



**ACCESS BANK PLC**

# CREATING A SUSTAINABLE FUTURE



2016 SUSTAINABILITY REPORT

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**Access Bank has demonstrated a constant focus on making real change through social outcomes and creating a sustainable future for itself and its customers.**



# Creating a Sustainable Future



For us at Access Bank, Sustainability means more than finding new customers, or making profit. Our view on Sustainability encompasses wider social and environmental systems. We are in active pursuit of the triple bottom line (TBL), which consists of three Ps: people, planet, and profit. We understand that the cost of action and inaction can be grave. Hence, Access Bank has demonstrated a constant focus on making real change through social outcomes and creating a sustainable future for itself and its customers.

Over the years, we have been able to consistently identify and create a roadmap that increasingly values long-term sustainable development in investment, financial transactions and environmental stewardship. Other key areas that we have also focused on are:

- Commitments to eradicate poverty, promote human rights, and advance human security and gender equality;
- Supporting education for sustainable development, including secondary and vocational education, and building the skills needed to address the challenges and capitalize on opportunities of today and the future;
- Creating employment opportunities, especially for women and youth, to drive green and sustainable growth;
- Enabling revolution in agriculture, energy, technology, health and international cooperation through our investment platforms;
- Increasing finance for sustainable development, including public and private funding, and creating partnerships to mobilize large volumes of new financing.

As a global financial institution, our environmental impact stems from the operations in our office buildings, bank branches, and data centres. Access Bank is consciously working on reducing the adverse environmental impact of its operations through consistent reductions in its environmental footprints. Our resource conservation programmes, in water usage, energy consumption, and waste recycling, are helping to cut down CO2 emission.

Also, through our lending and investment activities, coupled with our procurement practices, we have significant indirect environmental impacts. With the understanding that climate change will have a social and economic impact on our customers, we ensure that we properly manage risk while capturing new markets.

We imagine the endless possibilities that the future holds. Hence, with creativity, innovation, and speed, we are making vital contributions in creating a sustainable future.



# Executive Summary



Access Bank has become a leading African bank with Sustainability as the cornerstone of our business philosophy. We believe that by delivering social, economic and environmental value today, we can create shareholder's value tomorrow. We have established a proactive approach to the Sustainability agenda, by working with our employees, our customers and our suppliers to ensure that Sustainability sits at the heart of all actions.

We are also committed to building a lasting and profitable financial institution that operates in a manner that will not compromise the ability of future generations to live in a healthy environment and prosperous communities. We have, therefore, integrated this principle into our operational decisions and business strategy.

## Setting Standards

At Access Bank, we firmly believe that a more sustainable business means a more successful business. As such, we seek to drive beyond industry best practice in everything we do, and set standards as an innovative business partner. This approach is expressed in the way we think about our own Sustainability agenda, and the positive impact that we can have in the communities where people use our products and services to support their day-to-day activities.

From the outset, we challenged ourselves to operate to the highest global standards. We understand that the long-term security of the communities where we operate, the well-being of our employees, the strength of the global economy, and the enduring success of our business as a Bank depend on our commitment to Sustainability.

Long-term profit and growth can only be achieved with sustainable environmental, economic and social policies. We wish to be a leader in these areas by being a flag-bearer for responsible business. We are setting new standards for the industry. We take responsible business very seriously because we know that the impact we can have on people's lives is enormous. Our responsible business strategy focuses on areas where we can make the biggest difference.

## Our People

Operating a sustainable business is dependent on our ability to create a working environment that has the interest of our people at heart. We think we have the most skilled, disciplined and ethical people in the industry. We deliver value to our people by helping them develop to their full potentials, investing in their future and increasing their ability to thrive in their work.

Our institution is widely known for equal opportunity employment, training and creating attractive working conditions for employees. Our policy for rewarding employees is based strictly on merit and we actively promote diversity amongst our employees by respecting and appreciating differences in ethnicity, gender, age, nationality ability and religion.

Through our employee volunteering scheme, we encourage our employees to add value to their communities. We measure their progress against agreed objectives and targets and are able to incentivize, recognize, and reward the right types of behaviour and outcomes.

## Customers

At Access Bank, the interests of our customers are embedded in our decision-making processes. As such, we are

committed to the highest standards of corporate responsibility, and recognise that delivering sustainable solutions to our customers and creating positive legacies in the communities in which we serve are fundamental to the success of our business and towards fostering a better tomorrow.

We conduct our business with customers and partners responsibly and with a focus on long-term relationships and adding value. Working with some of the world's biggest companies, we grow their businesses by empowering their employees, suppliers and distributors.

We are giving millions of individuals the power of banking, and adhering to all local and global standards and requirements regarding the fair treatment of customers.

## The Environment

We remain resolute in our commitment to tackle climate change and go well beyond just cutting carbon emissions. For us, Sustainability is about thinking long-term.

As major funders of businesses, we use our influence to make sure companies become more sustainable by raising their standards in this area. We assist our clients to manage their own environmental impact and risks by providing them with the advice, products and innovative solutions that help resolve their Sustainability challenges.

We also consciously minimize the adverse environmental impact of our own activities, including active waste and carbon emission management.

## Our Suppliers

By maintaining a relationship with our vendors, we actively enhance our service delivery capabilities. We aim to achieve cost savings, improved cycle times for



service delivery, improved service levels for internal and external customers and improved productivity of internal resources. Pursuing these objectives aligns with our wider Sustainability aims (goals)

We provide financial and mentoring support to SMEs; assisting them in their efforts to overcome their operational challenges and expand their capabilities, while reducing Access Bank's cost and environmental impact.

## Communities

We want to develop the society around us, supporting local entrepreneurs and investing in communities. We aim to do this by investing significant financial resources, talents and experience to enable women, children, SMEs, farmers and the poor have reasonable access to financial products and services.

Our commercial banking footprint affords us the opportunity to further grow the Nigerian and African economy through financing of the much-needed

infrastructure and developing the real sector, particularly around the areas of agriculture.

## Conclusion

As a responsible business, we go beyond just doing the right thing. We aim to be a catalyst for change – using our skills, voices, and relationships to create a lasting impact on the world around us.

As a leading African financial institution, Access Bank has the influence to support responsible business practices throughout our organization, within the industry and for our client. We believe that our customers, employees, the wider community and the world we live in deserve to be treated ethically and actively supported.

We remain committed to continued sustainable growth and excellence; placing great value on our customers and our people; strengthening the financial system and delivering benefits to our local communities.




# About This Report



As part of Access Bank's Sustainability strategy, we are committed to issuing an annual Sustainability report that follows the Global Reporting Initiative's (GRI) guidelines. This report was prepared 'in accordance' with the updated G4 guidelines and utilizes the 'comprehensive' option of reporting. This report showcases our performance and achievements related to our environmental, social, and governance (ESG) factors and outlines how Access Bank engages with its stakeholders. It provides highlights of the progress we made on our commitments in 2016. This report also covers data and activities from Access Bank's operations in Nigeria, the main operational market of Access Bank PLC.

In accordance with the GRI G4 guidelines, our ninth sustainability report highlights progress on the Bank's main material aspects, which we selected based on our operations, strategy and sector specifications. A comprehensive overview of our impact and engagement across economic, social and environmental sectors is covered in the different chapters of this report, with a special emphasis on the role of stakeholders in our Sustainability management programme.

In this Sustainability report, we continue to honour the commitment of our employees and management to be a leader in Sustainability in the African financial sector.



**As a responsible business, we go beyond just doing the right thing. We aim to be a catalyst for change – using our skills, voices, and relationships to create a lasting impact on the world around us.**

**SPEED**

**SERVICE**

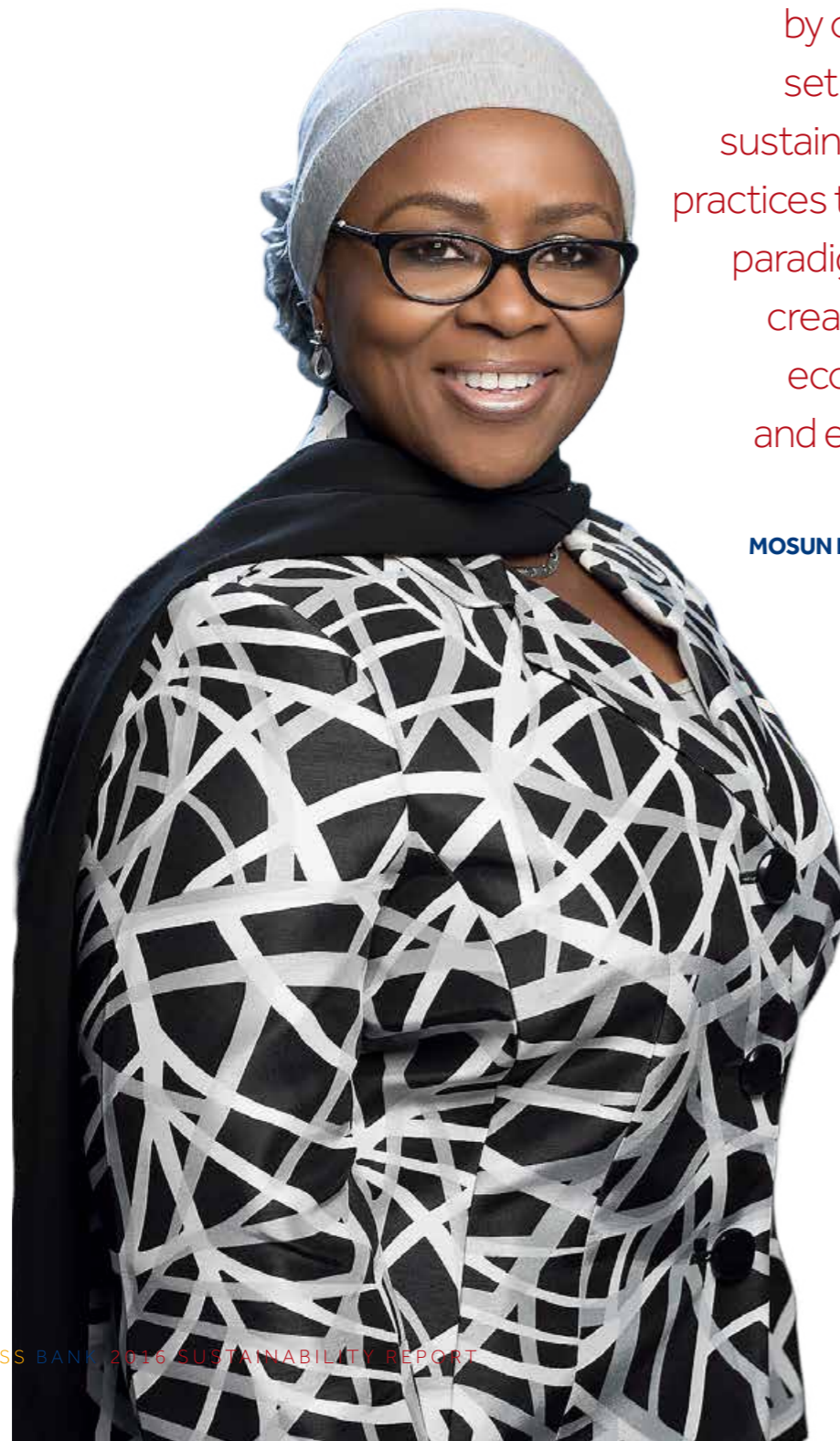
**SECURITY**



# Chairman's Statement

At Access Bank, we are not merely driven by societal expectations and regulatory requirements; rather, we are driven by our mission to set standards for sustainable business practices that stimulate paradigm shifts, and create a culture of economic, social and environmental responsibility.

**MOSUN BELO-OLUSOGA, FCA**  
CHAIRMAN



At Access Bank, we remain committed to our vision of becoming the World's Most Respected African Bank. By adopting and embedding relevant and impactful policies and practices that are sustainable, whilst safeguarding opportunities and resources for future generations, we are building a Bank that is highly responsible, and in the process, gaining global respect.

Globally, the role of business in the economy has clearly evolved. Businesses are now being made to be more accountable for their actions as the world becomes more aware of the wins from sustainable practices and the repercussions for business irresponsibility. At Access Bank, we are not merely driven by societal expectations and regulatory requirements; rather, we are driven by our mission to set standards for sustainable business practices that stimulate paradigm shifts, and create a culture of economic, social and environmental responsibility. We are also driven to provide innovative and responsible solutions for the markets and communities that we serve.

This year, the economic climate of the country continued to be dogged by challenges. The unusual instability of the macroeconomic environment had significant impact across industries, and the financial sector was not excluded. The recession created a challenging atmosphere for business as oil prices declined, oil production was disrupted and the foreign reserves dropped. However, Access Bank weathered the storm, leading the industry, despite these challenges.

Since 2008, we have shown an unwavering commitment to Sustainability – building value for all our stakeholders by sustainably making profits, reducing the environmental impacts of our business operations, and developing the communities we serve. In 2016, we strategically embarked on programmatic interventions that addressed the material issues raised by our stakeholders who are most valuable to us. These initiatives provided sustainable solutions to the challenges faced by the underprivileged. With several partnerships and collaborations for innovative problem-solving, we were able to address pressing issues in health, education and social welfare.

We have remained innovative and resolute in our efforts towards environmental efficiencies, our commitment to community investments, our strategic local and international partnerships for growth, and our sustainable economic value. This has continued to yield recognition locally and internationally.

Becoming the first African Bank to be awarded 'Most Outstanding Business Sustainability' at the Karlsruhe Sustainable Finance

Awards organized by the Karlsruhe Government and the European Organization for Sustainable Development (EOSD), and being recognized as the 'Most Sustainable Bank' at the World Finance Awards for the third time in a row, reaffirmed the value of our journey so far in deepening sustainable business practices within our business and across the nation. This has continued to strengthen our position as industry leader in the country.

We continue to learn from our experiences over the past nine years, allowing the concept of Sustainability to permeate our operations, communities and business activities on every level. Today, over 3,900 dedicated employees remain the drivers of our business. They are our warriors and we are proud of them. This is why we continue to strive to ensure they are empowered to achieve their professional goals as they help build the World's Most Respected African Bank. We have developed and aligned our training, reward and recognition programmes to our strategic imperatives, thereby enabling a culture of diversity and collaboration of ideas. We strive to create an environment that respects the contributions of every employee and provides opportunities for their growth and development.

Sustainability is our mandate and we are committed to driving a business that is economically sound, socially accountable and environmentally conscious. These values have guided our culture over the years, helping us build a brand that is prolifically responsible, innovatively productive and sustainably functional as we journey to becoming the World's Most Respected African Bank.

We are determined to make a meaningful impact around the world and to increase awareness within our industry on how best to implement the strategic Sustainability agenda. With the continuous changes, growth and improvements within the global community, and with new targets being set daily, we continue to improve on our existing policies, practices and processes in order to remain progressive and innovative leaders driving and creating a sustainable financial future for Nigeria.



## CEO'S Statement

It is with great pleasure that we present to you, the Access Bank Sustainability Report 2016. This year, the theme for the report is "Creating a Sustainable Future." This theme is built on our mantra of "Taking Tomorrow," which focuses on ensuring a future that is secure and sustainable. As we draw close to completing a decade on our Sustainability journey, we have clearly moved from the primary stage of embedding Sustainability into our business practice, to actually living and leading the industry sustainably, with business practices and operations that are continuously conscious and considerate of its social, environmental and economic footprints.

As we proceed into the latter years of our transformational journey, we are even more focused on our vision to be the World's Most Respected African Bank. We believe that respect is birthed from a responsible culture. This has inspired us to continue to drive sustainable practices throughout our business, within our industry and across the continent.

Across the globe, Sustainability has continued to take centre stage with increased partnerships to fight climate change. Moreover, breakthroughs in green finance, emphasis on good corporate governance, revolutions in waste management,

At Access Bank, we continue to make progress on our Sustainability journey, breaking boundaries, opening new frontiers and driving industry collaborations to address pressing societal, economic and environmental issues.

**HERBERT WIGWE**

CHIEF EXECUTIVE OFFICER

the SDGs and transformation in corporate reporting all point to the fact that the world is becoming more Sustainability-conscious and aware. These developments are creating a paradigm shift in ideologies, policies, business practices and operations, ensuring a more responsible generation and assured future. In 2016, the world experienced some new trends in Sustainability that will inform the course of the future.

Locally, businesses are also becoming more aware and conscious of the importance of embedding Sustainability in their operations. Corporates and communities are making conscious efforts to understand the Sustainability agenda whilst embedding it across the value chain. With the expected launch of green bonds in Nigeria by 2017, it is clear that the Nigerian Sustainability atmosphere is evolving and on the road to a transformative, green and inclusive economy.

At Access Bank, we continue to make progress on our Sustainability journey, breaking boundaries, opening new frontiers and driving industry collaborations to address pressing societal, economic and environmental issues. Our stakeholders are given high priority. Their most pressing issues are addressed through the appropriate channels for significant reach and impact. The concerns of our clients, employees, shareholders and communities drive our strategic initiatives, providing interventions that are important to the societies we serve.

The year 2016 marked another year for pioneering initiatives that drove development in the financial industry, thereby reinforcing our leadership. We launched the Sustainable waste management initiative, leading the financial industry in the adoption of responsible waste management practices that support environmental protection and responsibility.

In the same vein, this year, we launched the Access Nollyfund, a new and innovative financial service aimed at improving and providing financial solutions for the Nigerian Movie industry. This service will facilitate the increase in profits for this industry, creating employment, whilst growing the Nigerian economy.

Most significant, was the launch of the strategic health investment initiative – the Malaria-to-Zero Initiative. The Malaria-to-Zero Initiative is an unprecedented platform for pooling the resources and capabilities of the organized private sector to complement government's efforts to achieve its malaria pre-elimination goals by 2020. The initiative seeks to reach over 20 million lives and save at least one million lives, particularly women and children, in Nigeria in four years.

These strategic and innovative initiatives of the Bank provide evidence of our efforts to pioneer change sustainably.

At Access Bank, one of our goals is to ensure that we provide

sustainable innovative solutions that help address social, environmental and economic challenges. Being an African institution, we have drawn from the strength of Africa to be the transformative change we want to see, supporting others in developing and implementing their own positive change.

We continue to drive change, through our innovative financial products aimed at helping the traditionally unbanked population to gain access to financial services. Today, we are challenging the status quo, by placing all-round financial inclusion and the economic empowerment of women at the heart of our roadmap for sustainable development. Our 'W' initiative continues to empower women to be part of the new revolution of stronger and empowered female leaders, pioneers, entrepreneurs who are taking the country to greater heights.

It is also delightful to note the several developmental initiatives undertaken by our employees through the employee volunteering scheme, which has evolved over the years from simple donations to charities, to more strategic and material interventions. Through this scheme, the Bank has positively impacted over 20,000 students, 10,000 children, 4,000 patients and 3,800 persons in retirement homes.

Through our strategic partnerships with local and international organizations – and our valued leadership opportunities in coalitions such as the Nigerian Business Coalition Against AIDS, United Nations Global Compact, UN Women Empowerment Principles, Equator Principles, United Nations Environment Program Finance Initiative – we continue to remain committed to international best practices. This is facilitating our journey towards creating a secure, bright and sustainable future

We remain committed to leading efforts in sustainable development across various industry platforms, forging new partnerships with the public and private sectors. Meanwhile, we are working together with stakeholders to ensure deeper understanding of the principles of Sustainability. Going forward, we are positive that we will continue to grow sustainably as a business entity, upholding high standards, international best practice and creating value for all our stakeholders.

We reaffirm our position to not only be motivated by economic profits but also by the wins and lessons from the positive social and environment footprints of our operations. The future is here and Sustainability is taking center-stage. As the world advances with the hope of a more sustainable future, we promise to continue to be the Bank financing the advancement of social development, the protection of the environment and the facilitation of an economy that is inclusive and progressive, creating a tomorrow that is indeed sustainable.

# Access Bank 2016 at a glance

## SOCIAL FOOTPRINT

> ₦2bn  
INVESTED IN DIFFERENT  
COMMUNITY  
PROJECTS



> 30  
COMMUNITIES REACHED



300,000  
LIVES TOUCHED



540,000  
HOURS INVESTED BY  
EMPLOYEES IN COMMUNITY  
DEVELOPMENT  
PROJECTS



330 NEW  
EXECUTIVE TRAINEES  
JOINED THE ACCESS BANK  
WORKFORCE



₦50bn  
PAID IN WAGES  
AND BENEFITS TO  
EMPLOYEES



86%  
STAFF  
ENGAGEMENT  
SCORE



484,460  
HOURS OF  
TRAINING  
FOR  
EMPLOYEES



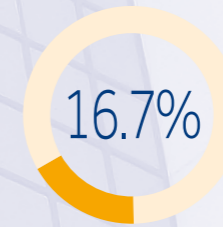
> ₦5bn  
INVESTED  
IN STAFF  
TRAINING



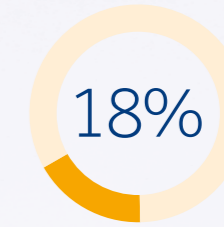
## ENVIRONMENT FOOTPRINT



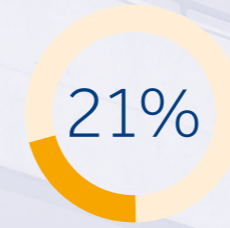
REDUCTION  
IN WASTE TO  
LANDFILLS



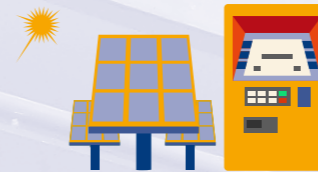
REDUCTION  
IN CO<sub>2</sub>  
EMISSIONS  
FROM TRAVELS



REDUCTION  
IN CO<sub>2</sub>  
EMISSIONS  
FROM  
ELECTRICITY  
CONSUMPTION



INCREASE  
IN ATMS  
POWERED BY  
SOLAR  
ENERGY



REDUCTION  
IN WATER  
USAGE



REDUCTION  
IN PAPER  
USAGE



## ECONOMIC FOOTPRINT

THE **PAYWITHCAPTURE APP** AND **\*901# USSD CODE** HAS TAKEN FINANCIAL SERVICES TO THE UNBANKED AND UNDERBANKED SEGMENTS



THE **ACCESSNOLLYFUND** WILL FACILITATE INCREASED GROWTH IN THE PRODUCTIVITY OF THE NIGERIAN FILM AND ARTS INDUSTRY



THE **MATERNAL HEALTH SERVICE SUPPORT (MHSS)** OFFERS DISCOUNTED FINANCING FOR MEDICAL PROCEDURES PECULIAR TO WOMEN



ACCESS BANK IS A FINANCIER OF THE INNOVATIVE **ANCHOR BORROWERS PROGRAM** FACILITATING LOCAL RICE FARMERS TO INCREASE PRODUCTION, WHILST REDUCING IMPORTATION AND CONSERVING NIGERIA'S EXTERNAL RESERVES



ACCESS BANK IS A FINANCIER OF THE **EKO ATLANTIC CITY PROJECT** AIMED AT PROMOTING A SUSTAINABLE AND SMART CITY







# Access Bank Blueprint for Success

## Corporate Philosophy

At Access Bank, one of the greatest drivers of our success is our corporate philosophy. Our philosophy deals with our attitude and mindset towards doing business responsibly by serving humanity. It is expressed through our Bank's vision, mission and core values, which remain as vibrant and unflinching as ever.

## Our vision

To be the world's most respected African bank.

## Our mission

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

## Our core values

### Excellence

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

### Leadership

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

### Passion for customers

- We live to serve our customers.
- In addition to delivering excellent customer service.

We focus on:

- **Economic empowerment:** enabling people to achieve more through provision of finance, lifting people up throughout the value chain;
- **Financial education:** helping people clearly understand how our products and services work;
- **Financial inclusion:** providing finance to those individuals and communities that traditionally have limited or no access to finance; and
- **Treating customers fairly:** building long-term relationships based on trust, fairness and transparency.

### Empowered employees

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

### Professionalism

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



At Access Bank, one of the greatest drivers of our success is our corporate philosophy. Our philosophy deals with our attitude and mindset towards doing business responsibly by serving humanity

### Innovation

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





# Our Business

## Organisational Information

Access Bank Plc is a full-service commercial Bank operating through a network of 317 branches located in major centres across Nigeria, 7 subsidiaries in sub-Saharan Africa and the United Kingdom. The Bank also has business offices in the Republic of China and the United Arab Emirates. Listed on the Nigerian Stock Exchange in 1998, the Bank serves its various markets through 4 business segments: Personal, Business, Commercial and Corporate & Investment Banking.

The Bank has over 830,000 shareholders including several Nigerian and International Institutional Investors and has enjoyed what is arguably Africa's most successful banking growth trajectory in the last ten years, ranking amongst the continent's top 20 banks by total assets and capital in 2011.

As part of its continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into its operations. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

## Nature of ownership and legal form

With our focal station in Nigeria, Access Bank serves more than 6 million customers. The Bank is approved to give all-inclusive financial services and is similarly known for a broad assortment of offerings. The Bank's critical business parts include: Corporate and Investment Banking, Commercial Banking, Business Banking and Personal Banking. Our key customer segments incorporate Telecommunications, Beverages, Manufacturing, Construction, Oil and Gas, Government Parastatals, and also individuals of varying net worth.

Access Bank was incorporated as a private limited liability company on 8 February, 1989, while business operations commenced on May 11, 1989. 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. As an endorsement of our continued growth, Access Bank was issued a universal banking licence by the Central Bank of Nigeria on February 5, 2001. Our principal business activities include the provision of money market products and services, retail banking, granting of loans and advances, equipment leasing, corporate finance and foreign exchange operations.

## Our Business Model

Our business model is centered on value creation for our stakeholders. Our focus and vision remain clear – to ensure that our clients **WIN** regardless of economic trends. Consequently,

we deployed bespoke financial solutions for our clients. These solutions included: Financial Advisory, Trade/Structured finance, Cash management, Tailored Lending/Intervention schemes and Value Chain management that enhanced their business operations while addressing the concerns around foreign exchange fluctuations.

Our business model is structured to serve institutions and corporates operating within the public and private sectors of the economy with annual gross turnover between N1 billion and N10 billion stratified as follows:

- Federal, State, and Local Governments; Ministries; Departments; and Agencies
- Asian / German Corporates
- General Commerce
- Lifestyle and Hospitality
- Contractors / Construction
- Manufacturing
- Agriculture

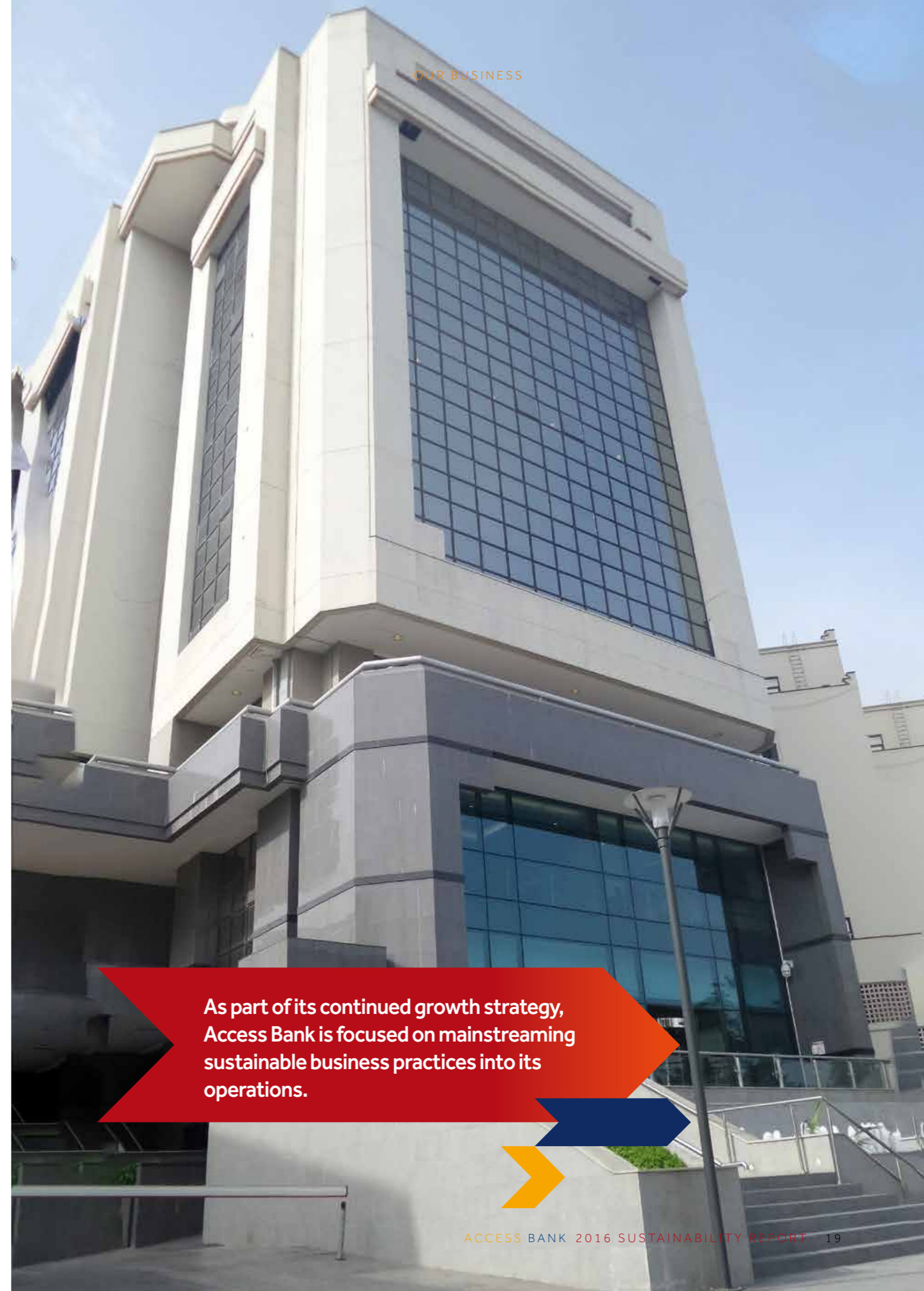
The business segments are supported by sector champions in each geo-political zone in Nigeria who have developed specialized skills to cater to the peculiar needs of both public and private sectors, thereby guaranteeing our dominance as the preferred business partner to our clients.

In 2016, the **Commercial Banking** Division leveraged on its bespoke financial solutions and the Bank's latest digital offering – PayWithCapture – to enhance the business operations of our customers within the private sector.

In working with the public sector, we partnered with State Governments by creating specialized solutions targeted at increased efficiency in tax revenue collections, supporting strategic state infrastructural plans, salary support programmes, etc. Consequently, we grew our state mandate by 23% in 2016. Agriculture, being a focal point of the Government, saw the Division participate significantly across the agricultural value chain. We leveraged on the Federal Government's specialized lending initiatives to accelerate the country's shift from an import-based economy to one that exports.

## Our Value Proposition

The Business Banking Division provides tailored financial products and services to Small and Medium Enterprises (SMEs) with annual



As part of its continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into its operations.



financial turnover of up to N1 billion. Over the years, the Division has displayed a strong commitment to the growth and expansion of small businesses in many ways, but particularly through the provision of loan capital and unique business support solutions.

The Division is structured to add value to SME businesses across different sectors of the economy by providing products and services to suit each focus market segment, with a special interest for women-led businesses and Asian SMEs. We serve 14 key sectors, namely:

- Importers
- Educational Institutions
- Hospitals
- Travel Agencies
- Contractors
- Traders
- Religious Bodies
- Entertainment Industries
- Manufacturing Industries
- Oil and Gas (Marketing and services)
- Distributors and Dealers
- Healthcare Organizations
- Professional Associations and firms

**Products and Programmes**

As partners to our SMEs, we understand that our success is tied to the individual successes of each of our customers. Therefore, our array of products and programmes is tailored to suit the specific needs of all fourteen (14) 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

**China Trade Loan Scheme:**

With growing volumes of trade between Nigeria and China, we anticipate a growing need for credit facilities to support these trade flows. The China Trade Loan Scheme was introduced to provide SMEs with convenient time/term loans required to support the rising volume of their business operations.

**Power Breakfast Series:**

The Power Breakfast Series is designed to provide capacity development solutions to SMEs in our various focus sectors. The breakfast meetings are held periodically and offer free training and workshops to business owners from the various SME sectors with a view to building their business and financial management skills.

**AccessNolly Scheme:**

This is a N1 billion facility, which was setup to promote the growth of the Nollywood Film Industry. The loan funds are specially tailored towards Producers, Film Makers and Distributors within the industry wishing to boost the production and distribution of films of international quality and standard, but who are constrained by the lack of funding.



**We are set to continually respond to the dynamic needs of our SMEs even as we take the lead in becoming the preferred SME growth partner in the Nigerian banking space.**

**SME Toolkit:**

In line with the Division's objective to build the capacity of its SMEs, the SME Toolkit was designed to offer a platform for small businesses to learn and implement sustainable business management practices to increase their productivity and efficiency. The toolkit portal offers information on business news, as well as industry trends and events. Our SME Toolkit also provides access to new partnerships and markets.

Our other products include the Platinum Credit Card, which provides traders with access to instant credit, and the MPower Biz Account series, which offers zero COT and competitive interest rates to our customers. We are set to continually respond to the dynamic needs of our SMEs even as we take the lead in becoming the preferred SME growth partner in the Nigerian banking space.





## The 2016 Operating Environment

The operating environment in 2016 proved to be a challenging one with GDP growth at -1.5%, a 25-year low. Banking institutions have continued to feel the impact of reducing business volumes and tightening regulations, which have posed a major challenge for increasing profitability. Despite the unfavourable business conditions, the Business Banking Division was able to deliver the much-needed support for the survival and expansion of its SMEs while delivering top-line growth for the Bank.

