



2023 PRB SELF-ASSESSMENT REPORT



PRB Self-Assessment Report

Reporting and Self-Assessment Requirements	High-level Summary of Bank's Response	Reference(s)/ Link(s) to Bank's Full Response/ Relevant Information
<p>Principle 1: Alignment</p> <p>We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</p>		
<p>1.1 Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services.</p> <p>Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.</p>	<p>Access Bank, a wholly owned subsidiary of Access Holdings Plc ("Access Corporation"), is a leading full-service commercial bank operating through a network of more than 700 branches and service outlets, spanning 3 continents, 24 countries and 63 million customers.</p> <p>With a workforce of over 27,000 employees in its operations in Nigeria and has subsidiaries in sub-Saharan Africa and the United Kingdom, a representative office in Republic of China, Lebanon and India.</p> <p>The Access Bank (UK) Limited has branches in the United Arab Emirates, and Paris as well as a restricted license in Hong Kong.</p> <p>Access Bank is licensed for global banking services and acclaimed for its extensive financial product range. Our primary business divisions encompass Corporate and Investment Banking, Commercial Banking, Business Banking, and Retail Banking. Our clientele spans Telecommunications, Beverages, Manufacturing, Construction, Oil & Gas, Parastatals, High Net Worth Individuals, Middle-Income Professionals, and inclusive finance users. Our purpose is to aid our expanding customer base in forging a sustainable future through tailored solutions provided by our adept workforce.</p> <p>The 'Business Review' section of the Access Bank PLC Annual Report 2023 provides an overview of each business division. The 'Financials' Section the Access Bank PLC Annual report 2023 reveals the breakdown of income, operating expenses and profit before tax for Corporate and Investment Banking, Commercial Banking, Business, Retail Banking and also a breakdown of revenue and profit by subsidiaries. As a commercial bank, we drive profitable, responsible, and sustainable economic growth.</p>	<p>https://www.accessbankplc.com/about-us</p> <p>Access Bank PLC Annual Report 2023</p> <p>'Business review' pages 22-47</p> <p>'Financials' on pages 324-327, 375-378</p>
<p>1.2 Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p>	<p>Access Bank aligns its sustainability approach with globally recognised frameworks such as the United Nations' SDGs and the Paris Climate Agreement.</p> <p>We also integrate local sustainability requirements like the Nigerian Sustainable Banking Principles (NSBP) into our strategy.</p> <p>We support progress in Nigeria's climate action under its Nationally Determined Contribution (NDC) aimed at cutting emissions as required by the Paris Agreement.</p> <p>The key SDGs for Nigeria we are supporting are poverty reduction (SDG-1), health and wellbeing (SDG-3), education (SDG-4), gender equality (SDG-5), inclusive economy (SDG-8), peace, justice, and strong institutions (SDG-16), as well as partnerships for the goals (SDG-17).</p> <p>The vital areas of the NSBP developed by the Central Bank of Nigeria (CBN) we are implementing for positive impacts include environmental and social (E&S) risk management, E&S governance, human rights, women's empowerment, capacity building, and financial inclusion</p>	

Principle 2: Impact and Target Setting

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting.

2.1 Impact Analysis

Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:

- a. Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.
- b. Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope i) by sectors & industries for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or ii) by products & services and by types of customers for consumer and retail banking portfolios.
- c. Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.
- d. Performance measurement: Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts.

(a) In 2023, our organisation utilised the UNEP FI Portfolio Impact Analysis Tool to evaluate the impact of our banking portfolio, spanning retail, business, commercial, and corporate and investment banking. Our approach, guided by our Group Strategy and Sustainability Policy, focused on assessing both positive and negative impacts on stakeholders, considering our business model, product offerings, and alignment with the SDGs. Additionally, we conducted a materiality assessment to address critical ESG issues for various stakeholders, including customers, clients, employees, communities, and investors.

(b) Yes, we consider the composition of our portfolio as a crucial element of our financial analysis and risk management processes.

