and international partnerships to host a Regional Consultative Forum during the 2019 Access Bank Sustainability Summit. During the Summit, Access Bank joined other organisations and participants in the United Nations Global Compact – the world's largest corporate sustainability initiative – where we launched the first-ever joint sustainability compendium in Nigeria. These important partnerships have en-

/// We will not relent in our efforts towards investing in climate change mitigation and adaptation, financial inclusion and the development of communities where we operate. ///

abled us to continue to promote sustainability in the global financial sector.

Another key milestone that we recorded in the review period was Access Bank's nomination by the European Organization for Sustainable Development to undergo the process of implementing the holistic sustainability standards of the Sustainability Standards Certification Initiative (SSCI), administered by the International Council of Sustainability Standards of the EOSD. Access Bank became the first commercial bank in Africa to sign up to the global initiative. The standards were developed for value-driven financial institutions that can

adapt and maintain highest standards for delivering stakeholder value.

Our recent merger with Diamond Bank has helped to enlarge our regional and global presence. The merger has also increased our capacity for more green investment and to expand the social benefits that we provide to our host communities. In 2019, we made further investments in alternative energy, bringing the total number of our solar-powered ATMs to 605. We continued our interventions in the health sector, making investments and supporting programmes aimed at reducing the epidemics of HIV/AIDS, malaria, kidney

disease, amongst others.

We were able to reduce our carbon footprint through the implementation of more environmentally-focused initiatives, including the expansion of our waste recycling initiative, through which we achieved a 5.5% increase in the amount of waste recycled. To improve our waste management system, we also launched the Paper to Pencil recycling initiative to convert Access Bank's and Diamond Bank's branded paper waste to pencils for schools. The review of our early shut-down policy and the use of alternative energy sources in more of our branches enabled us to achieve a 33.6%

reduction in electricity consumption in 2019.

So far, we have invested N9.34 billion in CSR activities. We carried out over 2,500 HIV tests during the 2019 Access Bank Lagos City Marathon. Through our partnership with Aspire Coronation Trust Foundation, over 90,000 beneficiaries have had access to improved healthcare. A major initiative to increase our impact by expanding more opportunities to our stakeholders was launched in 2019. Called the "Access More" campaign, this strategic initiative offers more than banking. We derive immense satisfaction in the positive impacts that our financing and various sustainability initiatives have made. We are living up to our role as a responsible corporate citizen, continuously asserting our sustainability leadership in the financial sector, and moving on to attain our vision to become the world's most respected African bank.

2019 was indeed a notable year. We

achieved a significant milestone in the development of the Nigerian green finance market when we launched the first green bond in Africa to be certified by the Climate Bonds Initiative. We listed the N15 billion green bond on both the FMDQ Securities Exchange and on the Nigerian Stock Exchange, and subsequently cross-listed it on the Luxembourg Stock Exchange. The Access Bank green bond has made material contribution to addressing climate change and providing institutional investors with a means of accessing sustainable investments using a familiar, low-risk vehicle.

This and other sustainability efforts earned us several awards such as the World Finance award for the Most Sustainable Bank in Nigeria. The Bank also garnered several awards at the Central Bank of Nigeria's Sustainability Awards, including Sustainable Bank of the Year, Excellence in Women Economic Empowerment, Most Sustainable Transaction of the Year (Power), Most Sustainable

// We will not relent in our efforts towards investing in climate change mitigation and adaptation, financial inclusion and the development of communities where we operate. //

Transaction of the Year (Oil and Gas), and Most Sustainable Transaction of the Year (Agriculture). We also went on to win Best Company in Sustainability Reporting, Best Corporate Communication Team, Best Company in Climate Action, the Best Company in Partnership for Development, Most Socially Responsible Company of the Year at the 2019 Sustainability Enterprise and Responsibility Awards.

Having recognized the disruptions that are underway in every industry, especially in banking and finance, Access Bank has prioritised innovation and technology to optimise our processes. We owe our

impressive performances to a responsible and innovative approach to creating excellent customer experience. The Bank and our committed workforce are well positioned to deliver on our promise to offer more than banking to our customers and indeed, all our employees.

On behalf of the Board of Directors of Access Bank and all our staff, I would like to thank all our stakeholders for all your support and I pledge to be committed in ensuring that Access Bank's performance in the coming years exceed all expectations. We will continue to strengthen our local and international partnerships, while forging new ones

with key stakeholders to ensure that we make enormous progress towards achieving the SDGs in Nigeria and across Africa.

Mr. Herbert Wigwe
MD/CEO, Access Bank

Unveiling More Opportunities



The world is facing unprecedented challenges as the COVID-19 pandemic threatens to jeopardize economic and social development, thereby wiping out progress that was achieved over the last few decades. The new coronavirus disease, which was first detected in December 2019 in Wuhan, China, has caused widespread disruptions to efforts aimed at eradicating various diseases such as HIV, tuberculosis and malaria. Healthcare workers have been diverted to COVID-19 response, while efforts to control the spread of the disease have affected the prevention, diagnosis and treatment of other health challenges. The pandemic has also created the largest disruption to education in history due to prolonged school closures.

Financial institutions, especially banks, have an essential role to play in mitigating the impact of COVID-19 on the prevalence of various disease epidemics, learning and generally ensuring a more inclusive society. Progress on the achievement of the Sustainable Development Goals and the

fight against climate change all require the commitment of financial institutions who must not relent. The SDGs, also known as the 2030 Agenda, is a bold vision that pledges to ensure a more inclusive world is achieved and the dignity of every individual is recognised. But achieving this laudable global framework can only be possible through integrated solutions and combined efforts.

Access Bank's contributions towards achieving these goals have included forming alliances and working alongside regulatory authorities, other businesses, NGOs and stakeholders in civil society. Access Bank has pioneered many innovative sustainability initiatives, some of which include the the first-ever disability-friendly inclusion hub. The aim of this initiative is to promote the access of persons with disabilities to information technology and enable them acquire IT skills and opportunities. We have also created a digital, toll-free platform to address gender violence. We have sponsored several projects for

upcycling of waste and recycling of paper to pencils, among many others.

Our sustainability strategies are designed to deliver long-term positive impacts, including reduction in carbon emissions to mitigate global warming and social benefits that would improve the livelihoods and wellbeing of our customers and people in the communities we serve. Through our drive for excellence and sustainability, we have established a strong culture of innovation, impactful leadership, passion for our customers, and utmost professionalism among our employees. We have also integrated top-notch risk management practices in all our processes, which are overseen by a robust and effective governance structure.

A key aspect of any organization's sustainability strategy is reporting. Our annual sustainability report exemplifies our compliance with this responsible business practice. The 2019 Sustainability Report conveys the results of the collaborative ef-

forts of all our stakeholders on this journey during the review period. We look forward to sharing more of our achievements and progress in the years to come.

Omobolanle Victor-Laniyan
Head of Sustainability, Access Bank

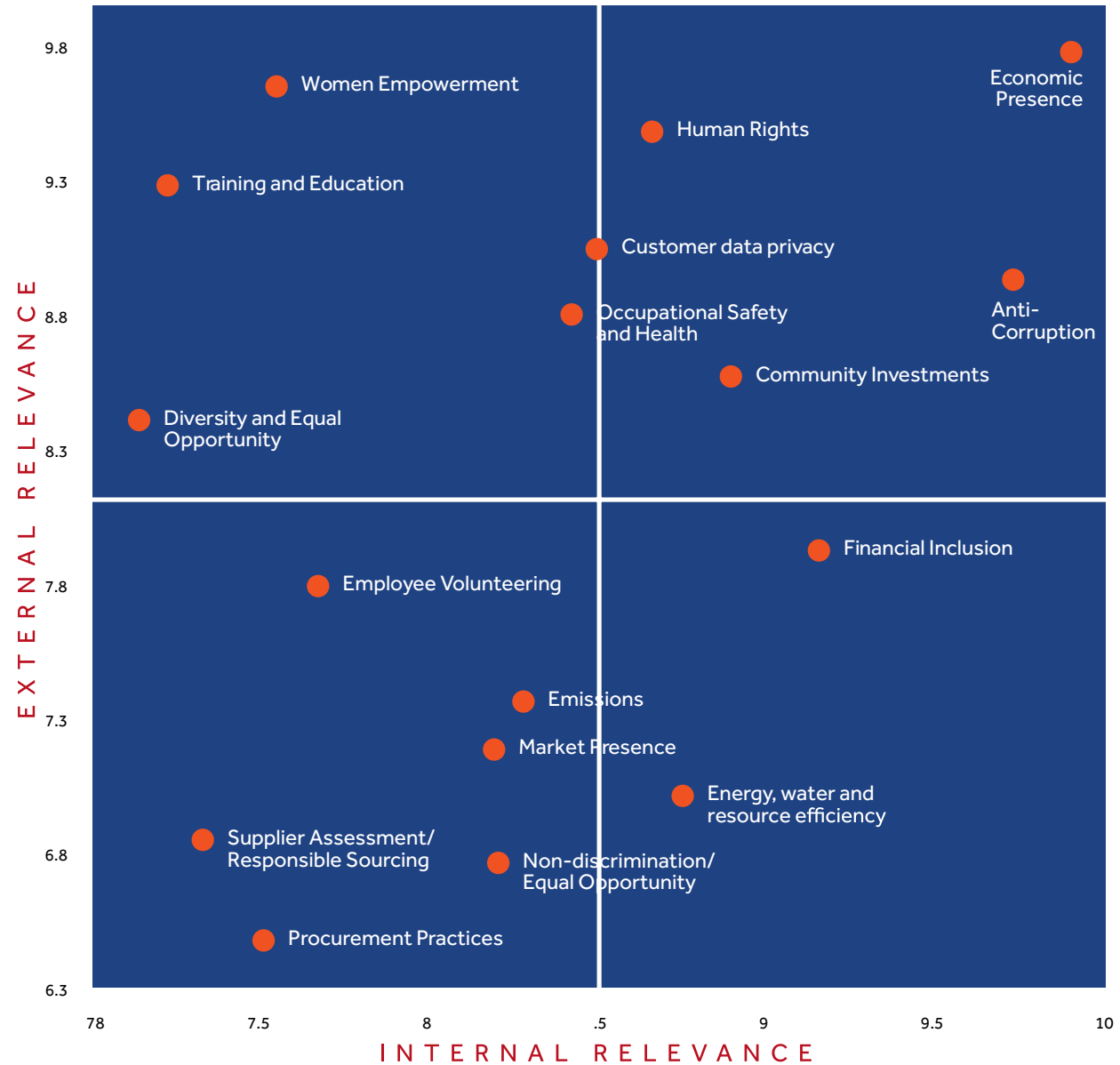




The Issues That Matter

Our materiality process identifies the issues that are important to our stakeholders and those that are imperative to achieving our business goals. Through our continuous stakeholder engagements, we zero in on these crucial issues and we are continually improving on these topics.

Materiality Matrix graph



The Access Bank Brand

Access Bank Plc. is a leading full-service commercial bank operating through a network of more than 600 branches and service outlets, serving over 36 million customers across three continents and 12 countries. The Bank employs 30,000 people in its operations in Nigeria, its subsidiaries in other Sub-Saharan African countries, the United Kingdom, and United Arab Emirates, and its representative offices in China, Lebanon and India.

Listed on the Nigerian Stock Exchange since 1998, Access Bank is a diversified financial institution that combines a strong retail banking franchise with deep corporate banking expertise. The Bank is known for its first-rate risk and capital management capabilities. Access Bank serves its various markets through four business segments, viz.: Retail, Business, Commercial and Corporate. The Bank has over 900,000 shareholders (including several Nigerian and international institutional investors) and has enjoyed

what is arguably Africa's most successful banking growth trajectory in the last twelve years. Following its merger with Diamond Bank in March 2019, Access Bank became Africa's largest retail bank by customer base.

As part of its growth strategy, Access Bank has focused on mainstreaming sustainable business practices into its operations. The Bank has continued to create shared value for its stakeholders by being financially profitable, environmentally responsible and socially relevant. It is focused on enabling its corporate and individual customers to achieve their goals.

Nature of Ownership and Legal Form

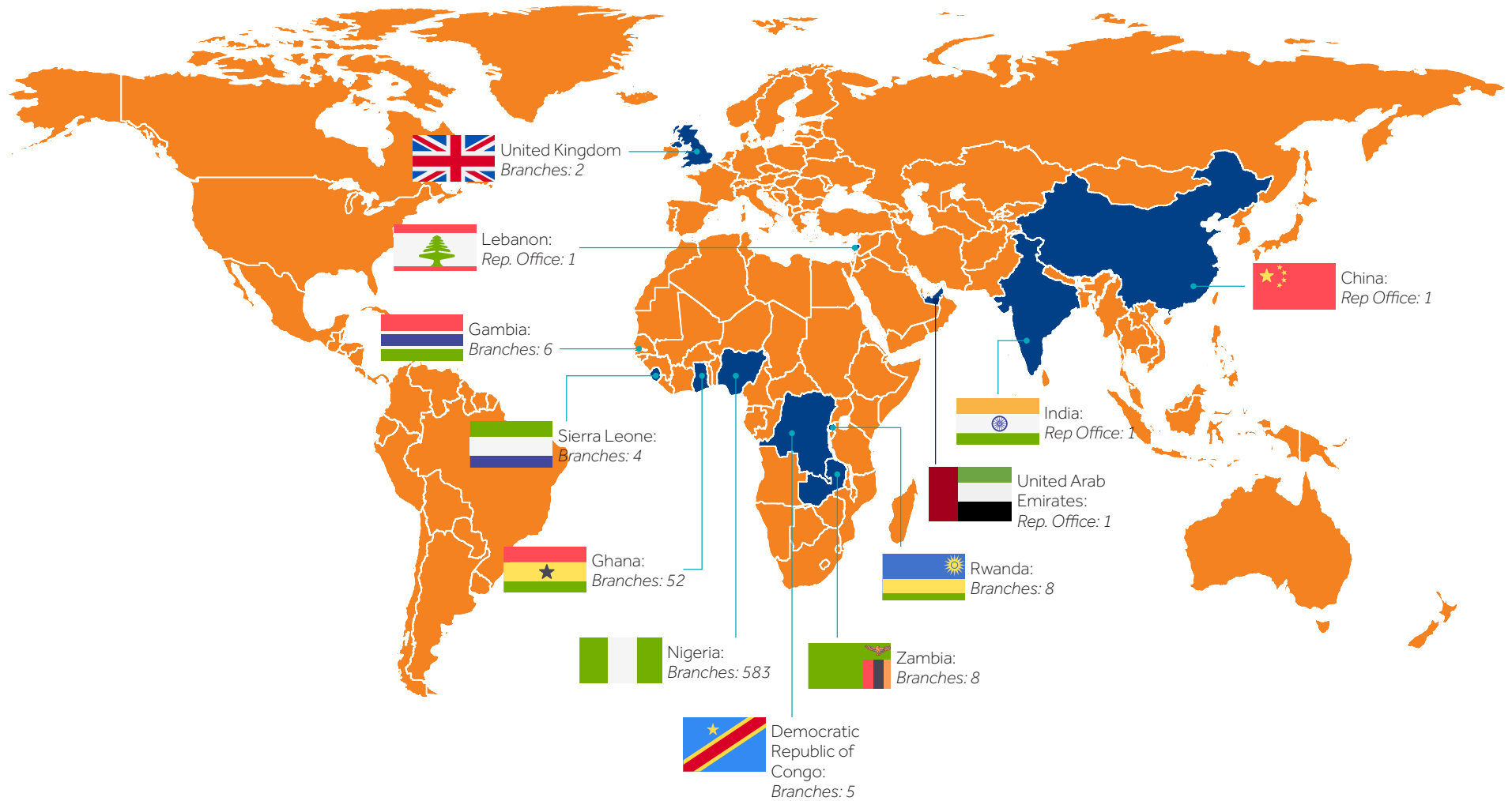
Access Bank was incorporated as a private limited liability company on February 8, 1989; and it commenced business operations on May 11, same year. On March 24, 1998, the Bank was converted into a public limited liability company and its

shares were listed on the Nigerian Stock Exchange on November 18, 1998. The Bank was subsequently migrated to the NSE Premium Board on April 16, 2018.

Following shareholders' approval obtained on March 5, 2019, the Bank merged with the now-defunct Diamond Bank Plc on March 19, 2019, making the combined entity the largest bank in Nigeria by customer base and total assets, and also the largest bank in Africa by customer base. Access Bank's principal business activities include provision of money market products and services, retail banking, granting of loans and advances, equipment leasing, corporate finance and foreign exchange operations.



Our Presence



Value-added Statement

Value Added Statement (Group)

in thousands of Naira

	GROUP		GROUP	
	December 2019		December 2018	
		%		%
Gross earnings	666,753,600		253,024,189	
Interest expense				
Foreign	(51,896,854)		(14,760,897)	
Local	(161,899,034)		(63,553,557)	
	452,957,713		174,709,735	
Net impairment (loss) of financial assets	(21,570,098)		(7,644,688)	
Net impairment loss on other financial assets	1,380,705		304,482	
Bought-in-materials and services				
Foreign	(4,615,091)		(5,077,790)	
Local	(163,158,795)		(59,249,705)	
Value added	264,994,436		103,042,034	
Distribution of Value Added				
To Employees:				
Employees costs	76,964,138	29%	26,085,304	25%
To Government:				
Government as taxes	17,868,920	7%	6,217,565	6%
To providers of finance				
Interest on borrowings	46,944,180	18%	23,075,095	22%
Dividend to shareholders	17,772,613	7%	11,571,189	11%
Retained in business:				
For replacement of property and equipment and intangible assets	25,707,536	10%	8,038,893	8%
For replacement of equipment on lease	-	0%	-	0%
Retained profit (including statutory and regulatory risk reserves)	79,737,046	30%	28,053,989	27%
	264,994,436	100%	103,042,034	100%

Value Added Statement (Bank)

in thousands of Naira

	BANK		BANK	
	December 2019		December 2018	
		%		%
Gross earnings	576,347,839		212,678,259	
Interest expense				
Foreign	(54,084,352)		(15,299,255)	
Local	(139,845,670)		(55,220,246)	
	382,417,818		142,158,757	
Net impairment (loss) of financial assets	(22,694,279)		(7,236,191)	
Net impairment loss on other financial assets	1,638,801		397,828	
Bought-in-materials and services				
Foreign	(4,615,091)		(5,077,790)	
Local	(146,744,603)		(48,940,280)	
Value added	210,002,646		81,302,323	
Distribution of Value Added				
To Employees:				
Employees costs	60,712,847	29%	18,274,247	25%
To Government:				
Government as taxes	9,097,722	4%	3,149,910	8%
To providers of finance				
Interest on borrowings	45,521,346	22%	23,022,521	28%
Dividend to shareholders	17,772,613	8%	11,571,189	11%
Retained in business:				
For replacement of property and equipment and intangible assets	21,101,674	10%	6,780,344	7%
For replacement of equipment on lease	-	0%	1,017,137	1%
Retained profit (including statutory and regulatory risk reserves)	55,796,442	27%	17,486,975	20%
	210,002,646	100%	81,302,323	100%

Business Model

Commercial Banking Division

Merging Capabilities for Sustainable Growth

Access Bank began its journey to become one of the leading financial institutions in Africa nearly two decades ago. Over this period, the Bank has successfully transformed through organic and inorganic strategies to become a financial powerhouse that is making enormous positive impacts in society. To become Africa's gateway to the world, the Bank leveraged the best parts of two erstwhile respectable Nigerian financial institutions to create one formidable entity with a clear vision to be "the world's most respected African bank"


The Commercial Banking Division (CBD) is a subset of the Wholesale Banking Group. It remains a major pillar of the Bank's success and a driving force for the achievement of the Bank's goals and objectives. The division has, over the years, played a pivotal role in pioneering new

strategies that have catalysed the Bank's transformation. The CBD has been instrumental in creating the 'more than banking' experience that has become Access Bank's brand identity.

The division is represented across all critical locations in the six geopolitical zones of Nigeria where the Bank serves two broad market segments, viz.:

- Private sector businesses, consisting of local and foreign-owned institutions that are operating in various market segments with a minimum annual business turnover of N5 billion.
- Public sector institutions at the federal, state and local government levels (including ministries, departments and agencies) and government-affiliated businesses.

These customers are managed through a tested and sustainable structure that in-



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corporates the core competencies of the workforce in the division, which comprises 80 teams, 26 zones and 5 Groups led by Relationship Managers, Zonal Heads and Group Heads, respectively. The goal is to deliver a unique experience at each service touchpoint across the country.

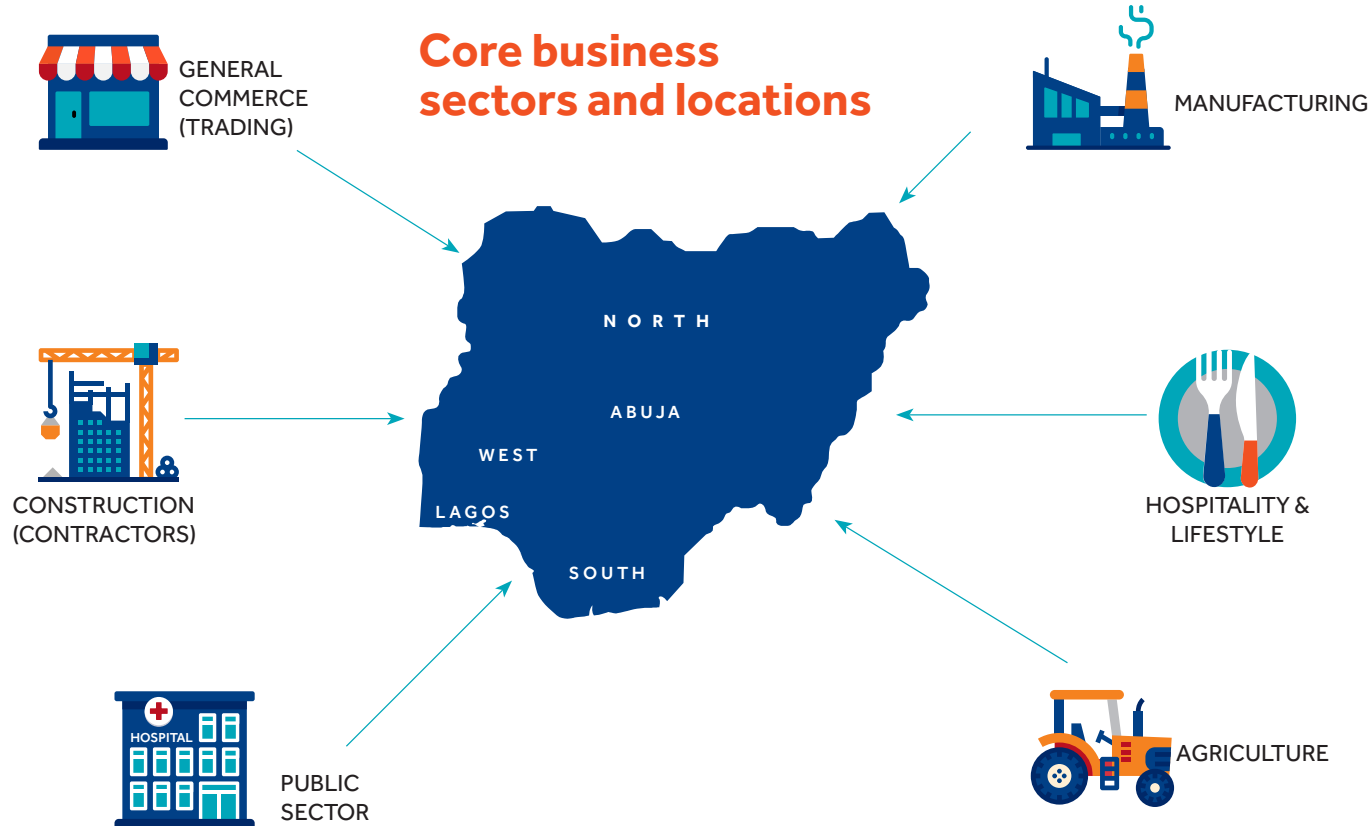
In addition to the above core segments, the division has, through the German and Chinese Desks, expanded its reach across Chinese and German-owned and managed businesses. The strong partnership with the Deutsche Investitions- und Entwicklungsgesellschaft (DEG) has been

very instrumental in this instance.

Furthermore, the CBD's initiative to pioneer a branch at Igbesa has enabled the Bank to harness the full potential of the Chinese community located in various free trade zones across the area.

To provide synergies for our customers' global transactions, we have a system of utilising our international affiliations (The Access Bank UK and Dubai subsidiaries), representative offices (in Lebanon, India and China) and our Pan-African subsidiaries (Ghana, Gambia, Sierra Leone, Rwanda, Democratic Republic of Congo, Zambia). The Commercial Banking Division has, through the one-bank initiative, expanded the Bank's international business footprints. This gives us a holistic view of our customers' business transactions as we are better positioned to facilitate those transactions.

To further enhance the division's business in line with international best practice, the Client Service Team (CST) model was strategically adopted in 2019 with the Lagos Commercial Banking team used as a test case. This model is built around a customer's entire value chain with a specialized Global Transaction Banking Team to provide value-added offerings at all critical touchpoints for the customer. The strategy was very successful, leading to a growth in market share for an existing business, helping to create new relationships and generating higher revenues.



Consequently, it was replicated across the Bank, including in other CBD locations.

Given the requirements of our diverse clientele for in-depth multi-industry knowledge and consistent innovation to navigate the fast-changing business landscape, our CBD teams have the

expertise to proffer tailored and cost-effective solutions to meet the demands of our clients, both in local and foreign trades. Overall, we provide support in international trade, treasury, trading products, bid finance, as well as unique solutions as may be required by our clients.

Our People

In the Commercial Banking Division, our strongest asset is our "people." These are dedicated and highly qualified Access Bank staff who embody the Bank's core values and have consistently been at the vanguard of executing its winning

strategy. They consist of young, vibrant, empowered and customer-centric professionals. They are armed with a relentless drive to pursue and achieve the Bank's objectives, while also meeting their personal career goals.

The long-term growth and success of the division and by extension the Bank depend on our ability to attract and retain the right people. Our knack for identifying talent and engaging people solely based on merit ensures that we always have the right people. The Bank also provides upskilling and career growth opportunities for its people.

The Access Bank merger with Diamond Bank has also made the team more diverse, and with deeper expertise. This is evident in the ever-increasing contribution of the CDB to the achievement of the Bank's strategic goals..

Our Corporate Social Responsibility

Being a key division of Access Bank, the CBD's operations are aligned with the sustainability strategy of the Bank. The division is a strong advocate for our sustainability initiatives. In 2019, the division was at the forefront of financing



businesses that meet the sustainability criteria set by the bank. It also pre-qualified the environment-friendly projects that accessed the funds raised from the bank's green bond.

A large focus of our CSR efforts over the past decade has been on health and education. For instance, we partnered with PG Healthcare to carry out a free maternity healthcare screening exercise for malaria and blood sugar. This provided an opportunity for a lot of people to be tested and receive treatment to avert potential complications. We are currently focusing on education and have embarked on a project to remodel the Ipa-kodo Junior Grammar School in Lagos to provide a better learning environment for over 2,000 students.

Looking Forward

The Commercial Banking Division of Access Bank aspires to rank as the number 1 in the commercial banking business segment of the Nigerian banking industry.

We will continue to deepen our expertise in priority industries to grow our business and increase our impact. This

would involve building more competencies across all the cadres of staff within the division and delivering cutting-edge innovative products and solutions for our clients.

The Division, in alignment with the Bank's overall strategic intent and aspiration, aspires to rank number 1 position within the commercial banking business segment in the Nigerian Banking industry.

