

Access Bank Plc

THE NEXT CHAPTER OF TRANSFORMATION

Aigboje Aig-Imoukhuede
Herbert Wigwe
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Aigboje Aig-Imoukhuede

OUR GROWTH STORY

□ Tier 1 Nigerian Bank

- #2 by Customer base (6.5Million)
- #4 by Balance Sheet size (N1.74Trillion)
- #5 by Revenue & PBT (N208Billion & N44Billion)
- #4 by Number of Branches (349 Branches)
- #2 by ATMs / POS (1,552 / 8,480)

□ Compelling 10 year growth story

- Outstanding M&A track record
- 3985% returns on every N1 invested in Access since 2002
- Local / International DCM and ECM recognition

□ Best in Class CEO Succession plan

- Over 12 Months notice to Shareholders
- Early Regulatory approval for succession plan
- Succession seamlessly aligned to next chapter of transformation

□ Leveraging scale for Performance Excellence

- Increasing share of industry profit pool
- Consistent rating upgrades from S&P, Fitch and Agosto
- Winning the low cost deposit generation game

1

Attractive Markets with strong prospects

- ››› > 6% GDP growth rates for Nigeria, Ghana, Zambia and Rwanda
- ››› Significant pool of under banked and unbanked
- ››› Preferred Investment destination for African & Multinational corporates

2

Clear Strategy to become Africa's Most Respected Bank

- ››› Entrenched player regarded as systematically important
- ››› Value chain strategy enhanced by growth in branches and customers
- ››› Segmentation strategy unleashes the power of service differentiation

3

Highly Regarded Management and Strong Corporate Governance

- ››› Renowned for recruiting and developing best in class talent
- ››› Regional leader in sustainable banking practices
- ››› Early adopter of IFRS (2008), enviable risk ratings

4

Nigerian Banking Trends favour Tier 1 Players

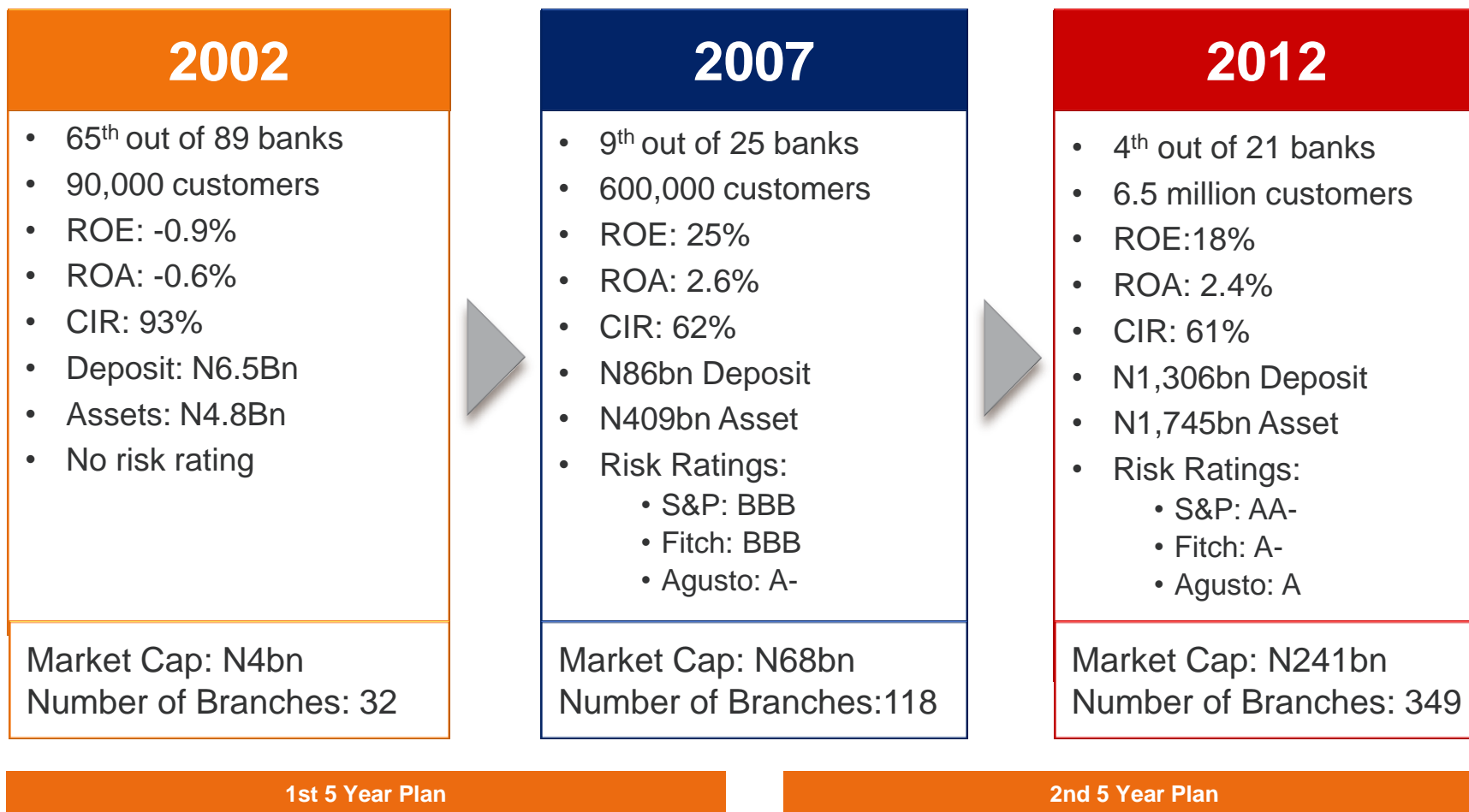
- ››› Scale favours Tier 1 Banks over the rest of the market
- ››› High upside valuation potential
- ››› Improving Metrics: Cost of Funds / Cost to Income / Cost of Risk

