

# Together for a Sustainable Future





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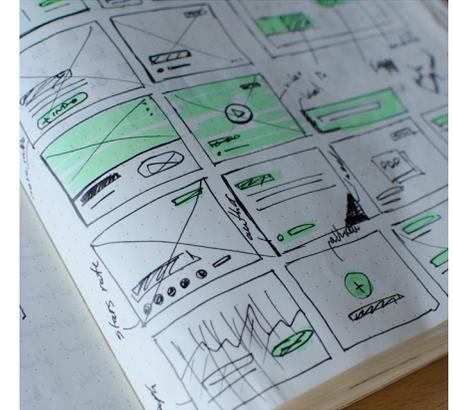
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“Sustainability is about creating shared value, which is important for our customers and beneficial to the communities and industry in which we operate.”



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## EXECUTIVE SUMMARY

At Access Bank, sustainability is about creating shared value, which is important for our customers and beneficial to the communities and industry in which we operate. For this reason, we continue to explore new avenues for strategic multi-stakeholder partnerships to enable us deepen sustainable business practices within the Bank, influence positive market transformation, contribute meaningfully to a prosperous and sustainable economy, and provide long-term value for our stakeholders.

In the emergent new world order, characterised by technological disruption, human capital management is central to Access Bank's corporate strategy. We believe in providing an environment that is conducive for productive ideation for our employees. As a financial institution that is focused on creating long-term value, our portfolio of products and services are carefully aligned to support the individual, business and lifestyle goals of our customers. Our risk management strategy underpins the Bank's operational efficiency, the need to reduce our carbon footprint, stakeholder engagements, and investment decisions. It is also fundamental to the quality of investors that Access Bank continues to attract.

Trust and commitment to our business, plays a central role to the effectiveness of our value creation. This understanding has been a crucial factor to strengthening and preserving the relationship between the Bank and our stakeholders, including our esteemed customers and valued shareholders. Our success in consistently delivering value to our stakeholders, despite operating in a highly-competitive market, has been guided by our vision - "To be the world's most respected African bank."

In 2018, we supported various social, environmental and economic initiatives/projects, which brought about progress in different communities where Access Bank operates. Our commitment to these initiatives, the innovativeness of the project ideas and impact created brought much delight to our stakeholders. Our employees devoted 643,180 hours of their time; immeasurable amounts of their talents and personal resources towards the delivery of these projects. We also continued to partner with Aspire Coronation Trust (ACT) Foundation, a grant-making non-profit, to give grants to other non-profit organizations that are committed to supporting the economic well-being of the communities where Access Bank operates.

Access Bank and our shareholders understand the imperative of environmental protection, as much as we are strongly committed to a sustainable society not just for the current generation but also for future generations. In responding to the existential threat of climate change, we demonstrated our commitment to low carbon emission by using efficient and innovative ways to minimize our environmental footprint. We installed additional renewable energy sources at various business locations. As of last year, we increased the number of our branches and automated teller machines (ATMs) that are powered by solar energy to 12 and 290, respectively. We also increased the number of our branches participating in our internal recycling initiative. One of the ways by which we have reduced the amount of waste generated at Access Bank is through the responsible use of paper, and continuous engagement



Our procurement policy requires us to maintain healthy relationships with our vendors. The policy has also enabled us to achieve cost reduction, improved resource productivity, and enhanced cycle times for service delivery.

These and many other endeavours highlighted in this report earned us several local and international awards and recognition in sustainability in 2018. Some of the accolades we received were Most Sustainable Bank of the Year Award; Sustainable Transaction of the Year (Oil and Gas sector); Sustainable Transaction of the Year (Power sector); and Excellence in Women Economic Empowerment from the Central Bank of Nigeria. We also received the Outstanding CSR Health Project of the Year Award from the Global Health Project and Resources, in Partnership with Anadach Group. Another recognition was Africa's Best Bank for Corporate Social Responsibility Award by the Euromoney Awards.



**“ Our success in consistently delivering value to our stakeholders, despite operating in a highly-competitive market, has been guided by our vision - “To be the world’s most respected African bank” .**

## 2018 MILESTONES

# 01

Launched the "Africa's Gateway to the World" campaign, a strategic initiative which promotes access to finance in Africa and globally.



# 02

Developed the Global Principles for Responsible Banking in collaboration with UNEP FI and 27 other global banks.



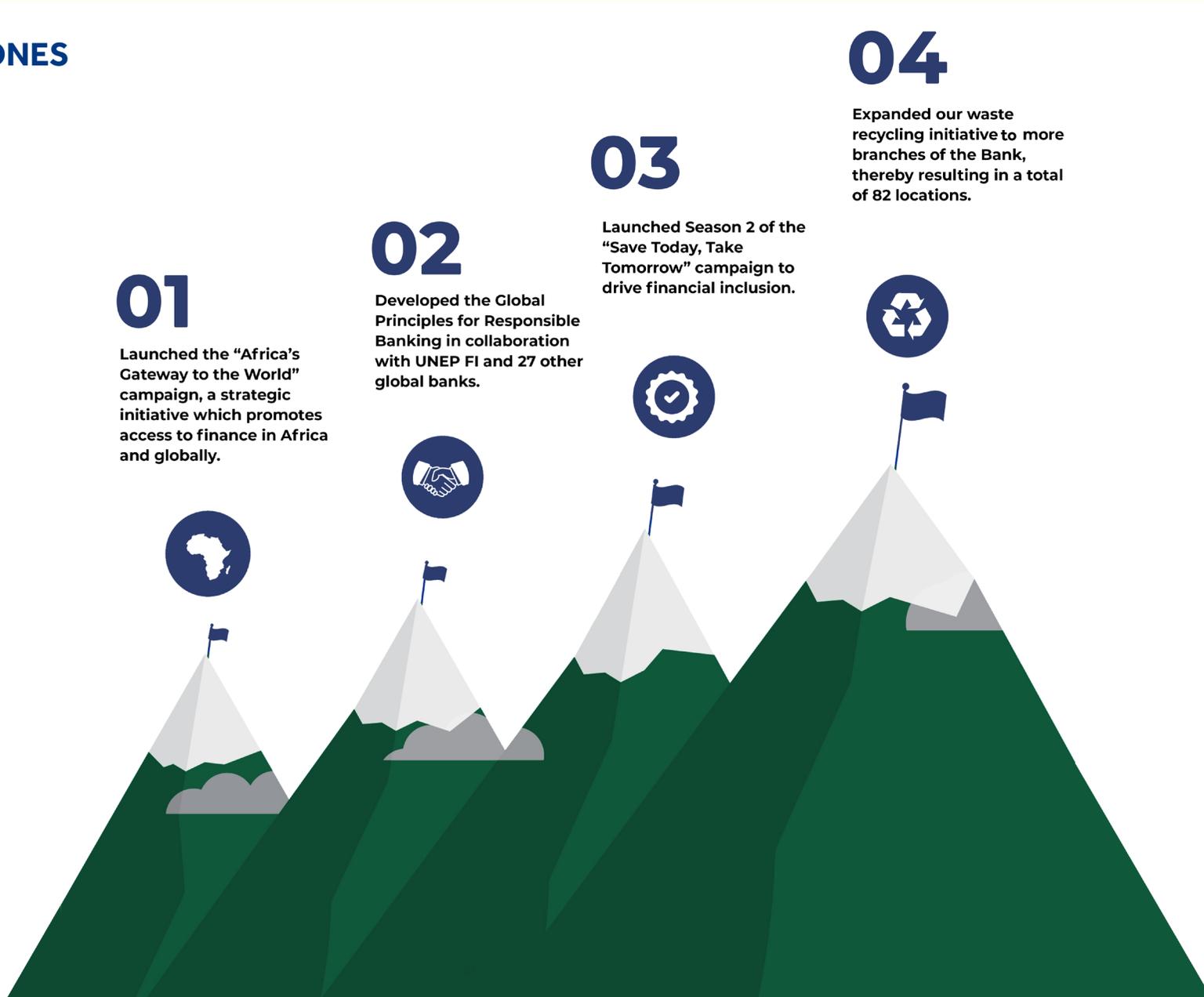
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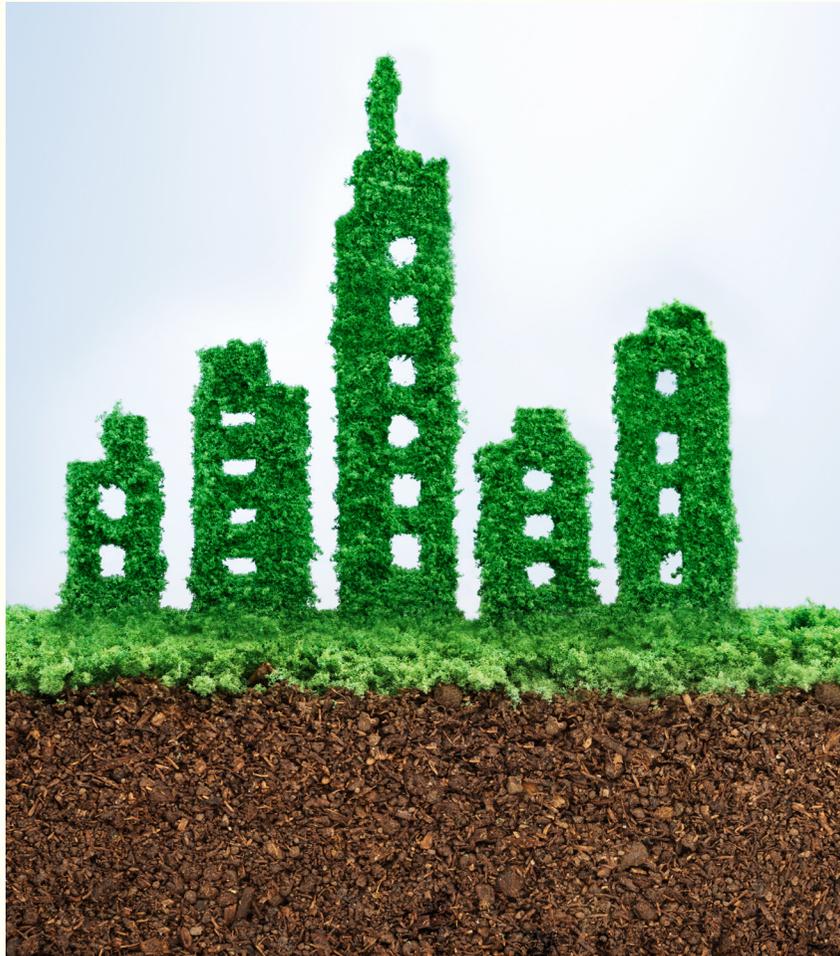
Launched Season 2 of the "Save Today, Take Tomorrow" campaign to drive financial inclusion.



# 04

Expanded our waste recycling initiative to more branches of the Bank, thereby resulting in a total of 82 locations.





## ABOUT THIS REPORT

This report reinforces Access Bank's sustainability leadership in the financial sector in Nigeria and Africa. It offers a comprehensive overview of Access Bank's performance in terms of environmental, social and governance (ESG) practices in the year 2018. The report also consolidates the Corporate Social Responsibility (CSR) of the Bank, with particular emphasis on the role of stakeholders in our Sustainability Management programme.

Our 2018 sustainability report adopts the Global Reporting Initiative's (GRI) most recent reporting framework, known as the GRI Standards. The framework was developed by the Global Sustainability Standards Board (GSSB) in October 2016. Using these guidelines, this report highlights progress on the Bank's main material aspects, which we selected based on our operations, strategy and sector specifications.

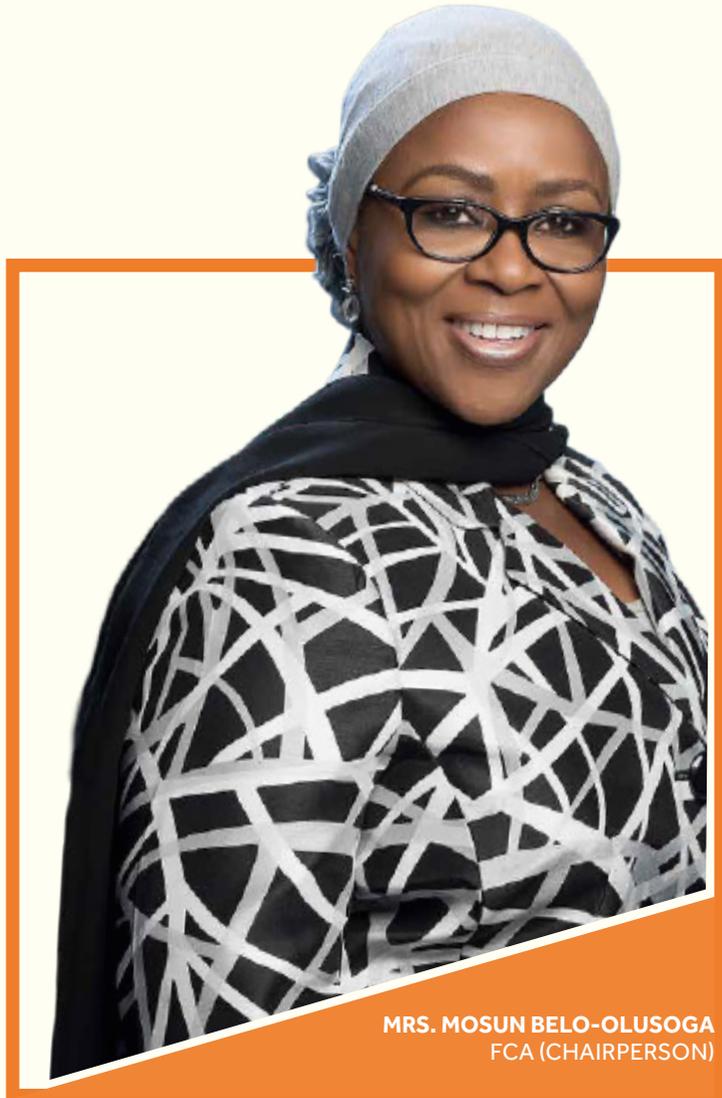
The report also incorporates the reporting guidelines of other sustainability frameworks subscribed to and adopted by the Bank, including the Nigerian Sustainable Banking Principles, United Nations Global Compact, United Nations Women Empowerment Principles, Glob-

al Principles for Responsible Banking, Equator Principles and Nigerian Stock Exchange Sustainability Disclosure Guidelines.

In terms of our data collection, we further developed and refined our processes with regards to obtaining more extensive and reliable data to meet the increasing demands of our various stakeholders. The data collected also support the internal decision-making processes such as determining what areas require improvement.

As Access Bank's 11th annual sustainability report, the 2018 report provides complementary insights as contained in the Groups' latest consolidated Annual Report and Accounts. The materiality assessment in this report takes a considered look at the issues that are of concern to our stakeholders and that could potentially affect our ability to effectively execute our business strategy. Feedback from engagements with stakeholders – including ratings and rankings surveys, investor questionnaires, internal consultations with senior executives and colleagues, helped in shaping an overall view on the areas to prioritize.

## CHAIRMAN'S STATEMENT



**MRS. MOSUN BELO-OLUSOGA**  
FCA (CHAIRPERSON)

Access Bank first evolved its sustainability strategy over a decade ago. The strategy underpins our vision to be "The world's most respected African bank." We came to strongly believe that sustainability is not only good for the environment and for humanity, it is also a viable business proposition. Knowing that ethically and environmentally sustainable practices can enhance the financial performance of companies drove Access Bank to lead efforts in mainstreaming sustainability in the Nigerian financial sector.

Since 2008, we have shown an unwavering commitment to financing and facilitating a sustainable future through innovative products and services, operational excellence and optimal management processes. In anticipation for its approval, we launched the Nigerian Green Bond Market Development Programme in June 2018, in partnership with FMDQ OTC Securities Exchange and the Securities and Exchange Commission (SEC).

We also leveraged our local and international partnerships such as – the Central Bank of Nigeria (CBN), United Nations Environment Programme Finance Initiative (UNEP FI), Corporate Alliance on Malaria in Africa (CAMA), United Nations Global Compact (UNGC), and other leading organizations and global leaders – to participate in making progress towards achieving the global sustainable development goals (SDGs). This is also what we tried to achieve in our role as the Chair and Interim Secretariat of the Nigerian Banking Principles (NSBP) Steering Committee and Sustainability Champions Committee in 2018.

We are preeminently keen to create value for all our stakeholders. At the top of our corporate agenda is our goal to continually improve our environmental, social and corporate governance (ESG) performance. Part of the ways by which we advanced this goal in 2018 was by executing various initiatives to reduce our ecological footprints. One of our environmentally-focused initiatives is a waste recycling initiative. In 2018, we achieved a 92.64% reduction in waste going to landfill sites. By this significant achievement, we are close to the ultimate target of "zero waste to landfill".

“ With several partnerships and collaborations for innovative problem-solving, we were able to tackle a number of challenges in the creative arts, health, education, environment, social welfare, and sports segments of society.

With several partnerships and collaborations for innovative problem-solving, we were able to tackle a number of challenges in the creative arts, health, education, environment, social welfare, and sports segments of society. For instance, we hosted the maiden edition of the Born in Africa Festival (BAFEST) in December 2018. The festival featured Africa-themed entertainment, art exhibitions, fashion shows, film screening and music concert. Through our partnership with Art X Lagos, we established the ART X Prize to recognize and support the best of emerging Nigerian visual art talents. We extended our waste recycling initiative to over 80 of our branch locations. Once again, we partnered with the Lagos State Government to successfully host the 3rd edition of the Access Bank Lagos City Marathon in 2018.

Our investment in health also enabled us to address key health issues, including malaria, HIV/AIDS, cancer, sickle cell, amongst other health-related challenges. Under our Malaria-to-Zero initiative, launched in 2016, we have reached thousands of pregnant women and sensitized over a million people on malaria prevention and treatment.

In 2018, Access Bank joined 27 other global banks and UNEP FI to develop the Global Principles for Responsible Banking. These are principles that are set to guide the global banking sector in embedding sustainability into the operations of financial institutions to support progress in the SDGs and in alignment with the Paris Climate Agreement.

Through these strategic investments and partnerships, we have made substantial impacts in the areas of health, financial inclusion and education. We have also helped to develop

enterprises and supported job creation. Also, 100% of our 13,062 employees are volunteers under the Employee Volunteering Scheme of Access Bank. This reflects the commitment of the Bank and our staff to making positive social impact in the communities we serve. In 2018, our employees devoted a total of 643,180 hours, engaging in various volunteer duties across various sectors outside the Bank. Our staff are our warriors, and we are proud of them.

We also continue to strive to create an environment that recognizes the contributions of every employee and provides opportunities for their growth and development. This is why we founded the Access Women Network (AWN) in 2011 to provide a platform for female employees to accelerate their professional and personal development. We have succeeded in increasing the number of women in our workforce from 39% of the total workforce in 2012 to 49% in 2018. This goes to show that we believe women play a critical role in our growth and success as a bank, and we are also working hard to achieve SDG 5, which aims to empower women and girls to reach their full potential.

Our efforts in investing and supporting sustainable development in Nigeria and Africa yielded immense global and local recognition for the Bank as Access Bank became an eight-time winner of the World Finance award. We also won all categories of the 2018 Sustainability Awards of the Central Bank of Nigeria. In 2018 alone, we received over 20 awards on sustainability, becoming the first Nigerian bank to win the Karlsruhe Sustainable Finance Awards for 'Outstanding Business Sustainability' three times in a row. These awards and recognitions reaffirm the effectiveness of the



Mrs. Mosun Belo- Olusoga is the Principal Consultant/Programme Director of The KRC Limited. She served on the Board of Asset and Resource Management Company and previously chaired the Equipment and Leasing Association of Nigeria.

With an illustrious banking career spanning nearly 3 decades, she retired from Guaranty Trust Bank in 2006 as Executive Director, Investment Banking. She was at various times responsible for Risk Management, Corporate and Commercial Banking, Investment Banking, Transaction Services and Settlement.

Mrs. Belo-Olusoga was the Chairman of Credit and Finance Committee until her appointment as the Chairman of the Board in July 2015. She also served as a member of Audit, Governance and Nomination and Risk Management and Remuneration Committees. She joined the Board of Access Bank in November 2007.

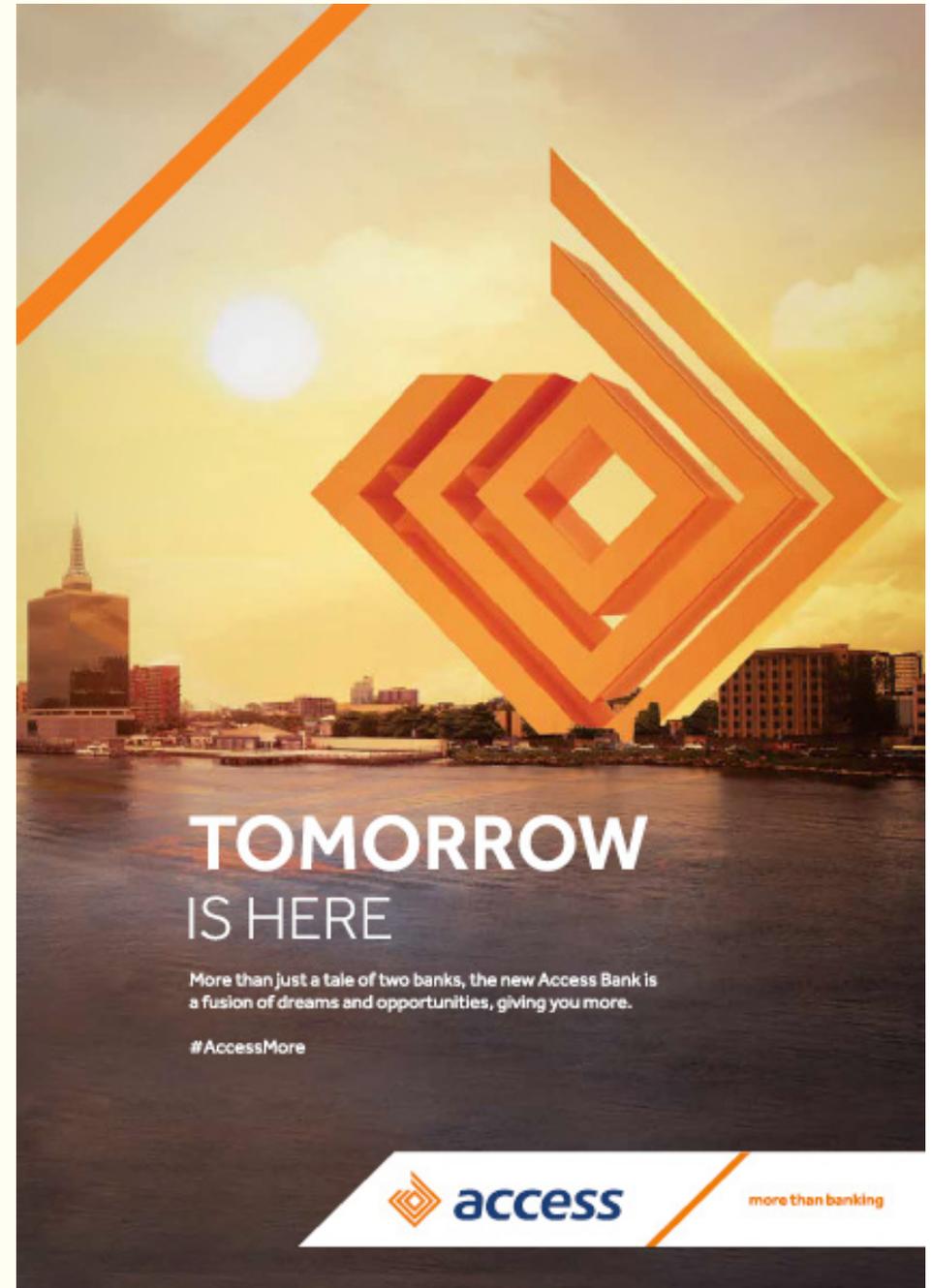
She is a fellow of both the Institute of Chartered Accountants of Nigeria and the Chartered Institute of Bankers of Nigeria. She graduated from University of Ibadan in 1979 with a Second Class Upper Degree.

Bank's sustainability strategy. At Access Bank, we believe we all have a moral responsibility to do more to help people lift themselves out of both fragility and extreme poverty, and give them hope for the future. As we work towards financing and creating a sustainable future for Nigeria and Africa, we remain committed to our goal of changing the world through sustainable finance. Sustainability is our mandate, and we are committed to driving a business that is economically sound, socially accountable and environmentally conscious.

We would continue to utilize our resources and leverage our relationships with key stakeholders to form partnerships, develop strategies, and execute initiatives that will transform the world. We will achieve this by ensuring social responsibility, creating economic value, and driving environmental impact. These values have been deeply embedded in our culture over the years, helping us build a brand that embraces all standards of professional ethics. As we continue our journey to become the world's most respected African bank, we are determined to make a lasting and meaningful impact around the world.



At Access Bank, we believe we all have a moral responsibility to do more to help people lift themselves out of both fragility and extreme poverty and give them hope for the future.





**HERBERT WIGWE**  
GROUP MANAGING DIRECTOR / CEO

## CEO'S STATEMENT

Access Bank successfully celebrated a decade of sustainability leadership in 2017. The last decade enabled us to leverage our sustainability strategy to gain competitive advantage in the financial sector. Our long-term sustainability strategy entails deepening our sustainable business practices, being a leader in sustainable innovation in Africa's financial sector, collaborating with our stakeholders to scale up social impacts in the communities we serve and positioning Access Bank as strategic partner for a strong and sustainable future.

Our strategic investments and interventions have given us the recognition as a financial institution that has a robust financial asset base, supports the economic prosperity and social justice of its stakeholders, and simultaneously seeks the protection of the environment to ensure the preservation of the ecosystem for present and future generations. Built on our mantra of "Taking Tomorrow", we are currently blazing the trail in corporate sustainability and responsibility in the Nigerian financial sector. We are opening new frontiers in sustainability-linked financing in Nigeria and Africa. This asset class will enable financial institutions and other companies to have access to capital to boost their environmental and social impact.

We are also driving industry collaborations to address pressing social, economic and environmental issues. Being an innovative leader in the financial services sector, Access Bank has developed the canny ability to make robust risks assessments and identify opportunities to make optimal investment decisions.

Global awareness about sustainability and the adoption of sustainability as a global best practice has grown rapidly over the last few years. This is, thus, an opportune time for organizations in Nigeria, being a developing country, to embed sustainability standards and practices to accelerate progress on the Sustainable Development Goals (SDGs). So far, Access Bank has proved to be a pacesetter in the country's sustainability space. There is a lot of lessons that other organisations can learn from our experience and by also leveraging partnership with Access Bank.

Accountability is key to helping businesses "walk the talk." Through our Accountability Framework, we have developed a clear pathway to enable us measure key milestones and benchmarks to evaluate our progress. It is, therefore, pertinent for stakeholders to seek accountability from organizations regarding their impact on the environment, economy and the society at large.

To maintain our competitive edge in a fast-changing world, where new technologies are causing disruptions in various economic sectors – the financial sector inclusive – we have positioned Access Bank as an institution that is run on the fuel of innovation. We are creating innovative solutions to meet the demands of our expanding stakeholders who cut across divergent demographics, cultures and social classes.

In our hyperconnected world, the importance of data with regard to productivity and mak-

ing informed decisions cannot be overemphasised. Big Data has provided big opportunities for innovation, making it easier to identify and better predict emerging trends, many of which have implications for humans and the environment. In Africa, 226 million smartphones were connected to the internet at the end of 2015. By 2020, that number will triple, reaching three-quarters of a billion. We believe that as more people connect to the internet, their aspirations will rise. As they seek to achieve their aspirations, more opportunities need to be created for them in order to accelerate economic growth and boost living standards on the continent.

Poor health outcomes in Africa are the product of weak health systems and insufficient investment in the health care sector. Access Bank's interventions in the health sector are promoting positive impact. For instance, our strategic health investment initiative – the Malaria-to-Zero Initiative – is an unparalleled platform for pooling the resources of the organized private sector to complement the government's efforts to achieve its malaria pre-elimination goals by 2020. The initiative seeks to reach over 20 million people and save at least one million lives, particularly women.

Our Maternal Health Service Support Scheme has provided finance and helped individuals to complete their families over the last 10 years. In 2018, the Project "Agbebi" provided an opportunity for mothers and their children to gain access to health insurance. It also reduced the incidences of maternal, neonatal and child mortality and complications by providing education and support for traditional birth attendants and provision of safe birthing kits across southwest Nigeria.

Our responses to the material issues raised by our valuable stakeholders guided our strategic goals and objectives for the year, as we developed and implemented innovative interventions and initiatives that effectively addressed key social, environmental and economic issues in the communities we serve. In one of our interventions, over 30 hospitals benefitted from the Facility Upgrade Support Scheme (FUSS), which was developed to address inadequate equipment/facilities that are barriers to quality healthcare.

As we continue with our transformational journey, we believe we will contribute substantially to boost the sustainable economic development of Nigeria and Africa through our broad spectrum of facilities designed for funding large projects for governments and multinationals, and SME financing. Ultimately, we are committed to the economic prosperity of Africa, the environmental sustainability of the continent and providing long-term value for our stakeholders.

**“** To maintain our competitive edge in a fast-changing world, where new technologies are causing disruptions in various economic sectors – the financial sector inclusive – we have positioned Access Bank as an institution that is run on the fuel of innovation. **”**



Mr. Wigwe started his professional career with Coopers and Lybrand Associates, an international firm of Chartered Accountants. He spent over 10 years at Guaranty Trust Bank where he managed several portfolios including Financial institutions, Corporates and Multinationals. He left Guaranty Trust as an Executive Director to co-lead the transformation of Access Bank Plc in March 2002 as Deputy Managing Director. He was appointed Group Managing Director/CEO effective January 1, 2014.

He is an Alumnus of Harvard Business School Executive Management Programme. He holds a Masters degree in Banking and International Finance from the University College of North Wales; a Masters degree in Financial Economics from the University of London and a B.Sc. degree in Accounting from the University of Nigeria, Nsukka. He is also a Fellow of the Institute of Chartered Accountants of Nigeria (ICAN). Mr Wigwe is the Chairman of The Access Bank (UK) Ltd and Interim Chairman of Nigerian Mortgage Refinance Company Plc.



## MATERIALITY PROCESS

At Access Bank, we pay very close attention to the issues that are important to our stakeholders because those issues would invariably have an impact on our business. Therefore, we have developed frameworks for continuous engagement with our valued stakeholders. Through these engagements, we are able to identify the key areas or issues that are of importance to our stakeholders and how those issues intersect with us.

In the process of this material analysis, the Bank channels its efforts into improving its corporate performance in the identified areas. The material assessment also informs the Bank's approach to risk and opportunity, and defines the scope of our sustainability report.

With the results of these stakeholder engagements, we were able to categorize the issues raised into applicable aspects of GRI Standards. This process has helped us identify the relevant issues, risks, opportunities, environmental, social and economic impacts that were of significance to the Bank's business as well as our stakeholders in 2018.

Finally, we ensured the prioritization process was thorough and gave due consideration to all our external and internal stakeholders who participated in the materiality process.

The following were the issues identified as material to our stakeholders:

- Anti-corruption;
- Audit and evaluations;
- Community investments;
- Human rights;

- Customer privacy;
- Customer experience and welfare;
- Equal opportunity and diversity;
- Economic performance and direct economic impacts;
- Emissions reduction;
- Employee relations;
- Employee volunteering;
- Energy, water and resource efficiency;
- Environmental impact of financial products;
- Ethical investing;
- Financial inclusion;
- Grievance mechanisms;
- Indirect economic impacts;
- Local sending and employee development
- Non-discriminatory practices;
- Regulatory and legal compliance;
- Responsible employment practices;
- Responsible marketing;
- Supplier assessment/Responsible sourcing;
- Women empowerment; and
- Workplace health and safety.

These issues are entirely material within the scope of Access Bank's business entities, subsidiaries, and units in various geographic locations. Concerning the matters outside Access Bank (i.e., external stakeholders) for which particular perspectives are paramount, we provide explicit details in this report to disclose all the issues that are material to understanding our sustainability activities .

The Bank ensured continued engagement with all our key stakeholders throughout the entire materiality process.