### 2016 Highlights and Accomplishments

With growing competition and rising emphasis on innovation, the Business Banking Division has continued to deliver distinct customer-centric products and services to its customers. In 2016, the Division partnered with the Government in the provision of Agricultural Intervention Fund facilities for its customers.

The Division also identified with the growing potential of the Nigerian Entertainment Industry with the launch of the ₦1 billion AccessNolly Scheme to boost productivity in the Nigerian Film Industry through effective production and distribution of Nigerian movies. The scheme was also set up for the expansion and enhancement of production centres and film-making hubs. A deliberate collection strategy was deployed in the course of the year, resulting in 100% uptime on all e-channel platforms and consequently grew the Bank's average monthly POS collections by 140% to N6bn from N2.5bn in 2015.

### A Forward-Looking Approach

Looking ahead, the Division is positioned to go beyond offering traditional banking services to SMEs. Our approach to growing our SME businesses and ensuring a secure tomorrow for our customers, and consequently ourselves, involves leveraging our robust IT systems to provide up-to-date capacity building, networking and information-sharing opportunities to small-and medium-sized business owners. We will also maximize cross-selling opportunities across the value chain of the Bank's corporate customers.

In the banking landscape of today, innovation has come to be the differentiator. The Division is set to drive innovation as a competitive advantage through the rollout of innovative, functional and relevant solutions that cater to the dynamic needs of our specific customer segments.

In the coming year, the Division will place special focus on certain key growth sectors, such as Export-Oriented Manufacturing, Retail, Trade and Agriculture. We aim to go a step further in providing financial advisory as well as capacity building opportunities to support the growth of these strategic sectors. The Division is also set to leverage customer data to improve the quality of its tailored offerings to SMEs as well as drive the optimization of its value chain strategy.

Though the current macroeconomic headwinds may persist in the coming year, we are well positioned to harness the opportunities inherent in the crisis. The potential for growth in 2017 is enormous and we are confident that greater feats will be recorded in the coming year. We are positive that the current economic climate only provides yet another platform for us to win against all odds and achieve our vision of becoming The World's Most Respected African Bank.

## Personal Banking

In the Personal Banking Division, we have one guiding focus – which is to become a market leader in retail banking in Nigeria in 2017. To achieve this, we provide a wide range of financial and lifestyle solutions that help more than eight million customers achieve their personal, financial and lifestyle goals. Our business model is inseparably linked to changing customer needs and we continue to differentiate ourselves accordingly.

The Products and Segments Group in the Division provides an array of integrated products and services to individuals, including many affluent customers, while the Private Banking Group provides wealth management solutions for Ultra High and High Net Worth customers. Our customers also rely on the specialized and objective financial advisory services available across our branch network to help them have a clear understanding of their options.

We continue to explore new territories and push boundaries to ensure that even in a fragile economy, the business performs resiliently within the context of financial innovation, regulatory change, and technological revolution in a dynamic market. Overall, our customers walk through life's journey knowing that they have a financial partner that is committed to ensuring their tomorrow is secure.

### Franchise

Our Franchise Group business is segmented into three units. The first provides International Money Transfer services for customer remittance needs, while Utilities and Government Revenue Collection focuses on revenue/levies collection, and finally there's Development Banking, which manages relationships with embassies and Non-Governmental Organizations (NGOs). There was a significant growth trend during the year, with the Group winning additional mandates in different geopolitical zones across the country. Given our reputation for quality service delivery, relationships with key state governments and institutions deepened and we were appointed lead agents for collections in more states.

Through this channel, we have continued to create valuable alliances with reputable institutions and provide unique service offerings that meet specific business objectives.

### Lending Solutions

We provide a robust bouquet of lending solutions that cater to the personal, financial and lifestyle needs of our retail customers, as well as support entrepreneurs to expand or plan for future success by unlocking the cash in their businesses.

These solutions range from client-centered and personalized flexible loans to a broad range of credit cards to meet the unique needs of clients. There are also ready-made loan products, including Personal Loans, Vehicle and Asset Finance, and Mortgages for acquisition of residential property. During the year, we continued to support salaried employees and professionals with our flagship Personal Loan product offering. Through strategic collaborations with leading vehicle dealerships, we increased access to the Vehicle and Asset Finance product by providing specialized schemes for customers. In 2016, more than 20,000 customers benefited from the suite of lending propositions, technology-driven innovations and collaborations.

Innovation is at the heart of what we do. So, we constantly push boundaries to drive how we engage and deliver lending solutions to our customers. In line with this, we introduced the Personal Loan top-up initiative to promote customer satisfaction and engagement. From product innovation and leadership to technology, the landscape for our lending solutions is constantly evolving to offer our customers more convenience, flexibility, and an unequalled customer experience.



## Private Banking

Our Private Banking provides exclusive product offerings to High Net Worth individuals through innovative and sustainable banking processes. From basic banking products and services to sophisticated financing structures and programmes, we are committed to understanding the evolving needs of our clients while providing innovative solutions and unmatched personal service that ensure we repeatedly surpass their expectations. In doing this, we apply skills and capabilities in the context of each client's personal wealth management goals and objectives. We work with our clients to build a long-term relationship based on knowledge, trust and accountability to establish a secure tomorrow.

### Products

Our need-based products and services provide solutions for personal wealth management as well as for maximizing business interests. The range of sophisticated banking products and services includes: asset management, brokerage services, loans, credit cards, insurance and mortgages for exclusive properties.

### Investment Solutions

We offer a wide array of investment choices to help clients acquire wealth through investment managers. With our support, they develop a wealth strategy that will ensure they create, track,

preserve and enhance their wealth. Working hand-in-hand with the treasury's expertise, we provide various structured products.

### Financial Advisory Services

Our advisory services help clients achieve their investment objectives and determine their risk profile. In addition, we provide advice on changing market conditions and portfolio performance to enable clients to adapt quickly to market changes. Leveraging the combination of our know-how and expert experience, we consistently deliver value at all times.

### Cards

Our premium cards, specifically the VISA Black Card and VISA Platinum Card, allow our clients to access credit limits that match their status. We also provide a range of personal and travel benefits, which include concierge services, worldwide annual travel insurance and access to over 600 executive airport lounges.

The Access Black Card is available only by invitation to those who expect and need the very best. It is the ultimate in prestige. To these exclusive cardholders, it confers unlimited spending power, true convenience and all the privileges that come with a single prestigious solution.

### Products and Segments

The segment-to-serve approach of the Products and Segments Group underpins our model for banking individuals and for



fostering financial inclusion. The core of our differentiation lies in our deep industry knowledge, passion for customers and desire to see them achieve their goals and objectives unhindered.

At every point of their journey, our offerings and initiatives match the financial and lifestyle needs of customers in our chosen segments. We have a strong focus on Children, Youth and Women, as well as Seniors, Employees & Affluent Professionals.

### Children Banking

Leveraging the Early Savers Product, Children Banking is focused on developing solutions that promote the early introduction of children to money management, while integrating them in the process and developing their skills. A 2015 report from UNICEF shows that approximately 45% of Nigeria's population are aged 0-14 years, and with annual birth rate of 38.03 births/1,000 population, there exists a huge potential for increased market share.

The Children Banking key strategy for unlocking this potential in children is multi-pronged:

### Youth Banking

We have a strategic focus on the youth segment of the population with the aim of providing innovative solutions through various product offerings and business collaborations to enable them achieve their goals. In 2016, we deployed various activities and initiatives to ensure their tomorrow is secure.

### In tune with their lifestyle

This year, we revamped the online youth platform, Accelerate TV, and have grown its following by catering to the lifestyle needs of youths. Via entertainment, news, information and empowerment, young people are becoming endeared to the Bank because of the platform. It has become a tool for the expression of youthful and creative abilities, giving young people an opportunity to explore and maximize their potential. Accelerate TV has followers and visitors from across the World – Nigeria, Canada, USA and UK, amongst others.

### Strategic partnerships

We formed a partnership with the National Youth Service Corps Scheme that will not just drive financial inclusion for over 500,000 young people; the partnership will also empower thousands of Nigerians with vocational skills, alleviate poverty and drive sustainable economic growth.

### Collaborations:

- a) **Employability:** We partnered with the Lagos State government on the Ready,Set,Work initiative to train 500 undergraduates from tertiary institutions in Nigeria. The goal of the initiative is to adequately equip the students with the right skillset to excel in the corporate and entrepreneurial world. Selected participants of the programme have been placed on a six-month internship programme within Access Bank to offer them hands-



on work experience that will give them the competitive advantage in securing their future.

**b) Entrepreneurship:** We collaborated with faith-based and other youth-focused non-governmental organizations to organize vocational skills workshops that empowered about 3,000 young people with the skills required to start businesses in the areas of fashion, photography, catering and information technology, amongst other fields.

**c) Leadership:** In collaboration with the Bloom initiative, 40 highly intellectual teenagers were placed in a one-week leadership workshop that has empowered them to take up leadership roles in their educational institutions and the community at large.

**d) Digital Skills:** In conjunction with Intel, Airtel, Yudala and Livity Africa, we were able to drive digital literacy for about 1,500 young people, including students, young entrepreneurs and graduates, helping them to leverage technology for the purpose of education and business growth.

### Women Banking

Banking for women is mainstreamed in everything we do as a business. We constantly deploy initiatives that have helped us maintain our position as the bank of choice for women in the markets and communities we serve. In recognition of our commitment to women's economic empowerment, our

chairperson, Mrs. Mosun Belo-Olusoga, was appointed as the first African on the Board of the Global Banking Alliance for Women (GBA).

With offerings tailored to align with the different stages of a woman's life and with solutions designed to help women defy odds, our female customers know that their tomorrow is secure. Their family, career and business needs are catered to with the array of financial and lifestyle solutions that are available to them.

Over the last two years, we have stimulated the growth of women-owned enterprises with financing of up to \$15.2 million and provided funding of more than \$25.5 million to help women achieve their personal goals. The initiatives we deployed across clusters and women ecosystems contributed to a 15% growth in deposits amongst female customers in the Bank.

Referred to by experts as the banking product that delivers babies, our first-of-its-kind Maternal Health Service Support (MHSS) has helped scores of women complete their families and access quality healthcare by financing medical and fertility treatments for women, amongst other maternal benefits. Through successful IVF procedures and natal support, 30 babies have been born to families nationwide under the MHSS.

Driven by our passion for improved maternal health, we developed partnerships with fertility clinics and health bodies nationwide to:

- Reach thousands of expectant and nursing mothers with financial literacy training and information on maternal health,

while also distributing 3,000 birthing kits to midwives and expectant mothers.

- Improve the skills of 2,500 medical professionals by supporting medical seminars and workshops for the advancement of Assisted Reproductive Technology in Africa. This was done in partnership with AFRH (Association for Fertility and Reproductive Health) and SOGON (Society of Gynecology and Obstetrics of Nigeria).

To address the gender financing gap that exists in our markets and communities, the W Academy introduced a unique workshop for women themed 'Demystifying Bank Loans'. The programme reached hundreds of women with information on the steps required to access financing, as well as the various financing options and intervention funds available to them. In addition, more than 600 women-owned businesses benefited from the W Academy's 'Womenpreneur Business Workshop' – a certified programme for start-up and growing women enterprises delivered by the prestigious Enterprise Development Centre (EDC). Female entrepreneurs learnt how to navigate the fragile economy that characterized the year and optimize business operations for a sustainable future. In the course of the year, we participated in 61 women-focused events that reached 21,561 women. We also hosted seven capacity-building and networking sessions for 1,984 women.

To encourage the savings habit, we implemented the second season of our flagship gender-based savings promotion, 'Women! Let's Save,' in six states across the six geo-political zones in Nigeria. (The states were: Ekiti, Kaduna, Kano, Abuja, Rivers and Ondo). More than 38,000 women, including 12,000 new female customers, participated in the promotion, with accumulated savings of \$10 million. Winners for the grand prizes and runners-up prizes emerged from a draw, which was held on September 22nd, 2016. The primary objective of the promotion was to reward a culture of saving, and recognize women who demonstrated the discipline to consistently save over a defined period.

The activities of the W Community spread through Sub-Saharan Africa and across the globe via the Internet and social media platforms during the year. More than two million female customers and women around the world had access to the educational and informative articles, information on capacity building and networking events, as well as timely updates on developments that affect their personal and family lives, careers and businesses. Several women had reasons for repeat visits to the website and for extending invitations to their friends.

### Seniors

The value propositions under the Evergreen product have continued to be a delight among the older generation. We are driven by a commitment to make their grey days enjoyable with our offering of free banking services and ensuring priority service at all interface points. In the course of the year, we participated in several senior-focused events that reached more than 5,000 people. We also joined the world to celebrate seniors during the World Elders Day and hosted pensioners across South Western Nigeria.

The Bank fosters relevant alliances with organizations of common interest and, in 2017, we will be revealing our first class set of dedicated Seniors' Lounges in select locations.

### Employees & Affluent Professionals

In pursuit of our drive to ensure employees secure their tomorrow, we offer bespoke financial and advisory services through the Everyday Banking Product. We are intent on helping affluent professionals and the employees of Corporates and SMEs to optimize their active and productive days. We have also streamlined our business model to better serve this class of customers. In the first 15 months of revamping the offerings for this segment, we have achieved greater awareness in the target market, as well as an improved business performance.

We invested \$26 million to provide 6,374 employees with the financing required for the actualization of their personal and lifestyle goals. An additional 850 businesses and 120,000 employees in Nigeria have trusted us to provide a secure financial future by making the switch to the Everyday Banking Product.



## Corporate and Investment Banking

The Corporate and Investment Banking Division is focused on providing financing solutions for companies with a minimum turnover of N10 billion in key sectors of the economy.

Our clients are highly diversified multinational companies, local corporates and financial institutions occupying primal positions in the Nigerian economy. Our services are, therefore, offered along four distinct industry lines, namely Oil & Gas, Large Conglomerates, Infrastructure and Financial Institutions, as well as a Treasury Team. The services include innovative solutions that cut across funding, foreign exchange, liquidity, investment, hedging and other risk management needs.

We present herewith a highlight of the various Strategic Business Units (SBUs) within the Corporate and Investment Banking Division, as well as our key accomplishments over the last twelve months.

### Oil & Gas Group

As part of the long-term strategic objective of our Oil & Gas Group, we operate an integrated one-stop energy desk that provides customized financial products and services to the oil and gas industry. Over the years, the Bank has entrenched itself as a market leader in the financing of energy projects through provision of innovative funding solutions to players in the upstream, midstream and downstream sectors. This financing is predicated on the Bank's resolve to lead industry development and support Nigeria's fast-growing indigenous energy sector, particularly the upstream sector. Consequently, the Bank pioneered divestment funding and acquisition of interest in choice assets in excess of US\$1.0 billion, leading to significant wealth creation for the indigenous players.

We have pioneered industry local content contractor finance schemes for oil multinationals in the sum of US\$5.0 billion and assumed a lead role in industry equipment finance and infrastructure development. Our Upstream Oil & Gas Desk has successfully positioned itself to become a benchmark for the provision of value to major players and stakeholders in the Nigerian upstream oil and gas industry through a system of continuous customer engagement, which leads to identification of need areas and deployment of appropriate solutions to meet these needs across the entire value chain of key industry stakeholders.

Our Downstream Oil & Gas Desk is at the forefront of providing trade finance instruments and advisory services for companies involved in all segments of the downstream oil & gas value chain.

Our team has consistently maintained pole position in leading a number of industry-defining activities and initiatives that have redefined the market and restored confidence in the trade finance dynamics for petroleum product imports. These activities include providing strategic advisory towards the creation of sovereign debt notes, foreign exchange forwards options and special market intervention funds for the seamless financing of petroleum products to ensure continued product supply.

Our creative genius towards the development of master letter of credit for large scale imports in excess of US\$1.5 billion has resulted in a game-changing innovative product going into the future.

Our Midstream Desk has, in recent times, taken giant strides in leading development of strategic industry infrastructure to create a market shift by providing the much-needed funding support for the first private refinery initiative in the country. The Midstream Desk has also provided funding support for modular refineries to support local refining capacity in-country. This is in furtherance of its continued support for pipeline and gas infrastructure to meet the industry's domestic market infrastructure needs. Our clientele base span across local and international alliances and partnerships to which we provide specialized banking services, treasury derivative products and high-yield investment instruments.

Overall, our core operations embed the ethos of Sustainability and we operate in line with global best practices to achieve sustainable economic growth that is profitable, environmentally responsible and socially relevant.

### Large Conglomerates Group

The Large Conglomerates Group focuses on companies operating in the Cement & Construction, Food and Beverages and Personal Care sectors. These companies account for over 80% of the manufacturing sectors' Gross Domestic Product (GDP), and have truly shown dynamism in the global business space. Based on their unique position in Nigeria's economy, we offer bespoke services that are uniquely designed to enhance the economic impact of these companies in Nigeria, whilst transcending national boundaries. We, therefore, blazed the trail in the customization of trade finance solutions that enabled our clients address significant constraints in the Foreign Exchange (FX) market, securing FX forward contracts in excess of \$1 billion during the year.

Through these efforts, we supported our clients' demand for uninterrupted foreign exchange resources, thereby ensuring that the manufacturing capacity of the local economy is not adversely impacted by a dearth of FX.

Through our long-standing partnership with the largest cement manufacturer in Nigeria, we were also at the forefront of the



Overall, our core operations embed the ethos of Sustainability and we operate in line with global best practices to achieve sustainable economic growth that is profitable, environmentally responsible and socially relevant.

transformation of the cement industry, from being a net importer of cement into a net exporter. These and other solutions have continued to endear us to new players, and significantly improved our clientele base. Our market share in existing relationships has also been enhanced.

### Infrastructure Group

The Infrastructure Group has the responsibility for driving the Bank's vision to champion the development of the country's infrastructure and close the significant gaps that exist in three main sectors: Power, Transport and Telecommunications. In 2016, we offered a wide-range of financial advisory solutions to players in the Power Sector. We worked with players in the private sector as well as state governments to find a solution to the pervasive lack of adequate electricity across Nigeria. This commitment led to the Bank's nomination as the only Bank in the "Light-Up Lagos Technical Committee". The proposed solution, which significantly de-risked financing of power generation, transmission

and distribution, will see a transformation in Lagos that will lead to power sufficiency in a couple of years.

In 2016, our Transport Sector secured the mandates to act as the Financial Adviser and Fund Arrangers on Oshodi Interchange Development Project as well as the 4th Mainland Bridge Projects in Lagos. We will continue to focus on the development of transport infrastructure through our collaboration with partner Development Agencies, by providing financial solutions that will lead, not only to the improvement in the network of roads and the aviation sector, but also a growth in alternative transportation such as railways and waterways.

In 2016, we continued to leverage our strong understanding of the ecosystem in the Telecommunications Sector. This ensured we remained the dominant player in this sector. Over the year, we have built strategic partnerships with key Mobile Network Operators, their Trade Partners/Dealers, Key Vendors, Original Equipment Manufacturers, and the entire value chain. We offer our clients in-depth analysis of trends and developments in the sector. Our robust bouquet of products & services are tailor-made to suit the peculiar banking needs of players in the sector and support financial inclusion through the value-chain focus. In addition to the \$1 billion committed to these three key sectors at the close of 2016, the Bank will continue to deploy resources to these sectors as it is our firm belief that these sectors will remain key drivers of economic transformation in Africa in the foreseeable future.

### Financial Institutions Group

Our Financial Institutions Group (FIG) is structured to provide specialized services to the Nigerian Financial Services sector, which remains vital to the growth and development of the Nigerian economy. The group offers clients the full spectrum of both traditional and non-traditional products and services that cut across financing, advisory, correspondent banking & settlement, transaction services, amongst others. The FIG leverages the Bank's expansive coverage, reputation, market leadership position and robust technology infrastructure base to provide innovative business solutions to our clients, which comprise of International and Local Banks, Insurance Companies, Asset Management Firms, Pension Fund Administrators (PFAs), Registrars, Capital Market Operators and others.

With a background support from the strong business interlock with other Groups in the Bank, our vision is for Access Bank to have the Financial Institutions Group of references in Africa by providing our clients with services and delivery of appropriate products that anticipates their business needs.

### Treasury Group

Our Treasury team deploys technology-based solutions aimed at satisfying the diverse needs of our clients, both in the Foreign Exchange and Fixed Income markets. Leveraging on the Bank's channel platforms, we provide our customers access to our experienced dealers, who are renowned as market leaders.

Our hedging solutions include Foreign Exchange spot, Forwards, OTC futures, Swaps, and other innovative products that offer our clients stability and risk mitigation to ensure they have thriving businesses. This ability to provide clients with an efficient hedging structure is solidly backed by a strong track record. We are playing a pivotal role in the development of the derivatives market in Nigeria, having executed over 25% of the total derivatives traded in the Nigerian financial market in 2016. Our online, executable quotes currency trading platform still remains relevant in ensuring a far-reaching and more sustainable impact on the foreign exchange trading landscape.

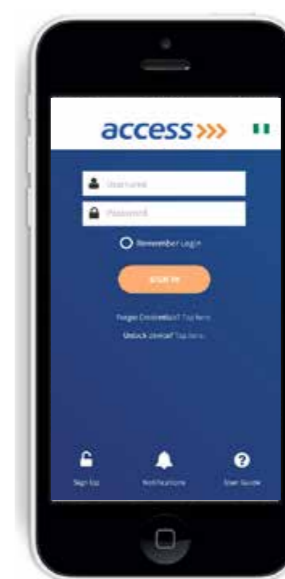
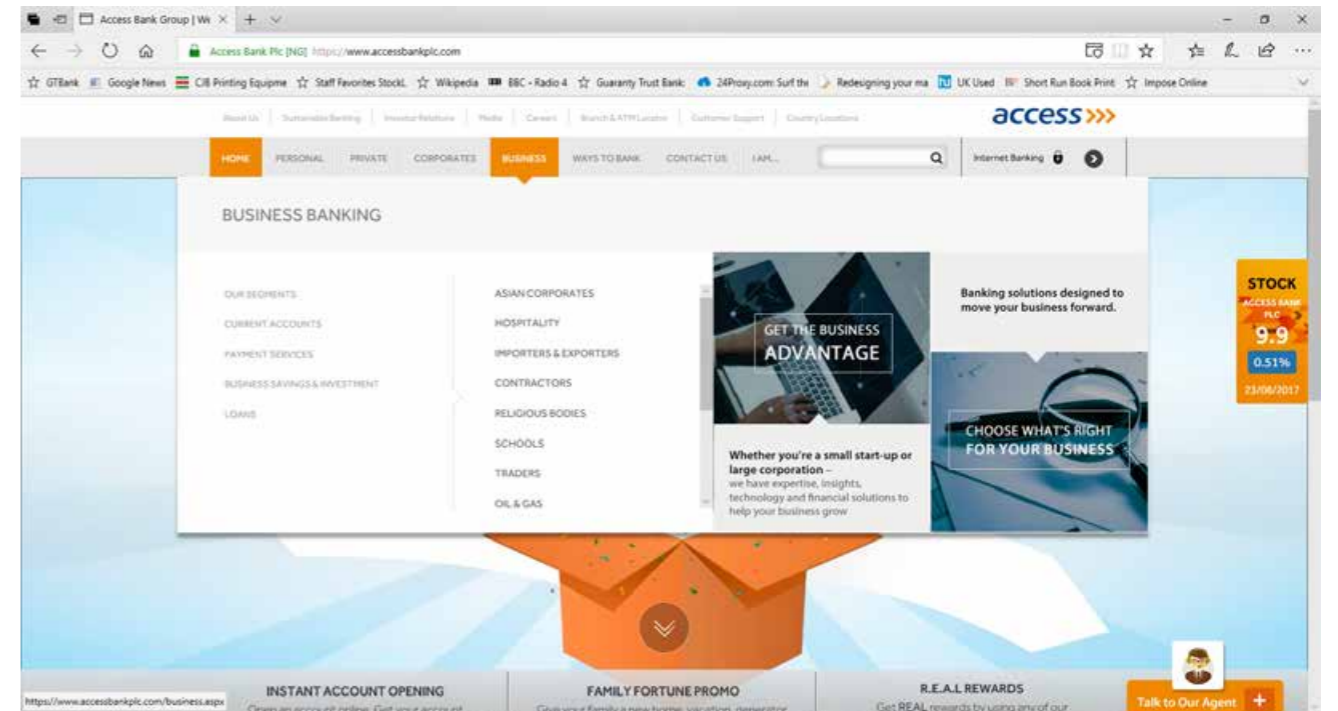
With experience in fixed income products structured to generate liquidity without losing exposure to underlying assets, our expertise cuts across tailor-made or standardized combination of traditional banking products, which are targeted at optimization of balance sheet management. Indeed, Access Bank has carved a niche for itself. We provide best-in-class service via prime brokerage, sale and repurchase agreements (REPO) and other yield-enhancing products for both local and foreign currency assets. We continue to push the frontiers of market development, offering possibilities that have redefined the whole spectrum of transaction negotiation, initiation and execution. Our lofty contributions have also been recognized by the Nigerian Debt Management Office (DMO) as Access Bank emerged as the most outstanding Primary Dealer Market Maker for the Federal Government of Nigeria Bonds in the course of 2016, both in the primary and secondary markets.

In recognition of our dominance in the market, Access Bank has been ranked number 1 in the FMDQ League tables in terms of volumes traded on the Fixed Income and Foreign Exchange market.

### Digital Banking

Access Bank has shown leadership in its digital offering, the most prominent being our PayWithCapture solution, the first of its kind in Africa. We have responded positively to the disruptive emergence and proliferation of Financial Technology (Fintech) companies. The existential threat posed by Fintechs to the global banking establishment has proven to be one of the core challenges confronting the banking industry.

By embracing the changes as early as 2015, and building a solid framework for harnessing both the internally-generated and



using the Unstructured Supplementary Service Data (USSD) protocol, enables a wide variety of transactions on any phone (including cheap feature phones) even in the absence of internet connectivity. Critical to the success of \*901# is its deep integration and interoperability with the Bank's existing portfolio products such as PayWithCapture.

- Secondly, the Bank's portfolio of digital products creates new value for customers and delivers a superior user experience.

externally-sourced innovations in Fintech, Access Bank has demonstrated leadership and positioned itself as one of the leaders of the digital and Fintech revolution.

The Bank's approach is three-fold:

- Firstly, the Bank has accelerated the rate of systematic automation and digitization of existing customer-facing processes; simultaneously broadening and deepening relationships with customers while attracting new prospects. The introduction of our mass market solution \*901# banking,

Products such as PayDayLoans for assessing and delivering rapid loans to specifically vetted salary account holders as well as PayMe.NG – an ecommerce link, which provides emerging businesses with the capability to receive money in the manner of a fully established e-commerce merchant – are examples of products, which create value for users. These new digital products augment and complement our digital flagship product, the pioneering PayWithCapture payment solution.

- PayWithCapture was launched as a convergent payment system that aggregates Quick Response (QR) code payment,



NFC-Beacon and all existing payment instruments like MasterCard, VISA, Bank Accounts and Mobile Money Wallets into one application. The solution delivers these merchant and consumer benefits at a fraction of the cost to the Bank. Our PayWithCapture solution experienced a rapid adoption and growth in 2016, with over forty thousand merchants signed up and growth in transactions processed through the platform was in excess of 2,000%, compared with 2015.

- Finally, the culture of innovation within the Bank has been actualized, nurtured and mainstreamed through the introduction of Basement and the Africa Fintech Foundry (AFF). While Basement is a forum for employees to create, share, rate and comment on and implement innovative ideas, AFF is the Bank's specific strategic response to the challenges posed by the emergence of Fintechs.

While Basement surfaces innovation within the Bank, The AFF initiative harnesses innovation in the global technology ecosystem, delivering curated innovation from multiple feeder programme, including the Bank's own Basement. The AFF has already begun to transform internally-generated ideas from Basement into operational commercial initiatives.

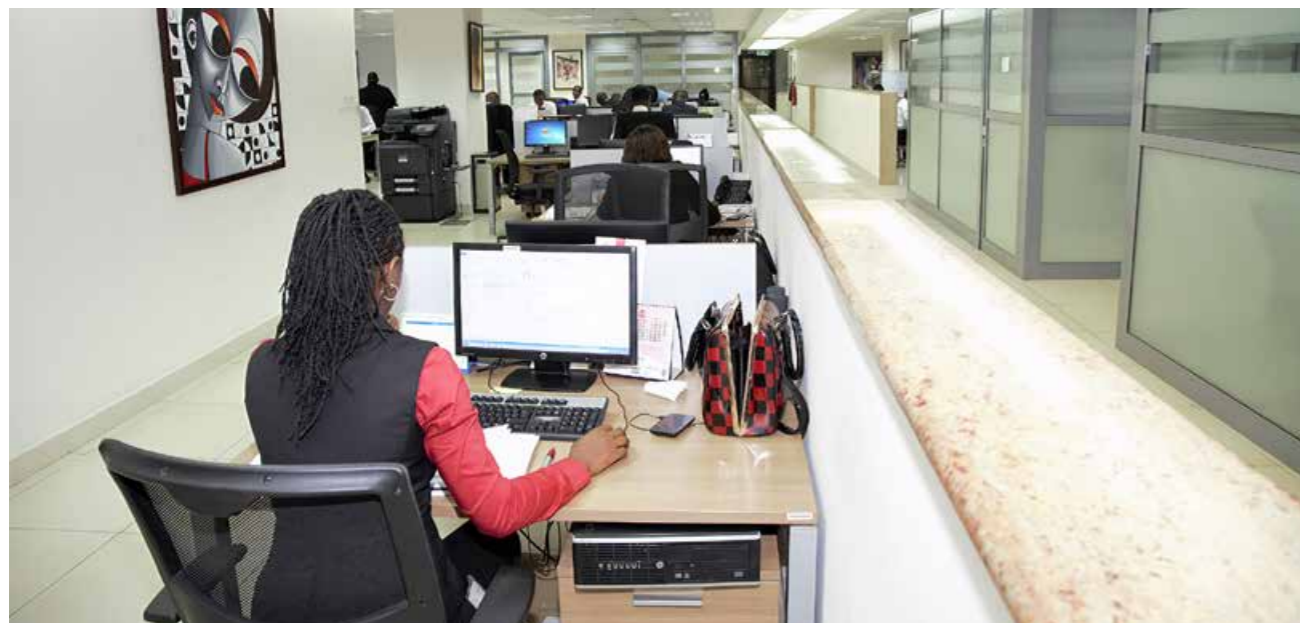
It also manages the integration of external partner opportunities and has produced two ongoing digital projects – a Geospatial solution aimed at gathering and analyzing existing merchant information for better decision-making and a Personal Financial Management tool designed to help mass affluent individuals have better control of their finances using predictive, analytic and big data to present them with credible financial choices. Both solutions

add value to the Bank by creating avenues for revenue generation and increasing customer satisfaction.

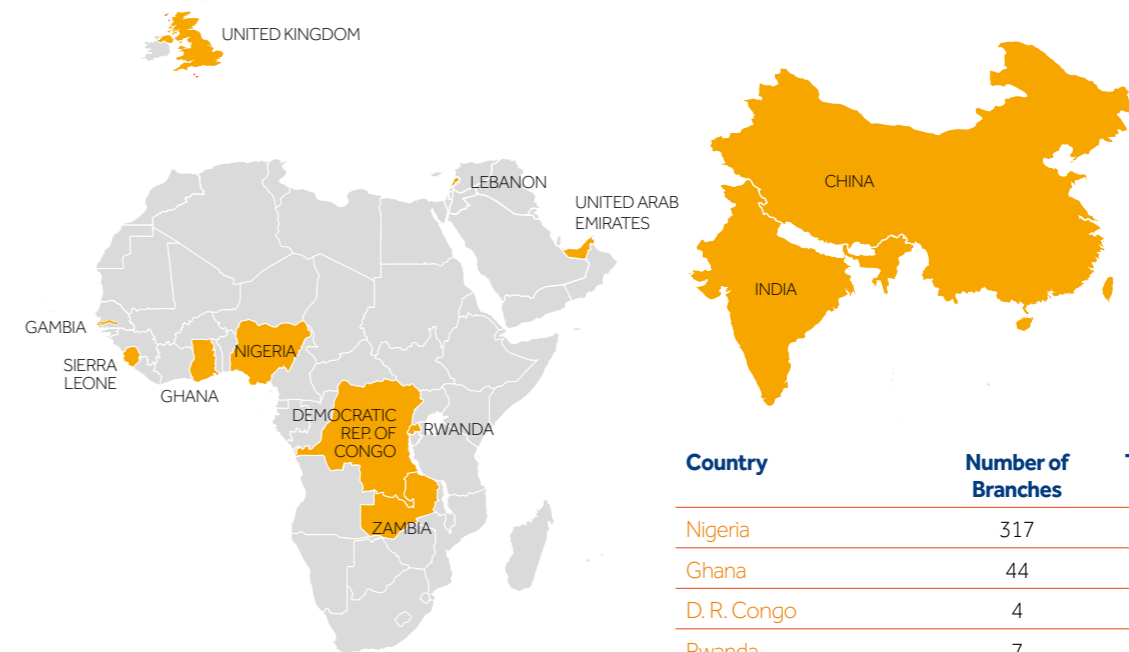
The AFF's mission is to build the most sought-after, most selective, and most successful technology business incubator/accelerator by valuation in Nigeria. As such, the initiative seeks to embrace external participants in a series of events such as coding contests, pitch days, and conferences as well as an application process designed to attract the most talented and ambitious technology entrepreneurs. Participants accepted into the accelerator programme are exposed to opportunities to receive funding, mentorship networking opportunities, access to markets and work space, amongst others, to aid development of their solutions.

