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EXECUTIVE SUMMARY

Over the past years, Access Bank has evolved into a leader in Sustainability and we are clearly a Bank of best practice, having created a robust and sustainable business in which people can have confidence, our employees take pride, and our communities can trust.

Our employees across all markets are guided by a common set of values that ensure we deliver on our Bank’s goals while also helping to address both local and global challenges.

With the capabilities we have in place, we can do more than our past achievements and with our purpose so clearly defined, there is every reason to be optimistic and excited about what lies ahead for our Bank.

Valuing our customers means providing access to the capital they need to realise their dreams, whether that relates to managing their personal finances or growing their businesses. We are committed to financial inclusion – we innovatively put our capital, talent, experience and products to work in segments of the population where access to finance has traditionally been limited and where we can open eyes to new possibilities. Valuing our customers also means understanding their needs, building long-term relationships and demonstrating over and over why we should be the trusted business partner of choice when we provide capital to our commercial, corporate and institutional clients through our trade, advisory and structured finance activities. Successful customers and clients translate into a vibrant market and positive economic growth.

Valuing our people means developing and training our employees to world-class standards and building meaningful, long-term capacity in our local markets.

Strengthening the financial system is a responsibility we take seriously and we support our regulators’ plans for recovery and reform of our financial system with continued prudent risk management and capital allocation decision-making as well as promoting new ways to encourage systemic stability, accountability, transparency and responsibility.

Creating value for our local communities means that we recognise that we have a role to play in making a contribution to the real economy and society by improving the communities in which we operate and protecting the natural environment on which we all depend.

About this report

This report covers the period 1 January 2013 to 31 December 2013 (our fiscal year 2013). In some cases, where highlighted, information for early 2014 is also included to give a holistic picture and provide an update. Facts and figures refer to the Group unless otherwise indicated.

We have expressed our involvement in the community through the LBG model, which enables us to articulate the Bank’s contribution to community development, by measuring cash, in kind and time.

This is our sixth report and in developing this report, we have also utilised relevant international standards and guidelines such as AA1000 Assurance Standards and the Global Reporting Initiative (GRI) G3 Sustainability Reporting Guidelines – see www.globalreporting.org

The GRI context index details our performance in line with the GRI financial sector supplement. This is available on our website www.accessbankplc.com

Corporate Citizenship has provided independent third party assurance for the 2013 Access Bank Sustainability Report. The assurance process was carried out in line with the AA1000 Assurance Standard. For more information, please see Corporate Citizenship Assurance statement on page [65].
We are making progress in our journey towards becoming the world’s most respected African bank. The journey has been exciting and has elicited more commitment to delivering our brand promise – to serve our customers with Speed, Service and Security. Accordingly, we are transforming the Bank operationally and culturally, with a view to making banking with Access Bank as convenient as possible for every one of our customers.

Access Bank makes and delivers a simple and compelling promise to each and every customer. Our principles, processes and products are directed towards delivering Speed, Service and Security to customers.

Rapid response and quick access to advice, information and products are important to all customers.

Our ability to translate effective governance and leverage employees’ competence to deliver swift and appropriate responses to customers is a significant competitive advantage.
INTRODUCTION/HIGHLIGHTS
KEY MESSAGES

We work hard to understand and respect our customers and provide world-class service. Our customers appreciate that we treat everyone with respect and consideration.

Access Bank launched a Women’s Banking Division in 2013. We are committed to promoting the economic empowerment of women, within the Bank and amongst our customers. This Division plays a catalyst role of profitability and sustainably serving women as individual customers and as business owners, through products and services specifically tailored to women.

CUSTOMERS DESERVE SERVICE

Security is fundamental to customers. They need to be able to trust us to manage their finances responsibly. 95% of customers say that security is the most important factor in choosing to bank with us.

We are focused on creating a responsible financial organisation that will be the pride of Africa. We challenge the status quo and look for continuous improvements in our standards and services. We play our part in a number of independent initiatives that support our aims, and our governance and employee training systems help ensure we are focused on managing our customers’ finances responsibly.

CUSTOMERS DEMAND SECURITY

“Security matters to our customers, and expectations have risen dramatically”
Building The World’s Most Respected African Bank

Our vision is to be the World’s Most Respected African Bank. Undoubtedly, Africa has emerged as the next growth frontier and is increasingly being recognised as such by the entire global community. The banking sector has a critical role to play in delivering Africa’s growth story, but the sector can only play this role effectively, by embracing sustainability which enables both the sector and society to achieve success in the long term. At Access Bank, we recognise this and we are focused on delivering sustainable business practices into our activities and operations for strategic growth and long-term success. This starts at the top with the Board and Executive Committee, and underpins our corporate philosophy and is also the personal responsibility of every individual in the bank.

Access Bank has an exciting growth story, including growing from ranking 8th at our inception to one of the Top 10 banks in Nigeria in 10 years. We believe that we have a unique role, not just as a responsibility to society. We are helping to grow local communities and the real economy through the provision of capital, financial infrastructure development, creates jobs and enables companies and individuals to purchase goods and do business every day. One of the most profound impacts we can have in Africa, can be to contribute to a prosperous economy.

We set the standard and the example for Africa and, if we get it right, the rest of the world. We believe this is what it takes to build a sustainable business and a sustainable economy. Not only is it what we believe – we’re banking on it. This is the Access Way.

We see clearly our role and indeed our profound ability as a bank to be an engine for this growth. By integrating into mainstreaming sustainability considerations into the entire of our business practices, we achieve triple bottom-line growth. By applying international standards, we signal that we have a place in the global markets and encourage further investment in Nigeria. By banking the traditionally unbanked, we lift up more of our people and help them contribute to real economic growth.

The Nigerian Sustainable Banking Principles which have been adopted by all Nigerian banks is a transformative initiative which we initiated and it is changing the face of banking as well as driving sustainable economic growth, particularly in those initial sectors which are critical to the future of the Nigerian economy: agriculture, energy and oil & gas.

We realise, however, that the growth story cannot be growth at all cost. It must be growth on all fronts: growth that balances economic profits with environmental and social considerations. Growth that balances the needs of many and the needs of a wealthy and powerful few; growth that drives the development of infrastructure to encourage business expansion as well as the provision of basic life services; growth that benefits the real economy and creates jobs for a fast-growing population.

患能环境与建立长期可持续性

The Nigerian Sustainable Banking Principles, which have been adopted by all Nigerian banks, aims to transform the banking sector to contribute to sustainable economic growth, particularly in those initial sectors that are critical to the future of the Nigerian economy: agriculture, energy, and oil & gas.

To achieve this, we believe that we need to drive change, raise standards, and create an enabling environment and build lasting, meaningful capacity.

Group Chairman’s Statement

We are committed to contributing proactively to shaping a sustainable future for Africa. We are advocates of responsible banking practices and through our day to day business activities, we support individuals and organisations in achieving their financial goals. We are of the view that our role is to provide employment for 13,000 employees.

Access Bank has maintained its position as a leader in the Sustainability space. It was great to see our progress acknowledged when CSR-in-Action named Access Bank first for Corporate Social Responsibility in Nigeria in the first ever competitive index on corporate social responsibility in Nigeria. Clearly, we have continued to improve on what we do as a responsible corporate citizen.

I believe that sustainability must be embedded into the fabric of any business that intends to contribute to economic development whilst achieving long-term success. Fulfilling a broader social, environmental and economic purpose does not mean looking away from profits. Without creating value for shareholders, banks cannot attract sufficient capital to meet the credit needs of society. However, growing a business cannot be the only goal of a responsible bank.

The significant impact of unsound banking practices on the economic health of many countries around the world is a salutary reminder of the profound responsibilities banks have as custodians of nations’ savings and as enablers of the efficient deployment of capital to lay the foundation for economic growth and job creation. Sustainability therefore remains at the core of our operations in Access Bank.

Sustainable Development

Our approach to sustainability gets stronger as we continue to use the power of business to fight the scourge of diseases in society and champion innovative health initiatives. In 2013, our Bank became a pioneering member of the Private Sector Health Alliance of Nigeria (PHN), Nigeria’s foremost private sector platform to contribute to the Saving One Million Lives movement and advance progress in meeting the Health Millennium Development Goals. By focusing on innovation, partnerships, advocacy and impact investments, we believe that this is how we can contribute to the fabric of any business that intends to contribute to economic development whilst achieving long-term success.

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INTRODUCTION/HIGHLIGHTS

Economic performance
Below is an analysis of how value was created and distributed to relevant stakeholders during the period.

<table>
<thead>
<tr>
<th>Statement of value added</th>
<th>Bank December 2013</th>
<th>Bank December 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Thousands of Naira</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Expense</td>
<td>(54,542,394)</td>
<td>(52,375,283)</td>
</tr>
<tr>
<td>Net Impairment (loss) on Financial Assets</td>
<td>6,556,951</td>
<td>6,190,567</td>
</tr>
<tr>
<td>Bought-in Materials and Services</td>
<td>528,083</td>
<td>545,511</td>
</tr>
<tr>
<td>Foreign</td>
<td>(47,393,675)</td>
<td>(23,108,745)</td>
</tr>
</tbody>
</table>

Value Added:

<table>
<thead>
<tr>
<th>Distribution of value added</th>
<th>To Employees:</th>
<th>To Government</th>
<th>To Providers of Finance</th>
<th>Retained in Business:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Thousands of Naira</td>
<td>2,637,818</td>
<td>24,821,182</td>
<td>5,153,592</td>
<td>7,780,207</td>
</tr>
</tbody>
</table>

To Employees:

- As employees costs 2,637,818
- To Government as Taxes 5,153,592
- To Providers of Finance 7,780,207

To Government:

- As taxes 5,153,592

To Providers of Finance:

- As purchased materials and services 7,780,207

Retained in Business:

- For replacement of property and equipment 7,780,207
- For replacement of equipment on lease 1,273,023
- Retained profit (including statutory and regulatory risk reserves) 15,250,931

Retained profit (including statutory and regulatory risk reserves) 15,250,931

Significant changes

Changes to business segments

There was a significant change in the structure and operations of the Bank in 2013. Considering the improved market share of the Bank after acquisition of Intercontinental Bank, the Bank realigned its business segments for improved customer engagements across the entire value chain. This realignment was predicated on the Bank’s increasing market share, and the need to provide end-to-end value chain services for our customers; a revised operating model focused on delivery of a distinctive customer experience balanced with efficient service delivery operations.

The new business segments

- The Bank has four reportable segments, as described below, which are the Bank’s strategic business units. The strategic business units offer different products and services, and are managed separately based on the Bank’s Management and internal reporting structure.
- Corporate and Investment Banking
- Retail Banking
- Personal Banking
- Business Banking

Below is the analysis of loans per sector as at 31 December 2013:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>177,518</td>
</tr>
<tr>
<td>Agriculture</td>
<td>883,097</td>
</tr>
<tr>
<td>Information and Communication</td>
<td>76,960,274</td>
</tr>
<tr>
<td>Transportation and Storage</td>
<td>14,435,214</td>
</tr>
<tr>
<td>Power and Energy</td>
<td>10,465,298</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>151,316,070</td>
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December 2013

Risk Management Award

Conrad Clark Nigeria, Business Day UK Institute of Risk Management

The Bank was adjudged the Overall Winner in the Banking and Investments Services category at the 2013 Nigerian Risk Awards ceremony. The award, organised by Conrad Clark Nigeria in collaboration with Business Day and the UK Institute of Risk Management, was in recognition of the Bank’s measurable results through the effective implementation of enterprise risk management principles.

September 2013

Winner, Website Effectiveness award

Web Jurist: Philips Consulting

Access Bank website was adjudged overall winner of the 2013 edition of the Web Jurist ‘Website Effectiveness Award’ conducted by Philips Consulting. Access Bank website was adjudged best in the technical aspects which included Navigation, Functionality, and Security. Also the website was declared winner in the Website Content that had metrics such as Accuracy and Presentation.

June 2013

Business Day Deal of the Year

Business Day Newspaper

The Access Bank plc-Neconde Energy Limited USD470million facility was adjudged the 2013 Business Day Banking Awards Deal of the Year as the Banking Transaction of the Year.

Awards received

June 2014

Business Day Socially Responsible Lender of the Year
Access Bank was adjudged the most socially responsible bank of the year at the Business Day Annual Banking Awards.

May 2014

Gold Category Winner – Corporate Identity
The Communicator Awards, a leading international awards programme recently judged Access Bank’s corporate identity as a gold winner in its identity campaign category.

April 2014

Best Nigerian Company in Corporate Citizenship
Access Bank was adjudged the best Nigerian company in Corporate Citizenship in the first ever competitive index on corporate social responsibility in Nigeria by CSR-in-Action, a registered social enterprise devoted to the advancement of social ethics, social responsibility and corporate governance in Nigeria.

March 2014

Credit card product of the year
Access Bank emerged overall winner in the ‘Credit Card Product of the Year’ category at the annual Card and e-Payment Africa Awards ceremony held at Sandton, Johannesburg, South Africa. The award, in recognition of the Bank’s investment in its card products and channel services, creativity, innovation and value to its customers.

Change in size

The Bank grew its total assets by 12%, due largely to an increase in lending to various sectors in order to fund the growth in value creation in these sectors. The Bank grew its loans and advances by 34% to N748billion. Significant among the sectors are:

- Oil & Gas
- Real Estate activities.
- Power and Energy

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<td>151,316,070</td>
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INTRODUCTION/HIGHLIGHTS

KEY PERFORMANCE

• Corporate and Investment Banking
- The division provides bespoke services to High Net-worth individuals (HNIs) and Ultra-High Net-worth individuals (UHNIs) by handling their wealth and other corporate segments of the Nigerian market whose annual turnover is above N1billion. The division also provides financial services to the public sector, commercial institutions and clients.
- The personal banking division is the retail arm of the Bank which provides financial products and services to individuals (personal and inclusive segments) and private banking segment. The private banking segment focuses on bespoke services to High Net-worth individuals (HNIs) and Ultra-High Net-worth individuals (UHNIs).
- The division provides financial services to non-institutional clients, including medium and small corporate segments of the Nigerian market whose annual turnover is above N1billion. The division also provides financial services to the public sector, commercial institutions and clients.
- The personal banking division is the retail arm of the Bank which provides financial products and services to individuals (personal and inclusive segments) and private banking segment. The private banking segment focuses on bespoke services to High Net-worth individuals (HNIs) and Ultra-High Net-worth individuals (UHNIs).