We will continue to build deep sector expertise in priority industries, enhance our customer-centric engagements structure in our quest to create values for all stakeholders, build competencies amongst all cadres of staff within the division, leveraging our strong service level agreements with our customers and deliver cutting-edge innovative products and solutions for our clients using an encompassing risk management framework.

Our role to ensure Access Bank becomes the World's most respected African Bank is pivoted to our passion and drive for success.





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Business Banking Division

Our Value Proposition

The Business Banking Division provides bespoke financial products and services to customers whom we refer to as “prestige customers.” These are customers with annual turnovers of up to N5 billion. The division is also strongly committed to the growth and expansion of small and medium scale enterprises (SMEs), particularly through the provision of loan capital and unique business support solutions. The solutions are developed to suit specific market segments, including women-led businesses.

We serve 15 key sectors, tagged ‘Centres of Excellence’, namely:

- Advertising
- Agency Banking
- Educational Institutions
- Importers & Exporters
- Healthcare Organizations
- Travel Agencies
- Construction Companies
- Traders
- Faith-based Organizations
- Entertainment Industries
- Manufacturing Industries
- Microfinance Banks

- Hotels
- Professional firms
- Transportation & Logistics

Our Products and Programmes:

As partners to our SME customers, we understand that our success is tied to the individual success of each of our customers. Therefore, our array of products and programmes are tailored to suit the specific needs of the 15 focus SME sectors. In addition to meeting the financial needs of our customers, we offer:

- Tailored financial advisory services
- Capacity building opportunities
- Business networking hubs
- Timely market information
- Flexibility

Instant Business Loan

With the growth of our business, we anticipate an increasing need for credit facilities to support our customers’ businesses. The Instant Business Loan is a Digital Product that seeks to provide instant funding primarily for SMEs to enable them to meet their short-term funding requirements.

Periodic Webinar Series

The webinar series is an interactive event that is hosted on Microsoft Teams for the benefit of customers in different business

sectors. The online conferences focus on different topics every month, ranging from financial management to skills development and macroeconomic forecasts, among others. The events usually have in attendance professionals from within and outside the Bank who provide insights on the topics being discussed. During the webinars, customers get to ask questions and receive answers.

Facility Upgrade Support Scheme (FUSS)

This is a loan product designed for schools, businesses in the hospitality sector, and healthcare providers to finance renovation/ upgrade of their facilities or to purchase equipment.

The CBN Creative Industry Financing Initiative

The N22.9 billion intervention fund provided by the CBN is for businesses in the creative industry (those involved in movies, music, fashion and information technology). The facility for the industry is available at an interest rate of 9% per annum (p.a.) and a repayment period of up to 10 years. This fund is the cheapest in the industry and is targeted towards stimulating and supporting the creative industry. We successfully disbursed over N1.2 billion loans under the initiative as of 2019.

Other Products

Our other products include the Platinum Credit Card, which provides traders with access to instant credit; Diamond Business Advantage (DBA) account; SME Gold Current Account; and the MPower Biz Account. These accounts are cost-effective accounts with various cost-saving benefits to the customers. Other benefits beyond banking services include access to newsletters, training, webinars, workshops and business clinics. Our unique products and services for SMEs put us in a position to be the preferred SME growth partner in the Nigerian banking industry.

Strategic Partnerships

Partnerships with top tier Business Development Service Providers (BDSPs)

We partnered with top BDSPs in Nigeria to help our customers develop their business plans at discounted rates. The business plan is a prerequisite for accessing all our intervention funds. These partnerships were the reason for the successful disbursement of intervention funds to Access bank customers as they ensured a reduced turnaround time for the development of standardised business plans.



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Training

We conducted quarterly training and assessment of the workforce in the Business Banking Division on the products and services available to customers. These trainings armed the staff with the much-needed information to be able to offer tailor-made products and services to the different classes of customers.

Personal Banking

Despite market uncertainties, we made a strong start to the year by accelerating our growth by virtue of our merger with Diamond Bank. This strategic action marked the rebirth and reinforcement of Access Bank's retail business.

The combination of the capabilities, specializations and product portfolios of the two entities has enhanced our service delivery and offered greater benefits to our customers.

As a result, we emerged in 2019 as the largest retail bank in Africa. In terms of customer base and assets, we are also now the largest bank in Nigeria. More than 36 million clients trust us to manage their finances, facilitate their transactions, and support them to save

and invest for the future.

Our retail offerings were redesigned to enable clients to achieve more as they seek to actualize their financial goals and lifestyle aspirations. So, whether they are individuals with simple banking needs, affluent and ultra-high-net-worth individuals looking to manage their financial assets, or emerging businesses, our customers are now able to access a broader range of products and services that have been designed to meet their needs and reflect requirements.

The revamped retail business now serves clients in highly diverse segments such as the unbanked and underbanked, children, youth, women, seniors, employees, high-net-worth individuals, as well as emerging businesses. We have also emerged with an expanded network of over 20,000 touchpoints, including branches, ATMs and bank agents.

As we continue to consolidate the gains of the merger, we understand the urgent need to prioritise business innovation to meet the needs of our growing clientele.

Emerging Businesses

The Emerging Business segment, which caters to micro, small and medium enterprises (MSMEs), is an enhancement to our retail business model following the merger with Diamond Bank.

During the year, we designed specialized offerings for MSMEs and used best-in-class MSME-specific credit assessment methods. By deploying an innovative lending method known as the cashflow lending methodology, we were able to lend to MSMEs based on good credit reports and proper bookkeeping.

Leveraging the scale of our revamped retail business, we supported economic growth in 2019 by helping more than 11,000 thriving enterprises grow and create more jobs through access to finance, providing over N22 billion (\$61 million) in loans to MSMEs. More than a third of the beneficiaries of this lending were women-led/owned MSMEs. This group of beneficiaries accessed financing

through our award-winning W Power Loan for women, which is significantly discounted below prevailing market lending rates.

Our support for over 700 healthcare businesses, amounting to N7 billion (\$19.5 million) in financing, earned us recognition as the 'Outstanding Healthcare SME Friendly Financial Institution of the Year' at the Nigerian Healthcare Excellence Awards (NHEA).

Our business clients also benefited from MSME clinics, capacity-building programmes, networking opportunities and discount offerings, plus access to market solutions and visibility plat-

forms such as Ebony Life TV. We recorded a 600% increase in the reach of our capacity-building programmes to 24,000 beneficiaries in 2019, up from 4,000 beneficiaries in 2018.



Private Banking

Our Private Banking business is reputed for providing distinct services and personalized customer experience to high-net-worth clients.

The business serves affluent individuals by identifying and focusing on their wealth management needs. The offerings under Private Banking range from basic banking products and lifestyle services to sophisticated financing instruments, making us a one-stop-shop for the banking needs of high-net-worth individuals.

During the year, we leveraged the merger with Diamond Bank to create and deploy innovative products and services aimed at growing the wealth of our Private Banking customers. Our clients trust that we will anticipate and meet their needs and also execute bold strategies that deliver a 'beyond banking' client experience.

Segments and Propositions

We grew active customers by 7 million in 2019. This is a reflection of the transformation achieved through the merger and the continued investments in strategic initiatives to drive growth in key segments, especially children, youth, women and seniors.

We were able to support more clients in achieving their financial and lifestyle goals, whilst deepening financial inclusion initiatives across the country.

DiamondXtra Product and Xclusive Plus Proposition

The DiamondXtra innovative savings solution, which features a prize draw aimed at delivering life-changing experiences for customers, entered its 11th year in 2019. It's one of the most successful deposit products in Nigeria and we brought new life to it by making it more accessible and fully-digital. Through the digitization of DiamondXtra, anyone across the country can now dial *901# to open the account in minutes and start saving and earning rewards such as salaries for life, rent payments and scholarship awards.

During the year, the Xclusive Plus lifestyle proposition, which provides both local and international premium travel and lifestyle benefits, was enhanced to include data bundling and online medical assistance for subscribers. To further simplify the onboarding process and improve service delivery, a Self-Service Onboarding Platform was also introduced to clients and we upgraded a number of our lounges across the country.

Business Development Group

Agency Banking

The Agency Banking business enabled us to increase our retail service footprints and take banking services to customers in their communities.

With our increased capabilities and expertise achieved subsequent to the merger, more people who were previously financially excluded are now able to bank with us through over 16,000 agents across Nigeria. Our goal is to increase the number of agents by 35% in 2020.

To further advance the financial inclusion agenda in the country, during the year, we leveraged our partnership with the Aliko Dangote Foundation to sign on 24,000 women. We also partnered with high profile agents to acquire over 500,000+ new customers in the hinterlands. This intervention has enabled more Nigerians to access formal financial services.

Corporate and Investment Banking

Oil & Gas Group

The Oil & Gas Group has sustained its standing as a market leader in the energy finance sector over the past decade. The group's operating model is anchored on a client-centric, innovative and technology-driven approach, which ties into the Bank's overall strategic objective in the oil and gas industry. The group is staffed with very experienced, motivated and competent team members who are strategically driving the mandate of the Bank.

In 2019, the division worked hard to harness viable opportunities in the industry via bespoke financial solutions and worked hand-in-hand with players across the Upstream, Mid-stream and Downstream value chain.

In 2019, the Access Bank Oil & Gas Group played a leading role in key transactions within the energy industry, including the debt financing for the landmark Nigeria Liquefied Natural Gas (NLNG) capacity expansion project, field development financing for indig-

enous integrated oil companies as well as alternative capital financing solutions for multinational oil companies and their local counterparts.

A major development is envisaged in the Nigerian oil and gas downstream sector when the Dangote Oil Refinery commences operations in 2021. Access Bank has proactively commenced engagements with the various players in the sector by developing a financial solution targeted at the entire value chain of the sector. In the interim, the Bank continues to offer a vast array of solutions, ranging from robust payment platforms for the purchase of products by distributors to funding options for the importation and distribution of petroleum products.

In line with our sustainability strategy, the Oil and Gas Group operates with the highest ethical standards and global best practice. As a testament to the performance of the division, the Bank secured the CBN award for "Most Sustainable Transaction in Oil & Gas" for the year 2019.

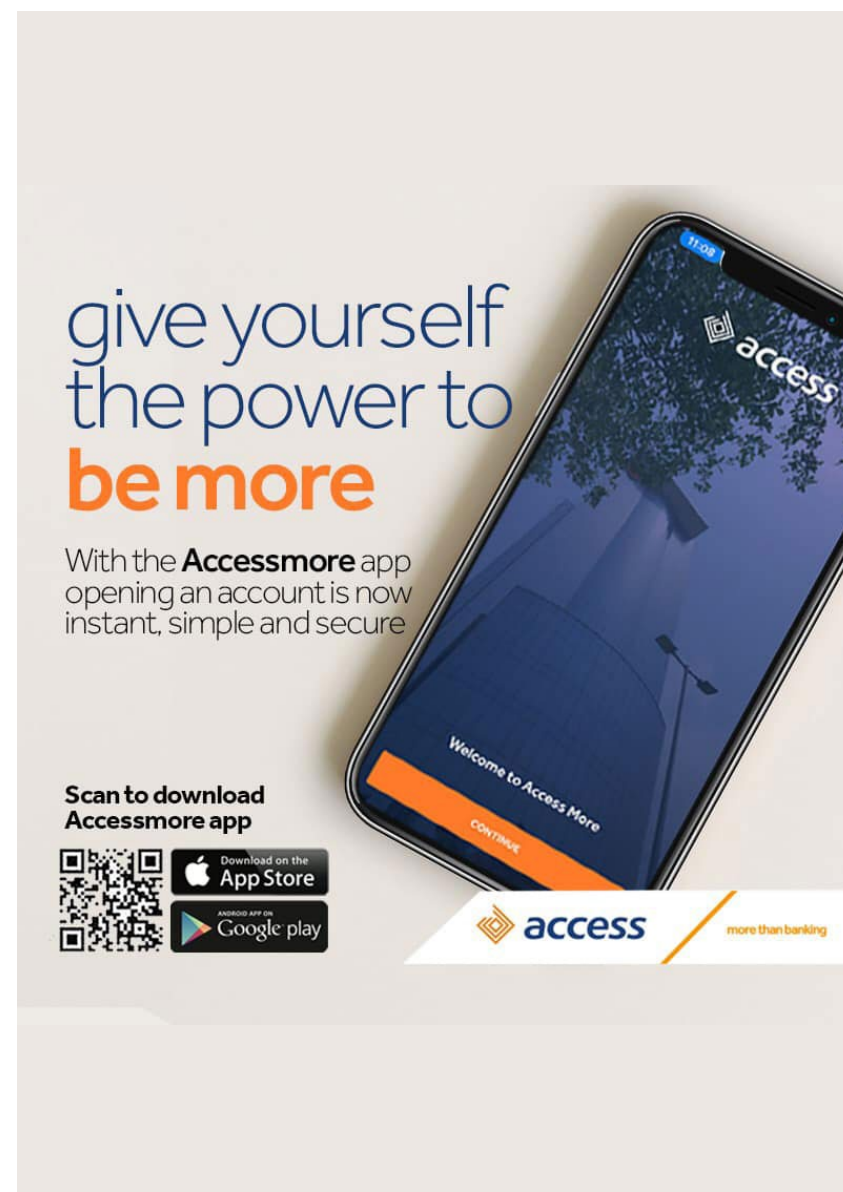
Large Conglomerates

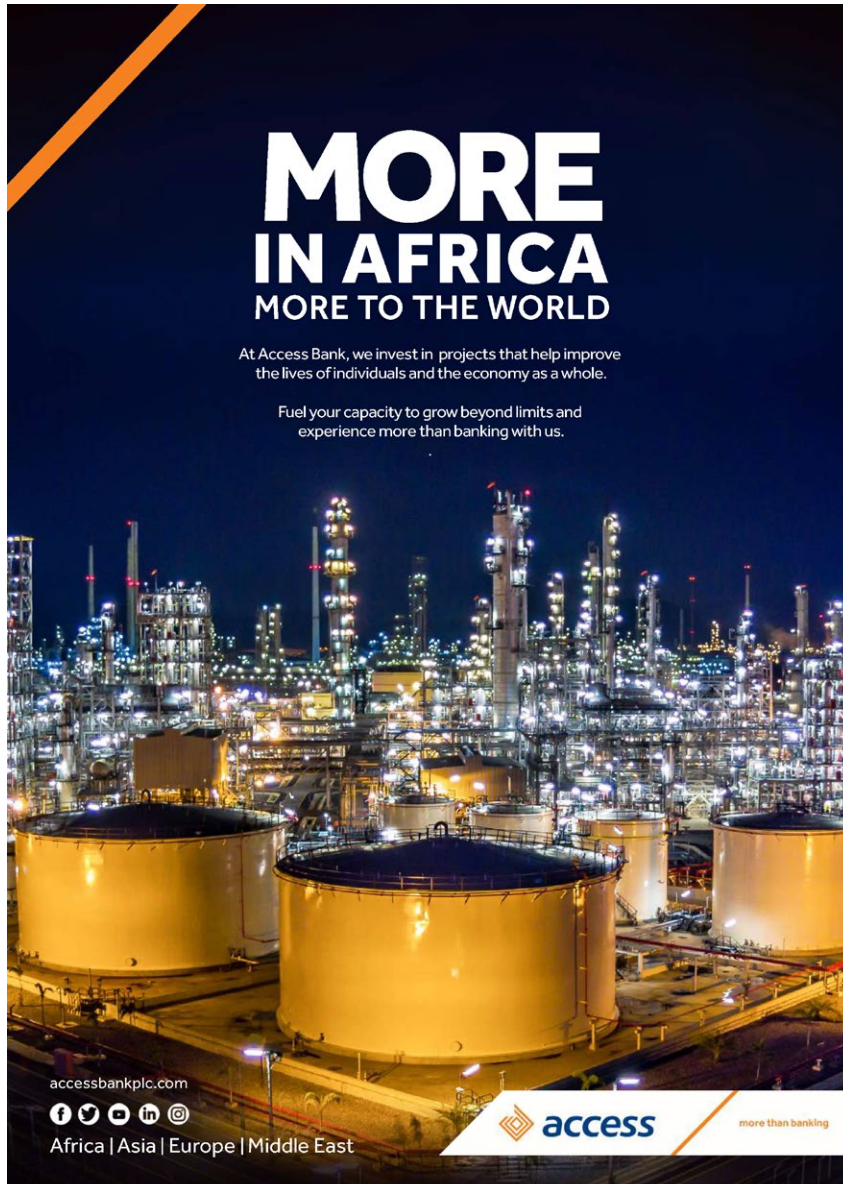
The Large Conglomerates division, focuses on a variety of businesses covering food and trade, beverages and personal care, and cement and building materials. The division has expanded its client base and continues to close high value transactions. Using our Client Service Model (CSM), the division has driven significant improvements in the relationships with our clients by designing creative ways to meet their unique requirements.

By providing end-to-end support, from the importation of raw materials to production of finished goods, we play a critical role in our clients' businesses. We are thoroughly committed to seeing our clients succeed in their enterprises and make positive impacts in the economy.

In 2019, we developed additional digital banking platforms to provide alternative channels to facilitate collections and payment processes. Our structured trade solutions, designed in partnership with international commodity trading companies, underscore our understanding of our clients' businesses.

Entering the new decade, our focus





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remains to build and strengthen client relationships, with a view to creating more shared value for our stakeholders, including our clients.

Infrastructure Group

The infrastructure business is charged with the task of implementing the Bank's vision to lead in the financing of Nigeria's infrastructure development. Our aim is to help in closing the significant gaps that exist in three main areas, namely: power, transport and logistics, and telecommunications. We understand the importance of infrastructure in these three critical sectors for economic growth and development. We are at the forefront of deploying products and services to facilitate infrastructure development.

In the healthcare infrastructure segment, we implemented a revolutionary healthcare equipment finance solution in conjunction with a foremost original equipment manufacturer (OEM). This solution provided an opportunity for local healthcare providers to conveniently procure state-of-the-art medical equipment. The solution is aimed at facilitating the availability of capital-intensive medical equipment

in the country, reducing medical tourism and bringing quality healthcare closer to the masses. This is a demonstration of the Bank's commitment to driving positive impact by helping to improve health outcomes.

For the transport and logistics sector, the Bank developed a secure, convenient and efficient online payment platform to ease the stress of obtaining visas from the UAE by account holders. With our platform, our clients can pay for their visas from the convenience of their homes or offices without visiting the consulate or designated agents.

The Bank is renowned for its partnership with the foremost telecoms infrastructure collocation company and the leading telecommunication service provider in the country. Our support has helped in improving telecoms services across the country.

It is our firm belief that these sectors will catalyse economic transformation in Nigeria and Africa. As we did in 2019, and in the years before, Access Bank will continue to deploy resources to support this expected transformation.

Financial Institutions Group

The Financial Institutions Group at Access Bank has distinguished itself as a highly driven group that is focused on growing the Bank's profitability, boosting its impact across major sectors and creating shared value. Its product portfolio is well aligned with the Bank's sustainability goals, thereby ensuring ethical and environmental standards are maintained in all its processes and business dealings.

Acting in line with the Sustainable Development Goals, we continue to explore new avenues for strategic multi-stakeholder partnerships, influence positive market transformation, contribute meaningfully to a prosperous and sustainable economy, and provide long-term value for our clients.

Earning the trust of our customers is central to the effectiveness of our value creation. In fact, preserving the relationship between the Bank and our customers is what underpins our long-term success.

In order to maintain the Bank's operational and ethical standards, in 2019, we collaborated with our regulatory partners to host an Anti-Money Laundering/Com-

bating Financial Terrorism (AML/CFT) training for all our customers as well as operators in the capital markets, the insurance sector, micro-finance banks and other key stakeholders. The aim of the training was to equip our customers with knowledge on how to conduct business in accordance with the AML/CFT laws and regulations. Equally important, we aimed to help reduce the financial losses to society caused by perpetrators of money laundering and the financing of terrorism.

To maintain our competitive edge in a fast-changing world where new technologies are causing disruptions in various economic sectors, we have ensured the processes of the Financial Institutions Group are innovation-driven.

Some of the innovative solutions offered by the group in 2019 included:

Mortgage Financing

Our mortgage financing team comprises of highly qualified professionals with vast knowledge in the housing finance market. In 2019, we launched Access Mortgage Advantage, a housing finance product to help bridge the housing gap in Nigeria.

Insurance Advisory Service

Our clients require a comprehensive range of services, including insurance coverage to protect their projects against the potential crystallisation of various foreseen and unforeseen risks. In the 2019 financial year, we launched the Insurance Compare Application, an online application that allows subscribers to compare rates/prices of similar insurance policies from different insurance companies.

Correspondent Banking Service

Our Correspondent Banking team partners with various financial institutions to initiate, process and conclude transactions. In 2019, we acted as agent to support the settlement needs of major merchant and microfinance banks, including over thirty Pension Fund Administrators (PFAs).

Capital Markets Operating Services

Our team of capital market experts provides investment management services to clients to enable them to achieve competitive returns on both naira and foreign currency investments. The team's services include provision of

robust liquidity and customized hedging solutions. Groups of firms managed by this unit include asset managers, stock-brokers, trustees, and registrars.

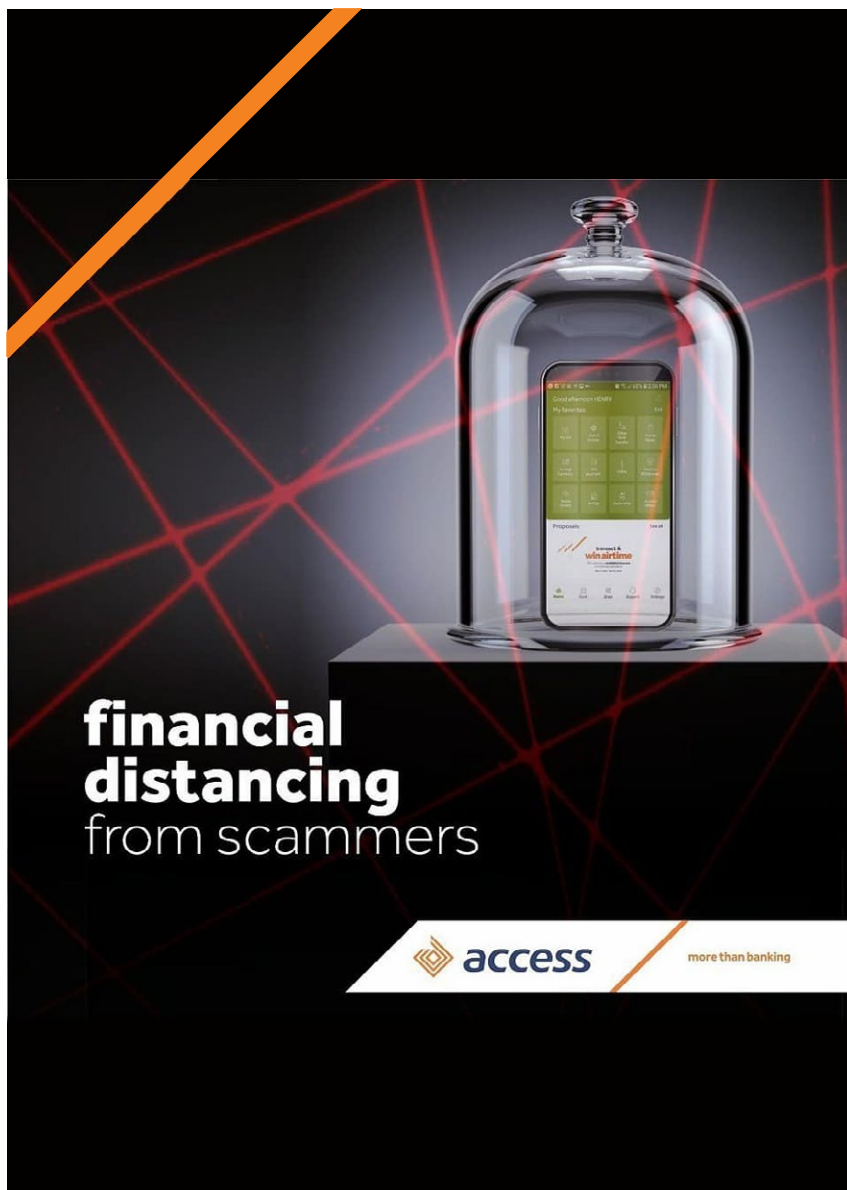
Fixed Income Prime Brokerage

In the reporting year, we packaged over N100 billion in credit lines to our customers to partake in capital market transactions, including taking positions in specific pre-qualified FGN bonds.

Client Engagements

We are constantly engaging with our clients to recognize and understand the various challenges they are facing in their businesses and projects we invest in. The success of Access Bank is intricately linked to the good business performance of our clients.

In 2020 and beyond, we look forward to delivering more impactful solutions to improve our clients' performance. We hope to achieve this through close relationships with our clients and designing products and services that are aligned with their needs.



Project Structured Finance Group

The Project Structured Finance (PSF) Group is a dynamic solutions-driven financial advisory, debt arrangement and agency service provider. The group has been positioned to support the Bank's clients by providing a full range of tailored financial solutions, leveraging the expertise of its experienced staff and strong relationships with local and international financial institutions and professional service firms.

Collaborating with other Strategic Business Units and tapping our strategic relationships with several Development Finance Institutions (DFIs) and Export Credit Agencies (ECAs), the group provides medium- to long-term alternative, innovative and sustainable funding solutions at very competitive pricing to eligible clients. Illustratively, PSF successfully consummated a EUR69.5 million ECA covered facility to support an iconic real estate and land reclamation project in Nigeria; raised US\$200 million to provide financing support to different businesses involved in manufacturing, agriculture, agro-processing, intra-Africa trade, value-added exports, power, energy and ICT.

In line with the CBN's drive to increase the flow of low-cost credit to the real sectors, the

group, in conjunction with other teams, deployed over N50 billion in intervention funds to finance eligible projects. Also, an excess of N7 billion in low-cost funds provided by the Development Bank of Nigeria was disbursed to support Access Bank's flagship retail banking programme – the 'W' Initiative – to boost lending to female-owned SMEs.

Treasury Group

Access Bank's long-term strategy of diversifying its business was a key factor for the Bank's successful performance in 2019. As a result, the Bank received meaningful contributions from its traditional trading practices as well as from structured products.

This strategy of diversifying its business operations led to increased trade volumes in fixed income and foreign exchange transactions.

Despite the significant headwinds experienced in the global economy during the year, we deployed our diversified portfolio of product offerings, including forwards, OTC futures and swaps.