### Materiality Matrix

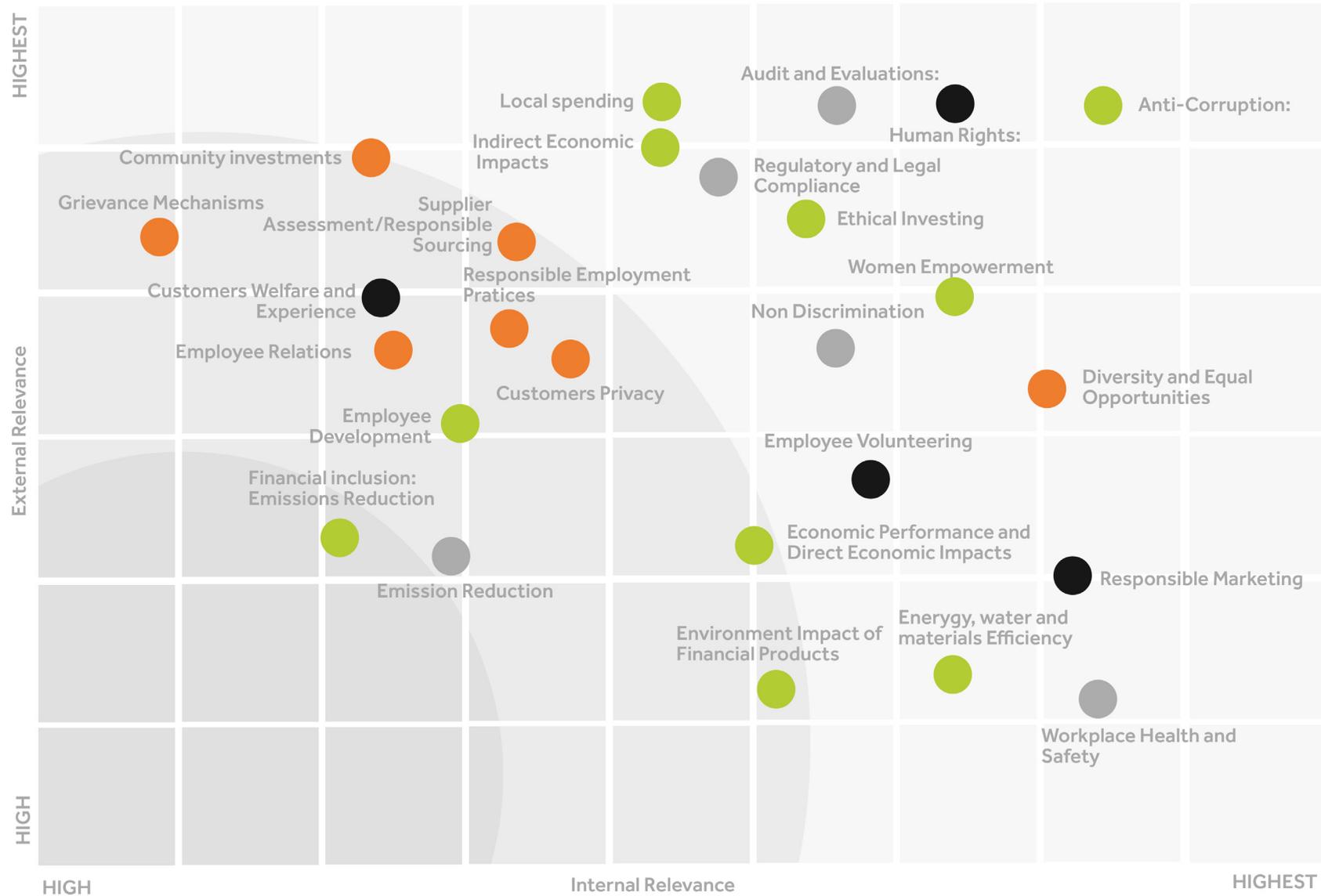


Figure 1: Materiality Matrix

## ACCESS BANK'S WINNING FORMULA



## ORGANIZATIONAL INFORMATION



Access Bank is a leading financial institution with our headquarters in Lagos, Nigeria. We are driven by strong core values and dynamic corporate goals. This is why we have continuously delivered solid and consistent performance. Broadly speaking, we are in business to help our growing customer base address their immediate needs and build a sustainable future. We achieve these by offering innovative and bespoke solutions, thanks to our teams of highly skilled workforce who are working across our offices in Sub-Saharan Africa, United Kingdom, the Middle East, and Asia.

Access Bank is licensed to provide international banking services and is renowned for its comprehensive range of financial product offerings. The key business segments of the Bank are Corporate and Investment Banking, Commercial Banking, Business Banking, and Personal Banking. Our key customer segments include

Telecommunications, Beverages, Manufacturing, Construction, Oil and Gas, Parastatals, High Net worth Individuals and Middle-Income Professionals.

At Access Bank, we take pride in our ability to add value to clients and leverage our unique value proposition to provide innovative and dynamic solutions across the entire economic value chains. In deploying our products and services, the Bank adheres to responsible business practices. These include a commitment to making social investments to fulfil our corporate social responsibility (CSR) agenda. We have a presence in all major commercial centres and cities across Nigeria. We operate seven subsidiaries within West Africa, East Africa, and the United Kingdom. The Bank also has business offices in the Republic of China, Lebanon, United Arab Emirates, and India.

# TOMORROW IS HERE

More than just a tale of two banks, the new Access Bank is a fusion of dreams and opportunities, giving more to you.

#AccessMore



## Nature of Ownership and Legal Form

Access Bank has based its business model on creating as much value for all our stakeholders (shareholders, customers, investors, employees and the communities we serve) as possible. We are in business not only to make profit for our shareholders, but to also be a part of the solutions to societal problems. We also support the aspirations of our employees and provide a conducive environment for them to productively work together to create innovative solutions for our customers.

We are stongly committed to enhancing our operational efficiency and stay at the cutting edge of financial technology (fintech) innovation, especially as we operate in a constantly-changing business environment that is being disrupted by rapid technological advancements. Our solutions have proved to enhance business operations of our clientele, while helping many of them to generate foreign exchange. Our solutions for individual customers, regardless of social class, are designed to enhance their lifestyles.

We have also structured our business model to cater to institutions in both the public and private sectors. Our clientele are classified as follows:

- Federal, State, and Local Governments
- Ministries, Departments and Agencies
- Asian / German Corporates
- General Commerce
- Lifestyle and Hospitality
- Contractors / Construction
- Manufacturing
- Agriculture

These business segments are led by sector champions in each geo-political zone of Nigeria. These sector champions have specific skills to meet the particular needs of both public and private sector entities. This ensures our dominance in terms of providing innovative solutions to clients in specific sectors as we continue to maintain the profile of the Bank as the preferred business destination of our clients.



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## BUSINESS MODEL

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# COMMERCIAL BANKING



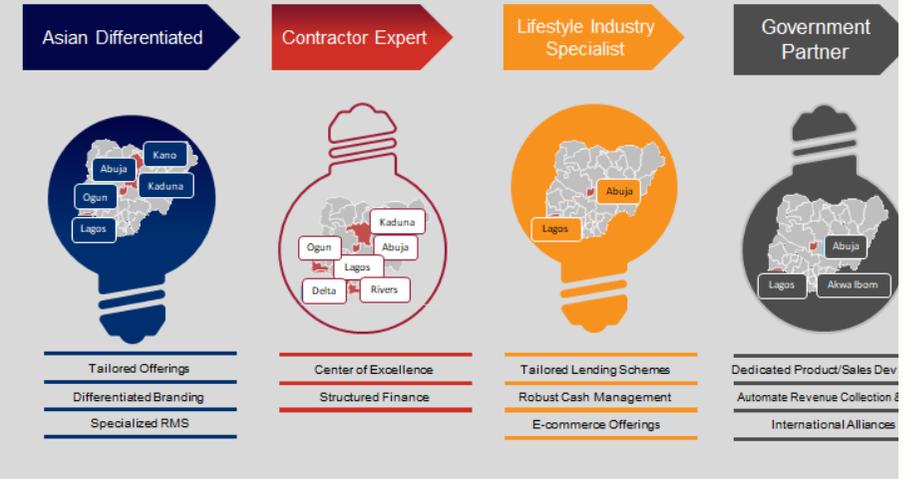
The Commercial Banking Division offers specialized business solutions and financial services that identify and support the unique needs of our target market. We care about promoting the wellbeing and sustainable economic prosperity of our target market as well as supporting the expansion of the Nigerian economy. The division provides innovative and optimal banking processes that are delivered by highly-motivated and empowered employees.

Our clientele include:

1. Private sector businesses, which consist of local and foreign-owned institutions, operating within our identified market segments with a minimum annual business turnover of N5 billion.
2. Public sector institutions, consisting of federal, state and local governments (including ministries, departments, and agencies) and government-affiliated businesses.

Our business focus spans across four major market segments, with the aim of delivering consistent unique service experience at each customer's touch point.

## Core Strategic Thrusts



Our value proposition is centred on a bouquet of services, which include:

- Financial Advisory
- Trade/Structured Finance
- Cash Management
- Tailored Lending/Intervention Schemes; and
- Value Chain Management

The Commercial Banking Division has distinguished itself as a highly-driven Division and focused on optimising its productivity. The Division strategically engages its customers with the aim of becoming the ideal long-term provider of various financial solutions. The Division's product portfolio is aligned with the Bank's sustainability goals, thereby ensuring ethical and environmental standards are maintained in all its operations and processes.

In maintaining the Bank's operational and ethical standards, the Division provided financing to its customers under the Central Bank of Nigeria's Differentiated Cash Reserves Requirement (DCRR) to the tune of N60 billion, and the Bank of Industry's (BOI) On-lending facility to the tune of N50 billion. These initiatives were aimed at financing greenfield (new) and brown-field (expansion) projects in manufacturing, agriculture and other related sectors as approved by the CBN/BOI.

Our financing through these initiatives has continued to support local production in the real sector, growth in employment, and access to low-cost funding. Furthermore, the facilities helped in reducing the economy's dependence on importation of finished goods. The initiatives were also a boon to Nigeria's Gross Domestic Product (GDP) growth. Part of the requirements for the businesses that were funded was the elimination or reduction of carbon footprints for the purpose of making the environment habitable for current and future generations.

Through our value chain management framework, the Division was able to on-board the salary accounts of most of its customers' employees by leveraging the Bank's retail products like Pay-Day Loans, QuickBucks, etc. Our customers identified great benefits in these solutions as their administrative bureaucracies of granting staff loans were absorbed by the Bank.

The Division also utilised AccessAfrica, one of our payment solutions, which enables instant payments to any African country where the Bank operates. Given the nature of our clientele that this Division interfaces with, AccessAfrica is ideal for intra-Africa payments, especially amongst big companies and conglomerates, which have subsidiaries in other African countries.

Another initiative that was driven by the Commercial Banking Division in 2018 was the overhaul of our Bonds and Guarantees issuance process. There was the need to improve efficiency in the issuance of bonds and guarantees, a process that required digitalisation to create an online end-to-end platform. The Commercial Banking Division was able to accomplish this upgrade in collaboration with our Digital team. The output has been a gratifying customer experience.

In the future, the Division intends to finance projects that deliver a positive environmental outcome to the economy through the recently concluded N15 billion Green Bond issued by the Bank, which is the first-ever corporate green bond by any African financial institution to be "Climate Bonds Initiative Certified."

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global success

As **Africa's Gateway to the World**, we support your business by helping you manage international payments through AccessAfrica. We can also finance your trade and offer advisory services.

Let's help you achieve more.

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**access** more than banking

## BUSINESS BANKING

### Our Value Proposition

The Business Banking Division provides tailored financial products and services to Small and Medium-scale Enterprises (SMEs) with annual turnover of up to N5 billion. Over the years, the Division has displayed a strong commitment to the growth and expansion of small businesses. The Division has demonstrated this commitment, particularly through the provision of loan capital and unique business support solutions. It is structured to add value to SME businesses across different sectors of the economy by providing products and services to suit various market segments. A key market segment for the Business Banking Division comprises women-led businesses.

The Division serves 18 key sectors, tagged **"Centres of Excellence."** They are:

1. Advertising
2. Agency Banking
3. Educational Institutions
4. Importers & Exporters
5. Healthcare Organizations
6. Travel Agencies
7. Construction Companies
8. Traders
9. Faith-based Organizations
10. Entertainment Industries
11. Manufacturing Industries
12. Make-up, Asoebi, Lifestyle & Textiles
13. Microfinance Banks
14. Hotels
15. Professional Firms
16. NGOs, Associations & Clubs
17. Road Transport
18. Transportation & Logistics

### Our Products and Programmes

As partners to the SMEs we provide financial and advisory solutions to, we understand that Access Bank's success is closely tied to the individual successes of our customers. Therefore, our array of products and programmes is tailored to suit the specific needs of all the 18 SME segments. In addition to meeting the financial needs of our customers, we offer:

- Tailored Financial Advisory Services
- Capacity Building Opportunities
- Business Networking Hubs
- Timely Market Information
- Flexibility

#### Instant Business Loan

As our customer base expands and we increase our commitment to create high impact initiatives and products, we anticipate a growing need for more credit facilities to support the expansion and dynamism of our customers' businesses. The Instant Business Loan is a digital product that is designed to provide instant funding, primarily for SMEs. The aim is to enable them to meet their short-term funding requirements.

#### Power Breakfast Series

The Power Breakfast Series is designed to provide capacity development to SMEs in our various focus sectors. The breakfast meetings are held periodically and they offer free training and workshops to business owners from the various SME sectors with a view to building their business and financial management skills.



**Hospital Facility Upgrade Support Scheme (HFUSS)**

The Hospital Facility Upgrade Support Scheme is a loan product that has been designed for schools, hotels, restaurants, and healthcare organisations. The aim of the scheme is to finance renovations, facility upgrade, and equipment purchase.

**AccessNolly Scheme**

The AccessNolly Scheme is a N1 billion facility, which was established in order to promote the growth of the Nigerian film industry, also known as Nollywood. The loan funds are specially tailored to support producers, film-makers, and distributors who lack funding to produce and distribute films of international quality and standard.

**Other Products**

Also in our portfolio of products is the Platinum Credit Card, which provides traders with access to instant credit. Other products are Gold Current Account, SME Gold Current Account, and the MPower Biz Account series, which offers

zero COT to customers. The Business Banking Division is set to continually respond to the ever-changing needs of our SMEs even as we take the lead in becoming the preferred SME growth partner in the Nigerian banking space.

**Strategic Partnerships**

Over the years, we have evolved a customer-centric approach to service. This approach has enabled us to bolster the offerings to our retail clients and set us apart in the industry. Our differentiation has been sustained through a wide range of innovative financial and lifestyle solutions that cater to the varying needs of our clients.

Our Products and Segments Group manages and fosters the Bank's relationships with customers through an array of integrated products and services that meet the needs of every member of a family unit. This involves designing products and services for children, women, youth, seniors, and also catering to affluent customers.



As partners to the SMEs we provide financial and advisory solutions to, we understand that Access Bank's success is closely tied to the individual successes of our customers.



## PERSONAL BANKING

The Personal Banking Division offers end-to-end banking solutions to millions of customers through multiple channels. The mission of this Division is to connect customers to diverse opportunities to foster their sustainable shared prosperity. Customers are constantly seeking to improve their businesses and lifestyles. Therefore, the objectives of our solutions involve helping them achieve these goals. This often means we must ensure we meet their current financial requirements, while anticipating their future needs.

We leverage technology and the insights of Africa's financial markets to make banking for our customers faster, simpler and more secure. During the year, we adopted a business model that enabled us to serve customers across various segments through an array of products, campaigns, and services. We also expanded and deepened our footprints across Africa's massive terrain to expand financial inclusion to the under-banked in rural areas.



## PRIVATE BANKING

The Private Banking Group delivers personalized wealth management solutions and services to high-net-worth (HNW) customers through structured engagements and products that suit their lifestyle needs. A strong infusion of our treasury services is also made available to clients interested in bonds, high-yield foreign exchange investment and other fixed income products. The Platinum Credit Card and the Black Cards are still some of the products our HNW clients enjoy the most. These, as well as access to professional advisory services, have assisted clients to expand the scope of their businesses with the Bank and deliver higher returns on their investments.

In 2018, Private Banking customers were privileged to leverage collaborations with Access Bank UK, Coronation Merchant Bank and Wapic Insurance to have their offshore investment needs met. Through these collaborations, these customers got access to wealth management and insurance services through us in a 'one-stop shop' arrangement.

We also expanded our focus to cater to the needs of professionals in senior and executive management positions as well as business owners under the newly created Affluent Segment. By creating this segment, we strengthened our capacity to cater to this cadre of professionals and attracted 165,000 new customers in this group during the year.





## PRODUCT SALES

The Product Sales Group focuses on enhancing the banking experience for customers through innovative product offerings. From unique children banking offerings to lifestyle products for women and youths, tailor-made services for employees and free banking services for senior citizens, we are dedicated to serving the ever-changing needs of customers and to supporting the actualization of their aspirations. A key focus of this group is providing rewards and redefining value propositions. We have achieved all this through:

### Campaign and Sales Management

As part of the goals to financially include key segments of the society and reward them appropriately, we embarked on the second season of the Family Savings Scheme. The scheme is designed to encourage families to save together and access exclusive privileges while they continue to enjoy the confidentiality of their banking relationships, manage their accounts as unique individuals and get rewarded together. Through this scheme, over 50,000 families judiciously adopted the savings culture. We also held product exhibitions and fairs in Lagos, Kano, and Abuja to deepen our client's understanding of the available products in the Bank and the associated value propositions. These activities were productively carried out in a fun and interactive manner.

### Customer Loyalty Management: Rewarding Every Act of Loyalty (R.E.A.L)

The Bank's loyalty programme was officially launched in 2018 to reward customers for carrying out their day-to-day transactions with the Bank. As the name implies, we use the platform to Reward Every Act of Loyalty by our customers. R.E.A.L works on a point-based reward system, whereby customers earn loyalty points per eligible transaction carried out across our channels. With an excess of 1,200 domestic merchants and over 400,000 local and international merchants, including hotels and airlines, the R.E.A.L points can then be redeemed for a range of rewards such as travel and cinema tickets, shopping vouchers, electronic gadgets, etc. anywhere around the world, including online. The R.E.A.L platform currently has more than 200,000 active subscribers with an average of 1,700 loyalty points per subscriber.

### Segment Management

#### Children and Youths

We supported the development and wellbeing of children with initiatives such as a financial literacy curriculum, which we introduced for to schools and faith-based organizations. The initiatives we introduced also included a series of financial 'edutainment' games, a virtual banking website for children as well as a savings club. We are equipping the next generation to be financially savvy by investing in the financial capabilities and management skills of today's children. Our proposition to the youth segment covers some of their key passion drivers such as money, fashion, entertainment, sports, career, etc. We leveraged key partners to provide a full range of offerings and engaged the segment through a multipronged approach.

**Creation of Campus Hubs:** As a youth-friendly Bank, we created additional Campus Hubs across university campuses designed to address various needs of the youth. At the hubs, which are also Access Bank's brand touch points, students and youths enjoy access to free Wi-Fi, relaxation spots as well as meeting and reading spaces. The campus hubs also provide fast-track services for senior professionals within the campuses.

**Student Credit Card:** This was introduced in 2018 to give students access to quick funds and also introduce them to the imperative and culture of building good credit history. With the card, students are able to access finance to meet their urgent financial needs.

**Accelerate TV:** Created as a dedicated media platform for youths, the Accelerate TV reaches out to the youth segment through entertainment, sports, career, and relationships, etc. It also provides them with a platform to express themselves.

In alignment with our financial inclusion strategy, the Bank partnered with major solar billers across the country namely: Azuri, Pas Bboxx, Smarter Grid, Sun King, etc. to enable seamless payments for energy consumption in the hinterlands. We were selected as the choice Financial Service Provider to deliver intervention funds to thousands of displaced persons under the expanded United Nations-World Food Programme Cash-Based Transfer scheme in North East Nigeria because of our impact in sustainability, particularly in financing a low carbon economy, and the wide reach of our branch locations. In 2019, we plan to sustain and consolidate our existing leadership position in the payment space through value-based innovative products and solutions.

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growth opportunities

As Africa's gateway to the world, we will help you take the lead in your business both locally and internationally.

Let's help you achieve more,

Banking with Access: Branch | ATM | Online | Mobile | Contact Center

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accessbankplc.com

Facebook.com/accessbankplc | Twitter.com/myaccessbank  
LinkedIn/accessbankplc | Instagram/myaccessbank

**access** more than banking

## WOMEN BANKING

### Our Value Propositions

In 2006, Access Bank began its outreach with regard to banking on Women. After working with the Gender Empowerment Movement to invest in women for eight years, the programme evolved into a robust plan to provide women with banking solutions that meet their diverse career and lifestyle requirements. In July 2014, we launched the W Initiative – a women-focused market programme with the primary goal of addressing the financial and non-financial, lifestyle and aspirational needs of women across three key segments: Women Professionals, Women and Family, and Women in Business.

We believe that women are a powerful and key catalyst for change. We know and embrace the truth about empowering women. The W initiative does not only benefit women. It also benefits the men in their lives.

The "W" is not a product; rather it is a blend of existing banking products and services bundled to effectively meet the current financial and lifestyle needs of women in various sub-segments. The initiative is also designed to provide women support,

and specialist procedures locally and internationally through this scheme.

#### Mentor-Mentee Programme

This programme gives women access to our mentoring programmes, which seek to help women grow their dreams, visions, and goals in a structured manner.

#### W Academy

Under the W Academy, women have access to capacity building programmes and training developed especially to increase knowledge capacity and increase skill levels. The objective is to equip women with the necessary knowledge and skillset required to thrive in their endeavours and to boost gender balance.

#### W Community & Socials ([www.thewcommunity.com](http://www.thewcommunity.com))

The W Community is the first online interactive platform for women in Nigeria. Women stand to be inspired, connected and empowered under the W Community platform as well as other W-enabled social media platforms. More than one million women have had access, via the "W" platforms, to timely updates on developments that affect their personal and family lives, careers, and businesses.

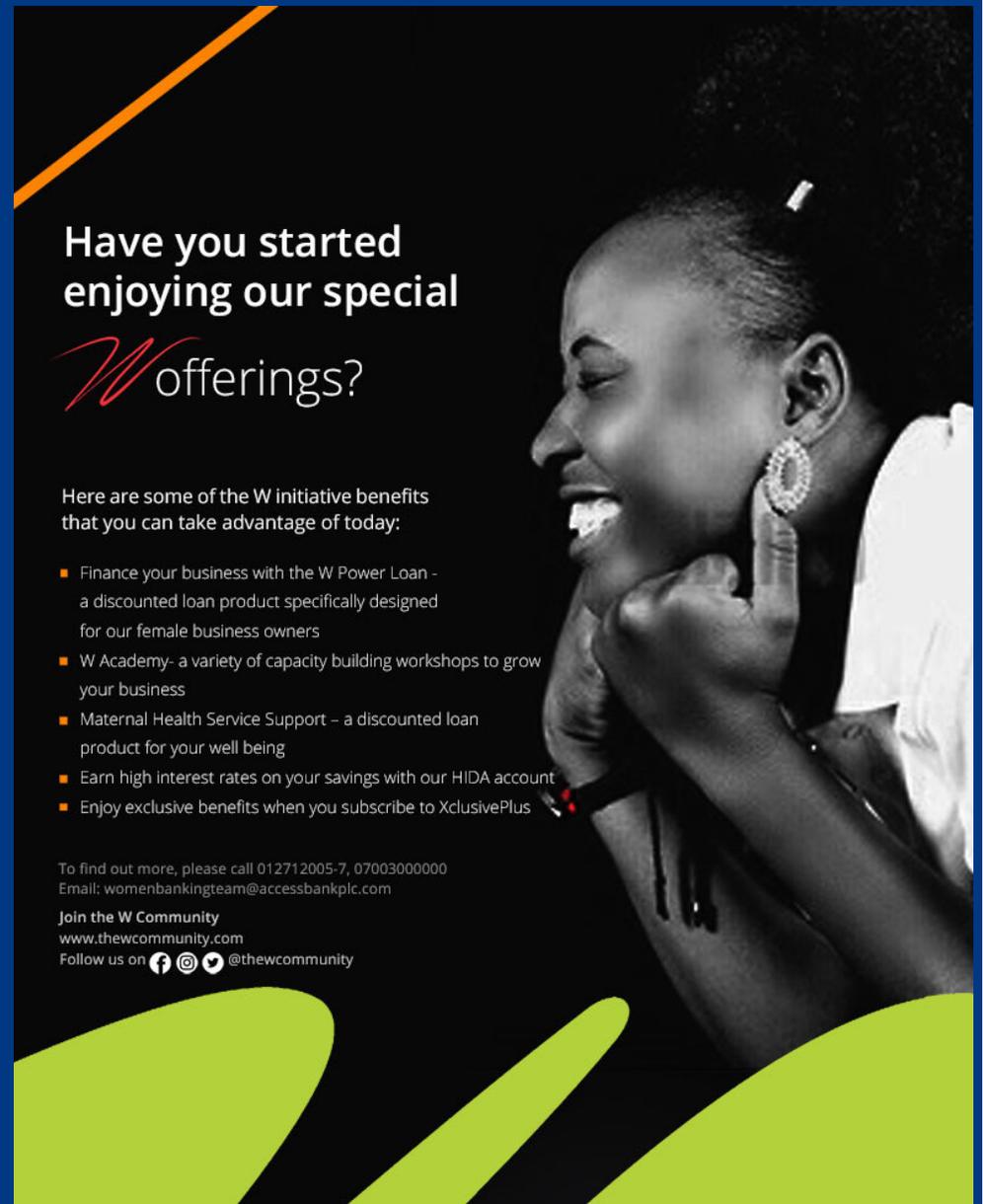
## Have you started enjoying our special W offerings?

Here are some of the W initiative benefits that you can take advantage of today:

- Finance your business with the W Power Loan - a discounted loan product specifically designed for our female business owners
- W Academy- a variety of capacity building workshops to grow your business
- Maternal Health Service Support - a discounted loan product for your well being
- Earn high interest rates on your savings with our HIDA account
- Enjoy exclusive benefits when you subscribe to XclusivePlus

To find out more, please call 012712005-7, 07003000000  
Email: [womenbankingteam@accessbankplc.com](mailto:womenbankingteam@accessbankplc.com)

Join the W Community  
[www.thewcommunity.com](http://www.thewcommunity.com)  
Follow us on    @thewcommunity





## BUSINESS DEVELOPMENT GROUP

### Agent Banking

In 2018, Access Bank onboarded and trained 8,745 agents across all the states in Nigeria through its Agent Banking Operation. This operation was implemented in alignment with the Financial Inclusion Strategy of the Federal Republic of Nigeria. Millions of unbanked, underbanked and financially excluded Nigerians were reached through the Bank's neighbourhood retail agents' outlets. These outlets, predominantly in rural areas where conventional banking services are lacking, provided banking services such as cash deposits, cash withdrawal, cash transfer, airtime recharge, etc., in a cost-effective and user-friendly manner.

The Agency Banking Team also provided a cash-out platform for the disbursement of Aliko Dangote Micro-grant scheme across all the Local Government Areas (LGA) in Niger and Nasarawa States in 2018. Over 7,900 women were signed-on to the scheme and they were issued debit cards for easy access to N10,000, which was given individually to 1,000 women in each LGA. The disbursements took place in 25 and 13 LGAs of Niger and Nasarawa states, respectively. BVN capture was also conducted for women without BVN through our agents.



## CORPORATE AND INVESTMENT BANKING

Our range of financial services under this segment of our activities covers project finance, corporate lending, cash management, capital markets, and advisory services. These services are offered along distinct industry lines and managed by financial specialists in Oil and Gas, Large Conglomerates, Infrastructure, Treasury, Project and Structured Finance and Financial Institutions Groups.

We believe that women are a powerful and key catalyst for change. We know and embrace the truth about empowering women. The W initiative does not only benefit women. It also benefits the men in their lives.

### Oil & Gas Group

The Oil and Gas Group operates an integrated one-stop Energy Desk, which provides customized financial products and services to the oil and gas industry. Access Bank has carved a niche for itself in the industry and has become a market leader in the financing of energy projects through the provision of innovative funding solutions to players in the upstream, midstream and downstream sectors. This unique position occupied by Access Bank is predicated on the Bank's resolve to be a leader in financing sustainable development in Nigeria, which can be achieved by supporting Nigeria's fast-growing energy sector, particularly the upstream sector.

As part of our commitment to finance development in – and to support – the energy sector in Nigeria, we partnered with the Nigerian National Petroleum Corporation (NNPC) on the Incorporated Joint Venture Financing Scheme to finance on-going field development optimi-

zation projects being carried out by the various International Oil Companies (IOCs) that the NNPC has strategic partnerships with. The focus of our Upstream arm is to foster formidable partnerships with the multinationals and their various local content contractors through innovative financing schemes. We also leverage our stellar knowledge of the operating environment to partner with IOCs in the areas of renewable energy and investment in profitable energy solutions to produce clean, safe and reliable energy.

Our Downstream arm is at the forefront of providing bespoke trade finance solutions and advisory services to clients involved in the Downstream Sector. Our products cover the entire value chain. Some of these solutions include the creation of foreign exchange forwards to help our customers hedge their foreign exchange risk as it relates to the importation of petroleum products and establishing master letters of credit for large scale imports.

We have also played a major role in the development of strategic industry infrastructure in the Midstream sector, with our continued support for pipeline and gas infrastructure development in line with the revised Gas Master Plan.

Overall, the Oil and Gas Group ensures that its operations are in line with international environmental sustainability principles, and global best practice. This has seen Access Bank emerge as a recipient of several accolades, one of which was the "Sustainable Transaction of the Year" for Oil and Gas-related Transactions in the Banking Industry for 2018, which was awarded by the Central Bank of Nigeria.

## Large Conglomerates Group

The Large Conglomerates Group focuses on top-tier manufacturing companies that are engaged in the food, beverages, personal care, cement, and building materials segments of the economy. Our clients include multinationals and indigenous companies whose operations span across various segments of the Nigerian economy and also transcend international boundaries. We build enduring partnerships with our customers, by developing financial solutions that meet their long-term needs. We have achieved these partnerships through the deployment of unique and innovative products and services that support sales growth, while enhancing operational efficiencies.

Over the years, we have carved a niche in the industry as market leaders in the deployment of bespoke trade products to meet the requirements of our clients. During the 2018 financial year, we worked with several clients to develop unique digital banking platforms and alternative channels that eased collections and payment processes, and enhanced customer experience and profitability.

We also deployed multi-payment platforms that provided convenience and efficiency in port collections, thereby addressing the perennial challenges of port congestion. Our deep understanding of our clients' ecosystems and the deployment of sustainable products and services have led to significant growth in their businesses and enhanced market visibility. We have, through our commitment to sustainability, held several capacity building programmes for key distributors of our clients. This has also helped in reducing the risks in its value chain.

## Infrastructure Group

The Infrastructure Group is charged with the task of implementing the Bank's vision to lead the drive for financing the country's infrastructure development, especially to bridge the significant gaps that exist in the three major sectors of power, transportation, and telecommunications.

In 2018, we offered a wide range of financial advisory solutions to players in the power and infrastructure sectors. We continued to work with State Governments as well as players in the private sector to find sustainable solutions to the pervasive lack of adequate electricity across Nigeria. The Bank actively participated as the only bank on the Technical Committee of the Lagos State Embedded Power Programme, a three-year plan to achieve regular power supply for the State. This initiative is expected to deliver additional 3,000 megawatts of power through accelerated deployment of various embedded power plants in strategic locations and is expected to boost economic activities in the State.

The findings of the committee were utilized in developing the Lagos State Electric Power Reform Bill, which was signed into law in 2018. We intend to continue to play a leading role in the successful implementation of this project as it will bridge the huge gap between energy demand and supply in Lagos State.

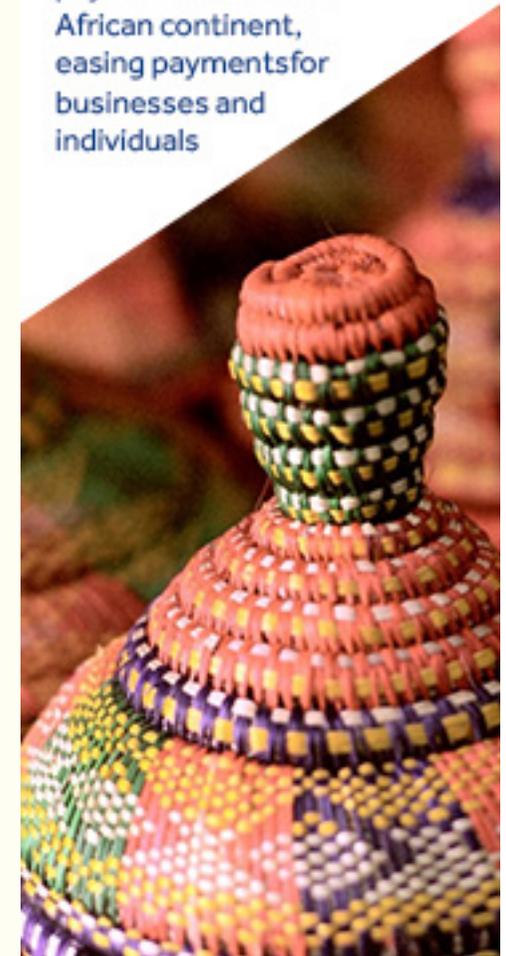
Our experienced and dedicated Relationship Managers in the Transport Sector provide support to international and local airlines as well as marine and automobile companies. We designed a tailor-fit FX Solution that addressed the pertinent requirements of international airlines for FX remittance, cash management,

and trade services. The solution in itself helped to restore the confidence of international airlines to operate in the country, thereby leading to the re-opening of flight frequencies that were previously cut back.