• Business Banking
- The business banking division is a hybrid of commercial and personal banking divisions. It focuses on small and medium scale enterprises, providing them with business solutions to support their growing business needs. The division delivers commercial banking products and services to small and medium-scale enterprises (SME) customers with annual turnover of less than N1billion.

• Personal Banking
- The personal banking division is the retail arm of the Bank which provides financial products and services to individuals (personal and inclusive segments) and private banking segment. The private banking segment focuses on bespoke services to High Net-worth individuals (HNIs) and Ultra-High Net-worth individuals (UHNIs).

• Power and Energy
- The division provides financial services to the public sector, commercial institutions and clients.

June 2013

Business Day Deal of the Year
Business Day Newspaper

The Access Bank plc-Neconde Energy Limited USD470million facility was adjudged the 2013 Business Day Banking Awards Deal of the Year as the Banking Transaction of the Year.

INTRODUCTION/HIGHLIGHTS

Sustainability Report 2013

Access Bank Plc

08 09 10

Sustainability Report 2013

Access Bank Plc
We are one of the largest banks in Nigeria and serve over six million customers from 310 branches. The Bank is licensed to carry out international banking services and provides a comprehensive range of financial services. The key business segments of the Bank are: Institutional Banking, Commercial and Consumer Banking, Financial Banking and Private Banking. The key customer segments include: telecommunications, beverages, manufacturing, construction, Oil & Gas, parastatals, high net-worth individuals and middle income professionals. We take pride in our ability to add value to clients, leveraging our unique value proposition to provide innovative and proactive solutions across entire economic value chains. In deploying products and services, the Bank adheres to responsible business practices and readily commits resources to social investments in fulfilment of its corporate social responsibility convictions. We are located in all major commercial centres and cities across Nigeria, six other African countries and the United Kingdom. For more about the Bank’s sustainable business practices, visit www.accessbankplc.com.
Our account offerings include:

**Standard Savings Account:** The Standard Savings Account is an account that helps individuals save towards future financial security, thereby facilitating a savings culture for its target groups to help secure the future. The account is easy and convenient to operate.

**Solo Account:** Access Solo Account is a savings account that is targeted at school children and young adults, such as students in higher institutions. The account provides these young people with the unique opportunity to start saving for the future from their teen years.

**Access Early Savers:**
Access Early Savers is a savings account which offers parents/guardians the opportunity to save as well as instil a savings culture in their children. The product also has financial literacy benefits, wherein it utilises its reach to teach children how to handle their finances in an enjoyable and interactive manner.

**Access IPSA:**
The Access IPSA is a Hybrid savings account with features and benefits of a current account. The account offers holders the opportunity to issue cheques on the account at no extra commission.

**Investment Savings Account:**
The Investment Savings Account (ISA) is a unique account that allows customers to target a specific lump sum at the point of entrance, where progressive monthly savings are made until the target is achieved, while the savings attract interest.

**Standard Current Account:**
The Current Account helps individuals save towards future financial security and advances. The Standard Current Account is a checking account. The account gives flexibility for managing day-to-day financial affairs.

**Access Premier:**
The Access Premier Account is a high yield individual current account which has investment benefits designed to meet individual financial needs.

**Mpower Corporate:**
The Mpower Corporate Account is a solution designed to provide a robust support for automated payroll administration through our Access Pay Platform, delivered at no cost and with a high turnaround time.

**Auto Online:**
Auto Online is Access Bank’s Consumer Banking product for individuals and organisations who would like to own a brand new car in a quick, stress-free and financially convenient way. The product is driven by an automated web-based consumer loan application system.

**Access Private Bank:**
Our Wealth Management team has been upgraded to private banking to provide personalised banking practices. Private Banking delivers personal innovative investment solutions to our clients. Through expertise and dedicated banking services, our highly experienced team utilises their unique skills to understand and advise our clients in order to provide bespoke services that will meet their tailored needs.

At Access Bank, we have the various needs of our diverse market at heart and that is why we have developed highly personalised and easy to run products and services to suit your need. We have also developed a range of value-adding banking solutions for both institutions and individuals.

We also offer personalised products and services that cut across advisory, investment, banking and risk management. We create and develop structured products tailored to suit your needs and help meet your range of financial aspirations, from traditional banking through innovative investments to financial planning.

We take a proactive approach to product and service delivery and offer unique solutions wherein we help to manage your investment and concerns in a highly personalised way. This is why we provide you with a dedicated Private banker to walk with you all the way.
Organisational profile
Access Bank Plc is a full-service commercial and retail bank with headquarters in Nigeria and operations across Sub-Sahara Africa and the United Kingdom. We were incorporated in February 1989 as a privately-owned financial institution, commenced banking operations in May 1989 and became listed on the Nigerian Stock Exchange in 1998.

The Bank demonstrates exemplary performance in its financial and non-financial disclosures. In deploying products and services, Access Bank adheres to responsible business practices and readily commits resources to social investments in fulfilment of its Corporate Social Responsibility convictions.

Nature of ownership and legal form
The Bank was incorporated as a private limited liability company on 8 February 1989 and commenced business on 11 May 1989. The Bank was converted to a public limited liability company on 24 March 1998 and its shares were listed on the Nigerian Stock Exchange on 18 November 1998. The Bank was issued a universal banking licence by the Central Bank of Nigeria on 5 February 2001.

The Bank's principal activities include the provision of money market products and services, retail banking, granting of loans and advances, equipment leasing, corporate finance and foreign exchange operations. The Bank has the following international banking subsidiaries: Access Bank (Gambia) Limited, Access Bank (Sierra Leone) Limited, Access Bank (Zambia) Limited, The Access Bank UK Limited, Access Bank (Ghana) Limited, Access Bank Rwanda, Access Bank (D.R. Congo) and FinBank Burundi. The Bank also has Access Finance BV, an offshore Special Purpose Vehicle for the issuance of the U.S. $350,000,000 7.25% Guaranteed Notes due 2017, guaranteed by the Bank.

The Bank in December 2013 concluded divestment from Access Bank Côte d'Ivoire. The divestment was concluded with full regulatory approvals via a direct sale of the Bank’s entire equity holding in the subsidiary to a preferred bidder, Afriland First Group S.A., a financial services group based in the Republic of Cameroun. The impairments arising from the divestment have been accounted for in the Bank’s financials beginning January 2013.

In line with the provisions of the Central Bank of Nigeria’s Regulation on Scope of Banking Activities and Other Ancillary Matters, on the permitted activities for Commercial Banks with International Authorisation, the Bank in 2013 concluded divestment from the following non-banking subsidiaries: Access Investment and Securities Limited, Access Insurance Brokers Limited, Access Bureau of Change Limited and Project Star Limited. The dissolution of the five capital market subsidiaries namely: Intercontinental Capital Markets Limited, Intercontinental Trustees Limited, Intercontinental Registrars Limited and Intercontinental Finance and Investments Limited and Intercontinental Securities Ltd was completed subsequent to the orders of the Federal High Court sitting in Lagos. The Bank has also completed the spin-off of Wapic Insurance Plc, following the receipt of shareholders’ approvals at the court-ordered meeting of 11 September 2013, and the court sanction of the Scheme by the Federal High Court on 20 September 2013. The winding-up modalities for Access Homes and Mortgages Limited, Intercontinental Bureau d’Change Limited and Flexmore Technologies Limited are currently at completion stage.
Our approach
As a Bank, we are not only in business to maximise shareholders’ value; we consider the social and environmental impact of every aspect of our banking operations. The Bank’s Management has a high level of focus on sustainability and the Bank’s strategy is to integrate sustainability into our operations for the long-term success of our business.

Access Bank’s Board of Directors, through an established CSR/Sustainability Committee, provides the highest level of governance oversight for sustainability management. The CSR/Sustainability Committee is responsible for overseeing delivery of the Bank’s sustainable business strategy, to ensure the Bank’s sustainability ambitions in each of its strategic priorities are achieved.

We adopt global best practice principles, frameworks and standards, such as the United Nations’ Principles for Responsible Investment (UNPRI) and the United Nations Environment Programme Finance Initiative (UNEP FI). We are therefore an Equator lender, and continue to influence the behaviour of suppliers by enforcing policies covering human rights, labour and environment.

We have continued to attain business unit buy-in for a broad Environmental and Social Risk Management (ESRM) Policy which is aligned with our lending decision. We also continue to pursue our aspiration to be the employer of choice in the communities where we operate.

Community
Putting the community at the centre of everything we do is critical to our success. Our business is focused on listening to the needs of the communities in which we operate and providing genuine solutions that help improve such communities.

Innovation
Identifying new market needs and opportunities;
Creativity, invention, inspiration, and exploration;
Pioneering new ways of doing things, new products and services, new approaches to clients/customers;
Being first, leading the waters, pushing boundaries;
Going from concept to market/ reality, and;
Anticipating and responding quickly to market needs with the right technology, products and services to achieve customer objectives.

Our Core Values
Excellence
• Surpassing ordinary standards to be the best in all that we do;
• Setting the standards for what it means to be exceptional;
• Never losing sight of our commitment to excellence; even when the going gets tough;
• Remembering that excellence requires dedication and commitment; and
• Our approach is not ‘excellence at all costs’ but ‘excellence on all fronts’ so that we deliver outcomes that are economically, environmentally and socially responsible.

Empowered employees
• Recruiting and retaining the right people and teams based on shared values and vision;
• Developing our people to become world-class professionals;
• Encouraging a sense of ownership at the individual level whilst fostering team spirit and loyalty to a shared vision;
• Promoting a sense of belonging and community;
• Facilitating continuous learning by providing the training, tools and coaching to help our people grow;
• Helping them take care of their health;
• Pursuing a positive work/life balance for increased productivity and improved employee satisfaction; and
• Encouraging a diverse workforce; respect for and appreciation of differences in ethnicity, gender, age, national origin, disability and religion.

Financial education: Helping people clearly understand how our products and services work;
Financial inclusion: Providing finance to those individuals and communities that traditionally have limited or no access to finance; and
Treating customers fairly: Building long-term relationships based on trust, fairness and transparency.

In our business, we are driven by our passion for our customers, our service and our impact. This passion is at the core of our mission:

Our Mission
Setting standards for sustainable business practices that unleash the talents of our employees, deliver superior value to our customers and provide innovative solutions for the markets and communities we serve.

Our Vision
To be the world’s Most Respected African Bank.

Corporate philosophy

Innovation

Areas: Economic empowerment: Enabling people to achieve more through provision of finance; lifting people up throughout the value chain;
In 2013, our sustainability approach focused responsible business practice and community investment. Our banking philosophy promotes economic development and sustainable social and environmental causes across a range of stakeholders. Our responsible business practice encompasses economic development and advocacy; employee and stakeholder relations; treating customers fairly; the environment; and gender empowerment.

In the period under review, we made progress in our sustainability performance with regards to our environmental, social and economic impacts. Our strategic result areas include:

• Environment
By focusing and applying our resources and experience, we have become a powerful force in managing operational impact of business on the environment by mainstreaming environmentally-friendly policies into our business.
• Supply chain
In our journey to become a truly sustainable enterprise, our Bank has taken a look beyond direct operations and deep into supply chain. We continue to influence the behaviour of suppliers by enforcing policies covering human rights, labour and environment.
• People and culture
We have continued to attain business unit buy-in for a broad Environmental and Social Risk Management (ESRM) Policy which is aligned in our lending decision. We also continue to pursue our aspiration to be the employer of choice in the communities where we operate.

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African Bank.

Most Respected

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### Stakeholder Engagement in 2013

#### Why we engage

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#### Frequency of engagement

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#### Material issues

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Risk/opportunities assessment
Sustainability opportunities are identified through growth of the business and implementation of sustainability solutions at business unit level, as well as the Bank’s participation in sustainability and environmental fora. These fora provide platforms to actively pursue sustainability opportunities and, where necessary, incubate new projects until they mature enough to be fully integrated into the operations of the business unit concerned. We ensure that our risk management systems cover governance, regulatory, compliance and reputational risks associated with direct and indirect environmental and social impacts. These risk reporting systems have been informed by the Environmental, Social and Governance (ESG) framework. The Bank’s environmental, social and governance risks are addressed by a policy guideline, which assesses environmental and social risk issues in credit and lending. This forms part of a Group wide framework for addressing the Equator Principles (EP), and provides for internal monitoring and management of ESG performance.

Materiality
At Access Bank, materiality is designed to provide a view into the information needs of the Bank’s key stakeholders. We define materiality according to the GRI (G3) guidelines definition and with reference to both internal and external factors.

Material matters
- Materiality drivers
- Key stakeholders
- Access Bank

Social
- Leadership development.
- Socio-economic development.
- Developing staff capacity.
- Access to finance.

Economic
- Improved customer experience.
- Financial and economic conditions and performance.
- Effective risk management.
- Governance, compliance and ethics.
- Responsible business practices.

Environmental
- Environmental and social impacts of lending.
- Reduce carbon emissions.
- Reduce resource consumption.
- Supporting customers in environmental and social considerations in their businesses.
- Reducing environmental impact of business operations.
- Contributing to behaviour change for more sustainable future.
- Ensuring compliance with Nigerian Sustainable Banking Principles and other relevant regulations.
- Access Bank-enhanced risk management systems (ESMS). Also, the Bank applies Equator Principles to project finance. The Bank leads and collaborates on industry-wide initiatives for environmental sustainability.

Material issues
Our response/resulting developments

Material issues
- Our five year target
- Increasing revenues
- Building tangible assets
- Reducing risks
- Reduced costs

Environmental
- New products and services.
- Increased customer base through new market segments.
- Increased balance sheet.
- Greater access to markets through established licence to innovate and grow.

Economic
- Improved customer reputation and trust.
- Higher brand value.
- Higher scorings in sustainability rankings.
- Improved employee, stakeholder and regulatory relationships.
- Winning more sustainability awards.

Social
- Reducing regulatory risks and costs.
- Reduced costs of sustainability performance management and reporting through improved technology.
- Adherence to regulatory (local and international) standards of disclosure.
- Timely and organised disclosure voluntary information.
- Ensure Management is accessible to relevant stakeholders.