Also, through our suite of tailored fixed income services, including prime brokerage, repurchase agreements (REPO) and other yield-enhancing products, we solidified our

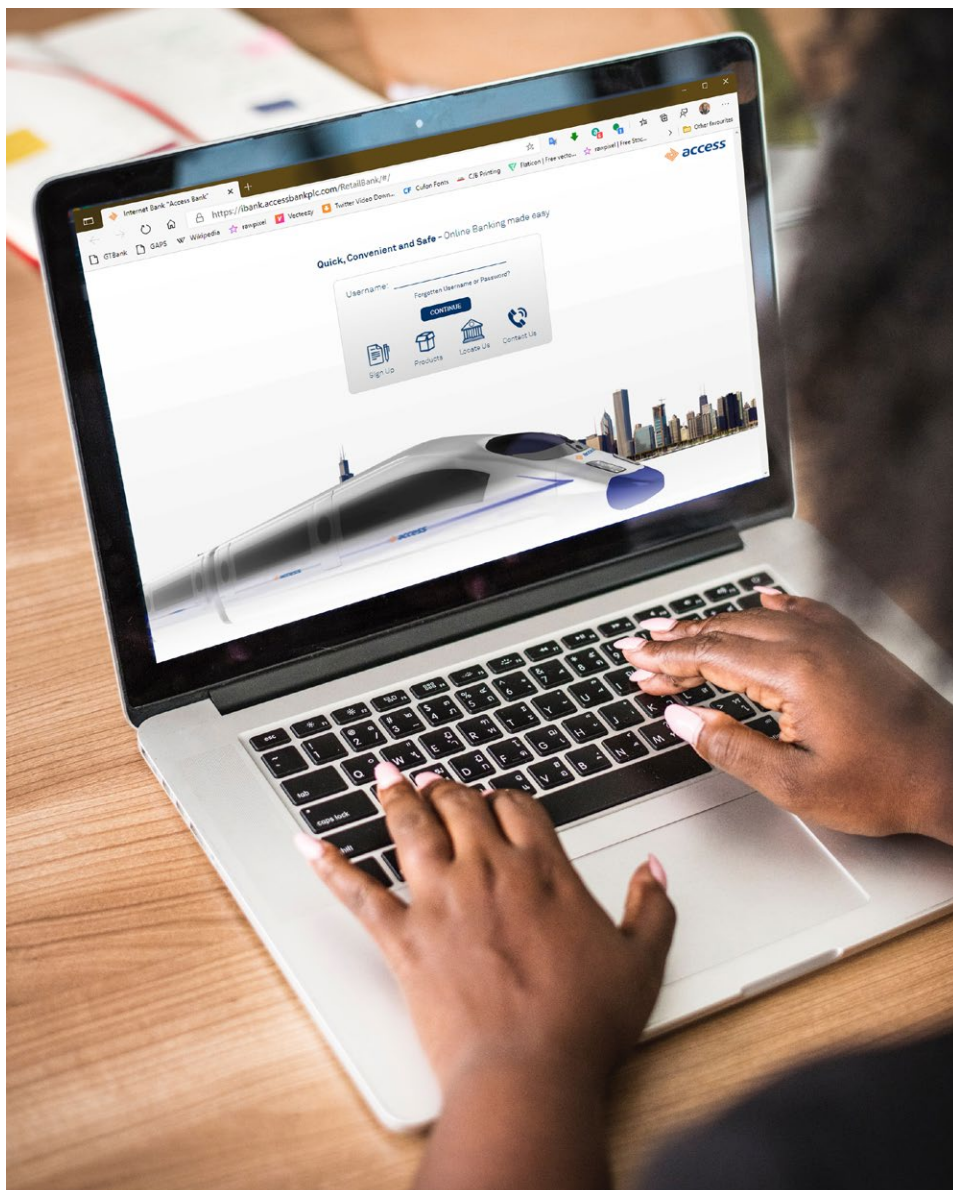
top position as a primary dealer market maker.

A key milestone during the year was the recognition of our positive impact in the development of the Nigerian fixed income, currencies and derivatives markets that resulted in promoting market liquidity, integrity, and transparency. To this end, we received the Fixed Income Market Liquidity Provider Award for the second consecutive year at the FMDQ Gold Awards.

We were the most active bank with regard to cross-border derivative transactions, with executed trades of about \$4 billion in 2019. The transactions included total return swaps and repurchase agreements with counterparties such as JP Morgan, Société Générale, Standard Chartered Bank London, ABSA, Standard Bank SA, amongst others.

We aspire to be the market leader in all countries where Access Bank maintains a presence by offering innovative products and creating platforms to develop innovative market solutions for our customers, whilst proactively managing risk and capital to deliver sustainable shareholder value.





Digital Banking

The Bank's Digital Strategy

Innovation has become the fuel for any company that must thrive in the 21st century. This is imperative given the disruption we see across industries where incumbent players are being challenged by new entrants who are using technology to undercut the market shares of the incumbents.

Banks are not immune from the disruption, hence the need for the incumbents to recalibrate their strategies in the marketplace to avoid being run out of business. To tackle the ongoing disruption in the banking industry, Access Bank launched a 5-year strategy with the theme: Being Digitally Led: Becoming Africa's Gateway to the World. 2019 was the second year of the digital journey and we are proud of what we achieved. We plan to do more over the coming years and provide our customers with the most innovative services in the industry.

The Bank's Strategic Digital Exploits

Access Bank has used advanced technologies to develop innovative solutions to serve our expanding customer base,

increase revenue, improve operational efficiency, and protect the Bank's information assets. Some of the solutions deployed by Access Bank in 2019 include:

- Access Africa (Creating Africa's Payment Gateway):** This is a fund transfer product designed to simplify international payments activities such as Person-to-Person (P2P), Business-to-Business (B2B), Person to Business (P2B), Government to Person (G2P) and any other payment activities/flows. Using our large partner network, Access Bank has extended the reach of Access Africa to about 15 countries, including the UK, France, Germany, China, Benin, etc. In the reporting year, transaction value stood at over \$41 million from approximately 14,000 transactions.
- Payday Loan:** This is an instant credit solution that allows lending against pay day. The loan is available on USSD (*901*11#), QuickBucks, mobile devices, online, etc. The solution was extended to over 2 million customers, including

non-Access Bank customers. The solution also allows customers to borrow based on their account turn-over. It was extended to Ghana in 2019. Within the year, Payday Loan disbursed over N63 billion to over 3 million customers.

- **WhatsApp Banking:** Built on the social media platform, the solution allows customers to perform functions such as account opening, balance enquiry, request for Payday Loan, etc. The solution recorded over 73% increase in transaction count and an 83% rise in transaction value between 2018 and 2019.

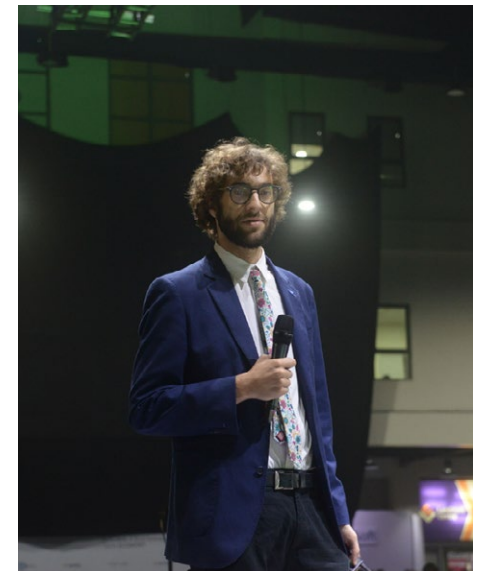
Africa Fintech Foundry (AFF)

Africa Fintech Foundry is a Pan-African accelerator, established by Access Bank. The aim of the programme is to find, nurture and invest in African start-ups with a global outlook. The AFF is creating new opportunities for African startups by facilitating access to capital, markets and global partners. Some of the fintech innovators that have benefited from the programme work with the Bank to create more value to our customers.

2019 Disrupt Conference

On May 16th, 2019, Africa Fintech Foundry held the second edition of the Disrupt Conference, which was themed Digital Gold Rush: Building a Sustainable Tech-Economy. The conference attracted over 13,000 delegates (8,000 onsite and 5,000 online), comprising industry leaders, tech enthusiasts, subject-matter experts, developers, product and project managers, among others. The event was the largest tech conference ever held on the African continent. It featured fireside chats, masterclasses, demos, exhibitions, and a line-up of start-ups showcasing how technology-driven initiatives are being used to disrupt traditional industries. Masterclasses were held on artificial intelligence, payments, cybersecurity, blockchain and digital transformation. Interactive panel discussions were organised on securing seed and growth funding, future of gaming and artificial intelligence, regtech, and disruptive banking.







Hackathons, Corporates & Tech Hub Collaboration

Collaborations between partners in the African tech ecosystem is key to fostering innovation on the continent. AFF has become a hub for nurturing innovative solutions for expanding access to financial services in Africa and also for attracting funding for fintech start-ups on the continent.

By facilitating the growth of the start-up ecosystem in Africa, we are at the forefront of enabling the technological and innovative solutions for solving some of

Africa's socio-economic challenges.

The Hackathons bring together multiple teams of talented developers, designers, and problem-solvers over an intense weekend to develop solutions to specific challenges. Our last Hackathon was targeted at developing a loan default prediction model to reduce non-performing loans (NPL) and an alternative credit scoring model driven by the transaction details and history of all customers.

The Bank's Outlook for Digitalization in 2020

In the coming year, we plan to do the following:

- Redefine customer experience by focusing on mobile digital products that allow customers to customize products to align with their taste.
- Leverage analytics insights to drive sales, reduce churn and support strategic decision-making.
- Upgrade branches to smart branches.
- Deepen partnerships with the fintech ecosystem to develop innovative solutions to enable us to serve our customers better.





Access Bank's Financial Performance and Socio-Economic Benefits

Categories of Economic Value		2019 ('000) Naira
Direct Economic Values Generated	Revenues	666,753,600
	Operating cost	253,769,788
Economic Value Distributed	Employees' wages and benefit	76,964,138
	Payment to providers of capital	17,772,613
	Payment to government	17,868,920
	Charitable donations	353,912
Economic Value Retained		225,118,811

Corporate Governance

Access Bank's corporate governance is the framework that regulates the practices and processes by which the Bank navigates the external environment and engages with its shareholders in a transparent and accountable fashion. It is a system that guides the creation of sustainable long-term value. To achieve this, our corporate governance, which is the responsibility of the Board of Directors, ensures that environmental, social and governance (ESG) considerations are top priorities in decision-making and factored in our operations. This is because we understand that our positive social and environmental impact will establish us as a good corporate citizen in the communities we serve. Sound corporate governance practices, which include excellent risk management, underpin our outstanding business performance.

Access Bank's highest decision-making body is its Board of Directors, which makes the key decisions concerning the

Group, excluding matters designated for the Bank's general stakeholder's meeting. The Board focuses on matters related to strategy, policies, corporate culture, and organizational structure. It also approves and monitors the risk framework and appetite of the Group. Access Bank's governance framework is guided by the Central Bank of Nigeria's Code of Corporate Governance for Banks and Discount Houses in Nigeria (the CBN Code), the Securities Exchange Commission Code of Corporate Governance for Public Companies (the SEC Code), the Financial Reporting Council's Nigerian Code of Corporate Governance and the Post-Listing Rules of the Nigerian Stock Exchange. These, as well as the Board Charter and the Bank's Memorandum and Articles of Association, collectively provide the foundation for our sound corporate governance.

The governance framework enables the Board to perform its oversight





functions on the Bank and its subsidiaries, while also ensuring our regulatory compliance. Our subsidiaries in different market jurisdictions also align their governance frameworks with that of the Bank, in addition to complying with the statutory and regulatory requirements of their host countries. The Board is aware that effective corporate governance is essential to the sustainable growth of the Group. This is why it prioritizes deepening the principles of corporate governance across the Group. Our corporate behaviour is underpinned by our core values of innovation, excellence, leadership, passion for customers, professionalism and empowered employees.

Ethics, Integrity & Whistleblowing

Ethical conduct and professionalism are fundamental attributes that underlie the corporate culture at Access Bank. Our corporate culture and values are governed by ethical practices, which are mutually reinforced by our Code of Conduct. We have defined organisational principles that everyone – including not only the Board, management

and employees but also our vendors and suppliers – is expected to abide by. Among these principles are non-discrimination, equal opportunities, work-life balance, occupational risk-prevention, respect for people, compliance with sustainability policies and environmental protection.

Our whistle-blowing system is designed to boost our employees' confidence in reporting any misconduct or irregularity, including any action that may violate laws or regulations regarding labour practices, anti-corruption, human rights, and environmental issues. Employees can also report any action that could potentially cause harm to our business or reputation, or negatively affect the health, security or safety of other employees or our customers.

To ensure anonymity in the course of using our whistle-blowing system, we outsourced it to the KPMG ethics line, which allows internal and external stakeholders to report unethical activities affecting our Bank. There is also an avenue to lodge whistle-blower reports on the Bank's website. Users can do this by tapping on the Customer Service

icon and scrolling to the bottom of the page where complaints and allegations that require the Bank's urgent attention can be lodged anonymously.

Whistleblowing reporting is monitored by the Chief Internal Auditor of the Bank and quarterly reports are forwarded to the Board Audit Committee. This policy has improved the faith/support of our employees/stakeholders in bringing suspicious activities or misconduct that can damage the reputation of the Bank, or compromise its operations, to our notice. It has also helped to reinforce the integrity and discipline of our staff by discouraging workplace misbehaviour. Without a doubt, the whistle-blowing policy has helped to maintain high ethical standards amongst our people and further engendered a culture of ethical banking at Access Bank.

To further ensure that the culture of whistleblowing is enshrined in the Bank, we continue to train our new employees on how to address corruption, bribes, and conflicts of interest. We have also appointed anti-bribery compliance officers that coordinate awareness

programmes on new guidelines and existing processes. We also hold quarterly training where we emphasize the importance of whistleblowing and further reiterate our commitment to protect whistle-blowers against any act of retaliation or intimidation. Any employee who has suffered any detrimental action because of a disclosure they made according to the provision of the policy shall be entitled to compensation and/or reinstatement provided that in the case of compensation, the employee's entitlement shall be computed as if he had attained the maximum age of retirement or had completed the maximum period of service, under his/her conditions of service. For other stakeholders, the whistle-blower shall be adequately compensated.

Channels and Procedures for Whistleblowing

The Bank has provided both internal and external whistleblowing channels.

Internal Whistleblowing Procedure

The internal whistleblowing channels are as follows:

- Formal letter to the Group Manag-





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you stand
with us**

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ing Director, Access Bank Plc or the Head, Internal Audit, Access Bank Plc.

- Call or text messaging to dedicated phone numbers; 01-2712065 or IP 4160
- Dedicated email address – whistleblower@accessbankplc.com
- Via Access Bank’s website - <https://www.accessbankplc.com/Pages/CustomerSupport/Whistle-Blower.aspx>

The Internal Whistleblowing Hotline is available during working hours on work-days only. However, the email channel is always available, and the information provided by the whistle-blower shall be kept confidential.

Where the concerns are received by a member of staff other than the Group Managing Director/Chief Executive Officer, Chief Conduct and Compliance Officer or Chief Audit Executive, the recipient of such report shall be required to:

- Immediately pass the concern to the Chief Audit Executive and

Head, Internal Audit Investigation, Access Bank Plc., for prompt investigation.

- If the concerns affect the Head, Internal Audit Investigation or Chief Conduct and Compliance Officer, the Group Managing Director is to be notified. When a director or Board member is involved, such concerns shall be directed to the Chairman of the Board Audit or Board Risk Management Committee.

The concern(s) shall be presented in the following format:

- Background of the concerns (with relevant dates).
- Reason(s) the whistle-blower is particularly concerned about the situation.

Where there is no merit in a complaint by a whistle-blower, but the person making such claim acted in good faith, the Chief Audit Executive shall ensure that the person suffers no reprisal. However, when a person makes a report in bad faith, particularly if it is based knowingly on false or misleading infor-

mation, a report of the finding should be kept without any disciplinary actions against the whistle-blower. This is without prejudice to the fundamental right of the internal whistle-blower to seek redress in a court of law.

External Whistleblowing Procedure

The external reporting channel makes use of the KPMG Ethics Lines and facilities. The KPMG Ethics lines and facilities are telephone lines, fax lines, and email address. The telephone lines are open between 8:00 a.m. and 5:00 p.m. on workdays, while the fax number and e-mail address are always available except during periods of maintenance.

Whether the whistle-blower discloses his/her identity, KPMG will not provide any indication of the whistle-blower's identity to Access Bank except KPMG has a written consent from the whistle-blower to provide his/her identity to Access Bank. Telephone calls generally are recorded, and the information is transcribed into a call sheet memo by KPMG for transmission to designated representatives of the Bank. Access Bank, its officers, staff, representatives

or agents shall not be entitled to have access to such tape recordings, fax messages or email messages received from whistle-blowers.

These measures are necessary to maintain the confidentiality and anonymity of the whistle-blowers. Access Bank will only have access to the call sheet memos.

The KPMG Ethics Lines and email:

- E-mail: kpmgethicsline@ng.kpmg.com
- Toll-free numbers for calls from MTN numbers only: 0703-000-0026; 0703-000-0027
- Toll-free number for calls from Airtel numbers only: 0708 060 1222; 0808-822-8888
- Toll-free number for calls from 9MOBILE numbers only: 0809 993 6366

Anti-Corruption

At Access Bank, we have an Anti-Bribery and Corruption (ABC) Policy, which includes the rules of conduct that must be followed by employees. Employees





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Fraudsters cannot access your account with just your account number alone



more than banking

are availed the ABC Policy at the beginning of each year to re-familiarize them with the contents of the document and to also have them re-commit to the Bank's ABC Policy by signing an attestation. In 2019, we organized quarterly ABC training for our employees and at the end of the 4th quarter, 6,222 staff and 4,211 support staff were trained on ways to recognize and report bribery and corruption incidents. The Bank also extended the ABC training to our Board of Directors and vendors during the reporting period. A total of 95 vendors attended the training held in the year. We continued to carry out ABC risk assessment to identify vulnerable areas of our business and provide adequate mitigants.

Performance Monitoring, Audit and Evaluation

The Board, in the discharge of its oversight functions, continuously engages Management in the planning, definition, and execution of strategy. Management's report on the execution of our defined strategic objectives is a regular feature of Board meetings. This often provides the Board with the opportunity

to evaluate and critique Management's execution of strategy. The Bank's performance on Corporate Governance is continuously being monitored and reported. We carry out quarterly and annual reviews of our compliance with the CBN Code and the SEC Code and render reports to the regulators.

The Board has also established a system of an independent annual evaluation of its performance, and that of its committees and individual directors. In addition to financial performance, the implementation of the Bank's environmental and social risk management framework and performance, as conducted by the Bank's Environmental and Social Risk Management and Sustainability teams, are also periodically assessed and audited. These audit functions are conducted half-yearly by the Bank's Internal Audit Group, across all the Bank's strategic business units concerned with, and affected by, environmental and social risk policies. Also, the Bank is committed to an external assurance of its environmental and social performance initiatives as contained in our Sustainability Report,

internal statements, and policy frameworks. Such external assurance, usually conducted by an independent consultant, involves an audit and evaluation of our Sustainability-related processes.

Risk Management

Access Bank has developed automated processes, policies and guidelines that direct its environmental and social risk management, which are hinged on sustainability, responsibility and viability. The Bank's culture of risk management as enshrined in its governance policies shows that we have a moderate risk appetite, and this has enabled us to have the lowest non-performing loans in Nigeria. We have developed the capacity to comply with regulatory bodies and guiding frameworks to ensure that we safeguard investors funding.

Our Environmental and Social Risk Management Policy, which is approved by the Board, guides us in carrying out environmental and social due diligence on our obligors and provides the insight necessary for us to make informed decisions for our clients who seek access to capital. The various principles that

we subscribe to not only portray us as a responsible institution but also help us ensure that our risk management processes conform to best industry practice. Some of these principles are:

- The Equator Principles (EPs)
- The International Finance Corporation (IFC) Performance Standard
- The United Nations Global Compact
- The United Nations Sustainable Development Goals
- The United Nations Environment Programme Finance Initiative Principles of Responsible Banking
- The United Nations Principles for Responsible Investment
- The United Nations Women Empowerment Principles (UNWEPs)
- The Nigerian Sustainable Banking Principles

These principles were applied to over 75% of our investments in 2019 as they continued to guide our approach to environmental and social risk management.



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accessbankplc.com

Facebook.com/accessbankplc | Twitter.com/myaccessbank
LinkedIn/accessbankplc | Instagram/myaccessbank



Our Approach

Our 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 standards for what it means to be exceptional.
- Our approach is not that of excellence at all costs – it is excellence on all fronts, to enable us deliver outcomes that are economically,

environmentally and socially responsible.

Innovation

- Pioneering new ways of doing things, new products and services, new approaches to customers.
- Being first, testing the waters and pushing boundaries.
- Anticipating and responding quickly to market needs with the right technology, products and services to achieve customer objectives.

Leadership

- Leading by example and leading with guts.
- Being first, being the best and sometimes being the only one.
- Challenging the status quo.

Passion for Customers

- Doing more than just delivering excellent customer service.

- Helping people to clearly understand how our products and services work.
- Treating customers fairly.
- Building long-term relationships based on trust, fairness and transparency.

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 work ethics and proper conduct in the way we treat our customers and one another.

Empowered Employees

- Based on shared values and vision.
- Developing our people to become world-class professionals.
- Encouraging a sense of ownership at individual levels, whilst fostering team spirit and commitment to a shared vision..

Our Winning Formula

As a financial institution, Access Bank recognizes its role in promoting responsible environmental stewardship, stimulating socially responsible development and, engaging in fair ethical practices. Our management approach to sustainability is predicated on best practices and covers the core areas of sustainability: people, planet and ensuring profits of our business and that of our stakeholders. Based on these major areas, we have continued to improve our activities in spheres that have positive impacts on our triple bottom line that entails financial, social and environmental performance. The areas we have increased our activities to boost our performance include community investment, environmental sustainability, human rights, employment standards, customer satisfaction and relations, high impact products and services, and ethical supplier relations.

As a global enterprise that is facilitating investment and championing initiatives for a more sustainable future, Access Bank is committed to sustainable banking through our delivery of value-adding products and services which improves the economic and social progress of the local communities where we operate. Our business funda-





mentals are built on a solid foundation and composed of sound ethical principles.

Our People

Access Bank has built a repository of human capital given our understanding of the value of human capital for organisational success. Therefore, we do not only nurture, effectively manage and preserve the best talent, we also invest in the wellbeing of our workforce. We constantly encourage and motivate our people to develop themselves to reach their full potential.

We recognize that continual personal improvement and job satisfaction are important to attracting and retaining talents. Everyone plays a key role in the Bank; we encourage teamwork amongst employees; and we also encourage a commitment to excellent performance and productivity. We provide platforms for nurturing long-term relationships with customers. Our culturally diverse staff reflect the richness and uniqueness of the countries we do business in.

Our customers

We offer a range of solutions to our customers, from the most basic to the most sophisticated of financial services. We ensure that our customers' require-

ments are always met through the most cost-effective and convenient methods. Access Bank has a banking solution to cater to every customer's need, based on our skilful management of client relationships. We continuously monitor the opinions of our customers and their experiences with Access Bank. This enables us to know where we can improve our service offerings and cultivate customer loyalty towards Access Bank.

Community

Our presence in the communities where we operate is not only for business, but also to support the growth and resilience of the people and businesses in the local communities. We maintain a strong partnership with local communities by supporting various projects, organizations, and events that are focused on making positive changes. Our priority areas of support include Health, Education, Sports, Arts, and Environment.

Environment

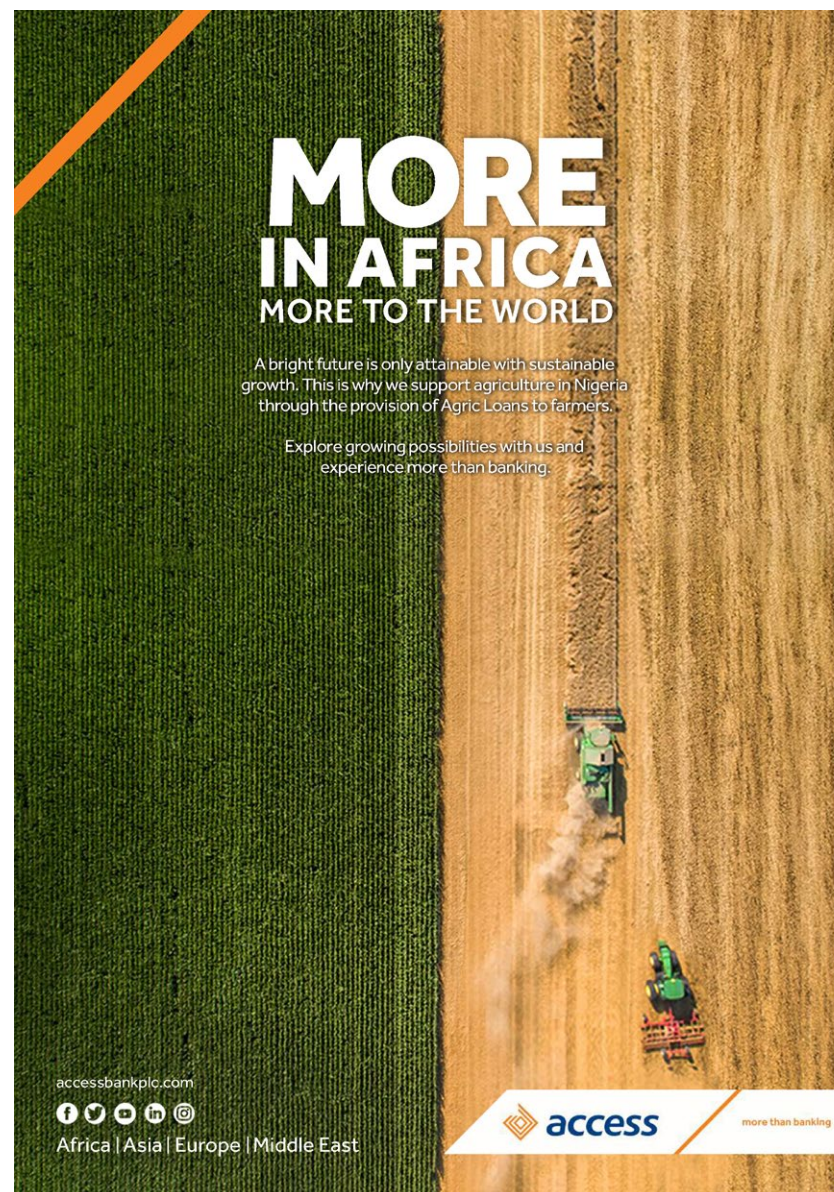
At the core of Access Bank's sustainability strategy is our commitment to reduce the environmental footprint in all our operations. We have implemented techniques

and initiatives that have incrementally cut our carbon emissions. In 2019, we achieved significant energy efficiency in our buildings and through employee commuting. We also designed new innovative ways to manage our water and waste.

Conclusion

To maintain our position as the number one bank in the competitive Nigerian market, Access Bank will continue to strengthen our processes and governance practices. We will continue to improve banking experience for our customers and be at the cutting edge of financial services innovation. We will also expand our global franchise and strive to become a global payment gateway. We are also committed to global best practices in social and environmental risk management, among other modern sustainability practices. We will maintain our leadership in green finance by introducing more innovative sustainable finance solutions.

We will continue to deliver shared value for our stakeholders and be dedicated to our financial sustainability.





Our Approach to Sustainability

As we continue to blaze the trail and lead the frontiers of sustainability in our industry, we have further deepened our commitment to sustainability and embedded it into our business processes and practices. Our sustainability vision "**to be the Most Sustainable and Respected Bank in Africa, financing and facilitating brighter futures for all our stakeholders through innovative services and best in class operations**", helps us in building sustainable long-term value and guides us in being more responsible and accountable to our stakeholders, including our valued customers, our committed employees and esteemed shareholders.

Through our wide range of financial products and services, we are helping individuals, businesses, institutions, and governments with funding solutions and advisory services to achieve growth. The vast number of the unbanked population also benefits from our services as we foster financial inclusion in Nigeria and

across Africa.

The Sustainability Champions Network, which was created as a form of sustainability fraternity among employees, has continued to expand. As of 2019, there were over 1,900 staff members in the Network. They actively contributed towards the success of the Bank's sustainability programme.

As a leader in green investment in our industry, Access Bank has demonstrated our commitment to the fight against climate change, and support for financing Nigeria's achievement of the SDGs.