1. Primary Industry (E.g., Agriculture, Forestry, Mining and Extraction of Minerals, etc.) -8.69%
2. Secondary Industry (E.g., Manufacturing, Construction, Food Processing, Crafts, Textiles, etc.) -25.51%
 - MSMEs (Micro, Small and Medium-Sized Enterprises) 0.57%
 - Large Enterprises 88.05%
 - Business Loans 1.12%
 - Consumer Loans 6.39%
3. Tertiary industry (E.g., Financial Services, Health Care, Telecommunication & IT, Tourism, Human Capital Development, etc.)-65.80%
 - MSMEs (Micro, Small and Medium-Sized Enterprises)-3.40%
 - Large Enterprises-77.59%
 - Business Loans-8.29%
 - Consumer Loans-10.72%

(c) Our organisation operates across multiple countries, notably in Africa, where various challenges such as poverty, income inequality, climate change, environmental degradation, infrastructure gaps, gender equality, and limited access to financial services prevail. In response, we conducted an evaluation of Environmental, Social, and Governance (ESG) factors. We assessed these factors based on two key criteria: their significance to external stakeholders and their impact on our business success. This assessment has allowed us to prioritise and effectively manage our impact initiatives, ensuring alignment with our stakeholders' expectations.

Based on the nature of our business, we are focusing our analysis on the following focus areas:

- Climate mitigation/adaptation
- Financial inclusion
- Women empowerment

(d) We conducted a comprehensive assessment across sectors and customer types to determine their impacts in three key areas

Climate Mitigation/Adaptation:

We assessed sectors with high greenhouse gas emissions, evaluated environmental performance, and measured positive contributions to climate mitigation, particularly in renewable energy.

Across 221 offsite locations and 30 branches, we have installed photovoltaic systems and solar-powered ATMs and adopted energy-efficient technologies across all our facilities. We also installed 3 units of 200-watt solar panels and a hybrid inverter in school libraries as well as educated over 5,700 people on cleaner energy sources and solar PV basics and installation.

Additionally, we have rolled out recycling initiatives across 42 locations, making a total of 117 locations, recycling 3,591.2 kg of materials including paper, plastic, glass, and aluminum cans in 2023 alone.

In 2023, over 35,000 trees were planted across Nigeria, Ghana, and Kenya, reducing CO₂ emissions by 807,444 pounds annually. We organised educational workshops, and media campaigns, reaching over 1,000,000 people, spreading awareness on nature preservation.

We have embedded robust Environmental and Social (E&S) risk management practices into our lending processes. This involves working closely with high-emitting clients to aid their transition to low-carbon business models, with financing tied to the creation and execution of decarbonisation strategies. Our sustainable finance offerings, such as green loans and the Green Bond Programme, are aimed at driving investment in renewable energy and other eco-friendly projects. Through our lending and investment strategies, we actively help clients transition to renewable energy. Our green financing options provide favorable terms for renewable energy initiatives, accelerating the shift away from fossil fuels in the communities we serve. These efforts are essential to advancing the transition to a low-carbon economy.

Financial Inclusion:

Our primary objective was to broaden the availability of financial services in underserved regions. This involved meticulous tracking of new account openings and actively promoting financial services tailored to low-income populations. By focusing on these areas, we aimed to bridge the gap in financial inclusion and empower marginalised communities. Our efforts included developing targeted outreach programmes, collaborating with local stakeholders, and leveraging technology to facilitate easier access to banking services. Through these initiatives, we strive to create a more inclusive financial ecosystem, ensuring that even the most disadvantaged individuals have the opportunity to benefit from financial services and improve their economic well-being.

In 2023, we intensified the accelerated growth of our Agency Banking business with an 85% increase in our agent portfolio. In other words, we grew from 92,820 agents to over 177,255 unique agents during the year. This expansion enabled us to further reach previously under-banked and unbanked areas through a deliberate inclusiveness strategy known as Project Dominance. Notably, 33% of these agents are female, underscoring our commitment to women's inclusion. To address one of the identified needs of the agents, the bank empowered some of its Closo Agents with solar-powered fiberglass kiosks to further strengthen access to financial services in highly underserved markets and motor parks.

To drive inclusion, the bank has continued to dedicate a workforce of over 3,000 staff who are presently available at all our branches, different markets, and agent locations. These staff members are involved in providing first-level support for agents, facilitating market women account openings, card issuance, cash collection and withdrawal, and account acquisition. The whole essence is to provide financial services at the doorsteps of unbanked areas.

The Bank reinforced one of its core visions to empower Africans by partnering with several not-for-profit organisations and government bodies dedicated to driving financial inclusion. These partnerships aim to strengthen the social protection system and integrate financial inclusion and literacy into the company's core strategy. By doing so, the Bank seeks to help end extreme poverty and promote shared prosperity across different parts of the continent. Through these collaborative efforts, the Bank is committed to building a more inclusive financial ecosystem that supports financial inclusion and economic advancement.

Women Empowerment:

We analysed gender disparities in industries, assessed women in leadership roles, promoted tailored financial products for women, and supported women-owned businesses and gender diversity in the workforce. This assessment guides our strategic decisions and aligns us with these critical areas of impact.