We continued to leverage our strong understanding of the ecosystem in the telecommunications sector through sustainable innovations that saw us maintain our dominance in this sector. We have built strategic partnerships with key Mobile Network Operators (MNOs), their trade partners and dealers, key vendors and original equipment manufacturers (OEMs), and the entire value chain over the years. With our bouquet of products and services tailor-made to suit the peculiar banking needs of players in the sector, and our robust value chain strategy, we ensured that we consolidated our reputation as the bank of reference in this sector. Access Bank will continue to deploy resources to these sectors, as it is our firm belief that these will remain key drivers of economic transformation in Africa in the foreseeable future.

# discover africa

Access Africa facilitates payments across the African continent, easing payments for businesses and individuals



## Financial Institutions Group

The Financial Institutions Group has the single-minded goal of delivering impactful solutions for the enduring success of our clients. The Group offers a full complement of Correspondent Banking, Insurance and Capital Market Service Solutions, Lending Products, Advisory Services, and Global Market Client Coverage. Much more than a product provider, we are a strategic financial partner with the focused objectives to help our clients achieve their business vision and expand their opportunities. We hope to achieve these objectives through tailored solutions based on fresh thinking, innovation, and a highly integrated partnership approach. We deliver on this goal through our proven expertise in a broad spectrum of relationship-based solutions. Being at the forefront of sustainable business practice in the country, we commenced 2018 by hosting a workshop with the Development Bank of Nigeria (DBN). The workshop aimed to profile more SMEs and MSMEs to access financing available for this sector.

The Group also launched a Duty Payment Platform on its Corporate Internet Banking Application to facilitate end-to-end duty payment on behalf of Merchant Banks. As a financial institution leveraging its high skilled Relationship Managers, we will continue to operate an agile product framework to meet the ever-evolving needs of our clientele.

## Project and Structured Finance

Our Project Structured Finance (PSF) Group is a leading and evolving financial advisory, debt arranging, and agency services provider. The

Group supports the Bank's clients by providing a full range of tailored financial solutions, leveraging the expertise of its experienced staff and strong relationships with local and international financial institutions and professional service firms.

We have developed strategic partnerships with several Development Finance Institutions (DFIs) for the purpose of providing medium to long term innovative and sustainable funding solutions at very competitive pricing to eligible clients. These include notable relationships such as the Netherlands Development Company (FMO), European Investment Bank (EIB), African Development Bank (AfDB), International Finance Corporation, (IFC), Deutsche Investitions- und Entwicklungsgesellschaft mbH (DEG), Agence Française de Développement (AFD), amongst others.

The Group also manages the Bank's activities for several intervention funds driven by the Central Bank of Nigeria (CBN), Bank of Industry (BOI) and Development Bank of Nigeria (DBN). These intervention funds are alternative sources of low-cost funding for real sector projects. Through our alliances with several Export Credit Agencies (ECAs) such as Euler Hermes, BPI France, the Group helps eligible borrowers to access specific tied-funding for eligible projects.

## Treasury Group

The Treasury team remained one of the pillars of the Bank's successful performance in 2018 through the provision of front-line solutions in a dynamic market environment. Our diversified portfolio of product offerings, including Forwards, OTC Futures, and Swaps enhanced our clients' confidence in the evolving FX en-

vironment. Similarly, through our suite of tailored fixed income services via prime brokerage, repurchase agreements (REPO), and other yield-enhancing products, we solidified our top position as a primary dealer market maker.

A key milestone during the year was the recognition of our positive impact in the development of the Nigerian fixed income, currencies and derivatives markets that resulted in promoting market liquidity, integrity, and transparency. To this end, we received the Fixed Income Market Liquidity Provider Award at the Inaugural FMDQ Gold Awards, while consistently leading the FMDQ league table.

We expanded our global coverage capabilities, leading to the development of ground-breaking products to facilitate our international trade business and provide investment opportunities to clients in the Diaspora. AccessFX, a web-based foreign currency trade, and settlement platform were designed to offer real-time price discovery and liquidity from the biggest global liquidity providers.

In the course of the year, our consummate commitment to innovation led to the creation of another investment product, HomeInvest. This product is intended for individual investors in the diaspora and offers the advantage of higher local currency interest rates in Nigeria. On the outlook, we are poised to consolidate our proven expertise whilst delivering superior service as we consolidate our position as Africa's gateway to the world.



# access more innovation

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Let's help you achieve more.



Banking with Access: Branch | ATM | Online | Mobile | Contact Center

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more than banking

## DIGITAL BANKING

As part of our 2018-2022 strategic goals, Access Bank has set out to digitise its operations and become digitalised. A major part of this requires the provision of digital services to customers using certain strategic levers, such as automation, connectivity, and simplicity at both parent and subsidiary levels. We have leveraged technology that enables instant and remote deployment of digital services across all our subsidiaries.

## BECOMING AFRICA'S PAYMENT GATEWAY TO THE WORLD

We began the year with a focus on powering digital payments across the African continent. Apart from giving our customers the ability to make fast and seamless transactions, our digital payment initiative facilitates cross-border trade and non-trade payments. This payment system – which we call 'Access Africa' – was developed because much of the payments across Africa are still informal and cash-based.

Access Africa is a fund transfer product designed to simplify Person-to-Person (P2P), Business-to-Business (B2B), Person to Business (P2B), Government to Person (G2P) payments and pretty much other payment activities/flows. It enables efficient and effective transfers, including but not limited to school fees payment, merchant payments, e-commerce payments, trade payments, remittance payments, etc. The service is available in all our branches and mobile banking platform. Access Africa provides a seamless, low-cost and secure payment option for instant intra-Africa transactions. In addition, users can send funds or receive money in either USD or LCY, anytime, anywhere at their convenience.

## CREDIT QUALIFICATION AND EXPANDING CREDIT SERVICES

Part of our objective and focus when we launched this service was to upscale our digital loan offering. This objective was achieved as we made our digital flagship loan product, PayDay Loan, available via a wide range of channels. PayDay Loan provides instant disbursement of soft loans. We have leveraged technology to provide instant and accurate credit check on customers prior to loan disbursement.

Building on our achievements from last year as a result of our partnership with Remitta, which offered PayDay loan to over two million external customers, we have made the product available not just on USSD (\*901#) and web but also on ATMs, Access Mobile, WhatsApp Banking and QuickBucks – our new instant loan disbursement application. This has resulted in credit disbursement in excess of N30 billion through a total of over 1.5 million loans in the period under review. This would have been impossible had we relied on the traditional credit creation process.





## Connecting with the customer – Chat-bot and Social media

We have enhanced the features of our Artificial Intelligence (AI) personal banker, called Tamara. Beyond allowing customers to open accounts, purchase airtime, perform intra and inter-bank transfers and DSTV subscription payments, we have revolutionized the entire customer experience to include weather forecast, sports update, traffic update, investment advice, cash-out services, news update, live chat with customer service, etc.

We have also expanded our service channels by bringing banking services to customers using the social media app, WhatsApp. Although our WhatsApp Banking was rolled out to existing customers for a start, there is a huge opportunity for it to reach millions of potential customers. The features on the platform include Account opening, BVN Check, balance inquiry, PayDay loan, profile update, etc. This is a strategic product through which we aim to sign on 35 million customers at the end of our 2018-2022 corporate strategy.

## Digital Factory and Africa Fintech Foundry

The Bank's Digital Factory continues to deliver trending and innovative solutions in response to challenges facing the Bank and the opportunities that are available. Some of these challenges involve the disruption being caused in the financial services industry by non-bank technology companies (or FinTechs) offering financial services.

This has provided an opportunity for inhouse fintech innovation at Access Bank as we seek to leverage new technologies and remain at the cutting edge of innovative financial services.

Access Bank's African Fintech Foundry (AFF), which nurtures, funds and accelerates the growth of FinTech startups in Africa, held the largest hackathon in Nigeria during the year and has continued to drive and influence FinTech innovators within the ecosystem. The event brought together multiple teams of talented developers, partners, designers, and entrepreneurs. Over a weekend with intensive activities, the participants connected with banking services, utilized artificial intelligence, conversational interfaces, and big-data analytics to deliver novel approaches to old and new problems facing the industry as a whole.

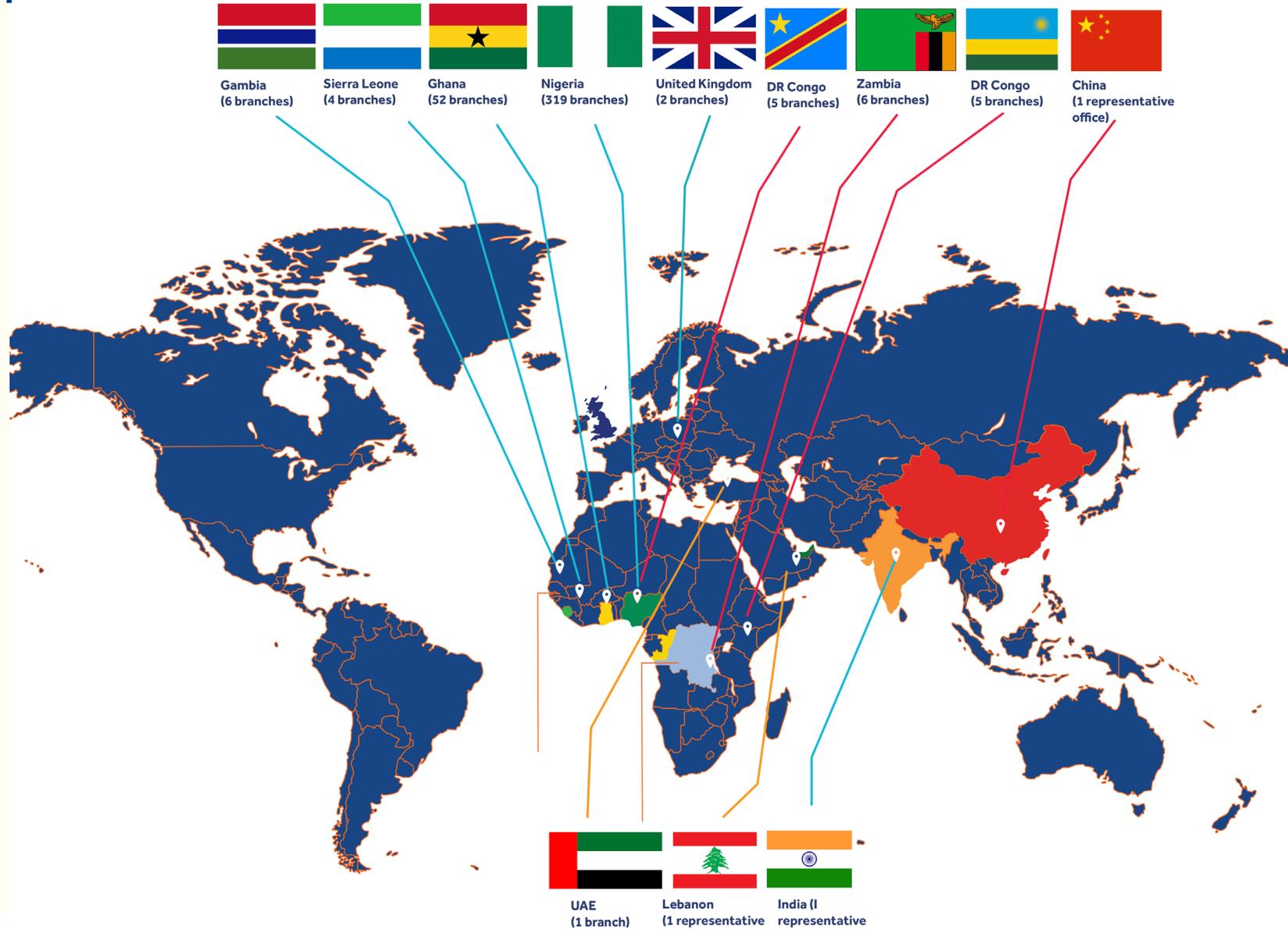
At Access Bank, we recognize that the FinTech landscape is evolving rapidly and we are well positioned to support the growth of the sector and deliver financial solutions for greater social and development impact in Africa.

## Access Bank's Financial Performance and Socio-Economic Benefits

Categories of Economic Value		2013	2014	2015	2016	2017	2018
		('000) Naira					
Direct Economic Values Generated	Revenues	206,891,219	245,217,569	337,404,230	381,320,783	459,075,779	528,744,579
	Operating Cost	122,802,371	152,824,294	234,049,111	203,149,459	188,056,557	193,962,498
Economic Value Distributed	Employees' wages and benefits	31,081,954	31,293,540	42,346,952	51,795,538	54,806,795	57,144,039
	Payments to providers of capital	28,270,022	22,483,662	29,109,307	39,427,422	18,803,180	18,803,182
	Payments to government	7,498,759	8,958,810	9,169,344	18,900,109	18,081,628	8,206,617
	Charitable Donations	391,000,000	388,832,257	346,628,505	285,339	567,027.158	376,753.00
	Economic Value Retained	16,847,113	29,268,431	50,627,759	67,762,915	117,701,679	155,592,892

**Table 1: Access Bank's Financial Performance and Socio-Economic Benefits**

## OUR GEOGRAPHICAL LAYOUT





## CORPORATE GOVERNANCE

Our corporate governance structure is designed to superintend the creation of optimal and long-term shared value for our stakeholders. At Access Bank, environmental, social and corporate governance (ESG) performance is at the top of our corporate agenda. This is because we understand that our positive social and environmental impact will establish us as good corporate citizens in the communities we serve. Sound corporate governance practice, which includes excellent risk management processes, is the basis for our outstanding business performance now and in the long-term.

Access Bank's highest decision-making body is its Board of Directors, which makes the ultimate decisions concerning the Group, excluding matters designated for its general stakeholder's meeting. The Board focuses on matters related to strategy, policies, corporate culture, and organizational structure. It also approves and monitors the risk framework and appetite of the Group.

Access Bank's governance framework is guided by the Central Bank of Nigeria's Code of Corporate Governance for Banks and Discount Houses in Nigeria (the CBN Code), the Securities Exchange Commission Code of Corporate Governance for Public Companies (the SEC Code), and the Post Listing Rules of the Nigerian Stock Exchange. These, as well as the Board Charter and the Bank's Memorandum and Articles of Association, collectively provide the foundation for our sound corporate governance, which earned us the 2017 Best Corporate Governance Company in Africa by the

World Finance Corporate Governance Award. The framework governing the Bank and its subsidiaries enables the Board to perform its oversight functions, while also ensuring the Bank's regulatory compliance. Our subsidiaries also align their governance frameworks with that of the Bank, while also complying with the statutory and regulatory requirements of their host countries.

The Board is aware that effective corporate governance is essential to the sustainable growth of the Group. This is why it prioritizes deepening the principles of corporate governance across the Group. Our corporate behaviour is underpinned by our core values of innovation, excellence, leadership, passion for customers, professionalism and empowered employees.

## Ethics, Integrity & Whistleblowing

Ethical conduct and professionalism are fundamental attributes that underlie the corporate culture at Access Bank. Our corporate culture and values are governed by ethical practices, which are mutually reinforced by our Code of Conduct. Part of these organisational principles that everyone – including not only the Board and employees but also our vendors and suppliers – abide by include non-discrimination, equal opportunities, work-life balance, occupational risk-prevention, respect for people, compliance with sustainability policies and environmental protection.

Our whistle-blowing system is designed to boost our employees' confidence in reporting any misconduct or irregularities, including any action that may violate laws or regulations regarding labour practices, anti-corruption, human rights, and environmental issues. Employees can also report any actions that could potentially cause harm to our business or reputation, or negatively affect the health, security or safety of our employees or customers.

To ensure anonymity in the course of using our whistle-blowing system, we outsourced it to the KPMG ethics line, which gives internal and external stakeholders the opportunity to report unethical activities affecting our bank. There is also an avenue to lodge whistle-blower reports on the bank's website. Users can do this by tapping on the Customer Service icon and scrolling to the bottom of the page where complaints and allegations that require the bank's urgent attention can be lodged anonymously.

Whistleblowing reporting is monitored by the Chief Internal Auditor of the Bank and quar-

terly reports are forwarded to the Board Audit Committee. This policy has improved the faith/support of our employees/stakeholders in bringing suspicious activities or misconduct that can damage the reputation of the Bank, or compromise its operations, to our notice. It has also helped to reinforce the integrity and discipline of our staff by discouraging workplace misbehaviour. Without a doubt, the whistle-blowing policy has helped to maintain high ethical standards amongst our people and further engendered a culture of ethical banking at Access Bank.

To further ensure that the culture of whistle-blowing is enshrined in our employees, we continue to train our new employees on how to address corruption, bribes, and conflicts of interest. We have also appointed anti-bribery compliance officers that coordinate programmes, which relate to new guidelines and existing processes. We also hold quarterly training where we emphasize the importance of whistle-blowing and further reiterate our commitment to protect whistle-blowers against any act of retaliation or intimidation. Any employee who has suffered any detrimental action by reason of a disclosure they made pursuant to the provision of the policy shall be entitled to compensation and/or reinstatement provided that in the case of compensation, the employee's entitlement shall be computed as if he had attained the maximum age of retirement or had completed the maximum period of service, in accordance with his/her conditions of service. For other stakeholders, the whistle-blower shall be adequately compensated.

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We will never ask for your PIN or password, so do not disclose them to anyone. Be alert and protect your banking details when using ATMs. Also, report any suspicious emails, calls or messages immediately.

Call 01 271-2005-7 to report an incidence of fraud or any suspicious activity on your account.

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More information:  
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accessbankplc.com

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### Channels and Procedures of Whistleblowing

The Bank has provided both internal and external whistleblowing channels.

#### Internal Whistleblowing Procedure

The internal whistleblowing channels are as follows:

- Formal letter to the Group Managing Director,
- Access Bank Plc or the Head, Internal Audit, Access Bank Plc.
- Call or text messaging to dedicated phone numbers; 01-2712065 or IP 4160
- Dedicated email address – whistleblower@accessbankplc.com
- Via Access Bank's website - <https://www.accessbankplc.com/Pages/CustomerSupport/Whistle-Blower.aspx>

The Internal Whistleblowing Hotline is available during working hours on work days only. However, the email channel is always available, and the information provided by the whistle-blower shall be kept confidential. Where the concerns are received by a member of staff other than the Group Managing Director/Chief Executive Officer, Chief Conduct and Compliance Officer or Chief Audit Executive, the recipient of such report shall be required to:

- Immediately pass the concern to the Chief Audit Executive and Head, Internal Audit Investigation Access Bank Plc for prompt investigation.
  - If the concerns affect the Head, Internal Audit Investigation or Chief Conduct and Compliance Officer, the Group Managing Director is to be notified. When a director or Board member is involved, such concerns shall be directed to the Chairman of the Board Audit or Board Risk Management Committee.
- The concern(s) shall be presented in the following format:
- Background of the concerns (with relevant dates).

- Reason(s) the whistle-blower is particularly concerned about the situation.

Where there is no merit in a complaint by a whistle-blower, but the person making such claim acted in good faith, the Chief Audit Executive shall ensure that the person suffers no reprisal. However, when a person makes a report in bad faith, particularly if it is based knowingly on false or misleading information, a report of the finding should be kept without any disciplinary actions against the whistle-blower. This is without prejudice to the fundamental right of the internal whistle-blower to seek redress in a court of law.

#### External Whistleblowing Procedure

The external reporting channel makes use of the KPMG Ethics Lines and facilities. The KPMG Ethics line facilities are telephone lines, fax lines, and email address. The telephone lines are open between 8:00 a.m. and 5:00 p.m. on work days only. While the fax number and e-mail address are always available except during periods of maintenance.

Whether the whistle-blower discloses his/her identity, KPMG will not provide any indication of the whistle-blower's identity to Access Bank except KPMG has a written consent from the whistle-blower to provide his/her identity to Access Bank. Telephone calls generally are recorded, and the information is transcribed into a call sheet memo by KPMG for transmission to designated representatives of the Bank. Access Bank, its officers, staff, representatives or agents shall not be entitled to have access to such tape recordings, fax messages or email messages received from whistleblowers.

These measures are necessary to maintain the confidentiality and anonymity of the whistle-blowers. Access Bank will only have access to the call sheet memos:

- Through the KPMG Ethics Line

- E-mail: [kpmgethicsline@ng.kpmg.com](mailto:kpmgethicsline@ng.kpmg.com)
- Toll-free numbers for calls from MTN numbers only: 0703-000-0026; 0703-000-0027
- Toll-free number for calls from Airtel numbers only: 0708 060 1222; 0808-822-8888
- Toll-free number for calls from 9MOBILE numbers only: 0809 993 6366

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security tips

The graphic features a stack of 1000 Central Bank of Nigeria banknotes. In front of the stack are three padlocks labeled ONE, TWO, and THREE. Lines connect these padlocks to three circular icons below, each with a corresponding security tip:

- ONE:** Protect your card and PIN when using the ATM (Icon: ATM card and PIN)
- TWO:** Don't respond to emails or text messages asking for your bank details (Icon: Smartphone with email/text)
- THREE:** Don't save your banking details on your phone. If your phone gets missing or stolen, let us know immediately (Icon: Smartphone with a red 'X' over it)

Please be informed that Access Bank will never ask for your full card PAN, PIN or OTP. When in doubt, visit the nearest Access Bank branch for clarification.  
#ShineYourEye

More Information:  
01-271-2005-7, 0700-300-0000  
[accessbankplc.com](http://accessbankplc.com)

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## Anti-Corruption

At Access Bank, we have an Anti-Bribery and Corruption (ABC) Policy, which includes the rules of conduct that must be followed by employees. Employees are sent the ABC Policy at the beginning of each year to re-familiarize them with the contents of the document and to also re-commit to the bank's ABC Policy by signing an attestation. In 2018, we organized quarterly ABC training for our employees and at the end of the 4th quarter, 967 staff and support staff were trained on ways to recognize and report bribery and corruption incidents. This led to the detection of two incidents in 2018, which were adequately handled. The bank also engaged the services of Ernst & Young to develop an anti-corruption tool, which assesses risks and also shows the areas that need to be improved on. EY is also required to carry out training sessions for the Board of Directors.

## Performance Monitoring, Audit, and Evaluation

The Board, in the discharge of its oversight function, continuously engages Management in the planning, definition, and execution of strategy. Management's report on the execution of our defined strategic objectives is a regular feature of the Board's meeting agenda. This often provides the Board with the opportunity to evaluate and critique management's execution of strategy. The Bank's performance on Corporate Governance is continuously being monitored and reported. We carry out quarterly and annual reviews of our compliance with the CBN Code and the SEC Code and render reports to the regulators. The Board has also established a system of independent annual evaluation of its perfor-

mance, and that of its committees and individual directors. In addition to financial performance, the implementation of the Bank's environmental and social risk management framework and performance, as conducted by the Bank's Environmental and Social Risk Management and Sustainability teams, are also periodically assessed and audited. These audit functions are conducted half-yearly by the Bank's Internal Audit Group, across all the Bank's strategic business units concerned with, and affected by, environmental and social risk policies. Also, the Bank is committed to an external assurance of its environmental and social performance initiatives as contained in our Sustainability Report, internal statements, and policy frameworks. Such external assurance, usually conducted by an independent consultant, involves an audit and evaluation of our Sustainability-related processes.

## Risk Management

For over 10 years, we have developed policies and automated processes that are geared towards environmental and social risk management. These policies and processes continue to guide us in carrying out environmental and social due diligence on our obligors. The policies also ensure we provide guidance, insight and make sufficiently informed decisions for our clients who seek access to capital. The Bank also subscribes to various principles that ensure that our risk management processes conform to the best practices in the industry. Some of these principles are:

- The Equator Principles (EPs)
- The International Finance Corporation (IFC) performance standard
- The United Nations Global Compact (UNGC)
- The United Nations Sustainable Development Goals (SDG's)

These policies and processes have been approved by the governing body of the bank and they outline our attitude to the financial and reputational risks posed by the environmental and social issues that could arise from our client's activities.

replace ad image with picture on management





## SUSTAINABILITY STATEMENT

Access Bank believes the long-term viability of any corporate entity is interdependent on the shared value it continues to create not only for its shareholders but also for its customers, employees and the local community. Ultimately, we subscribe to the principle of optimising revenue for the business through innovative strategies while simultaneously addressing societal needs.

Access Bank also recognizes that as a financier, we have the leverage to promote responsible environmental stewardship; socially responsible development and engage in fair ethical practices. Our management approach to sustainability is predicated on best practices and covers all core areas of Corporate Social Responsibility (CSR). This approach ensures that we cover key areas such as community investment; environmental sustainability; human rights; employment standards; customer satisfaction and relations; high impact products and services; ethical supplier relations.

Based on the foregoing, Access Bank has various policies in line with the core areas of sustainability such as good governance, respect for human rights, progressive labour practices, fair operating practices, responsiveness to consumer issues, good community relations, low carbon footprint, financing sustainable development, among others. Our strict adherence to these policies is one of the ways we

ensure we remain a "responsible" corporate citizen.

### Setting standards

We are at the vanguard of sustainability regulation and thought leadership. We have established our leadership in sustainable finance in Nigeria and Africa by delivering value-adding products and services, which contribute to the economic and social progress of the local communities where we operate. Our commitment to sound sustainability practice also means we constantly monitor the environmental impact of all our stakeholders.

As a global enterprise leading the way to a more sustainable future, Access Bank is focused on sustainable banking that would lead to inclusive economic growth in the countries we have operations. We are also committed to environmentally responsible and socially relevant corporate practices. We are guided by our core values: Excellence, Leadership, Passion for customers, Empowered employees, Professionalism, and Innovation. These values are informed by the need to have a cohesive, strong and vibrant team. Our business fundamentals are built on a solid foundation and composed of sound ethical principles.





### Our People

Access Bank has built a significant repository of human capital. We understand that human capital is crucial for organisational success. Therefore, we nurture and preserve the best talent. We encourage and motivate our people to develop themselves to reach their full potential. We focus on building stronger teams of talented people as we recognize that continual personal improvement and job satisfaction are important to attract and retain talent.

Everyone plays a key role in the Bank; we encourage teamwork amongst employees; we also encourage a commitment to excellent performance and productivity. We provide platforms for nurturing long-term relationships with customers. Our culturally diverse staff reflect the richness and uniqueness of the countries we do business in.



### Our customers

Access Bank has a banking solution to cater to every customer's need, underpinned by a focus on client relationships. We offer a range of solutions to our customers from the most basic to the most sophisticated of financial services and we ensure that our customers' requirements are always met through the most cost-effective and convenient methods.

We continuously monitor the opinions of our customers and their experiences with Access Bank. This enables us to know where we can improve our service offering and calibrate customer loyalty towards Access Bank.



### Community

At Access Bank, we want to help the people and businesses in the local communities where we operate to prosper. Hence, we make deliberate efforts to support various projects, organizations, and events focused on making a positive difference in the communities. Our priority areas of support include Health, Education, Sports, Arts, and Environment.



### Environment

From the energy efficiency in our buildings to our progress in managing water and waste, we continue to find innovative ways to reduce the Bank's impact on the environment, thereby embed sustainability throughout our businesses. We are also constantly reminded of the social and economic consequences of climate change and its increasing impact on our customers and clients. By recognizing and understanding these issues, we are able to manage risks and capture new market opportunities.

Over the next five years, Access Bank desires to maintain its position as the number one bank in Nigeria, with a strong global franchise and a universal payment gateway, solidified by a robust capital base and best-practice governance structures. This commitment is reflected in various aspects of our business processes. We are committed to ensuring we monitor the social and environmental risks of our financing activities and measure our environmental footprint.

At the heart of our strategy is the strong belief that we can finance the future of our numerous stakeholders – customers, employees, suppliers, and shareholders. The markets in which we operate are among the most challenging in the world, with multiple developmental issues. Whilst these challenges create opportunities, we are devoting our resources to achieving results and making an impact through the power of finance. As a result, we promote access to banking along with social inclusion, while contributing to the development of the communities where we are present and preserving the environment.

We demonstrate our continued dedication to financial sustainability, responsible and inclusive finance, and sustainable development through our strategic partnerships and collaboration with very important institutions. Responding sustainably to the business needs of the our local communities and providing innovative solutions that help improve such communities are the reasons we are in business and continue to upscale our positive impact.



## APPROACH TO SUSTAINABILITY

At Access Bank, we recognize that in order to succeed in today's global marketplace, sustainability must be embedded in the way we do business. That is why our sustainability vision embeds environmental, social, and economic considerations into our core business strategy. It helps us maintain a deep understanding of the macro and micro trends and risks that can affect us as a business, and the society at large, while finding ways to mitigate them. Our sustainability vision is **"To be the Most Sustainable and Respected Bank in Africa, financing and facilitating brighter futures for all our stakeholders through innovative services and best in class operations."**

We are committed to a clean environment and the fight against climate change. We continue to invest in innovative technologies and techniques that promote the efficient use of resources and helps us to manage risks.

At Access Bank, we believe in helping businesses grow by eliminating the barriers to financial inclusion through our wide range of financial products suited to the peculiar needs of individuals, businesses, institutions, and governments. So doing, we are achieving our goal to facilitate and finance sustainable economic growth.

We are also committed to the ten principles of the United Nations Global Compact, as we continuously strive to improve our sustainability performance. We have also embedded relevant targets of the United Nation's 17 Sustainable Development Goals (SDGs) in our operations and activities as a major player in the African financial services industry.

### 2018 Milestones

- » We launched the "Africa's Gateway to the World" campaign, a strategic initiative which promotes access to finance in Africa and globally. Therefore, we increased economic opportunities and investments, which would further boost national savings.
- » We developed the Global Principles for Responsible Banking in collaboration with UNEP FI and 27 other global banks.
- » We launched Season 2 of the "Save Today, Take Tomorrow" campaign to drive financial inclusion.
- » We expanded our waste recycling initiative at more branches of the Bank, thereby resulting in a total of 82 locations.