Financial disclosure
- Corporate governance
- We have a robust corporate governance system, which is regularly reviewed by independent industry experts. The reviews are conducted on an annual basis and presented by the Board to shareholders during the Bank’s Annual General Meetings, and subsequently submitted to the Central Bank of Nigeria.
Our corporate governance report provides us the opportunity to report how the Company was directed and governed during the year. It covers the functions of the Board of Directors (the Board) and the workings of our systems and structures of governance.

Access Bank Plc (‘Access Bank’ or ‘the Bank’) is committed to implementing the best practice standards of corporate governance. The Bank and its subsidiaries (the Group) are governed under a framework that enables the Board to discharge its oversight functions while providing strategic direction to the Bank in balance with its responsibility to ensure regulatory compliance. The subsidiaries comply with the statutory and regulatory requirements of their host countries and also align their governance framework to the Bank’s governance framework.

The Board is responsible for embedding high standards of corporate governance across the Group which is essential for the sustainability of the enterprise. Our governance framework is designed to ensure ongoing compliance with relevant corporate governance codes such as Central Bank of Nigeria’s Code of Corporate Governance for Banks in Nigeria Post Consolidation (the CBN Code), the Securities and Exchange Commission’s Code of Corporate Governance (the SEC Code) and the Post-Listing Requirements of the Nigeria Stock Exchange. These, in addition to the Board charter and the Bank’s Memorandum and Articles of Association, collectively provide the foundation for sound corporate governance. Our core values of excellence, innovation, leadership, passion for customers, professionalism and empowered employees continue to shape our corporate behaviour.

The Bank has a multi-faceted approach to governance that combines adherence to relevant local codes while adopting international best practice, especially on issues where local codes are either absent or not sufficiently detailed.

Performance monitoring and evaluation

In discharge of its oversight functions, the Board continuously engages Management in planning, definition and execution of strategy. Management’s report on the execution of defined strategic objectives is a regular feature of the Board’s agenda; thus providing the Board the opportunity to evaluate and critique Management’s performance. The Bank’s performance on Corporate Governance is continuously being monitored and reported. We carry out monthly and half-yearly reviews of our compliance with CBN and SEC codes respectively and render reports to the regulators.

The Board has also established a system of independent annual evaluation of its performance, that of its Committees and individual Directors. The evaluation is done by an independent consultant approved by the Board. In 2013, Accenture Limited was retained to conduct the performance evaluation. The Board is confident that the firm provides valuable and objective evaluation notwithstanding its provision of strategy consulting assistance to the Group. The result of the Board performance evaluation was presented by the independent consultant during the Board Meeting held on 28 January 2014. The evaluation was a 360 degree exercise covering Directors’ self-assessment, peer assessment and evaluation of the Board and the Committees. The independence of the Independent Directors vis-à-vis the CBN Guidelines on Independent Directors of Banks was also evaluated. The result confirmed that the individual Directors and the Board continue to operate at a very high level of effectiveness and efficiency.
Shareholders’ engagement

Shareholders’ meetings are convened and held in an open manner in line with the Bank’s Articles of Association and existing statutory and regulatory regimes, for the purpose of deliberating on issues affecting the Bank’s strategic direction. This serves as a medium for promoting interaction between the Board, Management and shareholders. Attendance at the Annual General Meeting is open to shareholders or their proxies, while proceedings at such meetings are usually monitored by members of the press, representatives of the Nigerian Stock Exchange, Central Bank of Nigeria and the Securities and Exchange Commission. The Board ensures that shareholders are provided with adequate notice of meetings. An Extraordinary General Meeting may also be convened at the request of the Board or shareholders holding not less than 10% of the Bank’s Paid-up Capital.

The Board and Management are committed to providing shareholders with a continuous and timely flow of information about the Group. Access Bank continues to enhance the ability of its Investor Relations function to effectively communicate with its local and international shareholders. Investors and stakeholders are frequently provided with information about the Bank through various channels including Quarterly Investors Conference Calls, the Annual General Meeting, the website, Annual Report and Accounts, No-Deal Road Shows and Investors Forum at the Stock Exchange. The Bank has a robust Investors Communication and Disclosure Policy. As provided in the policy, the Board and Management ensure that communication with the investing public about the Bank and its subsidiaries is timely, factual, broadly disseminated and accurate in accordance with all applicable legal and regulatory requirements. The Bank’s reports and communication to shareholders and other stakeholders are in plain, readable and understandable format while its website www.accessbankplc.com is regularly updated with both financial and non-financial information. The details of the Investors Communication and Disclosure Policy are available at the Investor portal on the Bank’s website.

Access to information and resources

There is ongoing engagement between Executive Management and the Board; heads of relevant Strategic Business Units attend Board meetings to make presentations. The Bank’s external auditors attend meetings of the Group Board, the Group Board Audit Committee and the Group Shareholders Audit Committee. Directors have unrestricted access to Group Management and Company information in addition to the resources to carry out their roles and responsibilities. This includes access to external professional advice at the Bank’s expense as provided by the Board and Committee’s charters.
As a bank of best practice, we have a responsibility to society in addition to our duty to help grow local communities and the real economy through the provision of capital which drives infrastructure development, creates jobs, and enables companies and individuals to purchase goods and do business every day.

We are determined to drive profitable, ethical economic growth that is environmentally responsible and socially relevant. We are a force for good in all that we do. We take personal responsibility for delivering outcomes to our respective stakeholders and are determined to show full commitment to our day-to-day actions and business decisions, balance economic, environmental and social considerations.

**Best practice**

**Partner**

- **Nigerian Business Council on Sustainable Development (NBCSD)**
- **Corporate Alliance on Malaria in Africa**
- **United Nations Global Compact**

**Profile**

- Access Bank is one of the pioneer 25 Nigerian organisations that established the Nigerian Business Council on Sustainable Development (NBCSD). The aim of the NBCSD is to galvanize the Nigerian business community to create a sustainable future for business, society and the environment. The Council does this by applying its respected thought leadership and effective advocacy to generate constructive solutions and take shared action.
- Access Bank has signed on to the Corporate Alliance on Malaria in Africa (CAMA) at the Leadership Level. This is in line with our commitment to tackling Malaria in the area of health and the inherent benefits society stands to gain from this partnership.
- Access Bank applies all the 10 principles of the UNGC in all its business activities and operations.

**Partnership update**

- **United Nations Environment Programme Finance Initiative (UNEP FI)**
  - UNEP FI is a global partnership between UNEP and the financial sector providing opportunity for organisations to understand and respond to environmental considerations on financial performance. The body seeks to advance the cause of sustainability in the financial sector.
- **Global Reporting Initiative (GRI)**
  - GRI’s mission is to develop and disseminate globally applicable sustainability reporting guidelines. These are set to guide standards for reporting on the economic, environmental and social dimensions of an organisation activities, products and services.
- **London Benchmarking Group (LBG)**
  - Provides comprehensive and consistent set of measures for Corporate Community Investment (CCI) in order to determine the actual community contribution by an organisation while capturing the output and long-term impacts of the CCI projects on business and society.
- **Equator Principles (EP)**
  - The Equator Principles apply to transactions in and within Nigeria against corruption.
- **United Nations Principles for Responsible Investment (UNPRI)**
  - An initiative in partnership with UNEP FI and the UN Global Compact. The principles provide a menu of possible actions for incorporating environmental, social and governance (ESG) issues into mainstream investment decision-making and ownership practices.
- **GBCHealth**
  - A coalition of over 200 companies seeking to create opportunities for the global business community to fight and speak out on HIV/AIDS, TB and Malaria worldwide.
- **Nigerian Conservation Foundation (NCF)**
  - Premier charitable environmental organisation in Nigeria which aims to improve the quality of human life by preserving the full range of Nigeria’s biodiversity and promoting sustainable use of natural resources for the benefit of present and future generations.
- **Nigeria Business Coalition Against AIDS (NBU/CAA)**
  - Coalition of 40 companies supporting businesses to implement workplace HIV and AIDS programmes and positioning members individually, as well as collectively, to contribute to the national response to the HIV/AIDS pandemic.
- **Convention on Business Integrity (CBI)**
  - The CBI was established to empower business leaders and executives to lead their organizations towards a visible zero tolerance of corruption.

**As members of the Convention on Business Integrity (CBI), Access Bank operates a zero tolerance policy with regards to corruption. The Bank continuously engages in various actions to ensure full compliance with regulations on corrupt practices.**
RESPONSIBLE BUSINESS
UNITED NATIONS GLOBAL COMPACT

Human Rights
Principles 1 & 2:
Businesses should support and respect the protection of internationally proclaimed human rights; and make sure that they are not complicit in human rights abuses.

Current initiatives
In line with our core values of empowered employees and professionalism, we ensure the Bank adheres to all stipulated human rights laws. Access Bank has an updated Human Rights Policy which clearly highlights our non-tolerance for discrimination or harassment of any kind.
The Bank strives to provide a safe and healthy working environment for every member of staff. The Bank also acts in a non-discriminatory manner. We abide by all the provisions of labour laws in our countries of operation.

Labour
Principles 3, 4, 5 & 6:
Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining; the elimination of all forms of forced and compulsory labour; the effective abolition of child labour; and the elimination of discrimination in respect of employment and occupation.

Current initiatives
We do not discriminate against people in any form regardless of race, belief, gender or social status. For instance, as an equal opportunity employer, the Bank ensures that there is no discrimination against a qualified individual living with HIV/AIDS with regards to recruitment, professional advancement, training, compensation, discharge or other terms, conditions or privileges of employment.
In 2013, our Bank received no report of any grievance related to human rights.

Environment
Principles 7, 8 & 9:
Businesses should support a precautionary approach to environmental challenges; undertake initiatives to promote greater environmental responsibility; and encourage the development and diffusion of environmentally friendly technologies.

Current initiatives
We are motivated by the current global environmental challenges and developments. We support global efforts at making business operations more conducive for individuals and the environment.

We are absolutely committed to reducing paper consumption, as well as the environmental impact of our procurement activities. Our use of video conferencing in regions has impacted hugely on our carbon footprints and travel costs.

Anti-corruption
Principle 10:
Businesses should work against corruption in all its forms, including extortion and bribery.

Current initiatives
To instil the highest ethical and legal standards, and to comply with applicable international laws, we have appointed anti-bribery compliance officers in our countries of operation to ensure the Bank has zero tolerance for any form of bribery and corruption. As an ethical organisation, Access Bank has demonstrated zero tolerance for bribery and corruption.
This is clearly expressed in the Bank’s various policies such as its Code of Ethics and Compliance Manual, which clearly defines the nature and characteristics of corruption.

The Bank strictly adheres to these guidelines that provide for dismissal of staff and blacklisting of vendors. About 1,100 members of staff across the Bank and its subsidiaries have received training in ethics and Access Bank’s Whistleblower System.
NIGERIA SUSTAINABLE BANKING PRINCIPLES

Our Bank initiated and led the discussion on developing Environmental and Social (E&S) risk standards and principles for Nigerian banks in order to create a level playing field for our industry. This process culminated in the development of the Nigeria Sustainable Banking Principles and three sector-specific guidelines covering Oil & Gas, Agriculture and Power. The Central Bank of Nigeria (CBN), has since released a guideline directing all banks, discount houses and development finance institutions to adopt the principles and sector-specific guidelines.

Principle Activities

1. Environmental and Social Risk Management
   - The Bank has comprehensively reviewed the Environmental and Social Risk Management (ESRM) Policy and Procedures with input from relevant internal and external stakeholders. This provides the framework, policy and procedures for assessing and managing E&S risk issues within all relevant business activities of Access Bank. To this end, we apply the Equator Principles and the IFC Performance Standards to our Project Finance and other lending transactions across the various strategic business units.
   - For loans, debt and equity underwriting, financial advisories and derivative transactions that are project linked, Access Bank applies an assessment that is broadly consistent with an Equator Principles approach.
   - Access Bank’s ESRM Procedures are made up of six distinct components for the management of environmental and social (E&S) risks that emerge in our credit/investment cycle. Each component represents a critical step in Access Bank’s integrated ESRM approach to the products and services we offer. These components are Screening, Risk Assessment, Due Diligence, Decision and Documentation, Monitoring and Reporting.

2. Environmental and social footprint
   - At Access Bank, we recognise the relationship between our operations and the significant impacts on the environment. In fulfilment of our commitment to environmental sustainability, we initiate and implement activities that encourage low carbon economies and promote sustainable practices across our operations.
   - We are absolutely committed to reducing our energy consumption by enforcing environmentally-friendly policies in our purchases and energy usage, paper consumption and water use, as well as reducing the negative environmental impact of our waste and procurement activities.
   - We have been able to save energy significantly through our power shut down policies for branches and the Head Office.

3. Human Rights
   - As an Equal Opportunities Employer the Bank ensures that there is no discrimination against qualified individuals with regards to recruitment, advancement, training, compensation, discharge or other terms, conditions or privileges of employment.
   - We have a human rights policy that allows our global operations to align our practices with the International Labour Organisation and the UN Commission on Human Rights.
   - Also in line with Sections 13 and 14 of the Employee Code of Conduct the Bank creates an appropriate environment that will ensure equal opportunities in all aspects of employment and not tolerate discrimination or harassment of any kind.
6. **E&S Governance**

The Bank maintains the essential characteristics of a women-friendly institution in line with global best practices. This requires, among other things, provision of vision and leadership to galvanize women’s economic empowerment as well as an approach on gender equality and inclusion that is comprehensive and cross-cutting. Consequently, the Bank has developed a series of cutting-edge Customer Value Propositions. In line with this, we target three impact segments:

- **Young Professionals**: Career-focused young women who are at a pre-family stage of their lives and who are not engaged in their own or part-owned businesses, whether full or part-time.
- **Women Business Owners**: Women who manage their own micro small/low/mid-sized business enterprises who are responsible for making most of the business and financial decisions relating to their businesses.
- **Women Affluent Home and Family Builders**: A mix of professionally-qualified middle and upper middle-market women, married with children.

We believe that people cannot be truly empowered until they have access to the structures that grant financial independence. Creating access to banking services such as loans has been and continues to be one of our key priorities and we are proud of how we are helping play our part to achieve the third Millennium Development Goal of promoting gender equality.

The Bank has an Inclusive Banking segment which serves over 4.5 million customers. Having identified the Women segment as a competitive advantage, the Bank also created the Women Banking team to promote women inclusion. Students and minors below 18 years of age make up the Other Inclusions team. This team provides adequate engagement for this age group as they have the potential to define the family’s affinity to a particular bank.