Fintech in Nigeria plays a critical role as both a disruptor of the status quo and a potential solver of the traditional problems of Nigerian financial institutions – such problems include low level financial inclusion, scarce credit history and cash-driven transaction mentality. Access Bank's close collaboration with the Fintech community through The AFF initiative places it at the epicenter of the discussion and in a prime position to steer the solutions towards objectives that align with the Bank's strategic direction.

The realization of the Bank's Fintech journey in 2017 will culminate in the combination of digitized processes, compelling digital products and a clear and pragmatic approach to harnessing Fintech innovation, which is entirely unique in the Nigerian banking industry. Our approach to the challenge of Fintech is both timely and balanced.



## Our Geographical Distribution



Country	Number of Branches	Total Professional Staff
Nigeria	317	2,965
Ghana	44	557
D. R. Congo	4	62
Rwanda	7	67
The Gambia	6	38
Zambia	6	61
Sierra Leone	4	34
United Kingdom	2	108
Lebanon (Beirut)	1 rep. office	2
China	1 rep. office	
India (Mumbai)	1 rep. office	
United Arab Emirates	1 rep. office	

Table 1: Details about countries of operation

## Financial Performance and Socio-Economic Benefits

### Economic Value Generated, Distributed and Retained

Categories of Economic Value	2012 ('000 Naira)	2013 ('000 Naira)	2014 ('000 Naira)	2015 ('000 Naira)	2016 ('000 Naira)	
Direct economic value generated	Revenues	208,308,873	206,891,219	245,217,569	337,404,230	381,320,783
	Operating costs	121,008,955	122,802,371	152,824,294	234,049,111	203,149,459
Economic value distributed	Employee wages and benefits	33,683,156	31,081,954	31,293,540	42,346,952	51,795,538
	Payments to providers of capital	16,683,567	28,270,022	22,483,662	29,109,307	39,427,422
	Payments to government	1,695,343	7,498,759	8,958,810	9,169,344	18,900,109
	Charitable donations	173,229,020	391,000,000	388,832,257	346,628,505	285,339
Economic value retained	35,064,623	16,847,113	29,268,431	50,627,759	67,762,915	

Table 2: Economic value generated, distributed, and financed



We understand our obligation to ensure that our actions are for the greater good. Hence, we do not only weigh the financial implications of every decision; but we also factor its potential impacts on Sustainability issues, such as biodiversity, climate change, human rights, etc.

## Awards and Recognitions

### “Outstanding Business Sustainability Achievement Award” at The Karlsruhe Sustainable Finance Awards 2016

Outstanding Business Sustainability Achievement Award at the Karlsruhe Sustainable Finance Awards 2017 Access Bank was honoured by the Government of the City of Karlsruhe, Germany and the European Organization for Sustainable Development (EOSD) for the second time in a row for its efforts at embedding economic, social, and environmental sustainability in her corporate strategy and business process.



### World Finance Magazine Award, UK for the Most Sustainable Bank 2016

Access Bank won this award in recognition of the Bank's efforts and contributions towards Sustainability initiatives.

### EMEA Finance African Banking Awards 2016

EMEA recognized our Bank's significant and innovative contributions to banking in Africa with Triple Awards – The Bank of the Year Award, The Best Corporate Social Responsibility Award, and The CEO of the Year Award won by our CEO, Herbert Wigwe.



### The Sustainability, Enterprise, and Responsibility (SERAS) Award 2016

Access Bank won the award for the Best Company in Sustainability Reporting for our concise and detailed reporting of our sustainability strides.

### BusinessDay Annual Banking Award 2016

Access Bank was recognized as the Best Bank of the Year 2016 for our distinguished performance.

### EuroMoney Award for Excellence 2016

The Bank was honoured with the “Best Bank Transformation Award” in recognition of the Bank's progress in the enhancement of our operation through the Bank's “winning with service” initiative as well as our commitment to raising the standard of customer experience through our digital strategy.



### The Banker's Award 2016

Access Bank was honoured with the Bank of the Year Award in recognition of our ability to articulate the strategy that drove our financial performance and how we overcame regulatory, competitive and economic hurdles.



### Chartered Institute of Bankers of Nigeria Award 2016

We were given the “Best Bank Academy Award” in recognition of the quality of our curriculum, our graduates, as well as the consistency in the production of fresh graduate bankers.

# Sustainability Statement

At Access Bank, we understand that the process of Sustainability is a pathway of continual improvement. Our actions protect and enhance the natural resources that would be needed by future generations for them to enjoy a quality of life equal to or greater than our own. We understand our obligation to ensure that our actions are for the greater good. Hence, we do not only weigh the financial implications of every decision; but we also factor its potential impacts on Sustainability issues, such as biodiversity, climate change, human rights, etc.

Our operations promotes environmental sustainability. Through our lending and investment activities, and through our procurement practices, we limit environmental impact of banking. We engage constantly with our stakeholders to gain ideas on embedding more sustainable actions operations, lending and procurement.

The increased appetite of our employees to live sustainably led to the creation of a Sustainability Champions Group – which is focused on improving the environmental and social impacts of our business. We have also continued to gain a clearer understanding of the impacts of our business on society. And as a part of this process of learning, we continue to analyze fundamental changes in the financial industry and in customer demands for our services. We aim to be ahead of these developments and lead in the process of shaping the future of the financial industry in Africa.

## Setting Standards

Access Bank is a value-based organization. We are guided by our core values: Excellence, Leadership, Passion for customers, Empowered employees, Professionalism, and Innovation. These values are informed by the need to have a cohesive, strong and vibrant team. Our business fundamentals are built on a solid foundation, and composed of sound ethical principles.

As a global business, Access Bank recognizes the complex challenges of achieving sustainable development in the regions where we operate. We are constantly reminded of the social and economic consequences of climate change and its increasing impact on our customers and clients. By recognizing and understanding these issues, we are able to manage risk and capture new market opportunities.

## Our people

Qualified and motivated employees are a vital success factor. The varied qualifications, perspectives, backgrounds and experiences of Access Bank employees make the Bank one of the top places to work in Africa. Everyone plays a key role in helping us serve

our customers better. We want to be continually known for our progressive outlook, attractive training programmes and varied career opportunities in a multicultural environment.

## Our customers

We believe that every customer has the right to become better. This core belief drives what we do; it is why we created a culture that is focused on customers and productive work to support the growth and prosperity of our customers.

## Community

At Access Bank, we are committed to supporting the growth and prosperity of our communities because we see ourselves as an integral part of those communities. Hence, we make deliberate efforts to support various projects, organizations, and events focused on making a positive difference in the communities in which we live and work. Our priority areas include: Health, Education, Sports, Arts and Environment.

## Environment

We recognize that a better and prosperous future is linked to the well-being and health of our planet. Thus, the protection of the environment is germane to us. We strive to promote the efficient use of resources and address Sustainability issues when managing risk. We also develop products and services that aim to reduce the carbon footprints of our customers.

## Conclusion

In 2016, we renewed our commitment to be more ambitious with investments in our Sustainability work. Our Sustainability strategy is designed to leverage our skills and experience to make a positive change to some crucial societal challenges. We have articulated our beliefs about our role in tackling these challenges, and have made specific commitments in each area.

It has been an exciting and inclusive process that is good for Access Bank, and we believe, is good for society, too. More remains to be done and in the years to come, we will work further to upscale action plans and measurable goals. Given the positive impact of our work, we will be able to confidently and tangibly demonstrate the contributions we make to a more sustainable society.



# Our Approach to Sustainability

Access Bank's Sustainability policy is predicated on this core principle: creating economic, environmental, and social value. This sets the direction for a future-orientated business strategy that balances economic success with environmental and social responsibility.

We are also committed to the ten principles of the United Nations Global Compact, as we continuously strive to improve our Sustainability performance. We have also embedded relevant targets of the United Nation's 17 Sustainable Development Goals (SDGs) in our operations and activities as a major player in the financial services industry.

As we seize new business opportunities, our top priority is to mitigate environmental and social risks arising from our business operations. For example, in our facilities and through our reduced travels, we make deliberate efforts to contribute less CO<sub>2</sub>-emissions in the atmosphere. Beyond that, we strive to enable communities and economies to be more prosperous; and we support education projects that empower the next generation to achieve their full potential. We assist enterprises that help drive positive change in society. And we contribute to stronger and

more inclusive communities, while working to enrich the cultural landscape. We do this together with like-minded partners from public and private sectors and with the commitment of our highly-skilled workforce. Public advocacy and employee engagement strengthen the impact of our programmes.

To ensure that resources are deployed efficiently and projects are fully aligned with our strategic objectives, we annually monitor the impact of our corporate investments and systematically collect feedback from our stakeholders.



Strategic term	Strategic term	Our Strategic Sustainability drivers
<b>Long Term</b>	Until the achievement of our Bank's Vision.	Access Bank's Vision: <ul style="list-style-type: none"> <li>• "To be the World's Most respected African Bank."</li> </ul> Access Bank's Sustainability Vision: <ul style="list-style-type: none"> <li>• "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"</li> </ul>
<b>Medium Term</b>	3-5 years	<ul style="list-style-type: none"> <li>• Increasing revenue</li> <li>• Building tangible assets</li> <li>• Reducing risks</li> <li>• Reduced costs</li> <li>• (For more information, see our 2013 sustainability report)</li> </ul>
<b>Short Term</b>	Year-on-year	<ul style="list-style-type: none"> <li>• In the reporting period, our approach systematically comprised:</li> <li>• 2016 stakeholder engagement (page....)</li> <li>• Identification of material issues interlocking our stakeholder concerns with our medium-term targets (read more about our materiality process on page .....</li> <li>• Tackling the identified material issues while being guided by:                             <ul style="list-style-type: none"> <li>▪ Our long-term sustainability vision, mission and core values.</li> <li>▪ Local regulatory requirements &amp;</li> <li>▪ International best practices for sustainable development. (Read more about our adoption of best practices on pages.....)</li> </ul> </li> <li>• Monitoring our actions, initiatives &amp; tracking our performance.</li> <li>• Reporting our overall sustainability performance (as in this report)</li> <li>• Performance evaluation (to drive future process).</li> </ul>

Table 3: Our approach to Sustainability

## Our Stakeholder Engagement

At Access Bank, dialogue with our stakeholders is a continuous process, which also engenders value for both our stakeholders and our business. We dialogue in a balanced and respectable manner to understand various perspectives on strategically relevant topics. We want to build long-term trust with our stakeholders. This is important to demonstrate our commitment to society and for our future business success.

Our Stakeholders include:

- Our employees
- Our customers
- Our shareholders and investors
- Communities
- Environmental organizations
- Our suppliers
- Regulatory bodies.

### Stakeholder engagement approaches in 2016 Our Employees

#### Why we engage with our employees:

- To get their buy-in for proposed activities.
- As a motivation tool to help them achieve their goals.
- To share and address their concerns.
- To ensure that we remain an employer of choice and one that provides a safe, positive, and inspiring work environment.

#### Why our employees engage with us

- To provide us with feedback and input that can help us improve their working environment as well as our business processes.

#### Engagement frequency

- Shareholder association meetings
- Strategic daily engagements
- As required by employees.



### Specific engagements in 2016

- Executive directors' face-to-face interaction with employees
- Human Resources face-to-face interaction with employees
- Training and capacity building
- Retreats
- Town hall meetings
- Employee satisfaction survey
- Regular Electronic Newsletters
- Employee volunteering
- Recognition and Awards
- Intranet
- Emails
- Happy hours
- Sustainability Awareness week
- The Access Games.

Topical Issues	Our Response
<b>Development and growth Opportunities</b>	We provided diverse platforms to build the capacity of our employees, including trainings, talent mentoring conversations, ongoing performance reviews and an environment that is conducive for growth.

Table 4: Material issues raised by employees





## Our Communities

### Why we engage them

- To create awareness of our Sustainability initiatives.
- To give back to the environment where we operate.
- To foster relationships and partnerships that will strengthen our sustainability initiatives

### Why they Engage us

- To collaborate in a way that furthers social, environmental and other common agendas for the greater good

### Engagement Frequency

- Ongoing, as partnership dictates or as stakeholders require.

### Specific engagements in 2016

- Community outreaches through our employee volunteering initiatives.
- Partnerships with community-facing non-governmental organisations (NGOs).
- Charitable donations and sponsorships.
- Community investment and development efforts.

ISSUES RAISED	OUR RESPONSE
<b>Malaria.</b>	Access Bank launched the Malaria-To-Zero initiative with Private Sector Health Alliance as our technical partner and Hacey Health initiative as our implementation partner. We also mobilized funds in partnership with other organization in other to reduce the cases of malaria in Nigeria by 2020.
<b>Trust in the Financial Sector.</b>	We are steadily building relationships with our communities with positive outcomes, which are evident in the increase in number of our customers and investors in the reporting year.

Table 6: Material issues raised by our communities

## Our Investors and Shareholders

### Why we engage them

- To intimate them on major development initiatives and plans of the bank.
- To maintain good relationships and deepen trust.
- To manage their expectations.
- Solicit their feedback and suggestions.

### Why they engage us

- To gain insight into our strategy and management.
- To understand our financial performance.

### Engagement frequency

- Ongoing, as required.

### Specific engagements in 2016

- Annual reports and accounts (see <https://www.accessbankplc.com/all-financial-reports/annual-reports>)
- Access Bank website ([www.accessbankplc.com](http://www.accessbankplc.com))
- Public announcement of quarterly and annual results
- Emails, Conference calls with shareholders and investors
- Annual general meetings (AGMs)
- Shareholder association meetings
- Non-deal roadshows

ISSUES RAISED	OUR RESPONSE
<b>Challenging economic environment</b>	<ul style="list-style-type: none"> <li>● Access Bank's balance sheet remains well captured with diversified funding profile and strong coverage ratios.</li> <li>● Maintaining NPLS within a certain level.</li> <li>● Access Bank became more aggressive in the market</li> <li>● We created alternative products with zero risk but equivalent in value. For example, the *901# product, an innovative mobile banking platform, which enables customers open an Access Bank account from anywhere in the world with no minimum balance required and without a need to fill an account opening form. For More Information, see page.....</li> </ul>

Table 5: Material Issues raised by our investors and shareholders



## Regulators

### Why we engage them

- To maintain an open, honest and transparent consultation with regulators.
- To minimize our operational risk.

### Why regulators engage with us

- To ensure regulatory compliance.
- To promote the stability of our financial system.

### Frequency of engagement

- Ongoing, as required.

### Specific Engagements in 2016

- Regulatory consultations
- Industry working groups and committee meetings
- Onsite meetings/supervisory visits by representatives of regulatory bodies.

ISSUES RAISED	OUR RESPONSE
<b>Money-laundering.</b>	Our digital infrastructure ensures that our processes, procedures, and all administrative activities are monitored.
<b>Financial sustainability.</b>	Access Bank ensures compliance with all regulatory requirements of the securities and exchange commission and the central Bank of Nigeria.

Table 7: Material Issues raised by our regulators

## Media

### Why we engage the media

- To protect and manage our reputation.
- To leverage the influence and reach of the media to share our sustainability story.
- To inform them promptly and accurately and share opinion with influencers.

### Why the media engage with us

- To empower their audiences with information to make informed financial decision.
- To educate their audiences on developments within Access Bank.
- To be informed about our products and services and our contributions towards various communities.

### Frequency of engagement

- Regular interactions in relation to business-related media enquiries.
- Premeditated engagements in relation to our business and Sustainability initiatives.

### Specific engagements in 2016

- Media parley events (through which Access Bank makes proactive efforts to specifically engage the media)
- Other public-focused engagement channels organised by the Bank during the year, and at which media representatives were also present.

ISSUES RAISED	OUR RESPONSE
<b>Stability of the Banking Sector following Recession in Nigeria.</b>	Our far-reaching engagements with various stakeholders through the media in the cause of the recession helped earn their confidence and confirm our stability.

Table 8: Material issues raised by the media

## Customers

### Why we engage our customers

- To understand them, their aspirations, businesses and financial-service needs better.
- To provide appropriate advice, proactive financial solutions and value-adding services.
- To ensure that we maintain the high service levels they expect and deserve.
- To inform product development and prioritization.
- To ensure accuracy of clients' personal and/or business information.

### Why our customers engage with us

- To access the products and services they need.
- To grow and protect their investment and wealth.
- To get value Banking that is transparent and competitive in pricing.
- To provide us with input that can be used to enhance our solutions and services.
- To get advice on how to achieve desired outcomes for themselves, their families, ad their business communities.

### Frequency of engagement

- Ongoing.
- Dependent on customers' needs and identified sales, service or guidance opportunities.

### Specific engagements in 2016

- Relationship managers, call centres and complaint lines.
- Client seminars and surveys.
- Social media, marketing, and advertising activities.
- Specific client engagements, including focus groups, one-on-one meetings, functions and events.

ISSUES RAISED	OUR RESPONSE
<b>Better rewards for customer loyalty.</b>	In response to this demand from our customers, the Bank created a variety of reward packages and marketing promotions targeted at recognizing and appreciating our loyal customers. Furthermore, our female customers gained continuous Access to all the Benefits of our women-focused products and services such as the AWN, MHSS and WIMBIZ.  Please see page ..... for more information.
<b>Improved accessibility to our banking services and need for wider transaction channels.</b>	We improved our mobile and online Banking platforms, promoting greater customer convenience.

Table 9: Material Issues raised by our customers

## Suppliers

### Why we engage our suppliers

- To encourage sustainable practices across our supply chain.
- To ensure a timely delivery of products and services to enhance our operation.

### Why our suppliers engage us

- To promote new products and services.
- To provide products and services.
- To respond to tenders.
- To seek input and guidance on their Sustainability journey.

### Frequency of engagement

- Ongoing, as required.

### Specific engagements in 2016

- Ongoing interactions with our suppliers and contractors for procurement purposes.
- Changing to procurement and payment system

ISSUES RAISED	OUR RESPONSES
<b>Pricing, payment, terms and service delivery.</b>	Due diligence completed before suppliers are engaged.

Table 10: Material issues raised by our suppliers



## Our Materiality Process

At Access Bank, dialogue with our stakeholders helps us analyze issues that are relevant to them. These issues range from environmental, social, economic and the impact of our governance process. We regularly refresh and update our materiality analysis through a variety of activities. In 2016, alongside our ongoing stakeholder engagement, we carried out additional research – including interviews and surveys with internal and external stakeholders – for the purpose of defining the scope of this report.

This has helped us refresh and reframe our understanding of the issues that are important to stakeholders of the Bank, in line with changes to our business process.

Our materiality analysis shapes the way we do business, helping us to determine our most important Sustainability issues and manage them effectively. This process helps Access Bank to build a matrix of these issues and assess their importance.

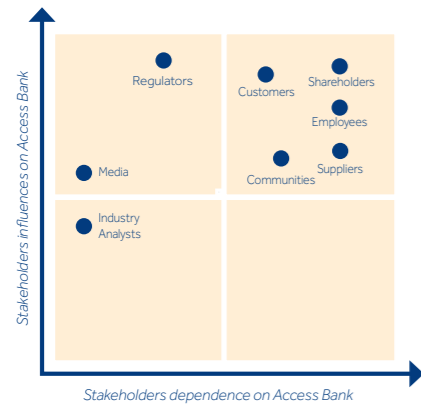


Figure 1: Influence-dependency matrix of our stakeholders



Figure 2: Materiality matrix

Our materiality analysis shapes the way we do business, helping us to determine our most important Sustainability issues and manage them effectively. This process helps Access Bank to build a matrix of these issues and assess their importance.

# Responsible Business, Profitable Business

## Corporate Governance

Our business involves a lot of intricacies. It, therefore, needs to be supported by sound governance structures, and strong organizational and risk frameworks. Together, these foster adequate decision-making and risk management processes. For Access Bank, responsible governance means operating according to high ethical standards, including those that address environmental and social challenges. It also means operating within the ambit of regulations, sound principles of transparency, responsibility, fairness, efficiency, and defense of shareholder's interest.

The Board of Directors is Access Bank's highest decision-making body, except for matters reserved for the general shareholders' meeting. The Board has the final word on decisions concerning the Group's strategy, corporate culture, organizational structures, and the implementation of policies. While the subsidiaries comply with the statutory and regulatory requirements of their host countries, they also align their governance framework to the Bank's overall governance framework.

Our governance framework is designed to ensure ongoing compliance with relevant corporate governance codes such as the Central Bank of Nigeria's Code of Corporate Governance for Banks in Nigeria Post-Consolidation (the CBN Code), the Securities and Exchange Commission's Code of Corporate Governance (the SEC Code) and the Post-Listing Requirements of the Nigerian Stock Exchange. These, in addition to the Board charter and the Bank's Memorandum and Articles of Association, collectively provide the foundation for Access Bank's sound corporate governance.

Our approach to responsible governance underpins our corporate culture, which remains essential for Access Bank's long-term success and its stakeholder relationships. Corporate culture is not only fostered through top-down leadership; it also requires employees at all levels to understand the importance of personal accountability, risk, and values of integrity.

### Ethics, integrity and whistle-blowing

At Access Bank, we are committed to the principles of openness and integrity. Ethics also forms an integral part of Access Bank's corporate culture and values. Our Code of Conduct factors in the ethical principles and rules of conduct governing the actions of all

of the Bank's employees. These principles and rules include equal opportunities and non-discrimination, respect for people, work-life balance, occupational risk-prevention, environmental protection and compliance with sustainability policies.

Access Bank's whistle-blowing system encourages employees to speak up if they have a serious concern about any misconduct or irregularities, including any action that constitutes a violation of laws or regulations regarding labour practices, anti-corruption, human rights, environmental issues, social impact issues, instructions or guidelines. Misconduct or irregularities also include actions that could cause harm to our business or reputation, or to the health or security of our employees or customers. Our whistle-blower system has been outsourced to the KPMG ethics line. This line enables our internal and external stakeholders to report unethical activities affecting Access Bank, so that the Bank can take measures to address them before they escalate into future liabilities and losses.

Details of the whistle-blowing channels are provided below:

<b>Telephone</b>	<i>Internal:</i> <b>+234-1-2712065</b> <i>External:</i> KPMG Toll free lines: <b>0703-000-0026; 0703-000-0027; 0808-822-8888</b>
<b>Email</b>	<i>Internal:</i> <b>whistleblower@accessbankplc.com</b> <i>External:</i> <b>kpmgethicsline@ng.kpmg.com</b>

The Bank's website additionally gives a platform to lodge whistle-blower's reports. People who have a need to report any irregularities may tap on the Customer Service icon on the Bank's site, look down to the whistle-blower segment, register anonymously, and report any allegations they need the Bank to examine. The Bank's Chief Internal Auditor is responsible for monitoring and reporting on whistle-blowing, while quarterly reports are rendered to the Board Audit Committee.

Commendably, this has increased the confidence of our staff and other stakeholders in reporting suspicious activities or misconduct that could compromise the Bank's operations or damage its reputation. It has also discouraged workplace misbehaviour and strengthened the integrity and discipline of our staff. As a result, we continue to instil the highest ethical and legal standards in our people, thus, building a legacy of ethical banking that will continue to thrive in a bigger and stronger future.



Likewise, so as to instil the highest ethical and legal standards and comply with applicable international laws, Access Bank appointed anti-bribery compliance officers that coordinate programmes relating to existing processes as well as new guidelines. At our school of banking excellence, new employees are trained on how to address corruption, bribes, and conflicts of interest.

As an ethical organization, Access Bank has demonstrated zero-tolerance for bribery and corruption. This is unmistakably communicated in the Bank's various policies such as anti-bribery policy, code of ethics and compliance manual. Where incidents of corruption are identified, the Bank will embrace a strict adherence to the guidelines of the policy, which may incorporate dismissal of staff and blacklisting of vendors.

### Performance Monitoring, Audit, and Evaluation

The Board, in the discharge of its oversight function, continuously engages management in the planning, definition and execution of strategy. Management's report on the execution of defined strategic objectives is a regular feature of the Board's agenda, thus providing the Board 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 independent annual evaluation of its performance, 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, is also periodically being assessed and audited. These audit functions are conducted quarterly and annually by the Bank's internal audit unit, across all the Bank's strategic business units concerned with, and affected by the environmental and social risk policies. Also, the Bank is committed to external assurance of its environmental and social performance initiatives as contained in our Sustainability report, internal statements and policy frameworks. Such external assurance involves an audit and evaluation of our Sustainability-related processes, and is usually conducted by an independent consultant.



### Leadership, Collaborative Partnerships and Commitments to External Sustainability Initiatives

For us at Access bank, partnership and strategic collaborations are vital requirements for the effectiveness of our Sustainability. We make deliberate efforts to develop strong relationships with organizations and institutions with similar interests like United Nations Environmental Programme Finance Initiative (UNEP FI), International Finance Corporation (IFC), among others, with the sole aim of strengthening our sustainability impact and delivering benefits to communities, people and the planet.

In maintaining these multilateral partnerships, we continue to support the wider Nigerian financial sector to embed environmental and social risk management. We trust that this methodology ought to apply to overall risk management, agricultural finance, environmental finance, emerging business opportunities in global carbon trading and carbon credit offset investments in Africa. Indeed, our partnerships go beyond these multilateral financial institutions, to include several other regional and international organizations and coalitions making great sustainable development impact around the world. We do this

because of our strong commitment to all-round development which is not only financially sustainable, but also socially equitable and ecologically friendly.

### Adoption of Local and International Best Practices for Sustainable Development

Adherence to principles, values, and shared commitments is important to ensuring that partnerships are effective and they make significant impact towards sustainable development. At Access Bank, we do not just want to be members of coalitions, we want to be actual bearers of noble identities of our coalition. Hence, we have endorsed a number of Sustainability codes, standards, charters, and principles. While we have an obligation to comply with some of these principles, majority of them are voluntary and we adhere to them because of our Bank's commitment to growth, excellence and continued prosperity of our business and the societies and environments within which our business operates.

Our different partnerships for sustainable development, and additionally our leadership roles and contributions to these partnerships, are illustrated as follows:



### Progress on our collaborative partnerships

Table 11: Our collaborative partnerships

PARTNERSHIP/ COALITION	PARTNERSHIP'S PROFILE	UPDATES ON ACCESS BANK'S INVOLVEMENT
<b>United Nations Global Compact (UNGC)</b>	The UNGC is a global platform and an initiative of the UN established to encourage businesses to adopt fundamental principles in the areas of human rights, labour practices, environment and anticorruption.	<ul style="list-style-type: none"> <li>In 2016, Access Bank continued as the co-Chair of United Nations Global Compact Local Network. In line with aligning the UNGC principles with the recently launched Sustainable Development Goals (SDGs), a workshop facilitated by the UNGC team from New York was organised for the Nigerian members of the UNGC. Access Bank also participated as a Table Leader at the UNGC Local Network Workshop on Anti-Corruption Collective Action. Organized and jointly hosted by the United Nations Global Compact Office New York, the Global Compact Network Nigeria, the Nigerian Economic Summit Group (NESG) and supported by Siemens' Initiative, the workshop marked the formal commencement of the second round of the Anti-Corruption Collective Action project in Nigeria.</li> </ul>
<b>Nigerian Business Council on Sustainable Development (NBCSD)</b>	The NBCSD is a council of CEOs of pioneering companies committed to making a difference in the sustainable development of Nigeria. NBCSD brings the collective force and voice of the private sector to promote sustainable development practices in Nigeria.	<ul style="list-style-type: none"> <li>With our GMD/CEO on the Board, Access Bank continues to promote sustainable development alongside other member organization (local and multinational) committed to the sustainable development of Nigeria.</li> </ul>
<b>Nigerian Sustainable Banking Principles (NSBP) Steering Committee</b>	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 in Nigeria.	<ul style="list-style-type: none"> <li>Our role as the Chair and Interim Secretariat of the Sustainability Champions Committee also continued throughout the year 2016. We continued to show our support for new and existing Sustainability champions across the Banking industry, organizing educative seminars and trainings that addressed major challenges of the discipline, further driving Sustainability across financial institutions in Nigeria.</li> </ul>
<b>United Nations Environmental Programme Finance Initiative (UNEP FI)</b>	The UNEP FI is a collaborative initiative between UNEP and the global financial sector. UNEP FI works with its full range of partners to promote sustainable development through the financial industry players.	<ul style="list-style-type: none"> <li>Access Bank was well represented on the regional representatives' platform of the UNEP FI in Africa. By the virtue of this, we join other global leaders in environmental sustainability to move sustainable finance forward. As an active member of the UNEP FI, we participate in AGM's and contribute to innovative ideas for accelerating Sustainable Finance in Emerging Markets.</li> <li>The 14th edition of the GRT, held in Dubai, UAE, between October 24–26, 2016, built on the Sustainable Development Goals (SDGs) and the Paris Climate Agreement, which had been successfully agreed to by countries around the world in 2015. At this crucial gathering of global green economy leaders, Access Bank along with other participating stakeholders identified ways for the finance community to stand as facilitators for sustainable, climate resilient development. It was also an important next step in defining the global finance agenda, following the 13th Roundtable, which was held in Beijing.</li> </ul>
<b>United Nations Principles for Responsible Investment (UNPRI)</b>	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 while making investment decisions.	At the core of Access Bank's subscription to the UNPRI is the desire to incorporate environmental, social and good governance considerations in all our investment decisions. In 2016, we demonstrated this commitment through the ESG criteria included in our investment and financing activities. In our commitment to investing responsibly, Access Bank discloses investment performance annually to the UNPRI. Our most recent disclosure covered the financial year ended 31 December, 2016. With regard to our approach to investing, Access Bank executes the UNPRI's principle of Active Ownership.

PARTNERSHIP/ COALITION	PARTNERSHIP'S PROFILE	UPDATES ON ACCESS BANK'S INVOLVEMENT
<b>United Nations Principles for Responsible Investment (UNPRI) contd</b>		<ul style="list-style-type: none"> <li>Although the overall responsibilities for making investment decisions rests with the Board of Directors, subsequent to obtaining executive management's approval, our equity investments are initiated by SBUs with input from the Risk Management Division, which screens and appraises the consistency of each and every one of our investments with our responsible investment framework and risk management policy. Critical to this screening and appraisal processes are environmental, social, governance, labour and human rights practices of the investee.</li> <li>Through designated staff of the risk management division, the Board also pursues and addresses the incorporation of human rights issues as well as environmental and social governance issues in the appraisal of all our investments during our annual reviews and in year-on-year decision-making about all our externally managed assets. Internally, Access bank also maintains a policy statement and additional guidance documents on responsible investment, which guide all our investment decisions in accordance with the six UNPRI guiding principles.</li> </ul>
<b>Nigerian Conservation Foundation (NCF)</b>	NCF is dedicated to nature conservation and sustainable development in Nigeria. NCF leads in promoting sustainable development through environmental conservation and natural resource management in Nigeria.	<ul style="list-style-type: none"> <li>Access bank remained a member of the Nigerian Conservation Foundation in 2016. We continue to support biodiversity preservation through our contribution towards the foundation. We were also present at the Annual General Meeting 2016, providing valuable leadership advice and guidance.</li> </ul>
<b>Nigeria Business Coalition Against AIDS (NIBUCAA)</b>	A network of companies working together to help member-companies and others to develop workplace programmes for preventing and combating HIV/AIDS	<ul style="list-style-type: none"> <li>As a result of our commitment towards preventing the occurrence of HIV/AIDS in the workplace, Dr. Herbert Wigwe, the GMD/CEO, Access Bank Plc was appointed Co-Chair of the Nigerian Business Coalition Against AIDS alongside the MD/CEO Total E&amp;P Nigeria Plc, Nicolas Terraz, taking over from Dr. Pascal Dozie, who had been Co-Chair from 2003. This appointment was in recognition of the Bank's efforts towards ensuring a HIV and AIDS free generation. During the year, sensitization workshops were also conducted for employees, educating them on HIV/AIDS, its prevention and management.</li> </ul>
<b>Convention on Business Integrity (CBI)</b>	CBI works to empower individuals and institutions against corrupt practices. Its mission is to promote ethical business practices, transparency and healthy competition in the private and public sectors.	<ul style="list-style-type: none"> <li>In our continuous partnership with CBI, we have been successful in keeping our commitment to zero-tolerance for corruption. In 2016, the actual execution of this commitment across our SBUs truly enabled the Bank to avoid corrupt business practices.</li> </ul>
<b>Global Reporting Initiative (GRI)</b>	The GRI is a global non-profit organisation that promotes corporate Sustainability practices through Sustainability reporting. GRI does this by releasing standards and principles on Sustainability reporting.	<ul style="list-style-type: none"> <li>In 2016, Access Bank joined the GRI GOLD community, reaffirming our commitment to shaping the future of sustainability and reporting, whilst empowering decision-making towards a more sustainable economy and future. We continue to uphold the GRI mandate by publishing our comprehensive sustainability report based on the GRI standards. Our status as an organizational stakeholder to GRI was maintained in 2016.</li> </ul>
<b>Equator Principles (EP)</b>	The Equator Principles are a framework for managing environmental and social risks in the financial sector. Over 80 financial institutions in over hundred countries have signed up to the Principles.	<ul style="list-style-type: none"> <li>Access Bank reviews all potential project finance transactions for environmental and social risks in line with the equator principles as well as the IFC's performance standard and legislation. Our application of the equator principles has ensured greater consistency in our application of environmental and social risk management within our project business finance. We also submitted a report to the equator principles in 2016 in furtherance of our commitment to sustainable project finance.</li> </ul>

PARTNERSHIP/ COALITION	PARTNERSHIP'S PROFILE	UPDATES ON ACCESS BANK'S INVOLVEMENT
<b>London Benchmarking Group (LBG)</b>	The LBG is a global network of organisations that are committed to community investment as a tool for sustainable development. These organisations use the LBG Model as a framework for measuring, managing and reporting the value, and the achievements, of the contributions they make to communities and the society.	Based on the LBG, in 2016, we monitored all our CSR investments and the information we got from our analysis gave us insight on areas of improvement in our CSR activities for the coming years.
<b>GBCHealth</b>	A coalition of more than 230 companies working to improve the health of their workforces and communities around the world. Focus areas include reducing maternal, new-born and child mortality, and advancing efforts for combatting HIV, TB and malaria.	<p>In 2016, Access Bank supported the efforts of GBCHealth, enabling the successful implementation of events, workshops and regional conferences organized by the mission in Nigeria, thus offering local leadership and partnership for GBCHealth's impactful initiatives aimed at combatting health issues in Nigeria.</p> <p>Access Bank also partnered GBCHealth to launch the Malaria-To-Zero initiative, a project that is aimed at averting 1 million malaria cases in Nigeria by the year 2020</p>
<b>Corporate Alliance on Malaria in Africa (CAMA)</b>	CAMA is a group of private sector organisations with business interests in Africa. These organisations pool efforts to combat malaria in sub-Saharan Africa.	In 2016, we remained consistent to our resolve in eradicating malaria within our sphere of influence and our communities of operations. We served as major host to CAMA technical fora and also partnered with them in Launching the Malaria-To-Zero initiative.
<b>WeConnect International</b>	WeConnect is a global non-profit organisation committed to sustainable development through women economic empowerment. WeConnect is a coalition of corporate members from over seventy (70) countries. WeConnect makes impact by encouraging, increasing and promoting opportunities for women-owned businesses.	Through our strategic partnership with WeConnect, Access Bank is set to continuously leverage its alliances, partnerships and collaborations with reputable international organizations, to promote women entrepreneurship across Africa





## Progress on the Nigerian Sustainable Banking Principles (NSBP)

Throughout 2016 Access Bank continued to chair the NSBP Steering Committee. In this capacity, the Bank provided leadership, guidance and assistance to other Nigerian banks in the implementation of the NSBPs. In addition, the Bank doubled as the Interim Secretariat for the Committee, thus coordinating successful meetings, executing Committee's activities, and promoting the adoption of the NSBP in the Nigerian banking industry. Our role as the Chair and Interim Secretariat of the Sustainability Champions Committee also continued throughout the year 2016. We continued to show our support for new and existing Sustainability champions across the banking industry, organizing educative seminars and trainings that addressed major challenges of the discipline, further driving Sustainability across financial institutions in Nigeria.

