

THANK YOU FOR YOUR TRUST AND SUPPORT

Dear Esteemed Shareholder,

On behalf of the Board, Management and Staff of Access Holdings Plc and its subsidiaries, I am humbled to express our profound gratitude for your longstanding trust and commitment to the Access brand.

You have once again demonstrated this through your overwhelming support for our recently concluded Rights Issue of 17,772,612,811 Ordinary Shares of 50 Kobo each at ₦19.75 Kobo per share ('the Rights Issue') that has raised the target amount of ₦351,009,103,017.25 (closing with a 5.76% over-subscription).

Remarkably, your support has positioned our flagship subsidiary, Access Bank Plc as the first bank to meet the Central Bank of Nigeria's ₦500 billion minimum capital requirements for Banks with International Authorisation well ahead of the March 2026 regulatory deadline, placing it on a solid path to consolidate on its growth aspirations and deliver sustainable value to stakeholders.

No doubt, the success of our Rights Issue marks a significant step in our journey to become the World's Most Respected African Financial Services Group and underscores our commitment to innovation, excellence, and transformative impact across Africa and beyond.

As we look forward to the new year and beyond we remain dedicated to driving progress, unlocking opportunities, and ensuring that your trust is rewarded with sustainable returns.

Thank you for making this remarkable feat possible and please accept my very best wishes for a successful 2025.

Aigboje-Aig-Imoukhuede, CFR

Chairman

Access Holdings Plc

Banking | Lending | Payments | Insurance | Pensions