- Women as Customers: Women make up 34% of our customer base, highlighting our commitment to gender inclusivity.
- Access to Finance: 3,346,857 women have received access to finance for business, totaling over \$595 million.
- 582,900 female individuals were supported with over \$44 million.
- 23,422 WSMs (Women-owned Small and Medium Enterprises) were empowered with over \$28.1million
- New Female Customers: Over 3,020,000 new female customers have been acquired, expanding our reach and impact.

Training and Capacity Building:

W Academy Initiatives: Over 39 million women have been trained through the W Academy. Our capacity building sessions and networking programmes are designed to enhance women's skills, knowledge, and business acumen, preparing them for leadership roles and entrepreneurial success.

W Webinar Series: 12 enriching editions of the monthly W Webinar series have been conducted. These webinars have attracted a total registration of over 83,000 participants, providing valuable insights and knowledge to women.

Community and Global Reach: Extensive Outreach: Our initiatives have reached over 15 million people, impacting more than 250 communities across Africa. By fostering a supportive environment, we empower women at the grassroots level.

The amounts are reported at an exchange rate: N951.79/\$1

2.2 Target Setting

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis. The targets have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

(a) Alignment: which international, regional or national policy frameworks to align your bank's portfolio with have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

(b) Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

(c) SMART targets (incl. key performance indicators (KPIs)[1]): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

(d) Action plan: Which actions including milestones have you defined to meet the set targets? Please describe.

- a. We have aligned our portfolio with relevant frameworks such as the SDGs, Paris Climate Agreement, SSCI, UNEP FI, TCFD, PCAF and the NSBPs.**
- b. Impact Area –Climate change mitigation/adaptation
Indicator code –A.1.1-A.4.1 A.1.2-A.4.2 A.1.3-A.2.3 A.1.4-A.2.3 A.1.5 Baseline Year –2022.**
- c. Access Bank has set SMART targets in line with some of our significant impact areas to drive alignment with and contribution to the relevant SDGs and the goals of the Paris Agreement.**

Climate change mitigation/adaptation: Achieve carbon neutral status by 2035.

Access Bank has set SMART targets in line with some of our significant impact areas to drive alignment with and contribution to the relevant SDGs and the goals of the Paris Agreement.

Climate change mitigation/adaptation: Achieve carbon neutral status by 2035:

- Achieve 50% reduction in operational emissions viz-a-viz baseline by 2027.
- Construction of 1 green building and 5 IFC EDGE certified buildings to guarantee energy efficiency and reduce our environmental footprint.
- Reduce financed emissions associated with Access Bank loans by 30% by 2027.

Key Performance Indicators

- Net carbon footprint.
- Annual calculation of the total GHG • CO2 emissions removed through offset projects.
- Scope 1, 2 and 3 emissions.
- Percentage of energy consumption derived from renewable sources.
- Percentage reduction in operational emissions.
- Number of green buildings constructed.
- Energy efficiency rating achieved for each building as per IFC EDGE certification criteria.
- Percentage reduction in GHG emissions associated with loans financed.
- Value of loans categorised as "green" or environmentally sustainable within portfolio.
- Loan portfolio emission intensity.
- Growth in the percentage of loans directed environmentally friendly and low-carbon projects.

Financial Inclusion

- Grow sustainability focused loan to \$3bn by 2027.
- Facilitate the mobilisation of \$1bn to create market access to 10 million MSMEs with a 70% focus on underrepresented groups of women and youths and 0.5% PWDs by 2027.
- Lend to 1million low-income individuals by 2027 without increasing the non-performing loan ratio.
- Reach 3 million individuals across Africa through entrepreneurship interventions, financial education programmes and other tools that give access to financial services by 2027.
- Provide affordable housing to 100,000 individuals by 2027.
- Number of women participating in financial literacy workshops or educational resources.
- Percentage of loan product recipients who successfully repay their loans.
- Percentage of female-led startups participating in the accelerator programmes.
- Amount of investment attracted by startups that have participated in the accelerator programmes.
- Percentage of HNIs and affluent women customers participating in the advisory programmes.
- Number of new sectors entered within the W ecosystem.
- Percentage of women actively participating in the new sectors of the W ecosystem.
- Number of women entrepreneurs who receive funding through DFI partnerships.
- Number of loan applications from women entrepreneurs before and after algorithm integration.
- Percentage increase in loan approvals for women entrepreneurs after integrating gender-based scoring algorithms.
- Percentage increase in the availability of affordable funding for women entrepreneurs.
- Aim to be a primarily digital service provider by 2027, minimising credit and operational risks.
- Introduce sustainable loan products, partnering with green enterprises for positive environmental and social impact.
- Mobilise \$1 billion to create market access for 10 million MSMEs, with a focus on underrepresented groups.
- Commit to responsible lending, targeting 100 million customers, and uplifting 1 million low-income individuals by 2027 through accessible financial solutions.

