

# Fact Sheet

Access Bank Plc was incorporated in February 1989 as a privately owned financial institution. It commenced banking operations in May 1989 and was listed on the Nigerian Stock Exchange in 1998. Access Bank has ordinary shares and a three-year convertible bond listed on the Nigerian Stock Exchange and also an Over the Counter, (OTC) Global Depository Receipts (GDR) traded on the London Stock Exchange.

The Bank is licensed to carry out universal banking services; providing a comprehensive bouquet of financial and non-financial services. The key client segments of the Bank are: Institutional Banking, Commercial and Consumer Banking, Investment and Private Banking while the key consumer segment of the Bank are; Telecommunication, Beverages, Manufacturing, Construction, Oil & Gas, Parastatals, High Networth & Middle Income Professionals.

The Bank has core capabilities in Treasury, Cash Management, Trade Finance, Mass Payment Cards & ATM's, Asset Management & Custodial Service and Relationship Management.

Access Bank has a well diversified shareholder base with ownership residing with individuals and Institutional Investors, both local & International. The bank's shareholders' base is over 500,000 (Five hundred thousand) investors. Its shareholders' funds is in excess of \$1.2billion and has strategic intent of ranking amongst the top 3 Nigerian Banking Groups by 2012 and also of becoming a major catalyst for growth across the African continent.

### Our Ratings

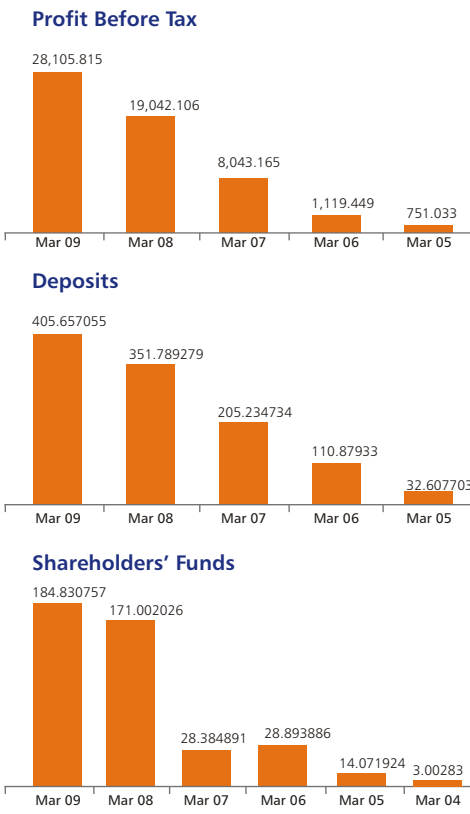
Our ratings by the following reputable national and international agencies are eloquent testimonies to our financial stability and adherence to Best Practice in our credit management process.

### Governance Rating

Governance Plus (Rating Agency) - GCRI

'Access Bank has adopted and met all the best practices as would provide its stakeholders a superior assurance on the quality of current corporate governance structures and functioning. The Bank performs particularly well in its financial and non-financial disclosures. Its strengths include highly diverse board membership, competent, dynamic responsible management, strong economic value and good ethical practice and transparency.'

## 5 YEAR FINANCIAL HIGHLIGHTS



## CREDIT RATINGS



### Executive Management

- Aigboje Aig-Imoukhuede, Group Managing Director/CEO
- Herbert Wigwe, Group Deputy Managing Director
- Okey Nwuke, Executive Director, Institutional Banking
- Taukeme Koroye, Executive Director, IT & Operations

### Vision

To transform our bank into a world-class financial services provider

### Mission

To go beyond the ordinary; to deliver the perceived impossible, in the Quest for Excellence

### Brand driver

The Quest for Excellence

### Values

- Excellence
- Trust
- Passion for Customers
- Ethics
- Teamwork
- Continuous learning.

### Market Capitalization

N96.5 Billion

### Total Asset

N844 Billion

### Shareholders' Fund

N185 Billion

### Core Banking Application

Flex cube 6.2

### Channels

- 130 Branches
- 104 POS
- 119 ATMs
- Call Centre

### Number of Staff

2,333

### Geographical Coverage

United Kingdom & Africa

### Listing

NSE (Ordinary shares and 3 years Convertible Debt), OTC GDR Traded in London

### Subsidiaries

- The Access Bank (UK) Limited
- Access Bank (Ghana) Limited
- Access Bank (Zambia) Limited
- Access Bank (Gambia) Limited
- Access Bank (Cote d'Ivoire) Limited
- Access Bank (Rwanda) S.A.
- Access Bank Sierra Leone
- Access Bank DR Congo S.A.