## OUR STAKEHOLDER ENGAGEMENT



STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
Customers	<p>Complaint Resolution</p> <p>Customer Experience Research</p> <p>Customer Appreciation</p> <p>Customer Data Update</p>	<p>To assess our world-class services.</p> <p>To provide us with input that can be used to enhance our services.</p> <p>To grow and protect their investment and wealth;</p> <p>To get valuable banking service that is transparent and competitive in pricing.</p> <p>To assess the products and services they need.</p> <p>To receive sound financial advice and financial education.</p>	<p>Continuous</p> <p>Dependent on the need of the customers and identifiable sales, service or guidance opportunities.</p>	<p>SMS</p> <p>Email</p> <p>Focus Group Sessions</p> <p>Business Forums</p> <p>Events &amp; Sponsorships</p> <p>Contact Centre/Phone Calls</p> <p>Social Media (Twitter, Facebook, Instagram)</p> <p>Guest Frontline Initiatives</p>	<p>Long wait time to speak to an agent</p> <p>Lack of adequate follow-up</p> <p>Delayed Issue Resolution</p> <p>Inability to access services, loans, and applications</p> <p>Attitude of staff at branches.</p>	<p>Engagement of customers to determine specific issues</p> <p>Escalation to relevant units/persons for resolution</p> <p>Investigation of complaints</p> <p>Follow up and resolution of identified issues</p> <p>Reversal of disputed funds (where required)</p> <p>Communication with customers regarding resolution</p> <p>Redesign of processes to prevent future failures/development of sustainable resolution</p> <p>Improved efficiency of the Ombudsman process to increase first-time resolution (FTR)</p> <p>Recruitment of staff to reduce issue resolution waiting time.</p>

STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
Employees	<p>To encourage continuous improvement towards world-class Performance.</p> <p>To improve employees' capabilities.</p> <p>To provide employees with strategic direction and keep them informed on the group's activities.</p>	<p>To provide us with feedback and input that can help us improve their working environment and our business process.</p>	<p>On-going;</p> <p>As required by employees.</p>	<p>Training and capacity building</p> <p>Retreats</p> <p>Town hall meetings</p> <p>Employee volunteering</p> <p>Employee satisfaction survey</p> <p>Inside Access monthly newsletter</p> <p>Awards and recognition</p> <p>Emails</p> <p>Intranet</p> <p>Happy hours</p> <p>Executive director's face-to-face with employees</p> <p>Human Resources face-to-face interaction with employees.</p>	<p>More training opportunities;</p> <p>Review of the performance management process;</p> <p>Improved work-life balance.</p>	<p>We provided an array of platforms for capacity building, including training, talent mentoring conversations, on-going performance reviews and an environment that is conducive for growth.</p> <p>We maintained our 7 pm shutdown policy to enable employees to leave the office earlier and spend more time bonding with family and friends.</p>

STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
<p>Shareholders and Investors</p>	<p>To ensure transparency in our disclosure to the investor community.</p> <p>To deliver consistent and timely information on the bank's performance and strategy.</p>			<p>Annual Report &amp; Accounts</p> <p>Website</p> <p>Results announcement</p> <p>Results Call</p> <p>Annual General Meetings (AGM)</p> <p>Non- Deal Roadshows</p> <p>Investor and Strategy Days</p> <p>Investor Newsletter</p> <p>Factsheet</p>	<p>Strategy</p> <p>Capital</p> <p>Operational efficiency:</p> <p>Risk and management:</p> <p>Brand value and reputation</p> <p>Human capital</p> <p>Sustainability</p>	<p>Strategy: Our global footprint is changing and growing and we will be in the Africa corridor trade hubs and the global gateway markets within five years. We have always been a highly ambitious bank and our ambition now is to become Africa's gateway to the world</p> <p>Capital: The bank has a disciplined capital plan in alignment with its strategic plan, with an optimized capital structure designed to strengthen the balance sheet, while providing flexibility to take advantages of attractive opportunities even in a downturn.</p> <p>Operational efficiency: Operational efficiency remains an imperative for the bank, as we continue to see the benefits of our cost initiatives intensify over the next 5 years.</p> <p>Risk and management: Being a bank underpinned by the highest standards of risk and compliance, we continue to focus on robust risk management practices that enhance the compliance and risk practices.</p> <p>Our success is driven by our adherence to ethical behaviour and to global standards. Our belief in sustainable banking is as strong as ever. We take our role as flag-bearers for responsible business seriously and we continue to work with governments to build awareness and raise standards for the industry.</p> <p>Brand value and reputation: Access Bank has built a formidable banking brand and a reputation that transcends the local market.</p> <p>Human capital: The bank is consistently supported by a highly skilled, disciplined and ethical workforce. We are committed to the development of our people, growing a talentpool and training our team to harness new potentials</p> <p>Sustainability: We are an African bank with global reach. Our purpose is to drive sustainable economic growth across our continent.</p>

STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
Communities	<p>To create partnerships that serve to facilitate our integrated sustainability activities</p> <p>To obtain input from environmental experts, communities and nongovernmental organizations (NGOs) regarding key focus areas.</p> <p>To create awareness of our integrated sustainability commitment and initiatives.</p>	<p>To get advice and guidance on how to achieve desired outcomes for themselves, their families, their businesses and their communities</p> <p>To partner on common social and environmental issues.</p> <p>To collaborate in a way that furthers social, environmental and other common agendas for the greater good.</p>	<p>On-going</p> <p>As required by the stakeholder</p>	<p>Charitable donations and sponsorship</p> <p>Community outreaches through our employee volunteering activities.</p> <p>Partnerships with the community facing non-governmental organizations.</p> <p>Community investments and development efforts.</p>		

STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
Regulatory Bodies	<p>To maintain open, honest and transparent relationships and to ensure compliance with all legal and regulatory requirements.</p> <p>To retain our various operating licenses and minimize our operational risk.</p>	<p>To ensure regulatory compliance;</p> <p>To promote the soundness and stability of the domestic banking and financial system, thereby contributing to its financial stability.</p>	As required.	<p>Regulatory consultations;</p> <p>Various industry and regulatory forums;</p> <p>Meetings between regulators and our Board members.</p>		

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STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
Media	<p>To communicate the Bank's key messages, events and actions to various stakeholder groups using strategic media platforms.</p> <p>To promote awareness about the Bank's product and services, especially among customers and investing public.</p> <p>Increasing the credibility of the Bank as a stable and potentially lucrative investment target.</p> <p>Building credibility and brand awareness for the Bank over the long term</p> <p>Improving business outcomes by generating new leads using targeted media outlets, to increase visibility to prospects.</p>	<p>To get general information on the projects, products, and services of the bank and spin stories around them.</p> <p>To get constant updates on the merger between the Bank and Diamond Bank.</p> <p>To get information on the financial results of the Bank for analysis and deployment to various stakeholders to enable them to make informed decisions.</p>	<p>Quarterly media engagements to discuss business matters.</p> <p>Media parleys for the sustenance of the relationship between the Bank and media houses.</p> <p>Scheduled meetings to discuss specific matters of importance to the bank.</p>	<p>Press conferences</p> <p>Media Parleys</p> <p>Coverage of Bank's events and product launch</p> <p>Interviews</p> <p>Questionnaires</p>	<p>Issues around the Merger and how it affects stakeholders</p>	<p>Constantly reaching out to various stakeholders through our media partners, helps them understand that the merger is one that is beneficial for all. It also helps us gain their trust and confidence in the process.</p>

STAKE-HOLDERS	Why we engage	Why we are engaged	Frequency of engagement	Mode of engagement	Material issues raised	Our responses
Suppliers	<p>To maintain an ideal and timely supply of goods and services for our operations.</p> <p>To obtain products or services required for conducting our business.</p> <p>To encourage responsible practices across our supply chain, bearing in mind, local procurement, supplier conduct and environmental considerations.</p> <p>To include critical suppliers in cross-functional teams to contribute expertise and advice before specifications are developed for products or services.</p>	<p>To provide products and services;</p> <p>To negotiate pricing and contracts;</p> <p>To promote new product and service offerings;</p> <p>To respond to tenders.</p>	<p>On-going interaction with suppliers and contractors for procurement purposes;</p> <p>Supplier education workshops, road shows, etc.</p> <p>One-on-one negotiations and meetings;</p> <p>Changes to trading arrangements in terms of our procurement systems.</p>	On-going.	<p>Pricing</p> <p>Payment terms</p> <p>Service delivery</p>	We carried out due diligence before resolving issues, which arose from the issues raised.

**Table 2: Access Bank's Stakeholder Engagement**

## ACCESS BANK'S PROGRESS ON COLLABORATIVE PARTNERSHIP/MEMBERSHIP

Since Access Bank embraced sustainability as a corporate strategy, the Bank has established and continues to maintain viable alliances with reputable organizations to affirm our adherence to global best practices. We are also leveraging these partnerships for effective implementation, execution, evaluation, and reporting of our sustainability initiatives and interventions.

Our overall objective for mutual relationships is to positively impact the local and global communities. Our different partnerships for sustainable development, as well as our membership roles and contributions, are illustrated as follows:



Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
<p>United Nations Global Compact (UNGC)</p>	<p>The UNGC is a global platform and an initiative of the UN. It was established to encourage businesses to adopt fundamental principles in the areas of respect for human rights, good labour practices, environmental protection, and anti-corruption.</p>	<p>Until June 2018, Access Bank was the co-Chair of United Nations Global Compact Local Network Steering Committee. In June of that year, the Network was restructured to have a Board of Directors rather than a Steering Committee, in line with the Quality Standards outlined in the 2020 Global Compact Strategy. Following a 3-year term as co-Chair, Access Bank was appointed to serve on the new Board of the United Nations Global Compact Local Network.</p> <p>In our role as Board Member, the Bank actively participated in a High-Level Board Retreats. Through these strategy sessions, the Local Network evaluated its existing programmes as well as addressed general concerns about the new mandate from the Global Compact as it relates to Nigeria.</p>
<p>Nigerian Business Council on Sustainable Development (NBCSD)</p>	<p>The NBCSD is a council of CEOs of pioneering companies committed to making a difference in the sustainable development of Nigeria. NBCSD brings the collective force and voice of the private sector to promote sustainable development practices in Nigeria.</p>	<p>With our GMD/CEO on the Board, Access Bank continues to promote sustainable development alongside other member organizations (local and multinational) committed to the sustainable development of Nigeria.</p>

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
<p>United Nations Environmental Programme Finance Initiative (UNEP FI)</p>	<p>The UNEP FI is a collaborative initiative between UNEP and the global financial sector. UNEP FI works with its full range of partners to promote sustainable development through the financial industry players.</p>	<p>In 2018, Access Bank remained an active member of the UNEP FI. We were involved in several initiatives, including collaborating with 27 global banks from across five continents (with Access Bank as the only West African bank) to develop the Principles for Responsible Banking. The Principles define the banking industry's roles and responsibilities in aligning financing with the Sustainable Development Goals and the Paris Agreement on Climate Change.</p> <p>Access Bank was well represented at the UNEP FI Global Roundtable and Climate Finance Day on November 26, 2018, in Paris, France, partaking in several conferences and workshops, which covered trending topics in the global sustainability space. Herbert Wigwe (Group MD/CEO) was nominated alongside 10 other CEO's from leading global banks, to join in the CEOs panel discussion on Transforming Banking. Additionally, the draft Principles were launched during the event by the CEOs and representatives of the Core Group banks.</p> <p>Access Bank served as African Lead for the Principles, participating at both virtual (weekly teleconferences at global and regional levels) and In-Person Core Group Meetings. The Bank's role in the development of the Principles demonstrates its commitment to accelerating sustainable finance and promoting a green, inclusive and sustainable economy in Africa. In addition to the months-long discussions for the development of the Principles, the Bank hosted and sponsored a UNEP FI membership consultation session and high-level dialogue, themed "Financing Our Future through Natural Capital," amongst others.</p>

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
<p>United Nations Principles for Responsible Investment (UNPRI)</p>	<p>In partnership with the UNGC and the UNEP FI, the UNPRI is a United Nations-backed initiative, led by the investment community, to encourage responsible environmental, social and governance (ESG) considerations in making investment decisions.</p>	<p>At the core of Access Bank's subscription to the UNPRI is the desire to incorporate environmental, social and good governance considerations in all our investment decisions. In 2018, we demonstrated this commitment through the ESG criteria included in our investment and financing activities.</p> <p>Although the overall responsibilities for making investment decisions rests with the Board of Directors, after obtaining executive management's approval, our equity investments are initiated by strategic business units (SBUs) with input from the Risk Management Division, which screens and appraises the consistency of each one of our investments with our responsible investment framework and risk management policy. Critical to this screening and appraisal processes are environmental, social, governance, labour, and human rights practices of the investee.</p>
<p>Nigerian Conservation Foundation (NCF)</p>	<p>NCF is dedicated to nature conservation and sustainable development in Nigeria. NCF leads in promoting sustainable development through environmental conservation and natural resource management in Nigeria.</p>	<p>Access bank remained a member of the Nigerian Conservation Foundation in 2018. We continue to support biodiversity preservation through our contribution to the foundation.</p>
<p>Nigeria Business Coalition Against AIDS (NiBUCAA)</p>	<p>A network of companies working together to help member-companies and others to develop workplace programmes for preventing and combating HIV/AIDS</p>	<p>In 2018, Access Bank Group MD/CEO, Herbert Wigwe, continued to serve as Co-Chair of NiBUCAA alongside the MD/CEO Total E&amp;P Nigeria Plc, Nicolas Terraz, leading the efforts of the private sector towards ensuring an HIV and AIDS-free generation. Throughout the year, various strategic meetings were organized by the Board, to drive the new agenda of the transformational journey of the administration.</p> <p>Access Bank, together with NiBUCAA, organized an Informal Board Dinner and the Inaugural Board of Trustees meeting with the new board to strategize towards the successful achievement of the new goals of the coalition. Additionally, the Bank continued to provide support for organizational programmes, hosting and facilitating stakeholder engagements, charring meetings and strategy sessions, amongst others.</p>

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
		<p>In commemoration of the 30th Anniversary of World AIDS Day on December 1, 2018, Access Bank co-sponsored a NiBUCAA AIDS Walk to enable the Coalition raise awareness about HIV, show support to people living with the virus, join the global campaign to eradicate HIV, empower people to make choices about HIV prevention and provide a platform to distribute HIV Testing Services in Lagos and Abuja.</p>
<p>Convention on Business Integrity (CBI)</p>	<p>CBI works to empower individuals and institutions against corrupt practices. Its mission is to promote ethical business practices, transparency and healthy competition in the private and public sectors.</p>	<p>In our continued partnership with CBI, we have been successful in keeping our commitment to zero-tolerance for corruption. In 2018, the actual execution of this commitment across our SBUs truly enabled the Bank to avoid corrupt business practices.</p>
<p>Global Reporting Initiative (GRI)</p>	<p>The GRI is a global non-profit organization that promotes corporate sustainability practices through sustainability reporting. GRI does this by releasing standards and principles on sustainability reporting.</p>	<p>In 2018, Access Bank continued as a member of the GRI GOLD community, reaffirming our commitment to shaping the future of sustainability and reporting, whilst empowering decision-making towards a more sustainable economy and future. We continued to uphold the GRI mandate by publishing our comprehensive sustainability report based on the GRI standards. Our status as an organizational stakeholder to GRI was maintained in 2018.</p>
<p>Equator Principles (EP)</p>	<p>The Equator Principles are a framework for managing environmental and social risks in the financial sector. Over 80 financial institutions in over a hundred countries have signed up to the Principles.</p>	<p>Access Bank reviews all prospective project finance transactions for environmental and social risks in line with the equator principles as well as the IFC's performance standard and legislation. Our application of the equator principles has ensured greater consistency in applying environmental and social risk management within our project finance. We also submitted a report to the Equator Principles in 2018 in furtherance of our commitment to sustainable project finance.</p>
<p>London Benchmarking Group (LBG)</p>	<p>The LBG is a global network of organizations that are committed to community investment as a tool for sustainable development. These organizations use the LBG Model as a framework for measuring, managing and reporting the value, and the achievements, of the contributions they make to communities and society.</p>	<p>Based on the LBG, in 2018, we monitored all our CSR investments alongside the LBG model. This enabled us to track progress on our investments in community development. The model also provided insight on areas of improvement in our CSR activities for the coming years.</p>

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
<p>GBCHealth</p>	<p>This is a coalition of more than 230 companies working to improve the health of their workforces and communities around the world. Focus areas include reducing maternal, newborn and child mortality, and advancing efforts for combatting HIV, TB, and malaria.</p>	<p>In 2018, Access Bank supported the efforts of GBCHealth in addressing global health issues. We actively participated in providing platforms to build knowledge and multi-stakeholder collaboration. We also took part in creating tools to support companies' ability to improve health and wellness in the workplace, in communities and at the national, regional or global level.</p> <p>Access Bank also continued in its partnership with GBCHealth on the Malaria-To-Zero initiative, a project that is aimed at averting 1 million malaria cases in Nigeria by the year 2020.</p>
<p><b>Corporate Alliance on Malaria in Africa (CAMA)</b></p>	<p><b>CAMA is a group of private sector organizations with business interests in Africa. These organizations pool efforts to combat malaria in sub-Saharan Africa.</b></p>	<p><b>In 2018, we remained consistent with our resolve in eradicating malaria within our sphere of influence and our communities of operations.</b></p> <p><b>Access Bank, as a leading member of the alliance, hosted the strategic End of Year (EOY) meeting of CAMA organized to review the activities of the alliance in 2018 and strategize toward the plan for 2019. At this EOY meeting, the Bank contributed toward shaping the 2019 CAMA objectives.</b></p> <p><b>In recognition of the astute commitment made by the Bank towards addressing malaria in Nigeria and Africa as well as its continued support and dedication to the Corporate Alliance on Malaria in Africa, Omobolanle Victor-Laniyan, Head, Sustainability, Access Bank Plc was announced as the new African co-chair of CAMA.</b></p>
<p>WeConnect International</p>	<p>WeConnect is a global non-profit organization committed to sustainable development through women economic empowerment. WeConnect is a coalition of corporate members from over seventy (70) countries. WeConnect makes an impact by encouraging, increasing and promoting opportunities for women-owned businesses.</p>	<p>Through our strategic partnership with WeConnect, Access Bank continuously leverages its alliances, partnerships, and collaborations with reputable international organizations, to promote women entrepreneurship across Africa.</p>

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
World Economic Forum (WEF)	The World Economic Forum (WEF) is an international organization for public-private cooperation. The forum engages the foremost political, business and other leaders of society to shape global, regional and industry agendas.	Access Bank, as a member of the World Economic Forum, contributed to the goals of the forum, thereby facilitating the provision of a platform for the world's leading companies and global leaders to shape a better future. As a member of the forum, Access Bank contributed to the projects and initiatives – online and offline – to address industry, regional and systemic issues.

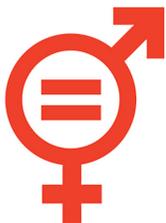
**Table 3: Updates on Partnerships and Coalition**



## PROGRESS ON SDGS



Goals	Target	Access Bank's Corresponding Initiative
<p><b>Goal 1: No Poverty</b></p> 	<p><b>End poverty in all forms everywhere.</b></p>	<p>Access Bank has continued to support programmes that are geared towards the economic emancipation of the local communities where we operate. In 2018, we supported the Fresh Foundation Programme, which trained and empowered 85 young adults to start their businesses. As part of the Be Entrepreneurs initiative, we were also able to reach 805 people in Oyo State and 347 individuals in Osun State. The initiative was implemented in partnership with Junior Achievement Nigeria. Eight organizations were also selected to implement various skill acquisition and financial literacy programmes in various parts of the country, directly impacting 4,000 people.</p> <p>We also provided financial advisory services for families through our Family Savings Scheme through which we encourage families to save together and access exclusive privileges while they continue to enjoy the confidentiality of their banking relationships, manage their accounts as unique individuals and get rewarded together. Through this scheme, over 50,000 families judiciously adopted the savings culture in 2018.</p>
<p><b>Goal 2: Zero Hunger</b></p> 	<p><b>End hunger, achieve food security and improved nutrition and promote sustainable agriculture.</b></p>	<p>In 2018, we continued the Aflasafe Project, which is aimed at training smallholder farmers in the South-South region of Nigeria on sustainable agricultural practices. This project is being carried out in partnership with Gracefm Seda Services. The project is an initiative of the International Institute of Tropical Agriculture (IITA) and the World Bank. It aims to eliminate unsustainable agricultural practices, boost productivity of agriculture, promote food security and improve the livelihood of smallholder farmers across Nigeria.</p>
<p><b>Goal 3: Good Health and Well-being</b></p> 	<p><b>Ensure healthy lives and promote well-being for all at all ages.</b></p>	<p>We continued to support various health initiatives in 2018. We partnered with various non-profit organizations to carry out programmes to commemorate World Tuberculosis Day, World Mosquito Day, World AIDS Day and World Heart Day. Through our partnership with ACT Foundation, we also implemented programmes with Special Olympics Nigeria, Development Africa and Women at Risk International Foundation. These programmes were focused on malaria prevention, neonatal jaundice prevention and treatment, and empowering traditional birth attendants to handle the birthing process in a more hygienic manner.</p> <p>Through our Employee Volunteer Initiative, our employees also adopted various health centres, including Makoko Primary Health Centre, Iwaya Primary Health Centre, Alli Dawodu Primary Health Centre, and Alhaji Kola Osho Primary Health Centre. The aim of the programme was to restore healthcare services and provide equipment for the proper functioning of the health centres. Our employees also initiated the task of setting up an Accident and Emergency Centre along the Lekki-Epe Expressway, Lagos. This would aid the reduction of fatalities arising from accidents in that part of Lagos when the project is completed.</p>

Goals	Target	Access Bank's Corresponding Initiative
<p><b>Goal 4: Quality Education</b></p> 	<p><b>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</b></p>	<p>We are aware that education is necessary for economic growth and poverty reduction because it has a multiplier effect on other areas such as health, democracy, and governance. In 2018, several of our employee volunteer projects were focused on education as various units in the bank adopted schools through the bank's Adopt A School Initiative and Take Tomorrow Initiative. The Corporate Communications, Retail Operations, Commercial Banking, Global Market, and Corporate Operations units of the bank all took up projects related to mentoring school students, providing educational materials, building classrooms and providing educational aids for the various schools that were identified. These projects succeeded in providing a more conducive environment for learning for the children and giving them access to mentorship and ICT training that they ordinarily would not have had access to.</p>
<p><b>Goal 5: Gender Equality</b></p> 	<p><b>Achieve gender equality and empower all women and girls.</b></p>	<p>Access Bank supports gender equality through its labour policies and various initiatives sponsored by the Bank. This is evident as 49% of our professional staff and 33% of our executives are female. Our policy promotes equality as remuneration and appraisals are merit-based and not gender-based.</p> <p>We also created the Access Women Network, a platform for female employees to accelerate personal and professional development. Initiatives of the Network in 2018 included The Orange Lecture, titled 'Hear Me Too', which focused on gender-based violence. The lecture was held to mark the International Day for the Elimination of Violence Against Women. The lecture was focused on survivors, creating a platform for them to share their stories and encouraging those who were going through any form of abuse to speak up. The Network also organized a Health Week, which involved a seminar on the importance of skin and hair maintenance and a Zumba fitness session.</p> <p>The 'W' INITIATIVE is an award-winning initiative of the Bank. It has truly remained the hub of everything Access Bank has to offer women. In 2018, the W Initiative continued to provide capacity building programmes tailored for women through the Womenpreneur Business Workshops executed in partnership with the Enterprise Development Center (Pan African University). Access Bank, under the W Initiative, also granted more women access to finance through the W Power loan scheme designed specifically for female entrepreneurs in select sectors. The W Initiative has also birthed the Maternal Health Service Support (MHSS), which has been referred to by experts as the banking product that delivers babies. The scheme continues to aid scores of women to complete their families and access quality healthcare by financing medical and fertility treatments for women, amongst others benefits.</p>

Goals	Target	Access Bank's Corresponding Initiative
<p><b>Goal 6: Clean Water and Sanitation</b></p> 	<p><b>Ensure availability and sustainable management of water and sanitation for all.</b></p>	<p>Clean water and sanitation are essential to the health and well-being of any community, the lack of which could lead to various diseases. This was why Access Bank in 2018, through its Employee Volunteer Initiative provided a borehole for the residents of Dustbin Estate, Ajegunle, as part of the Business Banking Division's efforts to provide toilets and bathrooms for the residents. Prior to the project, the estate had no toilets and bathrooms and residents defecated in the open water passages or pits. We were able to provide 10 toilet units and 10 bathroom units and also, drill a borehole to ensure 24-hour water supply.</p>
<p><b>Goal 7: Affordable and Clean Energy</b></p> 	<p><b>Ensure access to affordable, reliable, sustainable and modern energy.</b></p>	<p>Access Bank has made internal and external investments to ensure access to renewable energy. The Bank also remains committed to efficient energy usage. We have successfully integrated the use of solar power as 12 of our branches and 290 ATMs are currently solar-powered. Our Ogunlana Drive Branch is fully powered by solar energy with no connection to the national grid. The Bank also makes use of energy efficient LED lightings at its Head Office and all its facilities nationwide. We observe an early shutdown policy, which was introduced in 2015. Shutdown was reviewed from 8pm to 7pm at the Head Office and 6 pm at the branches. These efforts have succeeded in reducing our diesel consumption and in turn, reduced our carbon footprint.</p>
<p><b>Goal 8: Decent Work and Economic Growth</b></p> 	<p><b>Promote sustained, inclusive, and sustainable economic growth, full and productive employment and decent work for all.</b></p>	<p>Through our partnership with ACT Foundation in 2018, we were able to collaborate with JAKIN NGO for the Fresh Foundation Programme. This was a training focused on essential business management principles, vocational skills, computer application, and office automation. This programme targeted out-of-school youth in Lagos State. It also reached 85 young adults who have successfully started businesses and can support their families. Our partnership with ACT Foundation also resulted in the collaboration with Junior Achievement Nigeria, which led to the engagement of 1,500 students in 15 schools in Oyo and Osun States.</p>

Goals	Target	Access Bank's Corresponding Initiative
<p><b>Goal 9: Industry, Innovation, and Infrastructure</b></p> 	<p><b>Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.</b></p>	<p>Access Bank's Digital Factory delivers trending and innovative solutions. One of the ways we continued to do this was by holding the largest hackathon in Nigeria in 2018. The hackathon brought together multiple teams of talented developers, partners, and entrepreneurs to solve specific problems.</p> <p>The Women Banking Team continues to promote inclusive industrialization and customized services for women. This has resulted in 125,000 women benefitting from 138 hosted and partnered programmes organized to promote women's economic empowerment.</p>
<p><b>Goal 10: Reduced Inequalities</b></p> 	<p><b>Reduce inequality within and among countries.</b></p>	<p>In 2018, Access Bank carried out projects that were focused on reducing inequalities and providing a level-playing field for everyone. Through the Employee Volunteer Initiative, the Channels Unit visited the Heart of Gold Hospice in Lagos and provided food items, mattresses, and gifts to the hospice. Through our partnership with Special Olympics Nigeria and the ACT Foundation, we were also able to reach children living with disabilities. The programme was aimed at preventing and reducing malaria morbidity and mortality incidence in Nigeria.</p> <p>We were also able to partner with the Festus Fajemilo Foundation to empower over 1000 young people living with disabilities and train over 100 adolescent advocates. We also engaged stakeholders across 20 schools in different communities on protecting the rights of young persons living with disabilities.</p>
<p><b>Goal 11: Sustainable Cities and Communities</b></p> 	<p><b>Make cities and human settlements inclusive, safe, resilient, and sustainable.</b></p>	<p>We partnered with the Nigerian Conservation Foundation in 2018 to clean 18 selected communities in Eti-Osa Local Government Area of Lagos State and donated 18 central waste collection bins. We were able to reach 18,000 people through this effort. We also raised sanitation champions for the communities and made the inhabitants aware of the benefits of proper waste disposal, sanitation and hygiene.</p> <p>We also continued to finance the Eko Atlantic City project in partnership with the Lagos State Government. The Eko Atlantic City is a sustainable smart city in Lagos that has been designed to become Nigeria's version of Manhattan, New York.</p>

Goals	Target	Access Bank's Corresponding Initiative
<p><b>Goal 12: Responsible Consumption and Production</b></p> 	<p><b>Ensure sustainable consumption and production patterns.</b></p>	<p>In 2018, Access Bank adopted policies that improved efficiency and reduced total energy and water consumption. One of these policies is the Bank's early shutdown policy, which reduced diesel consumption. We also installed water-efficient cisterns in our restrooms and mandated that all meals be eaten at the designated lunchrooms at our Access Recreation Centre (ARC) to reduce water use from washing plates.</p> <p>We have also automated most of our processes in a bid to reduce our paper consumption. We adopted eco-printing practices by embracing the use of responsibly sourced paper/recycled paper, ensuring that printing is done on both sides of the paper, and encouraging paperless meetings with the use of the Diligent BoardBook electronic memos.</p>
<p><b>Goal 13: Climate Action</b></p> 	<p><b>Take urgent action to combat climate change and its impacts.</b></p>	<p>Access Bank's efforts in combating climate change can be seen in our programmes aimed at reducing our carbon footprint. Through our partnership with ACT Foundation, we provided funding to Nature Protection and Environmental Improvement Initiative (NAPEIIN) and the Nigerian Conservation Foundation (NCF) to create awareness on climate change. This outreach benefited 353 students in 10 Secondary Schools in Lagos State. It also led to the cleaning of 18 selected communities in Eti-Osa Local Government Area of Lagos State who received 18 central waste collection bins. We were also able to reach 102,001 Nigerians during the 2018 International Day for The Preservation of Ozone Layer.</p>
<p><b>Goal 14: Life Below Water</b></p> 	<p><b>Conserve and sustainably use the oceans, seas and marine resources for sustainable development.</b></p>	<p>Through our sustainable waste management strategy, we ensure that all waste from our facilities are properly treated and disposed of. All recyclables(plastics, paper and glass) are picked up by our recycle partners (Recycle Point and ParallelPoint Consult), and the rest is sent to the landfill sites. Through this approach, we ensure that waste generated in our facilities does not end up in drainages or end up in the ocean to disrupt and destroy marine life. We have also adopted strategies to ensure that we use water responsibly. Example are the water efficient cisterns and taps installed in our restrooms.</p>
<p><b>Goal 15: Life on Land</b></p> 	<p><b>Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, halt and reverse land degradation and biodiversity loss.</b></p>	<p>Access Bank remains conscious of the need to protect life on land. This is why we adopted a sustainable waste management strategy that has produced a drastic reduction in our waste sent to landfill sites from over 2000 tonnes in 2016 to 890 tonnes in 2018. Our waste management strategy incorporates recycling of polyethylene terephthalate (PET) bottles, paper, shredded paper, old cartons, and glass bottles, which is currently carried out in over 80 branches, including our head office. We also carry out periodic training of our employees on sustainable waste management. This helps to ensure that our waste management strategy runs seamlessly.</p>

Goals	Target	Access Bank's Corresponding Initiative
<p><b>Goal 16: Peace, Justice and Strong Institutions</b></p> 	<p><b>Promote peaceful and inclusive societies for sustainable development; provide access to justice for all and build effective, accountable, and inclusive institutions at all levels.</b></p>	<p>For us at Access Bank, promoting peaceful and inclusive societies entails creating awareness and supporting advocacy on causes that are unjust and inhumane. One of such causes is the fight against Female Genital Mutilation (FGM). To stop this menace, we partnered with HACEY Health Initiative to take the fight against FGM to the northern part of Nigeria. We were able to train 70 female peer educators and mobilize 40 male volunteers. We were also able to encourage survivors of FGM to anonymously lend their voices to the harmful effects of FGM. We also supported The Roses Ministry widows outreach on health-related issues and provided access to drugs and health care. We also provided food items, skills training and medical care to survivors.</p>
<p><b>Goal 17: Partnerships for the Goals</b></p> 	<p><b>Strengthen the means of implementation and revitalize the global partnership for sustainable development.</b></p>	<p>We have forged partnerships with public and private sector organizations as well as other global bodies united by a shared commitment to sustainable development. These organizations include:</p> <ul style="list-style-type: none"> <li>United Nations Environment Programme Finance Initiative – Co-Chair Africa; member, Global Steering Committee</li> <li>Board Member, United Nations Global Compact Nigerian Local Network</li> <li>Board Member, Nigerian Business Council on Sustainable Development (NBCSD)</li> <li>Chair/Interim Secretariat, Steering Committee, Nigerian Sustainable Banking Principles</li> <li>Member, United Nations Principles for Responsible Investment (UNPRI)</li> <li>Member, Nigerian Conservation Foundation (NCF)</li> <li>Co-Chair, Nigeria Business Coalition Against AIDS</li> <li>Partner, Convention on Business Integrity (CBI)</li> <li>Member, Global Reporting Initiative (GRI) Gold Community</li> <li>Member, GBC Health</li> <li>Co-chair, Corporate Alliance on Malaria in Africa (CAMA)</li> <li>Leadership Group Member, United Nations Women Empowerment Principles</li> <li>Board Advisory Committee, Private Sector Health Alliance of Nigeria</li> <li>Board Member, Nigerian Business Council on Sustainable Development</li> <li>Member, Private Sector Delegation to the Global Fund Board</li> <li>Member, WeConnect National Advisory Board, Nigeria.</li> </ul>

**Table 4: Progress on SDGs**

## PROGRESS ON UNGC



The United Nations Global Compact (UNGC) is a global platform and an initiative of the United Nations. The platform was established to modify the value systems of businesses around the world and set a principles-based approach to doing business. The UN body encourages businesses to adopt fundamental principles in the areas of human rights, labour practices, environment, and anti-corruption. It has 13,000 corporate participants and stakeholders in over 170 countries of the world, making it the world's largest corporate sustainability initiative. The UNGC helps to ensure that its signatories do not only uphold their basic responsibilities to people and the planet. It is also a platform that promotes long-term success of the respective businesses.

### Access Bank and Labour Practices & Human Rights

In 2012, Access Bank committed to the UNGC by becoming a signatory. The Bank has since conducted its business in accordance with UNGC principles. Our sustainability team collaborates with various representatives of other strategic business units to examine the implementation of these principles across all units, especially our strategic business units liaising with vendors/suppliers. This enables our sustainability culture to influence and engender sustainable practices in our supply chain, thereby reducing the risk of our suppliers and vendors being involved in environmentally unsustainable and socially irresponsible practices. By incorporating inclusivity in our

recruitment policy, we have been able to foster creativity and resourcefulness among our employees and at the same time, ensure that everyone's right to be hired irrespective of gender, age, race, and religion, country of origin, disability and sexual orientation is upheld.

### Access Bank and the Environment

We have made efforts to combat climate change by curbing our greenhouse gas emissions. This was achieved by reducing our diesel consumption and supplementing our power supply with solar power at our business locations. We have also consolidated efforts to reduce our water consumption, reduce our paper use, and also reduce our waste taken to landfill sites. We have also kept our business travels to a minimum by embracing the use of available technology to hold meetings that will otherwise require the physical presence of its participants. The Bank also has a number of initiatives that ensure that our clients and suppliers contribute to a low carbon economy. To guarantee compliance by our clients and suppliers, we have included environmental impact assessments and audits of prospective projects in a bid to reduce our carbon footprint.