In line with our ESG framework, Access Bank has dedicated members of staff that have relevant skills in ESG standards in all our strategic business units. These people act as the E&S Champions for their respective Strategic Business Units.

We have also implemented a strategic integration of Environmental and Social Governance issues into our business operations. Our investment decisions are based on our Bank’s operation of a governance structure that confers overall decision-making responsibility on the Board of Directors, subsequent upon obtaining our Executive Management’s approval.

7. **Capacity building**

On an ongoing basis, we have provided necessary training to build competencies and skills needed for performing ESG roles which include risk assessment, project monitoring and reporting.

With a vision of becoming the World’s Most Respected African Bank, Access Bank continues to align its activities, partnerships and operations in line with global best practices. Over the years, the Bank has established viable alliances with reputable multilateral organisations. These alliances have assisted the Bank in facilitating adherence to good practices and the identification, implementation, execution, evaluation and reporting of our Sustainability initiatives and intervention process.

The overall objective of this is to create a platform for the Bank to positively impact its local and global communities, while also enjoying the membership benefits of these relationships. In 2013, the sum of NGN 91,666,525.84 was expended on membership renewal and maintenance of strategic partnerships.

8. **Collaborative partnerships**

Access Bank’s Sustainability Reports, the flagship in the Nigerian financial sector, have been published every year since 2008. The reports are designed to provide both internal and external stakeholders with a factual position of the Bank’s non-financial performance with respect to our economic, environmental and social activities using the triple bottom-line approach, while demonstrating our current performance, impacts and initiatives for improving performance in these areas. This trend has come about through increased public expectations for organisations and industries to take responsibility for their non-financial impacts, including impacts on the environment and the community.

**Activities**

- **Principle 4. Women’s economic empowerment**
  - The Bank maintains the essential characteristics of a women-friendly institution in line with global best practices. This requires, among other things, provision of vision and leadership to galvanize women’s economic empowerment as well as an approach on gender equality and inclusion that is comprehensive and cross-cutting.
  - Consequently, the Bank has developed a series of cutting-edge Customer Value Propositions. In line with this, we target three impact segments:
    - **Young Professionals**: Career-focused young women who are at a pre-family stage of their lives and who are not engaged in their own or part-owned businesses, whether full or part-time.
    - **Women Business Owners**: Women who manage their own micro small/low/mid-sized business enterprises who are responsible for making most of the business and financial decisions relating to their businesses.
    - **Women Affluent Home and Family Builders**: A mix of professionally-qualified middle and upper middle-market women, married with children.

**Activities**

- **Principle 7. Capacity building**
  - On an ongoing basis, we have provided necessary training to build competencies and skills needed for performing ESG roles which include risk assessment, project monitoring and reporting.

**Activities**

- **Principle 8. Collaborative partnerships**
  - With a vision of becoming the World’s Most Respected African Bank, Access Bank continues to align its activities, partnerships and operations in line with global best practices. Over the years, the Bank has established viable alliances with reputable multilateral organisations. These alliances have assisted the Bank in facilitating adherence to good practices and the identification, implementation, execution, evaluation and reporting of our Sustainability initiatives and intervention process.

**Activities**

- **Principle 9. Reporting**
  - Access Bank’s Sustainability Reports, the flagship in the Nigerian financial sector, have been published every year since 2008. The reports are designed to provide both internal and external stakeholders with a factual position of the Bank’s non-financial performance with respect to our economic, environmental and social activities using the triple bottom-line approach, while demonstrating our current performance, impacts and initiatives for improving performance in these areas. This trend has come about through increased public expectations for organisations and industries to take responsibility for their non-financial impacts, including impacts on the environment and the community.
At Access Bank, we have an essential role in building a prosperous and healthy society. This is achieved by supporting our customers and investing in our host communities.

We are passionate about our customers and we seek to understand and surpass their needs at all times. In all the markets that we operate in, we encourage our employees to work together with customers in line with our core values of “a passion for customers.”

As a leader in the Nigerian financial services industry, we continue to make banking services and accounts more accessible to people of our host communities. Today, we have well over 403 branches and over 6,395,807 accounts.

Core approaches
- **Business Forums/Meetings:** We organize periodic meetings for certain categories of clients to build relationships. We also organize town hall meetings and customer forums to engage our customers and obtain necessary feedback.
- **Publications/Customer Digest:** Our monthly newsletter entitled Customers’ Digest provides comprehensive information about Access Bank activities.
- **SMS/Email Alerts:** These range from updates about daily transactions, celebration days (birthdays and festive seasons) to information about new products and services.
- **Telemarketing:** We sell products and services to customers/prospects via the telephone. We do this daily through our Contact Centre.
- **Social Media:** We contact customers/prospects daily via Twitter, Facebook and the Bank’s website to resolve issues or provide information in response to customer inquiries.
- **Focus Group Discussions:** We conduct qualitative research to gather perceptions and opinions about our products and services.
- **Written communication:** These comprise a variety of materials for information or marketing purposes.
- **Circles:** We issue notices to inform customers about policies, regulations or process changes when required.

Marketing calls:
Our relationship officers undertake daily visits or calls to follow up on our customers and to get acquainted with their businesses. This helps us understand how the Bank can serve them better.

Business events:
We occasionally organize workshops, training courses, dinners or award nights for customers from all segments.

Surveys:
To serve customers better, we occasionally ask them to provide quantitative/qualitative feedback through surveys that help us identify latest service delivery needs.

Access Bank measures its customer loyalty consistently on an annual basis since year 2010. Customer loyalty behaviours include relationship continuance, increased scope of relationship, and recommendation (word of mouth/mouth advertising) which leads to increased profits through enhanced revenues, reduced customer acquisition cost, lower customer price sensitivity and decreased costs to serve customers who are already familiar with the Bank’s service delivery system. Customer loyalty is a very accurate predictor of business performance (profitability) and growth and can be indicative of the future performance of our business.

The 2013 Customer Satisfaction Survey focused on three major areas:
- **Customer satisfaction with products**
- **Customer satisfaction with people**
- **Customer loyalty comprising:**
  - The Net Promoter Score (NPS)
  - The Purchase Loyalty Index (PLI)
  - The Switch (or defect) Rate

Methodology
The 2013 customer loyalty survey was deployed online in January 2014 to approximately 65,000 customers of fifteen (15) branches of the Bank across all regions via their email for ambiguity. A total of 656 responses was received which represents 1% of the population sample. 52% of the respondents was from within Nigeria while 48% was from outside Nigeria.

Customer Loyalty
Customers stated that there has been a significant improvement in the quality of people and customer service as exhibited in the level of courtesy, respect and attention given them by the Bank’s employees.

The customers rated Access Bank people as below:

**Customer Satisfaction Rating of Access Bank Staff**

<table>
<thead>
<tr>
<th>S/N</th>
<th>Parameter</th>
<th>Score</th>
<th>Project scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Friendliness/respectfulness</td>
<td>4.13</td>
<td><strong>4</strong></td>
</tr>
<tr>
<td>2</td>
<td>Willingness to help/assist</td>
<td>3.85</td>
<td><strong>3</strong></td>
</tr>
<tr>
<td>3</td>
<td>Overall quality of people (average)</td>
<td>3.99</td>
<td><strong>4</strong></td>
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</table>

Customer engagement
We continually engage our customers to understand their needs. We also provide support that is key to creating a long-term relationship, understanding changes in customer behaviour and encouraging customers’ loyalty and advocacy.
Employee engagement
The Bank engages in a variety of activities in order to ensure employee morale and productivity remains high and to instil in all employees the Access Bank culture and the sense of professionalism that goes with it. These activities also provide us with valuable direct feedback from employees. Key activities in 2013 included the following:

Recognition and rewards
Access Bank recognises and rewards employees that make significant contributions to the organisation at three different levels: contribution to team, division and the organisation’s bottom line. The Bank instituted CEO Awards, an event dedicated to celebrating the Bank’s employees for outstanding achievements.

Meetings
Meetings are ways by which we further reinforce organisational culture and values. They are also tools in managing communication. To ensure that meetings are well structured in Access Bank, a calendar of corporate meetings was developed and is hosted on the Bank’s intranet. Examples of meetings include managers’ meetings and those with Managing Directors of subsidiaries, Assets and Liability Committee (ALCO).

Access Recreation Centre
We believe that promoting work/life balance is important for employee productivity and output. It encourages new staff to perform at their peak and deliver service as they exhibit their expertise. Located in the metropolitan city of Lagos, the state-of-the-art Access Recreation Centre sits opposite the Bank’s headquarters. The three-storey building boasts facilities designed to make life so much better for the Bank’s staff such as a cafeteria, gymnasium, aerobics centre, sports lounge and crèche for staff’s children. These amenities are put in place to promote a culture of wellness and healthy living among employees as well as cater to the needs of employees’ children.

The Access Women Network
At Access Bank, we do not only believe in the extension of financial services to women, we see it as our responsibility to truly empower women and promote gender equality. This necessitated the establishment of the Access Women Network.

Women on Board
We know the critical importance of developing policies within our own institution to help break down barriers to women entering careers that in the past have been dominated by men.

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Executive Directors</td>
<td>0%</td>
<td>29%</td>
</tr>
<tr>
<td>Percentage of Non-Executive Directors</td>
<td>29%</td>
<td>33%</td>
</tr>
</tbody>
</table>

Service quality
We concentrate on enhancing our service quality by building employees’ capacity for world-class service delivery and ensuring that at all times our staff are able to deliver in all respects.

Women on Board
Launched in Nigeria in 2011 and in Ghana in 2013 to ensure higher impact and subsequent greater value for the Bank, the current activities of the Access Women Network have redoubled with the goal of igniting the workforce and making better women ambassadors of the Bank.
We are proud of the dedicated team of employees who work as a team to deliver the best to our diverse stakeholders.

**Employee Satisfaction Survey Results**

The results of our Employee Satisfaction Survey (ESS) were communicated on a branch-by-branch basis. We took feedback from employees and fed this into future plans to improve staff morale and productivity.

The total number of employees that participated in the survey was 2,938 representing 83.3% of the Group, which was higher than the planned level of 80%. The high participation is largely attributable to the leadership role played by Group Heads and Strategic Business Unit Heads.

**Participation Rate by Countries**

The participation rate in all countries was greater than the plan of 80%.

**Employee Satisfaction Index**

The overall satisfaction level for the Group has remained stable at 3.5 which is below the plan of 4.0 for 2013. However, in absolute terms, there was a slight increase in satisfaction level from 70.52% in 2012 to 71.86% in 2013.

**Satisfaction Index by Grade Level**

Employee satisfaction index remained constant across all grade bands although in percentage terms there were slight increases ranging from 0.3% to 1%. There is a need for the executive management team (Group Executives and Country MDs) to be re-engaged given the leadership role they perform in the parent company and its subsidiaries.

**Satisfaction Index by Length of Service**

Satisfaction index remained constant during the period under review. The low level of 3.0 for those between 1 to 2 years is as a result of absorbed staff.

**Satisfaction Index by Age Band**

Over the last 2 years, the satisfaction index for employees older than 49 years has been on the decline due to dissatisfaction with the bank’s retirement practices. The increase in the satisfaction level for employees in the 20-29 years age bracket is due largely to career opportunities in the organisation.

**Satisfaction Index by Gender**

**The satisfaction index remained constant although in percentage terms there was a slight increase by an average of 1% for both gender.**

**Satisfaction Index for Top Performers**

To increase satisfaction level of top performers in the organisation, there is a need to effectively implement the mentoring program for key talents.

**Competencies with Satisfaction Indexes of 3.5 and Above**

The Group maintained and in two instances increased core competencies that in 2012 had a satisfaction of 3.5 and above.

**Employee Competencies**

- Ethics 25th percentile
- Team Dynamics 32nd percentile
- Top Management 20th percentile
- Recognition 46th percentile
- Org Structure 10th percentile
- Work-life 80th percentile
- Compensation & Benefits 43rd percentile
- Safety 49th percentile
- Work Ethic 72nd percentile
- Diversity 26th percentile
- Culture & Climate 70th percentile
- HR Function 64th percentile
- Team Opportunity 44th percentile
- My Supervisor 57th percentile
- Co-Worker 57th percentile
- Performance 73rd percentile
- Job Security 57th percentile
- My Boss 66th percentile
- My Team 71st percentile
- My Work 74th percentile
- My Role 74th percentile

Corporate retreat sessions held in the first quarter of 2013 had a significant impact on employees understanding of the vision, corporate direction and role expectation; thus, accounting for the increase in the organisational structure satisfaction index. Increased activities of the Access Women’s Network had an impact on the increase in the satisfaction index in diversity in the workplace.

Employees are of the opinion that during the period under review, top management team were better at communicating vision, goals, etc. However, they were also of the opinion that decisions made do not take into cognisance building employee loyalty hence the slight increase in percentage and no change in the satisfactory index rating of 3.5.

The area needing improvement in the co-worker competence is cooperation amongst various functions within the organisation.

**Core Competency Benchmark Ranking Report**

Benchmarking against 136 (as against 116 in 2012) international organisations spanning a wide range of industries (including Banking, Medical, Manufacturing, Government, Retail, Wholesale, Hospitality, Consumer, Education, etc), Access Bank’s performance improved slightly with an average percentile of 55% as against 51% compared to 2011.
Access Bank adheres strictly to all regulatory requirements as stipulated by the regulators and other governing bodies in line with the Banks and Other Financial Institutions Act. We always take pride in setting the pace in compliance matters and this has been acclaimed industry-wide, as we are never afraid to take the plunge while ensuring that we are in full adherence with all necessary regulatory requirements and standards.

Compliance core
Access Bank’s operations are highly influenced by its core values of leadership, and Professionalism. To this end, the Bank ensures that its business activities, procedures and operations are in line with applicable laws and regulatory guidelines. The Bank is committed to fighting money laundering and complying fully with the spirit of anti-money laundering laws in the countries and jurisdictions in which it operates.

As an international financial services firm, Access Bank recognises its role in the business integration in 2012, no grievance with the spirit of anti-money laundering was reported. At the successful completion of the business integration in 2012, no grievance with the spirit of anti-money laundering was reported.