	<p>Climate Change:</p> <ul style="list-style-type: none"> • Set targets for reducing climate-related lending exposures in the short, medium, and long term. • Adopt a decarbonisation strategy aligned with the Paris Agreement. • Focus on clean energy, resource efficiency, recycling, and transitioning to low-emission vehicles. • Address potential negative impacts on employees, communities, and governments in high-emission sectors through close engagement and support for a just energy transition in Africa. <p>Women Empowerment:</p> <ul style="list-style-type: none"> • Introduce a tailored savings and loan product for women, enhancing financial literacy with user-friendly digital platforms. • Partner with incubators for accelerator programmes for female-led startups and develop education-based advisory programmes. • Broaden the W ecosystem into emerging sectors, enhance partnerships with DFIs for affordable funding, and integrate gender-based scoring algorithms into credit policies.
<p>2.3. Target implementation and monitoring (Key Step 2). Target implementation and monitoring (Key Step 2). Show that your bank has implemented the actions it had previously defined to meet the set target.</p>	<ul style="list-style-type: none"> • Access Bank's retail segment is undergoing a digital transformation to become primarily digital by 2027 while minimising risks. • We plan to offer specialised sustainable loan products and partner with green and socially responsible businesses. • We aim to mobilise US\$1 billion to support 10 million MSMEs, with a focus on under-represented groups like women, youth, and persons with disabilities.

Principle 3: Clients and Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

<p>3.1 Provide an overview of the policies and practices your bank has in place or is planning to put in place to promote responsibly its relationships with its customers.</p> <p>This should include high-level information on any programmes and actions implemented (or planned), their scale and, where possible, the results thereof.</p>	<p>Access Bank is committed to responsible relationships with customers through various policies and practices. These policies, which are available on our website, apply to primary stakeholders and business partners, including staff, customers, and third-party partners. Employees are equipped to assess ethical and conduct-related issues concerning borrower-client relationships.</p> <p>Access Bank's ESRM and Sustainability Policies guide our approach to responsible financing, addressing environmental, social concerns, and inherent business risks. The bank allocates financial and human resources and collaborates with clients, consultants, NGOs, and other stakeholders in developing and implementing our sustainable finance and E&S solutions.</p>	<p>Annual Report 2023</p>
<p>3.2 Business opportunities Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period.</p>	<p>Access Bank demonstrates our leadership in sustainable finance through the issuance of green bonds.</p> <p>The bank issued Africa's first Climate Bonds Initiative (CBI)-certified corporate green bond in 2019. We published our fourth green bond impact report in 2023.</p> <p>The bank has forged investment partnerships with international and local development financial institutions to expand ESG-targeted lending.</p> <p>We are partly demonstrating our commitment to addressing climate change concerns and reducing GHG emissions from our operations by actively participating in and adopting internationally recognised sustainability framework and standards, including UNEP FI's TCFD, PCAF, and Financial Alliance for Women (FAW).</p> <p>The bank also utilises our platforms to promote responsible business practices, including promoting collaborative initiatives like the Coalition Against COVID-19 (CACOVID) in Nigeria, which the bank supported during the pandemic.</p>	<p>Annual Report 2023</p>

Principle 4: Stakeholders

We will proactively and responsibly consult, engage, and partner with relevant stakeholders to achieve society's goals.

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate, and partner with stakeholders?

Access Bank places a strong emphasis on engaging with a wide range of stakeholders to gather relevant information in designing solutions that meet their needs and in the implementation of our sustainability initiatives.

We are also an active member of several multi-stakeholder initiatives, including the UNGC Local Network Board and the UN Women Empowerment Principles Leadership Group, helping to advance responsible banking and sustainability. This commitment underscores our dedication to sustainable business practices and collaborating with various stakeholders to meet stakeholder expectations.

Principle 5: Governance and Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

5.1 Governance structure for implementation of the Principles

Does your bank have a governance system in place that incorporates the PRBs?

Does your bank have a process to identify and regularly consult, engage, collaborate, and partner with stakeholders?

