First Quarter 2011

Results Presentation to Investors and Analysts

April 2011

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Agenda

- About Access Bank
- Operating Environment
- Nigerian Banking Sector Development
- Q1 Performance Review
- Strategic Initiatives and Q2 2011 Outlook

Access Bank Overview

Parent Company	:	Access Bank Plc is a full service Commercial Bank registered in Nigeria on February 8, 1989 with RC number 125384
Subsidiaries	:	9 Banking Subsidiaries (United Kingdom and 8 other African Countries)
No of Employees	:	1767 Professional staff
Accounting	:	Local GAAP and IFRS
Credit Rating	:	A- / BBB-/ A-/ BBB- (GCR/Agusto/S&P(nga)/Fitch(nga))
Partners	:	VISA, accenture, KPMG, i-flex solutions, FMO, IFC
Risk Management	:	Basel II Capital Accord
Key Industry Segments	:	Telecoms, Food & Beverages, Cement, Oil & Gas, Financial Institutions and Parastatals
Channels	:	148 Business Offices 161 ATMs, 310 POS, Call Centre
Share Capital History	:	Authorised share capital of N10 billion (18 billion ordinary shares and 2 billion preference shares of 50 kobo each respectively) Paid up share capital of N8.94 billion (17.9 billion ordinary shares of 50 kobo each)

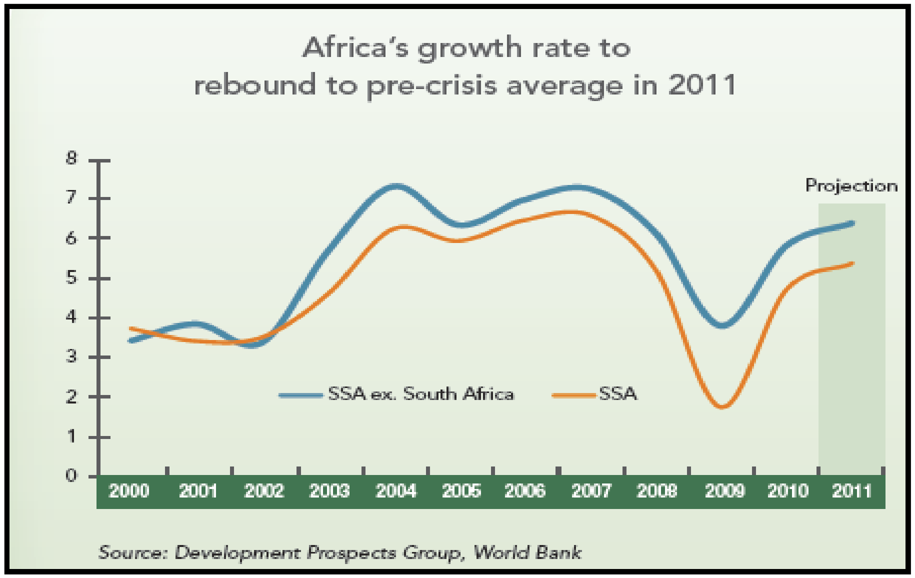
Agenda

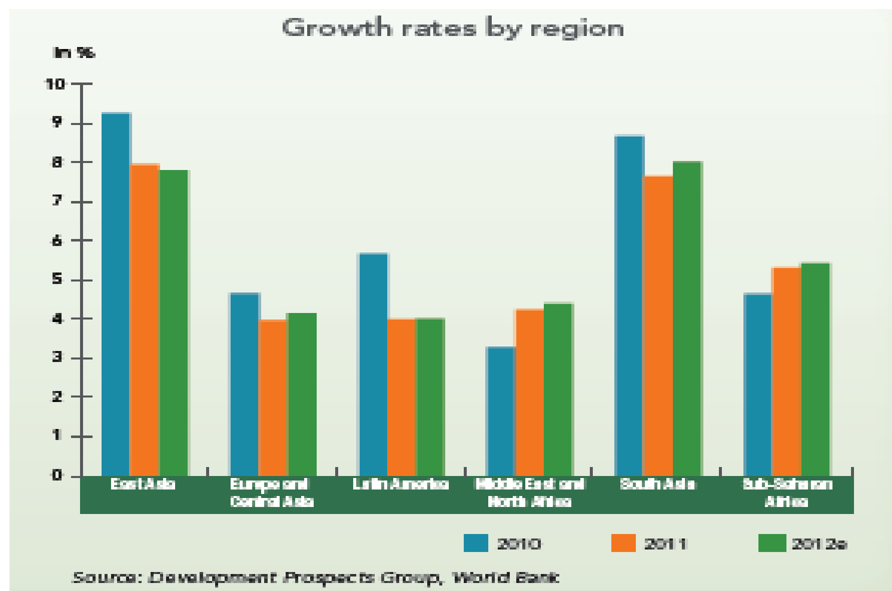
Sub-Sahara Africa

- Sub-Saharan Africa's GDP is projected to grow by 5.3% in 2011 (above the pre-crisis trend rate), due to gradual recovery in global economy and positive outlook for oil producing countries like Nigeria and Angola.

- Region is poised to experience robust growth riding on:
  - Strong domestic demand
  - Rising middle class
  - Higher prices for commodity exports
  - Growth oriented polices and structural changes in governance

- Critical challenges to growth still remain:
  - High levels of unemployment
  - Lack of skilled labor
  - Fluctuating global demand
  - Inadequate infrastructures

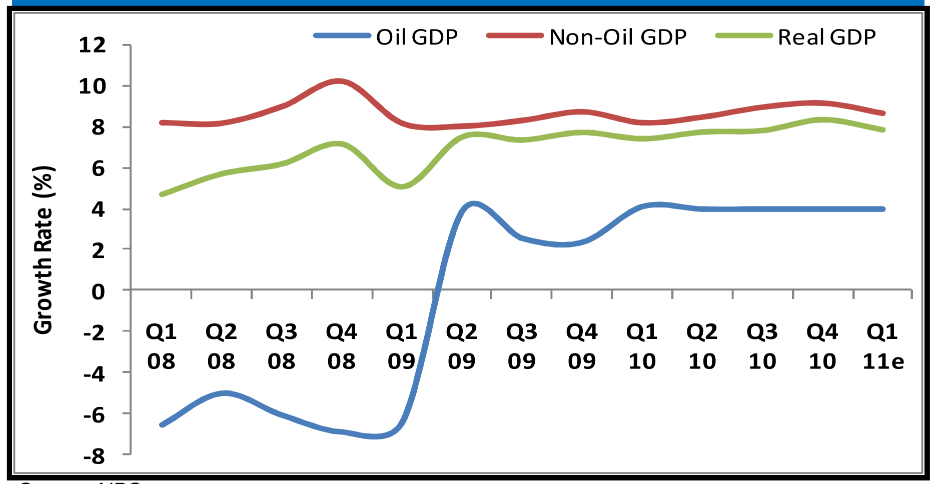




Key Monetary & Macro Economic Developments in Nigeria

- **GDP growth rate is estimated at 7.43% in Q1 2011, compared with the 7.36% recorded in the corresponding period of 2010**.
  - Sustained growth in non-oil sector - agriculture, wholesale/retail trade to remain main driver of growth, which would be effectively complemented by rebound in oil sector GDP, due to sustained peace in the Niger Delta region.
  - However, the key constraints includes: infrastructural deficiency and fragile global economic conditions.

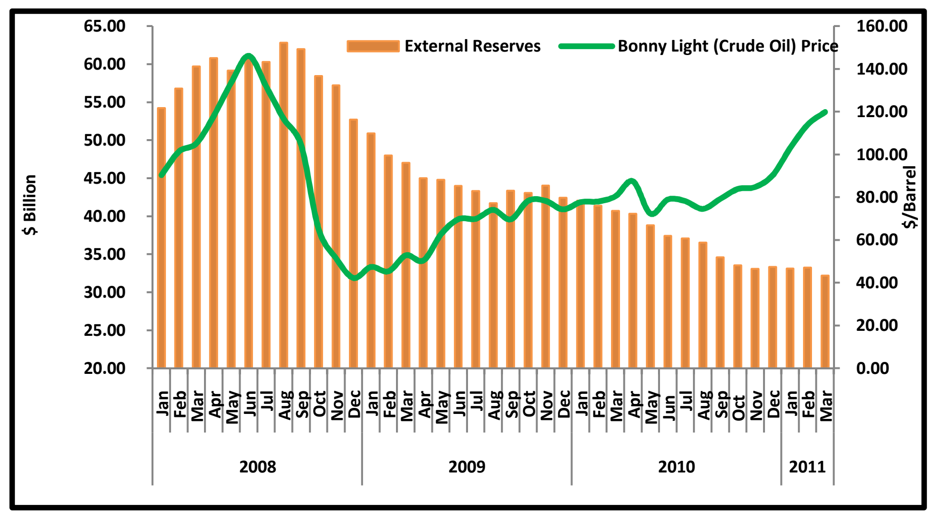
Real GDP Growth Rate



Source: NBS

- **Foreign exchange and FX reserves remained pressured in Q1 2011 driven mainly by steep rise in FX demand. Although reserves rose to $33.22bn by end-Q1 2011, a 2.7% rise over Q4 2010 - down from $42.43bn in 2009.**
  - Naira rate on the other hand depreciated by 2% and 1.4% to N151.27/$ from levels as at end-Q1 2010 and Q4 2010, respectively.
  - While oil price and output are sustained at higher levels, the steep increase in FX demand continue to ensure that additions to reserves remains 'sticky' downward.