2019 Milestones

- We launched the "Access More" campaign, a strategic initiative aimed at unleashing more opportunities to all our stakeholders and offering more than 'banking'.
- We were appointed Africa Consultative Lead for the UNEP FI Principles for Responsible Banking.

- We held the first Sustainability Summit, convening high-level stakeholders to discuss best practices and strategies for the attainment of the global Sustainable Development Goals.
- We launched the Paper to Pencil recycling initiative, through which old branding paraphernalia (calendars, diaries, notepads, etc) of Access Bank and Diamond Bank were recycled to pencils for schools.
- We launched the first Climate Bonds Initiative (CBI)-certified corporate green bond in Africa, which was also the first green bond in Nigeria to be cross-listed on the Nigerian and Luxembourg stock exchanges.

Access More Campaign

Following the successful merger with Diamond Bank in 2019, Access Bank launched the Access More campaign, which was designed as a communication strategy for the new brand promise: 'More than Banking'. The message on the new brand promise communicated to our 31 million customers, shareholders, 28,000 employees, and the general public. More than Banking signifies the

bank's commitment to offering more access to financial inclusion, green products/services, support for quality education and health services, etc.

UNEP FI Appointment

In 2019, Access Bank was appointed Africa Consultative Lead for the Principles for Responsible Banking, a common framework that guides how banks align their business with the goals of the Paris Agreement on climate change and the SDGs. In this role, Access Bank led 6 other Nigerian banks to become signatories to the Principles. The Bank also organized the Access Bank Sustainability Summit, which brought together stakeholders to increase awareness about the Principles and extract commitment from the banking sector.

The Access Bank Sustainability Summit

Access Bank hosted key stakeholders and industry leaders at the Victoria Island head office for its first Sustainability Summit on April 29-30, 2019. The 2-day summit, themed "Financing Sustainable Development", provided a unique opportunity for various stakeholders



to contribute to shaping of the United Nations Environmental Programme Finance Initiative's Global Principles for Responsible Banking, while discussing sustainability in a broader context.

There was a total of 582 participants at the two-day summit who were representatives from regulatory bodies, government institutions, financial institutions, consulting firms, NGOs/civil society organizations, clients and media outlets. The event was well attended by key decision-makers that were all keen to understand the UNEP FI Principles, lend their voices to improve their communities and discuss the role of the financial sector in addressing the current global challenges.

The outcomes from the Summit included a sustainability training for journalists and media practitioners, and the formation of the Association of Sustainability Practitioners. A joint statement of commitment by participants was also issued.

Paper to Pencil Initiative

This is an initiative that involved the recycling of notebooks/paper souvenirs of the old Access Bank and Diamond



Bank brand materials into pencils. Other materials used for recycling were old newspapers. The pencils were donated to primary and secondary school students. A total of 1,479,850 pencils were produced in phases, costing a total of N36,966,250.

Access Bank Green Bond

Recognizing the growing interest of environmentally-conscious customers and stakeholders in sustainable financing solutions, Access Bank organized the first-ever Green Bond Market Development Programme in partnership with FMDQ, Climate Bonds Initiative (CBI),

and the Securities and Exchange Commission in 2018. Other stakeholders in the initiative included Financial Sector Deepening (FSD), National Pension Commission (PenCom), Central Bank of Nigeria, Development Bank of Nigeria, Federal Ministry of Environment, and Federal Ministry of Finance.

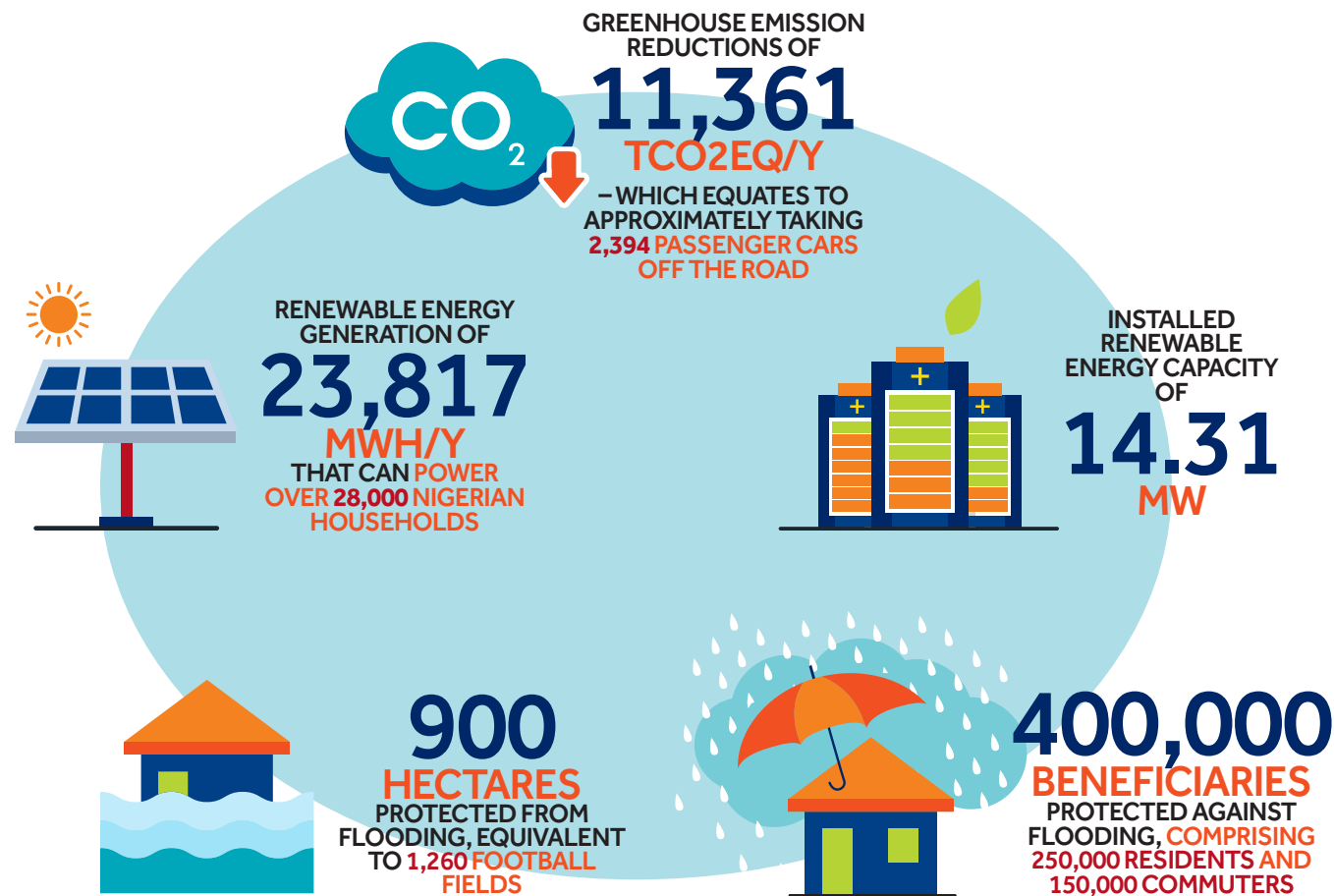
Access Bank became the first African bank to issue a CBI-certified green bond in Africa, which was launched in March 2019. The issuance of the N15 billion bond, awarded an Aa- rating by Agosto & Co, is in line with the Bank's commitment to creating shared value as it seeks to become "the world's most sustainable and respected African bank". The green bond also aligns with the requirements of the Climate Bonds Standard of the CBI and the Green Bond Principles (GBP) hosted by the International Capital Market Association (ICMA). In alignment with its commitment to sustainable development, Access Bank produced a green bond impact report for its stakeholders, highlighting the use of proceeds from the bond and projected impacts of its first green bond.

The use of proceeds from the bond is consistent with the environmental objective and stated eligible activities included in Access Bank's Green Bond Framework. Eligible assets have been reviewed and approved by the Green Bond Committee (GBC) of Access Bank. The selected eligible activities have been classified and assessed in line with the eligibility requirements specified in part B of the CBI standards. The impact

reporting of the selected activities uses indicators consistent with those recommended by the Handbook and Framework for Harmonized Impact Report published by ICMA in June 2019.

A total amount of NGN14.623 billion has been allocated against three eligible green activities. These include a flood defence infrastructure for the Victoria Island axis of Lagos State, a photovoltaic system,

and photovoltaic supporting assets. The annual impact of the use of proceeds is estimated annually as disclosed below.





Asset Portfolio Impact

The impact reporting of the selected activities uses impact indicators consistent with those recommended by the Handbook and Framework for Harmonised Impact Report published by ICMA in June 2019.

The impact reported is based on ex-ante estimates of expected annual results for a representative year once the eligible project is completed and operating at normal capacity. The reporting is thus not intended to provide actual results achieved in a specific year or reporting period.

Use of Proceeds	Physical location	Amount financed with proceeds from the bond (NGN)	Date of proceeds allocation	Impact Indicators
Project A: Flood Defence	Victoria Island, Lagos	12,845,114,325.79	31/05/2019	<ul style="list-style-type: none"> Area resilient against flooding: 900 hectares Total number of people benefitting from improved resilience against flooding: 400,000
Project B: Solar Energy	Lagos Metropolitan area including - Ojo, Magodo, Ikeja, Ikoyi, Ajah	1,674,600,042.00	31/12/2019	<ul style="list-style-type: none"> Renewable energy installed capacity: 13.39MW Renewable energy generation: 22,286 MWh/y GHG emission reductions: 10,631 tCO₂eq/y
Project C: Solar Energy	Enugu, Jos, Port Harcourt, Lagos and Abuja	103,722,982.85	31/12/2019	<ul style="list-style-type: none"> Renewable energy installed capacity: 0.92MW Renewable energy generation: 1,531 MWh/y GHG emission reductions: 730 tCO₂eq/y
Project D: Agriculture (Water management)	N/A	N/A	N/A	<ul style="list-style-type: none"> N/A

Unallocated Green Bond Proceeds

The sum of NGN192,413,649.35, excluding interests accrued, is the unallocated green bond proceeds, which have been invested in an interest-bearing money market instrument by the Bond Trustee in line with the Green Bond prospectus.

Our Partnerships and Memberships

Sustainability Standards and Certification Initiative

The Sustainability Standard and Certification Initiative (SSCI), driven by the European Organisation for Sustainable Development, is a robust set of sustainability standards designed to make value-driven financial institutions more resilient and profitable. It enables certified institutions to be more innovative, achieve long-term profitability and adapt to a fast-changing world. SSCI provides new opportunities for mobilizing funds to finance businesses and projects, thereby creating high social and environmental impact.



Access Bank is a member of the International Council for SSCI. The Bank is the first African commercial bank to be nominated by the EOSD and its stakeholders to undergo the SSCI certifica-

tion process. In 2019, the Bank actively participated in all SSCI Council meetings held in Karlsruhe, Germany and commenced the implementation of the standards, which would lead to the Bank becoming fully SSCI-certified.

This initiative is currently available only to selected network members who have demonstrated their capacity to implement the new standards and shown evidence of top management commitment to sustainability.



United Nations Global Compact

United Nations Global Compact (UNGC)

The UNGC is an initiative of the UN. It was established to encourage businesses to implement sustainability principles and support UN goals.

As a demonstration of our commitment to the world's largest corporate sustainability initiative, Access Bank continued

to serve on the new Board of the UNGC Local Network. As a Board Member, we contributed to the strategic plan to drive the objectives and activities for the Local Network. Additionally, we continued adhering to the UNGC Principles with sustainability disclosures made to the Network.

In October 2019, Access Bank joined

the Local Network to organise a reception for the CEO and Executive Director of the UNGC. The Bank launched the first-ever joint sustainability compendium in Nigeria during the event. The compendium documents the Bank's sustainability initiatives, which are actions taken to advance the achievement of the SDGs in Nigeria by 2030.





Nigerian Sustainable Banking Principles (NSBP) Steering Committee

The NSBPs were created to enhance economically viable, socially equitable and environmentally sustainable practices in the Nigerian banking sector. The NSBP Steering Committee coordinates industry collaboration toward the successful implementation of the NSBPs.



We continued in our role as the Chair and Interim Secretariat of the Steering Committee and Sustainability Champions Committee throughout 2019. In this capacity, we supported new and existing sustainability champions across the banking industry and organised educational seminars and training that addressed major challenges in the sustainability field.

United Nations Environmental Programme Finance Initiative (UNEP FI)

The UNEP FI is a collaborative initiative between UNEP and the global financial sector. UNEP FI works with partners to promote sustainability in the financial industry.

In 2019, Access Bank remained an active member of UNEP FI, participating in several initiatives. The only West African bank to do so, Access Bank joined 30 other banks to de-

velop the Principles for Responsible Banking. The Principles define the banking industry's roles and responsibilities in aligning financing with the Sustainable Development Goals and the Paris Agreement on climate change.

Access Bank served as the African Lead for this process and as a member of the communications sub-group, championing consultations and advocacy for the Principles. We hosted one of the three consultation sessions in Africa during our inaugural Access Bank Sustainability Summit, which held on April 29-30, 2019. During the programme, we received feedback and additional inputs from all stakeholders. Access Bank became a Founding Signatory to the Principles, during its launch at the United Nations Global Assembly in September 2019. As part of our efforts, Access Bank mobilized 6 other Nigerian Banks to join as Founding Signatories of the Principles.

United Nations Principles for Responsible Investment (UNPRI)

In partnership with the UNGC and the UNEP FI, the UNPRI is a United Nations-backed initiative, led by the investment community to encourage



responsible environmental, social and governance (ESG) considerations in making investment decisions.

The Principles, which provide a roadmap for a transformation to a sustainable banking industry, aims to guide the role of the banking industry in supporting the economic and social transformation of society, and reduce the industry's risks.

Nigeria Business Coalition Against AIDS (NiBUCAA)

This is a business membership organization that serves as the voice of the private sector response to HIV/AIDS in Nigeria. The coalition was formed on the resources and proficiencies of the private sector to drive awareness and intervention efforts on the HIV/AIDS epidemic in the workplace and society.



Access Bank remains co-Chair of NiBUCAA, providing support for organizational programmes and facilitating stakeholder engagements. In 2019, Access Bank led efforts to galvanize corporate organizations to join NiBUCAA. To this end, a high-level CEO event and press conference was organised in Lagos in January, with a focus on contributing to global efforts to eradicate HIV/AIDS.

In February 2019, NiBUCAA was at the Access Bank Lagos City Marathon, to provide HIV testing and counselling services to attendees at the annual sporting event. There were about 2,620 beneficiaries of these free services. Also, about 7,183 free male condoms were distributed for safe sex practices.

In March 2019, Access Bank supported the Coalition's commemoration of the Zero Discrimination Day by bringing together key stakeholders to advocate equal treatment of people living with HIV and raising awareness on the need to end stigmatisation and discrimination. The event brought together civil society, people living with HIV (PLHIV), journalists, non-governmental organizations (NGOs) and community-based organizations (CBOs).

Global Reporting Initiative (GRI)

The GRI is a global non-profit organization that promotes corporate sustainability practices through reporting. GRI does this by releasing standards and principles on sustainability reporting.



In 2019, Access Bank continued its membership of the GRI GOLD Community, reaffirm-



ing our commitment to sustainability and reporting the impacts of our investments and strategic engagements. We upheld the GRI mandate by publishing our comprehensive sustainability report based on the GRI Standards. Our status as an organizational stakeholder to GRI was also maintained in 2019.

Equator Principles (EP)

The Equator Principles are a framework for managing environmental and social risks in the financial



sector. 108 financial institutions in 38 countries have adopted the Principles.

Access Bank reviews all prospective project finance transactions for environmental and social risks in line with the EP as well as the International Finance Corporation's performance standards and legislation. Our application of the Equator Principles has significantly improved the environmental and social risk management processes in our project finance. We also submitted a report to the Equator Principles in 2019 in furtherance of our commitment to sustainable project finance.



GBCHealth

This is a coalition of more than 230 companies working to improve the health of their workforce and communities around the world. Focus areas include reducing maternal, new-born and child mortality, and advancing efforts at combatting HIV, tuberculosis, and malaria.



In 2019, Access Bank supported GBCHealth-led programmes, particularly those focused on building knowledge and multi-stakeholder collaboration. We also took part in creating tools that support companies' ability to improve the health and wellness of their workforce.

Corporate Alliance on Malaria in Africa (CAMA)

CAMA is a group of private sector organizations with business interests in Africa. These organizations pool efforts to combat malaria in sub-Saharan



Africa. Access Bank serves as co-Chair, leading and supporting strategic efforts of CAMA to eradicate malaria in Nigeria. We participated at the half-year members' meeting and hosted the end of year members' meeting to review the activities of the year and strategize on the targets for 2020.

WeConnect International

WeConnect is a global non-profit organization committed to sustainable development through women economic empowerment. WeConnect is a coalition of corporate members from over 70 countries. WeConnect makes an impact by encouraging, increasing and promoting opportunities for women-owned businesses.



Through our strategic partnership with WeConnect, Access Bank continuously leverages its alliances, partnerships, and collaborations with reputable international organizations, to promote women entrepreneurship across Africa.

World Economic Forum (WEF)

The World Economic Forum (WEF) is an international organization for public-private cooperation. The forum engages some of the foremost world leaders in politics, business, academia and other spheres to discuss key global agendas.



As a member of the forum, Access Bank contributed in addressing regional and industry issues, while also providing updates on the Bank's key initiatives at the global platform.

Nigerian Conservation Foundation (NCF)

NCF is dedicated to nature conservation and sustainable development in Nigeria.

In this regard, the Foundation leads in promoting environmental conservation and natural resource management in Nigeria. As a member of the Nigerian Conservation Foundation, Access Bank made investments in biodiversity conservation through the Foundation.



Progress on the United Nations Global Compact (UNGC) Principles

The UN body encourages businesses to implement sustainability principles spanning the areas of human rights, labour practices, environment, and anti-corruption.

Access Bank and Labour Practices & Human Rights

After becoming a signatory to the UNGC in 2012, Access Bank has since aligned its business with the UNGC principles. Our sustainability unit collaborates with various representatives of other strategic business units to examine the implementation of labour and human rights practices across the units. We ensure that our vendors/suppliers uphold labour laws and protect human rights in all their operations. This has helped in reducing the risk of our suppliers and vendors being involved in environmentally-un-sustainable and socially-irresponsible practices.

There is a high level of diversity in our

workforce. This has helped in fostering creativity and resourcefulness among our employees. We have a zero tolerance for discrimination on the basis of gender, age, race, religion, country of origin, disability and sexual orientation in our recruitment policy.

Access Bank and the Environment

We launched the first-ever green bond in Africa to be certified by the Climate Bonds Initiative. We have made efforts in curbing our greenhouse gas emissions. Our efforts include reducing our diesel consumption and supplementing our power supply with solar power at our business locations. We have consolidated efforts to reduce our water consumption, reduce our paper use, and reduce our waste taken to landfill sites. We have kept our business travels to a minimum by embracing the use of available technology to hold meetings that will otherwise require the physical presence of its participants. To guarantee compliance by our clients and suppliers, we have included environmental impact assessments and audits of prospective projects in a bid to reduce our carbon footprint.



Access Bank and Anti-Corruption

Our Anti-Bribery and Corruption Policy includes the rules of conduct that must be followed by every employee of Access Bank. Quarterly training sessions are facilitated for employees to emphasize our commitment to the global fight against corruption. In 2018, we invested in an anti-corruption tool developed by a third-party. The tool aids us in assessing anti-corruption risk and showing areas that should be improved on.

Progress on UN-WEPs

The United Nations – Women Empowerment Principles (UN-WEPs) are focused on ensuring the full economic participation of women across all sectors and at all levels of economic activity. These principles help in building stronger economies, supporting women businesses, establishing more stable and just societies, and also improving the quality of life for men and women, families and communities.

Access Bank, as a corporate entity, has always placed a priority on respect for women and empowering them with all they need to succeed in every area, as women are a huge part of our stakeholders. We see women empowerment as a vital aspect of global sustainability,

and we do not underestimate its power to build an inclusive economy. Over the years, we have contributed to creating a prosperous economy by making significant investment in empowering women in our workplace, marketplace, and communities.

	<i>Principles</i>	<i>Initiatives by Access Bank</i>
1	Establish high-level corporate leadership for gender equality.	Access Bank is an industry leader on gender equality matters. Leading by example, our Group Managing Director/Chief Executive Officer (GMD/CEO), Herbert Wigwe, still serves as the Bank's lead champion on women empowerment initiatives. Meanwhile, Bolaji Agbaje, the Head, Group Human Resources, and Omobolanle Victor-Laniyan, Head, Sustainability continue to actively represent the Bank on the international Leadership Group of the UN Women's Empowerment Principles. As a Bank, we also take leadership in collaborative partnerships with other financial sector players who are committed to women empowerment. In addition, we serve on the Banker's Committee's Sub-committee on Women Economic Empowerment in Nigeria.
2	Treat all women and men fairly at work – respect and support human rights and non-discrimination.	Our programmes and benefit packages are equally made available to both men and women. The Bank provides equal remuneration to both men and women who work at the same level. We also continue to support female employees during pregnancy and after childbirth. The support includes, amongst others, the provisions we make for maternity leaves and more flexible post-childbirth work options. This has put our Bank's post-parental leave retention rates at about 100%. At Access Bank, we do not discriminate against either men or women; and as a Bank, we are opposed to gender-based harassment. Our whistle-blowing line remains open to complaints and grievances around gender-based discrimination (whether against men or women). This whistle-blowing mechanism also significantly helps to deter gender-based abuses in our workplaces.

	<i>Principles</i>	<i>Initiatives by Access Bank</i>
3	Ensure the health, safety, and well-being of all female and male workers.	Our Bank has a strong commitment to health and safety. We remain committed to promoting the wellbeing of all our staff, including female and male employees. Our internal health and safety programmes and health maintenance schemes help to ensure that our employees are in good physical and mental conditions always. Since 2013, and throughout 2019, the Access Recreation Centre (ARC), unrivalled in the industry, has provided our workers with an avenue for boosting their work-life balance. The ARC, which comprises a gymnasium, meal rooms, and various relaxation spots, helps to boost wellness and healthy living among Access Bank's employees.
4	Promote education, training, and professional development for women.	Access Bank has an undying commitment to the development, training and capacity building of our workers. Indeed, these professional development packages are at the disposal of our male and female workers, without discrimination. Also, having recognized the potential role of women in the future of financing stronger and bigger African economies, Access Bank launched several initiatives to further catalyse the professional development, mentoring and grooming of our women employees. These include the Access Women Network, which was launched in 2013 and the 'W' Initiative introduced in 2014. Both initiatives continue to the personal and professional development for women.
5	Implement enterprise development, supply chain and marketing practices that empower women.	Owing to our zero-tolerance for discrimination in terms of professional development, the proportion of the Bank's female workers in top management and on the Bank's Board have risen in the past few years. About 28% of our Board members are female, having risen from 12% in 2012; and 49% of our employees are also female, having risen from 39% in 2012. Besides, Access Bank also promotes initiatives for empowering women. We will continue to remain committed to encouraging the empowerment of female entrepreneurs, through the provision of value-adding financial products.
6	Promote equality through community initiatives and advocacy.	Access Bank's commitment to women empowerment is also evident in our community investment initiatives. Access Bank makes every effort to prevent the discrimination and exclusion of girls and women in communities where we donate our time and resources through charitable causes and employee volunteering.
7	Measure and publicly report on progress to achieve gender equality.	Access Bank regularly reports to our stakeholders and members of the public about all our sustainable development initiatives. These include our communication of progress towards achieving gender equality and women economic empowerment. We do this primarily through our annual sustainability reports such as this one. Information on the launch of new initiatives are also usually reported through other channels such as our Bank's quarterly Customer Digests.

Progress on Equator Principles

Following the adoption of the Equator Principles by Access Bank in 2009, the bank has been conducting Environmental and Social Due Diligence on all prospective project finance transactions in line with the Equator Principles as well as the IFC's Performance Standards.

Access Bank has a dedicated Sustainability and Environmental and Social Risk Management (ESRM) Team. The team is comprised of 14 members of staff, with requisite skillset and experience, who implement the Environmental and Social Management System (ESMS) procedure and by extension EP implementation.

The Head of Sustainability and Head of ESRM are responsible for ensuring implementation of environmental and social (E&S) considerations in the Bank's operations in accordance with EP global best practices.

Their other responsibilities include: training and development of staff; creating awareness on environmental and social risk that may be material to



the Bank's business activities; providing support to strategic business units (SBUs) and legal teams from an environmental advisory perspective; controlling budget and expenditure for the environmental team; and enterprise-wide risk management.

To demonstrate our commitment to environmental considerations in project finance, we are the first financial institution in Nigeria to deploy a customized Sustainable Finance toolkit (developed in conjunction with PricewaterhouseCoopers). The toolkit helps us screen projects to identify potential environmental and social consequences. Market-facing members of staff are trained continuously on the business case of embedding sustainability and E&S Risk management into the credit lifecycle of

customers. This has significantly mitigated the impact of environmental and social risks on our balance sheet. Our staff receive regular training through direct engagement, presentations and internal newsletters.



access more innovation

In today's evolving world, you need on-the-go banking solutions to help you stay ahead. You can have the world at your fingertips with our innovative offerings.

Let's help you achieve more.

access more than banking

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Access Bank's Environmental and Social Risk Management Policy

Access Bank applies the Equator Principles for enhanced due diligence on large-scale oil and gas, agriculture, mining and power projects exceeding US\$10 million. This requires an assessment of the E&S risks associated with the projects' assets and the client's commitment, capacity and track record in managing E&S issues.

Access Bank's ESRM procedures comprise five distinct phases for the management of E&S risks that emerge in our project finance activities. These phases are:

- E&S Screening
- E&S Risk Assessment
- Decision and Documentation
- Monitoring; and
- Reporting

Environmental and Social Screening

In line with our procedure, an initial screening exercise is conducted on the project by our Account Officer using the Bank's Sustainable Finance toolkit. The toolkit is used to check the project in line with the Exclusion List as contained in our ESMS. Upon substantiation that the project does not fall under our Exclusion List; the project is reviewed.

Access Bank requires an Environmental and Social Impact Assessment (ESIA) report (duly prepared by an independent external consultant) for all projects we finance. Valid permits and licenses are also obtained to ensure that the project is in compliance with local laws and regulations.

Environmental and Social Risk Assessment

Under this process, the E&S risk issues identified in the project are categorised. Due diligence visits are conducted, and corrective action plans are agreed upon and put in place to mitigate all identified E&S risks. Access Bank's Environmental and Social Risk Management Team as



well as Projects and Structured Finance Team effectively supervise this process.

Decision and Documentation

In line with our review and the extent of compliance with environmental and social issues on the project, certain requirements, conditions precedent and subsequent to disbursement as well as affirmative and negative covenants for the project are incorporated into the facility documentation. Affirmative covenant entails implementation of the agreed Environmental Management Action Plan; while negative covenant entails not financing activities

that fall within the Bank's Exclusion List.

Monitoring

The objective of this procedure is to clearly identify procedures for managing post-loan disbursement compliance against agreed E&S conditions and timelines.

Reporting

In line with the Banks adoption of the Equator Principles and being a member of the Equator Principles Financial Institution, projects are regularly reported in our Equator Principles report as follows.