BOARD

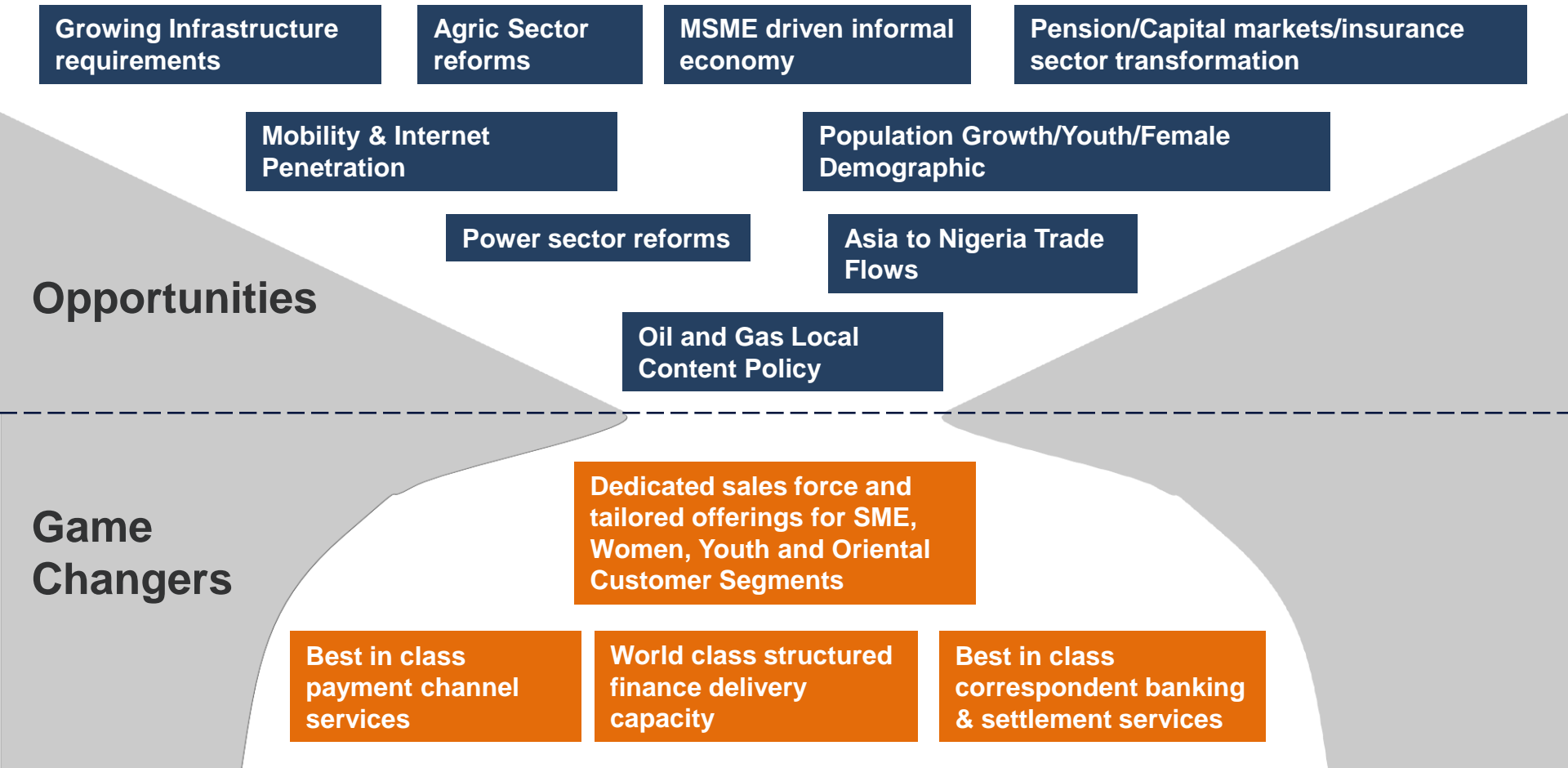
Gbenga Oyebo Chairman	<ul style="list-style-type: none"> • LLM,LLB • Board member- MTN, Chairman Okomu Oil • Decades of experience in project finance, Corporate law
Dr. Ernest Ndukwe (Independent)	<ul style="list-style-type: none"> • Fellow, Nigerian Institute of Management, NAE • Former Executive Vice-Chairman of the (NCC) • Extensive Regulatory Experience
Dr. Dere Awosika (Independent)	<ul style="list-style-type: none"> • PhD Pharmacy • Fellow of WAPGCP, Institute of Directors • Highly regarded ex-public servant
Dr. Mahmoud Isa-Dutse	<ul style="list-style-type: none"> • Chairman, Board Risk Management Committee • PhD, Governance and Risk Management • Ex GTbank, Ex- Chase
Mrs Mosun Belo-Olusoga	<ul style="list-style-type: none"> • Chairman, Board Credit and Finance Committee • BSc, FCA, FCIB • Former Executive Director, GTbank • Ex GTBank, Ex Chase , Ex Coopers
Emmanuel Chiejina	<ul style="list-style-type: none"> • Chairman, Governance and Remuneration Committee • LLB • Former DMD at Elf Petroleum Nigeria Ltd
Oritsedere Otubu	<ul style="list-style-type: none"> • Chairman, Board Audit Committee • Msc, Bsc, Accounting and Finance • Extensive experience in Financial Services
Mrs Kemi Ogunmefun	<ul style="list-style-type: none"> • LLB • Canadian Regulatory Experience • Extensive banking and legal experience
Dr. Tunde Folawiyo	<ul style="list-style-type: none"> • LLM, Bsc Economics • Director of MTN • Extensive experience in Oil and Gas,