External Reserves and Oil Price

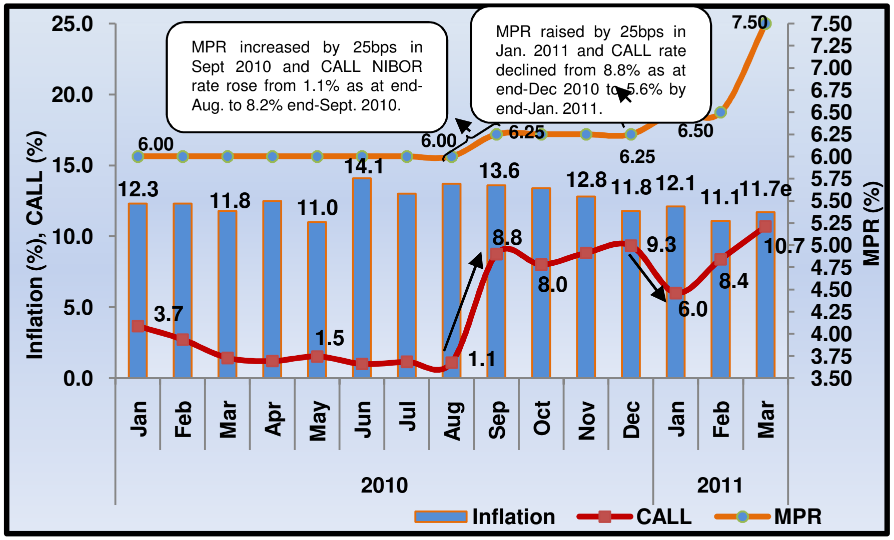


Source: NBS & CBN

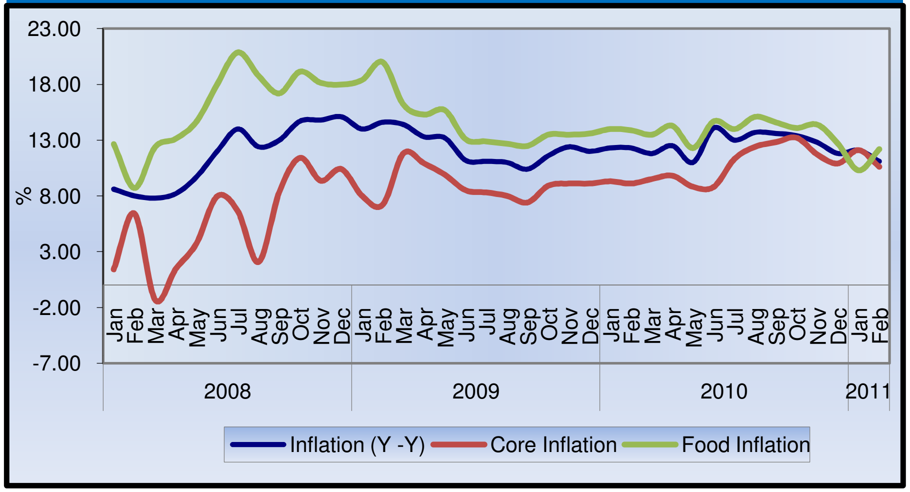
Monetary & Macro Economic Developments

- Monetary policy in Q1 2011 was aimed at maintaining price and financial sector stability, while sustaining the robust GDP growth.
- With heightened risk of inflation from implementation of new salary scale for government employees, amid rising global food and energy prices, CBN commenced a tightening of its monetary policy;
- Expansionary fiscal policy challenges also posed risk to inflation which led the apex bank to increase its policy rate from 6.5% to 7.5% in March 2011.
- The increase in benchmark rate in turn put domestic interest rate on an upward trajectory.
- A major risk to the financial system stability is the continued uncoordinated fiscal-monetary policy stance which may boost monetary growth and increase inflationary pressure, and hence generate discontinuities that could impede the reform progress in the banking sector.

NIBOR Call vs MPR vs Inflation



Inflation Rate



Source: NBS, CBN & Access Economic Intelligence

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- **Nigerian Banking Sector Development**
- Q1 Performance Review
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Key Banking Industry Development in Nigeria

General Loan Loss Provision

- The Nigerian Accounting Standard Board (NASB) has mandated all the deposit money banks to make a General loan loss provisioning of 1% for all performing loans in accordance to the requirement of *Paragraph 55 of SAS 10* and forward same to the NASB not later than 45 days after the end of each quarter effective 2011

Reduction of NDIC differential Premium Assessment System Base Rate from 0.5000% to 0.4000%

- The Nigeria Deposit Insurance Corporation has reduced its differential premium assessment base rate from 0.5% to 0.4% owing to the recent initiative of the Bankers' Committee to contribute to a Financial Stability Fund for AMCON

Re-instatement of Capital Verification for Banks

- The Central Bank of Nigeria re-instated the verification of all capital raised by Banks, which was suspended a while ago. Banks that approach the market to raise capital through public offer of shares for subscription and rights issues are required to forward all necessary documentations to CBN within four (4) weeks of close of offer.

Industry policy on Retail Cash Collection and Lodgment

- In pursuit of the need to reduce the dominance of cash and the cost of cash management to the banking industry, CBN has limited cash withdrawals and lodgments by individuals & corporate customers to ₦150,000 and ₦1,000,000 respectively commencing from June 01, 2012. Banks are to stop all cash-in-transit lodgment services rendered to merchant customers from June 01, 2012.

Asset Management Company of Nigeria (AMCON)

- AMCON completed a N1.7tn ($11bn) bond issue on April 7 2011. The Bond coupon was at zero per cent interest, adding that the bonds could only be priced when it was listed. The bond is expected to be listed on the Nigerian Stock Exchange.

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Group Financial Highlights

Strong Profitability
(Q1 2011 vs. Q1 2010)

✓ Gross Earnings:	N24.4bn	(-12%)	↓
✓ Net Interest Margin:	7.5%	(+5%)	↑
✓ PBT:	N5.6bn	(+6%)	↑
✓ PAT:	N4.2bn	(+6%)	↑
✓ EPS:	93K	(+4%)	↑

Robust & Balanced Growth
(Q1 2011 vs. Q4 2010)

✓ Total Assets:	N914bn	(+14%)	↑
✓ Shareholders' Funds:	N178bn	(+2%)	↑
✓ Customer Deposits:	N589bn	(+12%)	↑
✓ Loans & Advances:	N468bn	(+3%)	↑

Sound Prudential Ratios
(Q1 2011 vs. Q4 2010)

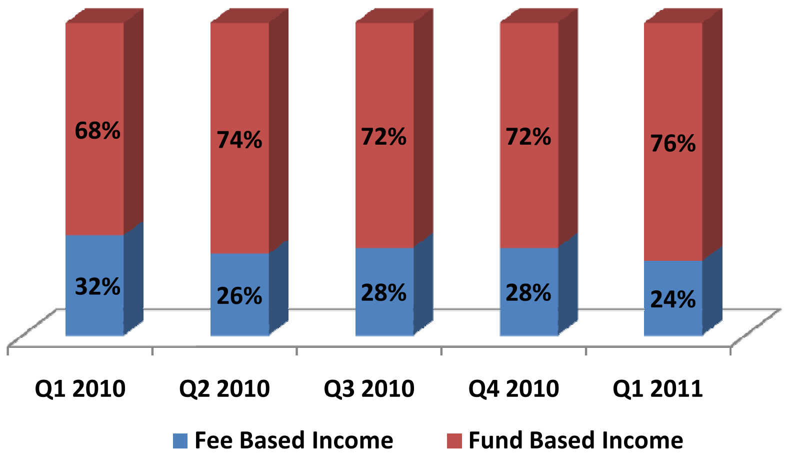
✓ Strong Capital Adequacy:	27%	(prev. 27%)	↔
✓ Liquidity Ratio:	37%	(prev. 37%)	↔
✓ Loans to Deposit:	80%	(prev. 88%)	↑
✓ Pre-tax ROaE:	13%	(prev.10%)	↑

Sustainable Earnings Performance

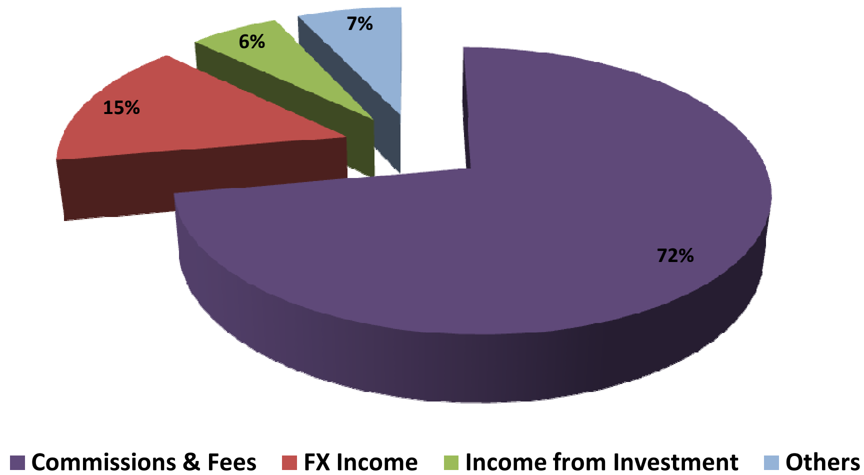
Naira million	Group Q1 2011 Jan - Mar	Group Q1 2010 Jan - Mar	Change QoQ	Bank Q1 2011 Jan - Mar	Bank Q1 2010 Jan - Mar	Change QoQ
Gross Earnings	24,362	27,778	-12	21,382	24,893	-14
Net Interest and Discount Income	13,019	9,610	35	11,961	8,468	41
Other Income	5,799	8,797	-34	4,452	7,644	-42
Operating Income	18,818	18,407	2	16,413	16,112	2
Operating Expense	(11,746)	(12,040)	-2	(9,725)	(9,894)	-2
Operating Profit	7,072	6,367	11	6,688	6,218	8
Gross Provision	(3,134)	(1,947)	61	(3,000)	(2,730)	10
Recoveries	1,646	894	84	1,471	1,612	-9
Net Profit Before tax	5,584	5,290	6	5,093	5,077	0.3
Profit After Tax	4,184	4,021	4	3,870	3,859	0.3