	Project Financed		
Total Number of Projects	2		
Category	A	B	C
Total	2		
Sector			
Mining			
Infrastructure			
Oil & Gas	2		
Power			
Others			
Sub total	2		
Region			
Americas			
Europe, Middle East & Africa	2		
Asia Pacific			
Sub total	2		
Designated Country			
Designated country			
Non-designated country	2		
Sub total	2		
Independent review			
Yes			
No	2		
Sub-total	2		



Alignment with the Principles for Responsible Banking

Access Bank is a founding bank and signatory to the Principles for Responsible Banking, launched in September 2019. The Principles reinforce Access Bank's commitment to the Paris Climate Agreement and the SDGs, which inform

our sustainability strategy, targets, governance mechanisms and commitment to transparency. We have highlighted our progress against the Principles as shown below. Assurance of our alignment to the Principles is not currently available. However, our 2019 Sustainability Report is subject to limited assurance.

	Principles	High-Level Summary of Access Bank's Progress
1	Alignment - Align business strategy to be consistent with and contribute to society's goals, as expressed in the SDGs, the Paris Climate Agreement and relevant frameworks.	Access Bank's business strategy strives to be in tune with the needs that are material to our stakeholders based on feedback. It is also designed to be consistent with industry trends and global best practices. Our strategy is regularly assessed to ensure that our performance also shows a positive impact on society.
2	Impact - Continuously increase our positive impacts while reducing the negative impacts resulting from our activities, products and services.	We remain committed to ensuring our products, services and activities are designed to accelerate and increase our contribution to positive societal impact. Additionally, we also actively take measures to monitor and minimize our negative social and environmental footprints.
3	Clients & Customers - Work responsibly with our clients and customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.	At Access Bank, we place utmost priority on delivering value and innovative solutions to our customers, markets and communities. We believe we have a major role to play in ensuring that our customers are committed to adopting and advocating a culture that creates a sustainable future.

	Principles	High-Level Summary of Access Bank's Progress
4	Stakeholders - Proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.	A key index of our sustainability strategy is continuous and consistent engagement with employees, customers, suppliers, shareholders, investors, regulators, communities, civil society organizations, private sector organizations and government. The aim is to ensure that the strategy aligns with stakeholder expectations. We are also actively involved in several multi-stakeholder initiatives, including chairing the Boards of Corporate Alliance on Malaria in Africa and Nigerian Business Coalition Against HIV/AIDS, as well as being a member of the UNGC Local Network Board, UN Women Empowerment Principles Leadership Group (Board Advisory Committee), Private Sector Health Alliance of Nigeria, Private Sector Delegation to the Global Fund Board, WeConnect National Advisory Board, Nigeria, amongst others.
5	Governance & Target Setting - Implement our commitment to these Principles by setting public targets relating to our most significant impacts.	The Bank's sustainability policies and frameworks (e.g. ESRM, Human Rights, HSSE, Employee Volunteering policies) are designed in line with various sustainability principles. These policies and frameworks are publicly stated and managed by a strong governance structure led by the Board, which has governance oversight for sustainability management.
6	Transparency & Accountability - Periodically review our implementation of these Principles and be transparent and accountable for our positive and negative impacts and our contribution to society's goals.	Access Bank's business practices are underpinned by a culture of fairness and transparency. This has been demonstrated through reporting and regular disclosures as stipulated by the guiding frameworks, which we are signatory to, and regulatory requirements. Our performance is reported internally to Management and to the Board on a quarterly basis to ensure that the Bank is meeting its sustainability targets.



Progress on the Sustainable Development Goals



SDGs	Corresponding Projects/Initiatives
GOAL 1: No Poverty	<ul style="list-style-type: none"> Womenpreneur Pitch-a-thon 2019: Provided business grants for women; Back on Track Programme: Skill acquisition for less privileged women; Digitalized & Centralized Operations Group in partnership with Web of Hearts Foundation (WHF) provided skills acquisition sessions for vulnerable youths and migrants.
GOAL 2: Zero Hunger	<ul style="list-style-type: none"> Lunch Out Campaign: Commemorated World Food Day with school children.
GOAL 3: Good Health and Well-being	<ul style="list-style-type: none"> Access Bank Lagos City Marathon: Promoting health through fitness and exercise; Abuja Fun Walk: Promoting health awareness through exercise; World Breastfeeding Week: Encouraged breastfeeding for the healthy development of infants; W Health Awareness Month: Raised awareness, advocacy and support for health issues that affect Nigerian women; World Sight Day: Identified individuals with eye defects and provided corrective measures; Zero Discrimination Day: Provided awareness on HIV stigmatization in Nigeria; World Malaria Day: Distributed long-lasting insecticide-treated nets and sensitised people on malaria prevention; Project Agbebi: Focused on reducing maternal and infant mortality in Nigeria; Cerebral Palsy Awareness: Organised a walk to sensitize the public on the causes, signs and treatment of cerebral palsy.
GOAL 4: Quality Education	<ul style="list-style-type: none"> Access Bank Polo Tournament: Raised \$2 million for education; Code4Impact: Equipped women with digital skills; Employee Volunteering Activities: Through Adopt-A-School programme and Lunch Out Campaign, the Bank's employees helped to provide infrastructure for schools and scholarships for students.
GOAL 5: Gender Equality	<ul style="list-style-type: none"> Womenpreneur Pitch-a-thon 2019: Provided business grants for women; Employees earned equal amounts irrespective of gender; Access Women Network promoted personal and professional development among female employees; Women Banking: Products designed for women; International Women's Day celebration; Back on Track Programme: Skill acquisition for less privileged women; International Day of the Girl Child: Promoted the rights of women and girls; Code4Impact: Equipped women with digital skills.

SDGs	Corresponding Projects/Initiatives
GOAL 6: Clean Water and Sanitation	<ul style="list-style-type: none"> • Employee Volunteer Initiative (Facility Upgrade): Provided portable water access points in Alli Dawodu Primary Health Care Centre.
GOAL 7: Affordable and Clean Energy	<ul style="list-style-type: none"> • Added 321 solar-powered ATMs, 58 hybrid-powered branches, solar energy projects funded with the green bond's proceeds; • Green Social Entrepreneurship programme: Empowered social entrepreneurs with clean cookstoves and biofuel.
GOAL 8: Decent Work and Economic Growth	<ul style="list-style-type: none"> • Access Women Network promoted personal and professional development among female employee; • Employees earned equal amounts irrespective of gender; • Code4Impact: Equipped women with digital skills.
GOAL 9: Industry, Innovation and Infrastructure	<ul style="list-style-type: none"> • Africa Fintech Foundry: Nurturing and facilitating access to capital for Africa-focused star-ups.
GOAL 10: Reduced Inequality	<ul style="list-style-type: none"> • Financial inclusion: A vast range of products catered to every cadre of clients; • Women Banking: Products designed to support women; • Programme for Persons with Disability: Supported persons living with disability with access to education.
GOAL 11: Sustainable Cities and Communities	<ul style="list-style-type: none"> • Flood Defence Project funded with proceeds from the green bond; • ART X: Showcased and promoted contemporary and modern art to preserve culture; • AFRIFF: Celebrated the diversity in the Nigerian film industry; • BAFEST: Promoted arts and culture through music and art.
GOAL 12: Responsible Consumption and Production	<ul style="list-style-type: none"> • Early Shutdown policy; No Paper Initiative; Use of LED lights; Use of water efficient taps and flush systems;
GOAL 13: Climate Action	<ul style="list-style-type: none"> • Recycling Initiative: Reduced the amount of waste sent to the landfill; • Added 321 solar-powered ATMs; Flood Defence Project funded funds from the green bond; solar energy projects funded with fund from the green bond; • Green Social Entrepreneurship programme: Empowered social entrepreneurs with clean cookstoves and biofuel; • Corporate and Investment Banking GoGreen Project: Planted trees; • Celebrated World Environment Day: Organised Kick Against Air Pollution Programme to campaign against air pollution.
GOAL 14: Life Below Water	<ul style="list-style-type: none"> • Recycling Initiative: Reduced the amount of waste sent to the landfill.
GOAL 15: Life on Land	<ul style="list-style-type: none"> • Recycling Initiative: Reduced the amount of waste sent to the landfill; • Information and Cyber Security Group organised community clean-up in Kadara community.

SDGs	Corresponding Projects/Initiatives
GOAL 16: Peace, Justice and Strong Institutions	<ul style="list-style-type: none"> • Love A Child Initiative: Commemorated Valentine's Day with orphans; • World Day for Street Children: Reintegrated street children into the society.
GOAL 17: Partnerships to Achieve the Goal	<p>We have forged partnerships with public and private sector organisations and international organizations with whom we are united by a shared commitment to lead efforts in sustainable development across multi-sector or industry platforms. These organizations include:</p> <ul style="list-style-type: none"> • United Nations Environment Programme Finance Initiative – Co-Chair Africa; member, Global Steering Committee • Board Member, United Nations Global Compact Nigerian Local Network • Board Member, Nigerian Business Council on Sustainable Development (NBCSD) • Chair/Interim Secretariat, Steering Committee, Nigerian Sustainable Banking Principles • Member, United Nations Principles for Responsible Investment • Member, Nigerian Conservation Foundation • Co-Chair, Nigerian Business Coalition Against HIV/AIDS • Partner, Convention on Business Integrity • Member, Global Reporting Initiative (GRI) Gold Community • Member, GBC Health • Co-chair, Corporate Alliance on Malaria in Africa • Leadership Group Member, United Nations Women Empowerment Principles • Board Advisory Committee, Private Sector Health Alliance of Nigeria • Board Member, Nigerian Business Council on Sustainable Development • Member, Private Sector Delegation to the Global Fund Board • Member, WeConnect National Advisory Board, Nigeria.

Our Shared Value (Stakeholder Engagement)

Stakeholders

Access Bank believes that the long-term profitability of our business and corporate existence are interdependent on the shared value we continue to create, not only for our shareholders but also for our

customers, employees, the local communities where we operate and other stakeholders. Ultimately, we subscribe to the principle of optimizing revenue for the business through innovative strat-

egies while simultaneously addressing societal needs. We periodically and/or continuously engage our various stakeholders to gain insights on matters that are important to them as they relate to

our business goals. We, together with our stakeholders, seek ways to achieve these goals in mutually beneficial ways.

Our Engagement Process

Stakeholder	Why we engage	Why we are engaged	Modes	Frequency
Shareholders and Investors	<ul style="list-style-type: none"> To ensure transparency in our disclosure to the investor community To deliver consistent, and timely information on the Bank's performance and strategy To position the Bank as an innovative company that is in touch with both domestic and international investors To ensure the image of the company is maintained at a consistently high standard in the investing community 	<ul style="list-style-type: none"> To provide a coherent and adequate response to investor/analyst enquiries To provide corporate access to the Bank's management team 	<ul style="list-style-type: none"> Annual and Quarterly Reports Investor Relations Page on the Bank's Website Quarterly Results, announcement and calls Annual General Meetings (AGM) Deal and non-deal roadshows Investor conferences Investor and Strategy Days Investor Newsletter Annual Factsheet 	<ul style="list-style-type: none"> Biennially Annually Biannually Quarterly Daily
Customers	<ul style="list-style-type: none"> For customer intimacy, complaint resolution, to pass across financial education, and facilitate the co-creation of solutions To improve customer experience and customer satisfaction To ensure we continuously maintain our world-class services 	<ul style="list-style-type: none"> To assess our services To provide us with input that can be used to enhance our services To grow and protect their investment and wealth To assess the products and services they need To receive sound financial advice and financial education 	<ul style="list-style-type: none"> Emails SMS In-app messages Push notifications Contact Center/Phone calls Social media Focus group sessions Breakfast sessions/Business forums/Webinars Guest Frontline Initiatives 	<ul style="list-style-type: none"> Daily Weekly Monthly Annually As required

Stakeholder	Why we engage	Why we are engaged	Modes	Frequency
Employees	<ul style="list-style-type: none"> To obtain insight from an employee perspective, on how well the Group is doing on its people management practices To foster collaboration and a sense of belonging To encourage employee wellbeing and health To keep employees connected To drive employee productivity To help employees in continuous professional development 	<ul style="list-style-type: none"> To provide us with information and insights on how to make the work environment more conducive for work To make the business practices more effective To air and resolve challenges and difficulties in performing tasks 	<ul style="list-style-type: none"> Training and capacity building; Retreats Townhall meetings Employee volunteering Employee satisfaction survey Inside Access monthly newsletter Awards and recognition Emails Intranet Happy hours Executive director's face-to-face with employees Human Resources face to-face interactions with employees 	<ul style="list-style-type: none"> Annually Quarterly Monthly Ongoing As the need arises
Communities	<ul style="list-style-type: none"> To create a partnership to drive our CSR and Sustainability agenda To create awareness on our CSR and Sustainability commitment and initiatives To garner feedback and obtain input from communities, non-governmental agencies/organizations, environmental experts, CSR and Sustainability experts 	<ul style="list-style-type: none"> To partner on initiatives that address key social and environmental issues To collaborate on initiatives in ways that foster economic, environmental and social good To further the achievement of the Sustainable Development Goals and the Paris Climate Agreement through CSR and Sustainability initiatives 	<ul style="list-style-type: none"> Charitable donations and sponsorships Community Engagement through Employee Volunteering Community investment and development initiatives Strategic Partnership with Non-governmental organizations and multi-lateral agencies 	<ul style="list-style-type: none"> Community Engagement is an ongoing process Engagement is also held when required by Stakeholder
Media	<ul style="list-style-type: none"> To communicate the Bank's key messages, events and actions to various stakeholder groups using strategic media platforms To promote awareness about the Bank's products and services, especially among customers and investing public Increasing the credibility of the Bank as a stable and potentially lucrative investment target Building credibility and brand awareness for the Bank over the long-term as well as improving business outcomes by generating new leads using targeted media outlets, to increase visibility to prospects 	<ul style="list-style-type: none"> To get general information on the projects, products, and services of the Bank and create stories around them To get constant updates on the different phases of the integration post-Diamond Bank merger Getting updates on the Bank's expansion into new markets and countries To get information on the financial results of the Bank for analysis and deployment to various stakeholders to enable them to make informed decisions 	<ul style="list-style-type: none"> Press conferences Media Parleys Coverage of Bank's events and product launches Interviews Questionnaires 	<ul style="list-style-type: none"> Quarterly media engagements to discuss business matters Media parleys for the sustenance of the relationship between the Bank and media houses Scheduled meetings to discuss specific matters of importance to the Bank

Stakeholder	Why we engage	Why we are engaged	Modes	Frequency
Regulators	<ul style="list-style-type: none"> To maintain open, honest, robust and transparent relationships and to ensure compliance with all legal and regulatory requirements To retain our various operating licenses and minimize our operational risk 	<ul style="list-style-type: none"> To ensure regulatory compliance To promote the soundness and stability of the domestic banking and financial system, thereby contributing to its financial stability 	<ul style="list-style-type: none"> Regulatory consultations Various industry and regulatory forums Meetings between regulators and our Board members 	<ul style="list-style-type: none"> As required
Suppliers	<ul style="list-style-type: none"> To ensure services and products are in line with international best practices Benchmarking sustainable business practices as indicated by our regulatory body To maintain supply chains that ensure that products and services needed are not affected by any political or economic headwind 	<ul style="list-style-type: none"> Making sure that only third-party vendors that have completed all selection procedure are selected for service or product delivery To ensure that due diligence is conducted on all critical vendors To ensure pricings are regulated 		<ul style="list-style-type: none"> As and when required by end-users Engagement could be as a result of market swings Periodic Vendor/Principal forum During training organised by the Bank to update vendors on current market realities

Issues Raised and Our Response

Stakeholders	Material Issues raised	Our response
Shareholders and Investors	Strategy	Strategy: To grow our footprint in Africa's trade hubs and global gateway markets by 2022. Following the attainment of one of our key strategic priorities with the Diamond Bank merger, the imminent focus is on growing our retail franchise by leveraging digital technology. This allows the Bank to tap into the financially excluded segment of the market in line with our ambition to become Africa's payment gateway to the world.
	Capital	Capital: The Group has a well-designed capital management plan to maximize shareholder value. This includes optimizing our capital structure to take advantage of attractive opportunities, even in a downturn.
	Operational efficiency	Operational efficiency: This remains an imperative for the Bank given our size and future growth aspiration. Post-merger, we will intensify our cost-cutting efforts to reflect our aspiration to be more efficient and nimbler by 2022.
	Risk management	Risk and management: As a bank underpinned by the highest standards of risk management and compliance, we continue to focus on robust risk management practices in line with regulatory requirements as well as global principles and standards as regards risk management. Our success greatly underscores our adherence to ethical behaviour and global standards.

Stakeholders	Material Issues raised	Our response
Shareholders and Investors (continued)	Brand value and reputation	Brand value and reputation: Access Bank has built a formidable banking brand and a reputation that transcends the local market, showing resilient and consistent growth even in uncertain times.
	Human capital	Human capital: The Bank is consistently supported by a highly-skilled, disciplined, ethical and diverse workforce. We are committed to the development of our people, growing a talent pool and training our team to harness their potentials.
	Sustainability	Sustainability: We are an African bank with a global reach and a purpose to drive sustainable economic growth across our continent. Our commitment to sustainable banking is as strong as ever. We take seriously our role as a flag-bearer for responsible business and we continue to work with governments to build awareness and raise standards for the industry.
Customers	Delayed Service	We strengthened our processes to prevent future delays in service delivery.
	Delivery/Issue Resolution	We developed more sustainable resolution mechanisms. We improved efficiency of the Ombudsman process to increase first-time resolution (FTR).
	Inability to access services, loans, and applications	We trained staff across functions to improve service delivery.
	Fraud complaints	We investigated complaints where required.
Employees	Resistance to change post-merger	The Annual CEO Awards took place in Nigeria and across our subsidiaries in other jurisdictions to recognize and reward employees for various outstanding achievements.
	Employee recognition	The Bank organized a Change Management workshop involving employees in Nigeria and across our subsidiaries. The Head of Group HR and members of the Culture team went on a branch visitation exercise in Nigeria and in our subsidiaries abroad to check employee pulses and take note of issues affecting productivity.
	Employee productivity	End-of-year Christmas party was organised to allow employees to bond and have fun after the years' work. Training, mentorship and leadership programmes were organised by the Access Women Network.
	Employee welfare	The HR facilitated 85 performance management workshops across 36 locations to ensure employees understood the performance management process. An employee rewards and recognition initiative – We C.L.A.P. – was introduced to increase employee engagement so that employees are happy and proud to deliver on the Bank's promise to offer "more than banking" to both internal and external stakeholders.

<i>Stakeholders</i>	<i>Material Issues raised</i>	<i>Our response</i>
Communities	Empowerment of women and young girls	We established the Girl Talk Show to address issues faced by young girls. Back on Track programme was organised to empower women with skills and seed funds.
	Malaria, and HIV prevalence in communities	Advocacy and education programmes were held to bring awareness to people in communities about malaria and HIV prevention.
	Empowerment of non-governmental (NGOs) and civil society organizations (CSOs)	Capacity building programmes were held to empower NGOs and CSOs with the right skills.
	Empowerment of people living with disabilities (PLWD)	We established the Digital Inclusion Hub to build the ICT skills of PLWDs.
Media	Issues around post-merger integration and customer experience as a result of increased customer base	We constantly engaged with our customers and other stakeholders, helping them understand that the Bank will continue to invest in technology and innovative products and services to ensure customers enjoy a great experience, and have access to world-class services.
Regulators	Fraud, corruption and money laundering	We invested in improving our digital infrastructure to ensure that our processes and administrative activities are properly monitored. We invested in developing the skills of our employees and partner organizations through trainings on anti-corruption, bribery and money-laundering detection and prevention.
	Financial sustainability	We ensured compliance with regulatory requirements of the Central Bank of Nigeria, Security and Exchange Commission, Nigerian Stock Exchange, Financial Reporting Council and all other relevant regulators.
Suppliers	Pricing Delivery period Health, safety and security measures put in place Service Level Agreement Business continuity Process. Membership and alliance with OEMs (Original Equipment Manufacturer) Partnership with international organizations, etc	Responses are usually tailored to requirements by the Bank and regulatory body/bodies.

Performance Metrics

Our Employees

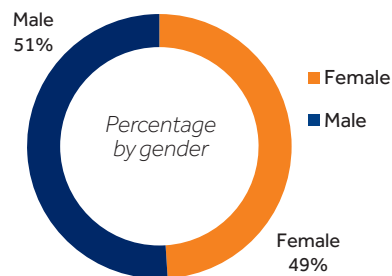
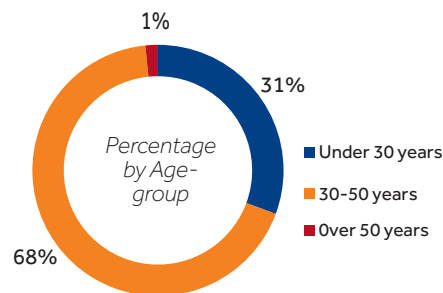
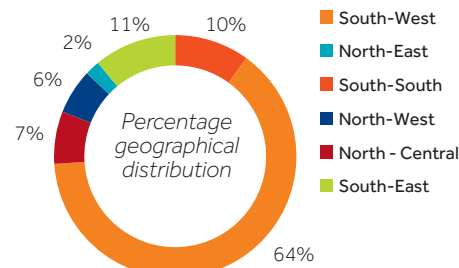
Access Bank Employees

Our goal is the continuous development of our employees to become world-class professionals. Together, we are setting the standards for exceptional delivery of services, consistently bringing the best of our knowledge and expertise to the table in all interactions and encouraging a sense of ownership at all levels.

Our "One People One Culture" is a unique approach that seeks to build a fitting culture among employees. Our emphasis on building the right culture includes optimizing our employees' capabilities and setting behavioural expectations. We believe this is important in ensuring a profound experience for our customers and other stakeholders. This will also attract new customers and improve loyalty among existing customers.

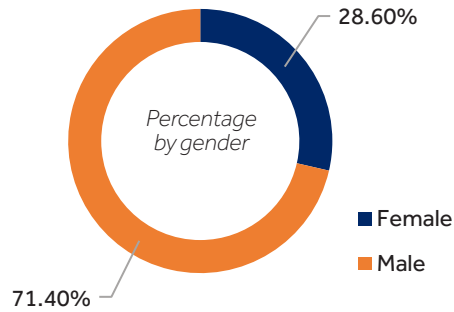
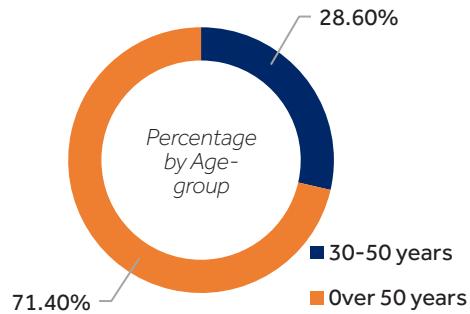
We are 29,387 employees strong, with 22% of this figure in managerial positions.

Employee Demography





Governance Members



In 2019, 2% of open roles were filled internally, 13% of employees assumed new roles and 6.3% of new hires were fresh graduates. The attrition rate was 16%, due to the merger with Diamond Bank. All employees earned the same amount by employee category irrespective of gender, and our entry level

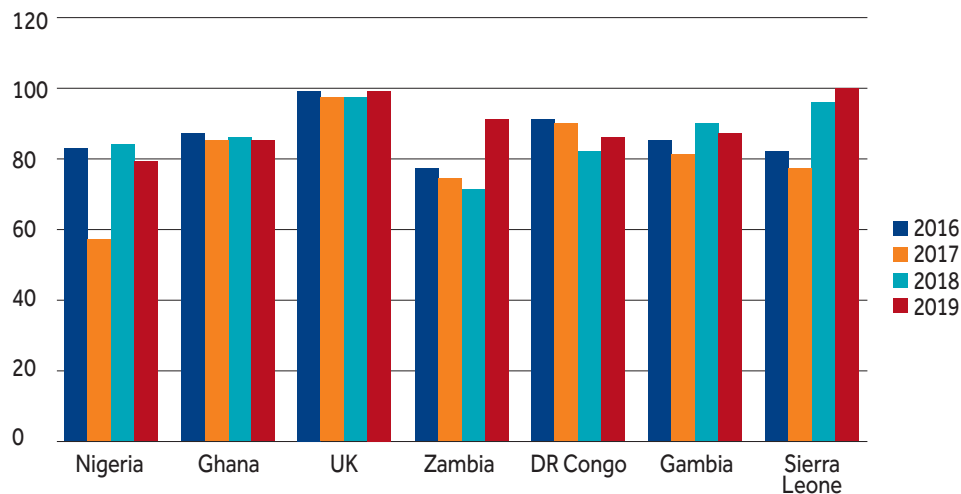
wage was fourteen times more than local minimum wage. All employees, whether full-time or third-party employees of the Bank, underwent training and enjoyed all the benefits that were available, except status for cars, which were only offered to full-time employees.

Employee Satisfaction

Every year, we carry out an employee satisfaction survey to help us foster engagement and gain insight on how engaged and committed employees are. This survey also helps to obtain insights on our people management practices and factors affecting employee motivation. The process is managed by Engaged Metrics Inc. and is carried out across the parent company and subsidiaries.

In 2019, the participation rate across the group was 84% of the eligible population size of 7,731. This is an increase from 82% in 2018. The employee satisfaction index remained constant at 3.5, which is below the plan of 4.0. In percentage terms, there was a

% Participation by Country



slight reduction from 72.6% to 71.5%. This is remarkable given the merger between Access Bank and Diamond Bank in March 2019 and the cultural differences that posed a problem to employees. The decrease in satisfaction rate is attributable to the fact that employees had challenges in building networks within the Bank. This is evidenced by the percentage of employees who did not have a good understanding of the Bank’s culture and those who believed that they did not receive constructive feedback or that their opinions did not matter.

Whilst the Satisfaction Index for Nigeria, Ghana, DR Congo and Rwanda remained constant between 2018 and 2019, Sierra Leone experienced a rise in satisfaction level from 73.81 to 82.06% (3.5 to 4.5). This is attributable to:

- The deliberate recruitment strategy to grow talent from Entry Level Trainee Programme (ELTP) pipeline.
- Impact of engagement and vision sharing by the Executive Management.

- Hosting CEO Awards for the first time in Sierra Leone. The Recognition Competency Index also experienced an increase in satisfaction level from 71.90 to 77.26% because employees believed that they were properly appreciated and fairly recognized for their efforts, increasing the confidence employees had that their job responsibilities were relevant and contributed to the purpose of the organization.

2019 Sustainability Awareness Week

Access Bank commemorates Sustainability Awareness Week (SAW) to promote understanding of sustainability within the Bank and beyond. SAW is usually a week of activities and engagements aimed at encouraging staff and customers to get involved in promoting practices that advance positive environmental impact and social good.

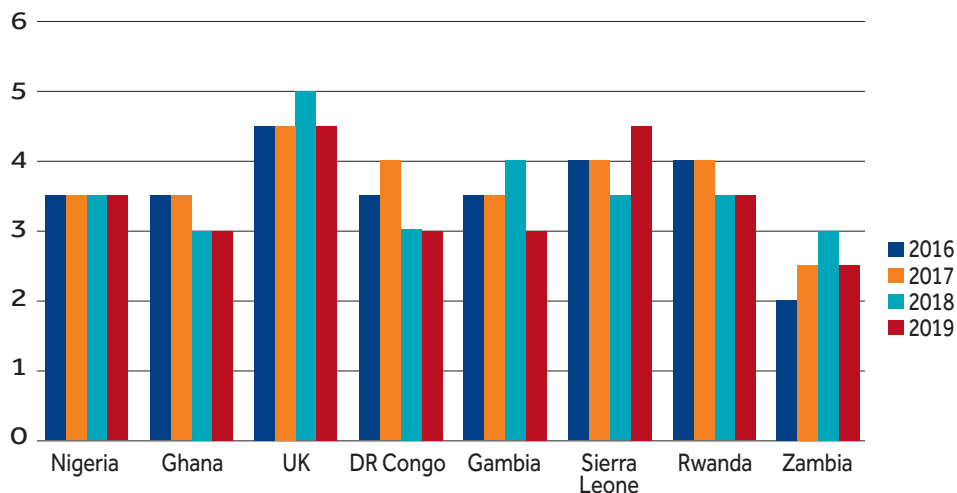
The 2019 Sustainability Awareness Week was themed: ‘Together for a Sus-

tainable Future’. Importantly, the week aimed to get people’s buy-in on the Bank’s sustainability drive and ensure their commitment to mainstreaming sustainability in Nigeria. The SAW programme was held across the Bank’s subsidiaries from November 18-22, 2019 and in Nigeria from November 25-29, 2019.