### NSBP Steering Committee Meeting

The Nigerian Sustainable Banking Principles (NSBP) Steering Committee held the monthly meetings at different member banks' offices with different issues raised and solutions proffered to drive Sustainability across the industry and strategize for the future. Access Bank served as the secretariat driving the process of these meetings throughout 2016.

### Sustainability Champions Meeting

Whilst the Sustainability champions meetings/workshops are not new initiatives, the impact of the Bank's efforts towards the success and value-added from these meetings/workshops in 2016 are far-reaching. In 2016, Access Bank played host to all the

Sustainability officers across the Nigerian banking industry for all the champion's meetings/workshops organized.

Understanding the importance of continuous learning, re-learning, knowledge-sharing and trainings, Access Bank, for the first time, successfully mobilized Sustainability consultants from highly reputable local and international firms, including: Ernst and Young, KPMG, PricewaterhouseCoopers, Natural Eco Capital, ParallelPoint Consult, amongst others, at zero-cost to the beneficiaries, and all-costs to Access Bank. These highly-engaging, analytical and informative workshops covered diverse topics – from the measurement and management of the environmental impact of banking practices; protecting, conserving and utilizing natural capital for financing the Nigerian economy; to strategic approaches to building a sustainable supply chain.

These systemic and programmatic trainings on Sustainability provided deeper insight on industry gaps and challenges, whilst exposing champions to international best practices and proffering innovative solutions to address the constraints in embedding Sustainability and improve Sustainability operations across the Nigerian banking industry. The value of these knowledge sharing workshops, championed and implemented by Access Bank in 2016, is far-reaching and the impact is sure to continue far beyond 2016. The feedback from participants at these workshops show high levels of satisfaction and knowledge gained. This assures us of the value of these workshops and has encouraged us to drive the initiative in the coming years.

## Progress on the United Nations Global Compact (UNGC)

In its operations and activities, Access Bank remains strongly committed to doing business in accordance with the United Nations Global Compact. Over the years, we have groomed a Sustainability team, which oversees our commitment to the UNGC. Our Sustainability team works with various representatives in other SBUs to track and monitor our performance. Not only are these principles kept within our business, our vendor-facing SBUs are also conscious of the value of the UNGC's 10 principles, such that our commitment inevitably permeates through our supply chain. Eventually perpetuating a system in which our continued relationships with our supply chain entities depend largely on their adherence to the tenets of these principles.

Furthermore, in line with the principles of the UNGC, and as part of the global efforts to combat potentially dangerous climate change, a number of initiatives exist in the Bank to curtail our greenhouse gas emissions footprint through the reduction of diesel consumption at our business locations. We strongly uphold the precautionary principle, which motivates us to want to get involved in mitigating climate change, even as the scientific evidence gathers momentum. The Bank also makes efforts to

reduce water consumption, material resources, such as paper, and business travel, where possible.

A number of other initiatives are also ongoing in the Bank to ensure that the businesses we lend to and finance do not have adverse environmental impacts, or at least have impacts that can be mitigated. Amongst other key instruments we use to do this, we have primarily included environmental impact assessments and due diligence audits of prospective projects, clients and suppliers. In furtherance of our continued commitment to environmental stewardship and responsibility, we continued to be pioneer members of the Environment workstream of the UNGC Local Network in Nigeria in early 2016.

As Co-Chair of the UNGC Local Network Steering Committee in Nigeria, Access Bank on January 17, 2017 partnered with UNGC to organize a congratulatory dinner in honour of the outgoing Nigerian Minister of Environment who was appointed Deputy Secretary General of the United Nations. The Group Managing Director/CEO, Access Bank Plc, Dr. Herbert Wigwe, presented an honorary award to the Minister on behalf of the UNGC Local Network at the congratulatory dinner.

Table 12: Bank-wide Updates on the United Nations Global Compact (UNGC)

UNGC PRINCIPLES	ACCESS BANK'S CORRESPONDING INITIATIVES IN 2016
<b>Human Rights</b> <ul style="list-style-type: none"> <li>• Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights.</li> <li>• Principle 2: Make sure that they are not complicit in human rights abuses.</li> </ul>	<ul style="list-style-type: none"> <li>• Access Bank is cognisant of our stance on human rights protection. Our Environmental and Social risk management team ensures that we drive change through improved awareness to our stakeholders to ensure that our lending and borrowing activities do not go into projects with adverse human rights impact. The Bank's human rights policy also upholds the protection of the rights of all our employees against discrimination, segregation or oppression.</li> <li>• We uphold fairness in our dealings with our staff, striving in all ways possible to provide and maintain a safe and healthy work environment, which provides access to ancillary amenities and recreational facilities to continue to improve their quality of life (such as our Access Recreation centre).</li> <li>• Through our Human Resources Group, the Bank continues to monitor and raise internal human rights awareness through formal and informal training amongst employees and management.</li> <li>• We also maintain a Bank-wide grievance process through which staff and even outsiders can report, amongst other issues, human rights abuses. During the reporting year, our Bank received no internal or external grievance relating to human rights abuse.</li> </ul>

UNGC PRINCIPLES

ACCESS BANK'S CORRESPONDING INITIATIVES IN 2016

Labour

- *Principle 3:* Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
  - *Principle 4:* The elimination of all forms of forced and compulsory labour.
  - *Principle 5:* The effective abolition of child labour.
  - *Principle 6:* The elimination of discrimination in respect of employment and occupation.
- Access Bank is a responsible employer of labor. Our clearly-documented human resources policies have been built upon the foundations of the Nigerian Labour Laws and, where applicable, international best practices such as the International Labour Organization (ILO) conventions. The Bank communicates and makes these policies available to all staff. Thus, we keep our people aware of their rights, privileges and responsibilities within the provisions of these local and international labour best practices. In addition, our whistle-blower line provides our employees with confidence to report all cases of labour and employee relations abuses experienced. Access Bank did not receive any such complaints during the year.
  - Our human resources policies are well furnished with conditions of service that truly recognize, and allow for, continuous dialogue between the management and employees whenever key decisions, which concern employees are to be made. These commitments are indeed acknowledged by line managers, team-leads and supervisors Bank-wide, thus, making this system of mutual respect thrive amongst employees.
  - The Bank strongly upholds a positive corporate culture, which respects all employees and as such forced and compulsory labour is totally eliminated. In addition, Access Bank frowns strongly on child labour, neither does the Bank approve of business with vendors or borrowers who engage in the use of underage workers or any form of coerced labour.
  - The Bank is also making significant progress in its diversity agenda. We have continued to demonstrate our superior commitment to policies and practices related to supporting the empowerment of women and advancing gender equality in our workplaces. The Bank subscribes to the Women's Empowerment Principles, and has gradually begun to eliminate traditional banking stereotypes in which women, for example, were excluded from certain roles and opportunities. This can be seen, for example, in the current status of female employment, women in senior management, as well as women on the Bank's board, all of which are clearly on the upward trend.
  - In addition, the Bank makes equal remuneration to both men and women who work at the same level, and also promotes continued support, employment and non-discrimination of women during cases of pregnancy and after childbirth. For example, the Bank makes provision for maternity leaves, and more flexible work options during periods after child birth, such that retention rates after such parental leaves stands at about 100%. Through the Access Women's Network and the "W" initiative, the Bank continues to create and maintain workplace awareness of, and respect for, gender equality, gender-based non-discrimination for all workers.

Environment

- *Principle 7:* Businesses should support a precautionary approach to environmental challenges.
  - *Principle 8:* Undertake initiatives to promote greater environmental responsibility.
  - *Principle 9:* Encourage the development and diffusion of environmentally friendly technologies.
- As co-Chair of the UNGC Local Network, Access Bank serves as the lead of the UNGC Environment workstream and the Finance Committee. In testament to the Bank's effort, the Bank has led and facilitated workshops and seminars as it relates to environmental Sustainability.
  - The rapidly-increasing urgency and need for action toward alleviating global environmental challenges continues to increase the Bank's awareness and concern to take significant steps towards helping to solve some of the emerging global biophysical megatrends. We strongly uphold the precautionary principle, which motivates us to want to get involved, for example, in mitigating climate change, even when the scientific evidence may seem inconclusive. As part of the global efforts to combat potentially dangerous climate change, a number of initiatives exist in the Bank to curtail our greenhouse gas emissions footprint through the reduction of diesel consumption at our business locations. The Bank also makes efforts to reduce water consumption, material resources such as paper, and business travel, where possible.
  - A number of other initiatives are also ongoing in the Bank to ensure that the businesses we lend to and finance do not have adverse environmental impacts, or at least have impacts that can be mitigated. Amongst others, key instruments we use to do this, have primarily included environmental impact assessments and due diligence audits of prospective projects, clients and suppliers. In furtherance of our continued commitment to environmental stewardship and responsibility, we became a pioneer member of the Environment workstream of the UNGC Local Network in Nigeria in 2016.

UNGC PRINCIPLES

ACCESS BANK'S CORRESPONDING INITIATIVES IN 2016

Anti-corruption

- *Principle 10:* Businesses should work against corruption in all its forms, including extortion and bribery.
- Access Bank has a corporate framework in place for this purpose. The framework establishes the basic guiding principles and policies concerning this matter and the minimum standards that must be adhered to by all units responsible for managing and coordinating the systems and procedures for the prevention of all forms of extortion, bribery, and money laundering. It also specifies policies for investigating and dealing with any reports of suspicious activities and any requests for information from our antibribery compliance officers.
  - These officers help to instill the highest ethical and legal standards amongst the Banks employees, and also track compliance by screening our practices against relevant and applicable local and international laws relating to corruption, bribery and anti-competitive behaviour.
  - Over 97% of our staff have been trained in Anti-Money Laundering and Combating the Financing of Terrorism. In addition, the Bank has imbibed a strict culture towards corruption and bribery defaulters in which the Bank adopts disciplinary/punitive approaches which may, for instance, lead to dismissal of staff and perhaps blacklisting, in case of non-complying suppliers.
  - In 2016, Access Bank participated in UNGC's Ethics and Compliance workshop, Anti-Corruption and Collective Action workshop. At these workshops, Access Bank shared best practices businesses can adopt to work against all forms of corruption, extortions and bribery in the workplace.
  - No legal action was taken against Access Bank in 2016 with respect to corruption, bribery, anti-competitive behaviour or violations of any related local and/or international laws.



## Progress on SDGs

Table 13: What we have achieved in the SDGS

GOALS	TARGET	ACCESS BANK'S CORRESPONDING INITIATIVE
<b>Goal 1 No Poverty</b>	• End poverty in all forms everywhere.	<ul style="list-style-type: none"> <li>In 2016, Access Bank joined other financial institutions in Nigeria to finance the innovative Anchor Borrowers' Programme of the CBN. The thrust of the programme, initiated by CBN, is to collaborate with anchor companies (Rice/Wheat millers) involved in rice production and processing to help poor local farmers increase local production, increase feedstock for processors as well as reduce importation and conserve Nigeria's external reserves. Under the scheme, anchor firms were selected to serve as off-takers, taking into cognizance their track records and experience in working with out-growers involved in rice production.</li> <li>We understand that when the unbanked have access to financial system, they are able to climb out of poverty by investing in business or education. Through our financial inclusion programme, we formed a partnership with the National Youth Service Corp Scheme that will not just drive financial inclusion for over 500,000 youth but also empower thousands of Nigerians with vocational skills, alleviate poverty and drive sustainable economic growth. Thus, this partnership with the National Youth Service Corp reflects the Bank's commitment to the SDG 1-No Poverty, which seeks to end poverty in all its forms.</li> <li>At Access Bank, we understand the need of SMEs and we are creating financing products and services to meet their need. Our mobile banking platform, through PayWithCapture, also allows people to receive funds from family members and friends when they are under economic pressure.</li> </ul>
<b>Goal 2 Zero hunger</b>	• End hunger, achieve food security and improved nutrition, and promote sustainable agriculture.	<ul style="list-style-type: none"> <li>Farmers that have access to financial services often produce more bountiful harvest. In 2016, Access Bank provided access to credit for over 100 farmers and Agric SMEs. This helped to increase their crop yield and make food available, particularly in the year under review which was marred by a ban in importation of food products into Nigeria.</li> <li>Access Bank also partnered with Lagos and Kebbi state governments to build a rice mill with a capacity to mill 20 tonnes of rice per hour.</li> </ul>
<b>Goal 3 Good health and well-being</b>	• Ensure healthy lives and promote well-being for all at all ages.	<ul style="list-style-type: none"> <li>The Private Sector Health Alliance of Nigeria and Access Bank, under the leadership of the CEO of Access Bank – Dr. Herbert Wigwe, launched the Malaria-to-Zero initiative in 2016 as an innovative financing platform to galvanize private sector resources and capabilities for sustained support towards averting at least 1 million malaria cases and deaths by 2020. Through this initiative, 273,000 new people were reached with malaria information in rural communities across 6 states in the south-west region of Nigeria; 30,000 nets were distributed, with 4,537 given to pregnant women. 357 community groups were engaged under the initiative.</li> <li>Access Bank partners with several community-focused institutions on initiatives that improve the quality of life of the people in different communities across Nigeria and Africa. We commemorated the World Sickle Cell Day at Okokomaiko community in partnership with Nirvana Initiative, providing free genotype test, counselling and sensitization on how to avoid sickle cell. Over 300 members of the community benefitted from the initiative.</li> <li>On World Diabetes day, we partnered with Hacey Health Initiative to conduct free diabetes screening, awareness campaign, and counselling to over 1,000 beneficiaries.</li> <li>As the world commemorated the 2016 World AIDS Day, Access Bank partnered with HACEY Health Initiative to develop the project titled "Hands-up for HIV Prevention" aimed at reinvigorating prevention efforts to stay on the fast-track to ending the AIDS epidemic by 2030.</li> </ul>

GOALS	TARGET	ACCESS BANK'S CORRESPONDING INITIATIVE
<b>Goal 4 Quality Education</b>	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.	<ul style="list-style-type: none"> <li>We promote education, skill acquisition, training to help prosper communities in which Access Bank operates.</li> <li>With the Take Tomorrow Initiative, employees of the corporate communications unit partnered with the Junior Achievers of Nigeria to train students in selected schools on business education and entrepreneurship skills. Over 200 students were reached.</li> <li>Advance for Schools Fees: knowing how stressful it can be preparing the kids to go back to school, we help take the pressure off the shoulders of parents by providing short-term financial support for them to enable them pay school fees and a seamless service for the remittance of school fees for their children/ward.</li> <li>Education Savings Plan: This was recently launched to assist parents save towards the educational needs of their children in a convenient manner over a specified period as defined by them. This service is available in both foreign and local currencies, provides access to free education advisory, allows discount with selected educational partners as well as preferential FX purchases for Personal Travel Allowance and overseas school fees payment.</li> <li>Our conduct and compliance group through our Employee Volunteering Scheme renovated Obele Community High school in Surulere – A school where students used to hold classes under the trees, or in dilapidated classrooms; lavatories, staff rooms and classrooms were upgraded into a fit-for-purpose facility for the school. About 856 students benefitted from the initiative.</li> </ul>
<b>Goal 5 Gender Equality</b>	Achieve gender equality and empower all women and girls.	<ul style="list-style-type: none"> <li>Access Bank provides a level playing field for women to thrive. This is evident in the percentage of women (31%) in executive position and the board (39%); Hence we have an open attitude towards diversity.</li> <li>We established the Access Women Network, which provides a platform for female employees to accelerate their professional and personal development.</li> <li>The 'W' Initiative is a platform for women within and outside Access Bank. The platform provides them with opportunities, tools, networks and support in the form of training, capacity building programmes, social interactive programmes desired to inspire confidence in women.</li> <li>Furthermore in 2016, the Retail Operations Group of Access Bank partnered with Field of Skills and Dreams to train women in vocational, technical, and entrepreneurial activities for self-employments. After going through a 3-months training, participants were given equipment particular to their vocation to enable them start a small-scale business.</li> </ul>
<b>Goal 6 Clean Water and Sanitation</b>	Ensure availability and sustainable management of water and sanitation for all.	<ul style="list-style-type: none"> <li>In 2016, Access Bank partnered with the Human and Environmental Development Agenda (HEDA) to construct 30 boreholes in different communities in the south-west region of Nigeria.</li> <li>Furthermore, through the Employee Volunteering Scheme, and in partnership with Hallified School, we built boreholes for the Mende community in Lagos State. We also constructed public toilets for inhabitants of Dustbin Village in Ajegunle community in Lagos State.</li> </ul>
<b>Goal 7 Affordable and clean energy</b>	Ensure access to affordable, reliable, sustainable and modern energy.	<ul style="list-style-type: none"> <li>In alignment with this goal, Access Bank remains committed to efficient energy usage. The bank has always invested in environmentally-friendly technologies. Currently, the bank has 239 ATMs across Nigeria powered by solar energy and currently has a branch that is powered 100% by solar energy.</li> </ul>

GOALS	TARGET	ACCESS BANK'S CORRESPONDING INITIATIVE
<b>Goal 8</b> <b>Decent work and economic growth</b>	Promote sustained, inclusive, and sustainable economic growth, full and productive employment and decent work for all.	<ul style="list-style-type: none"> <li>Access Bank attracts and retains best talents, encourages its professionals by empowering them and supporting their career aspirations.</li> <li>The Ready.Set.Work initiative: Access Bank partnered with the Lagos State government on the Ready.Set.Work initiative to train 500 undergraduates from tertiary institutions in Nigeria. The programme will adequately equip them with the right skillset to excel in the corporate and entrepreneurial world, financially. Selected participants of the programme have also been placed on a 6-month internship programme in Access Bank to give them a hands-on work experience that will give them the competitive advantage in securing their future.</li> </ul>
<b>Goal 9</b> <b>Industry, Innovation and Infrastructure</b>	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.	<ul style="list-style-type: none"> <li>Access Bank's status in infrastructure financing is underscored by the fact that it is leading two internationally-renowned financial institutions in major developmental projects. The bank is also collaborating with the Dangote Foundation to raise five billion naira for the building of a state-of-the-art International Research Centre of Excellence for the Institute of Human Virology, Nigeria, in Abuja. The research centre will promote public-private partnership for quality health services, capacity building and research in West Africa.</li> <li>Access Bank also encouraged young programmers to develop mobile phone applications that will improve digital infrastructure in banking through the Access Bank Hackathon.</li> <li>Access Bank embarked on a partnership with the Federal Nigeria Society for the Blind to construct a 40-room/bed hostel for visually impaired persons (VIPs) at the centre with the goal of enhancing the school's capacity to admit more VIPs and impact the society at large.</li> <li>Access Bank's donations of schools/classroom blocks and renovation of schools include:                             <ul style="list-style-type: none"> <li>1. Support for the Ikota Educational Foundation Project</li> <li>2. Renovation/Construction of a block of classrooms, staff rooms and lavatories for the Obele Community, Surulere, Lagos.</li> </ul> </li> </ul>
<b>Goal 10</b> <b>Reduce Inequalities</b>	Reduce inequality within and among countries.	<ul style="list-style-type: none"> <li>We promote financial inclusion to the unbanked; we also provide training, job creation and enterprise development opportunities.</li> <li>Access Bank continues to provide new/innovative products or service offerings designed for disadvantaged groups such as the Instant Savings Accounts and the *901# USSD code, which makes financial services readily available to individuals from different backgrounds.</li> <li>In 2016, Access Bank Plc unveiled a new savings scheme, tagged 'Family Savings Scheme.' The scheme was initiated to give customers a boost in their savings. This is in line with the Bank's commitment to promote a savings culture among the populace. The 'Family Savings Scheme' is a savings scheme designed to encourage families to save together and enjoy exclusive privileges such as high interest rates and family rewards while they continue to enjoy the confidentiality of their banking relation and manage their accounts as unique individuals. The Scheme also provides access to people who are currently excluded from financial services whilst promoting capital accumulation and investment boom.</li> <li>With billions of naira in deposits from disadvantaged groups, loans to these disadvantaged groups and over 500,000 previously unbanked individuals who now receive financial services or products for the first time, Access Bank is ensuring that the underbanked segments are financially educated and included, ensuring financial growth and independence, whilst reducing inequalities.</li> </ul>

GOALS	TARGET	ACCESS BANK'S CORRESPONDING INITIATIVE
<b>Goal 11</b> <b>Sustainable cities and communities</b>	Make cities and human settlements inclusive, safe, resilient, and sustainable.	<ul style="list-style-type: none"> <li>Access Bank is one of the financiers of the Eko Atlantic City project, which is promoted as a sustainable and smart city. Access Bank makes efforts to make cities and human settlements inclusive, safe, resilient, and sustainable.</li> <li>The Lagos State Government struck a partnership with the Bank as the leading financier for two major projects that have direct relevance to the socio-economic development of the people of the state. The Eko Atlantic City project is designed to be Nigeria's version of Manhattan, New York. There is also the Fourth Mainland Bridge, the N844Billion, N38Kilometer road /bridge project that will link Ikorodu with Eti-Osa Local Government.</li> </ul>
<b>Goal 12</b> <b>Responsible consumption and production</b>	Ensure sustainable consumption and production patterns.	<ul style="list-style-type: none"> <li>At Access Bank, we ensure ethical and environmental criteria are properly followed for credit facilities, especially to ensure sustainable production.</li> <li>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 that helps us screen projects and identify potential environmental consequences. We have also made efforts to expand our Environmental and Social Risk Management (ESRM) system. As such, we continue to set standards for the banking industry in Nigeria by applying our environmental focus on every lending process of the Bank.</li> </ul>
<b>Goal 13</b> <b>Climate action</b>	Take urgent action to combat climate change and its impacts.	<ul style="list-style-type: none"> <li>At Access Bank, we examine the environmental and social risks in our transactions through our environmental and risk management unit. We also promote financing of renewable energy projects.</li> <li>Access Bank uses LED lighting and motion-sensitive lighting in the head office and some branches. Also, across the Bank, we ensured that eco-printing practices are adopted.</li> <li>The Bank also has an early closure policy in which power at our head office is shut down at 7pm and at our branches at 6pm to reduce our carbon emissions. Furthermore, through the employee volunteering scheme, the Bank has planted over 2800 trees across the country.</li> </ul>
<b>Goal 14</b> <b>Conservation and sustainable use of marine and coastal ecosystems</b>	Conserve and sustainably use the oceans, seas and marine resources for sustainable development.	<ul style="list-style-type: none"> <li>The Sustainable waste management initiative of the Bank ensures that the Bank's waste are properly disposed. Our waste are disposed sustainably or recycled, thereby, reducing water pollution and conserving the aquatic ecosystem.</li> <li>Furthermore, we have installed water-efficient cisterns in our various office buildings to ensure conservative water consumption practices and reduction of wastewater. We are also working towards halving our water usage by installing more water-efficient cisterns in more of our branches nationwide. We ensure that we monitor our waste disposal by ensuring that our non-recyclable waste collectors dispose off our waste in the sanitary landfill sites approved by government agencies and not in water bodies.</li> </ul>
<b>Goal 15</b> <b>Managing land, forests and biodiversity sustainably</b>	Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, halt and reverse land degradation and biodiversity loss	<ul style="list-style-type: none"> <li>We pioneered the recycling initiative in the banking industry in Nigeria and we were able to achieve 53% reduction in the waste that ends up in the landfill at the locations where this initiative is implemented.</li> <li>In commemoration of the 2016 World Environment Day, Access Bank in partnership with Global Initiative for Economic Empowerment (GIEE) arranged a high-level session and awareness programme that engaged young influencers who are leaders of different organizations. The session focused on the theme of the 2016 World Environment Day: Fight Against the Illegal Trade in Wildlife. Through this initiative, participants signed a joint declaration pledge to show zero-tolerance for the illegal trade of wildlife products, and to take appropriate action to protect endangered species.</li> </ul>

GOALS	TARGET	ACCESS BANK'S CORRESPONDING INITIATIVE
<p><b>Goal 16</b> <b>Peace, justice, and strong institutions</b></p>	<p>Promote peaceful and inclusive societies for sustainable development; provide access to justice for all and build effective, accountable, and inclusive institutions at all levels.</p>	<ul style="list-style-type: none"> <li>• <b>Ethics, Anti-Corruption &amp; Whistle-Blowing:</b> Access Bank demonstrates its continuous commitment to ethical practices by working with leading institutions to build capacity for ethical behaviour amongst its employees. In order to enable staff and other members of the public to report unethical activities affecting Access Bank, we have deployed a robust whistle-blower system, outsourced to the KPMG Ethics Line. This line enables our internal and external stakeholders to report unethical activities affecting Access Bank, so that the Bank can take measures to address them before they escalate into future liabilities, business threats and losses.</li> <li>• <b>Human Rights:</b> As a bank, Access Bank fully shows and demonstrates respect for human rights and all related charters on the subject matter. Our Bank's documented Human Rights policy guides our organisation-wide actions in a manner akin to the Universal Declaration of Human Rights. We demonstrate our respect for the rights of all people, through our gender-inclusive, equal opportunities and non-discriminatory workplace culture. At Access Bank, we respect the rights of all peoples, men, women, old, young, physically-challenged amongst others.</li> <li>• In addition, we also promote human rights compliance through our lending decisions and supply chain relationships. Respectively, our procurement and credit risk teams, adopt due diligence processes which ensure that Access Bank does not conduct business with prospective borrowers or vendors that have questionable human rights records.</li> <li>• Access Bank was the first indigenous bank in Nigeria to have a fully operational workplace policy on HIV/AIDS. We pioneered the HIV/AIDS Workplace Policy Programme across all our subsidiaries.</li> </ul>
<p><b>Goal 17</b> <b>Partnership for the goals</b></p>	<p>Strengthen the means of implementation and revitalize the global partnership for sustainable development.</p>	<ul style="list-style-type: none"> <li>• We have forged partnerships with the public and private sector, and international organizations united by a shared commitment to lead efforts in sustainable development across multi-sector or industry platforms. These organisations include:</li> <li>• United Nations Environment Programme Finance Initiative – Co-Chair Africa and Middle East; member, Global Steering Committee</li> <li>• Co-Chair, United Nations Global Compact Nigerian Local Network</li> <li>• Leadership Group Member, United Nations Women Empowerment Principles</li> <li>• Chair, Steering Committee, Nigerian Sustainable Banking Principles</li> <li>• Board Advisory Committee, Private Sector Health Alliance of Nigeria</li> <li>• Board Member, Nigerian Business Council on Sustainable Development</li> <li>• Co-Chair, Nigeria Business Coalition Against AIDS</li> <li>• Member, Private Sector Delegation to the Global Fund Board</li> <li>• Member, WeConnect National Advisory Board, Nigeria.</li> </ul>



## Our Customers

We recognize that satisfied, loyal customers are vital for our continued success. This requires engendering a culture based on customer needs rather than an approach that focuses on transactions. Our customer-centric principle guides the way we create and deliver services and products. This principle also commits us to respecting ethical standards and meeting minimum criteria for all product and service category.

Access Bank places special importance and priority to the care of its customers, ensuring that the services provided to them are of highest standards and must exceed their expectations in all cadres. The huge number of customers, which comprises of corporations, local and federal government institutions and private sector entities, continue to grow due to this level of engagement and service. The Bank is committed to provide competitive services to its customers, meet their financial service needs (and receive their feedback) in the most efficient, speedy and accurate manner to establish a long-term prosperous relationship.

We also carry out extensive customer survey to help us understand how our customers view our services. The results of this survey influence the objectives for our branches. Professionally

and transparently handling complaints is a key component of our customer satisfaction. We want to anticipate and avoid potential complaints before they arise.

### Customer Engagement 2016

At Access Bank, we have a global understanding of what customer satisfaction is. This understanding is being reinforced through trainings, practices and collaborations with international reputable consulting firms. We have adopted a Service Mantra and Pledge, which consists of our commitment to delivering exceptional service to our customers. Our goal as a Bank is to be No.1 in customer service amongst Nigerian financial institutions.

Some of the practices Access bank engages in to drive customer satisfaction include:

- **SMS/E-mail Alerts:** These range from alerts for daily transactions, celebration days (birthdays, festive seasons) to information on new products/services, etc.
- **Telemarketing:** Selling products and services to customers/prospects via the telephone. This is carried out daily as part of the Contact Centre's activities.

- **Business Forums/Meetings:** Meetings organized for certain categories of clients for relationship building purposes whenever it is required.
- **Publications/Customer digest:** Providing information on happenings about Access Bank or other relevant information. The customer digest is produced monthly.
- **Social Media:** Contacting customers/prospects daily via Twitter, Facebook, Instagram and the bank's website to resolve issues or provide information on enquiries made by customers.
- **Focus Groups:** Qualitative research groups are formed whenever required by the bank to obtain perceptions, expressions and opinions on products/services.
- **Written communication:** Letters written for information, resolutions, appreciation, marketing purposes; or when required.
- **Circulars:** Notices to inform customers about policies, regulations or process changes when required.
- **Marketing calls:** These are daily visits or calls to follow up on prospects and customers.
- **Business events:** They are occasional dinners or award nights, etc., celebrated by the bank with customers invited.
  - Yearly events and celebration:
    - Customer Service Week, New Year
    - Valentine's Day, Children's day, Workers Day,
    - Easter, Christmas, Salah etc.
  - **Advertising:** Enlightening customers/prospects on new products/services via Print media (Bill boards, newspapers, magazines, flyers) or Electronic (Radio, TV etc.)
  - Other customer engagement initiatives employed by the Bank are:
    - Guest Frontline Exercise.
    - Complaint resolution by the Contact Centre
    - Issue resolution by the Customer Experience Unit.



### Customer Satisfaction Survey

As a bank, we hold relationships in high esteem. Hence, keeping our customers satisfied is our absolute priority. We carry out extensive customer survey to help us understand how our customers view our services, and our staffs. The survey also helps us understand what our customers value, and where we need to improve. Despite a challenging year for the financial services sector in Nigeria, our 2016 customer satisfaction index indicated increasing levels of satisfaction across all of our service areas.

#### 2016 Customer Satisfaction Survey

In 2016, our Customer Satisfaction Survey (CSAT) was conducted towards the end of the year. This was done with the goal to better recognize our customer satisfaction performance, and be better prepared for the upcoming year 2017. The feedback from the Voice of Customer (VOC) platform was used to gather information on:

- Customer in-branch service satisfaction
- Customer satisfaction with online banking
- Customer satisfaction with mobile banking

#### In-branch Service Satisfaction

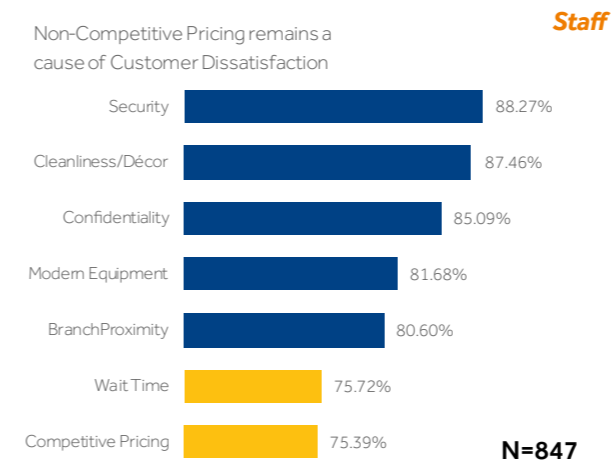
The surveys were administered through online and paper-based channels. The summary of results is presented below:

#### Branch Performance

Customer Loyalty: 46.26% as against a 65% goal that we set for the year 2016.