Diversified Revenue Streams

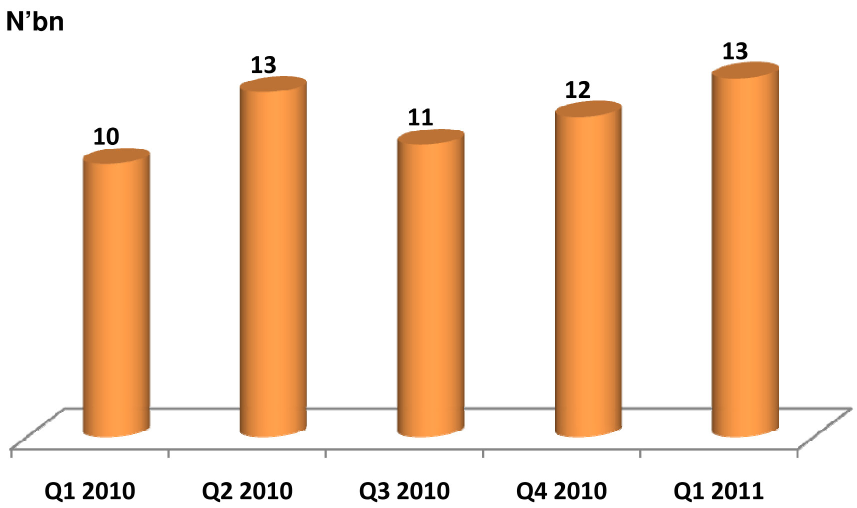
Gross Earnings Evolution



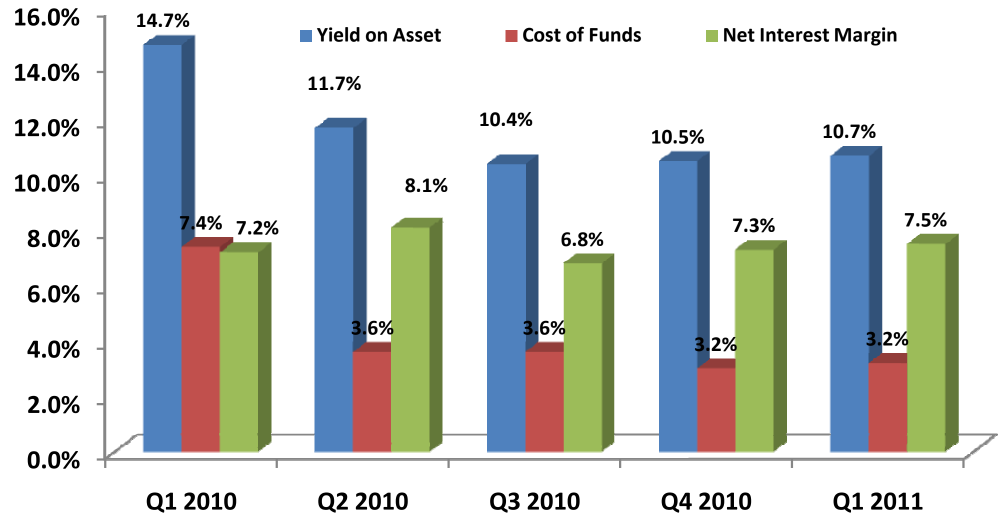
Evolution of Other Income- Q1 2011



Net Interest Income



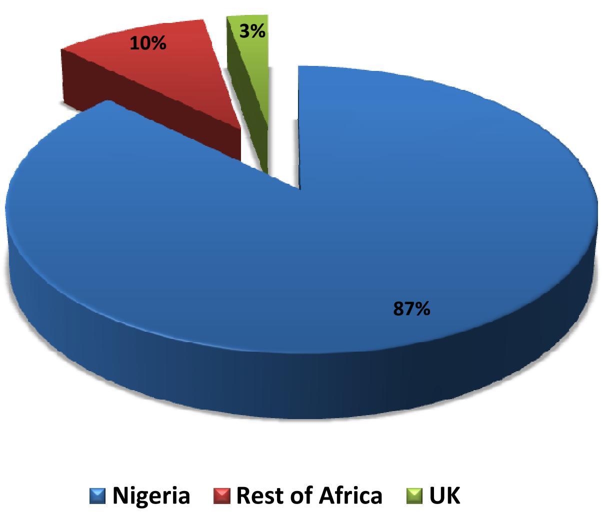
Margins



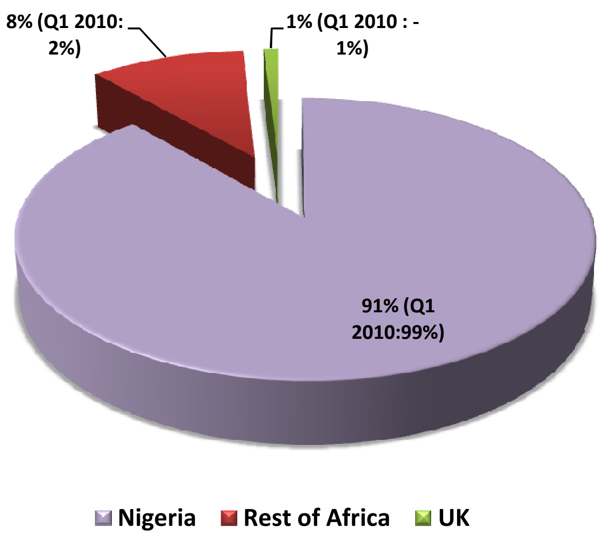
Positive Contributions from our Subsidiaries

N'million	Nigeria	Gambia	Sierra Leone	Zambia	UK	Rwanda	Burundi	Cote D'voire	RD Congo	Ghana	NBS	Total
Operating Income	16,413	103	116	425	500	305	107	35	142	641	32	18,818
Operating Expenses	(9,725)	(67)	(57)	(387)	(458)	(299)	(64)	(119)	(186)	(244)	(35)	(11,746)
Loan loss expenses	(1,596)	6	(9)	5	0	69	1	9	52	(25)	0	(1,488)
Profit before tax	5,089	7	32	42	42	76	(10)	(74)	8	372	(3)	5,584

Operating Income



Profit Before Tax



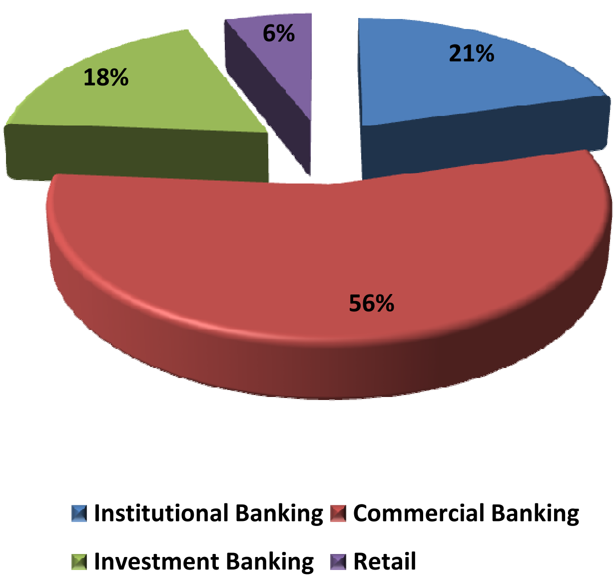
Comments

- A Profit before Tax of **N5.58 billion** was reported by the Group in the 1st quarter.
- Nigeria accounted for **91%** of the profit **(Q1 2010: 99%)** whilst the rest of Africa accounted for 8% **(Q1 2010: 2%)** and UK **1% (Q1 2010: -1%)**.
- 7 out of 9 subsidiaries are now profitable while 2 are still loss making.

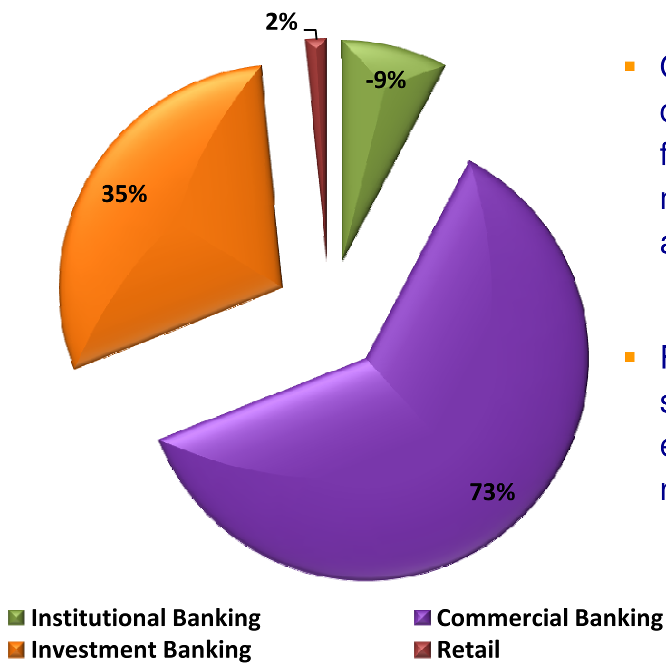
Positive P&L Contributions from 3 out of 4 SBU's

Naira million	Institutional Banking Mar-11 3 Months	Institutional Banking Mar-10 3 Months	Institutional Banking % Change	Commercial Banking Mar-11 3 Months	Commercial Banking Mar -10 3 Months	Commercial Banking % Change	Financial Market Mar-11 3 Months	Financial Market Mar-10 3 Months	Financial Market % Change	Retail Banking Mar-11 3 Months	Retail Banking Mar -10 3 Months	Retail Banking % Change
Gross Earnings	5,037	13,240	-62%	13,529	13,920	-3%	4,361	6,539	-33%	1,436	3,494	-59%
Profit Before Tax	(507)	748	-168%	4,049	1,776	128%	1,943	2,029	-4%	99	736	-87%