Human Rights
In line with our core values of empowered employees and professionalism, we ensure adherence to all stipulated human rights. As an Equal Opportunities Employer, the Bank ensures that there is no discrimination against any qualified individual with regards to recruitment, advancement, training, compensation, and discharge or other terms, conditions or privileges of employment. Also in line with sections 13 and 14 of the Equalities Code of Conduct, the Bank creates an appropriate environment that will ensure equal opportunities in all aspects of employment and not tolerate discrimination or harassment of any kind. The Bank therefore strives to provide a safe and healthy work environment for all staff of the Bank.

At the successful completion of the business integration in 2012, no grievance related to human rights was reported.

Integrated Health, Safety & Security
The adverse effects that work can have on health have serious consequences in terms of both physical and economic cost, not just for workers and their families but also for the Bank and society as a whole. As a Bank, we deal with these effects by implementing an environmental policy focused on improving the well-being of our employees as they do their jobs.

The cornerstone of all requirements in the area of risk prevention in the workplace is something called the physical environmental security and safety framework. This directive provides a reference basis for a series of specific directives which cover all the risks related to health and safety in the workplace. Among other things, it sets forth the obligations of employers and workers with a view to improving health and safety in the Bank.

We constantly take measures to enhance our service delivery with current trends and developments in compliance issues, thereby ensuring that our products and service offerings conform to regulatory standards and international best practices geared towards customer and stakeholder satisfaction at all times.

Diversity and Inclusiveness
Over the years, diversity and inclusion has contributed immensely to growth and innovation at the Bank. Our operations across Africa and the UK have helped us meet the needs of our clients around the world and have built strong relationships in the communities we serve.

Recruitment
A total of 62.4% of entry level recruited for the period under review were females. Women constituted 42% of total new hires in 2013.

Employees with disabilities
By the end of 2013, there were eight employees with disabilities.

Career development
Our mission statement is ‘Setting standards for sustainable business practices, that unleash the talents of our employees, deliver superior values to our customers and providing innovative solutions for the markets and communities we serve’. Also, one of the core values of Access Bank is ‘Empowered Employees’. This is a pointer to the fact that we maintain an environment that allows employees to aspire to be the best they can be.

Employees are trained adequately across all levels and functions to acquire the skills they need to become world-class professionals and contribute to a dynamic and sustainable working environment. All entry level candidates attend a four-month training programme in the Access Training School of Excellence, where they are prepared for the challenges ahead. The Banking School of Excellence began in 2003 and 2,521 trainees from Nigeria and other countries in which the Bank operates have graduated from this programme.

Ethics: Corruption and Anti-Competitive Behaviour
A whistleblowing system that allows a person tell the public or someone in authority about alleged dishonest or illegal activities misconduct occurring in an organisation. To enable staff report unethical activities affecting Access Bank so that the Bank can take considerable measures to address them, the Bank deployed a more robust Whistleblower System in 2012, which was outsourced to the Ethics line at KPMG. This has created the awareness and increased the confidence of staff and other stakeholders in reporting any suspicious activities misconduct that can expose the Bank. This has served, over time, as a deterrent to workplace misdemeanours and entrenched staff integrity and discipline.

To instil the highest ethical and legal standards as well as comply with applicable international laws, Access Bank has appointed anti-bribery compliance officers.

As an ethical organisation, Access Bank has demonstrated zero tolerance for bribery and corruption. This is clearly expressed in the Bank’s various policies such as Anti-bribery policy, code of ethics and compliance manual and, where incidents of corruption are identified, the Bank will undertake a strict adherence to the guidelines of the policy, which may include dismissal of staff and blacklisting of vendors.

About 1,096 members of staff were trained across the Bank and its subsidiaries in 2013 on ethics, whistleblowing system and anti-fraud. There was no case of legal action against the Bank for anti-competitive behaviour, anti-trust, and monopoly practices.

We constantly take measures to enhance our service delivery with current trends and developments in compliance issues, thereby ensuring that our products and service offerings conform to regulatory standards and international best practices geared towards customer and stakeholder satisfaction at all times.

Diversity and Inclusiveness
Over the years, diversity and inclusion has contributed immensely to growth and innovation at the Bank. Our operations across Africa and the UK have helped us meet the needs of our clients around the world and have built strong relationships in the communities we serve.

Recruitment
A total of 62.4% of entry level recruited for the period under review were females. Women constituted 42% of total new hires in 2013.

Employees with disabilities
By the end of 2013, there were eight employees with disabilities.

Career development
Our mission statement is ‘Setting standards for sustainable business practices, that unleash the talents of our employees, deliver superior values to our customers and providing innovative solutions for the markets and communities we serve’. Also, one of the core values of Access Bank is ‘Empowered Employees’. This is a pointer to the fact that we maintain an environment that allows employees to aspire to be the best they can be.

Employees are trained adequately across all levels and functions to acquire the skills they need to become world-class professionals and contribute to a dynamic and sustainable working environment. All entry level candidates attend a four-month training programme in the Access Training School of Excellence, where they are prepared for the challenges ahead. The Banking School of Excellence began in 2003 and 2,521 trainees from Nigeria and other countries in which the Bank operates have graduated from this programme.

Ethics: Corruption and Anti-Competitive Behaviour
A whistleblowing system that allows a person tell the public or someone in authority about alleged dishonest or illegal activities misconduct occurring in an organisation. To enable staff report unethical activities affecting Access Bank so that the Bank can take considerable measures to address them, the Bank deployed a more robust Whistleblower System in 2012, which was outsourced to the Ethics line at KPMG. This has created the awareness and increased the confidence of staff and other stakeholders in reporting any suspicious activities misconduct that can expose the Bank. This has served, over time, as a deterrent to workplace misdemeanours and entrenched staff integrity and discipline.

To instil the highest ethical and legal standards as well as comply with applicable international laws, Access Bank has appointed anti-bribery compliance officers.

As an ethical organisation, Access Bank has demonstrated zero tolerance for bribery and corruption. This is clearly expressed in the Bank’s various policies such as Anti-bribery policy, code of ethics and compliance manual and, where incidents of corruption are identified, the Bank will undertake a strict adherence to the guidelines of the policy, which may include dismissal of staff and blacklisting of vendors.

About 1,096 members of staff were trained across the Bank and its subsidiaries in 2013 on ethics, whistleblowing system and anti-fraud. There was no case of legal action against the Bank for anti-competitive behaviour, anti-trust, and monopoly practices.
At Access Bank, we do not only believe in the extension of financial services to women, we see it as our responsibility to truly empower women and promote gender equality. As a Bank of best practice, our Bank mainstreams the essential characteristics of a women-friendly institution in line with our belief that investing in women can yield great gender dividends.

To reiterate our position as a Sustainability champion in Africa, our Bank was present at the Women Empowerment Principles Leadership Group Meeting and Equality Means Business held from 5-6 March 2013 in New York in commemoration of the 2013 International Women’s Day.

Access Bank is a major WEPs stakeholder in Nigeria and across the African continent. We have driven many initiatives as outlined below within our organisation to showcase our commitment to the Women Empowerment Principles:

### Principle Current initiatives

1. **Establish high-level corporate leadership for gender equality**
   - Access Bank’s Chief Executive Officer serves as the lead champion on gender within the Bank. The Bank is also a member of the Central Bank of Nigeria (CBN) Bankers Committee Sub-Committee on Women Economic Empowerment strategically supporting and encouraging top-level commitment to gender empowerment using the Banker’s Sub-Committee platform.
   - One of our core values is “Empowered Employees”, therefore, there are various mechanisms in place for escalation of violation of the Bank’s Human rights policy.

2. **Treat all women and men fairly at work – respect and support human rights and non-discrimination**
   - The Bank has zero tolerance for human rights violation or discrimination in all forms and has effectively implemented its human rights policy.
   - One of our core values is “Empowered Employees”, therefore, there are various mechanisms in place for escalation of violation of the Bank’s Human rights policy.

3. **Ensure the health, safety and well-being of all women and men workers**
   - We consider the health and safety of all our employees very important. In the year under review, the Employee Health Risk Assessment was developed to help ascertain potential hazards are the most significant in our workplace as well as mitigants for these hazards. Our Bank also organised several trainings on health, safety and security for thousands of our employees.
   - The Bank also promotes work/life balance through its Access Recreation Centre (ARC). The centre has a gymnasium and a relaxation spot to promote a culture of wellness and healthy living among Access Bank’s employees.
   - The Bank also has a crèche to cater to the needs of the Access woman’s child.

4. **Promote education, training and professional development for women**
   - Access Bank currently holds quarterly sessions aimed at training and mentoring as well as capacity building for women. These initiatives are championed by the Bank’s Access Women Network launched in Nigeria in 2011 and in Ghana in 2013.
   - The Access Women Network aims at fostering a supportive work environment for women. The initiative seeks to retain and nurture female employees and to help them achieve their full career potentials. It offers programmes and opportunities to help women receive mentoring and develop competencies that will help them demonstrate executive readiness and have a positive impact on their respective communities. The theme for 2013 was ‘Championing Change, Making a Difference’.
   - Today, women contribute about 30.97% to our Bank’s account acquisition.

5. **Implement enterprise development, supply chain and marketing practices that empower women**
   - As at 31 December 2013, females constituted:
     - 40% of our total workforce;
     - 30% of our Management positions; and
     - 33% of our Board positions.

6. **Promote equality through community initiatives and advocacy**
   - As proof of Access Bank’s commitment to gender equality, the Bank provides support for women in its host communities by empowering them and making them more effective socially and economically.

7. **Measure and publicly report on progress to achieve gender equality**
   - On an ongoing basis, Access Bank reports its commitment and progress made on gender equality in its financial and non-financial performance indices.
The 2013 Access Leadership Conference

We understand what leadership means to a nation, business and society. At Access Bank, we decided to follow this pathway of creating sustainable leadership in all spheres of life and we are committed to doing just that. Our desire to see enduring change in the leadership landscape of Nigeria and Africa has led to the Bank’s institution of its first-of-its-kind leadership conference in Nigeria and Africa.

Bringing together the world’s finest leaders and models, Access Conference highlighted change and leadership as major drivers of business models, national ideologies and innovation. This is in line with our belief that with the 21st century diversity of the world, it is critical to understand what it takes to be leaders and develop broad interventions that are required to drive sustainable leadership.

The event which was essentially to discuss and share ideas on how to embrace sustainable leadership in a rapidly growing economy drew high profile delegates, including former Ghanaian President, John Agyekum Kufuor (2001-2009), President of Carbon War Room and former President of Costa Rica, José María Figueres Olsen (1994-1998), Nigeria’s Minister of Finance and Co-ordinating Minister for the Economy, Dr. Ngozi Okonjo-Iweala, Former Governor of the Central Bank of Nigeria, Mallam Sanusi Lamido Sanusi, Initiator, Chairman and Pilot, Solar Impulse Project, Bertrand Piccard, former Managing Director, Bank of Industry (BOI), Ms. Evelyn Oputu, Olympic Champion and Chairman of LOCOG, Sebastian Coe, and a host of others.

During panel discussions at the landmark conference, exceptional leaders and world-renowned thinkers guided participants through the principles of good leadership, and explored their multiple facets creating a platform for strategic discussions on the way forward for the political, social and economic spheres while charting our Bank’s path as a Sustainability leader in the Nigerian and African space committed to creating the enabler for responsible leadership in the society. The conference captured the essence of good, sustainable leadership, highlighting what it means to be a leader in today’s world and the role of Nigeria and more broadly, Africa, in capitalising the new engines of innovation.

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Environmental and social performance

As a sign of our continued commitment to environmental issues in the country, we adhered to all stipulated environmental requirements in the conduct of our operations. To this end, the Bank was not exposed to any non-monetary sanction for non-compliance with environmental laws and regulations. In 2013, the Bank in compliance with the CBN directive on financial inclusion implemented the Three-Tiered KYC regulation, which saw the Bank deploy products targeted at low-income persons and the unbanked population in the Nigerian society. The Bank has recently invested in e-branches with electronic channels for self-service. We are also collaborating with the CBN and NIBSS to implement the Biometric Matching Solution for ease of customer identification across the financial services industry.

Access Bank 2013 Equator Principles Report

Access Bank is an Equator Principles Financial Institution (EPFI) and as part of the requirements of being a signatory, the Bank reports on transactions screened using the Equator Principle standards.

In line with this commitment, Access Bank in the year 2013, applied the Equator Principles in the process leading to the granting of the following transactions:

- US$90 million medium-term facility to OIS-Indorama Limited (“OISIL” or the “Project Sponsor”) with respect to the construction of a multi-purpose jetty to be used by Indorama Eleme Fertilizer & Chemical Company Limited (“IEFCL” or “Project Proponent”) for evacuation of its urea fertilizer product meant for export. Access Bank Plc solely funded the facility. However, we are currently working with other lenders to sell down part of the facility to the identified lenders.

- US$800 million syndicated facility by Indorama Eleme Fertilizer & Chemicals Ltd. (“IEFCL” or the “Sponsor”) with respect to the provision of debt financing of US$10 million for a 2.1m MTPA Nitrogenous Fertilizer Complex comprising a 2,300 tonnes per day (TPD) Ammonia Plant and a 4,000 TPD Urea and Granulation Plant at the Indorama Eleme Petrochemical Complex Site, Eleme, Port Harcourt, Nigeria (the Project). Access Bank participated in the local commercial bank tranche of which the Bank provided US$10 million only.

Categorisation under Equator Principles & Environmental and Social Risk Management.

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Projects reviewed in the year 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>2</td>
</tr>
<tr>
<td>B</td>
<td>2</td>
</tr>
<tr>
<td>C</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
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</table>

EP Reporting – By Sector

<table>
<thead>
<tr>
<th>Category</th>
<th>Petrochemical</th>
<th>Jetty Infrastructure</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
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<td>1</td>
</tr>
<tr>
<td>B</td>
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<td>1</td>
</tr>
<tr>
<td>C</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>3</td>
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</table>

EP Reporting – By Region

<table>
<thead>
<tr>
<th>Category</th>
<th>Africa</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
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</tr>
<tr>
<td>B</td>
<td>2</td>
</tr>
<tr>
<td>C</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
</tr>
</tbody>
</table>

Materials

At Access Bank, we ensure that all paper stationery used in printing internal memos are re-used where possible. This has significantly reduced our paper purchase and has resulted in cost savings over the period.