MANAGEMENT

Aigboje Aig- Imoukhuede	<ul style="list-style-type: none"> • Group MD and CEO • LLB, FCIB, • Former ED, GTBank; 25years of banking experience
Herbert Wigwe	<ul style="list-style-type: none"> • Group DMD • MSc, BSc, FCA • Former ED, GTBank; 23 years of banking experience
Taukeme Koroye	<ul style="list-style-type: none"> • Executive Director, Subsidiaries • BSC, FCA • 25years of banking experience , Ex Citi
Ebenezer Olufowose	<ul style="list-style-type: none"> • Executive Director, Investment Banking • MSc , BSc • 28 years of banking experience , Ex Citi.
Okey Nwuke	<ul style="list-style-type: none"> • Executive Director, Institutional Banking • MBA, BSc, FCA • 20 years of banking experience , Ex GTbank
Obeahon Ohiwerei	<ul style="list-style-type: none"> • Executive Director, Business Banking • MSc, BSc, • Pioneer MD/CEO, UBA , Ghana • Over 20 years banking experience, Ex GTbank
Victor Etuokwu	<ul style="list-style-type: none"> • Executive Director, Personal Banking • MBA, BSc, • 20 years banking experience, Ex Citi
Roosevelt Ogbonna	<ul style="list-style-type: none"> • Divisional Head, Commercial Banking • BSc, ACA • 17 years of banking experience, Ex GTbank
Dr. Gregory Jobome	<ul style="list-style-type: none"> • Chief Risk Officer • PhD, MSc, BSc • 20 years banking experience, Ex GTbank
Pattison Boleigha	<ul style="list-style-type: none"> • Chief Compliance Officer • MSc, BSc, FCA • 19 years banking experience, Ex Citi
Oluseyi Kumapayi	<ul style="list-style-type: none"> • Chief Financial Officer • MBA, MSc, BSc, ACA • 17 years banking experience, Ex Gtbank



