



OUR ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT STATEMENT

Access Bank is committed to incorporating E&S risk considerations into our decision-making processes in line with international best practices. Our commitment to Environmental and Social Risk Management (ESRM) aligns with our key strategic objectives underpinned by our vision to be the World's most respected African Bank. It is also consistent with our Enterprise Risk Management Framework, which promotes a moderate and guarded risk attitude towards ensuring sustainable growth in shareholder value and reputation.

Our ESRM Manual is in line with and forms part of Access Bank's guiding principles for our risk culture, which stipulates the consideration of all forms of risk in decision making and recognizes that enterprise risk management is the cornerstone of our risk approach.

In addition to the regulatory observation of applicable laws and regulations in each country where Access Bank operates (including environmental protection and labor laws), we support the following international conventions and protocols, codes of conduct, and industry best practice initiatives. They include but are not limited to:

- International Finance Corporation Performance Standard ("IFC PS")
- UN Global Compact
- Global Reporting Initiative (GRI)
- United Nations Environment Programme (UNEP) Finance Initiative
- Equator Principles
- United Nations Environment Programme Finance Initiative's Taskforce on Climate-related financial disclosure (UNEP-FI TCFD)
- Partnerships for Carbon Accounting Financials (PCAF)

Our ESRM policies and procedures have been reviewed and approved by the Board of Directors in line with the Bank's governance requirement.

We monitor the effectiveness of our approach through periodic reviews of our frameworks, policies and standards, and questionnaires.