The Bank ensures that the items purchased (especially paper stationery) are made from recyclable materials as depicted by the recyclable logo on all our stationery products. We use papers which carry the recyclable stamp which certify that the paper products are made from recyclable inputs. We also ensure we print on the ecoprint mode and all internal documents are printed using the front-and-back print setting to optimise the use of paper and reduce waste.

Energy

The Direct Energy Consumption by primary sources is from Power Holding Company of Nigeria. Our Bank has been able to save energy significantly through our policy of shutting down generators at 6pm for branches, and 9pm for the Head Office. Indirect energy consumption by primary sources refers to power generated from our diesel powered generating plants Bank-wide.

Our generator shut-down initiative has resulted in power savings of up to 115,807.56 Kilowatts of diesel generated power in 2013.

Water

Concerted efforts made in the optimal use of water in the Head Office can be observed from the type of cisterns used in the rest rooms that ensure the optimal use of water and minimise waste.
SUPPLY CHAIN

Supplier assessment data

Rating criteria

<table>
<thead>
<tr>
<th>Total score</th>
<th>Maximum total score is 20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parameter 1:</td>
<td>Problem resolution</td>
</tr>
<tr>
<td>Parameter 2:</td>
<td>Timeliness of service delivery</td>
</tr>
<tr>
<td>Parameter 3:</td>
<td>Service/product quality</td>
</tr>
<tr>
<td>Parameter 4:</td>
<td>Character and comportment company representative</td>
</tr>
</tbody>
</table>

Accreditation overview

- **Approved:**
- **In use but not registered:**
- **New:**

Status | Description | Number of Vendors
---|-------------|-------------------
Approved | On approved 2012 Vendor's list | 781
In use but not registered | 914
New | Proposed for approval and registered | 123
Total | | 1,818

S/N Categories | Vendors | Reason
---|---------|--------------------------------------------------
1 | Consultants And Professionals | 743 |
2 | Purchase Goods | 104 |
3 | IT/Information Technology Services | 97 |
4 | Hospitality Services | 46 |
5 | Facilities Management & Maintenance | 104 |
6 | Events Management | 44 |
7 | Prints And Printing Services | 44 |
8 | Cleaning Equipment, Supplies | 2 |
9 | Newspaper/Magazine Supply | 2 |
10 | Outsourced Services – Printing & Document Imaging | 2 |
11 | Quantity Surveying Consultant | 2 |
12 | Rate Board – Sales, Accessions, Services & Maintenance | 2 |
13 | Service Quality Assessment | 2 |
14 | Setting Machine – Sales, Accessions, Services & Maintenance | 2 |
15 | Gardening & Landscape Services | 2 |
16 | Insurance | 2 |
17 | Microfilm Equipment | 2 |
18 | Public Address/Sealing And Renovations | 2 |
19 | Security Services | 2 |
20 | Printing | 2 |
21 | Town Planning/Consultant | 2 |
22 | Vault Asset Management | 2 |

Incorporated into our vendor selection criteria are yardsticks that align with the Bank’s value system and our drive for sustainable business practices. For instance, we only do business with socially responsible enterprises with which we share common goals and values. The key selection criteria for driving our vendor selection objectives are:

- **Track Records:** Our vendor registration process seeks to gather information on how our vendors generate waste and their waste management plans so we can assess and entrust the philosophy of sustainable procurement in our supply chain.
- **Geographical Coverage:** To reduce our carbon footprint arising from logistics and transportation cost of goods and services purchased by the Bank, we seek to source very close to the location where such goods and services are needed.
- **Quality of Goods:** We assess quality of goods and services needed. The peculiarity and exigency of need justifies our having a robust base for stability.
- **Supplier engagement:** We engage our vendors through vendor fora, letters, email correspondence and events, site visits and exhibitions. These engagement sessions have continuously provided the Bank with the opportunity of driving sustainable business practices. One of the major events conducted in 2013 in which our vendors participated was the Access Walkathon in which vendors actively participated. Through the generous contributions of our vendors to the tune of about N200 million, the Bank was able to touch lives of people in host communities.

We also ensure that our vendors do not employ any under-aged persons in their drive towards eliminating the use of child labour in our supply chain. Our vendors are encouraged to abide by the Health and Safety guidelines of the Bank in their operations while on the Bank’s premises and on activities or processes from which the Bank derives benefits due to the existing business relationship with the Bank. We also encourage the growth of small businesses by allowing a flexible payment pattern for small organisations where advance payments could be made for big projects awarded.

We are passionate about our relationship with our vendors through constant dialogue and meetings with suppliers across our supply chain to ensure that our value of high ethical standards is not compromised.

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Private Sector Health Alliance of Nigeria

In a move aimed at improving Nigeria’s health indices and reducing maternal mortality ratio by three quarters by 2015, the Private Sector Health Alliance of Nigeria (PSHAN) was instituted as a result of the private sector’s potential to expand access to health services, improve quality of care and complement the public sector’s efforts in addressing health system challenges in Nigeria.

The strategic coalition to which Access Bank is proudly a member was launched at the 2013 G8O Health Conference in New York, United States to advance Nigeria’s progress in meeting the health Millennium Development Goals in the short term and advance the health sector from being an economic drag to a net contributor to economic growth and job creation in the mid term.

The activation of PSHAN has been endorsed by the President of Nigeria, His Excellency Goodluck Ebele Jonathan, Dr. Muhammad Ali Pate, Mr. Herbert Wigwe, Mrs. Sola David-Borha and other corporate leaders to mobilise the broader business and corporate community as well as the private health sector towards a multi-sectoral coalition to improving health outcomes.

PSHAN has announced a $24 million commitment, a two-year initiative that seeks to drive a private sector emergency response to Saving One Million Lives initiative and invest in critical segments of the healthcare value chain that benefit the under-served. This plan is expected to save more than 400,000 lives (as a public private coalition) in two years and create at least 20,000 jobs in five years.

World AIDS Day Play for Life Campaign

Given Access Bank’s commitment to supporting worthwhile Corporate Social Responsibility initiatives and its involvement in the global campaign against discrimination of People Living With HIV/AIDS and immense support for the fight against the spread of HIV/AIDS in this continent, the Bank partnered with Friends Africa, a pan-African non-governmental organisation working to mobilise strategic political and financial support for the fight against AIDS on the second edition of the World AIDS Day “Superstars Play for Life” anti-stigma and discrimination campaign – a novelty football match designed to create awareness about HIV/AIDS in Lagos, Nigeria.

The campaign used the natural convening power of sport to create a viable platform that offered a vantage point for promoting health awareness such as ending the stigma and discrimination against People Living With HIV/AIDS. This flexible avenue provided an opportunity to further educate and empower people with information to help prevent HIV new infections as well as increased access to voluntary counselling, testing and care.

Dr. Muhammad Ali Pate, Mr. Herbert Wigwe, Mr. Jim Ovia, Mr. Aigboje Aig Imoukhuede, Mrs. Sola David-Borha and other corporate leaders to mobilise the broader business and corporate community as well as the private health sector towards a multi-sectoral coalition to improving health outcomes.

The campaign targeted at over 2 million Nigerians brought together over 3,000 spectators and 100 persons living with HIV to witness the display of selected football players of renown and Nigeria’s entertainment industry drawing attention to the issue. Thousands of information, education and communication materials including flyers, pamphlets, male and female condoms and other educative materials containing useful information about HIV/AIDS prevention, stigmatisation and discrimination were distributed.

The Access Foundation

Sustainability remains the cornerstone of our business philosophy and we believe that only by delivering social, economic and environmental value today can we create shareholder value for tomorrow.

To further the Bank’s sustainability agenda, the Bank has commenced the establishment of the Access Foundation for which Corporate Social Responsibility initiatives will be pursued, evaluated and implemented in the achievement of the vision of becoming the World’s Most Respected African Bank.

The Foundation will be set up to enable Access Bank to aggregate, develop, evaluate, implement and monitor its various CSR initiatives within the Bank more effectively by providing a more focused, disciplined and sustainable framework for giving back to its host society.

Our focus is to establish a Foundation that supports efforts at societal sustainability through initiatives in identified areas of intervention – Arts, Education, Economic Empowerment, Health, Leadership and Social Development as well as create a platform through which our Bank can partner other institutions and donor organisations to help create and sustain healthy communities in Africa.

The Nigerian Stock Exchange 12th annual essay competition

Apart from helping young people develop good writing skills, essay competitions have become a means through which Nigerian undergraduates, graduates and senior secondary school students make a good sum of money to further their academics in the higher level.

With the introduction of its annual essay competition for secondary school and tertiary institutions, the Nigerian Stock Exchange evolved a mix of initiatives aimed at creating awareness on the benefits of investment in stocks and bonds among youths. The competition, which has recorded tremendous impact within the educational space in Nigeria, rewards the best essays with prizes such as ordinary share of quoted companies, certificates, plaques, trophies and an opportunity to apply and work at Access Bank with the presentation of certificates.

Access Bank has an ongoing 10-year sponsorship agreement in the secondary school’s category of the Nigerian Stock Exchange Annual Essay Competition. The Bank has supported theNSE Essay Competition as an enabling platform to demonstrate its commitment towards education which is one of the Bank’s Corporate Social Responsibility focus areas. The platform does not only support the Nigerian Educational system, it also empowers Nigerian youth with the culture of savings and long-term investment, thereby exposing them to the benefits of investments in stocks, engendering the ideas of self-reliance among youths in preparation for a buoyant adult life.

The competition continued over the years to be so encouraging and has created further impetus for the Bank to strengthen its educational initiatives across the country. The competition, which is strategically targeted at students in senior secondary schools, seeks to continually meet the objective of bridging the gap between classroom learning with practical knowledge required for long-term personal financial planning.
COMMUNITY INVESTMENT

The Bank

The Bank’s Corporate Philosophy is highly influenced by the principle of sustainability. The Bank has determined that it must be a force for good in the communities in which it operates and within the financial system generally. We recognise that in all our jurisdictions, the goal of adding value can only be achieved in partnership with other stakeholders in both the public and private sectors and from within society as a whole.

In the year under review, and in line with our commitment to improving education and enterprise in our host communities, we partnered with organisations on entrepreneurship, building projects, business plan and essay competition. We believe that the power of business is a thrust for the advancement of education and this has guided our gracious charitable donations in the area of education.

We are extremely proud of our employee volunteers who have identified, selected and championed innovative initiatives to better the lives of people in our host communities. The collaborative efforts of thousands of our employee volunteers have brought evident social dividends to our host communities.

Community Investment Data (Bank and Employee Volunteers)

<table>
<thead>
<tr>
<th>Programme/Initiative</th>
<th>Cash</th>
<th>Time</th>
<th>Value of staff</th>
<th>Total value of contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Focus Area: Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delivery of Ultra-modern Home Economics Laboratory to Oluduwata Senior Secondary School, Lagos</td>
<td>2,122,580</td>
<td>1,230</td>
<td>413,305.65</td>
<td>2,535,886.65</td>
</tr>
<tr>
<td>Renovation of Bonny Camp Primary School, Victoria Island, Lagos</td>
<td>2,681,500</td>
<td>32</td>
<td>1,65,160.95</td>
<td>2,846,660.95</td>
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<tr>
<td>Girl Child Mentoring Programme</td>
<td>0</td>
<td>30</td>
<td>10,080.60</td>
<td>10,080.60</td>
</tr>
<tr>
<td>Donation towards IFRS Centre of Excellence</td>
<td>50,000,000</td>
<td>0</td>
<td>0</td>
<td>50,000,000</td>
</tr>
<tr>
<td>Empowerment session and donation of key facilities to Lagos State Correctional Boys Centre</td>
<td>728,462</td>
<td>15</td>
<td>5,040.30</td>
<td>733,502.3</td>
</tr>
<tr>
<td>Cash donation as scholarship to support the secondary school education of orphans under the care of Lydia Women foundation</td>
<td>100,000</td>
<td>30</td>
<td>0</td>
<td>100,000</td>
</tr>
<tr>
<td>Support towards Muntaha Mohammad Foundation’s 2013 Education for Leadership &amp; Sustainable Development Conference</td>
<td>5,000,000</td>
<td>0</td>
<td>0</td>
<td>5,000,000</td>
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<tr>
<td>Support for School of Entrepreneurship</td>
<td>500,000</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Support towards OHM Millennium Building Project</td>
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<tr>
<td>Support for 2013 Fate Foundation Business Plan Competition</td>
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<td>0</td>
<td>2,000,000</td>
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<tr>
<td>Sponsorship of 2013 Nigeria Stock Exchange Essay Competition</td>
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<td>12,000,000</td>
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<tr>
<td>Renovation of Olomu Secondary School, Lagos</td>
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<td>500</td>
<td>190,774</td>
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<tr>
<td>Support towards Plumbah Njoku’s School</td>
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<td>20</td>
<td>90,010.80</td>
<td>90,010.80</td>
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<tr>
<td>“A-Word-A Day” Teaching and Mentoring Initiative at Olomu Primary School, Lagos</td>
<td>121,750</td>
<td>40</td>
<td>108,012.96</td>
<td>229,762.96</td>
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<td>6,720.4</td>
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<td>Sponsorship of Olomu Primary School</td>
<td>2,681,500</td>
<td>2,780</td>
<td>2,122,580</td>
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</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infrastructure upgrade Provision of chairs, flat screen televisions, and construction of an entral for the General Hospital, Kaduna</td>
<td>500,000</td>
<td>20</td>
<td>50,600.16</td>
<td>506,000.16</td>
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<tr>
<td>Support for Nigeria Stock Exchange 2013 Essay Competition</td>
<td>2,500,000</td>
<td>2,700</td>
<td>2,500,000</td>
<td>5,200,000</td>
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<tr>
<td>Sponsorship of Friends Africa on World AIDS Day, Novelly Match</td>
<td>10,000,000</td>
<td>30</td>
<td>15,630.12</td>
<td>10,115,630.12</td>
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<tr>
<td>Support for School of Entrepreneurship</td>
<td>500,000</td>
<td>0</td>
<td>0</td>
<td>500,000</td>
</tr>
<tr>
<td>Support for Shaficah Agba’s School</td>
<td>1,000,000</td>
<td>0</td>
<td>0</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Support for Nigeria Stock Exchange 2013 Essay Competition</td>
<td>2,000,000</td>
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<td>2,000,000</td>
</tr>
<tr>
<td>Support for Shaficah Agba’s School</td>
<td>1,000,000</td>
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<tr>
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<td>2,000,000</td>
<td>0</td>
<td>0</td>
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N.B: We included expense on the Bank’s Employee Volunteering projects in cash and in kind.
CASE STUDIES: EMPLOYEE VOLUNTEERS

Children with special abilities initiative
The Financial Control 2013 Employee Volunteering Project was entitled “Serving our community: Ordinary People, Extraordinary Things”. The Group’s focal objective was to raise awareness about people living with physical and mental disabilities by highlighting abilities in disabilities. For this, our Financial Control Group looked at organisations in the community dedicated to caring for people living with Autism, Cerebral Palsy and Down’s Syndrome. This project was chosen after a chance visit to the Atunda Olu School for the Mentally and Physically Challenged, a school under the Lagos State Ministry of Education. Having little prior knowledge about these disabilities, the Financial Control team was surprised to see so many people affected with very little information about them. In addition, we discovered most families of people living with the conditions were subjected to all sorts of stigma in the community. This had an adverse effect on them, leading to the abandonment of their wards among other issues.