Gross earnings by Segment



Profitability by Segment

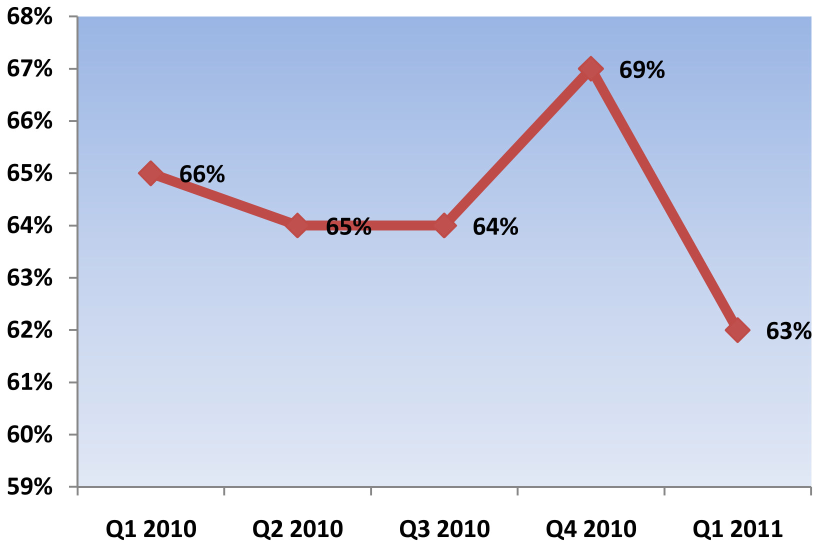


Comments

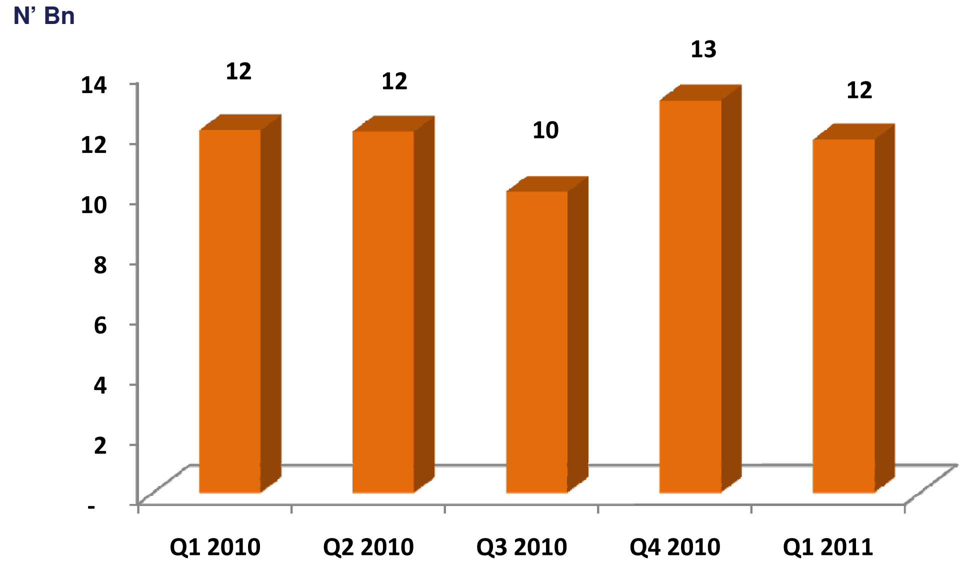
- Our Commercial Banking business continued the performance from the financial year ended 2010, contributing more than 56% of our gross earnings and profitability.
- Financial market: Government securities market was largely non existence in the quarter with significant negative impact on our bond business.

Sustained improvement in cost and efficiency ratios

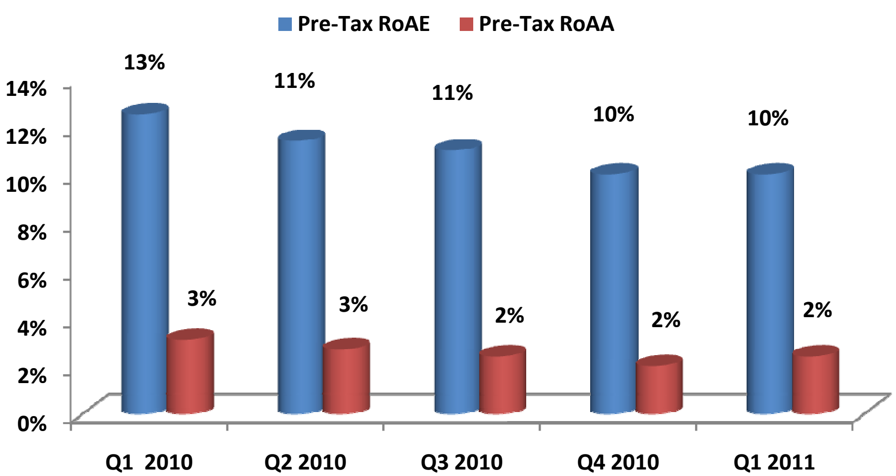
Cost to Income Ratio



Operating Expenses



Pre-tax ROaE/ROaA (Annualized)



Comments

- Cost efficiency initiatives resulted in cost to income ratio of 63%, an improvement from 66% recorded in Q1 2010.
- Operating expense reduced by 10% to N12bn (Q4 2010: N13.03bn).

Well structured and balanced Assets & Liabilities

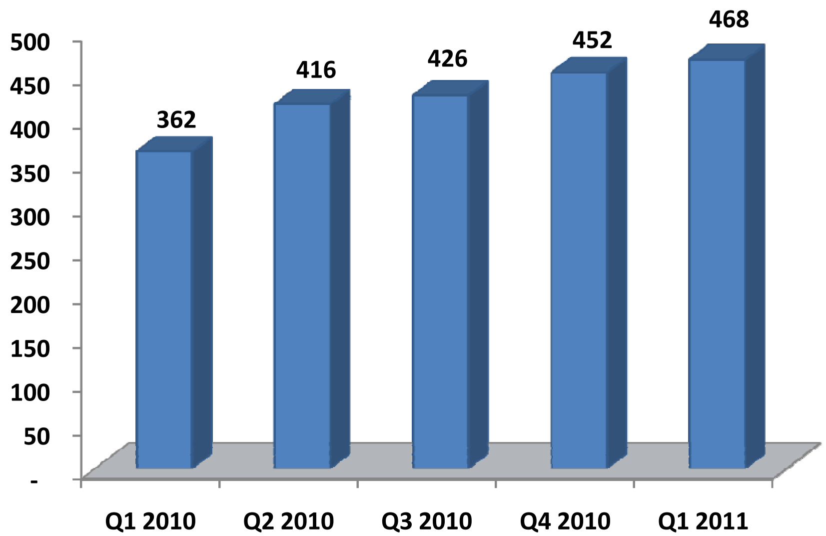
Naira (million)	Group Mar. 31, 2011	Group Mar. 31, 2010	QoQ % Change	Bank Mar. 31, 2011	Bank Mar. 31, 2010	QoQ % Change
Liquid Assets	372,189	257,620	44	263,955	204,689	29
Loans & Advances	468,300	364,984	28	440,508	339,978	30
Other Assets	32,402	21,167	53	28,225	19,097	48
Investment in Subsidiaries	0	0	-	25,671	22,554	14
Investment properties	13,289	1,484	795	13,289	1,484	795
Fixed Asset	26,149	27,955	(6)	19,811	21,371	(7)
Goodwill	1,432	1,738	(18)	0	0	-
Total Assets	**913,761**	**674,948**	35	**791,459**	**609,173**	30
Deposits	588,996	433,742	36	486,499	373,960	30
On Lending	35,944	8,761	310	35,623	8,761	307
Other Liabilities	109,742	61,986	77	82,653	49,544	67
Equity	179,079	170,459	5	186,684	176,908	6
Total Liabilities	**913,761**	**674,948**	35	**791,459**	**609,173**	30
Off Balance Sheet	253,857	218,553	16	242,193	184,150	32
Balance Sheet Size	**1,167,618**	**893,501**	31	**1,033,652**	**793,323**	30

****** Loans and Advances includes Loans & Advances, On-lending facilities and Advances under finance lease

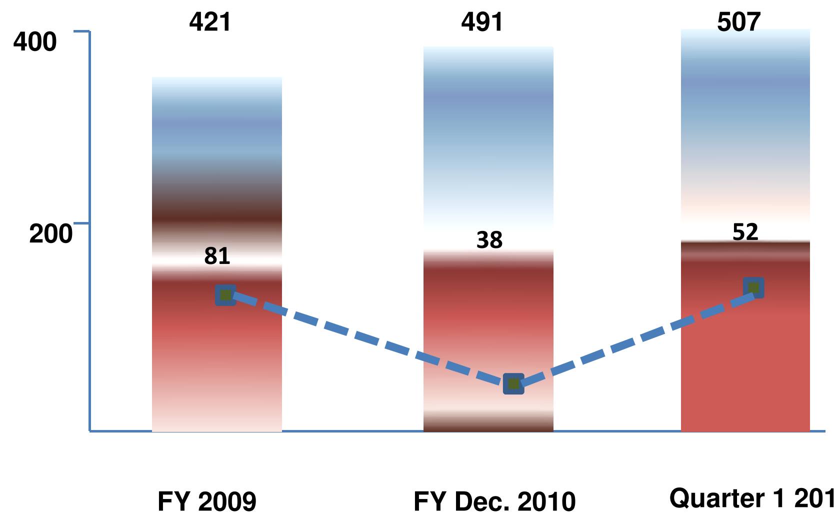
****** Liquid Asset includes Cash and short term fund, Investment Securities and Placement with other banks

Consistent & Healthy Loan Growth…

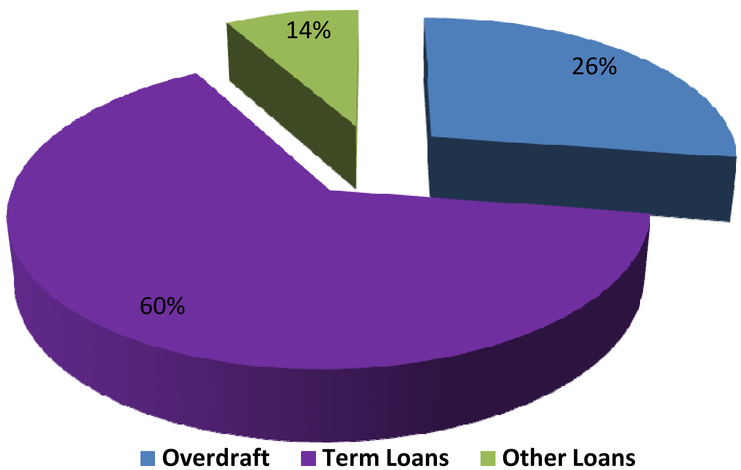
Net Loan Book By Quarter



Gross Loans, Non Performing Loans (N'Bn)