The low rating on Customer Loyalty may be attributed to Non-Competitive Pricing and Long Wait Time.

Figure 3: Branch performance

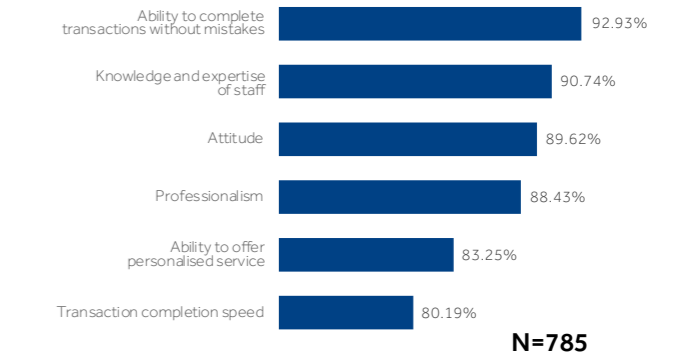


### Performance

Customer satisfaction with staff = 87.44% as against a goal of 90% that we set for the year 2016.

We are working to improve on our Transaction Completion Speed.

Figure 4: Staff performance



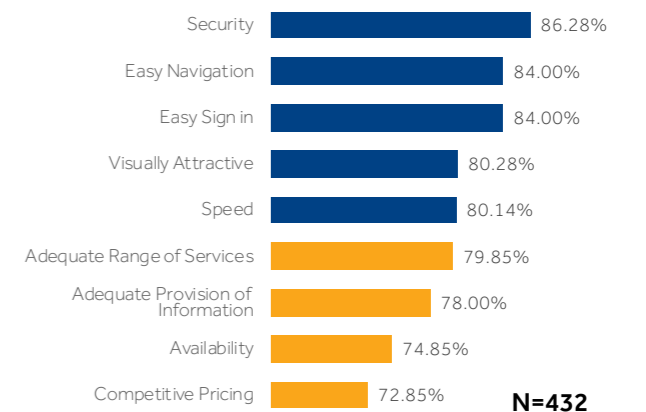
The survey results show that customers were very satisfied with the Bank's branches in terms of security, cleanliness, branch confidentiality and proximity, and the modernized equipment. However, they were less satisfied with the non-competitive prices and long wait time at branches. In terms of staff performance, customers were very satisfied with staff accuracy, knowledge/expertise, professionalism and personalized service. However, there was less satisfaction for transaction completion speed. Overall, there is an improvement over the year 2015.

#### Customers' Satisfaction with Online Banking:

82.49% as against the 90% goal we set for the year 2016.

#### Rating of Features of the Online Banking Platform

Figure 5: Customers satisfaction with online banking



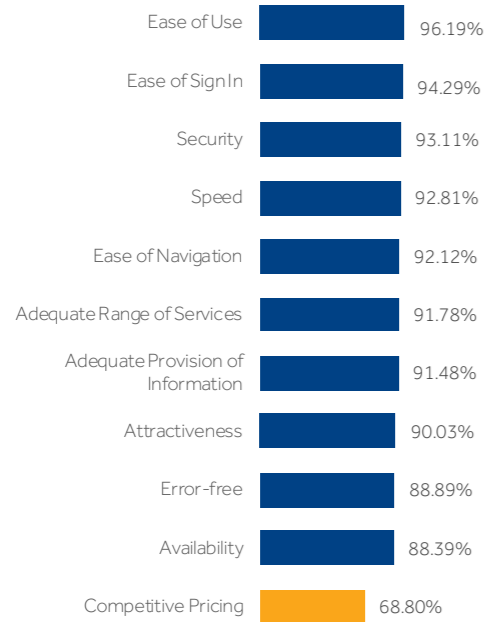
The customers were least pleased with the availability and pricing of the platform. However, a benchmark exercise was carried out by the Customer Experience Unit to determine the competitiveness of Access Bank's charges in comparison with other Banks' charges. The exercise revealed that the Bank's charges are fair and in line with industry standard.



**Customers' Satisfaction with Mobile Banking**

91.65% as against the 90% goal that we set for the year 2016.

Figure 6: Rating of features of the mobile banking platform



The result of the survey shows that Customers were highly satisfied with the ease of use of the mobile banking platform. But they still perceived Access Bank charges on mobile banking as non-competitive.

**Customer Grievance Redressal Mechanism**

Resolving customers' complaints quickly and effectively is fundamental to good customer service. We ask our employees to welcome a complaint, take ownership, and resolve it there and then if possible. The major complaint areas by customers in 2016 are listed below:

Table 14: Customer complaint areas

FEEDBACK AREAS	MAJOR ISSUES RAISED
<b>E-banking</b>	<ul style="list-style-type: none"> <li>• Feedbacks on failed transactions</li> <li>• Feedbacks on registering for Access Online</li> <li>• Requests for SMS alert activation</li> <li>• Confirmation on activating Access Mobile</li> <li>• Requests for Access Mobile PIN and token activation</li> </ul>
<b>Visa Debit Card</b>	<ul style="list-style-type: none"> <li>• Non-receipt of One-Time-Password (OTP)</li> <li>• Requests to block card</li> <li>• Requests for card re-issuance</li> <li>• Card transfer issues</li> <li>• Requests for account linkage</li> </ul>
<b>Visa Credit Card</b>	<ul style="list-style-type: none"> <li>• Requests to block card</li> <li>• Feedbacks on inability to transact</li> <li>• Card activation issues</li> <li>• Requests for card re-issuance</li> <li>• Requests for travel update</li> <li>• Requests for card e-statement</li> </ul>
<b>Funds Transfer</b>	<ul style="list-style-type: none"> <li>• Failed transfers</li> <li>• Delayed inflows</li> <li>• Delayed outward transfers</li> </ul>
<b>POS-related complaints</b>	<ul style="list-style-type: none"> <li>• Feedbacks on non-dispense errors/failed transactions</li> <li>• Delayed reversal of failed transactions</li> </ul>

**Responsiveness to our Customers' Complaints**

- Engagement of customers to determine specific issues
- Escalation to relevant units/persons for resolution
- Investigation of complaints where required
- Follow up and resolution of identified issues
- Communication with customers regarding resolution
- Compensation (where required)
- Redesign of process to prevent future failures/development of sustainable resolution.

Our swift response to our customers' complaint earned us commendations from some of our customers, below is a few of them:

"Access Bank is the best. Even as a student the bank has been a good help to me. Help in saving my time when I go to make transaction. Permit me to say from my personal experience Access Bank is the Best. It's a bank worth banking with. Proud to be a customer of Access Bank."



**Access Bank has been committed to ensuring a financially literate community through the development of products and services aimed at addressing extreme financial illiteracy.**

"Access Bank's Mobile Banking App has added a flair to my banking experience. It's one of the best things I love about Access Bank. The App's design, accessibility and speed gives it an edge over 'other bank Apps."

**Financial Inclusion**

In 2016, we continued proactively to grow our national and international banking footprints by ensuring that the 'unbanked' in Nigeria and Africa gain access to the financial sector in due time. Access Bank has been committed to ensuring a financially literate community through the development of products and services aimed at addressing extreme financial illiteracy. Through our strategic and innovative initiatives, we have been able to develop money management skills to benefit the financially-excluded segments. Our objective is to help reduce poverty, increase economic opportunities and boost national savings.

Access Bank is committed and determined to ensure that



individuals, groups and people that have had limited access and knowledge about the financial sector gain access to it in due time. Our inclusive banking group kept working tirelessly in order to come up with innovative banking opportunities targeted at the historically underserved communities' in tandem with our goal to reduce the number of Nigerian citizens that have no access to financial services from 46.3% to 20% by the year 2020.

### Access Bank Early Savers Account

Targeted at children under the age of 18, this banking solution encourages and enables young people to save and grow their financial fitness from an early age. To encourage children to build stronger and better financial management skills, we refined our "Early Savers" product in 2014. Now, "Early Savers" offers kids fun and interactive approaches to gaining and boosting their financial aptitude via the Early Savers microsite. We also pioneered a virtual banking app for children on the Early Savers microsite.

The first of its kind in Nigeria, this app helps to familiarize children with simulated banking transactions. In addition, Access Bank has been promoting several initiatives to promote greater financial inclusion amongst children. These included

- The Early Savers Club: A financial literacy club designed to help children become better money managers by teaching them values about saving, spending, and giving.
- Early Savers radio show: This is a fun-filled 'edutainment' programme for children ages 8-15. The programme has reached over 1.6 million children.
- Children Holiday Banking: This is a financial inclusion tour that gives children practical hands-on banking experience.
- Brand Affinity: Strategic collaboration with children-focused organizations to help them build their financial capabilities.

### Access Bank Solo Account for Youth

We have taken a strategic focus on the youth segment with the aim of impacting financial literacy through various product offerings and business collaborations that will support them in making sound financial decisions. In 2016, we deployed various activities and initiatives to ensure their tomorrow is secured financially.

### Strategic Partnerships to promote Financial Literacy

- **NYSC:** We formed a partnership with the National Youth Service Corp Scheme that will not just drive financial inclusion for over 500,000 youths but also empower thousands of young Nigerians with vocational skills, alleviate poverty and drive sustainable economic growth.
- **Ready.Set.Work:** We partnered with the Lagos State

Government on the Ready.Set.Work initiative to train 500 undergraduates from tertiary institutions in Nigeria. This initiative aims to adequately equip them with the right skills to excel in the corporate and entrepreneurial world, financially. Selected participants of the programme have also been placed on a 6-month internship programme in Access Bank to give them a hands-on work experience to be competitive in the future.

- **NGOs and Faith-based Organisations:** We collaborated with faith-based and other youth-focused non-governmental organizations to organize vocational skills workshops. These programmes empowered about 3,000 youths with the financial skills required to start their businesses in the areas of fashion, photography, catering, and information technology, amongst other.
- **Bloom Initiative:** In collaboration with the Bloom initiative 40 highly intellectual teenagers were placed in a one-week leadership and financial workshop that has empowered them to take up leadership roles in their educational systems and the community at large.
- **Digital and Financial Skills:** In conjunction with Intel, Airtel, Yudala and Livity Africa, we were able to drive digital and financial literacy for about 1,500 youths, comprising students, young entrepreneurs and graduates. The drive empowered them to leverage technology for the purpose of education and business growth.

### Elderly and Senior citizens – Evergreen Account

We are committed to making good financial outcomes happen for our customers at all stages of their lives. The Access Bank Evergreen Account is targeted at customers who are 60 years or older. The account is designed to help these older individuals continue their journey to create and preserve their wealth for a better future. The account offers a number of compelling features and benefits aimed at giving senior citizens peace-of-mind banking through a solution that truly understands their unique needs. Operating the account is cost-effective and free.



### Women Banking – W Community

In 2006, Access Bank began a journey into the world of Banking on Women. After working through the Gender Empowerment Movement to invest in women for eight years, the programme evolved into a robust plan to provide women with banking solutions that meet their diverse careers and lifestyle requirements. The plan has been named The 'W' Initiative.

The 'W' is not a product; rather it is a blend of existing banking products and services bundled to effectively meet the present-day financial and lifestyle needs of women in identified sub-segments. It also provides them with complete and rewarding knowledge on banking, finance, and economic growth. The 'W', based on peculiarities and lifestyle classification, is segmented into the following;

- Young Professional
- W and Family
- W in business

We believe that women are a powerful and key catalyst for change. We know and embrace the truth about empowering women. The 'W' Initiative does not only benefit women. It also benefits the men in their lives as they are either directly or indirectly impacted through the women in their lives who have benefitted from the 'W'.

The 'W' is the home for everything Access Bank offers women and is open to all women irrespective of who they bank with.

### Young Professional

The 'W' Young Professional (WYP) is in her 20s and 30s, works in a corporate environment and has a strong sense of purpose. She is concerned about her personal development and becoming a force to be reckoned with in her company and industry. We understand her need for balance, growth, and personal fulfilment and have tailored products and services to suit the WYP's life as a growing professional in the fast-lane. From helping with her everyday money matters, providing loans that help her meet her pressing financial needs; to educating her on how to manage her finance, the 'W' Initiative is designed to ensure the total wellbeing of young female professionals. The 'W' Young Professional is also provided with access to:

- Discounts and offers on a range of exclusive shopping;
- Career development and financial education workshops and seminars;
- Networking opportunities;
- Mentor-Mentee programmes;
- An online community for sharing stories, expanding professional networks and becoming a thought leader.

### W & Family

The W & Family explores the needs of a modern-day family woman, and attempts to adopt products and services to meet those needs. A family woman holds her family as a primary concern and actively desires the comfort of her family. The 'W' provides her and her family with exclusive access to a wide range of lifestyle-oriented value-added benefits and privileges. Some of the benefits the W & Family provides for women include:

- Great discounts, exclusive offers and freebies on health, beauty, and more;
- Access to a comprehensive loan products and credit facilities;
- Access to seminars on finance management, family building and parenting;
- Access to MHSS;
- Early Savers Club for her children;
- Access to the W Community with helpful advice on family finance matters, home and family articles and details of special offers.

### W in Business

The W in Business is driven by a desire to build an empire while providing value for her community and her general economy. She has taken up the title and immense responsibilities of an entrepreneur. Her determination keeps her through the hassles of running a business. The 'W' Initiative provides her with products and services to strengthen her resolve, skills, and network as she grows her business. The W in Business has access to products for her everyday business needs – from managing inflows and outflows to handling staff salary accounts. Our networking events, online community, and seminars give her access to key industry news, knowledge and an opportunity to reach new customers. She also has access to business facilities, including:

- Overdrafts;
- Trade Credit; to help her buy needed products or services, whilst paying the bank later;
- Commercial mortgage; to acquire, refinance, or redevelop commercial property.

The 'W' Initiative is not only equipped with the strategy and tools to empower women in business and finance; we also have a team of gender-trained business banking officers to attend to the specific financial education of these women.

Furthermore, over the years, Access Bank has been an active participant in the celebration of the Global Money Week (the Global Money Week is an annual international money awareness celebration, which holds on the second week of March every year engaging children worldwide in learning how money works, including saving, creating livelihoods, gaining employment, and entrepreneurship). By organizing a series of events, the Bank has successfully commemorated a series of Global Money Week awareness programmes.

At Access Bank, we understand that financial education is not just for investors; it is just as important, if not more so, for the average family trying to balance its budget and save for their children's education and the parents retirement. This is why we take issues on financial literacy with utmost importance. We will continue to fight to increase consumer awareness on the necessity for financial education making it more accessible to everyone.

### Rewarding Our Customers

At Access Bank, we do not take for granted the commitment and loyalty of our customers to doing business with us. Hence, we are always looking for ways to say "thank you" to them. In 2016, we appreciated our customers in the following ways:



### Access Bank MoneyGram Big Splash Promo

Access Bank partnered with MoneyGram to reward customers who received and sent money via MoneyGram between July and December 2016. The initiative was introduced to assist and encourage Nigerians living abroad to support their families in Nigeria. A star prize of Hyundai i10 was given to the winner. Other mouth-watering prizes such as 32" TVs, DVD players and blenders were also given to customers, aside from goodie bags received during transactions.

### Access Bank "Women Let's Save Promo"

Access Bank rewarded female savers across the country through its Women Let's Save Promo for their discipline in saving over a period of time. The winners of the promo received several household items such as refrigerators, fans, microwaves ovens, generator sets, among others.

### Access Bank Genie

This was done for customers in Lagos, Oyo, Abuja, Minna, Ilorin, Port-Harcourt, Benin, Kano, Kaduna, Adamawa, Imo and Enugu. Representatives of the Bank referred to as 'ATM Genies' gave customers at different ATM points in these locations a cash prize of #5,000 provided they were Access Bank customers with an Access Bank ATM card as proof and they were able to answer a question correctly.

### Cash Deposit ATMs – Making Deposits without entering a banking hall

At Access Bank, our customers need not worry about making a cash deposit after banking hours. In line with the Bank's goal of providing excellent customer experience, we increased the number of locations with cash deposit Automated Teller Machines, which allow deposits into any Access Bank account without any human interface or a bank card.

### Customers Health and Safety

At Access Bank, we believe that effective management of health and safety is a sound business principle that makes a significant contribution to the Bank's profitability. Therefore, the Bank will take all reasonable and practicable measures to ensure continual improvement of our health and safety standards. We have a moral obligation to ensure the safety and well-being of our customers and also ensure that no one is affected by our activities. As a result, the health and safety of customers is considered, promoted, communicated, and managed by the Bank in the same way as all aspects of the business.

Of our 317 branches in Nigeria, 120 are built on flat surfaces and are without stairs or ramps to enable easy movement of our customers that are differently abled (physically challenged); we also have 1604 ATMs with braille so that our customers that are visually impaired (VIPs) can make withdrawals without any stress. Hence, in 2016, there was no grievance, lawsuit, fines against Access Bank with respect to customer health and safety.



**Responsible Marketing**

At Access Bank, we act in the interest of our customers. We treat customers fairly at all times, and prohibit transactions that are not in their interest. Supporting our customers to make right decisions sits at the core of our business. And it is also in our interest to provide individuals and communities with every opportunity to prosper because in the long term, this will help the Bank to grow. We, therefore, approach our marketing promotion with clarity, sincerity, and non-discrimination, knowing fully well that the lack of these elements in our marketing communications and product promotions can lead to diminished trust and confidence among our current and potential customers.

As a result, our Corporate Communication Unit ensures compliance to all relevant national laws related to consumer protection and market promotions, such as the Consumer Protection Act and the guidelines of the Consumer Protection Council.

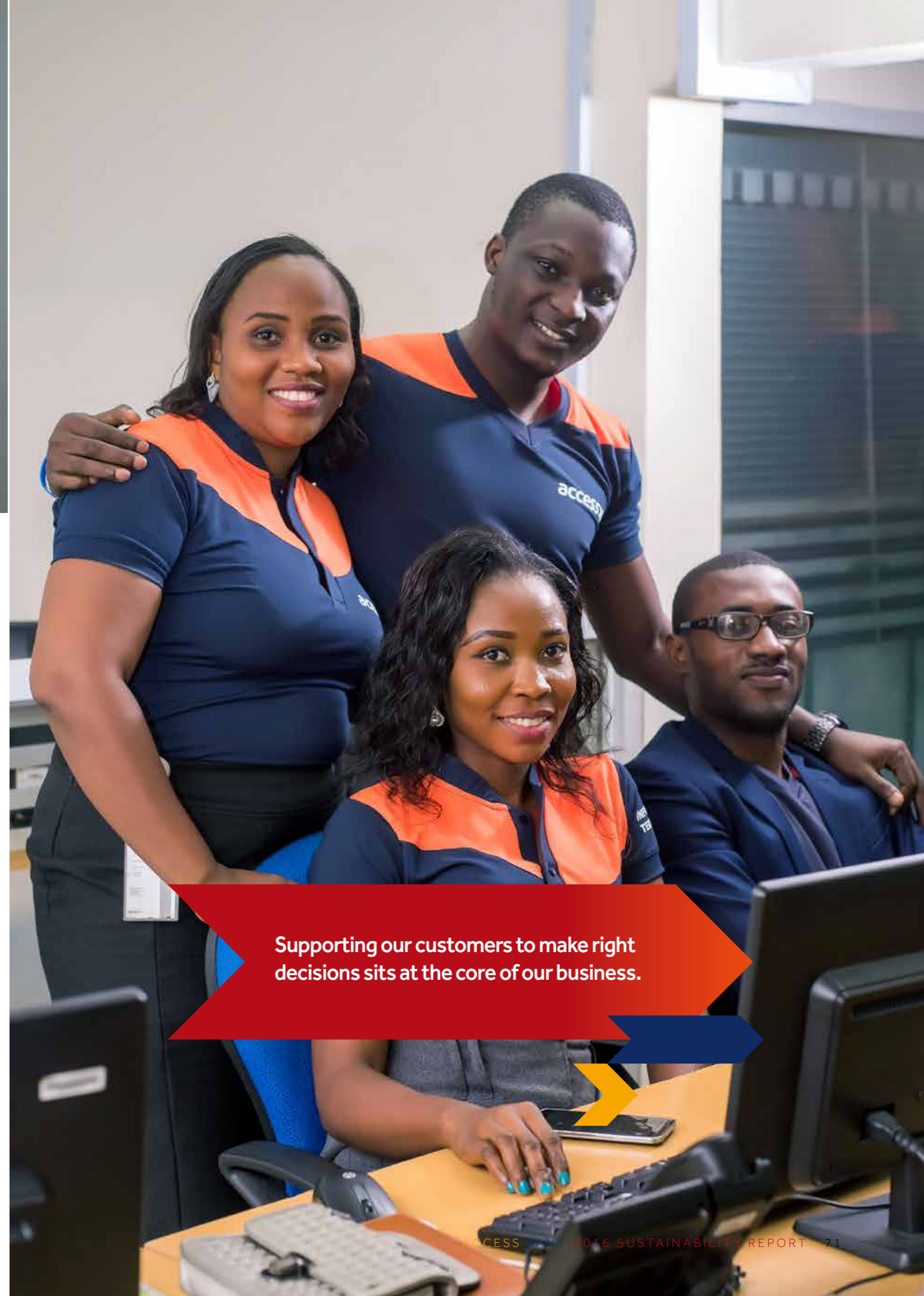
In addition, for all our advertising campaigns, the Bank seeks approval of the Advertising Practitioners Council of Nigeria (APCON), through our brand/media vendors. We also seek to avoid all forms and kinds of misrepresentation of the value of our financial products and services or the benefits accruable to our customers, in any marketing communication, regardless of whether they are handled internally or outsourced to our communication vendors. In compliance with local regulations, the credibility of our promotional statements is typically audited and verified by independent external consultants. Truly, this helps to sustain the confidence of our customers in the claims and statements we make. Owing to our approach, Access Bank did not receive any queries, grievances, lawsuits, fines, penalties or

complaints resulting from non-compliance with local regulations on marketing communications, including advertising, promotions, and sponsorships throughout the year 2016.

**Trust, Responsiveness, Confidentiality and Sincerity to our Customers**

Access Bank appreciates the value of the loyalty and trust of our customers. Moreover, we understand that we need to show ourselves trustworthy. Trust was one of the significant drivers in 2009, when we set up our Customer Ombudsman department. Along these lines, we turned into the principal Nigerian Bank to have done as such. An Ombudsman is a man, an officer or a representative, who receives complaints, investigates them and tries to deal with the problems fairly.

Since 2009, our Customer Ombudsman has continued to facilitate timely resolution of all customer complaints, while ensuring confidentiality, and building trust with them. Through our Customer Ombudsman department, we have shown over and over again to our customers that we are responsive to their concerns. As we incorporate these concerns and feedbacks into our business, we find that we are able to serve them better, thus growing our business. In 2016, thousands of specific, individual and transaction-related complaints were received by our Customer Ombudsman department. All of these concerns were resolved amicably and in confidence. Access Bank did not receive any grievance report from customers regarding breach of customer privacy or loss or misappropriation of customer data during the year.



**Supporting our customers to make right decisions sits at the core of our business.**



# Employees: Our People and Our Culture

## Our People Priority

Our people are key to our ability to run our business well and achieve our goals for the company and society at large. To create opportunities, it is required that we employ the right people, with the right blend of skills and expertise, and that we develop them in the right way. We also ensure they are motivated, highly committed, and fairly paid, in order to achieve our core value of "Empowered Employees." At Access Bank, we see our employees as assets. Hence, we are committed to the success of our employees throughout their careers. We support our employees' growth through training and career development programmes. We provide them with opportunities for professional and personal growth, ensuring their job satisfaction and continuous development. Such support has helped employees stay focused on delivering value. We also provide monetary and non-monetary incentives to reward their commitment. We believe this is critical to our goal of retaining our employees, who are the most valuable resource of our business.

## Equal Opportunities

It is crucial for us at Access Bank that we offer equal opportunities to all current and potential employees both in the hiring process and when it comes to career advancement. This is part of what it means to act responsibly. But it also makes sense for us as a business. The more diverse we are, and the more closely we mirror the societies we are part of, the greater our insight into our customers' circumstances and the better we can understand and serve their needs. We firmly believe that an increasingly diverse workforce benefits our business. This is why we are focused on breaking down barriers and biases so that we can achieve a truly diverse and inclusive organization.

Competent and motivated employees are the heart of our business. Access Bank's working environment is characterized by mutual respect and appreciation for each employee. Equal treatment of both genders is of paramount importance. Access Bank prioritizes equal opportunities and prohibits discrimination.

	2012	2013	2014	2015	2016
<b>% of Female Employees</b>	39	40	42	43	45
<b>% of Male Employees</b>	61	60	58	57	53
<b>Total number of employees</b>	2977	2463	2797	2843	2965

Table 15: Employees composition by gender

## Non-discrimination and Disability

At Access Bank, we believe innovative ideas and creativity can come from anybody irrespective of their religious affiliation, age, gender, ethnicity or disability. We provide a level playing field for everyone in all aspects of our personnel management, including recruitment, placement, evaluation and compensation. Adequate remuneration is also given for every job level without favouritism. Our support does not diminish in the case where any employee becomes disabled while a special consideration is given to disabled applicants in our recruitment process. As at December 31, 2016, Access Bank has 9 disabled employees in her workforce who have not been discriminated against. Also, no complaint, or lawsuit was reportedly filed against Access Bank in the reporting year. This attests to our commitment to equitable employment.

Access Bank strictly prohibits child labour and forced labour. We forbid wage exploitation, according to the labour laws of Nigeria and the regulations of the International Labour Organization.

## Women Empowerment

<b>% of female</b>	30.11
<b>% of male</b>	69.89

Table 16: Gender distribution of top management employees

## Women Empowerment: Women on Board

At Access Bank, we have consistently disproved of the linear perception of limiting women threading career paths traditionally believed to be dominated by men. We believe that women are highly imaginative in creating scenarios for social and economic change towards a sustainable future. This attribute is especially important in global finance, and banking. 45% of our workforce are women, 30% of management positions are currently filled by women, while 35.71% of our Board members are women.



	2012	2013	2014	2015	2016
<b>% of women on the Board</b>	13	33	31	33.3	35.7
<b>% of men on the Board</b>	87	67	69	66.7	64.3
<b>Total number on the Board</b>	15	15	16	15	15

Table 17: Gender distribution of the Board of Directors

To further drive our global leadership in workplace women empowerment, Access Bank operates two unique initiatives. One is the Access Women's Network, and the other is tagged supporting the Access Woman. Access Women's Network (AWN) is a package designed to provide female employees with opportunities, tools, networks and support they require to achieve within the Bank and beyond. The initiative comprises of coaching platforms, training and capacity building programmes, as well as social interactive programmes all designed to inspire confidence, improve skills and promote interrelationships among female employees. The 'W' initiative, on the other hand, extends to women outside the Bank. The 'W' is an Access Woman initiative.

## Access Bank Child Care Centre

Our childcare centre, located at the head office, was created to provide care for our employees' children during working hours. This initiative has significantly helped employees to maintain a balanced work and family life.

## Women's Empowerment Principles

At Access Bank, the empowerment of women is at the heart of our growth and sustainable development strategy. Women empowerment is an exceptionally material subject for us and our stakeholders. Accordingly, Access Bank has continued to be one of the leading sponsors of the internationally-acclaimed Women's Empowerment Principles promoted by the United Nations Women and the United Nations Global Compact (UNGC). As we continue subscribing to the Women's Empowerment Principles, we have progressively started to wipe out institutional stereotypes by which women were excluded from certain roles, opportunities and privileges.

Table 18: Women Empowerment Principles

PRINCIPLE	INITIATIVES BY ACCESS BANK
<b>Establish high-level corporate leadership for gender equality</b>	<ul style="list-style-type: none"> <li>Access Bank maintains a high-level corporate leadership 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, while Bolaji Agbaje, the Head, Group Human Resources, and Omobolanle Victor-Laniyan, Head, Sustainability, continue to actively represent the Bank on the Leadership Group of the UN Women's Empowerment Principles.</li> <li>As a Bank, we also take to heart leadership in collaborative partnerships with other financial sector players who are committed to women empowerment. In addition, we serve on the Bankers' Committee's Sub-committee on Women Economic Empowerment in Nigeria.</li> </ul>
<b>Treat all women and men fairly at work – respect and support human rights and non-discrimination</b>	<ul style="list-style-type: none"> <li>Access Bank treats all men and women fairly. Our programmes and benefit packages are equally made available to both men and women. The Bank makes equal remuneration to both men and women who work at the same level. We also promote continued support, employment and nondiscrimination of women during cases of pregnancy and after childbirth. This support includes, amongst other things, the provisions we make for maternity leave, and more flexible post-childbirth work options. Thus, our Bank's post-parental leave retention rate is at about 100%.</li> <li>At Access Bank, we do not discriminate against either men or women; and as a bank, we are totally opposed to gender-based harassment of any kind. 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.</li> </ul>
<b>Ensure the health, safety and wellbeing of all female and male workers</b>	<ul style="list-style-type: none"> <li>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 2016, the Access Recreation Centre (ARC), unrivalled in the industry, provided our workers with an avenue for boosting their work-life balance. The ARC, which comprises of a gymnasium, meal rooms and various relaxation spots, helps to boost wellness and healthy living among Access Bank's employees.</li> </ul>
<b>Promote education, training and professional development for women</b>	<ul style="list-style-type: none"> <li>Access Bank has an undying commitment to the development, training and capacity building of our workers. Indeed, an assortment of professional development packages are at the disposal of our male and female workers, without discrimination. In addition, having recognized the potential role of women in a stronger and bigger Africa, Access Bank launched a number of initiatives to further catalyze the professional development, mentoring and grooming of our women employees. These include the Access Women Network, which was launched in 2011, and the 'W' Initiative, introduced in 2014.</li> </ul>
<b>Implement enterprise development, supply chain and marketing practices that empower women</b>	<ul style="list-style-type: none"> <li>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 been on the rise in past years. About 35.7% of our Board members are females, having risen from 13% in 2012; and about 45% of our employees are females, having risen from 39% in 2012.</li> <li>Besides this progress, Access Bank also promotes initiatives to empower women through our supply chain activities and marketing practices. For example, in 2014-2016, and as a part of the 'W' initiative, we began a deliberate support of the growth of small and medium enterprises (SMEs) owned by women. We will continue to remain committed to encouraging the financial inclusion of female entrepreneurs, through the provision of value-adding and empowering benefits, as well as financial products targeted at women in business.</li> </ul>
<b>Promote equality through community initiatives and advocacy</b>	<ul style="list-style-type: none"> <li>Access Bank's commitment to women empowerment is also evident in our community investment initiatives. In 2016, we partnered with WeConnect International, a global non-profit working towards worldwide empowerment of women, to organize a Global Certification Capacity Development Workshop for upcoming women entrepreneurs in communities around us. In addition, 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. Read more about our community initiatives on page.....</li> </ul>
<b>Measure and publicly report on progress to achieve gender equality</b>	<ul style="list-style-type: none"> <li>Access Bank regularly reports to our stakeholders and members of the general public on all our sustainable development initiatives. We do this primarily through our annual Sustainability reports such as this one. Ongoing launch of new initiatives are also usually reported through other channels such as our Bank's quarterly Customer Digests.</li> </ul>



At Access Bank, we recognise that our employees are our greatest assets. Given this understanding, and our goal to be the top financier for today and the future, we make deliberate efforts to ensure that the morale and productivity of our employees remain high. Our employees are at the heart of the Bank's prosperity, and our demonstrated commitment to capacity building, learning and development truly ensures that they are respected as professionals and that they keep on standing out among their industry peers.

As a result, our vibrant corporate culture has kept us going. It is our way of life. And as we grow, we are taking with us an unparalleled positive corporate culture into the future of finance and banking in Africa. Owing to our commitment to maintaining a positive corporate culture and employee welfare, no query, grievance or complaints regarding labour practices were filed against Access Bank in the year 2016. Also, the Bank was not involved in any lawsuits, fines, or penalties relating to breach of labour-related local or international laws. Indeed, ours is a corporate culture of constant workforce development, non-discrimination, ethical business practices, workplace health and safety, amongst others.

**Talent Management**

Against the backdrop of strategic repositioning of our Bank as a trusted financial partner, Access Bank has adopted a balanced approach to talent acquisition. It relies both on leveraging the skills and experience already available within the organization, while also bringing in the necessary capabilities needed to develop strong and insightful leaders. Such leaders must not only be able to manage transitions; but they must also be able to keep employees

engaged, motivated, and focused on implementing the necessary changes that will help to position Access Bank for long-term sustainable performance.

Throughout the year 2016, more than two-thirds of open roles Bank-wide were filled by tapping domestic labour markets. More than 500 full-time employees assumed new roles at Access Bank in 2016. Despite the recession in Nigeria in the year 2016, and massive retrenchment in the financial services sector, Access Bank retained 100% of its workforce. Indeed, the Bank hired 330 graduates for our graduate programme. Spread across all business divisions and infrastructure functions, the graduates went through our School of Banking Excellence and were introduced to our business and culture. They were trained in relevant technical skills, and afforded an opportunity to build a network upon joining the Bank.

**Training, Education, and Capacity Building**

Skills development and training remain integral parts of Access Bank's professional development drive, which plays a key role in the realization of our Sustainability strategy. We not only aspire to be an employer of choice; we are also committed to investing in all our people to ensure that they have the skills required to perform at their full potential. This will enable them to deliver tangible benefits for themselves, while contributing to the growth and success of the business.