Through the Children with Special Abilities campaign, our employees brought hope to children living with Down’s Syndrome as well as those who have dedicated their life’s work to care for people living with these disabilities.

A documentary highlighting challenges experienced by people with mental and physical disabilities was created to drive the focal points of the team’s enlightenment campaign. The documentary featured two not-for-profit organisations and one school; one from the public sector and two from the private sector. These organisations and schools have a history of dedicated care and devotion to people with these disabilities. The documentary was used as a fund-raising tool as well as a keepsake to educate colleagues, families, friends and customers of these disabilities; to remind them to give comfort to people they know living with the conditions and or to empathise and donate or volunteer to organisations who care for people living with the conditions.

Employee volunteers
Through our Employee Volunteering Scheme (EVS), our employees were able to help the local communities we serve. Our EVS allows our employees to volunteer during work hours and to participate in a range of activities, including mentoring disadvantaged youth, joining environmental initiatives and offering their skills to local non-profit organisations.

The employees also organised a forum and an exhibition of arts and crafts by the children titled “Ordinary People, Extraordinary Things”. The forum was organised to recognise and celebrate the role of parents, teachers and professionals within the organisations in their efforts to bring normalcy to those living with Down’s Syndrome and to further raise awareness among people and encourage support for the children through volunteering and donations. The event also featured an exhibition of Arts and Crafts by the Down’s Syndrome Foundation of Nigeria, the Children’s Developmental Centre and Atunda Olu School which were greatly patronised by our staff and guests.

With over N3.7 million raised for this initiative, the Bank’s Financial Control volunteers touched the lives of over 130 children living with Down’s Syndrome, Autism, Cerebral Palsy and the effects of polio.

The girl-child initiative
With the emergence of a new way of thinking in many countries of the world seeking a more effective role for the woman in society, the ascent of feminist movements has undergone a qualitative shift from the strategy of securing emancipation of women to facilitating empowerment of women. The empowerment of women aims at giving women power to exercise autonomy over their destiny.

Based on the foregoing, Access Bank’s Compliance and Internal Control unit members embarked on their employee volunteering Group activity for 2013 which centred on the empowerment of the girl-child.

With the delivery of an ultra-modern home economics laboratory, empowerment lecture series for girls, female football competition and distribution of cooking books to girls, the volunteers have shown their commitment to building healthier, better informed girls. The touchpoint of this project was the setting up of a mentoring programme designed to provide opportunities for career grooming, growth and development of school students.

The project, which took place from May to December 2013 with a total of 1,230 hours, benefited over 2,000 students and 35 teachers of Oduduwa Senior Secondary School, Lagos. Atunda Olu School for the Mentally and Physically Challenged, a school under the Lagos State Ministry of Education. The event also featured an exhibition of arts and crafts by the Down’s Syndrome Foundation of Nigeria, the Children’s Developmental Centre and Atunda Olu School which were greatly patronised by our staff and guests.

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The employees also organised a forum and an exhibition of arts and crafts by the children titled “Ordinary People, Extraordinary Things”. The forum was organised to recognise and celebrate the role of parents, teachers and professionals within the organisations in their efforts to bring normalcy to those living with Down’s Syndrome and to further raise awareness among people and encourage support for the children through volunteering and donations.

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With over N3.7 million raised for this initiative, the Bank’s Financial Control volunteers touched the lives of over 130 children living with Down’s Syndrome, Autism, Cerebral Palsy and the effects of polio.
School renovation project

The Internal Audit Employee Volunteering Project was the Renovation of the dilapidated Information Technology Centre and provision of 12 Desktop computers and accessories for Ikosi Primary School – Keta, Lagos, Nigeria, a school with over 1,000 pupils and provision of monthly computer training for the pupils of the school. The project also involved the renovation of 6-room male and female toilets and installation of a borehole for the chosen school.

The 500-hour project was born out of the need to provide basic computer knowledge and education for the pupils considering that the school is a public school and the pupils did not have access to quality educational materials.

Access Bank has become a household name in Ikosi and its environs. The Parents and Teachers Association (PTA) of the school is grateful for the Internal Audit Team’s gesture towards improving the quality of the school’s facilities; renovation of the school’s IT Centre, renovation of toilets and borehole installation.

Over 700 pupils benefited from the IT facilities provided by the Bank’s Internal Audit Employee Volunteers. Access to quality sanitary facilities and borehole continue to impact positively on the entire school population.

School adoption project

In 2013, our Personal Banking employee volunteers embarked on a project to renovate the Bonny Camp Primary School, Victoria Island, Lagos. Bonny Camp Primary School is a public primary school in Nigeria. The school had been in bad shape prior to the activation of the project. A large part of the school’s roofs was broken, with flooring in bad shape and no windows, lasts and systems, absence of portable drinking water.

In achieving their volunteering objective, the Personal Banking employee volunteers provided a full stock of books for the school library, desktop computers, portable water and water tanks, and new toilets.

In order to ensure that the entire school infrastructure was completely rehabilitated and due to limited funds available, the team devoted 24 months to achieving this feat.

Much of the period was used in getting all the necessary approvals required to kick-start the project from Lagos State Government.

The lies of over 380 pupils were impacted. The quality of education they receive now was also improved as whiteboards were provided for all the classrooms, and comfortable seats.

The funds raised over N1,155,000 for the project were solely contributed by staff of the Bank’s Personal Banking Division. The project as completed will benefit students now and in the next 10-20 years if properly maintained.

Hospital rehabilitation project

During a visit to the General Hospital, Sabo, Kaduna, our Zonal Retail Operations team observed a lot of needs. Some of these needs included a spacious filing room to allow ease of retrieval of patients’ history/reports, more chairs for guests and patients, and an overhaul of the hospital’s ambience.

On a daily basis, the General Hospital, Kaduna is visited by an average of 400 patients seeking medical attention and treatment. After consultations with the hospital’s Medical Director, the employee volunteers had been informed of the challenges faced by the hospital personnel in seeking private sector intervention without much response.

This group of volunteers has not left the youth empowerment function to the government or religious organisations, they have been directly involved in supporting, motivating, and empowering youths in the Lagos State Special Correcional Centre for Boys. Lasco’s benefactors have instilled a strong sense of self-belief that the youth of the centre can achieve anything and be successful in life, and improved the standard of social amenities in the centre so as to better engage the boys. The spin-off include:

1. Improved social lives of beneficiaries
2. Increased beneficiaries awareness understanding of certain issues
3. Reduced beneficiaries’ dependence on community by providing them with tools to improve their lives.

Youth empowerment and rehabilitation initiative

In 2012, the Channel Services Group initiated a project with the Lagos State Special Correcional Centre for Boys. As the beneficiary of its employee volunteer initiative for the year, the Group presented gift items and entertained the children within the facility. A tour of the centre was also done with a view to identifying areas where the Bank can offer assistance.

In 2013, the Group entered the second phase of the project which involved motivational talks, video presentations, refurbishing and donation of key facilities, as well as donation of foodstuffs and other items to the centre.

Our Channels Services Employee Volunteers believe in the importance of empowering young people to be agents of change in the economy and community.

The choice of the hospital was based on the fact that the General Hospital is the only hospital that serves about three Local Government Areas in Kaduna.

The hospital rehabilitation project led to the provision of the following amenities:

1. An expanded filing room for the hospital
2. Cabinets and shelves
3. Provision of seats for over 100 patients
4. Enhancement of the hospital’s ambience with flat screen televisions
5. Construction of an alternative hospital entrance to aid accessibility

With over 100 patients benefitting from this initiative, this community investment was judged to be the best Corporate Social Responsibility in Kaduna State by the Central Bank of Nigeria.

Community case studies: employee volunteers
Case Studies: Employee Volunteers

Community

Correctional surgery for children

Down’s Syndrome is a generic condition involving an extra chromosome, which occurs around the time of conception. A person with Down’s Syndrome has 47 chromosomes instead of 46. Globally, it is estimated that for every 800 babies born, one will have Down’s Syndrome.

It is against this background that our Commercial Banking Division Lagos volunteers identified three children with health challenges that needed urgent medical attention in India. The Corporate Social Responsibility Committee in Commercial Banking Division, Lagos, succeeded in mobilising the sum of N2,500,000 to sponsor the children with different health challenges to India for corrective surgery in December 2013. The operations were successful and the children are back in the country in good health.

A-Word-A-Day project

Education is essential for everyone. It is the level of education that helps people earn respect and recognition in society. However, as indispensable as education is, the unequal standard of education remains a major problem that needs to be solved in Nigeria and the rest of Africa. It is upon this premise that Access Bank’s Customer Experience Unit embarked on adopting Otomu Primary School, Agaj and launched an initiative tagged “A-Word-A-Day” in which members of the unit visit the school bi-monthly to teach and mentor the pupils.

With the commitment of its volunteers, the Customer Experience Unit organised teaching and mentoring sessions for pupils, providing school bags and library material to improve the reading culture of over 500 students.

Our Commercial Banking Lagos Employee Volunteering team dedicated 2,160 hours which have resulted in sponsorship of three (3) children of Down’s Syndrome Foundation with different health challenges to India in December 2013 for corrective surgeries at a cost of N2,500,000 (Two Million, Five Hundred Thousand Naira Only). The volunteering exercise took a period of 90 days, from fund raising, liaising with Coordinator of the Foundation and solidifying travel arrangements for the children and parents. The volunteering exercise took a period of 90 days, from fund raising, liaising with Coordinator of the Foundation and solidifying travel arrangements for the children and parents.

School adoption project

Access Bank is wholly unswerving in its volunteering initiatives. The Bank exhibits this commitment by encouraging its employees to volunteer for community development while ensuring sustainability and impact. In line with this, the Operational Risk Management Group (ORM) of the Bank identified Fazil-Omar Ahmadiyya Primary School, Eleko, Lagos, as a beneficiary of its employee volunteering initiative for 2013.

The project involved adopting the school and providing assistance in identified areas of need – furniture, teaching aids, renovation of infrastructure and motivational sessions. The project was selected as a result of collective interest in supporting the educational pursuits of young children whose guardians may be incapable of providing them with quality education in a conducive environment.

Learning resource centre project

In line with its commitment to development initiatives, Access Bank encourages its employees to contribute towards community advancement through community projects.

As part of its volunteering efforts, the Centralised Operations Group of the Bank built an ultra modern learning resource centre for students of Herbert Macaulay Girls’ High School, Yaba, Lagos. This is premised on the fact that the library has an integral role within the school system to support and facilitate students’ and staff learning. The unveiling of the centre was held on 17 July 2013. The occasion was a great opportunity to demonstrate the Bank’s commitment to the progress of Lagos state and its people and also to contribute to the long-term sustainable growth through educational development.

As an ardent promoter of socio-economic development and well-being, the Bank believes that lending support in the area of education will assist greatly in achieving its objective of contributing to the process of developing relevant skills and knowledge necessary for creating a pool of talent that is ready to take advantage of the knowledge-age for the benefit of society.

The Centralised Operations unit volunteers’ intervention is strategic and gender inclined. The beneficiary school was chosen to further the cause of girl-child education, helping break the cycle of gender discrimination and to achieve the Broad United Nations Millenium Development Goals 2 & 3. The unit completed a block of classrooms.
# Report parameters

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### Environmental performance indicators

#### Goals and performance

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### Economic performance indicators

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#### Market presence

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### Social performance indicators: labour practices and decent work

#### Goals and performance

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### Social performance indicators: corporate contributions and community development initiatives

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<td>4.40</td>
<td>Policies and practices and proportion of spend on locally based suppliers</td>
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<td>4.41</td>
<td>Procedures for local hiring</td>
<td>Sustainability Report 2013</td>
<td>64</td>
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### Organisational health and safety

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<td>Financial performance from Government grants and investments</td>
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### Training and education

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<td>Procedures for local hiring</td>
<td>Sustainability Report 2013</td>
<td>64</td>
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</table>
ASSURANCE STATEMENT AND COMMENTARY

Assurance statement

Access Bank has commissioned Corporate Citizenship to provide external assurance and a commentary on its Sustainability Report 2013.

The scope of our assurance

The assurance provides the reader with an independent, external assessment of the report and, in particular, with how it corresponds with the AA1000 standard. It is intended for the general reader and for more specialist audiences who have a professional interest in Access Bank’s responsibility and sustainability performance.

Access Bank has chosen to use the AA1000 assurance standard AA1000AS (2008). Our assurance is a Type 1 assurance as defined by the standard, in that it evaluates the nature and extent of adherence to the AA1000AS principles of inclusivity, materiality and responsiveness and assesses the performance of the organisation as reported here. Our assurance used disclosed information as its starting point and then investigated the underlying systems, processes and performance information to arrive at its conclusions. Our assurance has been informed by the GRI G3 Principles for Defining Scope and Quality.

The level of assurance is moderate, which means that we believe there to be sufficient evidence to support the statement such that the risk of conclusion being in error is reduced.

Access Bank is entirely and solely responsible for the contents of the report, while Corporate Citizenship is responsible for its assurance.

A detailed note of our assurance methodology appears at the end of this statement.

Opinion and conclusions

In our opinion the Access Bank Sustainability Report 2013 reflects the principles of AA1000 (2008) inclusivity, materiality and responsiveness.

In our commentary we review the report against each of these principles separately. We also provide feedback that can help Access Bank and its stakeholders identify where reporting can be strengthened in future.