Loan Book By Type

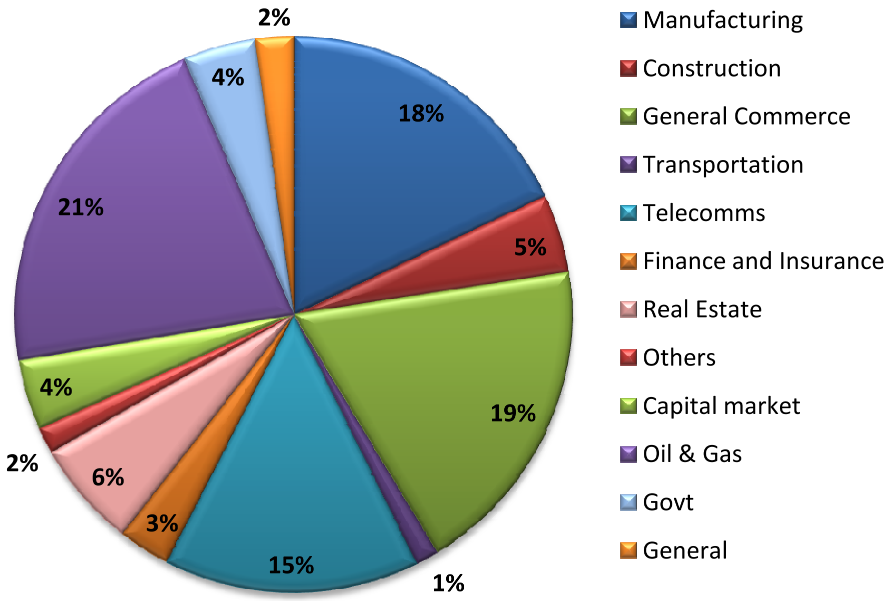


Comments

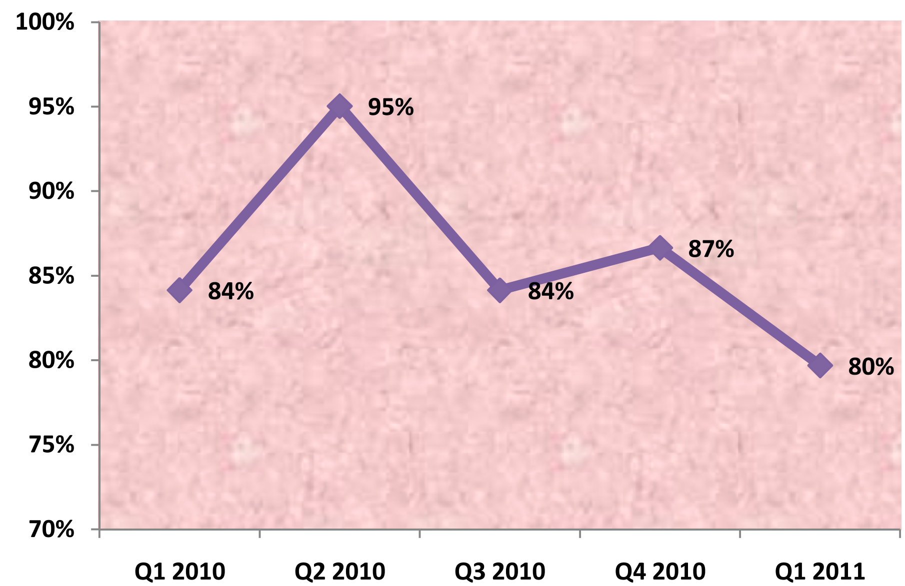
- The Group recorded a growth of 3% in loan book in Q1 2011 (from N452bn in Q4 to N468bn in Q1 2011)
- Gross value of NPL increased in the quarter resulting from a classification of an exposure in the Oil and Gas downstream sector.

Consistent & Healthy Loan Growth…

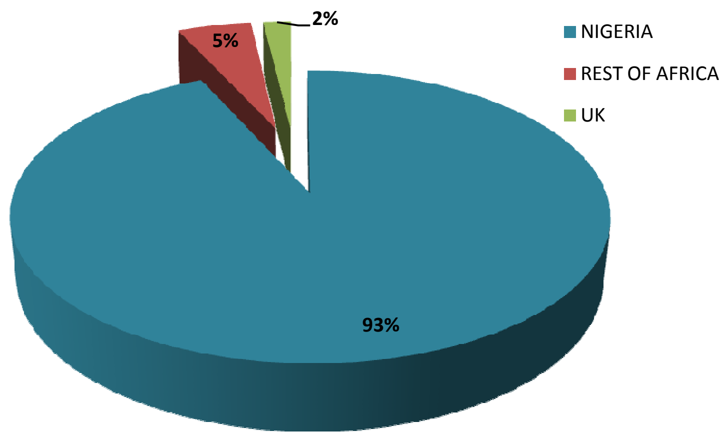
Loan Breakdown By Sector



Loan To Deposit Ratio



Contribution of Subsidiaries to Loan Book

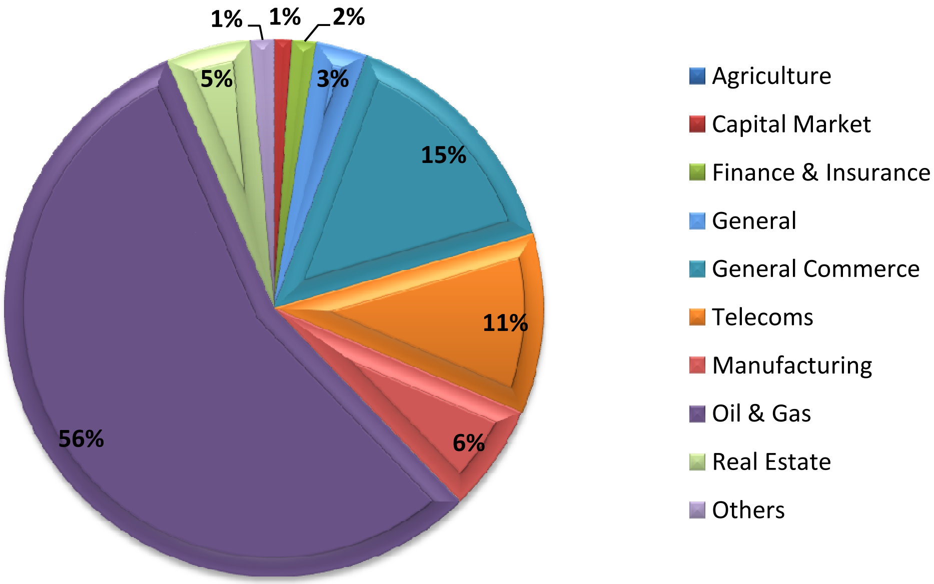


Comments

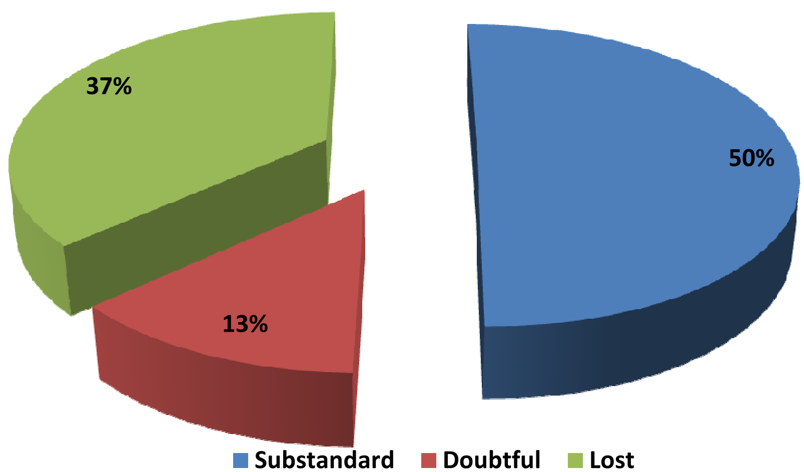
- Loan to deposit ratio, dropped to 80% from a buoyant liability expansion.
- Loan book continues to be well diversified
- Subsidiaries contribution to loan book is increasing indicating the efficacy of the value chain strategy in the subsidiaries.