The week featured the following programmes:

- Sustainability workshops for Access Bank vendors/suppliers.
- Sustainability workshops and masterclasses for staff members on impact assessments, environmental sustainability, waste management, technology, sustainability communications, community investments, etc.
- Employee Volunteering Awareness Day to raise awareness on the importance of volunteering.

Satisfaction Index by Country



- Internal and external communications, for example the email on “20 Ways to Make an Impact Today”, video documentary, TV interviews.
- Fun activities such as quizzes, film screening (for instance, Up North – a film focused on girl child empowerment), video interviews and photo-booth sessions, amongst other activities.

Occupational Health and Safety

We recognize that a safe work environment has a direct impact on the wellbeing, welfare, attitude to work and efficiency of our employees and stakeholders. Our in-house Health, Safety, Security and Environment (HSSE) department guides us on all that relates to compliances, standards, regulations and various health and safety matters. The department collaborates with relevant government parastatals, private and

public institutions like the Department of State Security, Lagos State Environmental Protection Agency (LASEPA), Lagos State Ministry of Health (LSMoH), Federal Road Safety Corps (FRSC), Lagos State Safety Commission, amongst others, to ensure the wellbeing of all our stakeholders. Also, the department provides key guidelines on how we can maintain a safe and healthy work environment for maximum productivity. At Access Bank, maintaining a safe work environment is of utmost importance

to us.

Our HSSE policy is endorsed by our Chief Executive Officer (CEO). It is reviewed and updated annually, together with all our health and safety standards, procedures, regulations, and emergency procedures.

In 2019, Access Bank kept its commitment to ensuring the safety of our stakeholders, including customers and employees, by improving working procedures, periodically engaging in



emergency drills, enhancing our safety technologies, and consolidating our security services. The Bank is intentional about standardising emergency procedures to enable us respond adequately in the event of an emergency.

All employees of Access Bank undergo a mandatory three-phase training, which entails face-on training, train-the-trainer (ToT) and e-training. HSSE awareness presentations are done at the School of Banking Excellence for entry-level employees during strategic safety campaigns/events, in one-on-one engagements, across electronic posters, and in leaflets. Training sessions are carried out at regular intervals by experts to enlighten our employees on various issues relating to their health. We engage in quality checks and due diligence on our food vendors to ensure that the cooking environment, sources of food items and food processing maintain the highest standards of hygiene.

Our head office operates a clinic within its complex that caters to all health challenges of direct and indirect employees of Access Bank. There are also emergency equipment and vehicle to convey cases of emergency that require specialist attention. Also, a dance and fitness workshop was introduced. This involves weekly classes designed to help members of staff reduce the effect of ergonomic hazards resulting from sitting for long hours.

In 2019, we obtained the ISO 10007 certification on Configuration Management for our I.T. unit, as a requirement from the Central Bank of Nigeria. We trained over 70% of our staff in health and safety practices. We are currently working to have an H and S policy that covers the entire Bank. In preparation for the merger, we ensured that our buildings were well ventilated and that the sitting capacities of office rooms were not exceeded.



Volunteering

Employee volunteering is an innovative way for businesses to invest in their people and local communities. Access Bank's employees are guided and advised on how to make positive impacts in communities in various focus areas, including donating their time, skills

and resources during work hours to tackle social issues in different local communities. The past year showed the passion and commitment of our employees to community investment as reflected in the calibre of projects various employee groups embarked on.

In 2019, our employees volunteered a total of 67,867 hours, positively impacting 27,240 lives through over 15 community initiatives across the 6 geo-political zones in Nigeria. Some of the most notable initiatives from the Employee Volunteering Initiative in 2019 are discussed under the Community Investment section.

Training and Development

We are interested in the continuous development of our employees. We invest in enhancing employees' professional skills to aid their career growth. In 2019, we invested over N1.8 billion in employee training and development. Total hours of training were 667,230 (female employees – 326,942.7 hours; Male employees – 340,287.3 hours), with the average hours of training per employee being 79.02 hours.

The training covered the following topics: Sales and Relationship Management, Leadership, Customer



Service, Performance Management, Risk Management, Analytics and Digital Skills-Building programmes and Sustainability.

All employees received regular performance reviews in 2019. We also held an employee exchange programme across our subsidiaries to help our em-

ployees learn about different aspects of the organization and enhance their skills to improve performance. Participants were exposed to the diverse culture that they would normally not be exposed to.



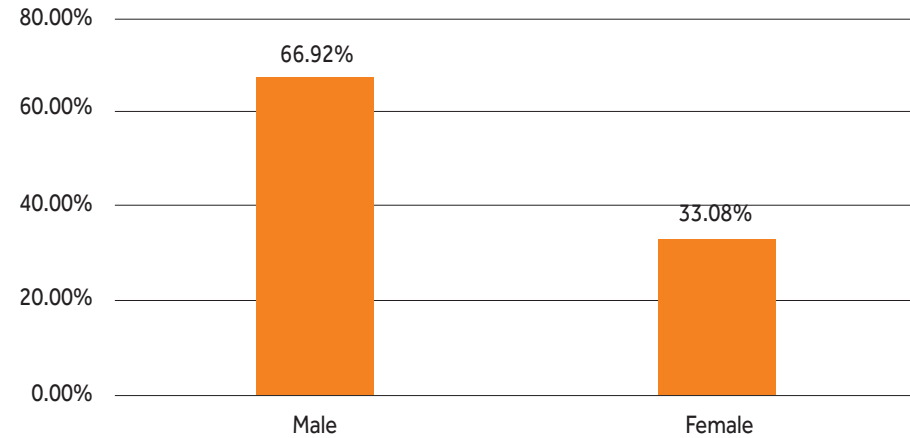
Access Bank's Customers

Our customers are the crux of our business. We are pleased to serve them and be their financial institution of choice. From the most basic to the most sophisticated of financial services, we have earned the trust of over thirty-six million individuals and corporates across the different countries we are operating in. We provide banking solutions that cater to our customers' needs, complemented by a focus on client relationships. We

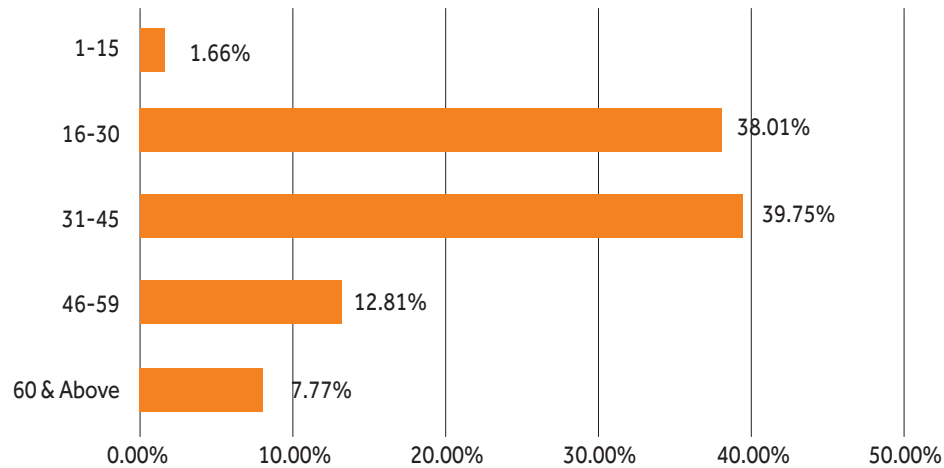
offer a wide range of solutions to our customers and ensure their requirements are always met through the most cost-effective and convenient methods. We continuously monitor the opinions of our customers and their experiences with us.

- Total number of customers: 36 million plus
- Total value of customers' deposits: N4.255 trillion

Customer Distribution by Gender



Customer Distribution by Age



Customer Safety and Data Privacy

Customers' health and safety is a high priority in Access Bank. Our HSSE policies are integrated in the design of our buildings and facilities to safeguard people's safety at all our locations bank-wide. Our buildings include muster points in case of fire emergencies, first aids boxes and a hospital ambulance service. Mantrap (metal detector) doors are installed in the branches to separate non-secure areas from secure areas and prevent unauthorized access. Wheel-

chair ramps are in our branches to ease access for physically challenged customers.

We also have policies in place to protect our customers' data and funds. We ensure protection of our customers' funds and data against unauthorised access through various ways, including:

1. Authentication/authorization of a customer before carrying out any activity on customer's accounts
2. Tools provided to block the account

in the event of fraud/attempt/exposure

3. Fraud escalation available 24/7 via various channels
4. Alerts regarding activities on customers' accounts
5. Unrestricted access to authorized persons to relevant accounts

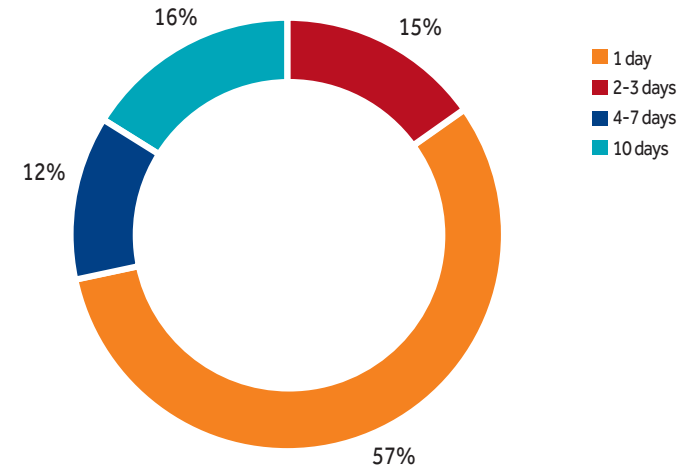
Issue Resolution

Access Bank has established platforms and processes for handling customer complaints to drive customer loyalty,

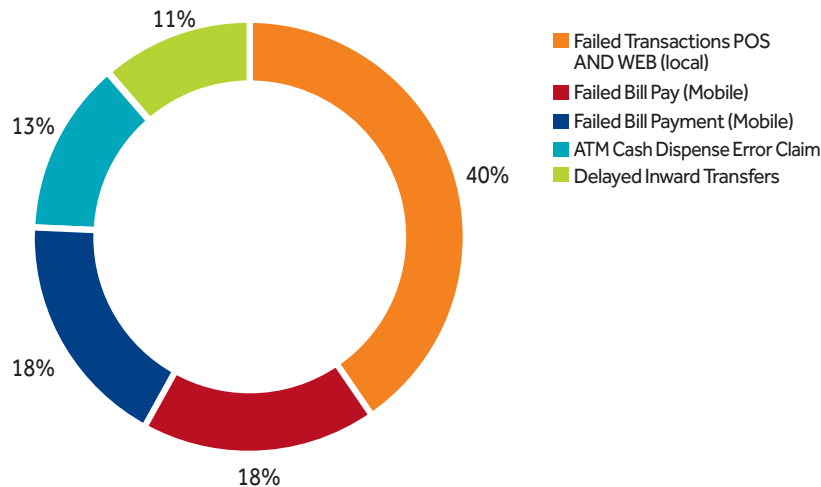
satisfaction, and quality assurance. This follows from the fact that Access Bank understands that it is not immune from complaints given that some customers may have challenges with the Bank's products and services.

A Customer Relationship Management (CRM) solution was implemented to facilitate the systematic and orderly management of complaints. The platform allows customers to make their complaints via various channels and track the resolution of issues within defined timelines.

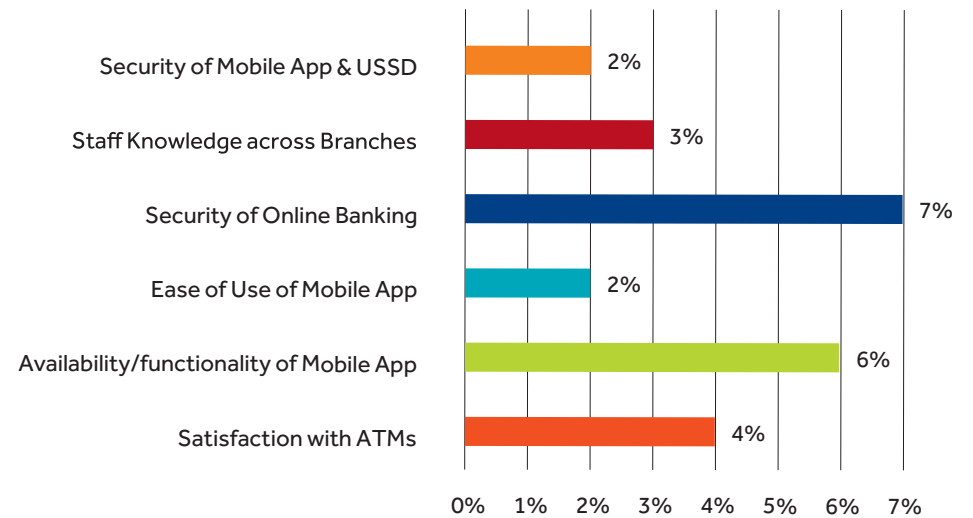
Average Resolution Time



Top 5 Complaints



Measured improvements after the issues were addressed



Financial Inclusion

We continue to expand our products and services to the underbanked or unbanked in various communities. We have helped our customers to become more informed and more financially literate.

Given our goal to drive financial inclusion, the Bank was able to scale up retail banking activities in 2019, leveraging its in-house-developed e-wallet platform and collaborating with telecommunication networks, NGOs, betting companies and other merchants. The impact of our efforts generated a 22 million-customer base of wallet accounts. This is a significant increase from 6 million e-wallets in 2018. Also, over 15 million transactions were carried out on the digital platform, increasing the channel's adoption by over 100%, and providing a portfolio balance of N7 billion in 2019, up from N600 million in 2018.

With the wallet account option, we have been able to conveniently increased financial services among the unbanked and youth segment. Users can sign up by simply dialling *901# or *903# to open accounts without documentation.

Our e-wallet products are the Access Wallets, Access Yello Account, and Access Money.

The goal for 2020 is to scale up our digital banking to increase e-wallet acquisition. We also aim to improve financial literacy.

We deepened financial literacy for children in the reporting year by providing offline and online learning platforms such as the Access Bank-MTN mPulse Planet 2019 programme and a gamification learning platform. These enabled children to learn about managing money and other financial instruments. During our participation in annual financial literacy and children celebrations such as Global Money Week, Financial Literacy Day, World Savings Day, and Children's Day, etc., we organised events to bring financial literacy to thousands of children.

For the youth demographic, members of the National Youth Service Corps (NYSC) benefited from accessing device financing and getting priority service in the Bank's Entry Level Trainee Programme (ELTP). The programme benefited over 21,550 youths who banked with us during their NYSC programme. We also launched the "Access the Stars" reality programme in partnership with Nigerian Breweries Plc. The nationwide competition entailed scouting and showcasing the best up-and-coming musical talents in the country.



Community Investment Initiatives

Over the years, Access Bank has been supporting the growth, development and prosperity of the communities and societies where we operate. Through our impact investment, we have helped in mitigating social and environmental risks, expended our market share and built goodwill. Our efforts have comprised support for various initiatives, projects, organizations and events that focus on positively impacting the communities that we live and operate. These investment initiatives have empowered people in local communities and strengthened existing relationships with our partner organizations.

In this regard, we have invested N9.34 billion in various corporate social responsibility efforts since 2015, working with 793 NGOs across 1,316 communities. These initiatives have impacted 30,075,356 lives. Our CSR priority areas have included Health, Education, Sport, Arts, Environment, Women Empowerment and Social Welfare. Our notable community investment programmes in 2019 and 2020 are as follows:

Health

Access Bank Lagos City Marathon

Access Bank continued its partnership with the Lagos State Government to host the 2019 and 2020 editions of the Access Bank Lagos City Marathon. This partnership promotes healthy living by maintaining physical fitness and doing exercise. The partnership also involves providing strategic support to the State Government in the area of sports. The marathon has drawn both local and international attention as the event has been approved by the Athletics Federation of Nigeria and endorsed by the International Association of Athletics. The marathon also drew athletes from across the globe with 100,000 athletes participating in the annual event.

The 2019 edition of the marathon, themed "Define Your Race," was held on February 2nd, 2019, with athletes participating in 42km and 10km races. Sintayehu Legese won the grand prize of \$50,000 for coming first in the 42km race with a finishing time of





2h:17m:24s, while Joshua Kipkorir and William Yegon finished second and third, winning \$40,000 and \$30,000, respectively. In the female category, Meleka Dinke Meserete finished the 42km race in 2h:47m:38s to win the first prize for the cash amount of \$50,000, while Alennesh Herpha and Kebena Chala finished second and third, winning \$40,000 and \$30,000, respectively.

The 2020 edition of the marathon was themed "More Than A Race" and held on February 8th, 2020. David Barmasai Tumo, Debeke Dakamo and Paul Waweru Chege came first, second and third, respectively, with finishing time of 2h:10m:23s, 2h:10m:55s and 2h:11m:23s, thereby breaking the records set in 2018 by Abraham Kiprotich. The female category had Cherop Sharon Jemutai, Kebene Chala Urisa and Rodah Jepkorir Tanui taking the first, second and third positions, respectively, with Cherop finishing the race in 2h:31m:40s. The winners in both the male and female categories of the 42km race went home with \$50,000, \$40,000 and \$30,000 for the first, second and third positions, respectively.

Access Bank also partnered with the Nigerian Business Coalition Against HIV/AIDS (NiBUCCA) in both 2019 and 2020 to provide HIV testing and counselling services during the marathon kit collection period at Teslim Balogun Stadium and on the race day at

Eko Atlantic City. HACEY Health Initiative, a non-governmental organization that is focused on implementing health programmes across Nigeria, also supported in the efforts.

Counselling and testing were carried out by experienced and trained counsellors and testers, using standard procedures and kits, and maintaining result confidentiality. Positive HIV cases were referred to health facilities for management. In 2019, a total of 2,620 people were counselled and tested, with 8 HIV reactive cases discovered. Also, 7,000 condoms were distributed. Over 1 million people were reached with HIV prevention messages via online channels and through physical activities. A video documentary on key activities of the testing programme was produced for advocacy and promotion after the programme.

In 2020, testing and counselling were ramped up and a total of 3,235 people were counselled and tested, with 11 HIV reactive cases discovered, which have since conducted further tests and commenced treatment. 10,000 condoms were distributed. In total, 33,468 people were reached with HIV prevention messages. The HIV video documentary on the screening had over 10,000 views as at mid-2020. 249 new cases of mother-to-child transmission were prevented as a result of the awareness programme of the campaign.

Commemoration of Zero Discrimination Day

Access Bank partnered with NiBUCAA and HACEY Health Initiative to commemorate World Zero Discrimination Day on March 8th, 2019 at the Access Bank head office.

The Zero Discrimination Day, which is an annual programme, was used as an advocacy to bring awareness on the rising cases of HIV stigmatization in Nigeria. The advocacy seeks to reduce discrimination against people living with HIV/AIDS and promote a call for action to change discriminatory laws and practices, which are barriers to access to health and other services. 115 youth and media representatives were empowered to develop content and advocacy tools to reduce cases of HIV discrimination.

As a result, a campaign on Twitter and Instagram, titled #IPledgeTo was launched with participants of the event pledging to fight against any form of discrimination.

2019 World Malaria Day

Access Bank partnered with the Corporate Alliance on Malaria in Africa, which is a GBCHealth-led initiative, to drive partnerships for malaria control and elimination. The alliance serves as a platform for organizations in Africa to form new partnerships and provide visibility to malaria control efforts across the continent. The 2019 commemoration of World Malaria Day was held on April 25th,

2019 and was co-hosted by GBCHealth and HACEY Health Initiative under the theme, 'Ready To Beat Malaria'. Long-lasting insecticidal-treated nets (LLINs) were distributed to members of Ikate Elegushi and Imota Communities of Lagos State. They were also provided information, communication and education materials. This initiative had over 1,000 beneficiaries in 2019 and 1,000 insecticide treated nets were distributed.



Project Agbebi

Project Agbebi was created as a response to the high incidence of maternal and child mortalities in South-East Nigeria. High maternal mortality rates and new-born deaths have remained a major public health concern in Nigeria. Nigeria accounts for 20% of global maternal deaths with a maternal mortality ratio of 8 deaths per 1,000 live births, which happens to be one of the highest in the world.

Access Bank partnered with HACEY Health Initiative to implement the maternal and child health programme in Ebonyi State. The programme consisted of capacity building sessions for healthcare providers and birth attendants, stakeholder engagement and distribution of sterilized birthing kits.

Primary health care providers and birth attendants were trained to provide better service delivery, practice proper hygiene, prevent infection during pregnancy and delivery, and carry out follow-ups for pregnant women and new-borns. Information, communication and education tools such as videos, radio messages, fliers and posters were created to disseminate



life-saving information for safeguarding the lives of pregnant women. Birthing kits were distributed to the participants and pick-up points for the birthing kits were established within the communities to guarantee access for women and health-care providers. Lastly, there were dialogue sessions between primary healthcare providers and community birth attendants to ease the referral process between them. The community leaders and other members were also engaged and enlightened.

World Kidney Day Programme

Kidney disease is an increasing global burden, which affects 1 in 10 adults (about 850 million people) worldwide. It is non-communicable, and it is projected to become the 5th most common cause of years of life lost (YLL), an indicator that measures premature mortality.

To commemorate World Kidney Day, Access Bank partnered with Kidney Foundation for Africa (KFA), a non-



profit organization focused on creating awareness and educating the public on kidney disease, prevention and gains of early detection of chronic kidney disease and kidney failure. The two partners hosted the "Chronic Kidney Disease – Stop The Epidemic In Africa" programme on March 12 and 13, 2020.

The programme featured a conference, which was held on March 12 at Eko Hotel and Suites, and a walk organised on March 13. The conference and walk were aimed at raising awareness in Nigeria on kidney disease. The events attracted key stakeholders, including: First Lady of Lagos State, Mrs. Ibironke Sanwo-Olu; Chairman, Access Bank Plc, Mrs. Mosun Belo-Olusoga; Ajoritsedere Awosika; Professor Mohammed M. Nars Allah, Professor and Consultant of Internal Medicine and Nephrology, Cairo University (North Africa); Dr. Esther Getambu, Consultant

Physician/Nephrologist (East Africa); Professor Alain G. Assounga, Head, Nephrology Unit, Nelson Mandela Medical School (South Africa); Dr. Ebum Bamgboye, Consultant Physician/ Nephrologist (West Africa).

180 participants received information on prevention and treatment of kidney disease and medical professionals and health facilities were advised to screen all patients with diabetes and hypertension to aid the early detection of kidney disease. Dr. Ebum Bamgboye stated that the prevalence of kidney failure in Africa is higher than any other region of the world as Africans are four times more likely to develop kidney issues than their Caucasian counterparts. He also noted that kidney disease can be controlled if it is detected early.

The Lagos State Government, represented by the First Lady, committed to intensifying awareness on the deadly disease among the state's residents and provide other responses.

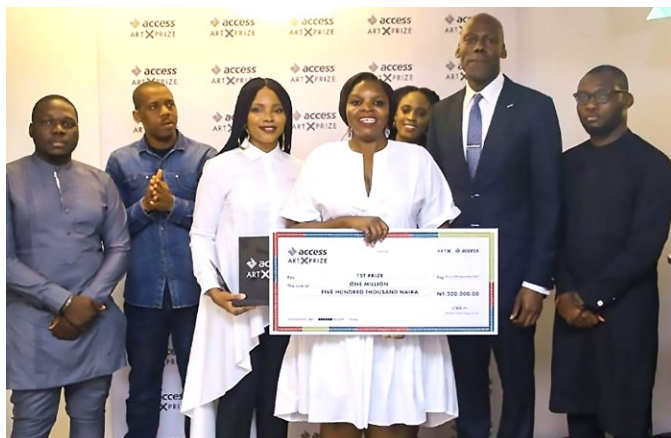


Arts

ART X Lagos

ART X Lagos is an annual international art fair launched in 2016. The fair is designed to showcase the best contemporary art from the African continent and its diaspora and support emerging talents, while contributing to the fast-growing contemporary art sector in Nigeria. Four editions have been held in partnership with Access Bank since its debut in 2016. The events have drawn the attention of local patrons and a host of international collectors, curators and critics. About 30,000 visitors participated at the event in 2019.

The ART X Prize was launched in 2016 and was renamed in 2019 as Access Bank ART X Prize. The prize provides financial and mentoring support for compelling projects by emerging artists. This is an opportunity that puts the artists on the international stage. Etinosa Yvonne won the 2019 edition of the Prize, claiming a cash prize of N1.5 million and a three-month residency at Gasworks, London, in 2020, and a solo presentation at ART X Lagos in 2020.



Born in Africa Festival

Born in Africa Festival (BAFEST) is an event created to showcase Africa's talent and creativity in music, film, fashion and art. The festival is aimed at projecting and celebrating the true, unbreakable African spirit. It also seeks to shed a positive light on the richness of African culture. The 2019 edition of the festival had more than 5,000 participants and was themed "More for Culture."

Short-films, feature-length films and the Accelerate Filmmaker Project (AFMP) films were screened during the festival. Among the projects screened were *Black Monday* by Adetola Films, *Blast* by Tosin Ibitoye, *Last* by Olabisi Akinbinu and *Scars* by Miriam Dera. The festival ended with a music concert featuring Africa's biggest musical talents.



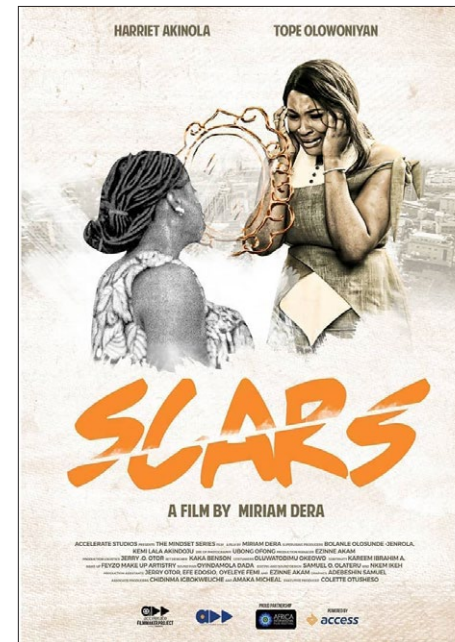


AFRICA ISN'T JUST A STORY

... of where we're from. It's the story of where the world is going to. At Access Bank we are proud to inspire and connect Africa and the world. Experience more than banking with us.

Access Bank Lagos City Marathon | Art X | BaFest
Access the Stars | Access Polo Tournament

accessbankplc.com
Africa | Asia | Europe | Middle East

Africa International Film Festival (AFRIFF)

The Africa International Film Festival (AFRIFF) was launched in 2010 as a platform to share African culture with the world. It is an annual film festival that takes place in Nigeria and usually spans a period of one week, featuring various programmes, including award



shows and film training classes. Access Bank partnered with AFRIFF in 2019 for its 9th edition, which held on November 10th - 16th, to celebrate the diversity of African films. The festival has launched a value chain for writers, cinematographers, actors, and producers while promoting investment, creating employment opportunities and contributing to the economy.