### Access Bank and Anti-Corruption

Our Anti-Bribery and Corruption (ABC) Policy includes the rules of conduct that must be followed by every employee of Access Bank. Quarterly training sessions are facilitated for employees to emphasize our commitment to the global fight against corruption. In 2018, we invested in an anti-corruption tool developed by a third-party. The tool aids us in assessing anticorruption risk and showing areas that should be improved on.

### Access Bank and the UNGC Local Network in 2018

To further reiterate our commitment to environmental stewardship and responsibility, Access Bank continued as the co-Chair of the UNGC Local Network Steering Committee until June 2018, when the Network was restructured to have a Board of Directors rather than a Steering Committee, in line with the Quality Standards outlined in the 2020 Global Compact Strategy. Following this 3-year term as co-Chair, Access Bank was appointed to serve on the new Board of the UNGC Local Network as a Board Member. The Bank has actively participated in a High-Level Board Retreat and

through this strategy session, the Local Network has evaluated its existing programs as well as addressed general concerns about the new mandate from the Global Compact as it relates to Nigeria.

### Progress on UN-WEPS

The United Nations – Women Empowerment Principles (UN-WEPs) is focused on ensuring the full economic participation of women across all sectors and at all levels of economic activity. These principles enable us to build stronger economies, support women businesses, institute more stable and just societies, and also improve the quality of life for men and women, families and communities.

Access Bank, as a corporate entity, has always placed a priority on respect for women and empowering them with all they need to succeed in every area, as women are a huge part of our market. We see women empowerment as a vital aspect of global sustainability and we do not underestimate its power to build an inclusive economy. Over the years, we have contributed to creating a prosperous economy with a significant investment in empowering women in our workplace, marketplace, and communities.



S/No	Principles	Initiatives by Access Bank
1	Establish high-level corporate leadership for gender equality.	Access Bank maintains a high-level corporate leadership on gender equality matters. Leading by example, our Group Managing Director/Chief Executive Officer (GMD/CEO) Herbert Wigwe, still serves as the Bank's lead champion on women empowerment initiatives. Meanwhile, Bolaji Agbaje, the Head, Group Human Resources, and Omobolanle Victor-Laniyan, Head, Sustainability continue to actively represent the Bank on the international Leadership Group of the UN Women's Empowerment Principles. As a Bank, we also take to heart leadership in collaborative partnerships with other financial sector players who are committed to women empowerment. In addition, we serve on the Banker's Committee's Sub-committee on Women Economic Empowerment in Nigeria.
2	Treat all women and men fairly at work – respect and support human rights and non-discrimination.	Our programmes and benefit packages are equally made available to both men and women. The Bank makes equal remuneration to both men and women who work at the same level. We also promote continued support, employment and nondiscrimination of women during cases of pregnancy and after childbirth. This includes, amongst others, the provisions we make for maternity leaves, and more flexible post-childbirth work options. This has put our Bank's post-parental leave retention rates at about 100%. At Access Bank, we do not discriminate against either men or women; and as a Bank, we are totally opposed to gender-based harassment of any kind. Our whistle-blowing line remains open to complaints and grievances around gender-based discrimination (whether against men or women). This whistle-blowing mechanism also significantly helps to deter gender-based abuses in our workplaces.
3	Ensure the health, safety, and well-being of all female and male workers.	Our Bank has a strong commitment to health and safety. We remain committed to promoting the wellbeing of all our staff, including female and male employees. Our internal health and safety programmes and health maintenance schemes help to ensure that our employees are in good physical and mental conditions always. Since 2013, and throughout 2018, the Access Recreation Centre (ARC), unrivaled in the industry, has provided our workers with an avenue for boosting their work-life balance. The ARC, which comprises a gymnasium, meal rooms, and various relaxation spots, helps to boost wellness and healthy living among Access Bank's employees.
4	Promote education, training, and professional development for women.	Access Bank has an undying commitment to the development, training and capacity building of our workers. Indeed, all these professional development packages are at the disposal of our male and female workers, without discrimination. In addition, having recognized the potential role of women in the future of financing a stronger and bigger Africa, Access Bank launched several initiatives to further catalyze the professional development, mentoring and grooming of our women employees. These include the Access Women Network, which was launched in 2013 and the 'W' initiative introduced in 2014.

S/No	Principles	Initiatives by Access Bank
5	<p>Implement enterprise development, supply chain, and marketing practices that empower women.</p> <p>37.50% Board female representation as at H1, 2018</p>	<p>Owing to our zero-tolerance for discrimination in terms of professional development, the proportion of the Bank's female workers in top management and on the Bank's board have been on the rise in the past few years. About 37% of our board members are females, having risen from 12% in 2012; and about 47% of our employees are females, having risen from 39% in 2012. Besides this, Access Bank also promotes initiatives to empower women through our supply chain activities and marketing practices. For example, in 2014, and as a part of the "W" Initiative, we began deliberate support of the growth of Small and Medium Enterprises (SMEs) owned by women. We will continue to remain committed to encouraging the financial inclusion of female entrepreneurs, through the provision of value-adding and empowering benefits as well as financial products targeted at women in business.</p>
6	<p>Promote equality through community initiatives and advocacy.</p>	<p>Access Bank's commitment to women empowerment is also evident in our community investment initiatives. In 2014, we partnered with WeConnect International, a global non-profit working towards worldwide empowerment of women, to organize a Global Certification Capacity Development Workshop for upcoming women entrepreneurs in communities around us. In addition, Access Bank makes every effort to prevent the discrimination and exclusion of girls and women in communities where we donate our time and resources through charitable causes and employee volunteering.</p>
7	<p>Measure and publicly report on progress to achieve gender equality.</p>	<p>Access Bank regularly reports to our stakeholders and members of the public on all our sustainable development initiatives. This includes our communication of progress towards achieving gender equality and women economic empowerment through our periodic reports. We do this primarily through our annual Sustainability reports such as this one. Ongoing launch of new initiatives are also usually reported through other channels such as our Bank's quarterly Customer Digests.</p>

Table 5: Progress on UN-WEPS



## PROGRESS ON NSBP

In 2018, Access Bank retained its role as Chair of the NSBP Steering Committee, providing leadership, guidance, and support to other Nigerian banks in the implementation of the Nigerian Sustainable Banking Principles (NSBPs). Furthermore, the Bank continued to serve as the Interim Secretariat for the Committee, coordinating successful meetings, executing Committee's activities, communicating Committee engagements and promoting the adoption of the NSBPs in the Nigerian banking industry.

Access Bank continued to support new and existing sustainability champions across the banking sector, by organizing, hosting and sponsoring training and seminars for institutional strengthening, capacity building, and empowerment of sustainability professionals across financial institutions in Nigeria.

### NSBP Steering Committee Meeting

The Nigerian Sustainable Banking Principles (NSBP) Steering Committee held monthly meetings at different member banks' offices with different issues raised and solutions proffered to drive Sustainability across the industry and strategize for the future. Access Bank served as the secretariat driving the process of these meetings throughout 2018.

### Sustainability Champions Meeting

Whilst the Sustainability champions meetings/workshops are not new initiatives, the impact of the Bank's efforts towards the success and value-added from these meetings/workshops in 2018 are far-reaching.

Understanding the importance of continuous learning, re-learning, knowledge-sharing and training, Access Bank, for the first time, successfully mobilized Sustainability consultants from highly reputable local and international firms, including IFC, Ernst and Young, KPMG, PriceWaterhouseCoopers, amongst others, at zero-cost to the beneficiaries, and all-costs to Access Bank. These highly engaging, analytical and informative workshops covered diverse topics, ranging from the measurement and management of the environmental impacts of banking practices; to protecting, conserving and utilizing natural capital for financing the Nigerian economy. The topics also included strategic approaches to building a sustainable supply chain, amongst others.

This systemic and programmatic training on sustainability provided deeper insight on industry gaps and challenges, whilst exposing champions to international best practices and proffering innovative solutions to address the constraints in embedding sustainability and improve sustainability operations across the Nigerian banking industry. The value of these knowledge-sharing workshops, championed and implemented by Access Bank in 2018, is far-reaching and the impact is sure to continue far beyond 2018. The feedback from participants at these workshops shows high levels of satisfaction and knowledge gained. This assures us of the value of these workshops and we are encouraged to drive the initiative in the coming years.





## Progress On Equator Principles

The Equator Principles were created in 2003 when financial institutions around the world paid little or no attention to the environmental and social risks associated with lending. As environmental awareness grew, banks became targets for criticism for financing environmentally hazardous projects. Hence, the need for a set of guiding principles that ensure both profit and social benefits.

The Equator Principles are a risk management framework designed for financial institutions. They are designed for determining, assessing and managing environmental and social risks in projects with the goal of providing a minimum standard for due diligence and monitoring in order to support responsible risk decision-making. 96 financial institutions in 37 countries have adopted the Equator Principles. They have made commitments to implement the Equator Principles in their internal due-diligence process and policies for financing projects and will not finance projects where the said client is unable to comply with the Equator Principles.

Access Bank became a signatory to the Equator Principles in 2009. The Bank reviews all prospective project finance transactions for environmental and social risks in line with the principles as well as the International Finance Corporation's (IFC) performance standard and legislation. Our application of the equator principles has ensured greater consistency in our application of environmental and social risk management within our project business finance. We also submitted a report to the Equator Principles in 2018 in furtherance of our commitment to sustainable project finance.

## ALIGNMENT WITH THE DRAFT GLOBAL PRINCIPLES FOR RESPONSIBLE BANKING



The Global Principles for Responsible Banking was developed in 2018 by 28 banks including Access Bank under the flagship of United Nations Environment Programme Finance Initiative (UNEPFI), and will be finalized in 2019. The Principles aim to provide the banking industry with a single framework that embeds sustainability at all levels and business areas of the bank, in line with society's goals, as conveyed in the Sustainable Development Goals, the Paris Climate Agreement and significant sustainability frameworks. The Principles require banks to be transparent and accountable; publicly reporting on their positive and negative impacts, their contributions to society's goals and their progress in implementing the Principles, and their engagement with key stakeholders on their impacts.

The launch of the draft Principles in November 2018 opened a six-months public consultation

period, for all relevant stakeholders to provide feedback on the Principles as it affects and relates to their stakeholder group. Access Bank has been nominated to host one of the three consultation sessions in Africa in the following year. As one of the banks that developed the Principles, we have mapped the Bank's 2018 performance against the draft version of the Principles in the table below.



S/No	Principles	Access Bank's Alignment
1	Alignment - Align business strategy to be consistent with and contribute to society's goals, as expressed in the SDGs, the Paris Climate Agreement and relevant national and regional frameworks.	Access Bank's business strategy is informed by stakeholder feedback on issues that are material to them as well as by industry trends and global best practices. These issues are regularly assessed to ensure that our performance is consistent with society's goals and our commitment to guiding frameworks.
2	Impact & Target Setting - Continuously increase our positive impacts while reducing the negative impacts on and managing the risk to, people and environment resulting from our activities, products and services. Set and publish targets where we can have the most significant impact.	We remain committed to ensuring our products, services and activities are designed to accelerate and increase our contribution to positive societal impact. Additionally, we also actively take measures to monitor and minimize our negative social and environmental footprint.
3	Clients & Customers - Work responsibly with our clients and customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.	At Access Bank, we place utmost priority on delivering value and innovative solutions to our customers, markets and communities. We believe we have a major role to play in ensuring that our customers are committed to adopting and advocating a culture that creates a sustainable future.
4	Stakeholders - Proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.	<p>A key focus of our Sustainability Strategy is continuous and consistent engagement with employees, customers, suppliers, shareholders, investors, regulators, communities, civil society organizations, private sector organizations and government, to ensure that approach aligns with stakeholder expectations.</p> <p>To achieve this, we are actively involved in several multi-stakeholder initiatives including chairing the Boards of Corporate Alliance on Malaria in Africa and Nigeria Business Coalition Against AIDS, as well as member of the UNGC Local Network Board, UN Women Empowerment Principles Leadership Group, Board Advisory Committee, Private Sector Health Alliance of Nigeria, Private Sector Delegation to the Global Fund Board, WeConnect National Advisory Board, Nigeria, amongst others.</p>

**Table 6: Alignment with the Global Principles for Responsible Banking**

S/No	Principles	Access Bank's Alignment
5	Governance & Culture - Implement our commitment to these Principles through effective governance and a culture of responsible banking.	The bank's Sustainability policies and frameworks (e.g. Environmental and Social Risk Management (ESRM), Human Rights, Health, Safety, Security and Environment (HSSE), Employee Volunteering policies), set in line with the Bank's commitment to various sustainability principles are publicly stated, and managed by a strong governance structure led by the Board which has governance oversight for sustainability management.
6.	Transparency & Accountability - Periodically review our individual and collective implementation of these Principles and be transparent and accountable for our positive and negative impacts and our contribution to society's goals.	Access Bank's business practices are founded on fairness and transparency. This has been demonstrated through reporting and regular disclosures as stipulated by the guiding frameworks which we are signatories to and regulatory requirements. Our performance is reported internally to Management and to the Board on a quarterly basis to ensure that the Bank maintains its approach to operating sustainably.



## ACCESS BANK EMPLOYEES

At the centre of Access Bank's consistent growth and success is a culture of collaboration and dedication to innovation. Our workforce are committed to our values of integrity and mutual respect. The development and retention of human capital constitute a major policy priority for the Bank as we navigate a highly competitive terrain. Our highly-skilled and well-motivated workforce has made us the preferred bank amongst the other banks.

We understand that for our employees to give their best performance at work, they need to have a healthy work-life balance, training, comprehensive development opportunities and decent long-term career prospect. These and other strategic incentives that we offer our employees continuously encourage them to deliver excellent and superior services to our customers and other stakeholders.

### Diversity and Equal Opportunities

Inclusivity and diversity are frontline sustainability practices at Access Bank. This is because we are aware that our diversity is one of the sources of our strength. As an organization, this means that we do not discriminate by gender, age, race, religion, country of origin, and sexual orientation when we need to engage, develop and retain talent. Diversity helps to widen the range of thinking, which fosters creativity and resourcefulness among our employees. We also ensure that our employees understand the importance of diversity and recognize the importance of everyone's contribution to the Bank. We encourage individual expression in the workplace.

Building an inclusive environment that leverages diverse skills, expertise, cultural differences and gender balance places us in a better position to meet our customer's needs. It also provides avenues for growth, empowerment, and engagement for our employees. Employees are also compensated based on merit, which is influenced by their qualifications, experience level, special skills, and performance.

### Non-discrimination and Disability

At Access Bank, we have a non-discrimination policy that prohibits the discrimination and persecution of employees and applicants based on disability. Our Human Resources Group is mandated to respond swiftly to any complaints and apprehensions as regards discrimination that is brought to our attention. We believe that people with disabilities can also stimulate creativity. Hence, we operate a policy that defines the standards of practice on fair working conditions for employees. We ensure they are not encumbered by any workplace barriers so that they can be fully active both professionally and socially. All employees are on a level playing field in all facets of personnel management, including compensation, placement, evaluation, and recruitment. Having put in place these measures, no complaint or lawsuit was filed against the Bank on the grounds of discrimination in the reporting year.

## Women Empowerment

Our women are important to us at Access Bank. Over the years, we have worked hard to increase the number of women in our workforce from 39% in 2012 to 49% in 2018. This goes to show that we believe that women play a critical role in our growth and success as a Bank. We also believe in the ability of the woman in leadership roles in terms of being creative and innovative. This places her in a unique position to influence the organization. This was the basis for establishing the Access Women Network (AWN) in 2013. The platform provides female employees opportunities to accelerate their professional and personal development. Through the AWN, we chaired the following projects in 2018:

### Access Bank as a Family-Friendly Employer

Our corporate conduct and core values are reflected in the programmes that we operate, especially those that enhance work-life balance for our employees. We offer our female employees the option of a 3 or 6-month maternity leave, which enables them to give adequate care to their newborns before they resume work. We operate a day-care centre in the Head Office to cater to the needs of our employees while they work. We also grant 5-day paternity leave to our male employees to ensure that their wives have the support of their husbands immediately after childbirth. These initiatives have helped to improve the productivity of our employees.



## ANNUAL APPRAISALS

Our commitment to the growth and development of our employees is underscored by our annual appraisals, which give us a chance to understand their abilities and provide a more conducive environment for them to thrive in their duties. A distinct set of quantitative and qualitative standards and conditions, which are tailored to meet each employee group, are used to assess our employees' responsibilities and the extent of their autonomy. This evaluation process is a significant aspect of our human resource management policy and it involves 99% of our employees, of which 49% are female and 51% are male. We have also put in various bonus schemes to motivate employees at all levels, based on the results from their annual appraisals.

### Leadership

Leadership development is a critical part of human capital management at Access Bank. We nurture the skills and confidence of our employees by placing them in various positions of responsibility. From junior managers to senior executives, we also provide our employees with professional development opportunities to further improve their team engagement. This has helped in improving communication skills, participation of our employees, and a general sense of purpose and recognition that has increased overall productivity of our workforce.

### Talent Management and Capacity Building

Ensuring that we have the right number of em-

ployees with the requisite skill-sets in order to meet our current and future business priorities is a critical objective at Access Bank. It is also imperative for us to create an enabling environment with the appropriate policies to both enhance the productivity of our workforce and enhance our employees' individual career goals. This is why we continuously provide training opportunities in the form of e-learning, classic training courses, general training and job-specific training to develop and improve their talents.

In 2018, we spent over N800 million on various capacity building training on 58% of our employees to further prove our commitment to developing their skills. Employees spent an average of 30 hours per employee on training focused on high-performance mindset, service quality assurance, health and safety, and a few other pertinent subjects. Our senior management and key talents also got special career development training to prepare them for future challenges.

### Training for Sustainable Start

All our entry-level employees at Access Bank are trained on the principles and practices of sustainable banking to help them understand the Sustainability vision of the bank and prepare them to tackle the challenges ahead. This enables the bank to incorporate sustainable practices seamlessly in all our business units and also mitigate the behavioural problems that may hinder sustainable change in our business environment. These training and resources, channeled towards sustainability awareness in our employees, will ensure that

we continue to strengthen our sustainability leadership in the Nigerian financial sector and beyond.

### Senior and Middle Management Programme

We followed up with our commitment to the development and growth of our employees in 2018 by providing more avenues for our Senior and Middle Managers to build their competence levels in compliance with the standards set by the Central Bank of Nigeria (CBN) under

its Competence Framework for the Banking Industry in Nigeria.

This has led us to adopt a top-bottom approach by creating the Senior Management Programme and Middle Management Programme, which emphasizes both professional and vocational development. Both programmes also provide participants with skills that are required in 21st-century banking. This has led to the championing of significant process revolutions within the Bank and improved customer satisfaction.



## COMMUNICATION WITH EMPLOYEES

We recognize that proper communication with our employees is essential for us to attract and retain the best talents. Maintaining a two-way communication channel with our employees has helped us foster trust and understanding between the Bank and its employees. This has enabled us to find the proper avenue through which we can improve employee satisfaction. In 2018, we employed various channels of communication to engage our employees. These channels included surveys, events, meetings, and team building/bonding sessions, with the aim of increasing brand awareness, driving productivity and developing synergies across board.

### 2018 Employee Satisfaction Survey

At Access Bank, we conduct an annual employee satisfaction survey across our parent company and subsidiaries as part of our employee engagement practice. The survey allows for anonymous responses and the process is managed by Engaged Metrics Inc., a company based in the U.S.A., with over eleven years of experience in collecting employee engagement data. The objectives of the 2018 Employee Satisfaction Survey were:

- » To measure the level of employee satisfaction and engagement in 2018 and over the last 4 years.
- » To obtain insight on how engaged and committed employees were with the Bank's strategy.
- » To obtain insight on how well the Group was doing on its people management practices from the employees' perspective.
- » To obtain insight into factors affecting employee motivation and attrition level across the Group.



## Participation Rate

The overall participation rate across the group was 82% of the eligible population size of 4,123. This was a significant increase over 2017 levels of 62% due to:

- » The roles played by line supervisors and Group Heads in encouraging their team/group members to participate.
- » The fact that we also did not conduct the McKinsey Organizational Health Index (OHI) survey in parallel.

Access Zambia had the lowest participation rate of 72%, although lower than the plan of 80%. The sample size is statistically significant as 48 out of 68 employees participated. The drop in the participation rate for DR Congo and Zambia was attributed to internet connection issues (in DR Congo) and email throttling issues (in Zambia).

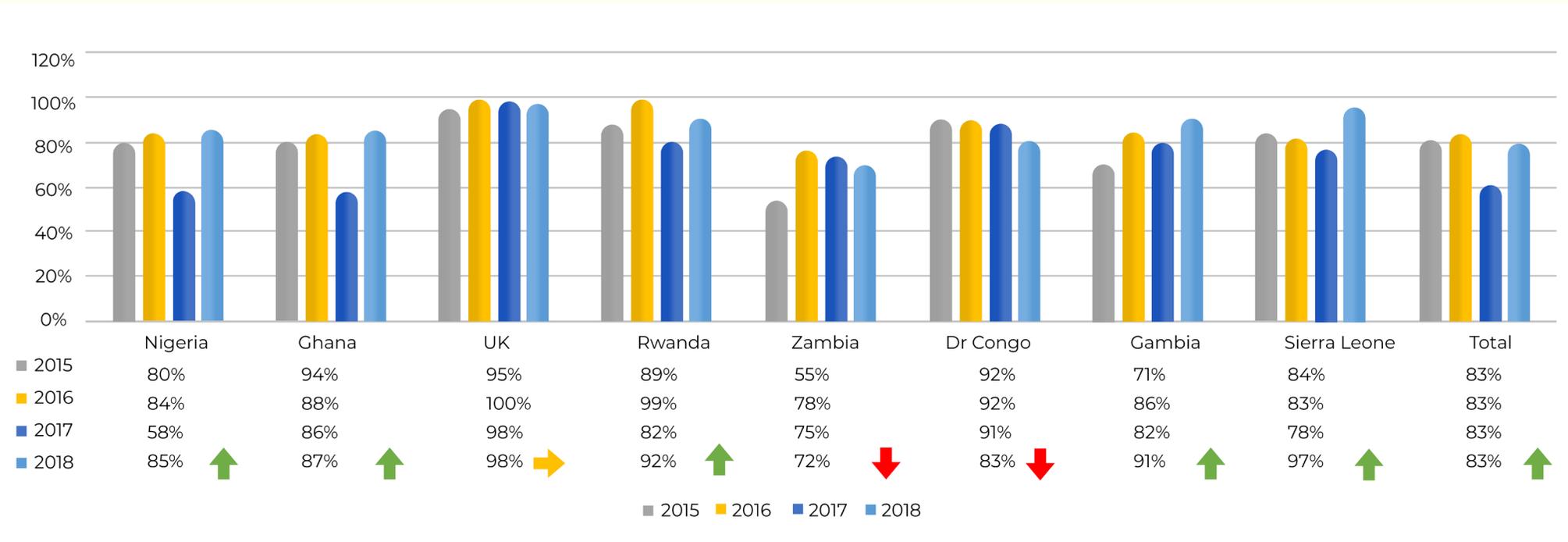
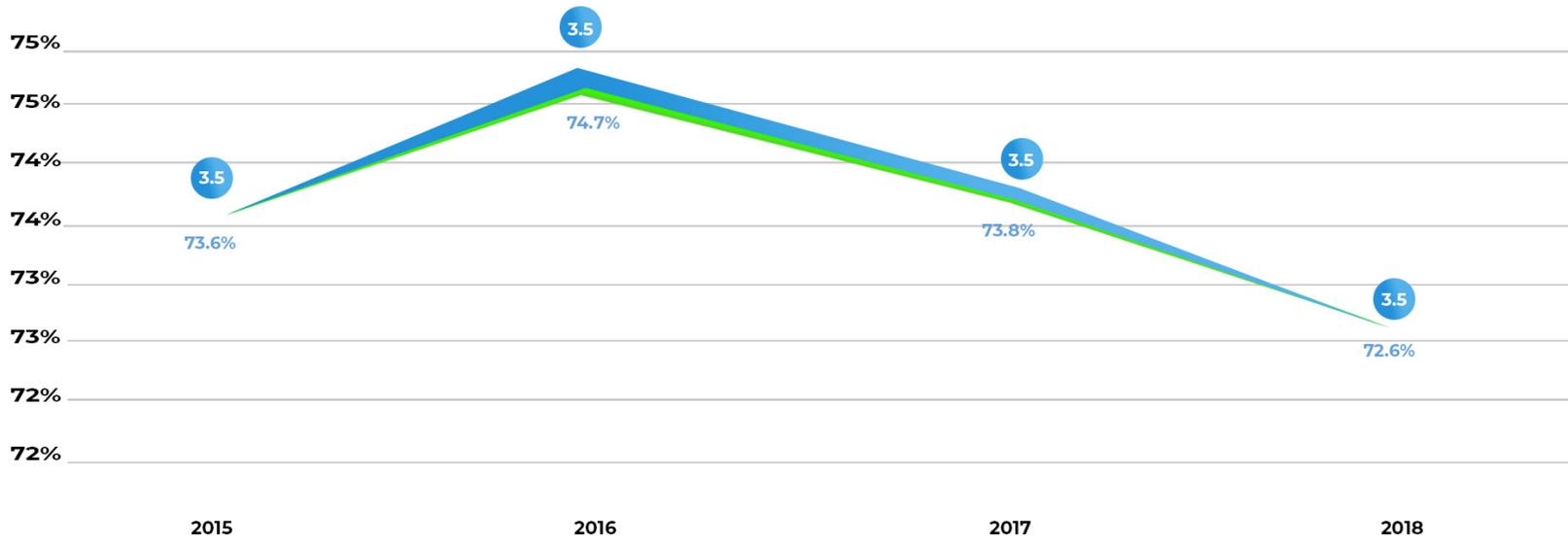
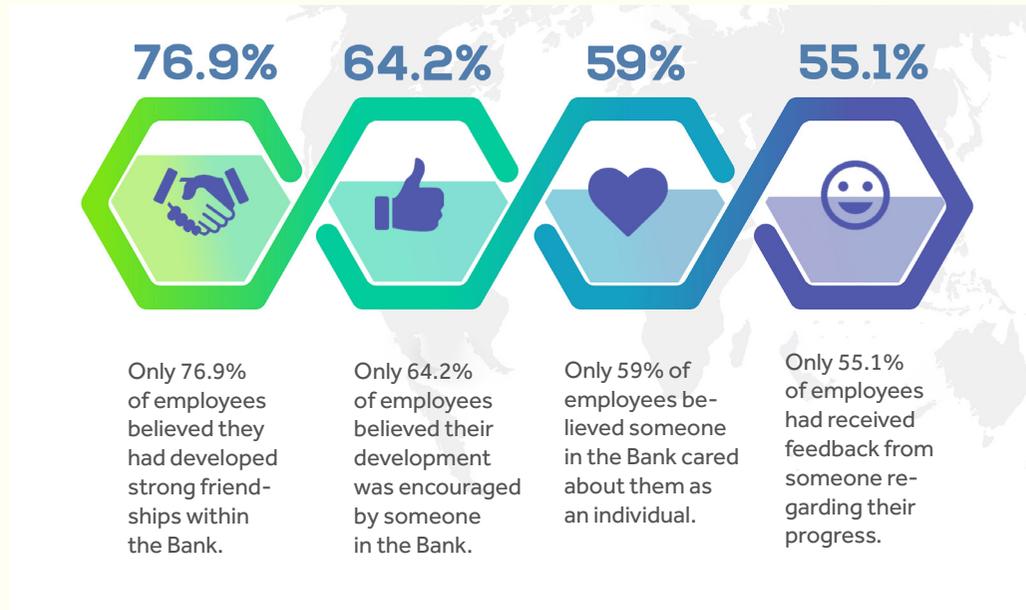


Figure 2: Participation Rate of Employees

### Employee Satisfaction Index

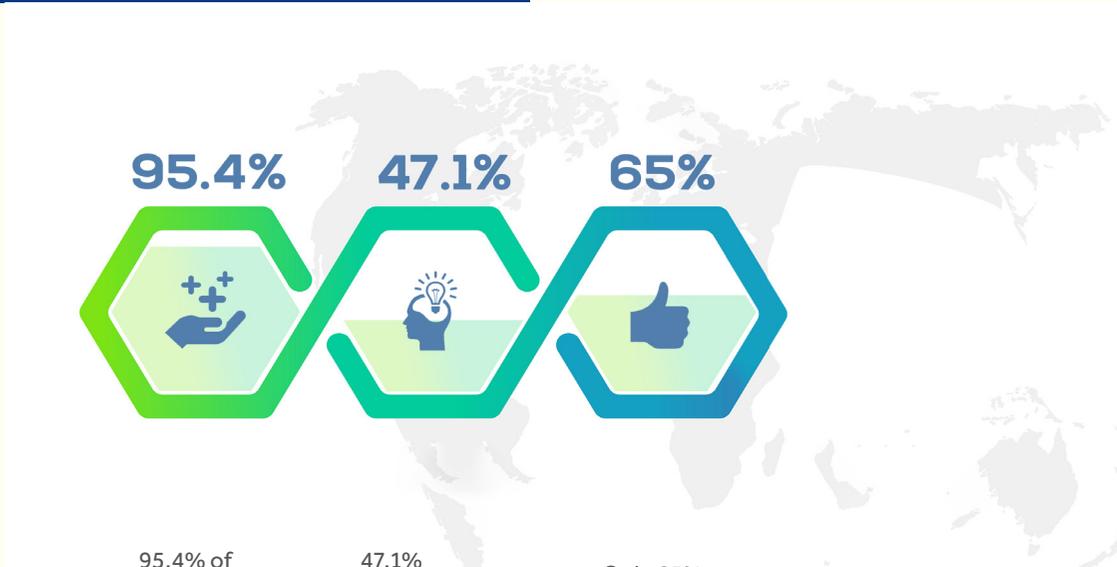
The employee satisfaction index remained constant at 3.5, which was below the plan of 4.0. In absolute percentage terms, there was a reduction from 73.8% to 72.6%. This was attributable to:

- a. Employees had challenges building networks within the Bank as evidenced by:



79 **Figure 3: Employee Satisfaction Index**

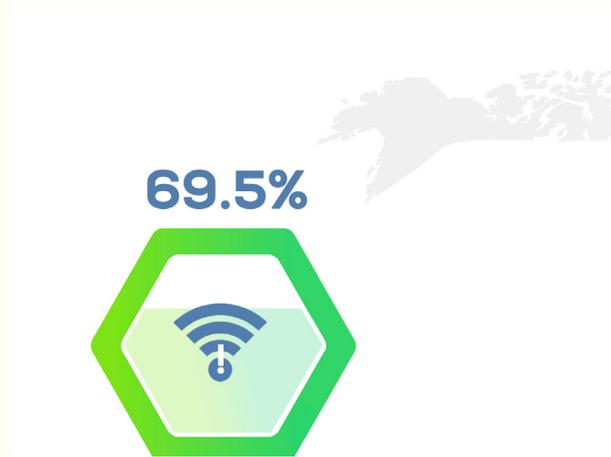
b. Employees' understanding of the Bank's strategic objectives and commitment to its ethos were weak as evidenced by:



95.4% of employees believed their jobs contributed to the purpose of the Bank, effectively.

47.1% believed their opinions mattered and their talents were utilized effectively.

Only 65% believed they received recognition from supervisors and colleagues for doing a good job even though the performance was generally low in the 1st half of the year.



c. Weak communication between employees and their supervisors as only 69.5% of employees believed they could engage their supervisors on the adequacy of the equipment and resources required to do their jobs properly.

### Satisfaction Index by Grade Level

The satisfaction levels of Frontline Interns and Officer below the plan of 4.0:

- » Although 75% of the Frontline Interns believed that the Bank provided them with a new experience and chance to grow, only

46% of them believed their jobs allowed them to utilize their talents and 39% of them believed their opinions mattered.

- » The officer cadre was of the opinion that they were not properly mentored and supervised and seemed to have a poor understanding of their role and the Bank's expectation of them. A key portion of the

employee engagement initiatives, which will include mentoring will focus on the officer grade that are in the age bracket of 20-29 years.