NPL Analysis…

Non Performing Loan By Sector March 2011



Non Performing Loan By Categorisation

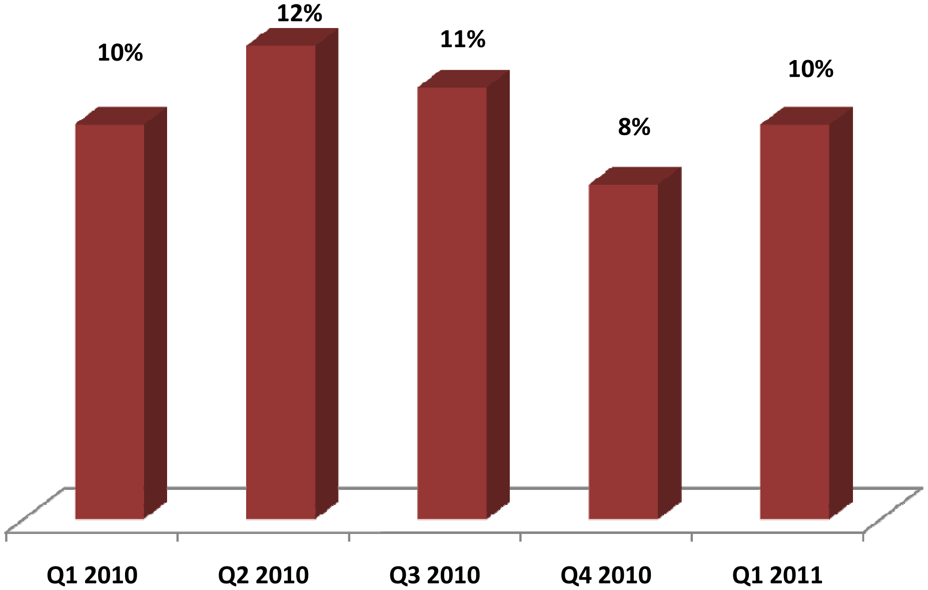


Comments

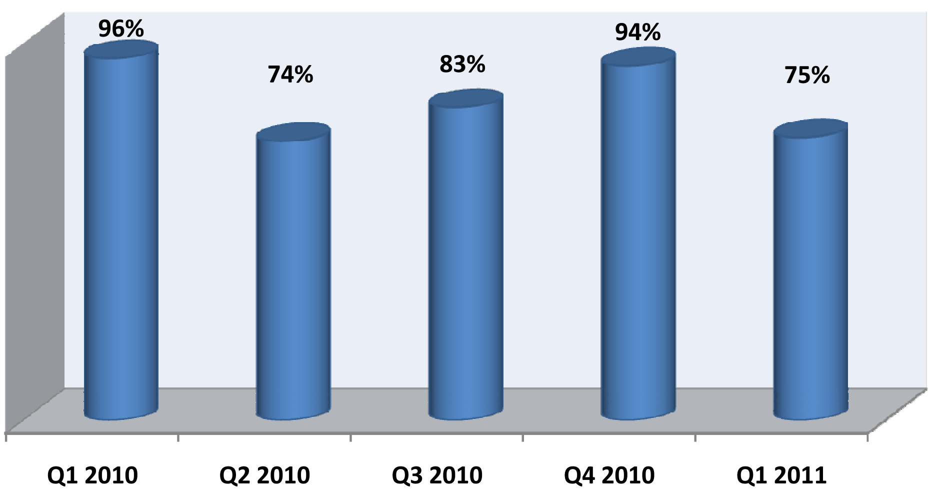
- Oil & Gas, General Commerce and Telecommunication sectors are major contributors to NPLs in Q1 2011 accounting for 82% of the total NPL
- We are working towards bringing down our NPLs level and pursuing recovery of provisioned accounts.
- Significant volume of NPLs will be sold to AMCON which will bring our NPL ratio below the December 2010 position.

Group Asset Quality Ratios…

NPL Ratio



NPL Coverage Ratio

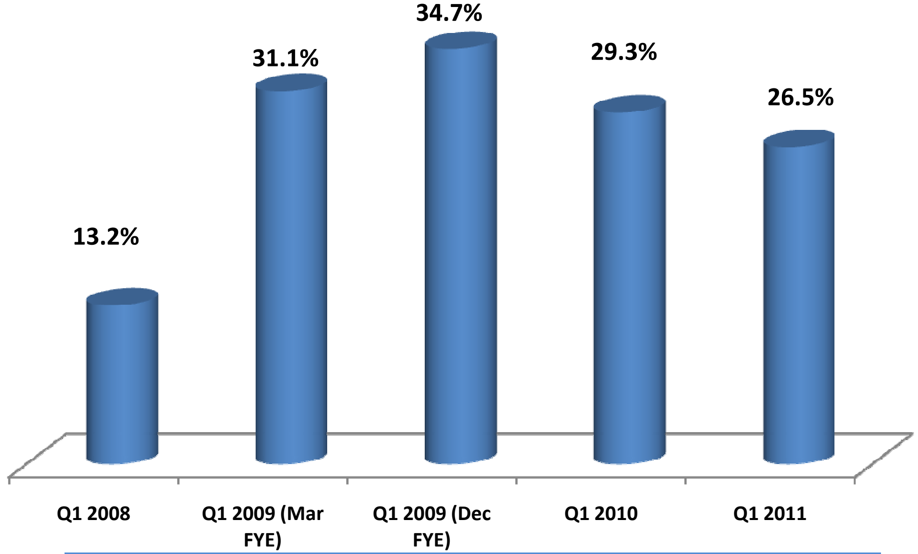


Comments

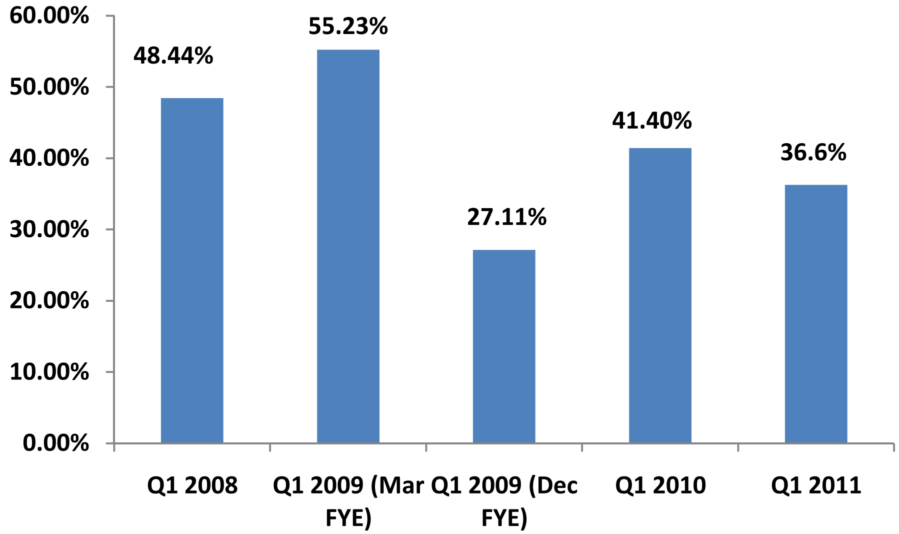
- NPL ratio increased to 10% in Q1, 2011 (Dec 2011: 8.1%) due to new classification in the quarter.
- Significant volume of NPLs is currently in the process of being sold to AMCON and the impact will be seen in Q2.
- Coverage ratio also reduced from 94% in December 2010 to 75% on the back of the new classification .

Robust Capital & Liquidity position

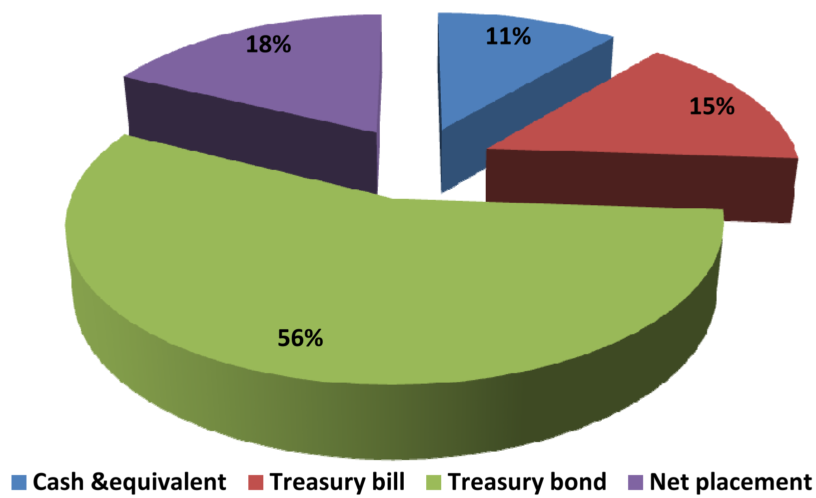
Capital Adequacy



Liquidity



Liquid Assets (Q1 2011)

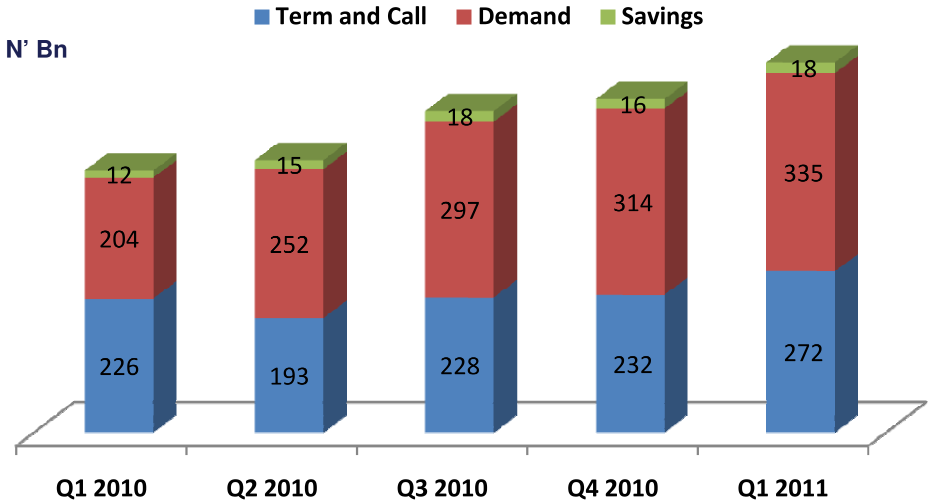


Comments

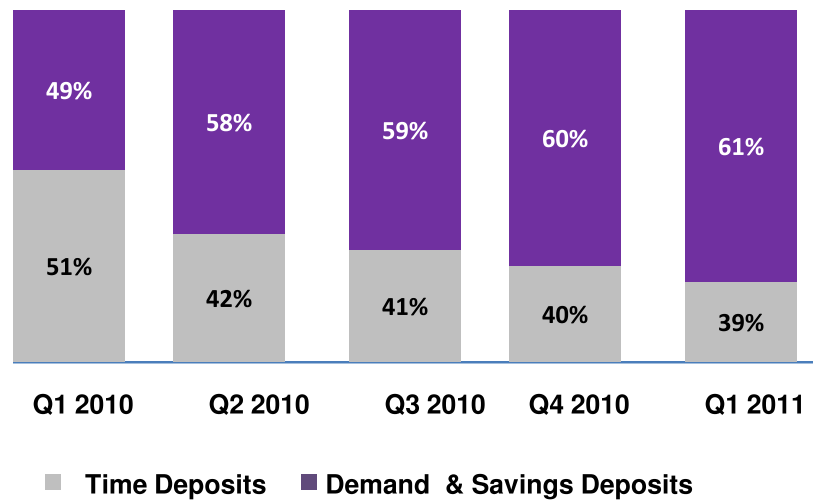
- Strong capital adequacy ratio at 27% for March 2011; sufficient to support business risks and contingencies.
- Liquidity ratio of 37% higher than new regulatory requirement of 30% in March 2011