Education

Access Bank Polo Tournament

The Access Bank–UNICEF Charity Shield Polo Tournament is held annually in partnership with Kaduna-based polo team, Fifth Chukker and UNICEF. The aim of the tournament is to raise funds for various community projects in northern Nigeria. Since inception, the tournament has raised funds that have been used to complete notable projects. Among these projects are well-equipped schools, literacy buildings and community boreholes. The initiative has kept over 8,000 students in continuous education.

Access Bank hosted the 2019 edition of the tournament in two phases at two different locations; Kaduna, Nigeria and United Kingdom. The first phase, held at the Fifth Chukker Lawns of Kangimi Resort in Kaduna, hosted 18 teams from June 6th–25th, 2019, while the second phase was held at the Guard Polo Club, Windsor, United Kingdom on July 13, 2019.

The tournament attracted some of Access Bank’s Premium Banking clients and patrons who contributed in raising a total of \$2 million. The amount raised is being directed toward building and equipping 120 new classrooms for children in northern Nigeria over the next three years. The Kaduna State Governor also committed to building another 70 classrooms in the coming year to match the effort of Access Bank and UNICEF. The projects will contribute in educating 2,500 children.



World Day for Street Children

International Day for Street Children (IDSC) is commemorated on April 12 annually and it is a day that has been designated for recognising the humanity, dignity and resilience of millions of children around the world who are facing different forms of hardship. The theme for IDSC in 2019 was "Commit to Equality". Access Bank partnered with Care Trust Initiative to provide literacy skills to street children in Ogun State. The kids were provided with vocational and basic life skills training.

The event provided the opportunity for key stakeholders to hear the street children's stories in order to aid their rehabilitation and reintegration into society. 80 street children and 31 key stakeholders, representing community associations, government agencies, civil societies and religious bodies were present during the stakeholder engagement, which was tagged "Stakeholder Children Get Together."

There was also an awareness programme on Rainbow FM to educate the public on the plight of street children. Over 200 people were reached through the radio programme.



Access Bank's Financial Literacy and Educational Gamification Programme for Children

The novel coronavirus (COVID-19) pandemic threatened the collective health and physical wellbeing of individuals. This led governments around the world to put stringent measures in place to curb the spread of the virus. Among the compulsory measures were quarantine and lockdowns, which resulted in the closure of schools, offices, trading centres, amongst others.

To keep children continuously engaged and educated amid the lockdowns, Access Bank

partnered with 9jakids, a Nigerian education technology (EduTech) company, to deliver online financial literacy and educational gamification modules to children to complement other learning activities that some schools were still able to provide remotely.

The programme was launched on April 10th, 2020 and six gamified educational learning modules were rolled out weekly on the Access Bank website over a twelve-week period. The learning modules included Kiddiepreneur 101, Solve

That Problem, Nigerian Facts, Who Wants To Be A Brainiac, Timmy In Charge, and 9ja Citizenship Test. The top 5 players on the leaderboard won exciting prizes and winners were announced three times a week.

These prizes were redeemed through the Access Bank Early Savers account to further encourage an early savings culture among children. Over 3,000 children were impacted through this programme, which had 180 winners. This initiative further reinforced the Bank's commitment to driving financial inclusion and literacy from an early age.

Entrepreneurship

Beauty Souk

Access Bank partnered with Eventful, corporate event planner, to host the Beauty Souk programme, which showcased beauty care product makers. The beauty care market is a lucrative field that is worth \$300 billion in Nigeria and has expanded at 8% annually since 2014. The event held from June 5th-6th, 2019, at Harbour Point, Victoria Island, Lagos, and it was open to everyone. The 2-day event created a platform for investors, manufacturers and end-users to connect. It also featured a masterclass for beauty enthusiasts. Products were offered to buyers at discounted prices.



Empowerment

Civil Society Organization Training

Access Bank partnered with CSR-in-Action to provide and facilitate a capacity building workshop for Civil Society Organizations (CSOs). The CSO Professionalism and Effectiveness Therapy (C-PET) Workshop was themed 'Governance and Decision-making'.

CSOs play a vital role in ensuring sustainable development in all aspects of life and are important in all areas of nation-building. Hence, their capacity development is an imperative.

The training was held at the Access Bank head office, featuring a training session on corporate governance and its applications. 60 CSOs benefitted from this programme and case studies on effective behaviours were deployed in decision-making.

Programme for Persons with Disabilities

Access Bank Partnered with Centre for Youth Studies (CYS) — a non-governmental organization and a social research services outfit that employs creative media to disseminate information on the lifestyles, patterns of behaviour, problems and realities among young people in

Nigeria — to implement a programme for persons living with disabilities (PLWDs).

The programme was aimed at promoting sustainable lifestyles for PLWDs and providing them with life skills training. The initiative consisted of a capacity building session with the Joint National Association of Persons with Disabilities (JONAPWD), Lagos Chapter, the production of a training handbook and exercise book, and a short film.

The bank was able to train 58 participants in the life skills programme, 19 of whom were leaders from the Lagos State Disability cluster. There was also an awareness on the programme across newspapers and television. The short film also featured PWDs as cast members.

Environment

World Environment Day

World Environment Day is celebrated annually on June 5th as designated by the United Nations (UN) in 1972. It is a day for the world to reaffirm its commitment to the preservation and enhancement of the environment by increasing environmental awareness.



To this end, Access Bank partnered with GIEE Initiative, a non-governmental organization, to implement a programme aimed at eliminating air pollution in Lagos, tagged "Kick Against Air Pollution". The programme featured a social media campaign on "Air Pollution Facts, Solutions and Your Role", a video documentary showcasing actions taken by young people to combat air pollution, a capacity building workshop to groom Anti-Air

Pollution Ambassadors and distribution of Information, Education and Communication (IEC) materials.

The Bank was able to reach over one million people via the social media campaign and over 200,000 people via the documentary as well as train 50 Anti-Air Pollution Ambassadors.



Green Social Entrepreneurship Programme

Access Bank partnered with SME FUNDS, a social enterprise which is focused on ending poverty by promoting sustainable enterprise development, to introduce the Green Social Entrepreneurship Programme (GSEP).

The programme empowered entrepreneurs with clean cookstoves, which makes use of bio gels made from water hyacinth, biocremol, caustic soda, fragrance and chlorophyll. The aim of the programme is to enable beneficiaries to replace existing cooking systems that are harmful to health and the environment. 238 social entrepreneurs were fully empowered with funds to commence their clean cookstove business and 7,600 litres of biofuel were produced and distributed.

As a result of this programme, 598 households now make use of this cleaner and modern cookstoves across Nigeria. About 2,100 people were reached with the initiative through the

awareness that was generated. In terms of its environmental impact, the programme contributed in eliminating estimated 292 tonnes of carbon emissions.

Family Clean Cooking Support Programme

Amid the COVID-19 lockdown, which negatively impacted the economy and livelihoods of many Nigerians, Access Bank partnered with SME Funds to provide households across Nigeria with clean cookstoves and biofuels through the Access Bank Family Clean Cooking Support Programme.

Access Bank, in partnership with SME Funds, distributed over 5,000 litres of biofuels to 2,440 beneficiaries, including 900 small business owners and 2,000

families and households in 100 communities. Based on the volume of biofuels distributed free-of-charge, the programme contributed in eliminating estimated 8,000 tonnes of carbon emissions.

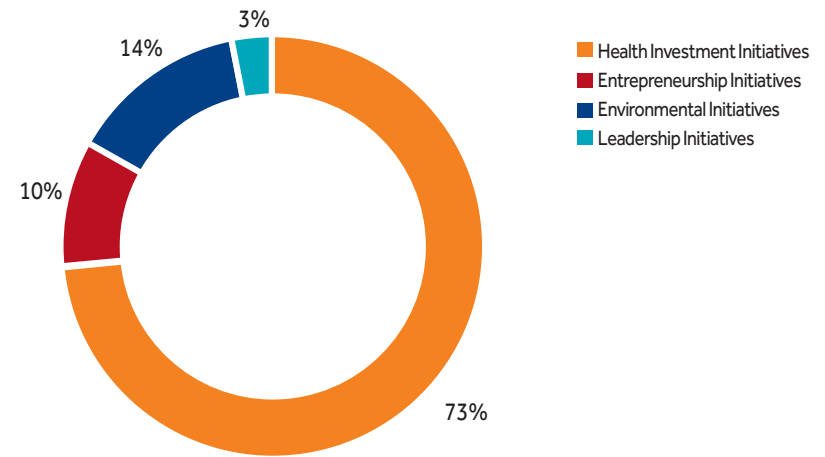


Partnership with ACT Foundation

Access Bank has partnered with ACT Foundation since 2017 to support high impact initiatives in line with the SDGs. Through this partnership, the bank supports not-for-profit organizations that are focused on making positive impacts in various areas such health, entrepreneurship, leadership and the environment.

In 2019, ACT Foundation provided grants to 28 NGOs who implemented programmes that impacted over 91,000 lives. The chart below shows the outcomes of the 2019 grants.

ACT Foundation Beneficiaries





Employee Volunteering Activities

Access Bank's commitment to support people in local communities is further demonstrated by the efforts put by our employees into various volunteer activities.

In 2019, our employees across the different units of Access Bank showed great passion and commitment to various projects they chose to support to drive positive impact in different communities.

Through our Employee Volunteering Initiative, Access Bank's employees can contribute ideas, skills and resources to address social, environmental and economic issues, while being positive role models to people they engage with in the communities.

Employees devoted 67,867 hours in various community initiatives in 2019, bringing the total number of hours invested in the volunteering initiative since 2015

to 2,735,011. During this period, over 320 strategic initiatives were undertaken across Nigeria's 6 geo-political zones, with a 100% staff participation rate. Some of the most notable initiatives by the various groups of the Bank in 2019 are discussed below:

Education

Adopt A School Programme

The importance of education cannot be overemphasized. Education helps in reducing inequalities, promoting law and order, eliminating poverty, promoting women empowerment, improving standards of living, among other benefits.

These multiplier benefits of education are the reason several groups of the Bank chose the Adopt A School Programme as their employee volunteer initiative project. The programme enables a group to "own" a school and monitor/contribute to its growth



they were also taught how to refuse advances from sexual predators in their communities. About 327 students were beneficiaries of this awareness programme and employees spent 166 hours on this project.

The Corporate Operations Group focused on the infrastructural development of Ogudu Nursery and Primary School, Ogudu, Lagos, as they renovated the school's classrooms, roof structure and windows. Also, the school was equipped with classroom furniture and fittings, ceiling fans, boards, and floor tiles. 210 students were benefi-

ciaries of this project and the employees committed a total of 110 hours to it.

The Retail Operations Group had adopted Community High School, Akodo, Ibeju Lekki in 2018. So far, they have renovated the classrooms to make them more conducive for learning and supplied furniture and books for the classrooms and the library to encourage a reading culture amongst the students. They were also encouraged to set up a reading club. The senior employees of the group also provided counselling and career development sessions for the students.

and development over a period of time.

In 2019, the Commercial Banking, Corporate Communications, Corporate Operations, Retail Operations, Internal Audit Groups, and the Company Secretariat of the Bank adopted Ipakodo Grammar School, Ikorodu; Community Senior High School, Surulere; Ogudu Nursery and Primary School, Ogudu; and Community High School, Akodo, Ibeju Lekki.

The Commercial Banking Group focused on making their adopted school more conducive for learning. For this reason, they pro-

vided classroom furniture and renovated the classrooms and toilets in Ipakodo Grammar School, Ikorodu, Lagos. Over 2,000 students were beneficiaries of this infrastructural upgrade and employees committed a total of 816 hours to this project.

The Corporate Communications Group employed a two-pronged approach to its project in 2019. It focused on renovating and revamping infrastructure within Community Senior High School, Surulere and preventing sexual abuse amongst students. The students were taught ways to avoid, report and address sexual abuse;



This project, so far, has benefitted 240 students, and employees of the group have put in 1,231 hours.

The Internal Audit Group also partnered with Mushin To The World (MTTW) in 2019 to renovate a block of classrooms and restrooms each in two government primary schools in Mushin. 1,009 pupils of Akodu Primary School and Mainland Model Primary School were beneficiaries of this project and the group committed 2,364 hours to the project.

The Company Secretariat also committed 50 hours to provide skills training to the Special Centre for Boys, Oregon, a correctional centre. The training was on photography and video making and editing.



Lunch Out Campaign

The Human Resource Group partnered with the Bethesda Child Support to provide free education for students in poor communities in primary and secondary schools across Ikota, Matogun and Ijaiye in Lagos. The project was aimed at reducing the number of out-of-school children across the state. The group committed 17,480 hours to this project and over 100 children benefitted from scholarships that were handed out by the group, including the best graduating student who got a 5-year scholarship in secondary school.

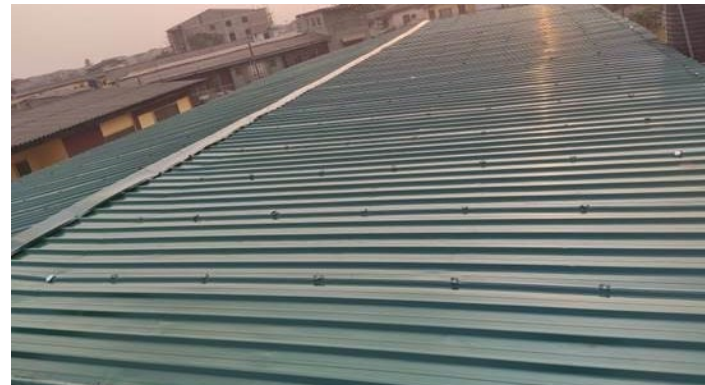
The group also created awareness and raised funds for the Lunch Out Campaign during its celebration of the World Food Day and International Day for the Eradication of Poverty on October 16th and 17th, 2019 respectively. The funds were committed to sponsoring the children in the above-mentioned communities.



Access FINEBS Initiative

The Access FINEBS Initiative is an initiative by the Financial Control and Enterprise Business Support Group of the Bank. In 2019, the group employed a two-pronged approach to its employee volunteering project. The Group partnered with the Human Development Initiative of the Lagos State Ministry of Education and WAPIC Insurance to establish a scholarship fund for students in secondary schools.

The group also conducted an energy audit of the Down Syndrome Foundation’s facility in Fagba, Lagos, after which it fitted the facility with solar panels and batteries. The project removed the need for a diesel generator at the facility, thereby eliminating about 620 tonnes of carbon emissions. It will also eliminate the cost of 11,608 litres of diesel purchased every year. Employees committed 221 hours to this project, which has a positive impact on the 66 inhabitants of the facility.





Project L.E.A.D.

Project L.E.A.D. (Leadership, Enterprise, Academic Development) is an initiative of the Retail Banking Group of the Bank. The project is focused on upgrading facilities schools and teaching skills to children to enable them to achieve academic excellence. It's being carried out in partnership with Project REVAMP Africa. Under the Project L.E.A.D., the group has adopted public secondary schools across 5 of Nigeria's 6 geo-political zones (South-West, South-East, South-South, North-East, and North-Central). The students are taught skills such as time management, goal setting, and financial literacy. The project impacted 9,450

students in 2019 as the Retail Banking Group members committed over 18,505 hours of their time to the project in the reporting year.

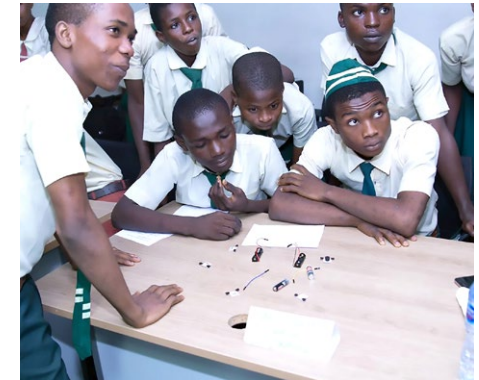
Science Set Initiative

The Information Technology Group of the bank dedicated 449 hours to provide Science Sets to 7 selected government secondary schools across Lagos State. This project has helped to improve access to quality education for students in public schools by exposing them to science practicals.

Other notable projects carried out by the Bank's employees in the education sector are listed below

- The Channels Group committed 270 hours to a mentor-mentee programme initiated at the Down Syndrome Foundation. The group also beautified the Foundation's environment.
- The Conduct and Compliance Group worked with the Lagos State Ministry of Education, Lagos State Universal Basic Education Board (SUBEB) and the Lagos State Materials Testing Laboratory to renovate St. Peter's Nursery and Primary School and equip it with teaching aids.
- The Business Banking Group committed over 3,451 hours to the completion

of the Afoja Special Education Foundation school building project, which will benefit over 40 physically challenged students.



Health

Cerebral Palsy Awareness

The Global Market Group, in partnership with the Cerebral Palsy Centre, a non-profit organization established in 2010, created awareness on cerebral palsy through a programme, tagged 'Hope for Cerebral Palsy'. Educational materials conveying information on the causes, signs and treatment of the disorder, were distributed during the walk.

The group also donated towards equipping the centre's new facility and hiring caregivers. Employees committed over 200 hours to the project, which directly impacted 35 children.



Facility Upgrade

The Service and Innovation Group upgraded Alli Dawodu Primary Health Care Centre. The project aims to improve health care delivery in Alli Dawodu Community, Yaba, Lagos and its environs. The group devoted 3,920 hours to increase the number of clean water access points, provide medical equipment for eye care and general health services, and provide refrigerators and curtains for the health care centre.





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Empowerment

The Digitalized & Centralized Operations Group of the Bank committed over 20,120 hours to a partnership with Web of Hearts Foundation (WHF) to reach out to vulnerable youths and migrants, including victims of insurgency and human trafficking. The project covered skill acquisition sessions focusing on fashion designing, catering and hair-styling workshops, as well as financial literacy and customer service training workshops. The project also provided psycho-social support sessions for traumatized victims. Women, youth and children were beneficiaries of this project, including 150 displaced persons at the WHF home and 100 members of the Bogije community. 27 graduates of the WHF shelter received tools such as sewing machines, hair-styling kits, gas cookers, cylinders and make-up kits.

Environment

Two of the Bank's groups embarked on environment-focused volunteer projects in some communities in Lagos State.

35 employees of the Information and Cybersecurity Group of the Bank com-

mitted over 825 hours to clean up Kadara Community. The group also hosted sex education sessions for about 200 young girls in the community.

The Corporate and Investment Banking Group adopted the GoGreen Project, which was aimed at adopting and planting trees and greening 5 streets in Victoria Island, Lekki and Ikeja, creating awareness and providing cleaning outfits for the officers of the Lagos State Parks and Garden Agency (LASPARK). Employees committed 1087 hours to the project, which not only beautified the environment but also reduced carbon emissions and improved the working conditions of 200 field and park workers of LASPARK.

Social Welfare

The Global Transaction Banking Group committed 1,280 hours to renovate the Bales of Mercy Orphanage in Gbagada and created a playground for the children. The project was aimed at providing an environment that fosters learning, growth, and development of its 13 beneficiaries. The project successfully improved the living condition and ambience of the orphanage.

Gender

At Access Bank, we have created a workplace that fosters gender diversity and inclusion at every level of the Bank. We don't only make gender diversity a policy in our recruitment process just to achieve women representation. We also ensure our workplace is gender-inclusive. We gladly support the growth and empowerment of women, as they are an integral part of the growth and success of our business. We have a three-pronged approach to our women empowerment activities:

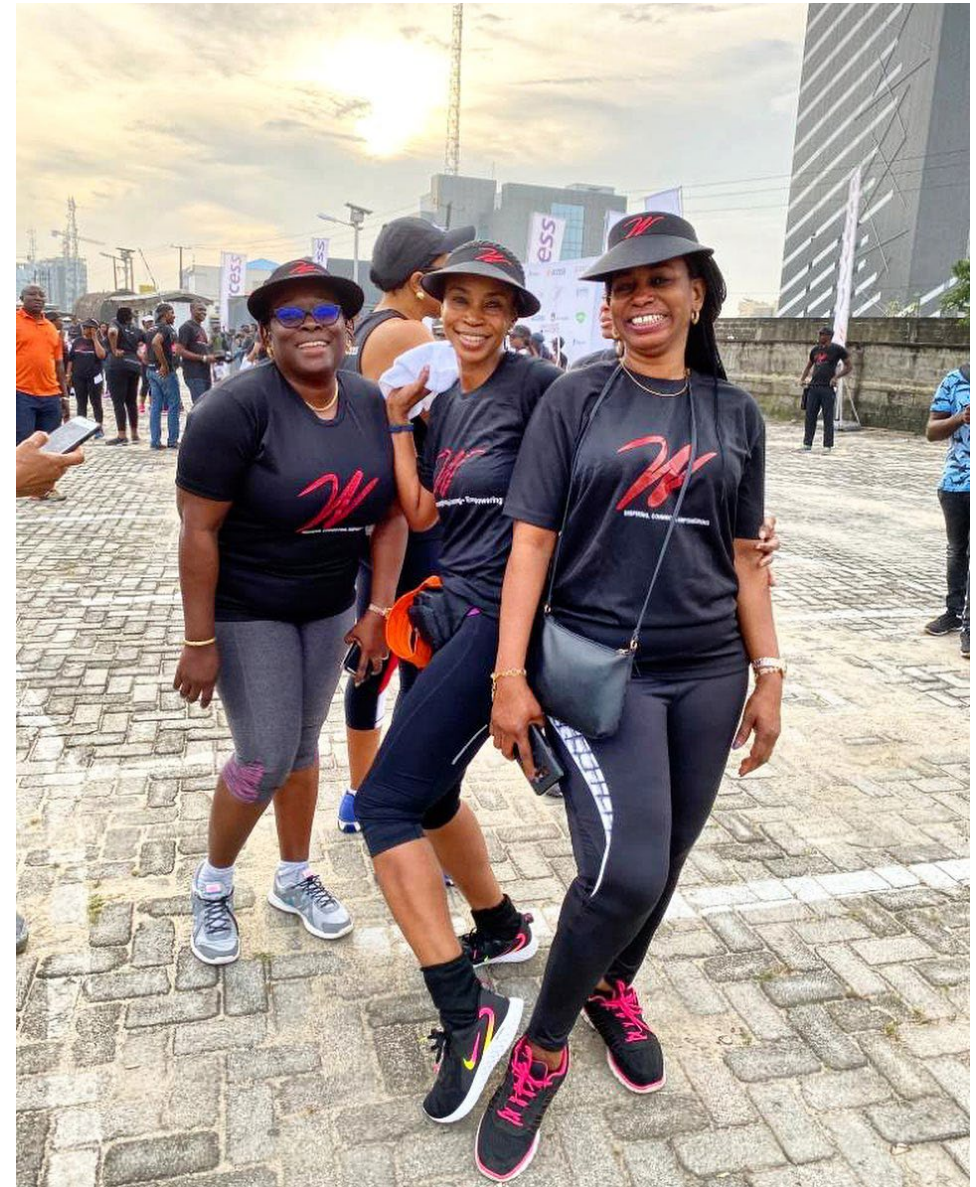
- Women in the Workplace
- Women in the Marketplace
- Women in the Community

Women in the Workplace

Access Women Network (AWN)

To improve gender diversity in the Group, the Access Women Network (AWN) was formed to support, develop, promote and retain female employees in the Bank. Since the signing of the Female Network Charter in 2010, we have seen a positive trend in female representation in the Bank, especially in our senior leadership roles, increasing to 34% in 2019. This is a clear indication of Access Bank performing above industry average. The Nigerian Sustainable Banking Principles stipulates 30% minimum women representation in senior roles.

AWN supports gender diversity/inclusion in the Bank. AWN provides a support network to all female employees, championing a gender-inclusive culture that prohibits harassment, supports paternity leave, promotes 6 months maternity leave as well as mentoring and leadership





programmes for female employees.

In 2019, Access Women Network increased its efforts to ensure that women across the Group were more positively impacted. These efforts included a Top Management Leadership Programme held in May, a Networking Masterclass in June (about 50 female employees attended), Mentorship-Sales Workshops in 2 cities between July-August (for about 500 female employees), the AFF STEM summer school in August (for about 60 wards of AWN Members), WIMBIZ Annual Conference in November (for about 20 active members), amongst other activities.

Some less formal activities were also organized such as the Hear Wordplay held in March (for which about 350 tickets were allotted to active AWN members), the celebration of Fathers' Day in June (for over 3,000 male employees), Love a Child Initiative in February (donations in cash and kind were made to 30 orphanages across the country), and a movie night in December.

A few of the major initiatives of AWN in 2019 included:

AWN mentorship Scheme

All female management employees were grouped into three teams under the mentorship of female executive management

staff. The aim of the mentorship programme, which held on December 11, 2019, was to bridge the knowledge and networking gap between management staff and top management staff. The programme also focused on empowering the female Managers and Senior Managers to cascade their learning to their female subordinates. The groups were to meet physically every quarter.

AWN Women Talk - Ghana

A talk was organized for the AWN Ghana Chapter focused on knowledge exchange. It was also an opportunity for the female staff to share personal and career journeys to inspire, empower and encourage all female staff in Ghana (321 of them) to attain greater heights in their personal and corporate lives.

Abuja Fun Walk

This was a health awareness walk for employees in Abuja sponsored by AWN. The event took place in River Garden, Abuja, on September 14th. The event aimed to ensure adequate team bonding in Abuja, place AWN as a socially-responsible network and provide networking opportunity between employees and the Bank's existing and potential customers.

World Breastfeeding Week

The aim was to celebrate nursing mothers in the Bank and to highlight Access Bank as an employer of choice. About 30 nursing mothers participated in the series of events, which took place between August 1-7. Free parking spaces were reserved for them and tips were sent out by the W community on breastfeeding. 25% discount was offered to all female staff at the Baby Bliss stores nationwide. FHI 360 also nominated the Bank as "World Breastfeeding Hero in the Private Sector". Photo sessions were taken of nursing mothers as well as AWN members who were beneficiaries of the crèche facility.

Global Gender Summit

The summit was hosted by the African Development Bank (AfDB) in Kigali, Rwanda, on November 25-27. IFC partnered with AfDB to organize a childcare session aimed at shedding a spotlight on the need to address childcare barriers as a way to enable women's participation in economic development. Access Bank, through the Access Women Network, was invited as a panellist to showcase best practices in employer-supported childcare, demonstrating the business case for companies to invest in childcare for female employees.

Access Women Network also supported the following external activities:

W Health Awareness Month

To promote health and wellness, the AWN supported the W Initiative to organize the 'W Health Month' in October to raise awareness on health issues that gravely affect Nigerian women. The programme of activities focused on five areas of concern, namely infertility, endometriosis, Vesico Vaginal Fistula (VVF), cancer, maternal and neonatal mortality. The W Health Month rounded off with an event, tagged "Walk for Women's Health," which held on October 26th, 2019, where Nigerians came out, en masse, to walk in support of the advocacy for ending these health issues faced by women.

Additionally, free health screenings were organised for the Bank's employees and customers every Tuesday in October at different locations in Lagos, Abuja and Port Harcourt. Over 1,000 people were tested and given free vaccination during this campaign. Other activities during the month included Zumba classes, seminars, quizzes, and giveaways.



World Sight Day

In commemoration of the World Sight Day, Access Women Network, in partnership with ACT Foundation, organised free eye screening tests and recommended corrective lenses (free eyeglasses) at two of its locations.