We believe in the importance and value of continuous personal development. In support of this belief, we recorded an average of 43 hours of training per employee in 2016.



### Training for Sustainable Start

Not found anywhere in Nigeria, Access Bank trains all entry level employees on sustainable banking practices. This is to ensure that new employees understand the Sustainability vision of the Bank as soon as they hit the ground running. Training for a Sustainable Start, therefore, helps the Bank to further integrate sustainable practices into its entire business units. By virtue of this programme, we have also been able to substantially alleviate the traditional behavioural problems that inhibit sustainable change in many business environments. By channeling resources into these training programmes, we are confident that we will continue to lead in financing for a sustainable future.

### Access Bank Middle Management Programme

In 2016, our Middle Management Programme partnership (MMP) with Wharton Business School ensured that our business managers were equipped with required skills to fulfil our commitment to our customers. Furthermore, our Key Talent Programme constantly challenges, nurtures and refines our brightest minds, whilst equipping them with the requisite market intelligence and exposure that makes them stand out amongst their contemporaries.

### Training

Total hours of training	482,460
% of employees trained	96%
Hours of training per employees	43

Table 19: Employee trainings

### Communication with Employees

In order to understand our employees better and converse more closely with them, Access Bank improved its communication framework with our staff in 2016. Face-to-face interactions were held between our Executive Directors and staff in order to strengthen interactions between senior management and executive trainees. Several town-hall meetings and workshops were also held at the head office and branch offices nationwide. The meetings and workshops were chaired by the Group Managing Director, senior management executives, and group heads.

### Access Bank Ideas Portal

A portal, called Basement, was also created for all our staff to share ideas on matters of strategic importance to the Bank, and also to vote and comment on ideas. The ideas are presented at the Dragon's Den where the senior management reviews them and adopts the innovative ones. An example of idea that was submitted through the basement portal and implemented in the reporting

year is The Wan Tong account, an account designed specifically for Asian expatriates in Nigeria.

### Annual Employee Engagement – 2016

Increased employee engagement is linked to positive commercial outcomes, improved business performance, increased customer satisfaction, higher productivity, better talent retention and reduced absenteeism.

At Access Bank, we undertake several initiatives on a periodic basis to keep our employees informed, involved, and empowered. During the reporting year, we conducted a number of initiatives to drive employee engagement. These activities helped individuals showcase their talents or pursue their interests other than work. Some of the activities conducted were:

### The Access Games (T.A.G) 2016

In 2016, we launched the maiden edition of The Access Games (T.A.G.), to create an inclusive work environment and an opportunity for employees to network and enhance cross-functional team dynamics. T.A.G. is also a tool to promote employee wellness. Employees were grouped into five houses; Ruby, Diamond, Onyx, Sapphire and Emerald. The 2016 edition was won by Emerald House, which was given a trophy and a cash prize of N500,000.

This maiden edition took place in upcountry regions (Abuja, Port Harcourt, Ibadan, Kano and Enugu) on Saturday, November 19, 2016, while Lagos held its event on Sunday, November 20, 2016 at Teslim Balogun Stadium.

### Employee Health, Fitness and Wellbeing

In 2016, the Bank commenced extensive wellness programmes that were designed to encourage employees to be in control of their health while having fun at it. These programmes included health lectures that addressed important critical health topics (e.g. cancer, HIV, healthy eating habits, physical exercise, etc.), emotional wellbeing programmes, and comprehensive health status screening.

### 2016 Health Week

The Bank, in partnership with Access Women Network (AWN) organized a Health Week for staff where medical experts were invited to give lectures to employees on critical health topics. Opportunities were created for employees to have access to free health screenings and counselling during the Week.

### The Access Women Network Blog

An internal blogging site was created to connect with women across the Bank and provide resources (articles, videos, pictures, etc.) to help them develop their capabilities in different areas, including career development, finance, health, fitness, social responsibility and fashion.

### Women Helping Women Initiative

In a bid to positively impact communities, the Access Women Network (AWN) organized a Walkathon in support of Genesis House (a non-governmental organization that caters to disadvantaged girls and young women of Nigeria, especially victims of human trafficking, abuse and addiction). The Walkathon had about 3,000 participants with over N40 million in cash raised through the support of corporate and individual donors to further the cause.

### 2016 Employee Satisfaction Survey

In 2016, the Bank made deliberate efforts to solicit feedbacks from its employees on a wide range of issues, including ways to better the delivery of our products and services, as well as welfare and other matters. This was done primarily through our Employee Satisfaction Survey, our yearly flagship initiative for understanding employee expectations and concerns. The survey provided a detailed understanding of how employees experience Access

Bank and their immediate working environment, as well as how they engage with their managers and peers.

The objectives of the 2016 Employee Satisfaction Survey were:

- To measure the level of employee satisfaction in 2016 and review the last 4 years' trend.
- To obtain insight on how well the Group is doing on its people-management
- To obtain insight into factors affecting employee motivation and attrition level across the Group.

The total number of employees that participated in the survey was 3,113, representing 86% of the Group as against 83% in the last report. Practices from employees' perspective shows:

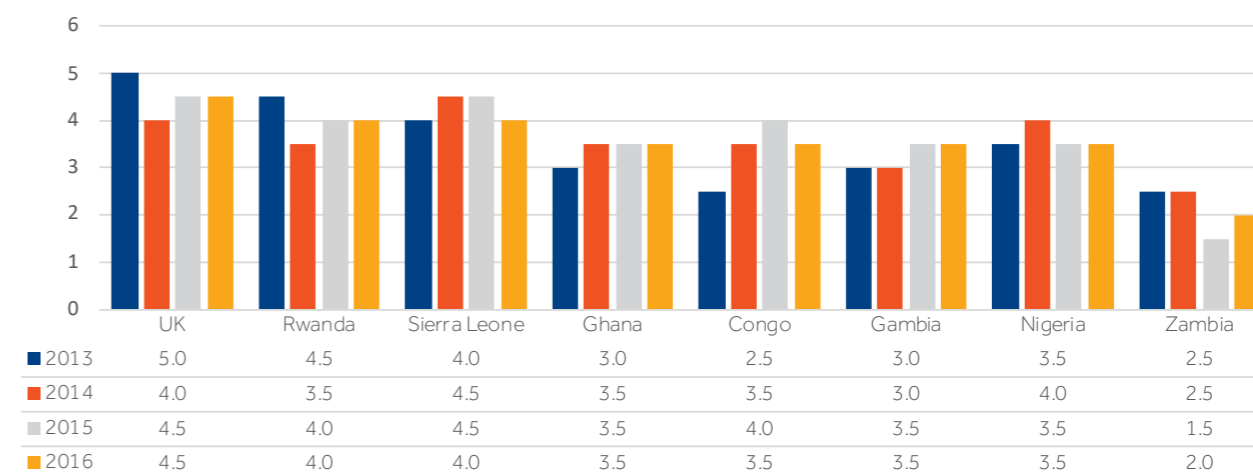


Figure 7: Employee Survey 2016

**COUNTRIES WITH DECREASE IN SATISFACTION LEVELS AND 4.0**

**Sierra Leone:**

The Employee Satisfaction Index for Sierra Leone dropped to a 4.0 as against 4.5 in 2015. This decrease is as a result of the effect of the Ebola outbreak on the Sierra Leone economy. Although the Bank supported our employees in the country during the outbreak through payment of hardship allowance, the economy has not stabilized; market prices are higher and it has become more difficult for employees to commute due to higher transportation costs.

**COUNTRIES WITH CONSTANT SATISFACTION LEVELS AND 3.5**

The Employee Satisfaction Index in Nigeria, Ghana and Gambia remained constant at 3.5. The employee engagement activities undertaken in the year 2016 in these countries did not have the desired impact as employees believed their opinion were not taken into consideration when making decisions.

**COUNTRIES WITH DROP IN SATISFACTION LEVELS**

**Congo:**

There was a drop in employee satisfaction level in Congo despite the implementation of the following employee engagement activities – TGIF, Health Walking & Team bonding, Annual party, etc. Employees still believed that:

- a) Their opinions were not taken into account when the Bank is making decisions.
- b) They did not receive adequate recognition when they did a good job.

**SATISFACTION INDEX BY GRADE BAND**

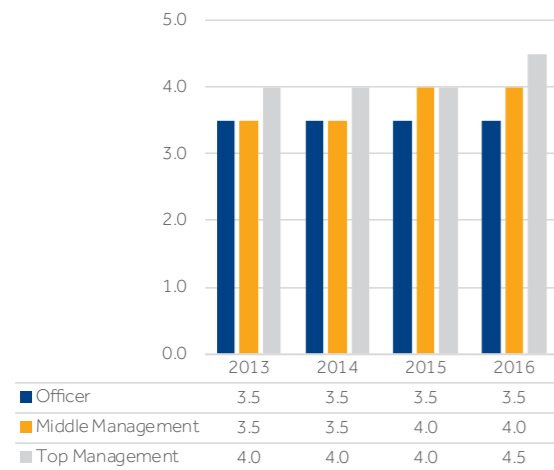


Figure 8: Satisfaction index by grade band

Satisfaction levels for officers and middle managers remained constant at 3.5 and 4.0, respectively. However, the satisfaction level for top management increased to 4.5. This is attributable to the

fact that top management employees believed more in the Bank's strategic goal to be 1st, 2nd or 3<sup>rd</sup> in the industry. Access Bank is now the 3<sup>rd</sup> in the industry.

**SATISFACTION INDEX BY GENDER**

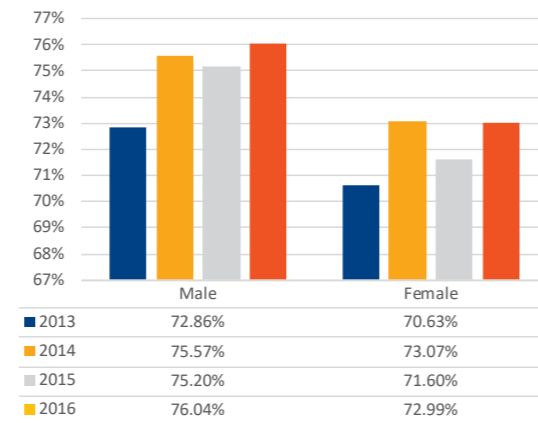


Figure 9: Satisfaction index by gender

The satisfaction levels increased slightly for both genders. This was as a result of the following:

1. **Female:** The slight increase in the female satisfaction level was as a result of the Access Women Network (AWN) engagement activities carried out in the reporting year.
2. **Male:** The slight increase in the male satisfaction level may be as a result of the engagement activities carried out by AWN that included the men – such as the Walkathon, Adire Challenge, Love a Child Initiative, etc.

**Satisfaction Index by Age Band**

The Employee Satisfaction index for employees within the age band of 30 – 39 years increased to 4.0. A number of employees within this age band have spent 3 – 6 years in the bank. Hence, they have assimilated into the Bank.

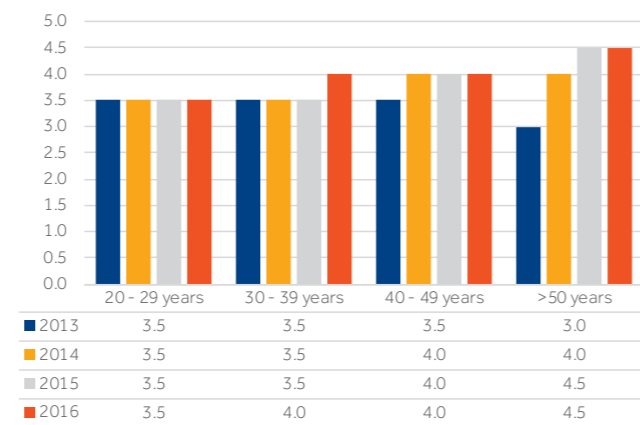


Figure 10: Satisfaction index by age

**Core Competencies**

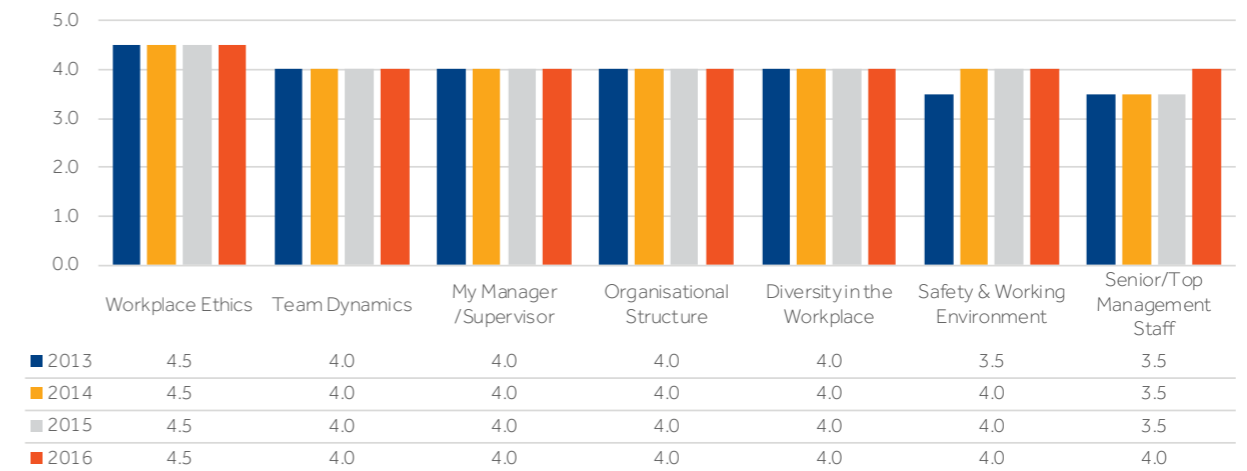


Figure 11: Core Competencies

Senior/Top Level Management Competency is new to this category. The category's satisfaction level increased to 4.0 as against 3.5 in 2015. The increase was as a result of the fact that employees are starting to believe more in the top management capability. For example, the top management has been able to take the Bank to number 3 in the industry.

**Employee Recognition and Reward Employee Awards**

As a bank that encourages a sense of ownership among employees, we have a culture of appreciating our employees and celebrating their dedication, hard work and contribution to the overall success of the Bank. Our Employee Award programme is designed to make employees feel valued and appreciated. This programme contributes to higher levels of employee morale, and increased organizational productivity. It also supports recruitment and retention.

Awardees and Award categories for Access Bank Annual CEOs Awards 2016 are listed below:

AWARD CATEGORIES	WINNER
Brand Ambassador of the Year	Eseosa Asemota
Employee of the Year	Nsikak Usoro
Teller of the Year	Imaobong Oton
Support Staff of the Year	Kayode Moronfoye
Best Non-Administrative Staff of the Year	Mabel Haggai

Table 20: CEO Awards 2016

**Sustainability Award**

- Our Centralized Operations Group was awarded the Most Innovative Fundraiser for their sustainable approach. The group adopted innovative strategies in managing funds they received for their community development project.

**RSPP – Restricted Share Performance Plan**

The Bank's Restricted Share Performance Plan (RSPP) is a long-term reward scheme which was set up by the Board of Directors of Access Bank in 2012. It involves allocating Access Bank shares to staff who have performed exceptionally well in any financial year. Allocated shares to staff shall not be vested to affected staff until after a minimum period of 3 years (vesting period) (i.e. ownership of the shares would only be vested in staff after 3 years from allocation). During the vesting period, the shares shall be in custody of trustees.

The RSPP comprises of:

1. 20% of all bonuses paid to staff
2. Appraisal rating
  - a) A\* – 7.5% of annual guaranteed pay
  - b) A – 5% of annual guaranteed pay
  - c) B – 3.5% of annual guaranteed pay
3. Executive (performance bonus)



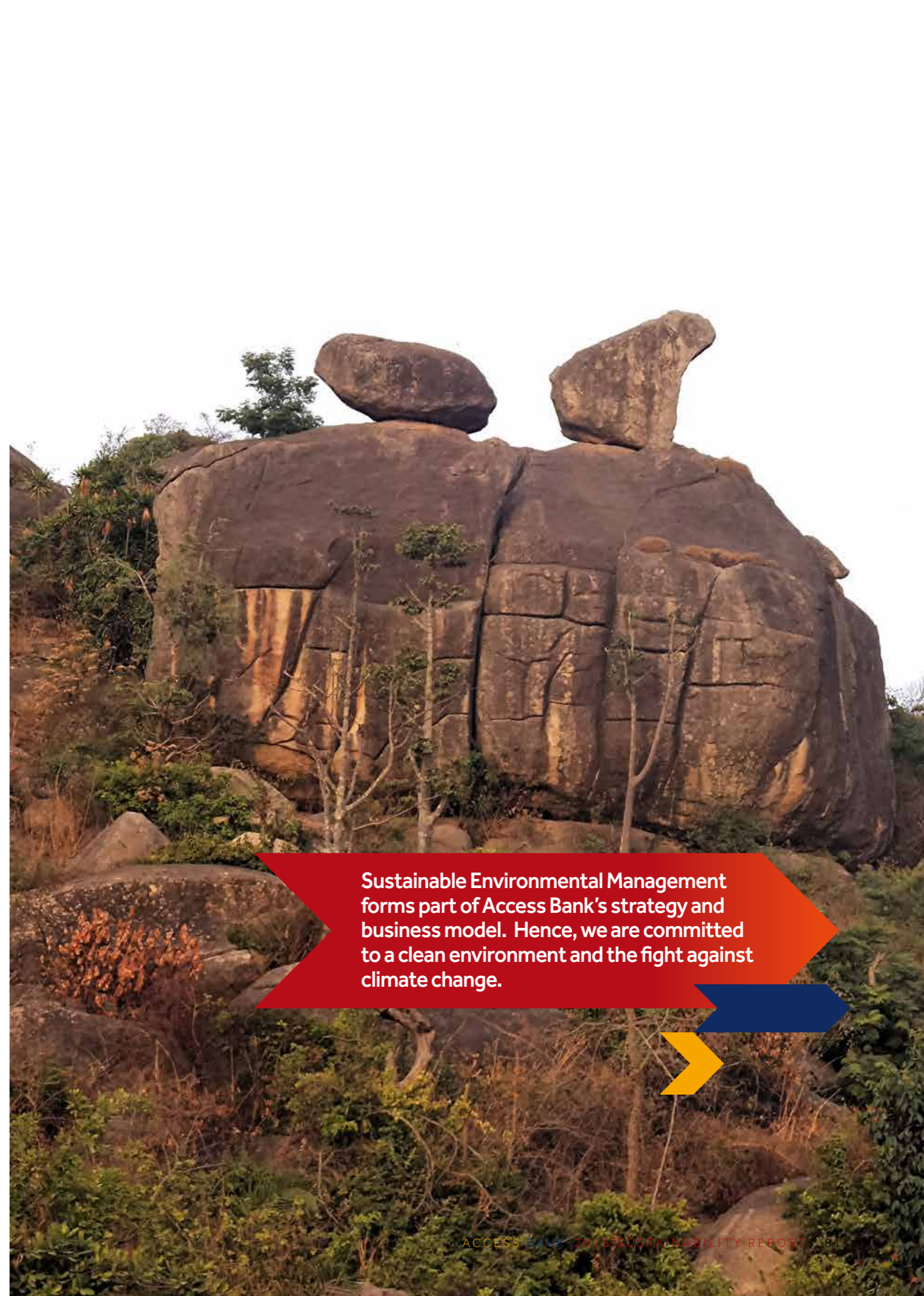


**Occupational Health, Safety, and Security**

At Access Bank, the physical and psychological health, welfare and safety of our employees is our legal and moral responsibility. We recognize the importance of employee overall wellness. Thus, particular care is taken to provide a contemporary, healthy and safe working environment and keeping risks to a minimum. At the same time, we provide our employees with medical care and health services through the National Health Insurance Scheme and Health Maintenance Organizations (HMOs). We promote healthy lifestyles by encouraging employees to use the Access Recreational Centre (ARC), equipped with world-class gym facilities. We also conduct regular safety campaigns through our health champions to raise health and safety awareness.

**Emergency Preparedness**

Emergency procedures are planned, documented, reviewed, practiced and updated to ensure preparation for all types of emergencies. These procedures are put into practice at our head office twice in 2016 (2<sup>nd</sup> and 4<sup>th</sup> quarter). The inclusion of emergency medical services and fire safety forms part of our emergency preparedness procedure.



**Sustainable Environmental Management forms part of Access Bank's strategy and business model. Hence, we are committed to a clean environment and the fight against climate change.**



# Access Bank Environmental Stewardship

Sustainable Environmental Management forms part of Access Bank's strategy and business model. We understand that the true cost of waste is not just in its disposal – it encompasses the inefficient and unnecessary use of resources like energy, and water. Hence, we are committed to a clean environment and the fight against climate change. This commitment is reflected in certain aspects of our business process, such as analysis of the social and environmental risks of our financing activities, and measurement of our environmental footprint.

Environmental awareness amongst employees at all levels has been a key driver for the successful implementation of all our action plans. Furthermore, sharing of information at all levels with employees, business partners, regulatory authorities and the public in general has further strengthen our resolve on responsible environmental stewardship.

In continuance of our commitment to Sustainability, Access Bank took careful measures and implemented apt systems to enable us comply with all environmental and social regulations relating to our banking activities and operations. We continued to work

towards improving our Sustainability programmes and reducing our environmental footprints. And as a result, Access Bank did not suffer any fines, sanctions, penalties, queries – financial or non-financial – owing to non-compliance to national environmental or social laws, or voluntary codes and standards of corporate Sustainability to which we are subscribed.



<b>Energy Efficiency</b>	Access Bank has an early closure policy which is enforced by shutting down lights at the Head office at 8pm, and 6pm in branch offices nationwide.  The bank uses LED light bulbs instead if inefficient light bulbs.
<b>IT initiatives</b>	Video conferencing to reduce travels.  Responsible e-waste disposal.  Automated shutdown of servers and desktops to reduce power consumption.
<b>Renewable Energy</b>	The Bank added 36 more solar-powered ATMs in 2016 to its previous 203 marking a 21% increase.
<b>Resource Efficiency</b>	We installed water-efficient cisterns in our rest rooms to ensure water conservation.  Motion sensors to switch off light in unoccupied rooms.
<b>Solid waste Management</b>	Through our recycling initiative, which started in July, 2016, we have been able to reduce our waste to landfill sites by 53% at the head office and annexes.

Table 21: Reducing our operational impact

## Energy Consumption in Our Facilities

Efficiency improvements are being made in Access Bank facilities to reduce total energy consumption. In 2016, energy consumption was reduced by 18%. This was achieved through our early closure policy enforced by shutting down power at the head office by 8pm, and branch offices at 6pm. The focus of this policy is to change employees' behaviour towards sustainable practices and increase the use of the best available technology. We also aim to drive the policy through strategic facility planning in our new and existing locations nationwide.

Access Bank is also striving to boost energy efficiency and integrate renewables sources in order to minimize the environmental impact of its business activities. To this end, we added 36 more solar powered ATMs to the 203 as of 2015, showing a 21% increase from the previous year.

## Diesel consumption

Our early closure initiative also helped reduce the quantity of diesel we used in 2016. We used a total of 15.2 million litres of diesel in the reporting year. We are currently exploring other cleaner and greener alternative means of power generation in order to reduce our diesel consumption further in the coming years.



### Travel-Free Meetings and Climate-Smart Travel

A large share of Access Bank's total CO2 emissions is from business travels. As our operations become more international, Access Bank took conscious efforts to strike a balance between the need to travel and the need to reduce climate impacts. In 2016, Access Bank made further efforts to encourage travel-free meetings and reduce emissions from travel by 19.44% by doing some of our meetings through the video conferencing facility available at the head office. Carpooling was also encouraged among Access Bank's employees and the Bank's fleet to ensure we optimize the use of cars in our fleet.

### Paper Consumption

Across the Bank, we have automated almost all of our processes, thereby, reducing the need to print. However, if there is a need to print, we have ensured that eco-printing practices are adopted. We also ensured that all paper stationeries used in printing internal memos are re-used, where possible. Also, transactions through our mobile and electronic banking platforms have increased significantly amongst our customers. These approaches have significantly reduced our paper purchase by 50% and have resulted in substantial cost-savings. A total of 32,308 reams of paper was consumed in 2016, equivalent to 19,384.8 kg (Assuming 0.6kg per ream).

### Solid Waste Management

Over the years, the Bank has adopted sustainable waste management practices. In July 2016, Access Bank pioneered the waste recycling project in partnership with RecyclePoint Nigeria for proper disposal and management of paper, plastic, glass and can waste at its head office and annexes. Since its commencement, we have attained a 53% reduction in the amount of waste generated that goes to landfills in these locations. This reduction was achieved through our aggressive awareness campaigns on various platforms and our sustainability week.

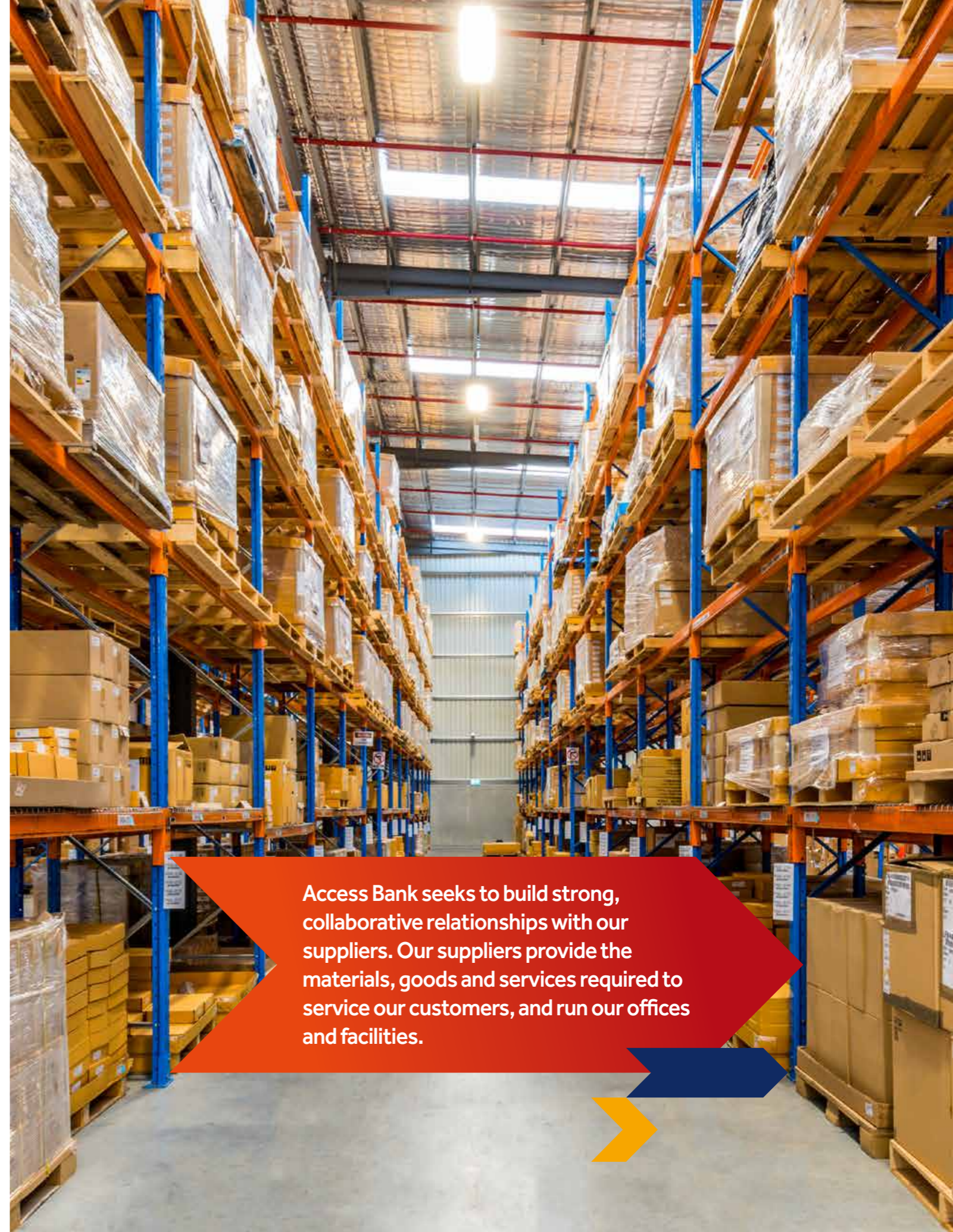
Another contributor is the proven effectiveness of our onsite recycling bins, which encourage and enable the appropriate sorting of waste at the source. We are looking to reduce our environmental pollution in the coming years; as such, we are expanding the recycling initiative to our branches nationwide.

### Water Efficiency

Water is essential to our operations. We also take very seriously our responsibility to carefully manage our water resources. Over the course of the year, we took significant steps to optimize our water consumption. We installed water-efficient cisterns in our rest rooms; thus, conserving water consumption and reducing waste waters. Throughout the Bank, we aim to halve our water usage in the coming years; as such, we are looking to install more of these water-efficient cisterns in more of our branch offices nationwide. We will continue to work towards improving our sustainability programmes and reducing our environmental impact.

### World Environment Day Participation

Access Bank, in partnership with Global Initiative for Economic Empowerment (GIEE), arranged a high-level session, awareness programme and training that engaged young influencers on the theme of the 2016 World Environment Day: "Fight Against the Illegal Trade in Wildlife." Over 20,000 people were reached with wildlife protection information on social media; and over a 100 participants signed a joint declaration pledge to show zero-tolerance for the illegal trade of wildlife products. The declaration aims to take appropriate actions to protect endangered species. Also, in partnership with the Human and Environmental Development Agenda (HEDA), the Bank executed the Project Safe Water Initiative, a project aimed at drilling boreholes for the provision of potable water in 15 communities in the south-west region of Nigeria where they had little or no access to clean water.



Access Bank seeks to build strong, collaborative relationships with our suppliers. Our suppliers provide the materials, goods and services required to service our customers, and run our offices and facilities.



# Supply Chain Management

Access Bank seeks to build strong, collaborative relationships with our suppliers. Our suppliers provide the materials, goods and services required to service our customers, and run our offices and facilities. We understand that the activities of our suppliers have potential environmental impact. Starting from the identification of needs and ordering relevant products/services (based on quality, lead time, and cost), and ending with receipt of items and processing vendors' payments, we have taken steps to bring our suppliers up to speed with our Sustainability agenda.

As a result, we have effectively transformed our procurement practices from a mere business cost into a highly-effective vehicle for transformation, investment, business support and community development. Our supply chain strategy continues to focus on ensuring that our suppliers maintain high standards of social, ethical and environmental conduct. Our approach is to set expectations for our suppliers, requiring them to comply with locally and internationally-recognised standards. We embed expectations and standards in supplier contracts, and communicate about the responsible business practices that we expect.

## Vendor Selection Process

We maintain inclusive and robust procurement policies, which enhance our corporate responsibility, while also helping our suppliers to improve their Sustainability and corporate responsibility performance. Our investors, shareholders and employees are ethics-minded. The surrounding communities, non-profit organizations, the media and our regulators also do not expect to see us associate ourselves with vendors that trample on human rights or whose businesses promote environmental harm and/or social injustice. Access Bank appreciates the concern of these stakeholders. And in order to live up to their expectations, we maintain a standard procurement framework, which helps us to conduct thorough due diligence and assessment of our vendors in line with the Bank's policy. This is our management approach to sustaining strong, positive relations with our supply chain.

Depending on whether they are new/prospective or old/approved suppliers, Access Bank's vendor assessment process consists of the following criteria:

- i. Track record
- ii. Geographical coverage
- iii. Quality of goods/service

- iv. Status of dealership/distributorship
- v. Price competitiveness
- vi. Referrals from other institutions
- vii. Problem resolution
- viii. Timeliness of service delivery
- ix. Service/product quality
- x. Character and composure of company representative

TOTAL RATING SCORE	MAXIMUM=20
<b>Parameters</b>	<i>Parameters used in evaluating 'New Suppliers' (Scale:1-5)</i>
<b>Parameter 1</b>	Track record
<b>Parameter 3</b>	Quality of service/product
<b>Parameter 4</b>	Accredited/dealership status
<b>Parameters</b>	<i>Parameters used in evaluating 'Approved' and 'in use, not yet registered' suppliers (Scale 1-5)</i>
<b>Parameter 1</b>	Problem resolution
<b>Parameter 2</b>	Timeliness and service delivery
<b>Parameter 3</b>	Service/product quality
<b>Parameter 4</b>	Character and composure of company representative

Table 22: Our vendor selection parameters

## Local Sourcing

**Sourcing of materials is a complex issue; one that is intricately linked to biodiversity, water resources, human rights, local community involvement and engagement, to name a few.** At Access Bank, we continue to place a priority on the proportion of our local procurement because we are committed to strengthening our community ties and to supporting local economies. By reducing travel time, we cut down emissions, thereby reducing the carbon footprints of our suppliers.



## Environmental and Social Due Diligence

As part of our supplier assessment criteria, Access Bank ensures that while traditional assessment parameters (such as Track record, Geographical coverage, Quality of goods/service and Status of dealership/distributorship etc.) are considered, indicators such as ethical, environmental, societal, human rights, labour and governance practices are also incorporated into the criteria. This is our way of conducting due diligence to ensure that we are not transacting business with a vendor who has adverse impacts on the society.

In 2016, our suppliers were assessed using these Sustainability-based criteria. We checked their Track record, to establish, for example, how they were managing their waste, and whether they had a history of severe pollution, employing children/under-aged people or using forced labour in defiance to Nigerian labour laws. We also assessed their Geographical Coverage to ascertain their ability to supply to our locations with minimum possible travel distance, to minimize greenhouse emissions via supply chain transport. Green considerations were also included to make sure that the Quality of Products procured incorporated low environmental footprints. In addition, we used dealership criteria to ensure that the potential suppliers did not have governance problems, and that they were committed to ethical practices. We also ascertained that they had the appropriate legal status to operate and provide products and services in the required capacity.