Commentary

This is Access Bank’s sixth report on the ways in which it endeavours to evaluate its business responsibility and sustainability. The Bank’s approach to executing its business responsibility and sustainability remains distinctive, committed and energetic. Access Bank sees its role as being a flag bearer for responsible business practice in Nigeria and more broadly across Africa.

In particular, Access Bank continues to engage vigorously in appropriate external initiatives. Among these we note that Access Bank is one of the four key sponsors of the Women’s Empowerment Principles promoted by UN Women and the UN Global Compact. The report gives an account not just of Access Bank’s participation in the broader initiative but also how Access Bank implements the seven women’s empowerment principles within the organisation.

Another example of Access Bank leadership is provided by its participation in the Private Sector Health Alliance of Nigeria. This is Nigeria’s private sector platform to contribute to the saving of one million lives across the country. It also shows the bank’s commitment to bringing about an enduring change in the leadership landscape of Nigeria and Africa.

Whilst achievements and activities are highlighted throughout the report, the report is relatively light on the challenges that did not go so well. According to the GRI reporting principles, reporting should be balanced, covering both positive and negative trends in performance on a year-on-year basis. Access Bank could improve reporting in this area significantly.

We note the approach is susceptible to change in future years. This can be done by the extension of the approach to include engagement of a broader and more general nature in addition to that with each stakeholder group. Such a move would

SOCIAL PERFORMANCE INDICATORS

GOALS AND PERFORMANCE

ASPECT: COMMUNITY

Scope, effectiveness and impact of programmes and practices on the community Investment in the environment, environmental sustainability, governance and ethics

ASPECT: CORRUPTION

Percentage and total number of business units assessed for corruption risk Percentage of employees trained in anti-corruption and ethics Percentage of employees reporting instances of corruption

ASPECT: PUBLIC POLICY

Participation in public policy development and implementation Political lobbying and contributions

ASPECT: COMPLIANCE

Monetary value of significant fines and other indicators of regulatory compliance

GRI: FINANCIAL SERVICES SECTOR SUPPLEMENT

Description of processes for assessing and screening environmental and social risks in business lines Description of processes for monitoring client’s implementation of and compliance with environmental and social requirements included in agreements or transactions

Environment

Environment

Environment

Environment

Environment

Environment

Environment

Environment

Environment
likely to identify issues such as tax policy, which is of material interest to society as a whole but not necessarily at the top of the list for any individual stakeholder.

Responsiveness: Does the organisation respond to stakeholder issues that affect performance through its actions and communications?

In our view, the report displays Access Bank’s adherence to the AA1000 principle of responsiveness. Identifying material issues is not by itself enough. The issues must be followed through. Again the approach of tabulating the Bank’s stakeholder engagement with each group pays dividends. In this case it does so by matching the material issues identified with the consequential actions pursued.

Looking forward
Over the last few years, Access Bank has made significant progress in its journey towards becoming a sustainable bank. The question that raises itself is how far can further progress be secured?

We note two possible areas.

We believe that one of the ways Access Bank could improve reporting and processes is by matching the material issues identified with the consequential actions pursued.

Our work did not extend to a complete audit of the report’s contents. We have not been responsible for the preparation of the report nor in devising the internal management and reporting systems that yielded the data contained therein.

The opinions expressed in this external assurance statement and commentary are intended to extend understanding of Access Bank’s non-financial performance and should not be used or relied upon to form any judgments, or take any decisions, of a financial nature.

Corporate Citizenship is a leading assuror of corporate responsibility reports and an AA1000 Licensed Assurance Provider. We have provided report assurance for Access Bank since 2009. In addition to our work on assurance Access Bank is a member of the LBG (London Benchmarking Group www.lbg-online.net), an evaluation framework for corporate community involvement which we manage on behalf of its members and adherents. We have done no other work for Access Bank during 2013.

Corporate Citizenship is part of Chime Communications.

Methodological notes
The assurance work was commissioned in April 2014 and was completed on [XX] August 2014. Detailed records were kept of meetings, assurance visits and correspondence relating to the inclusivity, materiality and responsiveness of the report, as well as to technical matters relating to the accuracy and presentation of data. A team of three, led by an Associate Director, undertook the assurance and commentary process. A Director acted as adviser to the group. The team has a variety of professional and technical competencies and experience.

For further information please refer to our website www.corporate-citizenship.com.

Our external assurance and commentary process for Access Bank’s Sustainability Report 2013 has involved, but not been limited to, the following elements:

- Understanding Access Bank and its value chain, its own culture and the broader social and environmental contexts in which it operates; its approach to and understanding of corporate responsibility: how it identifies issues material to its operations;
- Benchmarking against peers, competitors and best practice to identify the basis on which to judge Access Bank’s performance;
- Review of key elements of external coverage of Access Bank and the Nigerian Banking sector;
- Examination of the report at set stages in its development and testing of the assertions throughout, drawing from evidence and supporting documentation, reporting mechanisms, frameworks and processes;
- Assessment of the report against the detailed guidance laid down by AA1000AS and the GRI G3 Principles;
- Site visit to Access Bank’s head office in Lagos;
- Interviews with key personnel in functions including Anti-Fraud, Compliance, Facilities, Inclusive Banking, Media and Branding, Procurement, Risk and Sustainability.
| Branch distribution | Abuja | Addo Enugu Branch | Apapa Branch | Apapa Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch | Awka Branch |
|---------------------|-------|------------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|

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**Branch distribution**

**Abuja**

- Ado Enugu Branch: Plot 8, Ado Enugu, Enugu State.
- Apapa Branch: Plot 1, Apapa, Lagos State.
- Apapa Branch: Plot 1, Apapa, Lagos State.
- Awka Branch: Plot 107, Awka, Anambra State.
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- Awka Branch: Plot 107, Awka, Anam...
Lagos

**CORPORATE DIRECTORY**

**OTHER INFORMATION**

**CORPORATE DIRECTORY**

**OTHER INFORMATION**

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**Ikeja Branch**
134 Water Works Road
Ikeja-Ishaga
Lagos

**Ikotun Branch**
4 Ikotun Junction
Ikotun

**Ipaja Branch**
171 Akeokuta Expressway
Iyana
Ipaja

**Ikorodu 1 Branch**
7 Ayangburen Road
Ikorodu

**Ikorodu 2 Branch**
68 Lagos Road
Ikorodu

**Ikeja**
13 Ikotun Road
Ikeja

**альная Way**
68 Lagos Road
Ikeja

**Maryland Branch**
6 Mobolaji Bank
Anthony Way
Ikeja

**Omobugay Branch**
23 Opebi Road
Opebi
Ikeja

**Obafemi Awolowo Way Branch**
77 Obafemi Awolowo Way
Ikeja

**Opebi Branch**
23 Opebi Road
Ikeja

**Simbiat Abiola Branch**
20 Simbiat Abiola Road
Ikeja

**Toyin Street Branch**
54 Toyin Street
Ikeja

**Agege Branch**
665 Akeokuta Express Road
Abule-Egba
Agege

**Alagbado Branch**
Daniel Farm Km32
Ikeja

**Ikeja**
77 Obafemi Awolowo Way
Obafemi Awolowo Way Branch
Lagos

**Oba Akran Branch**
23-25 Oba Akran Avenue
Lagos

**Ogba Branch**
40A/40B Oba Ijaiye Road
Ogba

**Ojodu Berger Branch**
Plot 501
Isheri Road
Ojodu Berger

**Ojota Branch**
1A Ogudu Road
Ogun State

**Ogun Branch**
51 Kudrat Abisola Way
Ogun State
Lagos

**Nasarawa**
Laifu Branch
Jos Road
opposite Habib Bank
Laifu

**Mararaba Branch**
Plot 3116
Abuja Expressway
Mararaba

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**Access Bank Plc**
Sustainability Report 2013

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<td>10A Bank Road</td>
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<tr>
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<td>2 Old Ayaba Road</td>
</tr>
<tr>
<td>Ibadan</td>
<td>37 Iwo Road</td>
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<tr>
<td>Osun</td>
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<td>Ilesha</td>
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<td>Ogun</td>
<td>1-5 Fajuyi Road Branch</td>
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<tr>
<td>Ibadan</td>
<td>1 Murtala Mohammed Way</td>
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ATM locations continued

Access Bank Plc, 1 Jimoh Odutola Street, Dugbe Market, Oyo, Branch
Access Bank Plc, 37 Iwo Road, Oyo, Branch
Access Bank Plc, Plot 32, Bodija Uli Road, Bodija, Oyo, Branch
Access Bank Plc, Plot 37 Beach Road, Jos, Plateau, Branch
Access Bank Plc, 28A Rwang-Parn Road, Plateau, Branch
Access Bank Plc, Yelwa Junction Bukuru, Plateau, Branch
Access Bank Plc, 37 Beach Road, Oyo, Branch
Access Bank Plc, 37 Iwo Road, Oyo, Branch
Access Bank Plc, 329A Olu Obasanjo Road, Industrial Layout, near Erijoy Hotel, Access Bank Plc, Plot 10, Trans Amadi
Rivers, Branch
Access Bank Plc, Plot 10, Trans Amadi Industrial Layout, near Enyofa Hotel, Rivers, Branch
Access Bank Plc, 82/88 Aba Road, beside High Court, Rivers, Branch
Access Bank Plc, By Eastern Bulk Cement, Rivers State, Rivers, Branch
Access Bank Plc, 82/88 Aba Road, beside Mtn Building opposite Tarpaulin House Rivers State, Rivers, Branch
Access Bank Plc, 12 Azikiwe Road, Rivers, Branch
Access Bank Plc, 64 Hospital Road, Rivers, Branch
Access Bank Plc, No 1 Ago Road, beside Kilimanjaro Mie & Murphy, Rivers, Branch
Access Bank Plc, Bank Road, opposite High Court, Rivers, Branch
Access Bank Plc, 679 Iwerner Road, Rumuokoro Round About, Rivers, Branch
Access Bank Plc, 20 Abdullah Fodio Road, Sokoto, Branch
Access Bank Plc, Main Campus Umar Danfodio University, Sokoto, Branch
Access Bank Plc, opposite Aifbank Plc, Maduguri Road Sokoto, Sokoto, Branch
Access Bank Plc, 578 Hammarsjuva Way Jalingo, Taraba, Branch
Access Bank Plc, 128 Maduguri Road along Potiskum Damaturu Road, Yobe, Branch
Access Bank Plc, 10 Sam Abacha Way, Zamfara, Branch
Access Bank Plc, 522 Al-Hikma Road, Kano, Kano, Branch
Access Bank Plc, Plot 70, Trans Amadi Industrial Layout, near Enyofa Hotel, Rivers, Branch
Access Bank Plc, 32A Olu Obasanjo Road, Port Harcourt, Rivers, Branch

Subsidiaries’ addresses

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F: (+234) 302 200 869
E: info.gidrc@accessbankplc.com
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E: info.gambia@accessbankplc.com
W: www.accessbankplc.com/gm

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W: www.accessbankplc.com/gh

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E: info.sierraleone@accessbankplc.com
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W: www.accessbankplc.com/zm

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Bank of Beirut
Correspondent banks
Bank of China
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Bank of China
P.R. China
100818

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Paris Cedex 01, France

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Berkeley Square
London W1J 6BS, UK

Citibank London
Citigroup Centre, Canada Square
Canary Wharf
London E14 5LB, UK

Citibank New York
10 SE-105 71
Stockholm
Sweden

Commerzbank AG
Corporate Banking Structured Export
and Trade Finance Kaiserplatz 60311
Frankfurt am Main, Germany

Credit Suisse AG
Geschäftsbereichstrasse 30
P.O. Box 100
CH-8070 Zurich

Danske Bank
2-12 Holmens Kanal
DK-1012 Copenhagen K
Denmark

Deutsche Bank
6 Bochslerplatz
London EC2N 4DA, UK

FBN UK
28 Finsbury Circus
London EC2M 7DT, UK

Handelsbanken Int. (Swenska)
SE-106 70 Stockholm
Sweden

HSBC Bank
Johannesburg Branch
2 Exchange Square
85 Maud Street
Sandton, Sandton, 2196, S.A.

IFC
2121 Pennsylvania Ave. NW
Washington DC 20433, USA

ING
24 Avenue Maxime, B-1000
Brussels, Belgium

J.P. Morgan
Trinity Tower
9 Thomas More Street
London E1W 1YT, UK

KBC Bank Belgium
KBC Bank NV
Havenmarkt 12
1080Brussels, Belgium

Mashreq Bank
Post Box: 1250
Dubai, U.A.E.

Nordea Bank
Hammagatan
10 SE-105 71
Stockholm
Sweden

Standard Bank of South Africa
25 Saver Street
Johannesburg 2001, S.A.

Standard Chartered Bank, London
22 Bishopsgate
London EC2M 2RY, UK

Sumitomo Mitsui Banking
Corporation Europe Limited
99 Queens Victoria Street
London EC4V 4HN, UK

The Access Bank UK Limited
1 Cornhill
London EC3V 3ND, UK

UBS
P.O. Box CH – 8098
Zurich

Union Bank UK
14-16 Copthall Avenue
London EC2R 7DJ, UK

United Bank for Africa
40 East 52nd Street
New York 10022-5911, USA

WESTLB AG, Germany
Hermannstrasse 15, 40211 Düsseldorf
Post Office 41099
Düsseldorf, Germany

Zenith Bank (UK) Limited
19 Cornhill
London EC3V 3ND, UK

THE OTHER INFORMATION DIRECTORY

CORPORATE DIRECTORY

Access Bank Plc
Sustainability Report 2013

Access Bank Plc
Sustainability Report 2013
As a leading African financial institution with over 6,000,000 customers, 800,000 shareholders and 12,000 employees across Africa and the United Kingdom, Access Bank is committed to building a lasting and profitable financial institution whose operations promote the ability of future generations to live in a healthy and prosperous manner.

Consistent with our vision to be the World’s Most Respected African bank, we will be a flag bearer for sustainable business practices which have tangible benefits for the financial system and our host communities. Specifically we will pursue positive environmental, social and governance outcomes through our lending activities, promote diversity and healthy living in our workplace, treat our customers fairly in line with international best practices and deliver world-class services to hitherto excluded segments of the economy through innovation and technology.

We are confident that we will tell a story of continued sustainable growth and excellence, as we consciously manage the social and environmental impact of our business operations and activities.

This is our commitment to sustainable banking.