Buoyant liability Expansion

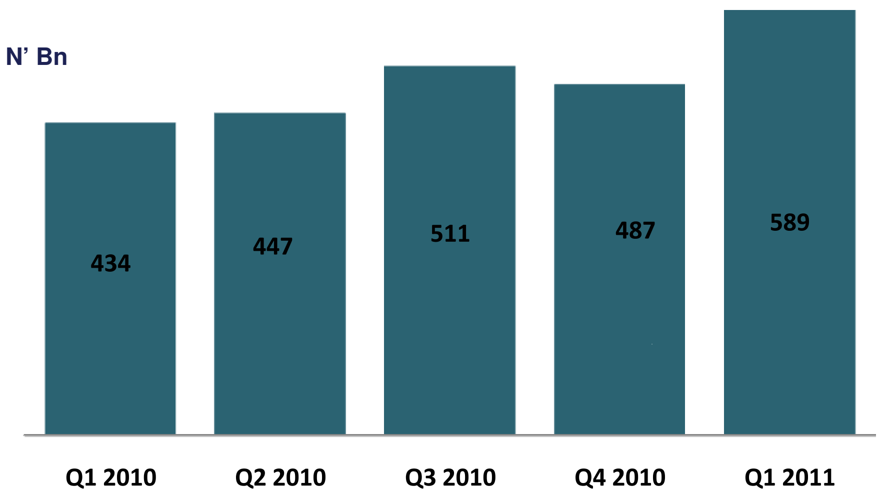
Deposit By Type



Breakdown of Funding



Trend in Deposit Base



Comments

- Increased customer's confidence and loyalty evidenced by 21% growth in deposit base N589bn in March 2011 (Q4 2010:N487bn)
- Contribution to group deposit liabilities by subsidiaries now 17% (from 10% in Q4)
- Funding base is Stable and diversified. Customer deposits accounts for 74% of balance sheet
- Improved mix in Q12011 deposit figures in tandem with deposit growth; low cost deposits accounts for over 61% of total deposits

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Initiatives to Support organic growth focus

Increasing Focus on Retail:

- Fully exploit the retail aspect of end of our corporate customer value chain
- Optimize commission and fee based revenue
- Roll out well tested products programmes

Consolidate earnings momentum in Banking subsidiaries

- Disciplined implementation of market penetration strategies

Continuous improvement in service quality

- Attain a 5* rating for all branches of the Bank
- Improve on industry customer service rankings (e.g. KPMG corporate and retail ranking, Website ranking)

Cost Management

- Continuous standardization and automation of all processes to reduce processing cost and time
- Explore the benefits of the CBN led shared services initiative to reduce cost
- Enhanced expense controls in foreign subsidiaries
- Rationalization and optimization of idle resources
- Exit non core Banking business

Proposed Bond Issue

- Bond is intended to stabilize our FCY Funding Book thereby enhancing our ability to undertake foreign currency based activities.
- Elongate tenor of Foreign Currency Funding and reduce concentration risk.

New Products and Services

- International Trade Finance
- Treasury and Currency Management
- Private Banking

Strategic penetration of Power and Upstream Oil & Gas sectors

Continued expansion of market share in Debt Capital Advisory mandate

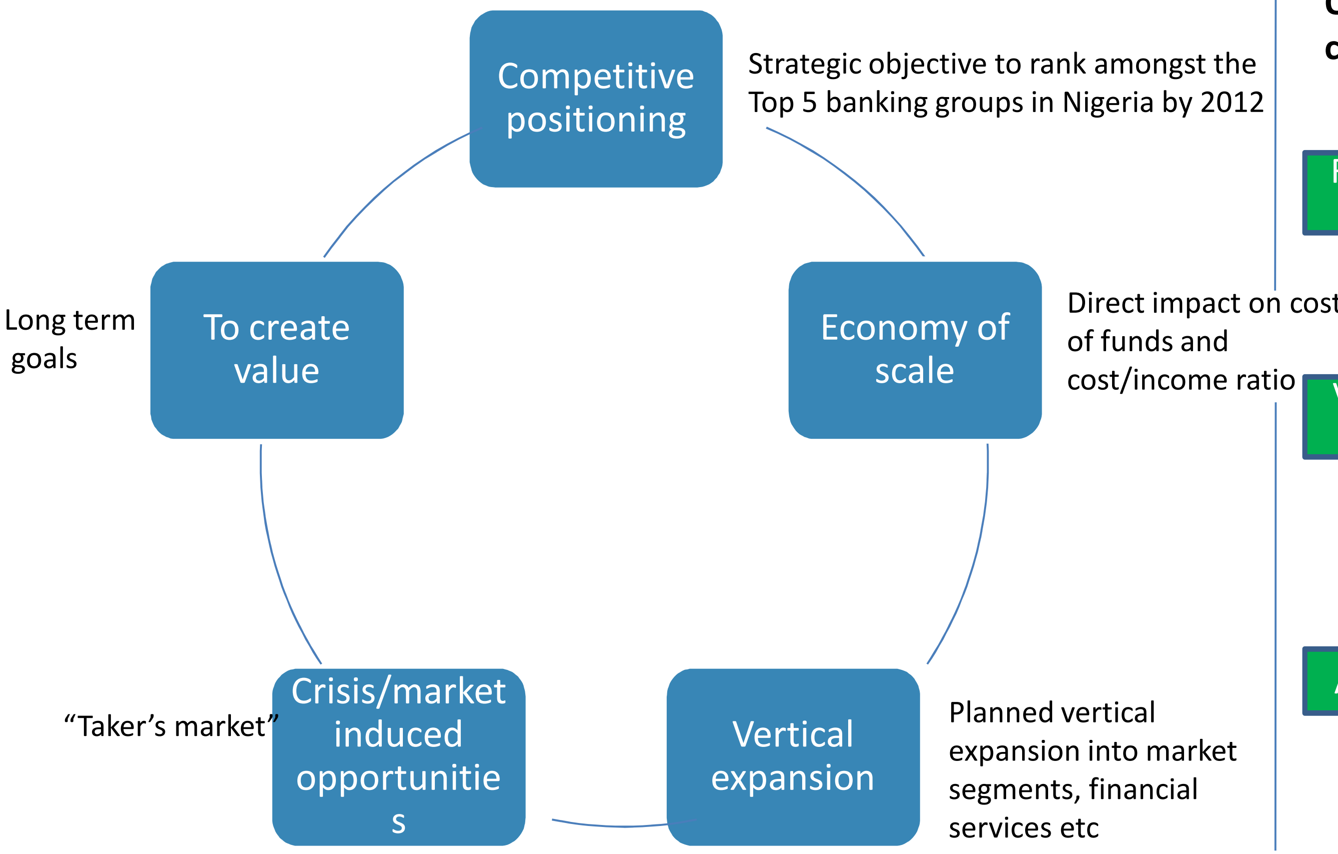
- Win significant debt funding mandate
- Win significant fixed income origination mandate
- Sustain deployment of growing foreign currency liability base

Inorganic growth opportunities

- In 2009, the CBN concluded the audit of Nigeria's 24 banks with the following outcome:
  - 14 banks found to be sound
  - 10 Banks found to be in grave condition ("Affected Banks") in one or more of the following areas: capital adequacy, liquidity and corporate governance.
  - Executive Management of 8 of the 10 banks were removed and new management appointed for them.
  - The Management of the remaining 2 banks were spared but given up to June 2010 to recapitalize.
  - N620 Billion was injected in liquidity support into the Affected Banks to boost their capital and liquidity.
- Following the 2009 supervisory intervention, the CBN embarked on measures to support the affected banks and maintain confidence in the sector
- After initial injections of funds to stabilize the Affected Banks, the CBN embarked on a crisis resolution programme focused on finding safe harbours for the affected institutions.
- Access Bank, a leading Nigerian banking institution with a well capitalized balance sheet, significant M&A experience and a strong track record of successful integration, was well positioned to take advantage of the acquisition opportunities presented by the banking sector restructuring
- Access Bank, supported by the team of first class advisers submitted an initial Expression of Interest to the CBN in respect of a potential investment
- Access Bank has since signed a Memorandum of Understanding ("MoU") for a merger with Intercontinental Bank PLC ("Intercontinental")