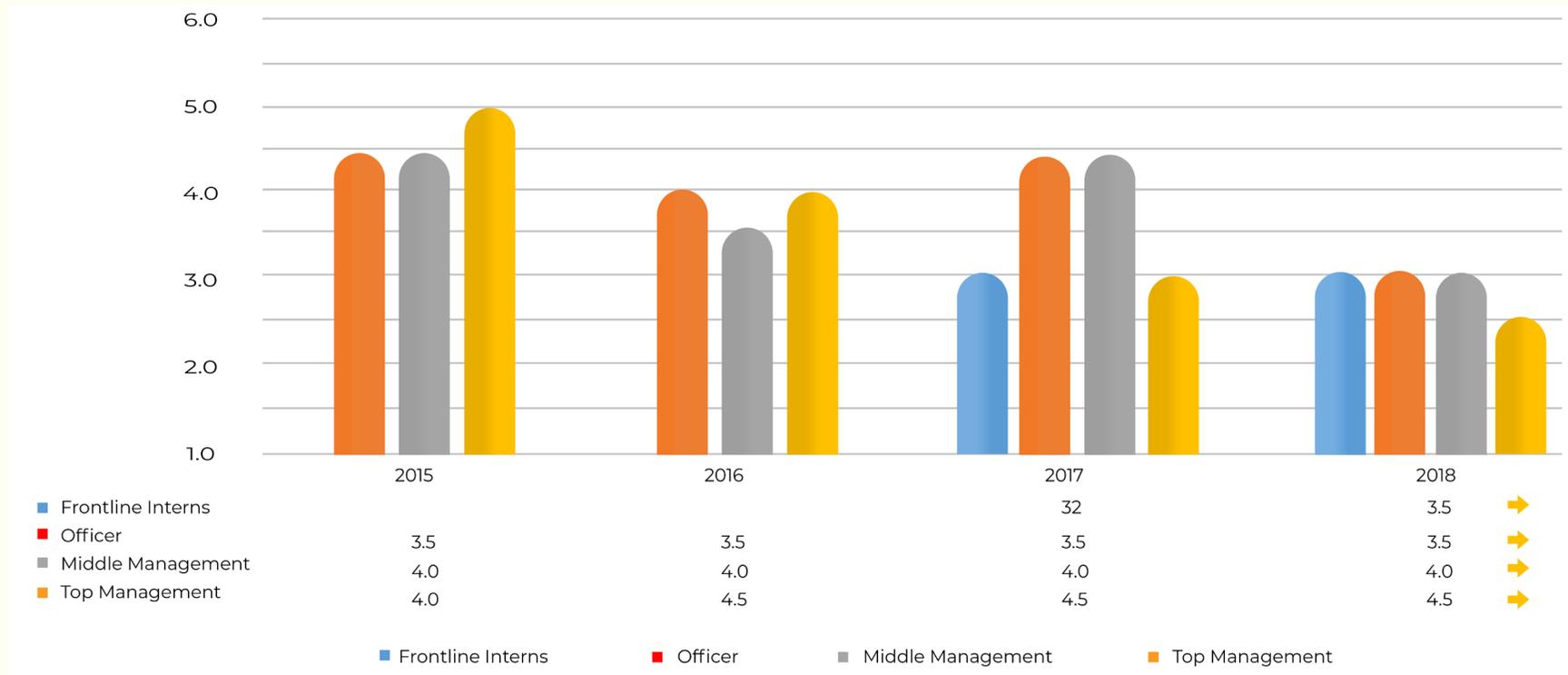


Figure 4: Satisfaction Index by Grade Level

### Satisfaction Index by Length of Stay

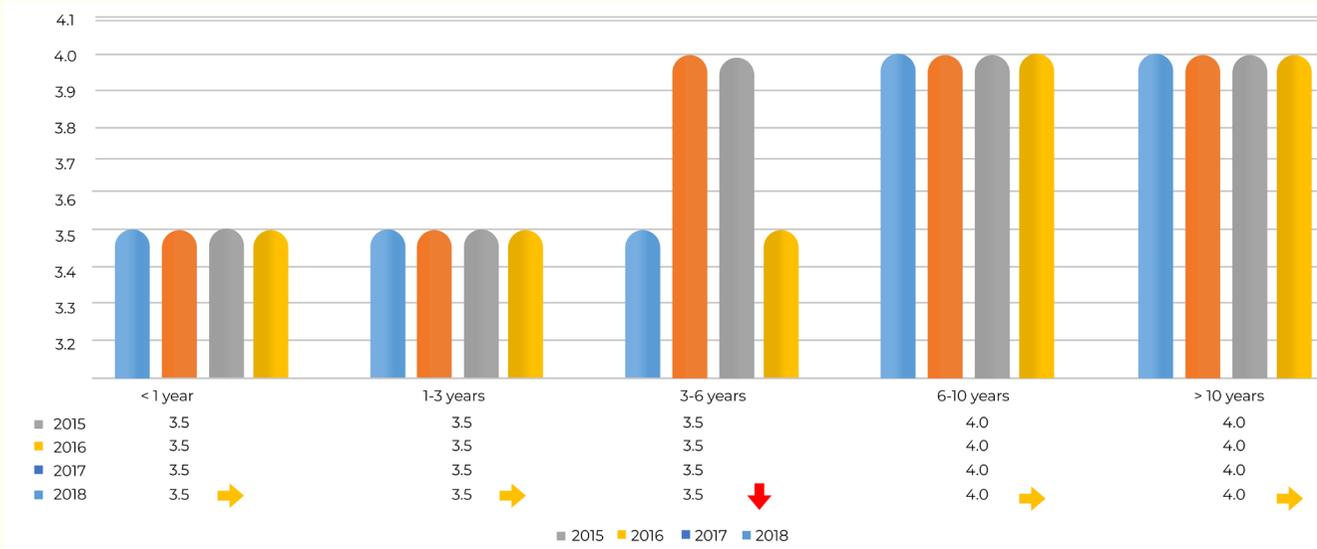


Figure 5: Satisfaction Index by Length of Stay

The satisfaction level of those who have spent 3-6 years dropped due to the perception that their opinions no longer seemed to matter.

### Satisfaction Index by Gender

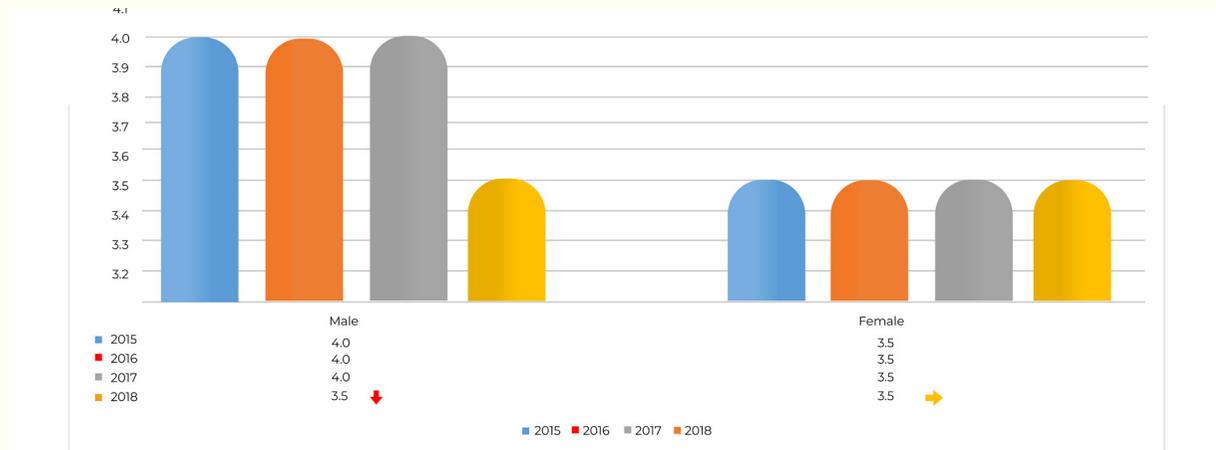
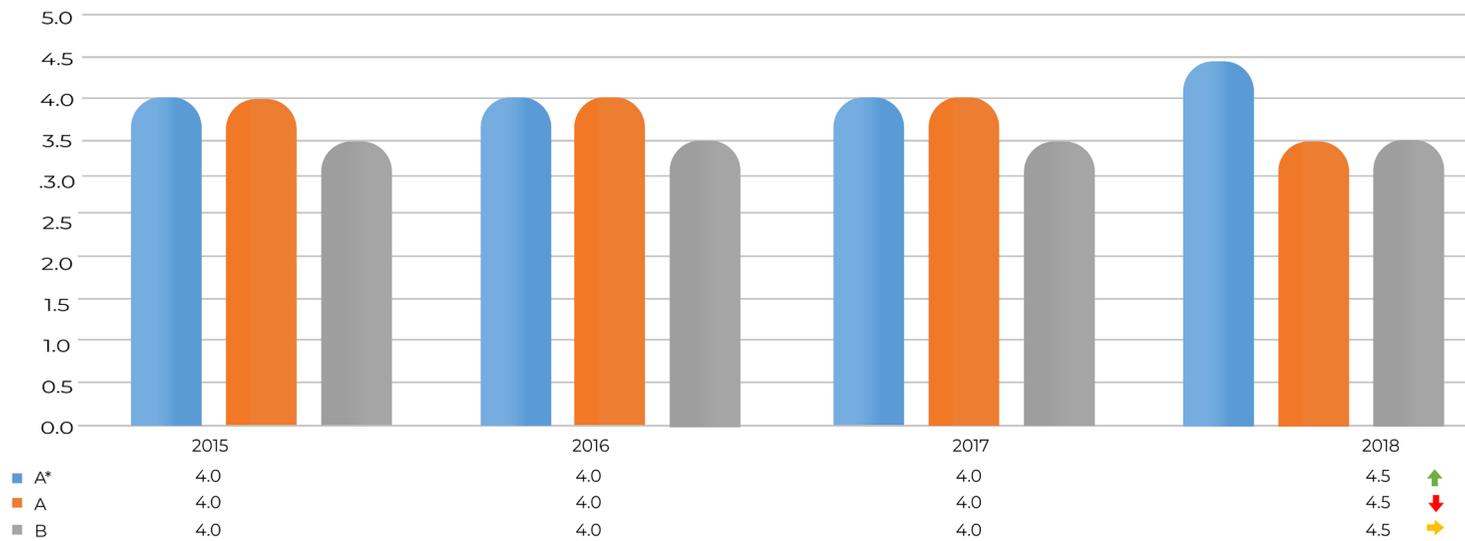


Figure 6: Satisfaction Index by Gender

Although the feedback showed a higher rating for Male employees compared to Female,  
 i. Only 65% of male employees believed that their jobs allowed them to utilize their talents daily.  
 ii. Only 51% of male employees believed that their opinions mattered.

### Satisfaction Index by Top Performers



The satisfaction levels of the A-rated employees dropped due to:

- i. Only 66% of employees believed that their jobs allowed them to utilize their talents daily.
- ii. 41% of employees believed that no one engaged them on their career aspirations and development.
- iii. 49% of employees believed that their opinions mattered.

Figure 7: Satisfaction Index by Top Performers

## Core Competencies

Most of the competencies remained constant in 2018; the initiatives introduced were not as impactful.

### Competencies That Changed In 2018

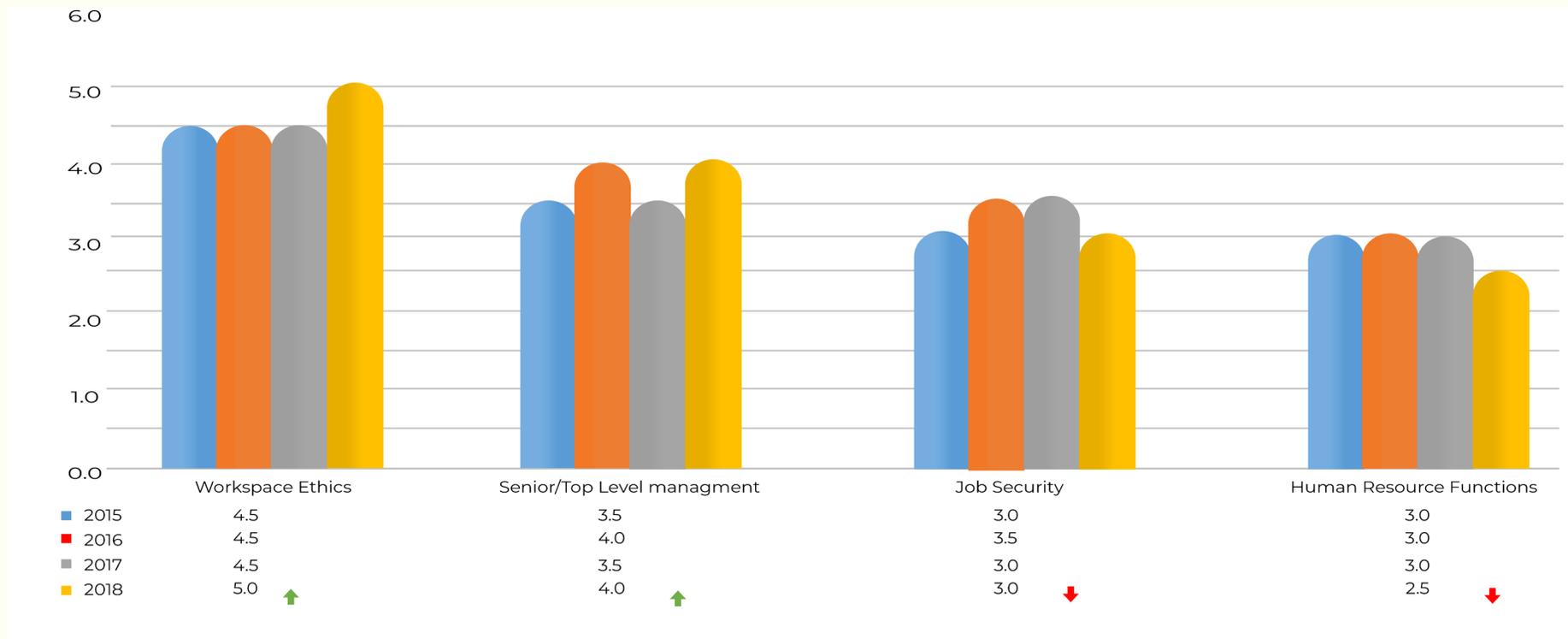
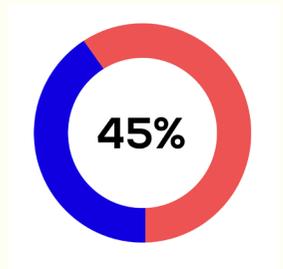


Figure 8: Competencies That Changed in 2018

### HR Function

The ratings of the Human Resources function dropped from 3.0 to 2.5 as against the plan of 4.0 due to:

- »
- » The role of the HR function in the appraisal process – employees were reacting to the independently verified appraisal scores as they believed their line Manager's rating should have had higher weights.
- » Only 45% of employees believed that Human Resources personnel did a good job of facilitating communication between employees and management.

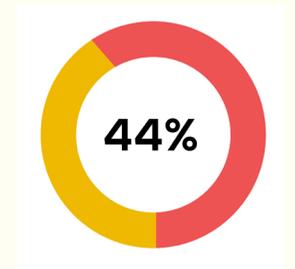
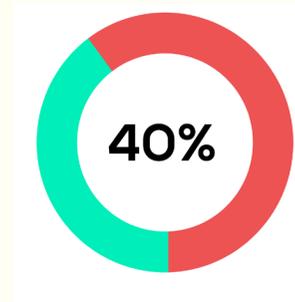


- » The role of the HR function in the appraisal process – employees were reacting to the independently verified appraisal scores as they believed their line Manager's rating should have had higher weights.

### Job Security

Job security index dropped to 3.0 from 3.5, which was largely attributed to the fact that a good number of employees with "C" and "Deffered" in the 2017 FY appraisal rating believed that the targets were unattainable and they might be exited in line with the performance management policy. The survey showed that:

- » 40% of employees believed that the Bank was not committed to them as employees.



- » 44% of employees believed that the Bank did not factor their job security into their overall decisions and direction.



### Competencies with Constant Satisfaction Index

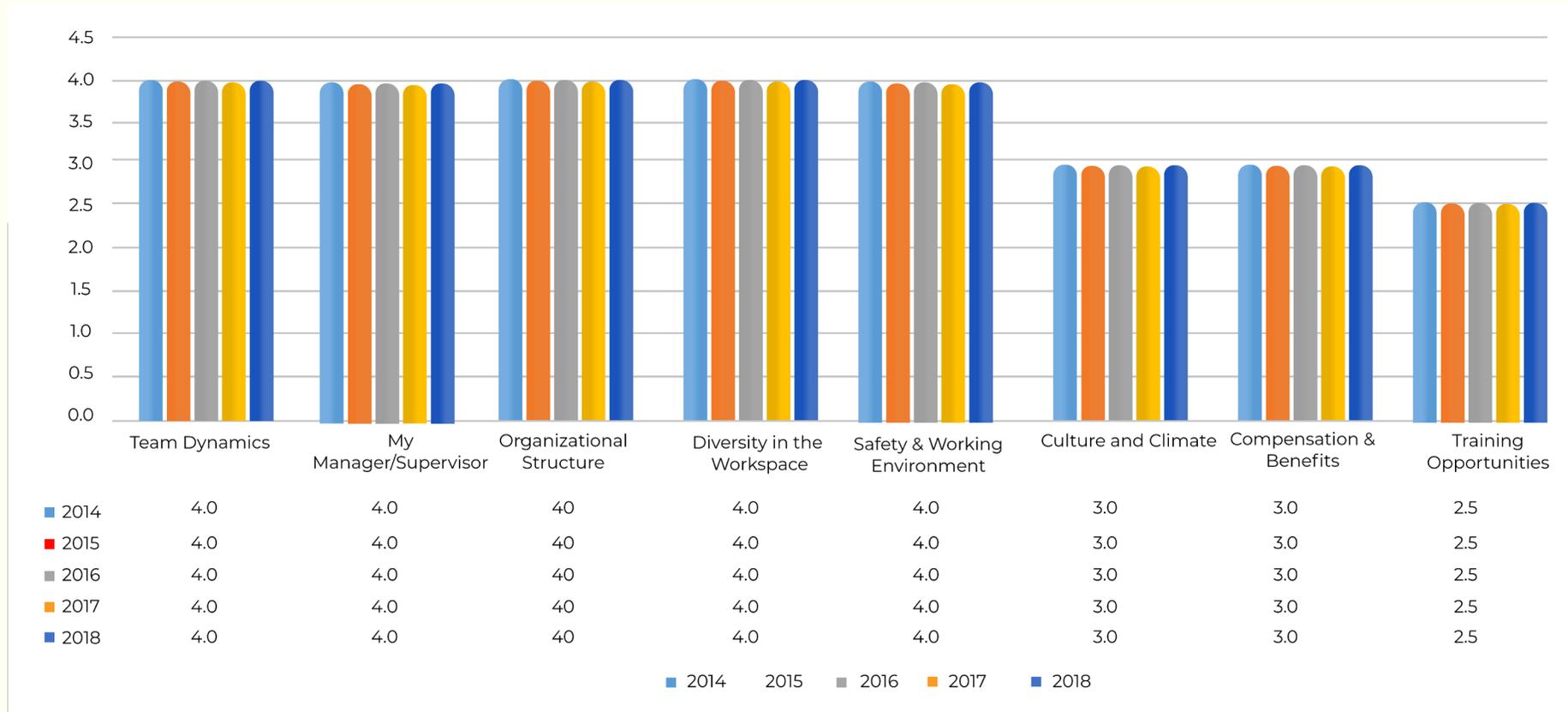


Figure 9: Competencies with Constant Satisfaction Index

### Competencies with Satisfaction Index Below 4.0

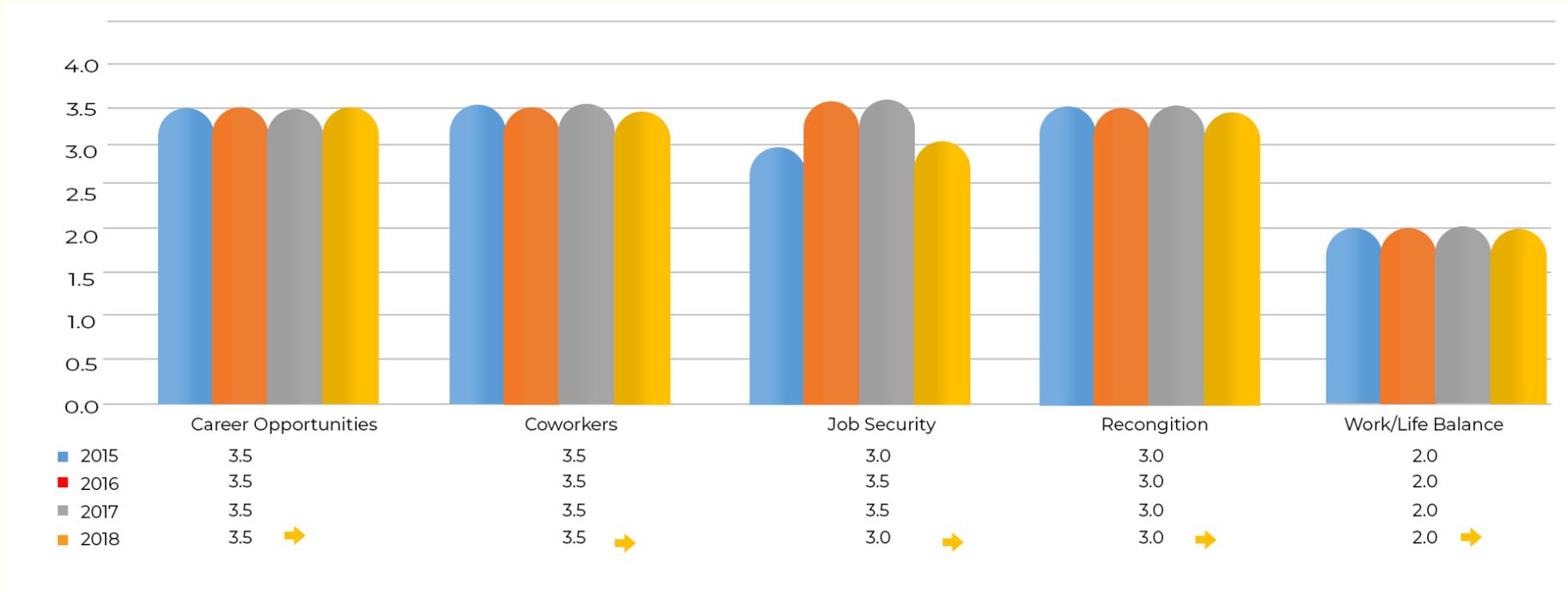


Figure 10: Competencies with Satisfaction Index Below 4.0

## Core Competency Benchmark

### Ranking

This section benchmarks Access Bank against 145 international organizations spanning a wide range of industries (including Banking, Medical, Manufacturing, Government, Retail, Wholesale, Hospitality, Consumer, Education, etc.).

Access Bank's performance improved with an average percentile of 71% as against 69% compared to 2017. The report below shows the competencies that improved and competencies that need improvement.

Core Competence	2015 Ranking	2015 Percentile	2016 Ranking	2016 Percentile	2017 Ranking	2017 Percentile	2018 Ranking	2018 Percentile	Performance
Work/Life Balance	118th	14%	14th	21%	21%	132th	142th	53%	Improved
Safety & Working Environment	65th	43%	63rd	47%	47%	68th	59th	78%	Improved
Training Opportunities	93rd	42%	100th	42%	42%	101st	109th	62%	Improved
My Manager/Supervisor	35th	81%	53rd	74%	74%	81st	51st	77%	Improved
Human Resource Functions	44th	58%	41st	63%	63%	57th	92nd	62%	Improved
Team Dynamics	31st	77%	33rd	77%	77%	39th	16th	79%	Improved
Workspace Ethics	26th	82%	30th	80%	80%	29th	8th	86%	Improved
Job Security	59th	58%	43rd	71%	71%	52th	71st	69%	Improved
Diversity in the Workspace	17th	80%	18th	80%	80%	19th	14th	80%	Improved
Culture and Climate	66th	65%	51st	74%	74%	98th	88th	66%	Dropped
Coworkers	32nd	79%	35th	79%	79%	37th	78th	67%	Dropped
Compensations and Benefits	23rd	85%	25th	85%	85%	35th	37th	68%	Dropped
Senior/Top Level Management	22nd	86%	19th	89%	89%	24th	26th	75%	Dropped
Organizational Structure	9th	93%	9th	93%	93%	11th	7th	78%	Dropped
Career Opportunities	17th	89%	12th	93%	93%	22th	19th	73%	Dropped
Recognition	20th	88%	18th	90%	90%	25th	37th	66%	Dropped

■ Improved ■ Dropped

**\*\*Core Competence in Red are competencies that have declined**

Figure 11: Core Competencies Ranking



## OCCUPATIONAL HEALTH AND SAFETY

At Access Bank, maintaining a safe work environment is of utmost importance to us. We are cognizant of the fact that a safe work environment has a direct impact on the wellbeing, welfare, attitude to work and efficiency of our employees and stakeholders. Our in-house Health, Safety, Security and Environment department guides us on all that relates to compliances, standards, regulations, updates on various Health and Safety matters. The department collaborates with relevant government parastatals, private and public institutions like the Department of State Security, Lagos State Environmental Protection Agency (LASEPA), Lagos State Ministry of Health (LSMoH), Federal Road Safety Corps (FRSC), Lagos State Safety Commission, amongst others, to ensure the well-being of all stakeholders. Also, they provide key guidelines on how we can maintain a safe and healthy work environment for maximum productivity.

### Health Safety Security and Environment (HSSE)

Our HSSE policy is endorsed by our Chief Executive Officer (CEO). It is regularly reviewed and updated annually, together with all our health and safety standards, procedures, regulations, and emergency procedures.

### Emergency Preparedness

In 2018, Access Bank enhanced our commitment to safeguarding our stakeholders, including customers and employees, by taking deliberate emergency actions, improving

working procedures, engaging in periodic drills, enhancement of our safety technologies, and consolidating our security services. The Bank is intentional about emergency procedures in response to an emergency event.

### Training and Awareness

All employees of Access Bank undergo a mandatory three phase training; which entails Face-on training, Train-the-Trainer (ToT) and E-training. All HSSE awareness presentations are done at the School of Banking Excellence for entry-level employees during strategic safety campaigns/events, one-on-one engagement, electronic posters, and leaflets. In 2018 we organized a compulsory one-month medical checkup for all employees. Also, we organized training on Cardio Pulmonary Respiration for over 70 sustainability champions and organized events in commemoration of world memorable days in line with health and safety.

### Emergency Medical Facilities

Our Head Office (HO) is equipped with a new state-of-the-art clinic that caters to all health challenges of direct and indirect employees of Access Bank. Over 70 sustainability champions were methodically trained on First Aid procedures, administration of Cardiopulmonary Resuscitation (CPR) to help during medical emergencies. Also, our HO building is well equipped with a stretcher, wheelchair and emergency vehicle for conveying casualty(-ies) to hospitals in case of emergencies that require the attention of a specialist.

### Incident Management

All work-related incidents from minor to severe injuries are handled by our first aiders and nurses at the head office clinic. All incident cases are well documented as appropriate.

### Hygiene

Maintaining a hygienic and healthy work environment is of utmost importance to us at Access Bank. Training sessions are carried out at regular intervals by experts to enlighten our employees on various issues relating to their health. We engage in quality check and due diligence on our food vendors to ensure that the cooking environment, sources of food items and food processing maintain the highest standards of hygiene.





## ACCESS BANK'S CUSTOMERS

As part of our continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into our operations. This understanding is being reinforced through training, practices, and consumer satisfaction programmes in collaboration with reputable international consulting firms. In 2018, we adopted a Service Mantra and Pledge, demonstrating our commitment to delivering exceptional service to our customers. Our goal as a Bank is to be No.1 in customer service amongst Nigerian financial institutions. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant, helping customers to access more and achieve their dreams.

### Our customer experience

Access Bank provides banking solutions that cater to her customers' need. This is complemented by a focus on client relationships. We offer a wide range of solutions to our customers, from the most basic to the most sophisticated of financial services, whilst ensuring that our customers' requirements are always met through the most cost-effective and convenient methods. We continuously monitor the opinions of our customers and their experiences with us. This enables us to identify areas we can improve our service offering and helps us to calibrate customer loyalty towards Access Bank.

Some practices Access Bank engages in to drive customer satisfaction include;

#### 1. Customer Engagement

- **SMS/E-mail Alerts:** These range from alerts for daily transactions to updates on service disruption/restoration, celebration days (festive seasons, birthdays), information on new products/services, transaction resolutions, appreciation, etc. SMS or e-mail alerts are also sent to inform customers about policies, regulations or process changes when required.

- **Telemarketing:** This involves selling products and services to customers/prospects via the telephone. This is carried out daily as part of the Contact Center's activities.

- **Business Forums/Meetings:** This is organized for certain categories of clients for relationship building purposes when it is required.

- **Rates Watch Publications:** Providing information on Access Bank's activities or other relevant information via our monthly customer digest is also a way of engaging with our customers.

- **Social Media:** We engage with customers and prospects daily via Twitter, Facebook, Instagram and the bank's website to resolve complaints, provide information on inquiries made by them. We also enlighten them on our products and solutions for their financial needs.

- **Focus Group:** Qualitative research group is formed whenever required by the bank to obtain perceptions, expressions, and opinions on products/services.

- **Business events:** These are occasional dinners or award nights, etc, that are celebrated by the Bank for our stakeholders.

- **Yearly events and celebration:**
  - o Customer Service Week,
  - o Valentine's Day, Children's day, Workers Day,
  - o New Year, Easter, Christmas, Salah, etc.

- **Advertising:** We enlighten customers and prospects on new products/services via Print media (Billboards, newspapers, magazines, flyers) Electronic (Radio, TV, etc.) and social media (Twitter, Instagram, etc.)

- **Other customer engagement initiatives employed by the Bank are:**
  - o Guest Frontline Exercise
  - o Complaint resolution by the Contact Center
  - o Issue resolution by the Customer Experience Unit

**2. Visitation**

- Branch visitation
- Customer site visitation

**3. Process Improvement/Automation**

- Creation of new processes
- Correction of defective processes

**4. Innovations**

- Process innovations
- Technology innovations

**5. Skill Training**

- Customer service training (Leading Empowered Teams, Speed, Service Excellence, etc.)
- Soft skills training
- Middle and senior management training (Foreign & Local)

**6. Surveys**

Collecting quantitative/qualitative feedback from our customers

- **Customer Satisfaction Surveys**
    - o External - Satisfaction survey across all customer segments (CBD, BBD, CIBD & PBD)
    - o Internal - Service quality assessments of our branches and Head Office support units.
  - **Product Satisfaction Surveys**
  - **User Experience Surveys** (Alternate Delivery Channels, IT Platforms, Processes)
- These practices are carried out to improve and provide solutions for markets and communities where the Bank operates.



## 2018 Customer Satisfaction Survey

Access Bank is dedicated to improving her services to all her customers'. In 2018, we carried out a survey to ascertain our level of customer satisfaction and the results showed an improved level of satisfaction across all our service areas.

The survey was administered via in-branch services and online banking platform. Customer loyalty was 56.22%. While this was 8.78% below our 2018 target of 65%, it was a significant improvement as we superseded the expectations of our customers in other areas like in-branch services, online banking and mobile banking by 90%. This signifies an increase in our increased capacity to resolve all complaints and provide quality service to our customers.