The two-day exercise, which held on October 24th-25th, 2019, was open to both customers and employees as part of the Bank's efforts to address existing gaps in eye health as well as improve the quality of life of participants. Over 500 employees were screened to identify

individuals with eye defects and 100 new glasses were recommended and given to those with primary refractive errors such as near-sightedness, far-sightedness, and astigmatism, amongst other defects.



Orange Lecture

As part of the Bank's efforts to address human rights violation and gender-based violence, Access Women Network and Genesis House organized the 2019 edition of Orange Lecture. This was part of our participation in the United Nations UNiTE to End Violence against Women campaign, which ran from November 25th to December 10th. The campaign aimed at galvanizing public awareness and increasing political will and resources for preventing and ending all forms of violence against women and girls in all parts of the world.

The lecture, which was in its fifth year in 2019, held on December 4, 2019, at the Bank's head office. It convened various stakeholders who contributed to the ongoing discourse on gender-based violence, while also discussing solutions for rehabilitation and support services for post-ordeal recovery. The keynote address was given by Harriet Thompson, British Deputy High Commissioner to Nigeria. She emphasized the role of women in all aspects of the society, particularly the attainment of the Sustainable Development Goals by 2030.



Women in the Marketplace

Women Banking

We prioritized the business case for women banking 13 years ago with the Gender Empowerment Marketing (GEM) programme, which later evolved into the 'W Initiative' in 2014. Following the merger, the fusion of 'Diamond Woman' and the 'W Initiative' birthed the largest women market programme in Nigeria under the 'W Initiative'. In 2019, 12 million female customers had access to the offerings of the W Initiative with four of every five newly acquired clients adopting our debit cards. We also stimulated economic expansion by providing N12 billion (\$33 million) in debt financing and investing in 1,800+ women-owned enterprises; we recorded N14.8 billion (\$41 million) growth in lending to 350,000 female individuals.

W Academy programmes

Female clients benefited from the W Academy programmes. The following programmes were organised, delivering positive impacts:

- 103 women-focused programmes were

organised, reaching 128,793 women.

- The Academy hosted 71 capacity building and networking sessions for 3,597 women and.
- Three access-to-market programmes were hosted to positively impact 450 female entrepreneurs.

Three flagship programmes were also hosted in the year.



International Women’s Day

- We hosted the largest gathering of women in commemoration of the 2019 International Women’s Day celebration on March 8;
- There were 6,700 registrations and 2,500 participants;
- 15 local and international speakers were featured.



Womenpreneur Pitch-a-ton 2019

The programme evolved from the previous Womenpreneur Business workshops. The campaign was designed to provide the following:

- Access to capacity building through a Mini MBA offered by the IFC;
- Access to financial grants of up to

\$14,000; and

- Access to market for women entrepreneurs.

There were 36,000 applicants with access to the Womenpreneur Community, 50 Mini MBA graduates and 3 grant beneficiaries.

Women’s Health Month

- We dedicated the month of October to creating awareness around 5 maternal health challenges, namely infertility, endometriosis, cancer, vesico vaginal fistula (VVF), and maternal and neonatal mortality.

- 2,000+ women benefitted from free health screenings; 700 women participated in health talks by experts across the country;
- 2,500+ women participated in the Walk for Women’s Health, led by the Group CEO, Herbert Wigwe, and Federal Minis-

ter for Women Affairs & Social Development, Dame Pauline Tallen.

Women's Health and Wellbeing

Hundreds of families benefited from the Maternal Health Service Support (MHSS), which provides financing for medical and fertility treatments for women. We also fostered partnerships with the healthcare sector nationwide and provided capacity building to more than 300 medical doctors and fertility practitioners.

Partnerships and Alliances

In addition to our existing portfolio of local and international partners, we forged new alliances with Women's World Banking to better serve underbanked and unbanked women. We also partnered with World Bank on the We-Fi project and the Lagos State Employment Trust Fund (LSETF) to facilitate lending to female entrepreneurs.

The W Initiative earned several local and international awards, including the following:

- Africa CEO Forum – Gender Leader Award (2019)
- Financial Alliance Women – Women Market Champion Award (2019)
- Women's Choice Africa – Bank of the Year Award (2019)



- Nigeria Finance Innovation – Best Bank in Women Empowerment Award (2019)
- Women in Marketing and Communications – Female Friendly Bank of the Year Award (2019)
- National Council for Women Society Nigeria – Dedication to Women Entrepreneurship Award (2019)
- Central Bank of Nigeria – Excellence in Women's Economic Empowerment (2019)

The W Initiative is committed to providing solutions that will enhance the lives of women across all life stages and increase their participation in the global economy.

Women in the Community

Back on Track Programme

The Back on Track Programme is aimed at empowering disadvantaged young girls and women by providing them with vocational and business skills to enable them set up their own businesses. The programme also provides them with information on sexual and reproductive health and rights.

Access Bank in partnership with HACEY Health Initiative empowered 100 women in Magada Onimale Community in Ibafo, Ogun State, through business training, financial management skills training, and information on sexual reproductive health and rights.

Sessions were held on puberty, menstrual health and hygiene, hormonal imbalance, health-care seeking behaviour and sexually transmitted infections (STIs), and HIV/AIDS. 10 women were given seed funding at the end of the

programme for their businesses, and the products made during the training were packaged and shared to the participants and other community members.

The programme was also held in Ebonyi State, one of the least economically developed states in the South East of Nigeria. 200 women were taught how to produce soaps and disinfectants, as well as provided business management training and mentoring. The programme enabled 1,000 family members to have access to quality food, health and education.

International Day of the Girl Child

The United Nations designated the 11th of October as the annual celebration of the International Day of the Girl Child. It is a day set aside to promote the rights of women and girls, as well as advocate for gender equality.

To further reiterate our commitment to gender equality and women empowerment, Access



Bank partnered with HACEY Health Initiative for a conference, themed Girls Force: Unscripted and Unstoppable, held at the Access Bank head office, in Lagos.

294 female secondary school students from 42 schools across Lagos, as well as 12 media representatives, NGOs, corporate partners and government agencies were present at the conference, which birthed the Girl Table Talk online TV show. It is a platform for teenage girls to discuss topical issues that affect them.

In addition, the "For Me, With Me" initiative was also launched at the conference. The initiative is focused on increasing the participation of girls in decision-making about issues concerning them.

Code4Impact

The Code4Impact (C4i) Programme is a learning programme, which was developed to equip young women with digital skills to enable them to pursue successful careers in Science, Technology, Engineering and Mathematics (STEM) fields.

Access Bank, in partnership with HACEY Health Initiative and Tech4Dev -- an NGO focused on ICT -- implemented the programme in Ebonyi State. Over 600 female students and women were

provided with digital skills training, STEM career mentoring and digital marketing skills training. 40% of the beneficiaries have secured jobs or are pursuing careers in STEM-related fields and their families have reported increased household income as a result of a family member participating in the programme.

International Women's Day

Gender bias in Nigeria is not only stifling the growth of women, but it's also constraining the country's ability to reach its potential. It has been shown that the country's Gross Domestic Product (GDP) could grow by 23% or \$229 billion by 2025, if women are given the opportunity to participate to the same extent as men.

In a bid to accelerate the participation of women and girls in economic development, Access Bank partnered with Xploit Consult, an organization that is focused on the furtherance of the SDGs, to commemorate the 2020 International Women's Day, themed "Each for Equal". The programme was themed 'Women and Girls in Nigeria: Increasing Participation in Mainstream Development.' The programme attracted key stakeholders in the gender and education spaces, including; Mrs. Jokotola Akoni, Deputy Director,

Department of Archives, Federal Capital Territory Administration (FCTA); Mrs. Rashida Apakhade, Deputy Director, Head Gender, Education Secretariat, FCTA; Engr. Stella Uzochukwu Denis, Entrepreneur/Engineer/Robotics Specialist; and Hajia Abdulhameed, Auditor General, FCT Area Councils.

The programme also aimed at creating an action plan towards reducing the gender gap in Nigeria by 2030. The programme featured a workshop and an interactive panel session, which was held in Abuja with female professionals and key stakeholders from all walks of life. There was also an essay competition for female secondary school students with the theme, 'An Equal World: Fostering Economic Growth Through Equitable Participation', in which 3 schools came out tops and were rewarded with cash prizes.

A mentor-mentee platform was also created to match young girls with appropriate female mentors who will provide guidance along different career paths. Over 83 participants benefitted from the programme, which also provided information on gender equality and women's rights.

Female Genital Mutilation Programme

Female Genital Mutilation (FGM) is still in practice in Nigeria with Osun State having the highest prevalence of circumcised women in the country (77%) followed by Ebonyi and Ekiti states (74% and 72%, respectively).

FGM is the ritual cutting or removal of some or all of the external female genital. The practice of sewing the genital area after cutting is most prevalent in Nasarawa, Kaduna and Bayelsa states. Nigeria accounts for 10% of the global FGM practice. FGM poses a danger to the health and lives of women and girls. It is a violation of their human right.

To support the eradication of this harmful practice, Access Bank partnered with HACEY Health Initiative to commemorate the International Day of Zero Tolerance for Female Genital Mutilation. The programme was held across Osun, Oyo and Ekiti states on February 6th, 2020. Dialogue sessions were held with traditional, government and community leaders to advocate for the abandonment of FGM practice in their local communities.

Over 2,000 young girls, CBOs, traditional rulers and policymakers participated in the programmes across the three states. About 500,000 Nigerians were reached with online information and communication materials.



Environmental Stewardship

Environmental sustainability is a key facet of Access Bank's holistic sustainability strategy. The Bank's environmental management strategy, approved by the Board, is integrated into our financing decisions. We are committed to working in partnership with stakeholders to collectively tackle issues that concern our shared environment. Our strong advocacy for environmental conservation is a demonstration of our commitment to protecting the environment and reversing the damage already done.

In 2019, the Bank complied with environmental protection laws and standards. As one of Africa's foremost banks in sustainability, Access Bank was the regional lead in drafting a new set of principles in collaboration with the United Nations Environmental Program Finance Initiative, known as the Global Principles for Responsible Banking. The principles are a global framework for financial institutions to demonstrate their compliance with and support for the SDGs and the Paris Climate Agreement.



The Bank maintained its early-shutdown policy at our head offices and branches. This entailed our staff members at the head office and branches shutting down their systems at 7pm and 6pm, respectively. As a result of the policy, fuel consumption at the head office decreased by 23.5% in 2019.

Our commitment to clean energy and reduction of carbon emissions was further strengthened in 2019 with the addition of 321 solar-powered ATMs, bringing the total number of ATMs powered by clean energy to 605. To ensure that all staff are informed about our "reduce, reuse, recycle" ethos, guidelines were provided to influence their procedures, including printing and meetings.

The following initiatives helped us to achieve greater levels of effectiveness in our environmental management performance.

Sustainable Waste Management

Access Bank has been championing sustainable waste management in our key locations, starting with the Danmole Street head office and its annexe since 2016. An integral component of our sustainable waste management includes the recycling of paper, plastic, glass and aluminium cans. The recycling initiative grew to include 37 more locations with high volume of customers in 2017. Our

staff and other stakeholders were trained to have a shared responsibility and ownership of the initiative. We also upgraded the recycling trucks of our recycling partners to maximize their capacities to become more effective in carrying out their functions.

With the successes recorded in the previous years, we were encouraged to expand our recycling operations further. In August 2018, we placed recycling bins in an additional 45 recycling locations, and our collaborations with local partners enabled us to build scalable end-to-end structures to improve our recycling efforts. In 2019, we further consolidated our efforts from previous years to improve the efficiency of waste management and our efforts yielded a 5.5% increase in the amount of waste recycled in more locations. We also encouraged our stakeholders to take up recycling at the 2019 edition of the Access Bank Lagos City Marathon. We held meetings and training for our Sustainability Champions, cleaners, vendors and other stakeholders that are pivotal to the success of our recycling initiative. The work done behind the scenes enabled more effective waste management for all and positioned the Bank to further shrink the size of the waste it sends to the landfill.

Alternative Energy

Alternative sources of energy have long been deemed a necessity for those who seek to power the future. Access Bank has continued to invest in alternative energy sources. The Bank currently has;

- 58 branches powered by alternative energy (hybrid)
- 605 solar-powered ATMs nationwide
- LED lights in all the Bank's facilities in Nigeria
- Motion-sensitive lights and water-efficient taps at its head office
- Regular reporting, monitoring, and evaluation of electricity consumption across its branches.

These efforts have contributed to reducing our carbon emissions as we recorded a 33.6% decrease in our electricity consumption at our head office and a 31% decrease bank-wide.

Resource Efficiency

To further demonstrate our commitment to environmental protection, Access Bank has implemented several processes that improve efficiency and limit

our impact on the environment. Our 'No Paper Initiative' helps in reducing our paper consumption. Activities under the initiative include:

- Paper Saving Tips
- Automated Memo Approval System on ProcessMaker
- Automated Payment System on Dynamic 365
- Use of Diligent BoardBook – an automated and secured system that has helped to significantly reduce the number of documents printed for Board meetings.

Water Efficiency

As an advocate of water conservation, the Bank installed water-efficient flush systems and taps. We also conduct innovative campaigns

and communications using videos and factsheets to keep staff members in constant awareness of the need for water management. These

pre-emptive interventions ensured that despite doubling in size as an organization, our water usage only increased by 15.39% in 2019.




We've embedded **water conservation** in all our operations.

 **access** more than banking



2800+ trees

have been planted through our employee
volunteering scheme.



more than banking

Supply Chain

Access Bank's suppliers are recognized as important stakeholders as they supply the goods, services and materials that we require to function seamlessly and effectively in our operations and also meet the needs of our other stakeholders. Our suppliers are required to employ the best practices, contribute positively to the environment and society at large and deliver products and services with quality that is second to none. This requirement is underpinned in the United Nations Global Compact Principles, which are focused on the protection of human rights, good labour relations, environmental protection and anti-corruption.

Vendor Selection Process

Our procurement policy is hinged on upholding the values that are material to our stakeholders and it requires our suppliers to be responsible corporate citizens who observe high ethical standards. To ensure that we uphold the high expectations of our stakeholders, we have structured our procurement framework to enable us carry out due diligence on prospective vendors. Our vendors are categorised based on the nature of their business, risk, volume of business as well as their ability to deliver.

All our vendors are assessed based on the following criteria:

- i. Quality of goods/services
- ii. Geographical coverage
- iii. Track record
- iv. Price competitiveness
- v. Problem resolution
- vi. Referrals from other institutions
- vii. Timeliness of service delivery
- viii. Risk assessment
- ix. Business sustainability

Local Sourcing

We encourage our suppliers to source goods from reliable sources that are closest to the Bank because we are aware that sourcing for raw materials can be a complex operation with various factors at play such as carbon emissions, use of water resources, human rights issues and potential biodiversity loss. This approach not only promotes lower carbon emissions through the reduction of supply miles, it also boosts the local economy. Such patronage provides the enabling environment for local businesses to thrive.

In 2019 we spent about N134 billion engaging over 350 suppliers across all geopolitical zones in Nigeria.

Awards and Recognitions

Over the years, Access Bank has stood out amongst our peers given the recognitions we have received and strategic collaborations we have forged due to our efforts in promoting sustainable development in Africa and globally. As a result, we have received numerous awards from prestigious awarding bodies, both locally and internationally. In 2019, The bank was declared the overall best company in Corporate Social Responsibility (CSR) and Sustainability in Nigeria by TruCSR, an organisation that is promoting CSR and sustainability in Africa. The ranking was published in Forbes Africa. The Bank was also declared as the Most Sustainable Bank in Nigeria by World Finance. These and the following are some notable awards and recognitions received during 2019:

Award	Organisation	Description
Best CSR Bank	Global Brands Awards	In recognition of the Bank's unwavering commitment in embedding sustainability into its core business strategy and DNA.
Special Recognition Award in Sustainability Banking in Africa	Ethical Board	In recognition of Access Bank's successful integration of economic, social and environmental considerations into its corporate strategy and business processes, and for the Bank's impactful sustainability initiatives.
Most Sustainable Bank, Nigeria	World Finance	In recognition of Access Bank's successful integration of economic, social and environmental consideration into its corporate strategy and business processes, and for the Bank's impactful sustainability initiatives.
Best Brand in Sustainability	Awesome Communications	In recognition of the Bank's unwavering commitment in embedding sustainability into its core business strategy and DNA.





Award	Organisation	Description
SME Friendly Brand of Nigeria	Awesome Communications	In recognition of the Bank's support for the growth of SMEs in Nigeria.
Outstanding Business Sustainability	Karlsruhe Sustainable Finance Awards	In recognition of Access Bank's successful integration of economic, social and environmental considerations into its corporate strategy and business processes, and for the Bank's impactful sustainability initiatives.
Outstanding Brand Supporting Sustainability (WIMCA Awards)	Awesome Communications	In recognition of the Bank's unwavering commitment in embedding sustainability into its core business strategy and DNA.
Outstanding Female Friendly Bank of The Year (WIMCA Awards)	Awesome Communications	This was presented to the Bank for driving the economic empowerment of women through its products, services, policies and practices.
Corporate Social Responsibility Award of Excellence	AS+A Communications	In recognition of Access Bank's outstanding contribution to society.
Sustainable Bank of the Year	Central Bank of Nigeria	This award was presented in recognition of the Bank's achievement in the advancement of sustainability in the Nigerian financial sector.
Excellence in Women Economic Empowerment	Central Bank of Nigeria	This was presented to the Bank in recognition of its commitment to driving the economic empowerment of women through its products, services, policies and practices.

Award	Organisation	Description
Most Sustainable Transaction of the Year (Power Sector)	Central Bank of Nigeria	This was presented to the Bank for adequately evaluating the environmental and social risk issues in lending to the power sector. This was a pioneering category.
Most Sustainable Transaction of the Year (Oil and Gas Sector)	Central Bank of Nigeria	This was presented to the Bank for adequately evaluating the environmental and social risk issues in lending to the oil & gas sector.
Most Sustainable Transaction of the Year (Agriculture)	Central Bank of Nigeria	This was presented to the Bank for adequately evaluating the environmental and social risk issues in lending to the agriculture sector.
Best Company in Sustainability Reporting	The Sustainability Enterprise and Responsibility Awards	This was a testament to the Bank's efforts in communicating its sustainability strides to all its stakeholders.
Best Corporate Communications Team	The Sustainability Enterprise and Responsibility Awards	This was an award for the Bank's exceptional efforts in communicating its products and services to all its stakeholders.
Best Company in Climate Action	The Sustainability Enterprise and Responsibility Awards	This award was in recognition of the Bank's outstanding success in incorporating environmental sustainability into its corporate strategy.
Best Company in Partnership for Development	The Sustainability Enterprise and Responsibility Awards	This award was presented to Access Bank for being successful in driving sustainable development across the West Africa region.





Award	Organisation	Description
Most Socially Responsible Company of the Year (Overall Winner)	The Sustainability Enterprise and Responsibility Awards	This was given in recognition of the Bank's overall commitment to sustainability and its sustainability performance locally and internationally.
Strong Support Towards the National Response in Nigeria	National Agency for the Control of AIDS (NACA)	This award was in recognition of Access Bank's leadership in adopting innovative practices in the development of the health sector.
Best Bank, Nigeria	EMEA Finance	This award was in recognition of the Bank's outstanding success in incorporating economic, social and environmental aspects into its corporate strategy and business processes.
Best Product Launch (Pan Africa)	EMEA Finance	This award recognised the Bank's outstanding success in sustainability, digital banking and electronic platforms for financial inclusion.
Best Bank of the Year, Nigeria	The Banker	This award was in recognition of the Bank's outstanding success in incorporating economic, social and environmental aspects into its corporate strategy and business processes.
Best CSR Banking Brand in Nigeria 2019	Global Brands Magazine	This award showed how the Bank has applied innovative approaches in embedding sustainability in lending and/or deposit products and other financial services that advance the transition to low carbon and sustainable economy.

Award	Organisation	Description
Disability Friendly Institution of the Year (Financial Category)	DIAL Awards	In recognition of the Bank's support towards people living with disabilities (PLWDs)
Disability Friendly Institution of the Year (Financial Category)	DIAL Awards	In recognition of the Bank's support towards people living with disabilities (PLWDs)



Supplementary Information

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Independent Limited Assurance Statement

to the Board and Management of Access Bank Plc

CSR-in-Action Consulting ("CSR-in-Action, we, our,") was engaged by Access Bank Plc ("Access Bank") to conduct a limited assurance over its 2019 Sustainability Report, for the year ended 31 December, 2019 in accordance with AA1000AS AccountAbility Principles (2008).

Scope of work

We have provided independent limited assurance, in accordance with **a type 1, moderate level assurance** of the AA1000 AccountAbility Standards. The scope of the assurance is strictly limited to the contents of the 2019 Report. During our engagement, we assessed relevant data and activities, as well as assertions made in the report in relation to actual performance within the reporting

time frame: 1 January to 31 December, 2019. The basis for this assurance engagement, as agreed with Access Bank Plc ('Access Bank' or 'the Bank'), was delimited to the following:

A. AA1000 AccountAbility Principles

The process used in arriving at this assurance statement is based on AA1000 AccountAbility's Principles of Inclusivity, Materiality, and Responsiveness.

B. Global Reporting Initiative (GRI) Standards Application

This is based on Access Bank's assertion that the Report is scripted in accordance with the GRI Standards Sustainability Reporting framework.

C. Nigerian Sustainable Banking Principles (NSBP)

This is implemented by Access Bank in compliance with the Central Bank of Nigeria's regulatory requirement.

D. Organisational Content

Review of the content of the Report in relation to Access Bank's organisational targets and ambitions and systems of quality control, including documented policy and procedures relating to compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

CSR-in-Action planned and conducted the assurance engagement in a participatory manner in order to allow for receipt of sufficient and appropriate assur-

ance evidence for its conclusion. Subject to the limitations and exclusions of this report, our review included:

- statements, information and performance data contained within Access Bank's 2019 Sustainability Report;
- Access Bank's management approach to material issues; and
- alignment of the reported data and information to the requirement of the GRI Standards.

Our work

For the independent assurance, the scope of our work necessitated the engagement of our multi-disciplinary team of sustainability and assurance consultants. We concentrated our verification efforts on the issues of high material rel-

evance to the Bank and its stakeholders. Furthermore, to arrive at our conclusions, we investigated the systems, structures and processes through information contained in the Report, interviews and a review of supporting documents. We:

- examined relevant activities undertaken at Access Bank over the reporting period 1 January to 31 December, 2019;
- examined Access Bank's stated approach to stakeholder engagement, although we had no direct engagement with stakeholders;
- examined information provided to us by Access Bank on its reporting and management processes relating to the Principles;
- interviewed key managerial staff, including the Heads and/or representatives of the Heads of Sustainability, Health Safety Security and Environment, Environmental and Social Risk Management, Compliance, Internal

Audit, Customer Experience, Corporate Communications, Human Resources, Marketing Communications, and General Resource Management and Procurement;

- examined the following supporting documents: Impact assessment reports from community initiatives, sustainability strategy, employee volunteering scheme, stakeholder surveys, health and safety training registers, quarterly report to management, monitoring portal, HSSE policy, customer safety plan, governance framework, whistle blowing policy, environmental and social risk management policy, employee satisfaction survey, analytics of digital media engagement, procurement policy, HR policy, stakeholder publications, and minutes of stakeholder meetings;
- examined the processes for gathering and consolidating the specified performance data and consolidated

data; and,

- conducted an independent assessment of Access Bank's reporting against the GRI Standards.

During the assurance process, we did not come across limitations to the scope of the agreed assurance engagement. No external stakeholders were interviewed as part of this assurance engagement. Our work was planned to obtain all the information and explanations that were needed to provide a basis for our assurance conclusions.

Inherent limitations

Inherent limitations exist in all assurance engagements due to the selective enquiry of the information being examined. We conducted our work to express a limited assurance opinion and conclusion. Our assurance relies on the premise that the data and information provided to us by Access Bank have been provided in good faith and dependent on the accuracy of data collection and monitoring arrangements.

Our assessment is restricted to reviewing only the plausibility of internal records, as well as interviews with management staff responsible for the provision of material data, such that the risk of our conclusion being in error is reduced, but not zero.

Respective responsibilities

The preparation and presentation of the selected information in the Sustainability Report is the sole responsibility of the management of Access Bank.

Our responsibility is to conduct an audit of the Report and independently express conclusions on the subject matter as defined within the scope of work above and in accordance with our letter of engagement.

CRS-in-Action's Independence and Competence

CSR-in-Action Consulting is a foremost sustainability consultancy in West Africa, with the authority to assure sustain-



ability processes using AccountAbility's AA1000AS certification. For the fifth year, we have provided assurance services to Access Bank, and have assured reports for other leading organisations.

CSR-in-Action is certified by the Global Reporting Initiative as a training partner and is a Gold Community. Our Chief Executive sits on the Board of the GRI. The CSR-in-Action Group is widely recognised as having high levels of proficiency in sustainability consulting – environment, social and economic – impact assessment, reporting and stakeholder engagement; skills resident within the members of the assurance team.

Our Observations

Our observations and recommendations are provided in a separate report to Access Bank's management team. Only selected observations are provided below. These observations do not affect our conclusions. Our key observations based on the AA1000 AccountAbility

Principles are that:

Inclusivity

Access Bank's business operations and processes demonstrate active engagement with a wide range of stakeholders. Evidence from our engagement with Access Bank reveals that the Bank has identified and responded to significant sustainability concerns of its employees, shareholders and investors, customers and host communities, regulatory bodies, media, and suppliers; and has afforded the Bank valuable insight into the development of its strategy.

Materiality

Access Bank has continued to update its materiality process to reflect changes on topics that are relevant to the Bank and its stakeholders. Topics like economic presence, anti-corruption, and human rights ranked highest on its materiality matrix and the Report provides sufficient information on how these topics have been prioritised and addressed. The Re-

port may, however, address impacts on material topics that may not be positive.

Responsiveness

Access Bank has included appropriate explanations on how it has sufficiently responded to its stakeholder needs and concerns. Available evidence shows that the issues raised during stakeholder engagements have been addressed by the different functions assigned to manage the different stakeholder groups.

Our Recommendation

We recommend that Access Bank presents dual and dynamic material information in a balanced manner.

Our Conclusion

Based on our procedures, the work we have undertaken, and the evidence obtained, we have reasonably come to the conclusion that the Report is in adherence with AA1000 AccountAbility

Principles of Inclusivity, Materiality and Responsiveness set out in the AA1000 Accountability Principles Standard (APS) (2008).

October 2020

Bekeme Masade-Olowola
Chief Executive
CSR-in-Action Consulting



Contact Us

As a way of adding value to our Sustainability Report and the reporting process, while disclosing and being accountable to our internal and external stakeholders on an on-going basis, Access Bank Plc welcomes feedback from all our stakeholders in respect of the content of this report and additional information of interest to the stakeholders assumed to be material. The information received would be functional in mapping out other areas for disclosure hence providing a balanced and reasonable representation of the sustainability performance of Access Bank Plc.

We are interested in hearing what our stakeholders think about our sustainability performance and reporting efforts – and how we can improve both. Please email your thoughts and suggestions to:

Omobolanle Victor-Laniyan

Head, Sustainability

Access Bank Plc
14/15, Prince Alaba Abiodun, Oniru Road,
Victoria Island,
Lagos, Nigeria.

E: Omobolanle.Victor-Laniyan@accessbankplc.com

E: Sustainability@accessbankplc.com

W: www.accessbankplc.com



A thick orange diagonal line that starts below the word 'access' and extends upwards and to the right, ending above the tagline.

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