### Non-Banking Subsidiaries

- Access Homes & Mortgages
- Access Investment & Securities Limited
- United Securities Limited

### Core Businesses

Wholesale Banking, Retail Banking, Trade Finance, International Trade, Private Banking, Commercial and Investment Banking, Consumer Banking)

### Partners



# Fact Sheet

- Obeahon Ohiwerei, Executive Director, Public Sector & Commercial Banking
- Ebenezer Olufowose, Executive Director, Investment Banking

## Awards

### 2004

- Access Bank received the Hewlett Packard Award for the best implementation of a core banking application (Flexcube 6.2) West Africa.
- Access Bank won the Maritime Bank of the year 2004 Award.

### 2005

- Access Bank won the Web Jurist 3rd Best Website Award.

### 2006

- Access Bank was awarded the "Most Improved Bank of the Year" at the ThisDay Newspapers Annual Excellence Awards.
- Access Bank received the Bankers' Committee 3rd top Bank in financing Export Sector Award.

### 2007

- Access Bank came 3rd in the KPMG Nigerian Banking industry customer service survey for service excellence.
- Access Bank won IFC Innovation in Trade structure Award.
- Access Bank won "The Best Telecoms Financing Bank of the Year (Transactions) award" at the Nigerian Telecoms Awards.
- Access Bank won the Most Innovative Product for Online Shipping Document Tracker by National Maritime Quality Service Award.
- Access Bank won the Best Annual Report Award for 2006/07 by Fortune and Class Enterprise.
- Access Bank received the Most Innovative Bank in Africa Award by African Bankers Magazine, a publication of IC publication UK.
- Access Bank was rated the overall winner of the Web Jurist web rating competition organized by Philips Consulting International.

### 2008

- Access Bank emerged the winner of the Best Gender sensitive award at the Nigerian Bankers Awards organized by Vanguard Media Limited.

### 2009

- Access Bank emerged the winner of the Best Bank Payment System at the 14th edition of the ThisDay Annual Excellence Awards.

## International Partners

The bank as a result of the enormous goodwill it enjoys in the international financial market and high level adherence to global best practice and corporate governance has been the preferred choice of international investors and multilateral agencies seeking to do

## FINANCIAL RATIOS

Return On Average Equity (pre-tax)	15.8%
Return On Average Assets (pre-tax)	2.8%
Cost/Income ratio	53.4%
Non-performing loans/Total assets	2.2%
Coverage Ratio	156.4%
Dividend yield	14.0%
Adjusted Capital/Risk Weighted Assets	35.0%
Earnings per share	141k
Staff Productivity (N'000)	19,600

business in Nigeria and Africa. The list of international organizations that are in partnership with Access Bank Plc include but not limited to respectable organizations like Netherlands Development Finance Company ("FMO"), International Finance Corporation (IFC), Visa International, US EXIM Bank among others.

## Corporate Social Responsibility: Passionate about doing good

Access Bank is a socially responsible organization; with clearly developed strategy aimed at facilitating societal development and wellbeing. As part of its CSR strategy, the Bank has identified four major thrust of its CSR initiative and designed a sponsorship - regime for each of these activities: Health, Education, Arts and Sports.

The bank has remained a propagator of corporate philanthropic initiatives that have culminated in the development of the country and improved both environmental and social wellbeing of Nigerians and is committed to improving its contributions to societal development by exploring avenues that will facilitate the actualisation of this objective. To facilitate this, the Bank collaborated with the following organisations and associations: Friends of The Global Fund Africa otherwise known as Friends Africa in Nigeria. Friends of The Global Fund Africa is an affiliate body of the Global Fund to fight AIDS, Tuberculosis and Malaria (GFATM) founded in 2002 in the United States of America.

Other associations that have benefited from the Bank's philanthropic gestures through partnerships and collaborations include Nigeria Business Coalition Against AIDS (NIBUCA), Global Business Coalition on HIV/AIDS, Tuberculosis and Malaria (GBC), Positive Action for Treatment Access (PATA) and Business in the Community (BITC).

The Bank's commitment to the actualization of its objective of promoting human and environmental wellbeing is attested to by its chains of corporate philanthropic activities that have significantly impacted every sphere of life in its operating environment. This commitment to stakeholders and environmental wellbeing has positioned it distinctly as a harbinger in issues of social wellbeing and development.

## Awards



Best Global Trade Finance Bank Award 2008 The International Finance Corporate (IFC)



Most Innovative Bank Award 2008 Global Bank Alliance for Women



Brand of The Year Award 2009 ThisDay



Best Telecom Financing Bank 2008 Nigerian Telecoms Award



Best Gender Responsive Bank 2008 Nigerian Banker's Award



Most Innovative Bank 2007 The African Banker Awards



The Most Improved Bank 2006 - ThisDay Awards



Award for Innovative Trade Structure 2007 IFC Award



3rd Position - KPMG 2007 Customer Service Excellence Survey



Best Telecom Financing Bank 2006 - Nigerian Telecoms Award



Overall Winner - Best Website (2000) Web Jurist Award