Opportunities & Game Changers



Herbert Wigwe

THE NEXT CHAPTER OF OUR TRANSFORMATION

ACCESS 1, 2, 3

**Top 3 in any chosen market segment,
on all performance metrics**

Customers remain our priority

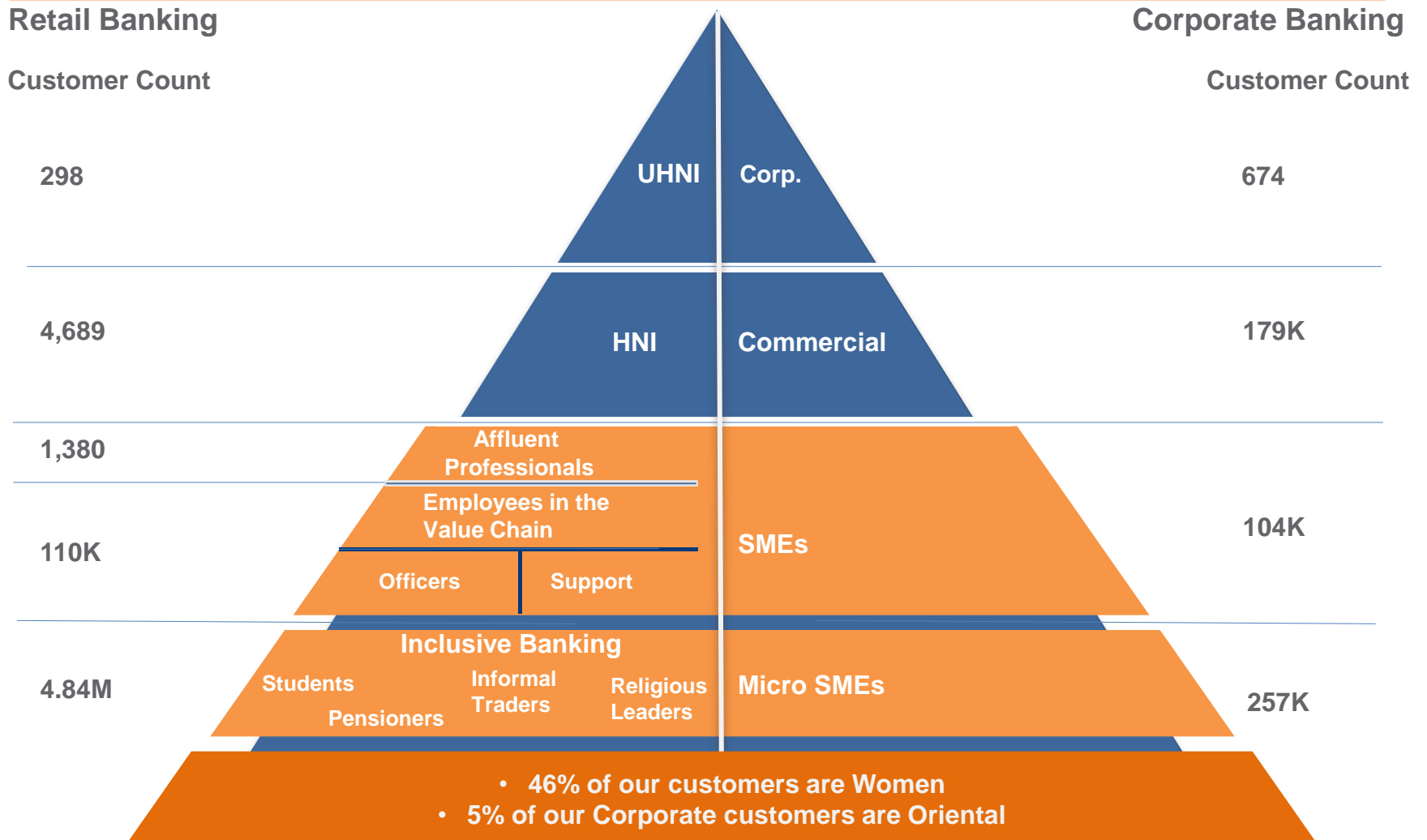


Retail Banking

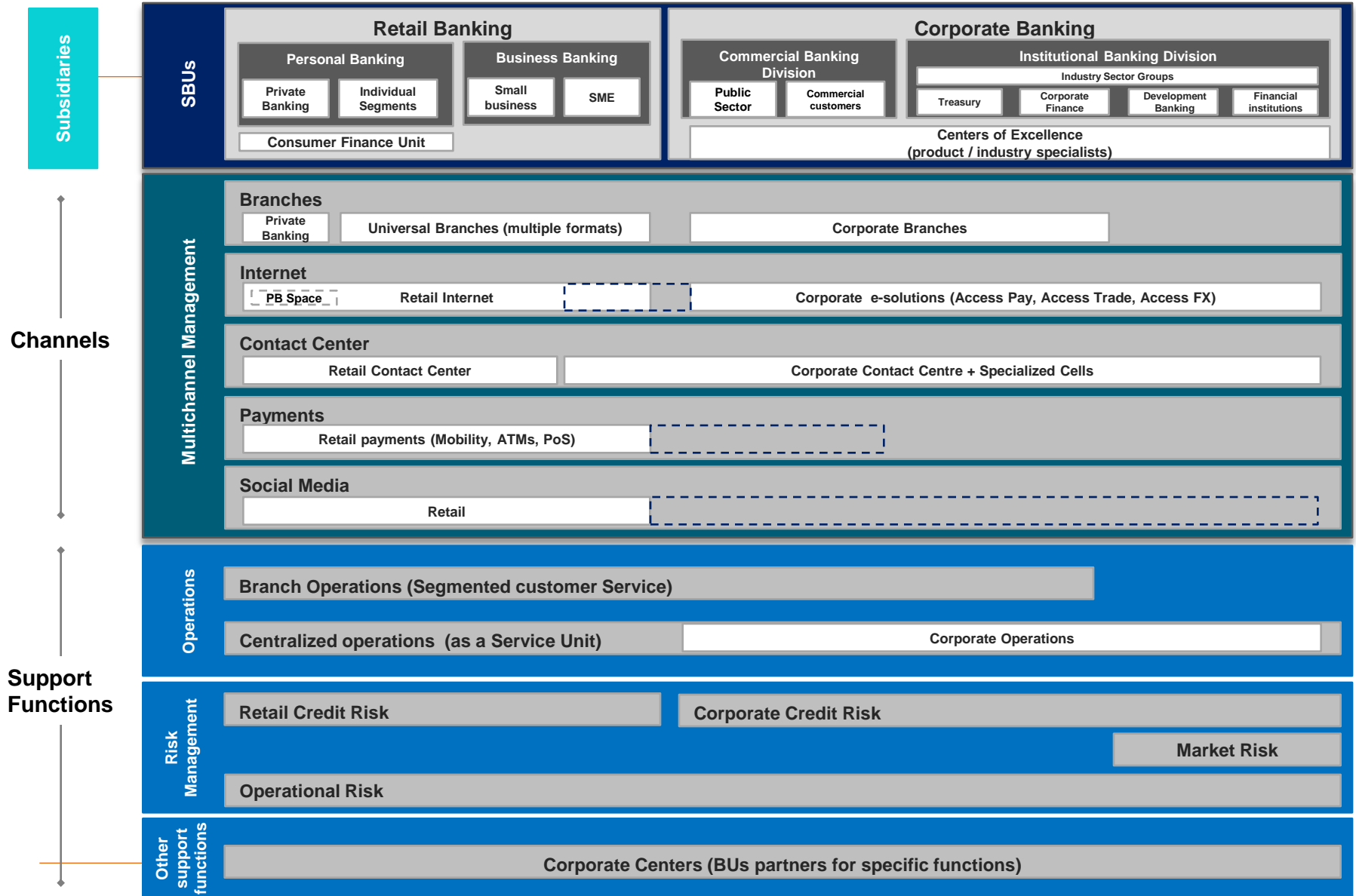
Corporate Banking

Customer Count

Customer Count



Transforming our Operating Model



Key Transformation Initiatives



Customer

Customer sub segmentation, insight and experience transformation



Product

Deploy product and service Game changers



Channels

Multi-channel distribution model and Rationalise branches,



Pricing

Automate and sophisticate (RORAC) pricing



Relationship Mgmt.

Product / Industry Experts & enhance consistent sales method



HR – Increase middle management leadership capabilities



Risk – Risk organizational redesign, deploying Analytics, pre-classification and automate risk processes



MIS – Design a robust Integrated Informational Management Architecture



Capital Management – Transforming the ALM function (Structure, tools and enhance capabilities)



Strategy – Enhance core strategy function and business development function



Innovation – Launch “Innovation Challenge” programme and to build a sustainable innovation capability



