APPENDIX A TO SUBPART I OF PART 103 -
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN
BANKS
[OMB Control Number 1505-0184]

The information contained in this Certification is sought pursuant to Sections
5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313
and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any foreign bank that maintains a
correspondent account with any U.S. bank or U.S. broker-dealer in securities (a
covered financial institution as defined in 31 C.F.R. 103.175(f)). An entity that is not a
foreign bank is not required to complete this Certification.

A foreign bank is a bank organized under foreign law and located outside of the United
States (see definition at 31 C.F.R. 103.11(o)). A bank includes offices, branches, and
agencies of commercial banks or trust companies, private banks, national banks, thrift
institutions, credit unions, and other organizations chartered under banking laws and
supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).

A Correspondent Account for a foreign bank is any account to receive deposits from,
make payments or other disbursements on behalf of a foreign bank, or handle other
financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank
outside the United States is a foreign bank. Such a branch or office is not required to
complete this Certification with respect to Correspondent Accounts with U.S. branches
and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank
may complete one Certification for its branches and offices outside the United States. The
Certification must list all of the branches and offices that are covered and must include
the information required in Part C for each branch or office that maintains a
Correspondent Account with a Covered Financial Institution. Use attachment sheets as
necessary.

A. The undersigned financial institutions, Access Bank Plc, on behalf of each of its
foreign branches, subsidiaries and affiliates listed in the attachment hereto hereby certify
as follows:

A "foreign bank" does not include any foreign central bank or monetary authority that
functions as a central bank, or any international financial institution or regional
development bank formed by treaty or international agreement.

B. Correspondent Accounts Covered by this Certification:
This Certification applies to all accounts established for Access Bank Plc entities by Covered Financial Institutions. This Certification applies to Corresponding Accounts established by Access Bank Plc for Foreign Bank

C. Physical Presence/Regulated Affiliate Status:
   i. Access Bank Plc entities maintain a physical presence in any country. This means:
      ■ Access Bank Plc has a place of business at the following street address: Plot 999c Danmole Street, Victoria Island, Lagos, where Access Bank Plc employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
      ■ The above address is enclosed in the attachment, where Access Bank Plc is authorized to conduct banking activities.
      ■ Access Bank Plc is subject to inspection by Banking Authorities identified in the attachment, the banking authority that licensed Access Bank to conduct banking activities.

   ii. Foreign Bank does not have a physical presence in any country, but Foreign Bank is a regulated affiliate. – Not Applicable

   iii. Foreign Bank does not have a physical presence in any country and is not a regulated affiliate. – Not Applicable

D. Indirect Use of Correspondent Accounts:
No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Access Bank Plc hereby certifies that it does not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:
1. Form FR Y-7 is on file. Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7. – Not Applicable
2. Access Bank’s shares are publicly traded. Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

F. Process Agent:
The following individual or entity: CT Corporation System is a resident of United States at the following address: 111 8th Avenue, New York, NY10011, and is authorized to accept service of legal process on behalf of Access Bank Plc from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United State Code.

G. General
Access Bank Plc. entities hereby agree to notify in writing each Covered Financial Institution at which they maintain any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Access Bank Plc. entities understand that each Covered Financial Institution at which they maintain a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Access Bank Plc. entities further understand that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Pattison Boleigha, certify that I have read and understand this Certification that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Access Bank entities.

Access Bank Plc.

[Signature]

Pattison Boleigha
Chief Conduct and Compliance Officer

Executed on this 6th day of October, 2015

Received and Reviewed by

Name: Pattison Boleigha
Title: Chief Conduct & Compliance Officer
For: Access Bank Plc
[Name of Covered Financial Institution]
Date: 06/10/2015
<table>
<thead>
<tr>
<th>S/N</th>
<th>Access Bank Entity</th>
<th>Street Address</th>
<th>City</th>
<th>State/Province</th>
<th>Country</th>
<th>Banking Authority</th>
<th>Country MD</th>
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<tr>
<td>1</td>
<td>Access Bank Pic</td>
<td>Plot 990C Danmole Street</td>
<td>Victoria Island</td>
<td>Lagos</td>
<td>Nigeria</td>
<td>Central Bank of Nigeria</td>
<td>Herbert Wigwe - Group Managing Director/CEO</td>
</tr>
<tr>
<td>2</td>
<td>Access Bank Congo</td>
<td>158, Avenue de la Democratie (ex-Huielines)</td>
<td>Gombe</td>
<td>Kinshasa</td>
<td>Congo DR</td>
<td>Banque Centrale Du Congo</td>
<td>Ifeanyi Njoku</td>
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<td>3</td>
<td>Access Bank Gambia</td>
<td>47, Kaiara Avenue, Fajara KSMD</td>
<td>Banjul</td>
<td>Banjul</td>
<td>Gambia</td>
<td>Central Bank of Gambia</td>
<td>David Aluko</td>
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<tr>
<td>4</td>
<td>Access Bank Ghana</td>
<td>Starlet 91 Road, Opposite Accra Sports Stadium, Osu</td>
<td>Accra</td>
<td>Ghana</td>
<td>Ghana</td>
<td>Bank of Ghana</td>
<td>Dolapo Ogundimu</td>
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<td>5</td>
<td>Access Bank Rwanda</td>
<td>3rd Floor, UTC Building Avenue de la Paix</td>
<td>Kigali</td>
<td>Kigali</td>
<td>Rwanda</td>
<td>Banque Nationale Du Rwanda</td>
<td>Jean Claude Karayenzi</td>
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<tr>
<td>6</td>
<td>Access Bank Sierra Leone</td>
<td>30, Siaka Stevens Street</td>
<td>Freetown</td>
<td>Freetown</td>
<td>Sierra Leone</td>
<td>Bank of Sierra Leone</td>
<td>Damos Salatu</td>
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<tr>
<td>7</td>
<td>Access Bank UK Limited</td>
<td>4 Royal Court, Gadbrook Way Gadbrok Park, Northwich, Cheshire, CW9 7UT</td>
<td>London</td>
<td>London</td>
<td>England</td>
<td>Prudential Regulation Authority Financial Conduct Authority</td>
<td>Jamie Simmonds</td>
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<tr>
<td>8</td>
<td>Access Bank Zambia</td>
<td>Plot 682 Cairo Road, Northend</td>
<td>Lusaka</td>
<td>Lusaka</td>
<td>Zambia</td>
<td>Bank of Zambia</td>
<td>Tunde Balogun</td>
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