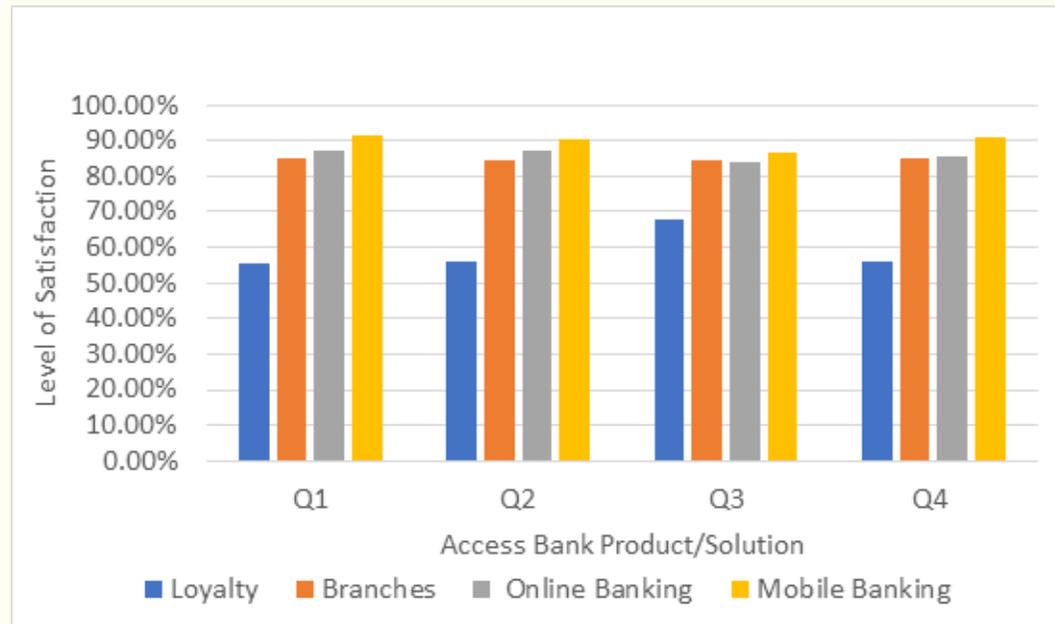


Figure 12: 2018 Customer Loyalty Matrix by Quarter



Figure 13: 2018 Customer Satisfaction Survey

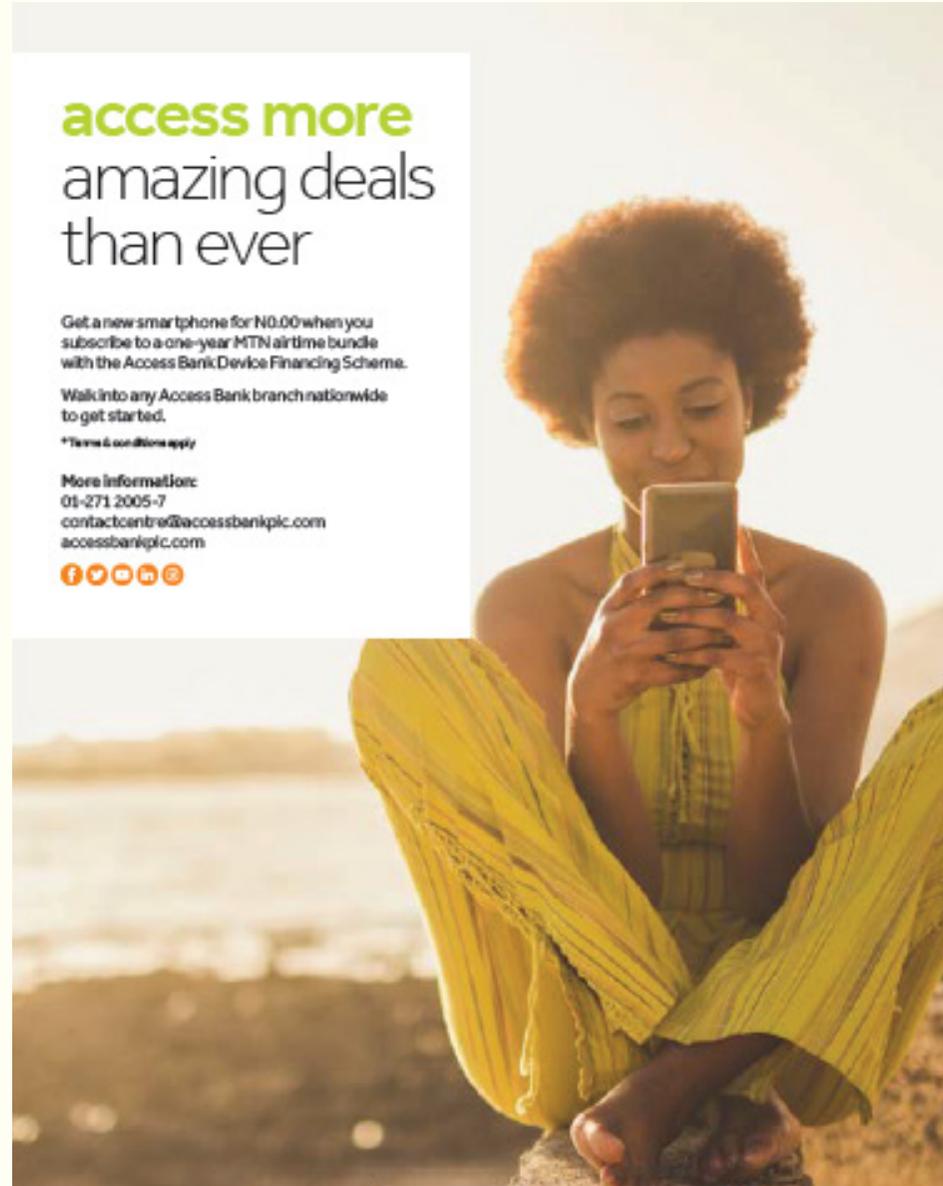
## Customer Loyalty Management: Rewarding Every Act of Loyalty (R.E.A.L)

The Bank's loyalty programme was officially launched in 2018 to reward customers for carrying out their day-to-day-transactions with the Bank. As the name implies, we use the platform to Reward Every Act of Loyalty by our customers. R.E.A.L works on a point-based reward system whereby customers earn loyalty points per eligible transaction carried out across our channels.

With an excess of 1,200 domestic merchants and over 400,000 local and international merchants, including hotels and airlines, the R.E.A.L points can be redeemed for a range of rewards such as travel and cinema tickets, shopping vouchers, electronic gadgets, etc. anywhere around the world, including online. The R.E.A.L platform currently has more than 200,000 active subscribers with an average of 1,700 loyalty points per subscriber.

## Family Banking Scheme

As part of our goals to financially include every fabric of the society, we continued with the innovative Family Savings Scheme, tagged "Family Fortune Promo 2.0". The scheme is designed to encourage families to save together and access exclusive privileges while they continue to enjoy the confidentiality of their banking relationships. Tens of thousands of families participated in the scheme and over a thousand families were rewarded. Some families won houses, while others won cars, generators, family vacations, scholarships, home theatres, and other exciting prizes.





## FINANCIAL INCLUSION

Access Bank continues to grow its footprint across Africa through the introduction of innovative banking products and services to the unbanked population in Nigeria, while also opening traditional branches and ATM points in underserved communities across Africa. We believe that when individuals and small businesses in underserved communities have the opportunity to use financial products and services, the quality of their lives will improve and they will be able to save for the future.

In 2018, Our Product Sales Group worked tirelessly to come up with innovative banking opportunities targeted at the underserved communities in line with the CBN's goal to reduce the number of Nigerians without access to financial services from 46.3% to 20% by the year 2020.

## Access Bank's Early Savers Account

This account is targeted at children under the age of 18. It encourages and enables young people to improve their financial literacy, imbibe a savings culture from an early age and start planning their future financial security. To encourage children to build stronger and better financial management skills, we refined our "Early Savers" product in 2014. Now, "Early Savers" offers kids fun and interactive approaches to gaining and boosting their financial aptitude via the Early Savers microsite and Dreamville! We also pioneered a virtual banking app for children on the Early Savers microsite. The first-of-its-kind in Nigeria, this app helps to familiarize children with simulated banking transactions.

In addition, Access Bank has been promoting several initiatives to promote greater financial inclusion amongst children. These include:

### The Early Savers Club

This is a financial literacy club designed to help children become better money managers by teaching them the values of saving, spending, and giving.

### Early Savers Radio Show

This is a fun-filled edutainment programme for children aged 8-15. The programme has reached over 1.6 million children.

### Children Holiday Banking

This provides for a financial inclusion tour that gives children practical hands-on banking experience.

## Brand Affinity

This facility was designed in a strategic collaboration with children-focused organizations to help children build their financial capabilities.

### Access Bank Solo Account for Youth

We have taken a strategic focus on the youth segment with the aim of impacting financial literacy through various product offerings. We have also cultivated business collaborations that will enable the youth to make sound financial decisions. In 2018, we continued to deploy various activities and initiatives to ensure the youth are secured financially.



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## Strategic Partnership with NYSC to Promote Financial Literacy

We continued our partnership with the National Youth Service Corps Scheme (NYSC) on an initiative that will not just drive financial inclusion for over 500,000 youths but will also empower thousands of Nigerian youths with vocational skills. The scheme also aims to help alleviate poverty and drive sustainable economic growth.

Furthermore, over the years, Access Bank has been an active participant in the celebration of the Global Money Week (an annual international money awareness celebration, which holds on the second week of March every year, to engage children worldwide in learning how money works, including through savings, creating livelihoods, gaining employment, and entrepreneurship). By organizing a series of events during this period in 2018, the Bank successfully commemorated Global Money Week and created awareness through several programmes.

At Access Bank, we understand that financial education is not just for investors; it is just as important for the average family trying to balance its budget and save for their children's education and the parents' retirement. This is why we invest in financial literacy for children and young people. We also continue to work to increase consumer awareness as a necessity. With the diffusion of financial literacy and increased financial education, society will be better for it.



## ENVIRONMENTAL STEWARDSHIP

At Access Bank, we are aware that a healthy environment is not only sine qua non for the well-being of the world's inhabitants and the ecosystem, it is also promotes stability and economic growth of communities and countries. The ability of Access Bank to continue to operate profitably for the benefit of our stakeholders and communities is also contingent on environmental sustainability. This is why we remain committed to corporate sustainability as a major strategy of the Bank. In addition, we are fully committed to encouraging other financial institutions and partners in boosting their corporate sustainability efforts for the overall benefit of the ecosystem.

Environmental sustainability is our watchword at Access Bank. We have taken steps over the years to ensure the efficient use of resources – energy, water, – and developing an effective waste management strategy. We are proud to note that in the reporting period, we did not suffer any sanctions, penalties, queries or fines in relation to non-compliance to national environmental or social laws, or voluntary codes and standards of corporate sustainability to which we are subscribed.



## Energy Consumption and Emission Control

In 2018, we reduced our energy consumption considerably. We aggressively used energy saving LED bulbs as against other inefficient bulbs. We also consolidated energy supply to branches and offices by making use of power farms to serve the branches in close proximity of each other. We leveraged technology to reduce emissions from air transportation by encouraging the use of video conferencing. We also encouraged carpooling among our employees. We also engaged the use of ride-sharing services to reduce our total fuel consumption and, so doing, we reduced our total emissions for the year. We also reviewed our shut-down policy and reduced work hours by one hour. This means that all electronic and computer systems and lights go off at the head office at 7pm and our branches are shut down at 6pm.

We have also made efforts to reduce our energy consumption through the use of renewable energy. For example, we continued the integration of solar panel systems to 12 branches to reduce the amount of our diesel consumption. 290 Access Bank ATMs currently use solar energy. This has resulted in a reduction in GHG emissions from diesel consumption from 28,459.95 in 2017 to 21,025.40 in 2018.

## Resource Efficiency

### Paper

We have put in measures to reduce our paper consumption and all the paper we use is responsibly sourced. Our paper suppliers are mandated to only source papers that are FSC-certified. This means that all the wood used in the manufacture of paper comes from

reclaimed/reused material or from well-managed forests. A lot of our banking processes have been automated, greatly reducing the use of paper in our operations. We use eco-friendly printers for documents that need to be printed and even require that both sides of the paper are used to reduce the amount of paper used. We encourage our employees to make use of electronic memos and advise that documents are only printed when absolutely necessary. This effort has helped us reduce our paper consumption in 2018 to 26,656kg from 28,300kg in 2017.

### Water

Despite recognising the essential nature of water in life and business, we have put in measures to reduce our water consumption. One of these measures is the installation of smaller cisterns in our restrooms that require smaller amounts of water to flush compared to the traditional cisterns. In 2018, our total water consumption was 97,861,951.31 gallons. This is significantly lower than our 2017 figures, which stood at 104,883,162.55 gallons.

### Solid Waste Management

At Access Bank, we are aware of the dangers that improper waste management poses to the communities in which we operate and the environment at large. This is why we continuously make efforts to devise new sustainable approaches in managing our waste. We made great strides in our waste management strategy in 2018 as we recycled more than 20% of our waste. We introduced recycling initiatives at over 70 branches within Lagos. These efforts were managed with the help of our partners, Recycle Points and Parallel Point. We were able to reduce our waste sent to landfill sites by 11% from 999,000.62 kg in 2017 to 890,053.00 kg in 2018. We are working to reach our goal of zero waste-to-landfill.

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## SUPPLY CHAIN

Our suppliers are also recognised as important stakeholders in Access Bank. They supply the materials, goods and services that are necessary for us to function seamlessly and be nimble and effective in our operations to meet the needs of other stakeholders of the Bank. Part of the requirements for our suppliers is to ensure they are contributing positively to the environment and the society at large. They are required under our procurement policy to employ the best practices; and the quality of products and services they deliver is expected to be second-to-none. Our procurement policy is underpinned by the UNGC Principles, which are focused on the protection of human rights, good labour relations, environmental protection, and anti-corruption.

## Vendor Selection Process

Our procurement policy essentially requires our suppliers to be responsible corporate citizens and observe high ethical standards. It is also based on upholding the values that are material to our stakeholders: employees, customers, shareholders and investors. As such, we cannot be seen to engage vendors with questionable public records in relation to environmental protection and social responsibility. We must also not be seen engaging vendors who have violated human rights and engaged in corrupt practices. To ensure that we uphold the high expectations of our stakeholders, we have structured and continue to update our procurement framework, which helps us carry out due diligence on our prospective vendors. This way, we get the best services possible and form sustainable alliances with our vendors.

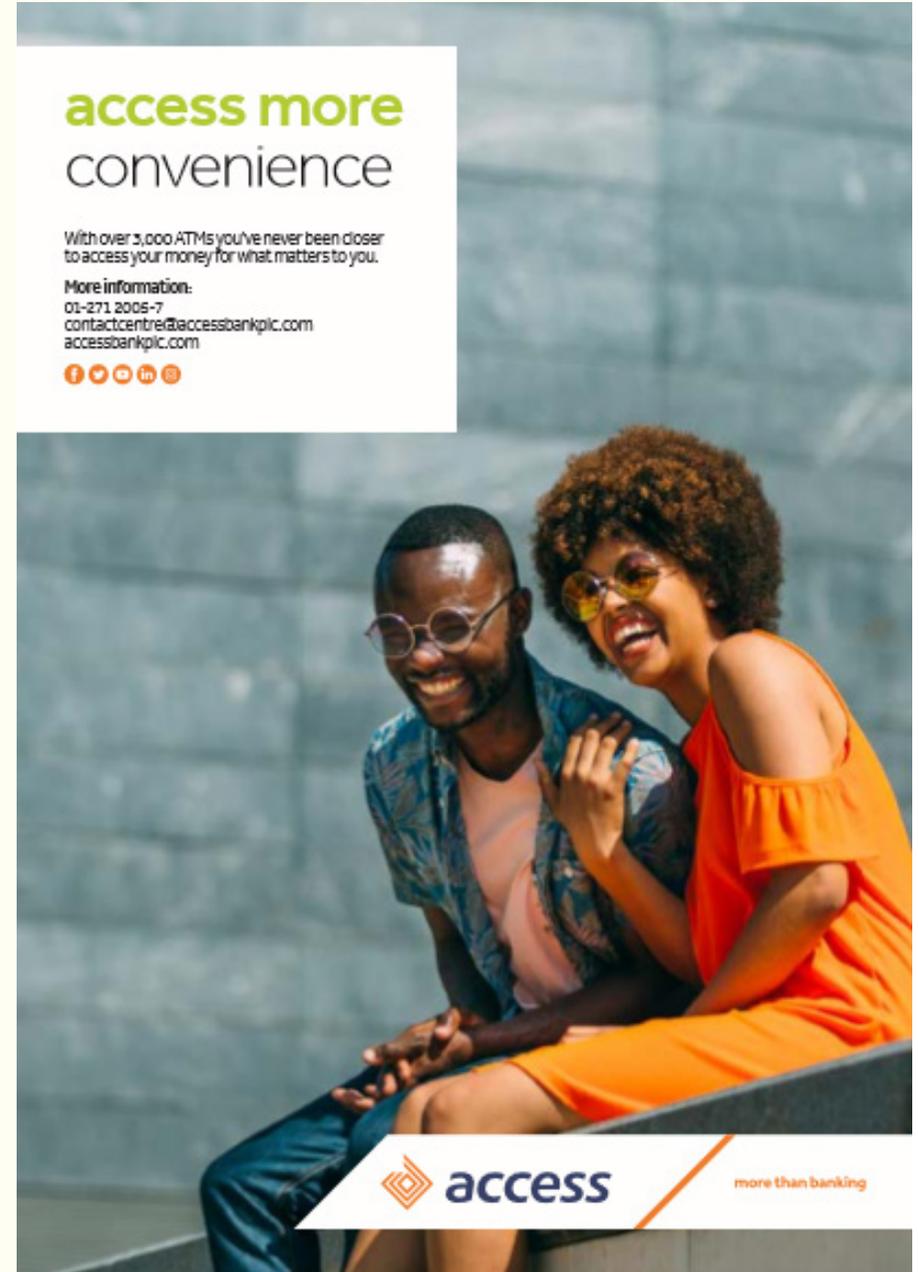
All our vendors, new and old, are assessed based on the following criteria;

- i. Quality of goods/services
- ii. Geographical coverage
- iii. Track record
- iv. Price competitiveness
- v. Problem resolution
- vi. Referrals from other institutions
- vii. Timeliness of service delivery
- viii. Character and composure of the company's representative
- ix. Risk assessment
- x. Business sustainability

## Local Sourcing

At Access Bank, we are aware that sourcing for raw materials can be a complex operation as various factors such as biodiversity, human rights abuse, carbon emission levels, and water resource management often come into play. This is why we encourage our suppliers to source goods from reliable sources that

are closest to the Bank. This approach goes a long way to reduce our environmental footprint through the reduction of supply miles. Apart from the low carbon emissions that the approach fosters, it makes financial sense and boosts the local economy as such patronage creates avenues for local businesses to thrive. We are proud to note that in 2018, we spent N44 billion on suppliers and 90% of our sourcing was done across all geopolitical zones in Nigeria.





## COMMUNITIES

Access Bank's philosophy of investing in people is grounded on the interdependence of our business with the people and communities where we operate. We understand the critical importance of impact investment with regard to building goodwill, mitigating social and environmental risks and expanding our market share. Furthermore, our impact investment initiatives centres on our commitment to advancing and empowering the local communities. It also helps in strengthening our relationships with our partner organizations. We recognize that our business will thrive even more with these investments, which are made through our Sustainability Pillars – Women Empowerment, Health, Education, Social Welfare, Environment, Arts and Sports.

We partner with organizations in different sectors of the society to help us widen our reach. Part of the impact of our social investment are improvements in the overall health and wellbeing of the communities. We invested N1,559,353,733 on community projects in 2018. These projects were in the areas of arts, health, education, sports, leadership and capacity building training, women and youth empowerment, support for people living with disabilities, environmental protection, among others.

### Access Bank's Community Investment Initiatives

- Access Bank Lagos City Marathon
- ART X Lagos
- Born in Africa Festival
- Malaria-to-Zero Initiative
- HIV Trust Fund of Nigeria
- Project Enable Africa
- Green Social Entrepreneurship Programme (GSEP)
- UNICEF Fifth Chukker Polo Tournament
- Partnership for Impactful Community Development

## Access Bank Lagos City Marathon

In 2018, Access Bank partnered with the Lagos State Government to host the 3rd edition of the Access Bank Lagos City Marathon on the 10th of February, 2018. The marathon is aimed at promoting health and fitness in Nigeria as we are aware that having healthy citizens reduces the government's spending on healthcare and ensures a productive workforce. The marathon has succeeded in rousing the interest of the general public to adopt a lifestyle that promotes good health and well-being.

The marathon had over 60,000 participants from several African countries and it was phased into the 42km and 10km races. The 42km race kicked off at the National Stadium, Surulere and was routed through Ikorodu Road, Third Mainland Bridge, Lekki-Ikoyi Link Bridge and eventually climaxed at Eko Atlantic City, while the 10km race began at the Lekki roundabout and also climaxed at Eko Atlantic City.

Abraham Kiprotich set a new record when he finished the 42km race in 2:13:00hrs and carted away the grand prize of \$50,000, while Ronny Kipkoech Kiboss and Benjamin Bitok came second and third, finishing in 2:13:23hrs and 2:13:29hrs, winning \$40,000 and \$30,000 respectively. In the female category, Alemenesh Herpha Guta, Tigst Girma Getayechew and Ayelu Abebe Hordofa came first, second and third and won \$50,000, \$40,000 and \$30,000 respectively.

In addition, Iliya Pam was the first Nigerian to finish the 42km race in 2:40:19hrs to win N3m; while Sharubutu Philbus

came second in 2:54:16hrs to win N2 million and Kefas Williams also got on the medals table, finishing third in a time of 2:58:1hrs to win the third prize of N1 million. There were also prizes for Nigerians in the 10km race, which saw Sajo Ismaila (male) and Ona Salay (female) drive home a brand new saloon car each and other prizes.

The marathon attracted the Minister of Sport, Solomon Dalung; Minister of Information and Culture, Alhaji Lai Mohammed; President of Nigeria Football Federation (NFF), Amaju Pinnick; ex-Super Eagles International, Austin Jay Jay Okocha; British High Commissioner to Nigeria, Mr. Paul Arkwright and many others.



### ART X Lagos

Art, more than expressing the values and attitudes of people, is also a way we invoke change. It is a way we transcend boundaries, encourage a deeper understanding, and drive unity amongst different peoples of the world. For us at Access Bank, promoting the arts goes beyond making purchases for the purpose of beautification. We believe in the provision of platforms to identify and project African art and culture.

In line with the Bank's Corporate Social Responsibility on arts, Access Bank has promoted the best of Africa's innovation in the arts, through its partnership with ART X Lagos to recognize and support the best of emerging Nigerian visual art talent. In 2018, which marked the 3rd edition of ART X Lagos since its debut in 2016, Access Bank in collaboration with ART X Lagos established the ART X Prize.

The ART X Prize provides the most promising emerging artists the opportunity to further their careers, and to challenge the expectations of the global audience at ART X Lagos,

which comprised of collectors and visitors from significant institutions around the world. The ART X Prize was adjudicated by a jury of five renowned artists and industry stakeholders including Professor Bruce Onobrakpeya, Yinka Shonibare MBE, Wura-Natasha Ogunji, Sokari Douglas-Camp, and Oliver Enwonwu. The 2018 keynote speaker was Yinka Shonibare MBE.

The prize winner, Bolatito Aderemi-Ibitola, received a N1 million grant towards an ambitious project, which she exhibited in a solo presentation. The artist additionally received significant visibility and invaluable opportunities for networking and mentoring.

Access Bank's collaboration with ART X Lagos, provided vital professional development for a new generation of Nigerian artists, and opportunities to celebrate and empower emerging talents. So far, this initiative has reached and welcomed over 1,500 visitors including art and culture lovers, curators across the world and the most avid of art collectors.





## Born in Africa Festival

In a bid to positively impact the narrative associated with Africa, Access Bank Plc hosted the maiden edition of the Born in Africa Festival (BAFEST). Produced by Livespot, the festival featured non-stop African-themed entertainment, which included art exhibitions, fashion shows, film screening, music, and a runway infused concert to create an all-encompassing event. The event took place at Eko Atlantic City, Lagos on December 16, 2018, and attracted over 25,000 people.

The daylong event had Africa's finest creatives showcase their talents to the world and kicked-off with Fashion, Art and Film where artists like Tolu Aliko, Uche Edochie, Olumide Onadipe, Isaac Emokpae, Obi Chigozie, Ibe Ananaba and fashion designers such as David Tlale, Bling Shiki, Vanskere, Ejiro Amos Tafiri, Torlowei, and Tiffany Amber showcased their creative designs. Filmmakers such as Charles Bonja Archibong, Bola Akanbi, Tolu Ajayi, Stanlee Ohikhware and many others were not left out as their intriguing short movies were also on display for the audience.

A competition was announced during the event, which called for interested participants to creatively share posts on their social media

handles connecting art, music, fashion and film using the hashtag #BafestKIAHunt. Through this contest, Cynthia Dobiz emerged the winner of a 2018 Kia Rio salon car presented by Kia Motors and Access Bank.

After the art, film and fashion tent dominated the day, the breathtaking musical aspect of the festival went on through the night to the early hours of the morning, with a concert featuring notable African music stars such as the Congo's Awilo Longomba, South Africa's Sho Madjozi, and Nigerian talents Burna Boy, Tiwa Savage, Falz, Olamide, Yemi Alade, Kizz Daniel, D'banj, Flavour and Timaya. The night was also a blend of fashion and music as top fashion designers such as South Africa's David Tlale, Nigerian designer Tiffany Amber, presented their latest collections. Global supermodels, Oluchi Orlandi and Millen Magese, were among the models who strutted on stage. The event also featured an intriguing performance by aerial drummers who played their instruments in the air.

Access Bank remains committed to supporting laudable initiatives, developing and projecting talents that brings pride and value to the Art industry in Nigeria, Africa and across the globe.



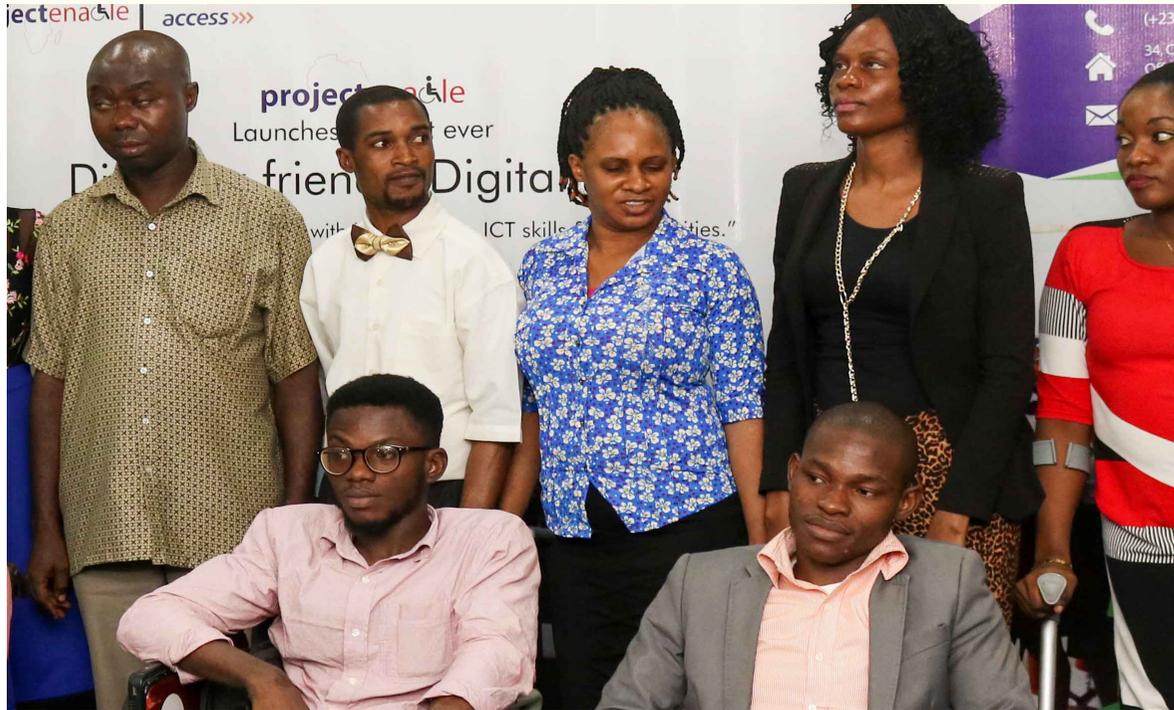
## Malaria-to-Zero Initiative

The Malaria-to-Zero Initiative is an innovative financing platform established to galvanize private sector resources and capabilities for sustained support towards averting at least one million malaria cases and deaths by 2020. Through this initiative, about 273,000 people have been reached in rural communities with malaria information, 357 community groups have been engaged, about 4,537 pregnant women have received long-lasting insecticide-treated nets (LLINs), 15,000 people have been reached through seminars on Malaria-to-Zero. A total of 1,032,000 people were reached across Nigeria with information, education and communication material on Malaria and 15 hard-to-reach, underserved communities in Nigeria were reached with Malaria information and commodities. Also, there has been a 40% increase in demand for malaria commodities. So far, 90% of the people that received the LLINs used them appropriately; 106 number of focus group discussion on Malaria has been held; and 6,332,479 impressions have been made on social media.

### HIV Trust Fund of Nigeria

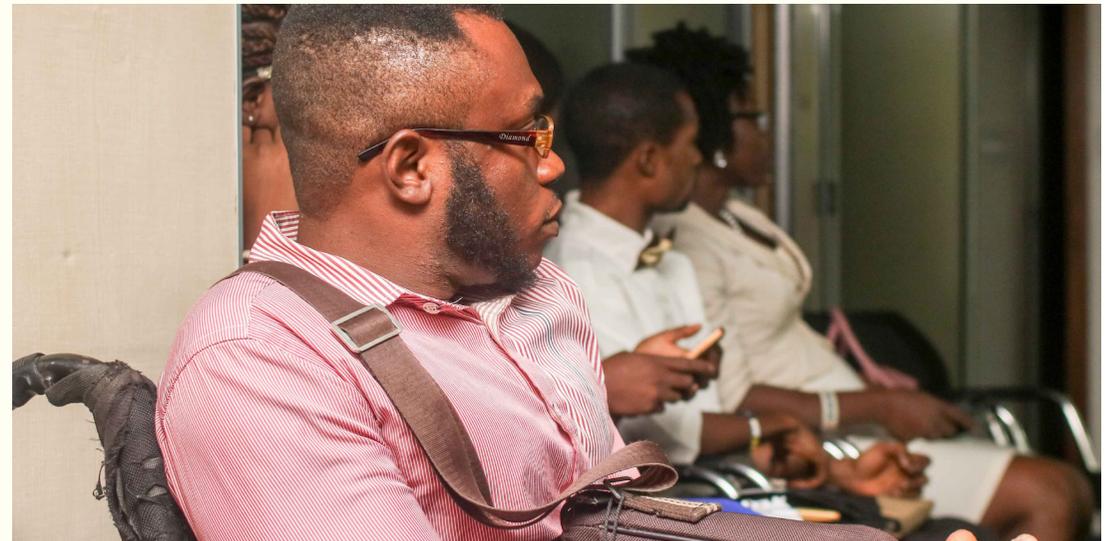
Access Bank understands that one of the major challenges faced in a bid to eradicate HIV/AIDS in Nigeria is lack of access to finance. This is why the Bank facilitated the establishment of an HIV/AIDS Trust Fund in collaboration with the Nigerian Business Coalition Against AIDS (NiBUCAA). The HIV/AIDS Trust Fund serves as a platform through which funds will be mobilized from the private sector for the elimination of the HIV/AIDS pandemic in Nigeria. Also, the Bank's GMD/CEO sits as Co-chair of NiBUCAA – a coalition of leading businesses with a commitment to provide intervention and fight the HIV/AIDS scourge within the private sector workforce in Nigeria.





### Project Enable Africa

Access Bank contributed to the setting up of the first-ever Disability-friendly Digital Hub in Nigeria with Project Enable Africa, a development initiative, which promotes the rights, empowerment and social inclusion of persons with disabilities in Africa. The project was launched in 2017 along with the Project Enable Fellowship in Lagos to promote digital inclusion among persons with disabilities. This entailed equipping them with ICT skills and opportunities. The project has benefitted 431 persons with disabilities.



## Green Social Entrepreneurship Programme (GSEP)

In 2018, Access Bank initiated a partnership with SMEFunds, an International NGO fighting to end poverty through the promotion of sustainable enterprise development in Africa. The partnership entailed promoting biomass cooking stoves as an alternative to wood-burning stoves and other traditional cooking methods that use fossil fuels.

Apart from the adverse effects of fossil fuels to the environment, using firewood to cook exposes women to diseases such as tuberculosis and lung cancer. As they get sick, they are often unable to get proper treatment and their families are further impoverished as the women cannot work to provide for their families.

Access Bank provides grants to SMEFunds for the NGO, amongst other things, to organize extensive training for beneficiaries. On certification, funds are deployed to entrepreneurs who then start the business of making clean stoves. The initial 100 entrepreneurs have been placed in clusters to recruit and train new people.



### UNICEF Fifth Chukker Polo Tournament

The 2018 edition of the Access Bank-UNICEF Charity Shield Polo tournament was organized to raise more awareness on the plight of vulnerable children and orphans, especially the Internally Displaced Persons scattered across northern Nigeria. The tournament, which was held in two phases, started in Kaduna State and climaxed in Europe with the Access Bank Charity Shield Polo Day at the prestigious Guards Polo Club in London. Access Bank donated N10 million for the cause.





## WOMEN EMPOWERMENT & GENDER INCLUSIVENESS

Access Bank recognizes the challenges faced by women and therefore puts gender equality and women empowerment at the heart of its growth and sustainability.

In July 2014, we launched the W Initiative - a women-focused market programme with the primary goal of addressing the financial and non-financial, lifestyle and aspirational needs of women across three key segments: Women Professionals, Women in Business and Women with Family.

The W Initiative was designed to profitably and sustainably address the needs of women to be inspired, connected and empowered.

To demonstrate our commitment to Gender Diversity and Inclusion in the Workplace, we set up the Access Women's Network (AWN) for female staff members of the Bank. To support this internal initiative, we introduced policies within the organization to ensure that gender equality principles are embedded in our operations and in all units.

At Access Bank, we create policies and resources that foster gender diversity and inclusion, as well as ensure an enabling environment that encourages women participation.