Operations – Branches as a point of sale, centralised ops as a service unit, STP digitized processes



Technology – Core banking renewal & value added applications (CRM, MIS DWH, ...)

Transformation Programme PMO, Change Management and Branding Strategy



OUR BRAND

Becoming the World's Most Respected African Bank

“Respect comes from giving value to people, doing well , profitability, being the gold standard, contributing to the society”

Access has become a leading African bank, driven by the conviction that ethical behaviour is the only way of building a strong business for the long term. We call this *sustainable banking*.

Our investors value our commitment to transparency and our relentless focus on performance. From the outset, we challenged ourselves to operate to the highest global standards and to earn the trust of the international markets.

Our people work hard, and we think we have the most highly skilled, disciplined and ethical people in the industry. We seek out promising talent and grow them into strong professionals with the potential for leadership.

Knowing our customers is at the heart of our business model. Working with some of the world's biggest companies, we grow their business by empowering their employees, suppliers and distributors. We are giving millions of individuals the power of banking.

We want to develop the society around us, supporting local entrepreneurs and investing in communities. As major funders of business, we use our influence to make sure companies become more sustainable by raising their standards in this area.

By being a flag-bearer for responsible business, we're setting new standards for the industry. We actively work with the government to create the policies which will lead to economic prosperity.

Our ambition is to be the most respected African bank by showing the world that you can do clean business in Africa. We hope we can be part of a change, pushing for a society that functions well, and is fair and transparent.

Our brand proposition is to be the World's Most Respected African Bank by being the change Africa needs.

Brand Promise

Access Bank will deliver sustainable success for customers, colleagues and communities by aligning innovation, customer-focus and global standards to provide the benefits of superior speed, service and security.



Our logo evolves

We have evolved a simpler, more exciting
and re-energised brand

access >>>

2013



1989



2003



2006

Creating a distinctive look & feel and a unique experience



access >>>