Inorganic growth opportunities

Business Case for Inorganic Growth

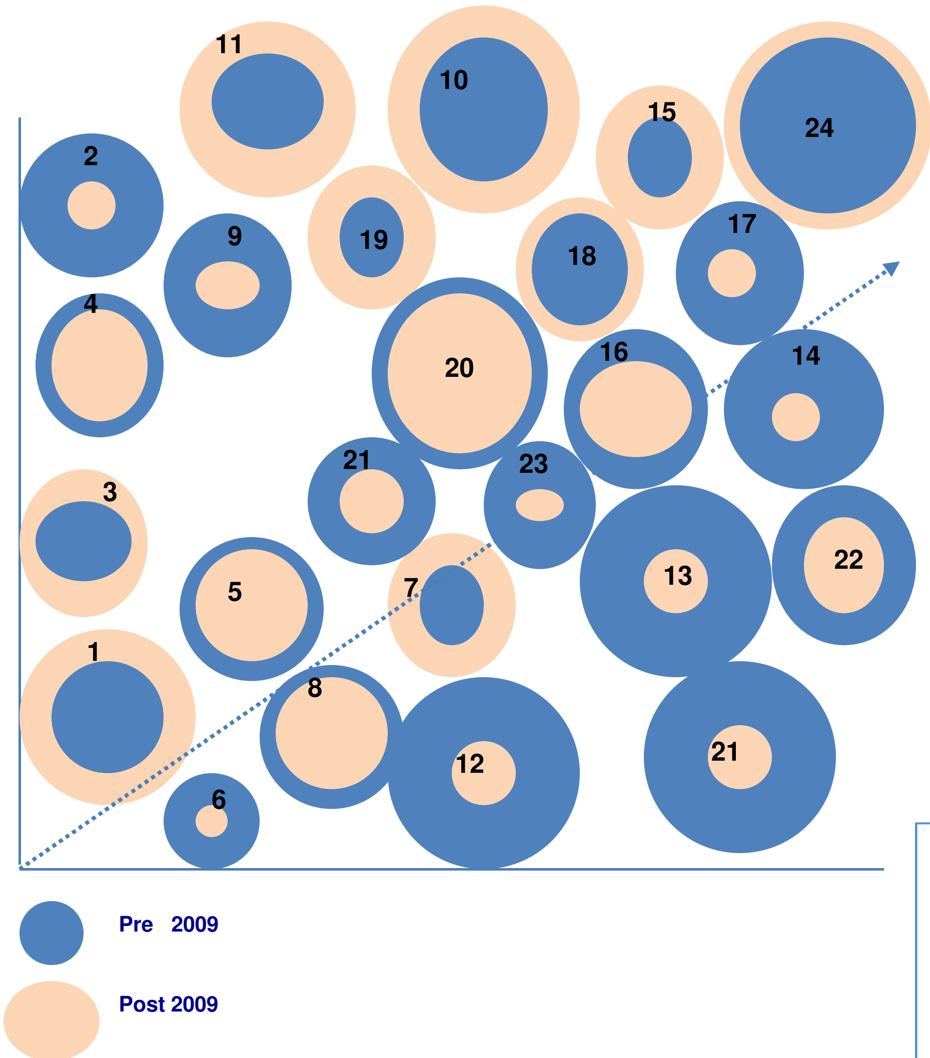


Our overarching considerations

- Reduction of cost of funds
- Value retention and creation
- Accelerated growth

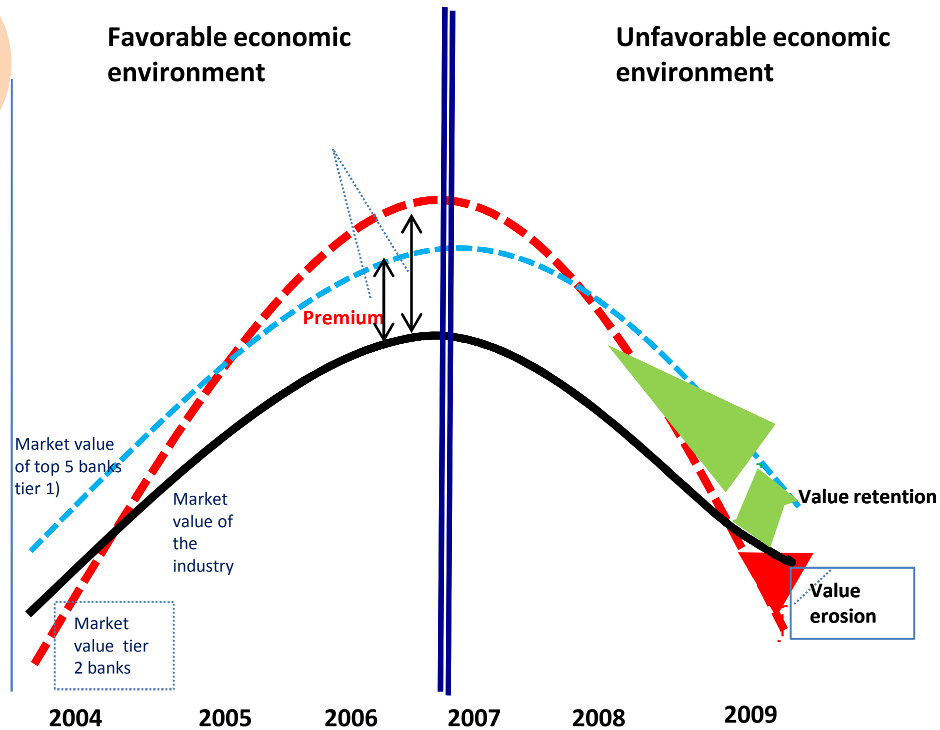
Inorganic Growth Opportunities

Total Assets Less Capital: Pre 2009 vs. Post 2009



1-Access, 2- Afribank, 3- Citi, 4- Diamond, 5- Ecobank, 6- ETB, 7-FCMB, 8-Fidelity, 9- Finbank, 10- First Bank, 11- GTB, 12-Intercontinental, 13- Oceanic, 14- PHB, 15- SCB, 16- Skye, 17- Spring, 18-StanbicIBTC, 19-Sterling, 20-UBA, 21-Union, 22- Unity, 23-Wema, 24-Zenith

A springboard to be amongst top 5 banks



Competitive advantage

- Distinct competitive advantage based on momentum, age and scope
- Sheer size of customer base and location

Flight to safety

- Natural migration to "safety" during uncertain periods
- Top 5 banks perceived as safety ports

Shares value retention

- Shares of Tier 2 banks tend to amass more premium during favorable periods and to fall more sharply in unfavorable periods
- Top 5 banks have high propensity to retain share value during uncertain period

Access Plus: Operating Models

The Operating models of the two organisations are complementary and thus will facilitate easier integration across business units and support functions...

	Access Bank	Intercontinental Bank
Strategic focus	• Growth / Market Leadership and Operational Efficiency	• Operational Efficiency
Customer Segments	• Institutional and Commercial	• Retail and Public Sector
Competitive Strength	• Operational Efficiency, High Staff Productivity and Service leadership	• Strong Retail, Public Sector relationships, Branch network and Sales force
Subsidiaries	• 9 Narrow banking focus	• 10 Universal banking focus
Banking Application	• Flexcube	• Flexcube
Locations	• Nigeria, Ghana, UK and 7 other African Countries	• Nigeria, Ghana and UK
IT Architecture	• Flexcube, Oracle and HP	• Flexcube and Oracle

Value Creation can be achieved through:

1) **Economies of scale-driven synergies**
2) **Complementary-driven revenues growth**

Access Plus: Operating Models

Value Points

- Branches, People & Technology
- Expanded Market Share of Retail & Commercial Business
- Cheap & Stable Funding Base

Access Bank Strengths

- Strong Capital Base
- M & A Experience and Integration Expertise
- Robust Corporate Governance and Risk Management Capabilities
- Track Record of Compliance and Treating Customers Fairly
- Strong Brand & Market Presence
- Board & Management Expertise and Experience

Access Plus

	Industry Ranking
Loans & Advances	5th
Total Deposits	4th
Gross Earnings	4th
Number of Branches	3rd
Number of Customers	4th

Access Plus: Value Proposition

Opportunity to create a new organisation that is greater than the sum of the two organisations

- **Create not just preserve value**
- **Build a truly world class financial institution**

- **Aligning different management practices, cultures and minimizing organizational conflicts**
- **Attaining leadership in key market segments**
- **Achieving superior loan portfolio returns while improving risk quality**
- **Stable and lower cost of funds through mobilization of cheap and stable retail deposits**
- **Consolidating and profiting from a 473+ commercially viable branch network across Nigeria, Ghana and United Kingdom**
- **Significant growth of branches in Lagos, Port Harcourt and Abuja (LPA) by about 3x compared to current Access Bank branches in the LPA region**
- **Creating innovative and technology driven products/services and an efficient distribution channel mix to compete in the fast changing financial landscape**
- **Optimising IT Investments to support aggressive growth**
- **Attaining leadership in E-Business Banking in in Nigeria, West and Central Africa**
- **Sustaining, commitment and motivation with customers, employees and shareholders**

Access Plus: Increased Scale, Market Share & Profitability

Strategic Implications	Description
1 Increased Size and Scale of Operations	▪ Enhanced capacity to finance large ticket transactions ▪ Increased assets creation and liability generation by leveraging the large customer base of over 3.8mn and key corporate and institutional accounts ▪ Exponential increase in asset turnover of the combined entity by transfer of Access Bank's efficiency, expertise and execution capabilities to the combined entity
2 Reduced Costs of Funds	▪ Access to cheap and stable funds will reduce costs of funds and enhance competitive pricing
3 Diversified Revenue Sources	▪ The combination will diversify Access Bank's revenue and deposit base, and increase earnings capacity thereby positioning the combined entity for improved credit ratings by rating agencies, analysts and investors.
4 Increased Market Penetration	▪ The combined entity will increase its revenue and market penetration in the corporate and institutional banking segments through cross selling of specific treasury and financial markets products and services to the corporate and institutional banking customers of Star
5 Diversified & Stable Deposits	▪ The combined entity will have a fairly good mix of cheap and stable deposits from savings, current, domiciliary accounts, term deposits and collections for ministries (PHCN, Customs) and states Internally Generated Revenue – IGR.

Strategic Rationale for the Transaction

1. Merger creates one of Nigeria's top 4 banks with over 473 branches spread across the country

2. Merger creates an industry leader with multiple product strengths, leadership in focus areas of the financial services sector, high growth potential and unrivalled brand appeal

3. Meaningful opportunities to unleash Access Bank's competencies and resources in Treasury, Trade Finance, Cash Management and Corporate Finance on an expanded Corporate Customer base

4. Significant growth in retail banking segment (e.g. E-Business) through delivery of a wide range of innovative and technology enabled products and services to a larger customer base in the combined entity (3.8miilion customers)

5. Lower cost of acquisition of target bank due to CBN intervention

6. The Increased balance sheet size will provide it with an enhanced capacity to provide credit to a larger combined wholesale and retail client base as well as enhanced lines from International finance institutions for on-lending

7. Merger opens up opportunities for the bank including operational synergies in employee and branch productivity, as well as increased participation and presence in commercial and retail banking segments and non bank market segments


WE ARE PAINTING A BRIGHTER PICTURE ACROSS AFRICA
...AND BEYOND
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We create sustainable value for our shareholders; promote diversity while ensuring rewarding career opportunities for our employees; consider environmental and social issues in our lending activities.
Through this responsible business approach, Access Bank is touching lives across countries where we operate and helping our host communities paint a bright picture of a sustainable future...for everyone.
A Passion For Excellence
access

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