## Supplier Engagement

Our suppliers and vendors are engaged through the following platforms:

- i. Quarterly meetings'
- ii. Site visits,
- iii. Annual General Meetings,

We also engaged them for procurement purposes and when there was a change in either procurement or payment system.



# Communities and the Wider Society

In addition to our routine business, we consider Access Bank as an integral part of the communities where we operate. Therefore, we are committed to advancing and empowering those communities. We also recognize that building strong relationships with our communities provides mutual benefits, and creates new opportunities for engagement and growth.

We carried out a range of community activities, based on dialogue and collaborations with organizations in every sector of society. We carried out volunteering activities by employees of the Bank. Donations and sponsorships also formed part of the community engagement. Through all of these activities, the Bank expands its sphere of influence and promotes social and environmental values in society.

In 2016, Access Bank invested about N2 billion in various community development initiatives. These initiatives were run through partnerships with global and local organizations and focused on our five main community investment themes: gender equality/women empowerment, education, environment, health, arts and sports.

Many of these efforts to invest in, and grow solid relationships with our communities, have resulted in widening the reach of our market presence. These efforts have also achieved indirect economic impacts, fostered resolution of grievances, promoted public policy, advanced anti-corruption efforts, and provided charitable donations. We make these efforts to secure for ourselves, and the people around us, a future of excellence. Some highlights include:

- Malaria-To-Zero Initiative
- The Access Bank Lagos City Marathon
- UNICEF Charity Shield Polo Tournament 2016

## Malaria-To-Zero Initiative

Despite significant investments in malaria interventions over the last decades, Nigerians have not experienced commensurate results in terms of malaria outcomes. At the current slow but incremental trajectory, Nigeria will be unable to meet its malaria pre-elimination targets by 2020. The transition from malaria control to elimination provides a compelling opportunity for Nigeria to reflect on its aspirations, take stock on progress and inspire bold, innovative approaches to address the malaria epidemic. Part of the innovative approaches could entail non-traditional public-private

partnerships that would catalyze a new path towards achieving Nigeria's pre-elimination targets by 2020.

Accelerating progress towards pre-elimination requires rethinking the way malaria interventions are developed, executed and financed. There is a need to move from the public, fragmented approach to an innovative public-private bespoke approach. Consequently, the Private Sector Health Alliance of Nigeria (PHN) and Access Bank, under the leadership of the CEO of Access Bank, Dr. Herbert Wigwe, launched the Malaria-To-Zero initiative as an innovative financing platform to galvanize private sector resources and capabilities to avert at least 1 million malaria cases and deaths by 2020.

This goal will be achieved by organizing and strategically leveraging on the resources, capabilities and the proven expertise of private sector organizations. This initiative was launched on April 25, 2016 (World Malaria Day) at a CEO Roundtable led by Access Bank CEO, Herbert Wigwe, with support from the PHN and HACEY Health Initiative (HACEY). The former Minister of State for Health, Dr. Mohammed Ali Pate, and the Lagos State Commissioner for Health, Dr. Jide Idris, were special guests at the event. In attendance were about 60 top management staff of invited organizations – with 38 of them CEOs.



COMMUNITIES AND THE WIDER SOCIETY

The plan for 2016 was to raise funds that will kick-start the implementation activities in 2017. The results so far include:

- Roadshows to key decision makers and High Net Worth Individuals to engage, secure buy-in and commitments on Malaria-To-Zero.
- Signing of Malaria elimination pledges by about 25 organizations. These pledges indicate commitment to the elimination of malaria in Nigeria. The signing of the pledges also signifies the first step towards taking joint action on the Malaria-To-Zero initiative.

Support received from large corporates and foundation.

Development of the Malaria-To-Zero website by partner non-governmental organisation, HACEY Health initiative. The website is aimed at providing relevant information to various stakeholder publics, whilst also encouraging more partners to come on board the initiative.

- Additionally, we have firm commitments from organisations, which apart from Access Bank, included Lafarge, GSK, Etisalat, Airtel, Shell, Exxon Mobil, Pfizer, MTN.

A monitoring and evaluation framework has been developed for the areas of intervention to enhance performance management



and accountability. More information on the activities of the Malaria To Zero initiative can be seen on the website – [www.malariatozero.org](http://www.malariatozero.org).

## The Access Bank Lagos City Marathon

In 2016, the Bank partnered with the Lagos State Government to successfully host the maiden edition of the Access Bank Lagos City Marathon. This partnership was aimed at providing strategic support in the area of sports, whilst promoting healthy and active living through fitness and exercise. It was the first ever full Marathon in Nigeria since 1985. The event, which was approved by the Athletics Federation of Nigeria (AFN), was endorsed by the International Association of Athletics (IAAF). It was tagged "Running from The Old to The New." The event drew athletes from



across the globe, whilst showing the emergence of a modern city and multifaceted developments the state has witnessed since the last marathon over 30 years ago. The 2016 Access Bank Lagos City Marathon was ranked 2<sup>nd</sup> in Africa immediately after the Cape Town Marathon by the All-Athletics.com. The marathon also emerged 71 amongst over 1000 international marathons globally.

### UNICEF Charity Shield Polo Tournament 2016

The 2016 UNICEF Charity Shield Polo Tournament is one of the prominent initiatives sponsored by Access Bank to drive development in the communities we serves. The 2016 edition of the Access Bank-UNICEF Charity Shield Polo tournament was designed to raise more awareness on the plight of vulnerable children and orphans, especially the Internally Displaced Persons (IDPs) scattered across northern Nigeria. The tournament, which was held in two phases, started in Kaduna State and climaxed in Europe with the Access Bank Charity Shield Polo Day at the prestigious Guards Polo Club in London. The range of events, which featured celebrities from different parts of the globe, proved to be yet another platform for supporting the less privilege in northern Nigeria. Access Bank, in line with this year's goal, donated N10,000,000 to UNICEF for the cause.

### Women Empowerment and Gender Inclusiveness

Access Bank maintains a high-level corporate leadership on gender equality matters. In line with our beliefs, we have signed onto the United Nations Global Compact's Women's Empowerment Principles (WEP) in 2010. We empower our female employees by helping them build their leadership competencies so that they can assume future leadership roles within the organisation. To this end, we founded the Access Women Network (AWN) in 2011. AWN provides a platform for our female employees to accelerate



their professional and personal development through interactive learning and development workshops and training. As a result, between 2012 and 2013, the number of women on our Board has increased significantly, especially with the emergence of the Bank's first female chairperson, Mrs. Mosunmola Belo-Olusoga.

Access Bank also promotes initiatives to empower women through our supply chain activities and marketing practices. Besides the Access Women's Network, and Supporting the Access Woman initiatives, in July 2014, Access Bank unveiled the 'W' initiative to accelerate a new and stronger wave of hitherto scanty female entrepreneurs in Nigeria. In addition to financial inclusion, the "W" initiative is a one-stop centre for all of Access Bank's women empowerment offerings. Some of these include capacity building programmes exclusive to women, mentoring programmes, and maternal health services, all aimed at helping to build a bigger, stronger and more sustainable society. 'W' is another impactful women empowerment initiative launched by Access Bank. However, 'W' extends to female members of the public, outside the Bank.

### Pledge for Parity

Access Bank Plc., through its women market programme, "The W Initiative," and the female staff network, "Access Women Network (AWN)," held a series of activities to mark the International Women's Day as we encouraged both staff and Customers to #PledgeForParity. The #ParityPledge engaged all staff members, customers and partner organizations to take the pledge and share with their social network. Other activities lined-up to commemorate the noble cause of the 2016 International Women's Day included:

- Gender Parity Workshop for Gender Awareness – Targeted at male customers and staff members of the Bank. It was



aimed at discussing gender parity and taking the parity pledge at the Bank's monthly staff engagement forum – Quest for Excellence Hour.

- Staff members visited the W Community site to fill the #PledgeForParity form.
- A social media campaign was also executed on the Bank's social media platforms where pictures and videos of staff creating awareness on gender parity were uploaded and promoted to sensitize and create more awareness in the community.

### Access Women Network

In 2016, a series of activities were implemented to engage women in empowerment programmes. The activities involved capacity building, mentoring and networking opportunities, all specially designed to grow and groom our female employees, at all levels in the organization. These activities included: the AWN Survey, the "Love a Child" Initiative, Toastmaster Club (AWN Chapter), Money Talk with Dapo Olagunju, sponsorship of 15 AWN members to attend the 15th Annual WIMBIZ conference, the Orange Lecture, amongst others. These engagements were geared towards catalyzing the confidence and skills of our women to better succeed in their careers.

### Walk for Hope

The Access Women Network as well as the "W" initiative also embarked on a campaign aimed at raising funds for the Genesis House. Genesis House is a non-governmental organization that takes care of disadvantaged girls and young women in Nigeria,

especially victims of human trafficking, abuse and addiction.

### The Adire Challenge

The Adire Challenge was put together in support of Genesis House. The challenge cut across both Access Bank staff and external bodies in support of the charitable cause of supporting disadvantaged girls and young women. AWN members wore a touch of Adire every Friday in the month of April. This was accompanied by a social media campaign on the Bank's social media platforms. The Challenge was geared towards fundraising for the cause.

### Walkathon

- 2,500 Participants
- A distance of 10km was covered
- Over #40M naira raised

The Walkathon was also an initiative in support of Genesis House. The Walkathon took place on the 23<sup>rd</sup> of April, 2016 and was aimed at raising awareness on the need to empower and support vulnerable young women in the society. About 2500 participants from corporate Nigeria, government, the diplomatic community and schools were part of this 10km walkathon for a good cause. In total, these two initiatives were able to successfully raise over N40 million in cash and kind for the victims of human trafficking, abuse and addiction at the Genesis House for young girls.



## Partnerships for Social Innovation

### a. Step-Up Green Initiative

Everyone in the world depends completely on earth's ecosystems and the services they provide such as food, water, disease management, climate regulation and aesthetic values. Over the past 50 years, humans have changed these ecosystems more rapidly and extensively than in any comparable period of time in human history. This has resulted in substantial and irreversible loss in the diversity of life on earth. Now the moment calls for renewed effort towards creating monumental awareness as regards sustainable green lifestyle.

Access Bank's commitment to contributing towards sustainable green practices across Sub-Saharan Africa has seen it provide support for Green Impact International – a global eco-advocacy organization aimed at creating a movement of environmental conscious individuals across nations. The support will enable Green Impact International to carry out a programme targeted at training 100 volunteers on eco-smart orientations and a subsequent follow-up project on the engagement of the trainees in reaching out to students in 50 Secondary Schools with the aforementioned

objective. The training will go in tandem with the establishment of green clubs and green spaces within 10 of the selected schools.

The programme was kick-started on the 20<sup>th</sup> of May, 2016 with the first phase of training-the-trainers session at the zoo park of the Federal University of Agriculture, Abeokuta, Ogun State. The second phase was carried out outside of Abeokuta to accommodate the volunteers residing at locations outside the capital city. The second phase was carried out on the 30<sup>th</sup> of May, 2016 at the Redemption Camp at Mowe, Obafemi Owode Local Government Area (LGA) of Ogun State.

Prior reach-out to youth bodies like the Student Association of the Federal University of Agriculture and the Federal College of Education, Abeokuta and the State Directorate of the National Youth Service Corps was carried out to create awareness as regards the Step-Up Green Programme. A call to action was made and a number of volunteers that served as the trainees were drafted, registered and trained as educators for the programme. The training sessions covered the aspect of Human and the Environment, Ecosystem and relative impact of man. Insights into conservation and Sustainability, and the process of establishing green clubs among the students were also covered.

The reach-out phase of the trained trainers began on the 1<sup>st</sup> of June with the reach-out totalling 17 schools in 3 LGAs in Ogun

Sate, namely: Obafemi Owode LG, Abeokuta North LG and Odeda LG. The trainers having been trained started off their respective reach-out sessions with the students in their respective schools of attachment.

### b. CSR-in-Action Report, Proposal and Grant Writing Training for CSOs

CSR-in-Action entered into a partnership with Access Bank Plc. in October 2015 to sponsor a series of trainings sessions for Civil Society Organisations (CSOs) in Nigeria. At the first training focused on Finance, Budgeting and Book-keeping, which took place in November 2015, participants were asked to pick a number of proposed training workshops in order of preference. It was hardly surprising that the need for competency in Report, Proposal and Grant writing was immediately evident.

Resulting from the high preference for developing competency in report, proposal and grant writing, this training was designed to clearly articulate to participants how to put their best foot forward and take advantage of the opportunities they have ample capabilities for.

The training was held on Thursday, 9<sup>th</sup> June, 2016 at Access Bank's head office, with the aim to empower Civil Society Organizations (CSOs) with technical skills to write compelling proposals, and enable them access to local and international grants from donors. The training was also designed to capture crucial elements of report-writing that would emphasize the gaps that these CSOs have made efforts to fill.

In light of this, it was crucial for the participants to be exposed to seasoned professionals in the persons of Bekeme Masade and Linda Bembatoum, who have unmatched competencies in this regard.

A total of 54 participants spanning 10 states across Nigeria were present. The sessions identified several matters, which are summarized below:

- CSOs typically do not possess the necessary requirements to access funds. In other words, they are typically not grant-ready, and end up losing out on opportunities; and,
- CSOs often face challenges in knowing what information to provide in writing proposals and reports, and oftentimes, eventually do not present enough information for a favourable response.

The course module was developed in collaboration with Enterprise Creative (Third Sector Development Solutions). It contained key knowledge and tools required to develop globally competitive proposals and reports. The training course also included practical examples, exercises and group tasks to ensure active participation from the entire class.

A post-training feedback was requested from the participants and some of them had the following to say:

- *"This training was particularly insightful for me, especially the session on report writing. My eyes were opened to common errors in (report/grant/proposal writing), some of which I have made in the past, but with the knowledge gained, going forward, they will not be repeated."*
- *"I was a participant at the Report, Proposal and Grant writing training organized by CSR-in-Action in partnership with Access Bank. I commend the efforts in the space of social development and the impact the organization is making in Nigeria. Thank you for educating us on report writing skills from your wealth of experience".*



**c. Commemoration of the International Day to end Obstetric Fistula**

An estimated two million women and girls are living with obstetric fistula, a hole or tear between the birth canal and the rectum or bladder. It results in chronic incontinence, dangerous infections and, due to the stigma that surrounds it in many communities, a lifetime of discrimination. Sufferers often endure depression, social isolation and deepening poverty. Many women live with the condition for years – or even decades – because they cannot afford to obtain treatment. Access Bank partnered with Project Asha to sensitize women in different communities across Nigeria. The obstetrics fistula sensitization programme kick-started on 10 June, 2016 at the Sogunro area of Yaba, a riverine community not accessible by car. Over 300 women and girls from the community were in attendance, aside from husbands, fathers, brothers and community leaders who graced the event. Other communities that were reached included Ughelli in Delta State – where over a thousand women and children were reached; Trikania in Kaduna – over 600 women and children were reached in this community; and an IDP camp in Abuja.

**d. Commemoration of World Environment Day**

World Environment Day (WED) is marked on June 5<sup>th</sup> every year to raise global awareness on the need to take positive environmental actions to protect nature and the planet. It was established by the

United Nations General Assembly in 1972 on the day that United Nations Conference on Human Environment began. It is run by the United Nations Environment Programme (UNEP). Access Bank is the Co-Chair for Africa and Middle East Task Force of UNEP. The Bank is also on the UNEP Global Steering Committee, directing affairs of financial institutions globally with respect to the environment.

World Environment Day was established to address huge environmental issues like food loss and waste, deforestation, increasing global warming, and so on. Every year, celebration is planned according to the particular theme and slogan of the year to bring effectiveness to the campaign all over the world. It is hosted every year by a different city and commemorated with an international exposition through the week of June 5<sup>th</sup>. The 2016 WED was hosted by Angola under the theme, 'Zero-Tolerance for the Illegal Wildlife Trade,' and the slogan: 'Go Wild for Life'.

WED is celebrated to achieve carbon neutrality, with a focus on forest management, greenhouse gas reduction, bio-fuels production, use of hydro-power to enhance electricity production, among other sustainable environmental practices. Some of the objectives of the World Environment Day Campaign are mentioned below:

- To create awareness about environmental issues.
- Encourage people from different societies and communities



to become active agents in developing environmental safety measures.

- Encourage people to make their nearby surroundings safe and clean to enjoy safer, cleaner and more prosperous future.

World Environment Day is celebrated in many ways in different countries. Activities include street rallies and parades, concerts, tree planting, and clean-up campaigns.

In commemoration of the 2016 WED, Access Bank, in partnership with Global Initiative for Economic Empowerment (GIEE), arranged a high-level training session and awareness programme that engaged young influencers who are leaders of different organizations. The training was focused on the theme of the 2016 World Environment Day. The session held on the 15<sup>th</sup> of June at Best Western Hotel, Ikeja.

The programme was a success as a total of 131 participants representing 62 organizations were present; 24,231 people were reached with wildlife protection information on Facebook; and 105 participants signed a joint declaration to show zero-tolerance for the illegal trade of wildlife products, and to take appropriate action to protect endangered species.

**e. Commemoration of World Sickle Cell Day**

World Sickle Cell Day was established by the United Nations General Assembly in 2008 in order to increase the awareness about the Sickle Cell Disease. It is celebrated every year on the 19<sup>th</sup> of June.

Sickle Cell Disease (SCD) is a group of genetically passed-down

blood disorders. The most common type is known as Sickle-Cell Anaemia (SCA). It results in an abnormality in the oxygen-carrying protein haemoglobin found in red blood cells. This leads to a rigid sickle-like shape under certain circumstances. Problems in SCD typically begin around 5 to 6 months of age. A number of health problems may develop, such as pain ('sickle-cell crisis'), anaemia, bacterial infections, and stroke. Long term pain may develop as people get older. The average life expectancy in the developed world is 40 to 60 years.

As of 2013, about 3.2 million people had sickle-cell disease, while an additional 43 million had sickle-cell trait. About 80% of sickle-cell disease cases are believed to occur in sub-Saharan Africa. In 2013, it resulted in 176,000 deaths, up from 113,000 deaths in 1990.

According to research, Nigeria has the largest population of people with Sickle Cell Disease in the world, with over 150,000 babies born with the serious condition every year. It was estimated that only five percent of the children with the Sickle Cell Disease live past the age of 10 in Nigeria, compared to over 96 percent surviving into adulthood in the United Kingdom and the United States.

With advanced medical care, the life expectancy for those with Sickle Cell Disease is increasing, but currently there is no cure. Unfortunately, the reality of those affected is a lifetime of pain and difficulty. Anytime people with SCD have a crisis related to the disease, they are hospitalized, often for weeks at a time. Children miss school, causing them to fall behind. Expensive blood transfusions and medicines are needed. Many people cannot cover the cost, even with insurance.

In commemoration of the World Sickle Cell Day, Access Bank,





in partnership with the Nirvana Initiative, arranged the following activities:

- A Community Education Programme which involved disseminating knowledge and information about SCD in line with a practical framework for dealing with and managing the disorder.
- Genotype and Blood Group testing for 1,000 participants in a selected rural community.

The programme was aimed at curtailing stigmatization associated with the Sickle Cell Disorder.

The programme was held on the 18<sup>th</sup> of June, 2016, at Okokomaiko community in Lagos State. Over 300 community members attended the event and were educated on the Sickle Cell Disease.

#### f. The Maternal Health Supplies Programme Implementation

In an attempt to support governments' efforts to significantly reduce the incidence of maternal death in Nigeria, Access Bank partnered with the Kids & Teens Resource Centre (K&TRC) to develop the Maternal Health Supplies Programme, aimed at supplying health centres across western Nigeria with 5,000 birthing kits and maternal health education materials for pregnant women. In execution of this project, birthing kits were distributed in each

of the health centres and communities visited. 5,000 pregnant women were catered for, ultimately helping to save the lives of those women.

#### g. Commemoration of the World AIDS Day

As the world commemorated the 2016 World AIDS Day, HACEY Health Initiative partnered with Access Bank to develop the project, titled "Hands-up for HIV Prevention." The project is aimed at reinvigorating HIV/AIDS prevention efforts and staying on fast track to end the AIDS epidemic by 2030. The activities of this initiative reached over 1000 members of the Agbara community in Ogun State. Relevant and quality HIV prevention messages, testing, counselling and referral services were provided to the people in the community.

Table 23: Community development and investment projects (Bank and employee volunteers)

COMMUNITY FOCUS AREA	PROGRAMME/INITIATIVE ACTIVITY NAME	INPUTS			
		CASH VALUE OF CASH CONTRIBUTIONS - NAIRA	TIME TOTAL HOURS VOLUNTEERED IN COMPANY TIME	CASH VALUE OF STAFF TIME CONTRIBUTED - NAIRA	CASH TOTAL VALUE OF CONTRIBUTIONS - NAIRA
<b>SOCIAL WELFARE</b>	<b>Partnership for Visually Impaired Persons (VIPs)</b> <i>Recipient:</i> Federal Nigeria Society for the Blind (FNSB) <i>Volunteer Unit:</i> Centralized Operations <i>Infrastructural Contribution:</i> <ul style="list-style-type: none"> <li>• Providing support in the conversion of texts books to braille</li> <li>• Providing support in the conversion of text books to audio/ talking books</li> <li>• Construction of a hostel building of 40 rooms for Visually Impaired Persons (VIPs) of Federal Nigeria Society for the Blind in Oshodi. This is to enable them increase their capacity to admit students and impact lives from 60 to 100 students yearly. It will also have a multiplier effect of reducing the number of dependents/helpless disabled individuals in the economy as well as the associated ills.</li> </ul> <i>Attitudinal Contribution:</i> <ul style="list-style-type: none"> <li>• Seminar on Empowerment of VIPs</li> <li>• Mentorship</li> <li>• Interactive/Bonding session between Access Bank staff and VIPs</li> </ul> <i>Impact:</i> <ul style="list-style-type: none"> <li>• Over 100 individuals benefitted from seminar on the empowerment of VIPs</li> <li>• The Hostel being constructed will be of direct benefit to at least 40 more people per session. The corresponding effect and -benefit year on year is enormous.</li> <li>• Future generation of individuals that will pass through the school by reason of the expanded capacity. If in 1 year, we have enabled the school to train 40 additional VIPs, in 10 years, we would have succeeded in giving better life to at least 400 VIPs who would otherwise have lived hopeless lives.</li> <li>• However, the multiplier effect of the VIPs being independent and empowered to make more valuable contribution to society by reason of their newly acquired skills and mobility, ability to train others in the future to be independent etc.</li> </ul>	22,720,173.45	16,715	6,433,200	29,153,373.45

COMMUNITY FOCUS AREA	PROGRAMME/INITIATIVE ACTIVITY NAME	INPUTS			
		CASH VALUE OF CASH CONTRIBUTIONS -NAIRA	TIME TOTAL HOURS VOLUNTEERED IN COMPANY TIME	CASH VALUE OF STAFF TIME CONTRIBUTED -NAIRA	CASH TOTAL VALUE OF CONTRIBUTIONS -NAIRA
<b>SOCIAL WELFARE (contd)</b>	<b>Awareness Forum on Violence against Women and Children</b> <i>Recipient:</i> • Women and Children Across Nigeria <i>Volunteer Unit:</i> • Financial Control and Strategy Group <i>Attitudinal Contribution:</i> • Provided educational materials – books, fliers to children. • Held informative fora across 3 districts drawing resource persons from the Police Force, Lagos State Ministry of Justice, Education etc. • Awarded prizes (funded Early Savers Accounts) to 15 children who won during interactive sessions at the programs. <i>Impact:</i> • The school sensitization program reached over 1500 children of primary school age drawn from over 100 state and private schools. • The stakeholders' forum attracted over 300 guests from various sectors of the society – school children, university students, government officials, human rights activists, media, entertainment, medical practitioners, traditional rulers, market association as well as dignitaries/special guests.	9,100,000.00	2808	5113200	14,213,200.00

COMMUNITY FOCUS AREA	PROGRAMME/INITIATIVE ACTIVITY NAME	INPUTS			
		CASH VALUE OF CASH CONTRIBUTIONS -NAIRA	TIME TOTAL HOURS VOLUNTEERED IN COMPANY TIME	CASH VALUE OF STAFF TIME CONTRIBUTED -NAIRA	CASH TOTAL VALUE OF CONTRIBUTIONS -NAIRA
<b>SOCIAL WELFARE (contd)</b>	<b>Skill Acquisition Project Focused on Women Empowerment</b> <i>Recipient:</i> • Disadvantaged Women Across Nigeria <i>Volunteer Unit:</i> • Retail Operations <i>Infrastructural Contribution:</i> • Donation of Ovens/Stoves, Dryers, Sewing machines etc to disadvantaged women to enable them start off small scale businesses. <i>Attitudinal Contribution:</i> • Trained and empowered disadvantaged Women across Nigeria for a maximum period of 3 months to enable them acquire a vocational skill in either Catering, Fashion or Hairdressing. • Partnered with FSD Vocational Training & Entrepreneurial Training Institute in all locations (Lagos, Abuja, Ibadan, and Calabar). The trainees include Rehabilitated street girls; Chibok Women in IDPs camps, Widows, rape victims, welfare cases in the immediate Societies. • Seminars and business trainings organized and upon graduation are given equipment such as Ovens/Stoves, Dryers, Sewing machines etc to enable them start off a small scale business. The graduates are thereafter monitored regularly via visits to locations as well as follow up seminars at the <i>Impact</i> • Trained 120 Women in Lagos (FSD Institute at Ikeja) and Abuja(set fully equipped training rooms in the IDP camps) all year round. • Minimum of 100 Staff in the group were involved in the selection, induction, visits to IDP, training as well as the graduation process and ceremony of these women. • Total of 225 graduates have been produced, and some of the graduates have gone ahead to set up verifiable small scale businesses, or have themselves become trainers and mentors in other businesses	14,025,108.00	53,784	68,482,800	82,507,908.00
	<b>Donation to Lagos State security trust fund</b>	100,000,000			100,000,000.00
	<b>Support for UNICEF children day party</b>	3,373,750			3,373,750.00
	<b>Support to stop child labor initiative</b>	2,000,000			2,000,000.00
	<b>Sponsorship to Human Development Award</b>	1,000,000			1,000,000.00
	<b>Support for code for impact initiative focused on Women and Young girls empowerment</b>	10,000,000			10,000,000.00
	<b>Support for mother and girl child protection initiative</b>	3,000,000			3,000,000.00
	<b>Sponsorship of symposium for women innovation and empowerment</b>	2,050,000			2,050,000.00
	<b>Support for HEDA's project safe water initiative</b>	21,750,000			21,750,000.00
	<b>Renovation and purchase of furniture for Lagos State Ministry of Lands</b>	12,000,000			12,000,000.00

COMMUNITY FOCUS AREA	PROGRAMME/INITIATIVE ACTIVITY NAME	INPUTS			
		CASH VALUE OF CASH CONTRIBUTIONS -NAIRA	TIME TOTAL HOURS VOLUNTEERED IN COMPANY TIME	CASH VALUE OF STAFF TIME CONTRIBUTED -NAIRA	CASH TOTAL VALUE OF CONTRIBUTIONS -NAIRA
SOCIAL WELFARE (contd)	Support for Ovie Brume Foundation focused on Youth Protection, Education & Empowerment	12,000,000			12,000,000.00
	Support for SS Phillip church project	10,000,000			10,000,000.00
	Sponsorship of ICT building renovation at University Of Nigeria, Nsukka	6,064,848			6,064,847.82
	Support for the Dreamland Foundation	5,000,000			5,000,000.00
	Support for community impact project focused on child protection and education	2,500,000			2,500,000.00
	Sponsorship for Loyola Jesuit building construction	1,000,000			1,000,000.00
	Funding 5000litre borehole project for Halifield school	600,000			600,000.00
	Support for health and Youth empowerment initiatives for the national youth service corps	11,913,890			11,913,890.00
	Support for Nigerian society for the blind thought leadership initiative	500,000			500,000.00
EDUCATION	<b>Restoring Dignity to Public Schools</b>	9,500,000.00	5,688	10,918,800	20,418,800.00
	<i>Recipient:</i>				
	• Obele Community High School				
	<i>Volunteer Unit:</i>				
	• Conduct and Compliance				
	<i>Infrastructural Contribution</i>				
	• Developed and delivered modern mega size blocks of classrooms, offices and lavatories to Obele Community High School, which has restored dignity to Obele Community High School, given hope to the future of its pupils and improved her level of lessons and studies.				
	<i>Attitudinal Contribution:</i>				
	• Partnered with NDLEA to deliver a mentorship program to 856 students of Obele Community High School on dangers of drug abuse and gender equality, where we exposed them to positive lifestyle and values.				
	<i>Impact:</i>				
	• Met the basic needs of the students of Obele Community High School (Increased sense of safety, belonging and self-esteem)				
	• 856 Nigerian students have been transformed into agents of change today through our mentorship program on dangers of drug abuse and gender equality				
	• The social, emotional and academic competence of 856 Nigerian students have been promoted				
	Sponsorship of training for accountants in Lagos State Civil Service	14,000,000			14,000,000.00
	Support for Ikota Educational Foundation Project	10,000,000			10,000,000.00
	Support for center for youth studies	9,450,000			9,450,000.00
	Support for dr. Ada Okoli's Master's Programme In Public Health	8,550,000			8,550,000.00
	Sponsorship for 2016 NSE Competition	7,531,500	36		7,531,500.00

COMMUNITY FOCUS AREA	PROGRAMME/INITIATIVE ACTIVITY NAME	INPUTS				
		CASH VALUE OF CASH CONTRIBUTIONS -NAIRA	TIME TOTAL HOURS VOLUNTEERED IN COMPANY TIME	CASH VALUE OF STAFF TIME CONTRIBUTED -NAIRA	CASH TOTAL VALUE OF CONTRIBUTIONS -NAIRA	
EDUCATION	Support towards the 6th Convocation Ceremony for Caleb University	5,000,000			5,000,000.00	
	Support for Synthetic Phonics Project of the Institute Of Learning And Skills Development	3,000,000			3,000,000.00	
	Support for mass literacy for less privileged in Kebbi State	1,000,000			1,000,000.00	
	Sponsorship of 41st Obafemi Awolowo University Convocation Ceremony	1,000,000			1,000,000.00	
	Sponsorship of 10 students at City of Knowledge Academy	20,750,000			20,750,000.00	
	Support for trainings on Sustainability at 2016 Sustainability Awareness Week	8,308,400	1,680		8,308,400.00	
	Support for Boy's Brigade Nigeria Vocational Training	3,000,000			3,000,000.00	
	Sponsorship for 2016 SME 100 conference	1,031,500	40		1,031,500.00	
	Support for University of Nigeria, Nsuka Youth Entrepreneurship Programme	500,000			500,000.00	
	HEALTH	Support for Malaria to Zero initiative	55,000,000			55,000,000.00
		Contribution to PHN for strategically addressing pressing health issues in Nigeria	40,000,000			40,000,000.00
	Contribution to the GBC Health for health intervention initiatives	39,375,000			39,375,000.00	
	Support for the construction of the Institute of Human Virology Nigeria Research Center	38,823,650	880		38,823,650.00	
	Membership subscription Private Sector Health Alliance of Nigeria	30,000,000			30,000,000.00	
	Sponsorship of 5,000 birthing kits for 5,000 pregnant women.	15,930,000	128		15,930,000.00	
	Sponsorship medical treatment (brain surgery) of William Yaduma for rare brain condition	10,000,000			10,000,000.00	
	Support for World Cancer Day Commemoration	9,340,265	24		9,340,265.00	
	Support of the World AIDS day commemoration	9,000,000	36		9,000,000.00	
	Support for awareness creation initiative on healthier birthing practices.	5,000,000			5,000,000.00	
	Support towards the World Obstetric Fistula Initiative.	5,000,000	36		5,000,000.00	
	Support for Life Blood Donation Initiative	4,000,000	36		4,000,000.00	
	Support of the World Sickle Cell Day Initiative.	4,000,000	36		4,000,000.00	
	Support for NIBUCA round table meeting for strategic analysis of HIV/AIDS interventions	2,090,000			2,090,000.00	
	Support for breast cancer awareness campaign	2,000,000			2,000,000.00	
	Support for the World Heart Day.	2,000,000	36		2,000,000.00	
	Sponsorship of health investment fundraising event for Medic Aid Cancer Foundation.	1,000,000			1,000,000.00	
	Supported for health intervention initiative of the red cross society	1,000,000			1,000,000.00	

COMMUNITY FOCUS AREA	PROGRAMME/INITIATIVE ACTIVITY NAME	INPUTS			
		CASH VALUE OF CASH CONTRIBUTIONS -NAIRA	TIME TOTAL HOURS VOLUNTEERED IN COMPANY TIME	CASH VALUE OF STAFF TIME CONTRIBUTED -NAIRA	CASH TOTAL VALUE OF CONTRIBUTIONS -NAIRA
ART	Sponsorship of the 2016 African and international film festival	52,998,250			52,998,250.00
	Sponsorship of Contemporary Music festival to promote legendary African Music	30,000,000			30,000,000.00
	Sponsorship of Art x Lagos, an international exhibition promoting African Art	20,000,000			20,000,000.00
	Sponsorship of a Nigerian movie production for international exhibition.	2,000,000			2,000,000.00
	Sponsorship of the Yudala Musical Concert	1,687,650			1,687,650.00
	Sponsorship of initiative focused on Youth Education in Creative writing	740,129			740,128.74
	Sponsorship of Agila carnival	500,000			500,000.00
SPORTS	Sponsorship of Access Bank Lagos City Marathon	282,138,568	56,100		282,138,567.67
	Donation to the United Nations children's fund polo tournament	124,070,660			124,070,659.50
	Cycology criterium race	914,750			914,750.00
	Support for Sports trainings for Youth	700,000			700,000.00
<b>1,233,476,090.18</b>					



## Employee Volunteering Scheme

- Almost 30,000 people in different communities benefitted from our employee volunteering programme in 2016.
- Around 3,000 employees supported over 20 community development projects.
- About N2 billion investments were made by employees into different CSR projects.
- A total of 540,856 hours were committed by employees into the programme in 2016

For our employees, volunteering is a chance to learn and bring new perspectives and insights back into Access Bank. This makes us more responsive to our diverse client base. Volunteering not only boosts the impact of our corporate citizenship programmes; but it also has a positive effect on the personal development, motivation, and loyalty of our employees.