The relevant governance structures, policies, and procedures that our bank has in place to manage significant positive and negative impacts and support the effective implementation of the PRBs are as follows:

1. Board Committee on Sustainability:
 - Our Board Committee on Sustainability is responsible for overseeing the bank's sustainability strategy, including the approval and monitoring of sustainability programmes. This committee is composed of senior executives and experts in sustainability.
2. Board of Directors:
 - The highest level of governance overseeing the PRB implementation is our Board of Directors. The Board receives regular updates and reports from the Sustainability Committee regarding PRB implementation.
 - Oversight meetings occur on a quarterly basis, ensuring that the Board stays informed about the progress and challenges related to the PRB.
 - In the event of targets or milestones not being achieved or unexpected negative impacts being detected, the Board is responsible for reviewing and approving remedial actions proposed by the Sustainability Committee.
3. Remuneration Practices:
 - Our bank has integrated sustainability targets into our key performance indicator used in employees' appraisal process.
 - Our bank is committed to transparent and effective governance in line with the Principles for Responsible Banking, and we continuously assess and adapt our policies and procedures to meet evolving sustainability challenges and expectations.

<p>5.2 Promoting a culture of responsible banking:</p> <p>Describe the initiatives and measures by your Bank for fostering a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability training for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).</p>	<p>Access Bank prioritises responsible banking through the implementation of key initiatives, including on:</p> <ul style="list-style-type: none"> • Training and education: Our training and education programmes include: Comprehensive sustainability training for all employees; e-learning modules for convenience; and specialised training for client-facing teams. <p>Performance Management:</p> <ul style="list-style-type: none"> • Integration of responsible banking KPIs. • Regular feedback and assessment. <p>Leadership Commitment:</p> <ul style="list-style-type: none"> • Active leadership communication and decision-making aligned with sustainability. <p>Employee Engagement:</p> <ul style="list-style-type: none"> • Encouragement of sustainability-focused employee groups. • Participation in community outreach and volunteer programmes. <p>Continuous Improvement:</p> <ul style="list-style-type: none"> • Feedback mechanisms and regular updates. <p>These measures aim to instill a culture of responsible banking in every employee, ensuring readiness to address financial sector challenges and opportunities.</p>	
<p>5.3 Policies and due diligence processes:</p> <p>Does your bank have policies in place that address environmental and social risks within your portfolio? Please describe: What are the next steps your bank will undertake in the next 12-month reporting period (particularly on impact analysis, target setting, and governance structure for implementing the PRB)? Please describe briefly.</p>	<p>Access Bank's Environmental and Social Risk Management (ESRM) Policy is a vital framework for responsible financing and managing environmental and social concerns within the bank's operations.</p>	

Principle 6: Transparency and Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

<p>6.1. What are the next steps your bank will undertake in the next 12-month reporting period (particularly on impact analysis, target setting, and governance structure for implementing the PRB)?</p> <p>Please describe briefly.</p>	<p>The information in this report is not assured. However, we have aligned our sustainability report with GRI, SASB, and IFRS standards. Over the next 12-month reporting period, Access Bank has several key initiatives planned to further demonstrate our commitment to the PRBs as follows:</p> <ul style="list-style-type: none"> • Comprehensive Impact Analysis: <p>We plan to conduct a thorough impact analysis to quantify positive environmental and social impacts and identify areas for improvement.</p> <ul style="list-style-type: none"> • Target Setting: <p>We will set ambitious sustainability targets aligned with the PRBs, while reviewing and refining existing ones, and aligning them with global sustainability goals.</p> <ul style="list-style-type: none"> • Governance Structure Enhancement: <p>We will strengthen the role of the Sustainability Committee of our Board, increasing board-level oversight, and improving transparency in decision-making for responsible banking.</p> <ul style="list-style-type: none"> • Stakeholder Engagement: <p>We will deepen engagement with clients, employees, and communities to understand their perspectives and expectations regarding responsible banking, informing strategy and action plans.</p> <ul style="list-style-type: none"> • Capacity Building: <p>We will expand our capacity-building efforts through advanced sustainability training for employees to uphold responsible banking principles.</p> <ul style="list-style-type: none"> • Innovation and Product Development: <p>We will focus on developing innovative, sustainable financial solutions to address environmental and social challenges, including creating better financing options and responsible investments.</p> <ul style="list-style-type: none"> • Transparency and Reporting: <p>The bank will enhance transparency in reporting sustainability performance by providing more detailed and informative reports.</p> <p>These initiatives reflect Access Bank's dedication to the PRBs, mainstreaming sustainability in all aspects of our operations for a more sustainable and responsible banking future.</p>	
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Corporate Head Office:

Access Tower, 14/15, Prince Alaba Oniru Road,

Victoria Island, Lagos, Nigeria

www.theaccesscorporation.com