With our employee engagement scheme, we encourage our people to support local community projects through fundraising and civic engagement. A wide range of volunteering opportunities also gives employees the chance to apply their skills to make a difference in their communities. Everyone at Access Bank is involved in the corporate volunteering programme. Their

experience and business skills have helped to support young people, under-resourced charities, non-profit or community organizations, and social entrepreneurs to find solutions to their toughest challenges.

Examples of involvement include:

### 1. Skill Acquisition Project Focused on Women Empowerment

Ending lasting problems like poverty requires the realization of individual potentials of the people, especially women who can make a big difference. Like many African women, Nigerian women have a subordinate role to the men. The United Nations has proposed women empowerment as a tool to eradicate gender inequality, as described in the Sustainable Development Goals. Empowering women will also reduce their vulnerability and dependency.

In light of this, Access Bank's Retail Operations Group launched a capacity building programme with the aim to train and empower disadvantaged women across Nigeria. Some of the activities of the group included rehabilitation of street girls, Chibok women in IDP Camps, widows and rape victims.

The Group partnered with Field of Skills and Dreams (FSD) Academy whose aim is to train individuals in vocational, technical and entrepreneurial activities for self-employment. Participants were trained for a maximum period of three months to enable them acquire vocational skills in different areas such as Catering,



Fashion designing or Hairdressing. They attended seminars and, upon graduation, were given equipment such as ovens/stoves, dryers, sewing machines, etc., to enable them start small-scale businesses. Thereafter, the graduates were monitored regularly via visits to their locations as well as follow-up seminars at the training centres.

The training was conducted by Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and FSD.

Training locations were Lagos, Abuja, Ibadan and Calabar. Feedbacks received from FSD Academy showed that the training was impactful. A total of 225 graduates were produced. Some of the graduates have gone ahead to set up verifiable small-scale businesses; others have themselves become trainers and mentors in other businesses.

Some of the testimonies from trainees are outlined below:

- *"I'm a Chibok woman and I used to be a civil servant. Memory of the move from Chibok brings tears to my eyes. My family lost everything and we became refugees. Now I am a skilled person earning an income in my new community."*
- *"My life changed when I was nominated for this program. I was jobless, rejected and waited for handouts, now I sew iro and buba to earn a small income."*

## 2. Restoring Dignity to Public Schools

The Conduct and Compliance Group's CSR project, tagged 'Restoring Dignity to Public Schools,' was designed to help improve Nigeria's educational system, which is plagued by so many problems, including -- but not limited to -- lack of infrastructure.

The project was aimed at delivering ultra-modern classrooms, offices and lavatories to Obele Community High School, Surulere Local Government Area, Lagos. This required the redevelopment of the completely dilapidated facilities, making them fit-for-purpose. Prior to the intervention, students of the school held classes under trees, open spaces and oftentimes inside the dilapidated structures.

In addition to the reconstruction of the school building, the Group also partnered with NDLEA to deliver a mentorship programme to 856 students of the school on the dangers of drug abuse and gender equality. The programme exposed the students to positive lifestyles and values. This project ran from May through December, 2016 with intense commitment from our employees.

The Bank was given an award in recognition of the effort, hard work and commitment, which staff of the Conduct and Compliance Group invested in the project.



## 3. Awareness Forum on Violence against Women and Children

The Financial Control & Strategy Group, over the last seven years, has focused on implementing projects and bringing awareness to issues affecting women and children in particular. This focus on women and children is borne out of the fact that these groups of people are the most vulnerable, and worst hit by social ills, archaic value systems and so on.

This year, the Group focused on the issue of sexual and domestic violence against women and children. This initiative was influenced and strengthened by the available statistics for violence against women and children in Nigeria. A 2014 report adapted by the United Nations Children's Fund (UNICEF) from the National Population Commission of Nigeria, UNICEF Nigeria, and the US Centres for Disease Control and Prevention shows that there is a high prevalence of violence against children in Nigeria. Violence is rarely an isolated incident and it starts at a young age, according to the report. Perpetrators are overwhelmingly people whom the children know. Incidents are rarely reported and most victims are unaware of how to or from where to seek help. They also rarely receive help when it is sought; and violence has serious impacts on girls' and boys' lives and future.

Leveraging the Lagos State's response platform, the Domestic & Sexual Violence Response Team (DSVRT), and in keying into the UN's 16 days of activism against gender-based violence, the

Group organized various activities to create awareness, educate and encourage participation of the public in the fight against this vice. Activities included school sensitization programmes across three educational districts in Lagos State, and a stakeholders' forum, titled "It's on You and I to end Violence against Women and Children." The forum featured a panel discussion, and a lead paper, which was presented by renowned Human Rights Lawyer, Mr. Femi Falana. The stakeholders' forum attracted over 300 guests from various sectors of the society – school children, university students, government officials, human rights activists, media, entertainment, medical practitioners, traditional rulers, market association as well as dignitaries/special guests, including the Lagos State Commissioner for Police, the Chairman, Access Bank Board of Directors, Mrs. Mosun Belo-Olusoga, and the MD, Herbert Wigwe. The Attorney-General and Wife of the Governor of Lagos State were duly represented.

The aim was to create a change in the mind-set of the public, so that individuals and communities are encouraged to take action whenever necessary. The objectives of the initiative included the following: Education of children and the general public on the prevalence of abuse in the society; Awareness of resolution channels in the event of any incidence of abuse; Encourage public interest and participation in tackling abuse; and Support (infrastructure) for response agencies and agents such as the DSVRT.

Impact was made as over a 4-week period, the Group was able to educate and train over 1,500 primary school children, drawn from over 100 state and private schools. Their teachers also participated, providing them with necessary resources (Educational materials such as books and fliers). The programme enlightened and encouraged public participation in tackling this issue. N1 million was pledged to fund the Lagos State DSVRT's priority projects over the next year. The Group also visited and donated gifts and food items to the Lagos State Children' Centre in Surulere. The Centre caters to abandoned/abused children between the ages of 6 and 10 years. It is safe to state that the impact of the symposium was far-reaching.

The power of the right kind of information cannot be underestimated. It will go a long way to motivate people to stand up against this vice.

#### 4. Partnership for Visually Impaired Persons (VIPs)

Visually Impaired Persons (VIPs) face a number of problems in their daily life. They are excluded in society. In order to bring them into the main stream, both government and private institutions are introducing welfare measures and schemes.

In order to be instrumental to the empowerment of individuals who are visually impaired and support them to lead productive, independent and confident lives, the Centralized Operations Group embarked on a 3-year project to build a 40-room hostel at the Federal Nigeria Society for the Blind. FNSB is a voluntary organization with the aim to assist in promoting the general

well-being of the blind and rehabilitate and integrate them into the society.

FNSB established a vocational training centre in 1955. It runs a training programme to enable VIPs (adolescents and adults) from all over the federation to acquire skills in handicrafts, braille reading and writing, computer skills, dictaphone typing mobility, telephone switchboard operations, tie and dye and bead making. Such skills are necessary for job placement in industries or for self-employment.

This Group's project was aimed at providing the training centre with an opportunity to admit more VIPs through the provision of more hostel rooms/accommodation. Other activities this initiative provided included: seminars on empowerment of VIPs, mentorship, interactive sessions between Access Bank staff and VIPs. Others were provision of support to convert texts books to braille and audio/talking books.

Impact was made as the hostel provided for an increase (40%) in the number of VIPs that can be accommodated at the centre from 60 students per session to 100 students per session. Employees encouraged the VIPs by purchasing most of the handmade items displayed during the seminars, e.g. Adire, bags, beads, laundry baskets, brooms, stools and tables.

Hands-on engagement of staff members in the seminars, the bonding sessions, conversion of their books to braille and audio books, and the end-of-year party organized on December 10, 2016 warmed the hearts of the VIPs and helped staff members



gain their loyalty and kind consideration. A letter of appreciation and commendation was sent to the Group from the Board of Trustees, VIPs, Executive Council, Management and Staff of the Society.

#### 5. The Take Tomorrow Initiative

Education, health and entrepreneurship are considered to be important elements for achieving sustainable development in a society. It is on this premise that the Corporate Communications Group based its CSR project, tagged "The Take Tomorrow Initiative." This project adopted a 3-pronged approach with interventions in the areas of education, health and entrepreneurship.

In the area of health, the Group in June 2016, partnered with two non-governmental organisations – Hacey Health Initiative and Asha Initiative – in sensitization of the Dakece community on Vesicovaginal Fistula (VVF). The Group engaged community stakeholders on the importance of accessing antenatal care at registered clinics and delivering babies with the help of skilled midwives, as a means to completely eradicate VVF. Attended by over 200 members of the community, the programme was successful at establishing focus groups in the community. The groups comprised of men, women and a community leader who were to continue discussions on VVF causes and prevention.

In the area of entrepreneurship, the Group partnered with Junior Achievement Nigeria (JAN) on the selection of schools to train in line with the JA training module. The 20-week-long entrepreneurial training session involved mentoring of the students until they were able to birth their business ideas and execute them to maximize profit. Members of the Group were distributed into six teams covering six schools to share their knowledge, expertise and experience on entrepreneurship. They volunteered two hours of their time in a week to train the JA students. Currently, the initiative is impacting over 200 students with business education and entrepreneurial skills, empowering them for a productive future.

#### 6. Dustbin Project Initiative

The project was targeted at the residents of Dustbin Estate in Ajegunle (Ajeromi-Ifeلودun LGA, Lagos). Dustbin Estate is a collection of shanties built on a heap of refuse. It is divided into two by a sewage canal full of stagnant water, which is responsible for the putrid smell that perpetually lingers across the area. The sewage canal poses innumerable health hazards and environmental issues in a community where most adult and children defecate in the open. The objective of this initiative, which was carried out by the General Resource Management Group of the Bank, was to identify with the children living in the community and give them hope to make meaning out of their predicament.

The Group provided food and clothing materials for about 150 children living in the community. The Group also built a block of five toilets and five bathrooms for the community to reduce the cases of open defecation and the risk factors associated with the practice.

#### The Employee Volunteering Awareness Day

In May 2017, Access Bank premiered its Employee Volunteering Awareness day initiative across all its offices nationwide. This initiative was developed to commemorate the efforts of its employee volunteers over the years whilst creating awareness on the importance of volunteering as a part of strategic community investment. As part of the activities for this initiative, the entire workforce of Access Bank participated in the robust awareness creation actions which involved: employees starting conversation around volunteering by coming to work in t-shirts with strategic communication on the importance of volunteering, whilst providing information on different employee volunteering initiatives of Access Bank. The impact of this initiative was far-reaching with over 8 million Nigerians reached through online and personal engagements which created awareness and sensitized the general public on the value of giving-back through volunteering."





# Supplementary Information

## GRI CONTENT INDEX/ DATA TABLE

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
<b>GENERAL STANDARD DISCLOSURES</b>			
<b>STRATEGY AND ANALYSIS</b>			
G4-1	Statement from the most senior decision-maker of the about the relevance of sustainability to the organization and the organization's sustainability strategy	<ul style="list-style-type: none"> <li>Chairman's Statement</li> <li>Group Managing Director/CEO's Statement</li> </ul>	
<b>ORGANIZATIONAL PROFILE</b>			
G4-3	Name of the organization	<ul style="list-style-type: none"> <li>Access Bank (Cover page)</li> </ul>	Cover page
G4-4	Primary brands, products, and services	<ul style="list-style-type: none"> <li>Products and programs</li> </ul>	
G4-5	Location of the organization's headquarters	<ul style="list-style-type: none"> <li>Our geographical Location</li> </ul>	
G4-6	Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report	<ul style="list-style-type: none"> <li>Our Geographical location</li> </ul>	
G4-7	Nature of ownership and legal form	<ul style="list-style-type: none"> <li>Nature of ownership and legal form</li> </ul>	
G4-8	Markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries)	<ul style="list-style-type: none"> <li>Products and programs</li> </ul>	
G4-9	Scale of the organization	<ul style="list-style-type: none"> <li>Nature of ownership and legal form</li> </ul>	
G4-10	Employee and workforce composition		
G4-11	Percentage of total employees covered by collective bargaining agreements	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Labor</li> </ul>	
G4-12	Description of supply chain	<ul style="list-style-type: none"> <li>Supply chain</li> </ul>	
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or supply chain	<ul style="list-style-type: none"> <li>Financial Performance and Socio-Economic Benefits</li> <li>Nature of ownership and legal form</li> <li>Supply chain</li> </ul>	
G4-14	Whether and how the precautionary approach or principle is being addressed	<ul style="list-style-type: none"> <li>Table 6: Progress on our collaborative partnerships: United Nations Environment Program- Finance Initiative (UNEP-FI)</li> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Environment</li> </ul>	

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives subscribed to endorsed	<ul style="list-style-type: none"> <li>Adoption of Local and International Best Practices for Sustainable Development</li> <li>Women's Empowerment Principles</li> <li>Progress on the Nigeria Sustainable Banking Principles</li> <li>Progress on the United Nations Global Compact (UNGC)</li> </ul>	
G4-16	Memberships of associations (such as industry associations) and national or international advocacy organizations	<ul style="list-style-type: none"> <li>Leadership, Collaborative Partnerships and Commitments to External Sustainability Initiatives</li> </ul>	
<b>IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES</b>			
G4-17	Entities included in the organization's consolidated financial statements that are covered by the report.	<ul style="list-style-type: none"> <li>About this Report</li> <li>Table 5: Stakeholder engagement approaches in 2015: Shareholders</li> </ul>	
G4-18	Process for defining report content and Aspect Boundaries and how the organization has implemented the Reporting Principles for Defining Report Content	<ul style="list-style-type: none"> <li>Our Materiality Process</li> <li>Our approach to 'setting standards for sustainable business practices'</li> </ul>	
G4-19	Material Aspects identified in the process for defining report content	<ul style="list-style-type: none"> <li>Our Materiality Process</li> </ul>	
G4-20	Aspects Boundary within the organization	<ul style="list-style-type: none"> <li>Our Materiality Process</li> </ul>	
G4-21	Aspects Boundary outside the organization	<ul style="list-style-type: none"> <li>Our Materiality Process</li> </ul>	
G4-22	Effect of any restatements of information provided in previous reports, and the reasons for such restatements	<ul style="list-style-type: none"> <li>About this report</li> </ul>	
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries	<ul style="list-style-type: none"> <li>Our Materiality Process</li> <li>About this report</li> </ul>	
<b>STAKEHOLDER ENGAGEMENT</b>			
G4-24	List of stakeholder groups engaged	<ul style="list-style-type: none"> <li>Stakeholder engagement in 2016</li> </ul>	
G4-25	Basis for identification and selection of stakeholders	<ul style="list-style-type: none"> <li>Stakeholder engagement in 2016</li> </ul>	
G4-26	Stakeholder engagement approach, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process	<ul style="list-style-type: none"> <li>Stakeholder engagement in 2016</li> <li>Table 5: Stakeholder engagement approaches in 2016</li> </ul>	
G4-27	Key topics and concerns raised through stakeholder engagement, and how the organization has responded	<ul style="list-style-type: none"> <li>Table 5: Stakeholder engagement approaches in 2016</li> </ul>	
<b>REPORT PROFILE</b>			
G4-28	Reporting period (such as fiscal or calendar year) for information provided	<ul style="list-style-type: none"> <li>About this report</li> </ul>	
G4-29	Date of most recent previous report	<ul style="list-style-type: none"> <li>About this report</li> </ul>	
G4-30	Reporting cycle (such as annual, biennial)	<ul style="list-style-type: none"> <li>About this report</li> </ul>	

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
G4-31	Contact point for questions regarding the report or its contents	• Contact us	
G4-32	The G4 'in accordance' option chosen: GRI Content Index and reference to External Assurance report	• About this report	
G4-33	Policy and current practice with regard to seeking external assurance for the report	• About this report • Performance Monitoring, Audits and Evaluation	
<b>GOVERNANCE</b>			
G4-34	Governance structure, including committees of the highest governance body; as well as any committees responsible for decision-making on economic, environmental and social impacts	• Corporate governance, Ethics and Integrity • Corporate Governance and Sustainability • Progress on the Nigeria Sustainable Banking Principles: E&S Governance • Table 5: Stakeholder engagement approaches in 2015: Shareholders	
<b>ETHICS, INTEGRITY AND WHISTLE-BLOWING</b>			
G4-56	Organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics	• Corporate Philosophy • Our vision • Our mission • Our core values	
<b>SPECIFIC STANDARD DISCLOSURES</b>			
<b>CATEGORY: ECONOMIC</b>			
<b>MATERIAL ASPECT: ECONOMIC PERFORMANCE</b>			
G4-DMA	Disclosure on Management Approach	• Financial Performance and Socio-Economic Benefits	
G4-EC1	Direct economic value generated and distributed	• Financial Performance and Socio-Economic Benefits	
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	• Table 6: Progress on our collaborative partnerships: United Nations Environment Program - Finance Initiative (UNEP-FI) • Energy and greenhouse emissions	
<b>MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS</b>			
G4-DMA	Disclosure on Management Approach	• Communities and the wider society • Financial Performance and Socio-Economic Benefits	
G4-EC7	Development and impact of infrastructure investments and services supported	• Employee Volunteering Scheme	

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
G4-EC8	Significant indirect economic impacts, including the extent of impacts	• Local sourcing • Community Development and Investment Projects • The West Africa Trade and Commodity Finance Conference • Power Breakfast for Small & Medium Scale Entrepreneurs • WeConnect Global Certification Capacity Development Workshop • Employee Volunteering Scheme	
<b>CATEGORY: ENVIRONMENTAL</b>			
<b>MATERIAL ASPECT: ENERGY</b>			
G4-DMA	Disclosure on Management Approach	• Beyond Environmental Compliance • Energy and Greenhouse Emissions	
G4-EN6	Reduction of energy consumption	• Energy and Greenhouse Emissions	
<b>MATERIAL ASPECT: WATER</b>			
G4-DMA	Disclosure on Management Approach	• Beyond Environmental Compliance • Water	
G4-EN9	Water sources significantly affected by withdrawal of water	• Water	
<b>MATERIAL ASPECT: EMISSIONS</b>			
G4-DMA	Disclosure on Management Approach	• Beyond Environmental Compliance • Energy and greenhouse emissions	
G4-EN19	Reduction of GHG emissions	• Energy and greenhouse emissions	
<b>MATERIAL ASPECT: PRODUCTS AND SERVICES</b>			
G4-DMA	Disclosure on Management Approach	• Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities	
G4-EN27	Extent of impact mitigation of environmental impacts of products and services	• Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities	
<b>MATERIAL ASPECT: COMPLIANCE</b>			
G4-DMA	Disclosure on Management Approach	• Environmental Performance • Table 5: Stakeholder engagement approaches in 2015: regulatory compliance	
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	• Environmental Performance	



G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
<b>MATERIAL ASPECT: SUPPLIER ENVIRONMENTAL ASSESSMENT</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Environmental Performance</li> <li>Table 5: Stakeholder engagement approaches in 2015: regulatory compliance</li> </ul>	
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	<ul style="list-style-type: none"> <li>Environmental Performance</li> </ul>	
<b>MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Vendor selection process</li> <li>Environmental and Social Due Diligence</li> </ul>	
G4-EN32	Percentage of new suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> <li>Environmental and Social Due Diligence</li> </ul>	
<b>MATERIAL ASPECT: ENVIRONMENTAL GRIEVANCE MECHANISMS</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Ethics, Integrity and Whistle-blowing</li> <li>Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities</li> </ul>	
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> <li>Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities</li> </ul>	
<b>CATEGORY: SOCIAL</b>			
<b>SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK</b>			
<b>MATERIAL ASPECT: EMPLOYMENT</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Employees: our people and our culture</li> <li>Responsible employment (equal opportunities employment)</li> </ul>	
G4-LA3	Return to work and retention rates after parental leave, by gender	<ul style="list-style-type: none"> <li>Table 15: Bank-wide updates on the Women's Empowerment Principles (table): Treat all women and men fairly at work</li> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Labour</li> </ul>	
<b>MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Occupational Health and Safety</li> </ul>	
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	<ul style="list-style-type: none"> <li>Occupational Health and Safety</li> </ul>	
<b>MATERIAL ASPECT: TRAINING AND EDUCATION</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Training, education and capacity building</li> </ul>	

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
G4-LA9	Average hours of training per year per employee by gender, and by employee category	<ul style="list-style-type: none"> <li>Training, education and capacity building</li> </ul>	
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	<ul style="list-style-type: none"> <li>Training, education and capacity building</li> </ul>	
<b>MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Responsible employment (equal opportunities employment)</li> </ul>	
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	<ul style="list-style-type: none"> <li>Responsible employment (equal opportunities employment)</li> <li>Non-discrimination and physical disability</li> <li>Women Empowerment: Women on board</li> </ul>	
<b>MATERIAL ASPECT: SUPPLIER ASSESSMENT FOR LABOR PRACTICES</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Vendor selection process</li> <li>Environmental and Social Due Diligence</li> </ul>	
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria	<ul style="list-style-type: none"> <li>Environmental and Social Due Diligence</li> </ul>	
<b>MATERIAL ASPECT: LABOR PRACTICES GRIEVANCE MECHANISMS</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Ethics, Integrity and Whistle-blowing</li> </ul>	
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> <li>Employees: our people and our culture</li> </ul>	
<b>SUB-CATEGORY: HUMAN RIGHTS</b>			
<b>MATERIAL ASPECT: INVESTMENT</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Table 6: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)</li> </ul>	
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<ul style="list-style-type: none"> <li>Table 6: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)</li> </ul>	
<b>MATERIAL ASPECT: NON-DISCRIMINATION</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Responsible employment (equal opportunities employment)</li> <li>Non-discrimination and physical disability</li> <li>Women Empowerment: Women on board</li> </ul>	
G4-HR3	Total number of incidents of discrimination and corrective actions taken	<ul style="list-style-type: none"> <li>Non-discrimination and physical disability</li> </ul>	

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
<b>MATERIAL ASPECT: SECURITY PRACTICES</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Table 7: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities</li> </ul>	
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations	<ul style="list-style-type: none"> <li>Table 7: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities</li> </ul>	
<b>MATERIAL ASPECT: SUPPLIER HUMAN RIGHTS ASSESSMENT</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Vendor selection process</li> <li>Environmental and Social Due Diligence</li> </ul>	
G4-HR10	Percentage of new suppliers that were screened using human rights criteria	<ul style="list-style-type: none"> <li>Environmental and Social Due Diligence</li> </ul>	
<b>MATERIAL ASPECT: HUMAN RIGHTS GRIEVANCE MECHANISMS</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Ethics, Integrity and Whistle-blowing</li> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Human rights</li> <li>Table 7: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities</li> </ul>	
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Human rights</li> <li>Table 7: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business</li> </ul>	
<b>SUB-CATEGORY: SOCIETY</b>			
<b>MATERIAL ASPECT: LOCAL COMMUNITIES</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Communities and the wider society</li> <li>Employee Volunteering Scheme</li> </ul>	
G4-SO2	Operations with significant actual and potential negative impacts on local communities	<ul style="list-style-type: none"> <li>Communities and the wider society</li> <li>Employee Volunteering Scheme</li> </ul>	
<b>MATERIAL ASPECT: ANTI-CORRUPTION</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption</li> <li>Ethics, Integrity and Whistle-blowing</li> </ul>	

G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption</li> </ul>	
G4-SO4	Communication and training on anti-corruption policies and procedures	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption</li> </ul>	
<b>MATERIAL ASPECT: ANTI-COMPETITIVE BEHAVIOR</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption</li> <li>Ethics, Integrity and Whistle-blowing</li> </ul>	
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	<ul style="list-style-type: none"> <li>Table 8: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption</li> </ul>	
<b>MATERIAL ASPECT: COMPLIANCE</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Table 5: Stakeholder engagement approaches in 2015: regulatory compliance</li> </ul>	
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	<ul style="list-style-type: none"> <li>Table 5: Stakeholder engagement approaches in 2015: regulatory compliance</li> </ul>	
<b>MATERIAL ASPECT: SUPPLIER ASSESSMENT FOR IMPACTS ON SOCIETY</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Vendor selection process</li> <li>Environmental and Social Due Diligence</li> </ul>	
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society	<ul style="list-style-type: none"> <li>Environmental and Social Due Diligence</li> </ul>	
<b>MATERIAL ASPECT: GRIEVANCE MECHANISMS FOR IMPACTS ON SOCIETY</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Ethics, Integrity and Whistle-blowing</li> <li>Communities and the wider society</li> </ul>	
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms	<ul style="list-style-type: none"> <li>Communities and the wider society</li> </ul>	
<b>SUB-CATEGORY: PRODUCT RESPONSIBILITY</b>			
<b>MATERIAL ASPECT: CUSTOMER HEALTH AND SAFETY</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Customer Health and Safety</li> </ul>	
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes	<ul style="list-style-type: none"> <li>Customer Health and Safety</li> </ul>	



G4 INDICATORS AND DMA	DESCRIPTION OF DISCLOSURE	REPORT REFERENCE	PAGE NUMBER
<b>MATERIAL ASPECT: MARKETING COMMUNICATIONS</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Trust, Responsiveness, Confidentiality and Sincerity to our Customers</li> <li>Responsible marketing</li> </ul>	
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	<ul style="list-style-type: none"> <li>Trust, Responsiveness, Confidentiality and Sincerity to our Customers</li> <li>Responsible marketing</li> </ul>	
<b>MATERIAL ASPECT: CUSTOMER PRIVACY</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Trust, Responsiveness, Confidentiality and Sincerity to our Customers</li> </ul>	
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> <li>Trust, Responsiveness, Confidentiality and Sincerity to our Customers</li> </ul>	
<b>MATERIAL ASPECT: COMPLIANCE</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Trust, Responsiveness, Confidentiality and Sincerity to our Customers</li> <li>Responsible marketing</li> <li>Table 5: Stakeholder engagement approaches in 2015: shareholders; regulatory compliance</li> </ul>	
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	<ul style="list-style-type: none"> <li>Trust, Responsiveness, Confidentiality and Sincerity to our Customers</li> <li>Responsible marketing</li> </ul>	
<b>MATERIAL ASPECT (FINANCIAL SERVICES SECTOR SUPPLEMENT): AUDIT</b>			
G4-DMA	Disclosure on Management Approach: Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures (former FS9)	<ul style="list-style-type: none"> <li>Performance Monitoring, Audits and Evaluation</li> </ul>	
<b>MATERIAL ASPECT (FINANCIAL SERVICES SECTOR SUPPLEMENT): ACTIVE OWNERSHIP</b>			
G4-DMA	Disclosure on Management Approach	<ul style="list-style-type: none"> <li>Table 6: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)</li> </ul>	
G4-FS10	Percentage and number of companies held in the institution's portfolio with which the organization has interacted on environmental or social issues	<ul style="list-style-type: none"> <li>Table 6: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)</li> </ul>	



# Independent Limited Assurance Statement to Access Bank Plc

## Introduction

CSR-in-Action Consulting was appointed by Access Bank Plc to conduct independent assurance in accordance with AA1000AS (2008) in relation to Access Bank Plc's 2016 Sustainability Report for the year ending 30 June, 2017.

## Scope and Level of Assurance

The scope of the assurance is strictly limited to the content of the 2016 Report and an assessment of the assertions made. The basis for this assurance engagement, as agreed with Access Bank Plc, for a Type 1, moderate level of assurance, are as follows:

### A. AA1000 AccountAbility Principles

Access Bank Plc's adherence to the AA1000 AccountAbility Principles of Inclusivity, Materiality and Responsiveness.

### B. Global Reporting Initiative (GRI G4) Application

Access Bank's self-declared comprehensive level of GRI-G4 application on page 4.

## Summary of Work Done

### Standards and criteria used

CSR-in-Action Consulting performed its work in accordance with the AA1000 Assurance Standard (AS) 2008 Type 1 requirements and used the following assessment criteria when undertaking the work:

- AA1000 AccountAbility Principles Standard (APS) 2008
- GRI-G4 Sustainability Reporting Guidelines
- Nigerian Sustainable Banking Principles (NSBP)
- Organizational Content: Review of the content of the Report in relation to Access Bank's organizational targets and ambitions, and identification of areas for improvement.

### Engagement limitations

The moderate level of assurance adopted in gathering the evidence for this engagement is indicative that our audit is delimited to assessing only plausibility through internal records and interviews with management, such that the risk of our conclusion been in error is reduced but not zero.

The reliability of the reported sustainability information and data is limited, given the available methods of determining, calculating or estimating the underlying information. It is important to understand our assurance conclusions in this context.

### Our work

In assuring the behavior of the organization, a multi-disciplinary team of sustainability and assurance practitioners performed work at corporate level. We investigated the systems, structures and processes through desktop research, interviews and review of supporting documents to arrive at our conclusions. Our engagement included:

- Interviews with key managerial staff, including heads of Sustainability; General Resource Management – facilities, vendor management, waste management; Environment and Social Risk Management; Human Resources; Health, Safety and Security; as well as representatives from Corporate Communications; Customer Experience and Marketing Communications who interface with both internal and external stakeholders
- Review of the following supporting documents: NSBP portal and guidelines, impact assessment reports from community initiatives, sustainability strategy, stakeholder surveys, quarterly report to management, monitoring portal, health and safety training material, analytics of digital media engagement, stakeholder publications, and minutes of stakeholder meetings.

We planned our work to obtain all the information and explanations that are needed to provide a basis for our assurance conclusions.

### Responsibilities of Parties and CSR-in-Action Consulting's Independence

The preparation, collection and presentation of the information in this Report is the responsibility of Access Bank Plc. CSR-in-Action Consulting's responsibility is to express assurance conclusions on the agreed engagement scope and CSR-in-Action Consulting was not in any way involved in preparing any portion of the report and we confirm our impartiality to Access Bank Plc in delivering our assurance engagement.



CSR-in-Action Consulting is a foremost sustainability consultancy in West Africa, with the authority to assure sustainability processes using AccountAbility's AA1000AS certification. For the third year, we have provided assurance services to Access Bank, and have assured reports for other leading organizations across diverse industries including fast moving consumer goods and the extractives.

CSR-in-Action is certified by the Global Reporting Initiative as a training partner, in addition to being an organizational stakeholder. The CSR-in-Action group is independently recognized as having high levels of proficiency in sustainability consulting, reporting and stakeholder engagement; skills resident amongst the members of the assurance team.

### CSR-in-Action Consulting's Assurance Conclusion

In our view, based on the work undertaken for moderate assurance, we arrived at the following conclusions:

- Our observation and the evidence available during the assurance engagement does not indicate that the sustainability information set out above is materially misstated. We find that Access Bank's process for managing and reporting sustainability is robust.
- Access Bank Plc has adhered to the AA1000 principles of inclusivity, materiality and responsiveness as set out in the AA1000 Accountability Principles Standard (APS) (2008)
- Access Bank's Report has been prepared in accordance with GRI G4's comprehensive level reporting requirements.

### Our Key Observations

Based on our work set out above, and without affecting our assurance conclusions above, our key observations based on the AA1000 AccountAbility Principles are:

#### Inclusivity

Access Bank Plc has a structured stakeholder engagement process that enables for proper identification and prioritization of both internal and external stakeholders. Therefore, stakeholders participate in the strategic management of sustainability in the business. The engagement activities with stakeholders are ongoing and the outcomes of the engagements are reported to the board on a regular basis.

#### Materiality

Access Bank Plc uses a materiality management process to duly determine and report on its material issues in a transparent and balanced manner. The material issues are issues raised by their internal and external stakeholders.

In its 2016 Sustainability Report, Access Bank Plc has clearly presented the material issues within the Report, in a table broken down per stakeholder group. Material issues have been considered at board level and are factored into the strategic objectives of the business.

Finally, Access Bank's commitment to key material sustainability areas is evident through its strategic decision to undertake impact investing by weighing its lending and investment decisions against social and environmental risks.

#### Responsiveness

Access Bank Plc puts good effort into responding to stakeholder needs as its executive management understand its relevance to sustainability management. Access Bank's responses to stakeholder issues reviewed are considered to be appropriate and timely.

Access Bank's approach to responding to key stakeholder issues respects the autonomy of each stakeholder group, and material issues addressed are directly related to the group that raised them. From a group perspective, individual business functions are responsible for managing stakeholders. Also, there are approved communication and stakeholder processes in place to respond to stakeholders.

#### Our Recommendation

We recommend that the suggestion below be implemented to improve the sustainability drive of Access Bank:

Access Bank Plc should align its sustainability reporting process in accordance with the new GRI Standards for the 2017 reporting year.

**Bekeme Masade**

Chief Executive  
CSR-in-Action Consulting



October 2017

## Contact Us

As a way of adding value to our CSR Report and the reporting process, while disclosing and being accountable to our internal and external stakeholders on an on-going basis, 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

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