## Women Banking

We strengthened the propositions of the award-winning Women Markets Programme under the W Initiative, which is the umbrella for everything Access Bank has to offer women. The Bank's commitment to ensuring a sustainable Africa through women's economic empowerment was recognized by the awards received from the Central Bank of Nigeria (CBN), for the second time in two years, as the Number 1 Bank in Women's Economic Empowerment in 2018. The W Initiative was also featured as a case study by the Global Banking Alliance (GBA) for Women, with Access Bank as the fourth and first African bank to be featured in the series. For more than a decade, the Bank has galvanized strategies to sustainably contribute to the economic and lifestyle needs of women in Africa. Women from over 452 cities across the continent have benefited from the gender-friendly financial products and services of Access Bank.

## Capacity Building Programmes

Through the W Academy, more than 125,000 women have benefitted from 138 capacity-building and networking programmes organized by Access Bank and its partners to promote women's economic empowerment. These include the Womenpreneur Business Workshops hosted in partnership with the Enterprise Development Centre of Pan African University, W events in the Bank's branches, and roundtable sessions with women.

To support the business and managerial skills of female entrepreneurs, we signed a strategic partnership with the International Finance Corporation (IFC), the private sector arm of

the World Bank, to introduce the certified Mini-MBA Programme for Women in Business.

## Access to Finance

The W Initiative focused on accelerating efforts to improve women's access to finance. To further support Women in Business, we introduced the W Power Loan, a discounted financing product specifically focused on female entrepreneurs to enable them to take their businesses from being local to global. Under the access to finance programme, women who operate their businesses in select sectors (Fashion, Beauty and Wellness, Catering and Eateries, Hospitality and Tourism, Healthcare, Education, Manufacturing and Information Technology) are able to access funds for business expansion and working capital needs.

## The Maternal Health Service Support (MHSS)

The MHSS is a discounted financing product that allows women to complete their families and access quality healthcare. It has improved the lives of scores of families by supporting their access to fertility treatments, natal support, and specialized procedures across four African countries.

In addition, we also strengthened the healthcare sector in Nigeria by providing financing for facility upgrade projects in hospitals as well as capacity building for 350 fertility doctors and practitioners through the Association for Fertility and Reproductive Health (AFRH).



## Financial Inclusion

In partnership with the public sector and NGOs, we accelerated financial inclusion for women across the country. Worthy of note is the partnership with the Dangote Foundation that enabled us to empower and financially-include 42,000 indigent women in Northern Nigeria.

### W Community and Socials

We established the W Community platforms (@thewcommunity and www.thewcommunity.com), through which more than one million women have had access to timely updates on developments that affect their personal and family lives, careers, and businesses. Several women have had reasons for repeat visits to the website and have also extended invitations to their friends.

## Access Women Network (AWN)

The Access Women Network is the support network for the female staff of the bank which supports gender diversity/inclusion endeavours and also ensures that gender equality policies are entrenched within the Bank. This helps to continually attract and retain female employees across all cadres. All female employees are eligible to join and the network champions its causes through gender policies, mentoring, capacity building and networking programmes. Some of the key initiatives of AWN in the past year include:

### Health Week 2018

To promote health and wellness, the Access Women Network organized a Health Week which involved a seminar on the importance of skin and hair maintenance and a Zumba fitness session. The seminar was aimed at reminding women of the importance of skin and hair

maintenance, advising them against common daily hair and skin maintenance mistakes. The seminar took place in three locations; Lagos, Abuja and Port Harcourt. The Zumba fitness session was organized for women in the Bank to emphasize the importance of exercise to their health.

### World Sight Day

In commemoration of the World Sight Day on October 11, 2018, ACT Foundation in partnership with the Access Women Network provided free eye screening and recommended corrective lenses (free eyeglasses) for participants. This exercise helped to bridge the gap in eye health, thus improving the quality of life for Access Bank's staff by identifying individuals with eye defects, treating those with primary refractive errors such as near-sightedness, far-sightedness, and astigmatism amongst other defects.

### Orange Lecture

Access Women Network, in collaboration with Genesis House, was engaged in a campaign titled "Hear Me Too." The campaign started on November 30, 2018, with an annual lecture themed Orange Lecture 2018: Violence against Women; Hear Me Too, to mark the International Day for the Elimination of Violence against Women. The lecture was held at the Bank's Head Office and was focused on survivors, creating a platform for them to share their stories and encouraging those who are currently going through any form of abuse to speak up. The special guest was Mrs. Funmi Falana, the National Director of Women's Empowerment & Legal Aid. She educated the audience on the importance of speaking up against domestic violence and raising continuous awareness on issues relating to domestic violence.



## PARTNERSHIP FOR IMPACTFUL COMMUNITY DEVELOPMENT

### a. World Tuberculosis Day



Nigeria is one of the 14 high burden countries for tuberculosis. Over 400,000 cases of tuberculosis are reported annually with over 150,000 deaths. There is also a gap in detection, and the World Health Organisation (WHO) has listed Nigeria among the 10 countries that account for a 64% gap in tuberculosis case finding. Access Bank partnered with Nirvana Initiative, a non-governmental initiative centered on creating awareness and support on critical health issues. We held a campaign in Osun State,

Nigeria; and 4,000 people have been reached through strategic communication campaigns. Fifty-two young leaders/facilitators received training on the causes, prevention and management techniques of tuberculosis. The campaign physically reached over 350 National Union of Road Transport Workers (NURTW) members and over 460 market women. The social media campaign for the programme reached over 10,000 Nigerians.

### B. World Mosquito Day



Malaria was responsible for 435,000 deaths around the world in 2017. Malaria is caused by bites from infected female Anopheles mosquitoes. Nigeria has the highest number of malaria-related deaths of the 15 countries that account for 80% of global malaria deaths. Access Bank partnered with Corporate Alliance on Malaria in Africa (CAMA) to sensitize rural area dwellers on malaria prevention and elimination. The Bank was able to distribute 5,003 mosquito nets during the community outreach, pre-programme

awareness events, stakeholder meetings and meetings with special interest groups. Over 5,819 people received education intervention on malaria prevention and elimination in the four communities. This group included community leaders, pregnant women, and nursing mothers.



### C. World AIDS Day

December 1st, 1988 marked the first World AIDS Day celebration, and it has continued annually on the same date. It is a chance to remember those who have died from complications from the disease, show support for those who currently live with the disease and to create awareness about HIV/AIDS. The focus for the 2018 World AIDS Day was "Know Your Status," and Access Bank worked in partnership with Hacey Health Initiative and the National Youth Service Corps (NYSC) to reach one million Nigerians through a programme titled 'My Status' targeted at increasing access to testing, proper information, and referral service.

The programme held at the NYSC Camp, Iyana Ipaja, Lagos and Kairo Market, Oshodi. Through this programme, 362 males and 459 females received counseling; 297 males and 403 females received testing services. Alongside, a video documentary production was done and disseminated via online blogs and social media. Youth groups also screened the movie. A total of 1,690 young people viewed the documentary. We were also able to reach 1,733,298 Nigerians through social and traditional media platforms which include newspapers, online blogs, Facebook, Twitter, and Instagram.

### D. World Heart Day

The World Health Organization (WHO) noted that over 145,000 people die from heart disease in Nigeria every year. To ensure we bring more awareness to the importance of living a healthy lifestyle, Access Bank partnered with Support for Safer Hands Initiative to commemorate World Heart Day in September 2018. The aim was to reach 1,000,000 Nigerians with information on the importance of heart health and how to prevent and manage cardiovascular diseases. We were able to provide free blood pressure and blood sugar level testing to 1,031 students and teachers in Obele, Akoko, Eletu and Odibo communities in Lagos. We were also able to reach 259,091 people with information and strategic communication on heart health.

## E. Partnership with ACT Foundation

Access Bank continues to champion high impact initiatives which are aimed at achieving the Sustainable Development Goals. This led to a partnership with ACT Foundation in 2017, which continued in 2018, to provide funding for the delivery of grants to non-profit organizations across Africa. This fund has facilitated the support of non-profits in achieving their goals of improving health outcomes, build leadership capacity and support income-generating activities. The aim of this partnership was to facilitate the implementation of initiatives in focus areas of Health, Entrepreneurship, Environment, and Leadership; and the progress made on this initiative includes:

### i. Health

The Foundation oversaw the programme implementation of three organizations in the foundation's focus area of health. These organizations are Special Olympics Nigeria, Development Africa and Women at Risk International Foundation. The Special Olympics Nigeria (SON) programme was aimed at preventing and reducing malaria morbidity and mortality incidence in Nigeria, especially among children living with disabilities, through health education, screening and provision of necessary life-saving tools. Through this programme, the SON was able to;

- a. Prevent 342 cases of malaria in Lagos state through prophylaxis administration and treated mosquito nets, and
- b. Teach 900 people to know how to use treated mosquito nets to prevent malaria incidences effectively.

The Development Africa programme was aimed at diagnosing and successfully treating neonatal jaundice and providing capacity development for expectant mothers. Through this programme, Development Africa was able to;

- a. Teach 290 expecting mothers about basic knowledge of jaundice prevention and put it to use.
- b. Increase awareness of neonatal jaundice prevention among 1,212 community members.
- c. Successfully treat 28 infants who are now free from jaundice.
- d. Increase public knowledge of jaundice prevention.

Our programme with Women at Risk International Foundation (WARIF) was aimed at reducing the rate of gender-based violence amongst expectant mothers in selected communities by providing training to traditional birth attendants (TBAs) on recognizing the signs of abuse and providing adequate management. Through this programme we were able to;

- a. Train 504 TBAs on the effective management of survivors of gender-based violence and provide basic medical support services to them.
- b. Encourage survivors of gender-based violence to report cases of violence to TBAs.
- c. Empower community members to teach other people about gender-based violence prevention through videos produced in mp4 formats.
- d. Increase the number of gender-based violence reporting among community members, which has led to local authorities successfully handling 85 cases.



**ii. Entrepreneurship**

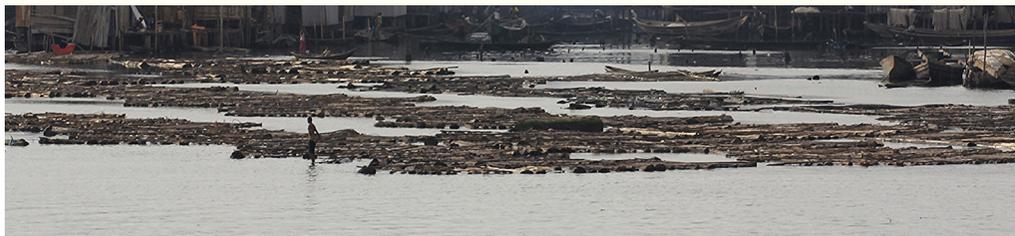
At Access Bank, we understand that communities need to be economically empowered to thrive. This is why we support programmes that are geared towards building the economic capacity of our community stakeholders. For instance, our collaboration with JAKIN NGO for the Fresh Foundation Programme, which was an essential business management principle, re-orientation, computer application, vocational skill, and office automation training programme to reform and empower indigent and out-of-school youth among the lower-class residents in Lagos State. As a result of this programme, 85 young adults have successfully started their businesses and now support their families with their income. This programme has also led to an increase in investment from private stakeholders for the out-of-school-youths.

We also partnered with Junior Achievement Nigeria for an additional economic, educational programme in the areas of financial literacy and entrepreneurship for senior secondary school students, particularly in public secondary schools. We were able to reach 1,500 students and engage 15 schools in Oyo and Osun states. The schools involved have begun to develop some outcomes, and the training is encouraging students to apply the use of technology in promoting their products. 805 and 347 entrepreneurs have been reached through this programme in Oyo and Osun states, respec-

tively; and 250 and 246 company programme students have been reached in Oyo and Osun states, respectively. We also selected eight organizations to implement various skill acquisition and financial literacy programmes in different parts of the country which directly impacted 4,000 people.

**iii. Leadership**

Building leadership capacity is crucial to us at Access Bank. This reflects in our support to some projects in 2018. We were able to train 30 participants from different civil society organizations and various parts of the country in Civil Society Organization Professionalism and Effectiveness. We also partnered with LEAP Africa to empower teenagers in Public Secondary Schools to identify and understand their leadership potential. For this programme, we had 104 students engage in leadership training from five vocational training centres over four Saturdays. It covered self-identity, building self-confidence and positive self-esteem, values, visioning, goal-setting, crafting mission statements, time management, creativity, communication skills, the art & act of leadership, leadership for change, choosing career path and commencing change project. The students have exhibited leadership traits by going on to train their fellow students. Projects organised with our partners ENACTUS Nigeria, African Philanthropy Forum, CSR In Action and Live Your Dreams Africa, directly impacting over 23,000 people, were also carried out.



**iv. Environment**

At Access Bank we know that the general well-being of the communities has a link to the state of their environment. This is why we eagerly partnered with Nature Protection and Environmental Improvement Initiative (NAPEI-IN) and the Nigeria Conservation Foundation (NCF) in 2018. Under the partnerships, NAPEI-IN worked with 353 students in 10 public secondary schools in Lagos State to create a sense of responsibility to their environment and raise awareness about emerging environmental challenges.

They also formed a Kids Climate Change Club in each of the schools that they engaged and produced artwork from waste materials which have led to an improved knowledge in recycling and wealth creation from waste. The awareness programme on environmental sustainability also led to a behavioural shift in people towards proper waste disposal.

Through our partnership with the NCF, we cleaned 18 selected communities in Eti-Osa Local Government Area of Lagos State, and donated 18 central waste collection bins. We reached 18,000 people through these efforts, and 14 Conservation Clubs were created comprising of 20 student members each. We also raised sanitation champions for the communities and made the inhabitants aware of the benefits of proper waste disposal, sanitation and hygiene.

We were also able to reach 102,001 Nigerians during the 2018 International Day for the Preservation of Ozone Layer. We also held a market outreach programme and a wildlife educative programme for 562 students from five secondary schools to enhance their understanding of the concept of Ozone Layer Protection. Junior Chambers International (JCI), Nigerian Conservation Foundation (NCF) and The Mental and Environmental Development Initiative for Children (MEDIC) also received funding during our 2018 grant cycle.





## F. Other Endeavours

**i. Fight against Female Genital Mutilation**  
 We partnered with HACEY Health Initiative to take the fight against Female Genital Mutilation (FGM) to the northern part of Nigeria. The project targeted 1,000 individuals and ended up reaching 2,206,413 individuals. We were able to train 70 female peer educators and mobilize 40 male volunteers. We were also able to interview survivors and relatives of survivors of FGM to support them and also anonymously showcase some of their stories on the harmful effects of FGM.

**ii. The street children advocacy programme**  
 The International Day for Street Children (IDSC) is celebrated every year to give millions of street children all around the world a voice and also provide a platform to uphold the right for those children and their advocates to speak out. For 2018 IDSC which was on January 31st, Access Bank partnered with CARE Initiative, a non-governmental organization based in Ogun State, Nigeria to hold outreaches in sever-

al parts of the country. We offered advocacy training on street children for key stakeholders, and we had a total of 103 participants. We also had a Valentine's Day Interactive Session as part of our efforts to demonstrate the importance of love, care and support.

**iii. Breaking All Barriers Project**  
 Festus Fajemilo Foundation also reached out to empower over 1,000 young people living with disabilities and train over 100 adolescent advocates with our help. Stakeholders across over 20 schools in different communities were engaged in protecting the rights of young persons living with disabilities. We also supported The Roses Ministry to reach out to widows on health-related issues and provide access to drugs and healthcare. Thirty widows received training on various skills, and 343 registered Roses widows and 157 other non-registered widows received free medicines and medical care. One thousand five hundred registered Roses widows also received various food items.

## SUSTAINABILITY AWARENESS WEEK (SAW)

SAW is an annual initiative aimed at providing awareness to internal and external stakeholders of the Bank on sustainable business practices and their importance. The awareness week is intended to foster a sense of community within the Bank and revalidate every member's commitment to the sustainability cause. The week-long event began from the 5th to 9th of November, 2018 with all the Bank's subsidiaries participating in the event. Activities were aligned with the Bank's Sustainability strategies, addressing the 17 Sustainable Development Goals with a focus on the triple bottom line of People, Profit and Planet.

There was a welcome address video by the GMD/CEO encouraging staff members to co-operate and embed sustainability in their daily practices and habits. The week also featured a weight loss challenge, encouraging staff members to live a healthier lifestyle, as well as sharing of healthy meal plans and health tips to staff members. In addition, there was an Employee Volunteering Awareness Day during the week, with employees of the Bank pledging their commitment to community investment. Various sustainability training/workshops and quizzes were held to ensure employees had a deep understanding of the importance of incorporating sustainable practices.





## EMPLOYEE VOLUNTEERING ACTIVITIES

At Access Bank, employee volunteering is a structured company policy, which supports the bank's efforts towards community building and gives the employees the time and opportunities to carry out such efforts. As such, we encourage our employees to take on projects that will impact communities in various focus areas and we guide our employees in selecting the focus areas and projects with the most meaningful impacts. The employee volunteer initiative not only gives employees the opportunity to shift their focus away from themselves and their work, it also improves their problem-solving and leadership skills through their input in solving social issues, builds their empathy and also boosts their productivity. Employees also get to build team morale, loyalty and support for some of Access Bank's core business functions.

In 2018, our employees devoted a total of 643,180 hours, engaging in various volunteer duties across various sectors outside the bank. This is in part due to the fact that all 13,062 employees of the bank participate in the Access Bank Employee Volunteer Initiative, contributing time, skills, effort, ideas and resources to their various projects spread across Nigeria.



### a. Restoring Healthcare Services in Makoko Community

The health of the inhabitants of a community determines its well-being and productivity. Access to adequate healthcare in the event of illness is important and its absence can as well prove fatal. This is why the Conduct and Compliance Unit adopted Alhaji Kola Osho Primary Health Care (PHC) at Ojo-Oba area in Yaba, Lagos to improve the health facility of the health centre. The project focused on mitigating flooding of the PHC during rainy season. Also, the Group renovated and procured medical equipment items to equip the Eyes Clinic, the Nursing department, laboratory and ward of the hospital. The initiative has impacted not less than 2,000 people in the community as well as addressed the health challenges in the community.

### b. Transform the Boys (Catch Them Young)

The Lagos State Correctional Centres are operated in collaboration with the Ministry of Youth and Social Development. They were created with the aim of transforming, reorienting and correcting young delinquent male children before reintegrating them back into society. The CSR project was targeted at the wards/boys of the Special Correctional Centre for boys, Oregon; The Correctional Centre for Junior Boys, Yaba; and The Correctional Centre for Senior Boys, Isheri.

The project was aimed at providing training, equipment and support to young boys in correctional centres in Lagos and to aid their rehabilitation. It also aimed to:

- build and instill positive characters in delinquent boys;

- foster a good career foundation through vocational teaching and learning;
- create a positive learning experience by providing the boys with a conducive learning environment thereby facilitating their effective rehabilitation.

The homes are made up of a school and a boarding facility where the wards are given academic, vocational and moral training to be free of delinquent attitudes when re-entering society and ensure they are equipped with skills to ensure their success in society.

The Financial Control Strategy and Enterprise Business Solution Group of the bank, in partnership with Lagos State Correctional Centre and the Ministry of Youth and Social Development, took on the task to provide support to these correctional centres and devoted 10,680 hours to this cause.

### c. Take Tomorrow Initiative – Adopt A School Programme

Education is critical to economic growth and poverty reduction. Education also has a multiplier effect, which extends to other areas such as health, democracy and governance. The Corporate Communications Group decided to carry out the project titled: Take Tomorrow Initiative - Adopt a School Programme as its employee volunteer initiative project. The Adopt a School Programme is an upgraded and more sustainable form of the CSR project the group implemented in 2017. The programme enables the group to own a school, monitor and contribute to its development over a period of time. Forty staff members from the Corporate Communications Group have adopted Community Senior High School, Surulere, Lagos, for a 2-year period. The group is currently imple-

menting several projects and executing initiatives that will help the school and the student body at large.

Watch this inspiring video on 10 years of Sustainability With Access Bank

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
Improving Lives – Helping Hands	Centralized Operations	SO-SAID Charity Homes for Vulnerable Persons	Lagos	Health	In 2017, the Centralized Operations Group of Access Bank adopted the rehabilitation of a water project and provision of a 3KVA generating set for SO-SAID Charity Homes for the Vulnerable Persons as our employee volunteer initiative project. The project was completed and executed within the period. During interactions and visitations to the premises of the charity home, the Wgroup noticed that the home was in dire need of other basic amenities like an office space (the existing one had been overtaken by flood), flooring, roofing, tiling and general facelift of the entire facility. Based on this, the Centralized Operations Group decided to extend the partnership with the above-mentioned charity for a period of another three years to make maximum impact. The period covered would be 2018 to 2020 and the group intends to provide the following: renovation of the office building, sand-filling of the premises, and installation of interlocking pavement.
Project Be	Human Resources	Bethesda Child Support Agency	Lagos	Education	Project Be is a group mentoring program, me which provides a platform where the staff of the bank's Human Resources unit will volunteer to mentor and engage children (aged 4-17) living in slum communities in creative activities designed to harness their imaginative abilities using 16 programme modules. Also, the project aims to sponsor/co-parent a child. We are also partnering with Bethesda Home for the Blind to help raise money to improve infrastructure in their facility, namely painting and building toilets.
Adopt a School	Retail Operations	Field of Skills and Dreams	Lagos/South West, South South/South East, North	Education	The focus of this project is to adopt a public school across Nigeria, build, renovate and establish reading clubs and libraries with the theme "Adopt a School". This project is scheduled to run from 2018 – 2020 and the purpose is to: <ul style="list-style-type: none"> <li>• provide a supportive and stimulating environment for students to learn.</li> <li>• encourage Junior and Senior Secondary students to reach their full potential as independent learners.</li> <li>• develop a positive attitude toward life-long learning.</li> <li>• foster the enjoyment of reading.</li> <li>• train teachers by organizing teachers' conference</li> </ul>

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
Capacity-building training on vocational skills, provision of start-up kits and training on business & entrepreneurial management	Internal Audit	Girlsaide Empowerment Initiative	Aro Community, Lagos	Education	In 2017, the group provided free blood sugar and blood pressure screening, body mass index (BMI) checks, mosquito nets, counseling among others to about 200 people in Aro Community in Jakande Area, Lekki, Lagos State. Aro Community is a suburb with more than 300 houses inhabited by settlers. Most of these people are artisans, housewives, unemployed youths, etc who are semi-literate or illiterate. Nevertheless, they are seeking opportunities for a better life in Lagos. In 2018, the Group addressed the gaps identified in the 2017 projects through the provision of the following: seminar on family planning/birth control and distribution of mosquito nets, vocational skills training, provision of start-up kits for trainees, and training on business and entrepreneurial management. The Project achieved the following objectives: 1) Employment generation 2) Vocational skills acquisition for women and youth in the community 3) Improvement in social wellbeing 4) Platform for employees to contribute positively.
We Care	Corporate Counsel/Company Secretariat	Special Centre for Boys in Oregun, Ikeja, Lagos	Lagos	Education	The initiative is intended to provide tripod stand for cameras, Adobe Photoshop CS3, as well as a mentorship programme to select students of the centre. Also, staff members will provide mentoring services to select members of the centre.

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
Accident and Emergency Centre	Risk Management	Accident and Emergency Centre	Lekki Epe Expressway, Lagos	Health	<p>The Risk Management Group responded to the need of an Accident and Emergency Centre along the Lekki Epe Expressway. The facility will help reduce the number of casualties along the axis, and the Group plans to support emergency response services to patients brought into the facility when completed.</p> <p>Objectives:</p> <ul style="list-style-type: none"> <li>To provide medical facilities for the community.</li> <li>To reduce the spate of accident-related deaths along the axis.</li> <li>To partner with the Lagos State Government in its quest to bring medical facilities closer to the people as there is currently no Accident and Emergency Centre in that area.</li> </ul> <p>Priorities:</p> <ul style="list-style-type: none"> <li>Prompt completion of the centre by allocating resources to support the completion in line with the plan.</li> <li>Allocation of land by Lagos State Government for the project (in place).</li> <li>Approval in principle from Lagos State Government to go ahead with the construction works (in place).</li> <li>Approval of all architectural and M&amp;E drawings (in the final stage).</li> <li>Raising funds to successfully execute the first phase of the project (In place).</li> </ul>
Adopt a School	Commercial Banking Group	Ikpakodo Junior Secondary School	Lagos	Education	<p>The Commercial Banking unit decided to focus on the Education sector for its employee volunteer initiative project for the year 2018/2019. We have identified a school to adopt: Ipakodo Junior Grammar School in Ikorodu Local Government Area of Lagos State. The school, which was founded in 1980, is owned by the Lagos State Government and it is located in Oba Sekumade Road, Ipakodo, Ikorodu. The Unit intends to build two Academic blocks for the school consisting of seven classes each, for the Junior Secondary School (JSS) 1-3 classes. This project would result in:</p> <ul style="list-style-type: none"> <li>Over 2,000 students of the JSS 1-3 classes having an enabling environment for learning.</li> <li>Building stronger ties with the Lagos State Government,</li> <li>Improving the overall corporate reputation of Access Bank</li> </ul>

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
Science Project and ICT Competition	Information Technology	Secondary school in Mainland Local Government	Lagos	Education	<p>The objective of this project is to support one of the Bank's core values of Innovation through Technology. The project aims to close the digital divide by raising the consciousness about ICT at the secondary school level. The initiative is designed to create positive social values. Objectives of this project include to:</p> <ul style="list-style-type: none"> <li>• awaken the consciousness and interest of Junior and Senior secondary school students within Lagos State in ICT.</li> <li>• create a credible platform for identifying outstanding students and encouraging excellence in ICT.</li> <li>• provide a credible platform that will reward excellence in the subject area of ICT.</li> <li>• encourage students in secondary schools to pursue and develop an interest in ICT and to appreciate their commitment to the study and understanding of ICT</li> </ul>
Health intervention/ adoption of health centres to provide hospital equipment	Service and Innovation Group	Primary Health Centres in Yaba, Lagos: Iwaya Primary Health Centre; Alli Dawodu Primary Health Centre; and Alhaji Kola Osho Primary Health Centre	Lagos	Health	<p>The Service and Innovation Group (SIG) has decided to adopt three primary health centres in Yaba, Lagos, namely Iwaya Primary Health Centre, Alli Dawodu Primary Health Centre, and Alhaji Kola Osho Primary Health Centre. The key objective of the project is to provide equipment for the three primary health centres. This will result in:</p> <ul style="list-style-type: none"> <li>• Improved healthcare delivery and access to state-of-the-art equipment for the people of Yaba and environs.</li> <li>• Promoting quality healthcare facilities which will attract medical specialists and professionals</li> <li>• An opportunity to give back to the community and make a positive impact.</li> <li>• Projecting Access Bank as an organization that has the community at heart, thus creating a conducive environment for the Bank's operations.</li> <li>• Improvement of the Bank's overall corporate reputation and enhancement of the Bank's image as a socially-responsible citizen.</li> </ul>

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
The L.E.A.D Project which stands for Leadership, Enterprise, Academic, Development	Personal Banking	Public and private schools in 10 states	Across Nigeria	Education	<p>The L.E.A.D Project is being powered by the Personal Banking Division of Access Bank. It is targeted at driving improvement in secondary school students in the following areas:</p> <ul style="list-style-type: none"> <li>• Academic and Moral Excellence</li> <li>• Financial Literacy</li> <li>• Reading Culture</li> <li>• Personal Leadership.</li> </ul> <p>This project will be carried out in public and private schools in 10 States across Nigeria</p>
Adopt a School	Global Market	Isefun Nursery/ Primary School	Lagos	Education	<p>The Global Markets Group (GMG) of Access Bank Plc continues to contribute towards promoting positive, social and environmental change. The Group has collaborated with organizations to execute several projects that have positively influenced the lives of individuals, with focus on education, healthcare and other sectors that we believe are critical to the development of the nation. The GMG decided to adopt the Isefun Nursery &amp; Primary School, Ayobo, Lagos. In 2018, the Group decided to refurbish the classroom facilities of the public school. This means providing furniture and fittings, lighting and painting for the classroom. This initiative identifies with the need to provide a conducive environment to encourage learning. The project seeks to provide returns to the society by providing conducive classroom facilities for the students of the school. This would translate into:</p> <ul style="list-style-type: none"> <li>• Better learning environment</li> <li>• Hygienic conditions at the school</li> <li>• Positive brand recognition and reputation for Access Bank</li> <li>• Customer loyalty</li> <li>• Increased customers</li> </ul>

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
Infrastructural development: Building of toilets and bathrooms in Dustbin Estate in Ajegunle	Business Banking	Dustbin Estate (A slum in Ajegunle area of Lagos State)	Lagos	Health	<p>Oddly named, the Dustbin Estate is a collection of shanties sitting on refuse dump, where the poorest of the poor live in Ajegunle. Practically living on a large heap of rubbish poses a myriad of health hazards to both adults and children, not neglecting the attendant environmental hazards. In Dustbin Estate, there are no toilet facilities. The inhabitants defecate in the open, and put the waste in cellophane bags and then throw them into the canal. More fortunate residents use pit toilets that discharge into the open water passages as there are no conduits for effluents to flow away, thus converging to pose significant health and environmental hazards. Our volunteer initiative achieved the following;</p> <ul style="list-style-type: none"> <li>• Provided additional 10 toilet units</li> <li>• Provided 10 units of bathrooms</li> <li>• Drilled a borehole to ensure 24-hour water supply at the facilities.</li> </ul>
Infrastructural development and education: Rehabilitation of classroom and toilet facilities	Corporate Operations	Idimu Community Primary School	Ikotun, Lagos	Education	<p>Education is the backbone and pillar of every society in the world and the role of quality of education in terms of infrastructure, teachers, funding, etc cannot be overemphasized. In 2018, the Corporate Operations Group decided to focus on infrastructural development of primary educational institutions in Lagos and undertook the rehabilitation of a block of 12 classrooms and toilet facilities in Idimu Community Primary School, Idimu, Ikotun, Lagos. The project is viable, sustainable and impactful on the community. With the project, the staff in the Corporate Operations Group aimed to:</p> <ul style="list-style-type: none"> <li>• create an ambient and conducive learning environment for the underprivileged children in the school.</li> <li>• create a positive image and reputation of the bank with the aim of increasing the bank's market share.</li> <li>• ensure team-building, bonding and strengthen employee relations whilst adding value to the host communities.</li> </ul>

### ACCESS BANK EMPLOYEE VOLUNTEERING DATA - 2018

Initiative	Business Unit / Group	Name of Organization/ Community Benefiting from the Contribution	Geographic Location	Focus Area of Community Development	Details of Initiative
Environment: #SaveOurEnvironment	Corporate and Investment Banking Group	LASPARK	Lagos	Environment	<p>100 staff from three Groups in Corporate and Investment Banking (Infrastructure, Oil &amp; Gas, Large Conglomerates), in partnership with Green Africa Initiative and Lagos State Parks and Garden Agency (LASPARK), adopted the following projects;</p> <ul style="list-style-type: none"> <li>i. Save Our Environment Walk</li> <li>ii. Community Service – where they gather secondary school students to TAKE ACTION for the environment</li> <li>iii. Tree Planting and Maintenance</li> </ul> <p>This will result in:</p> <ul style="list-style-type: none"> <li>• Improving environmental conditions and providing multi-disciplinary learning for the students</li> <li>• Enlightenment of over 500 students on the advantages of environmental conservation through eco-friendly projects</li> <li>• Drastically improved aesthetic appearance of the environment and the surrounding community</li> <li>• Tree shades to help cool down hot recreational spaces</li> <li>• Outdoor space that can be used as a teaching tool and recreational activities</li> </ul>
Social welfare	Channels	Heart of Gold Hospice, Makoko, Lagos	Lagos	Social Welfare	<p>The initiative is aimed at providing support in the form of a donation of material assistance to the hospice. This volunteer initiative also aims to provide food items and gifts to the hospice, pay regular visits to the facility, and identify with the disadvantaged in the society, providing them with required support so that they could feel loved. The provisions included:</p> <ul style="list-style-type: none"> <li>• basic nutritional food items for the special kids.</li> <li>• comfortable sleeping materials such as mattresses.</li> </ul> <p>bonding with the staff and management.</p> <p>This project was chosen in line with the group's goal of empowering the less privileged under the volunteer initiative of the Bank.</p>

## AWARDS AND RECOGNITIONS



AWARD	ORGANIZATION	JUSTIFICATION
Most Innovative Malaria Programming Award	Corporate Alliance on Malaria in Africa (CAMA)	This award was in recognition of Access Bank's leadership in adopting innovative practices in the development and implementation of the Malaria to Zero initiative, which is an innovative financing platform aimed at galvanizing resources of the private sector towards the elimination of malaria across Nigeria and Africa.
Most Outstanding Individual Award	Lagos State AIDS Control Agency (LSACA)	This award for "Outstanding Individual" was presented to the Bank's GMD/CEO, Herbert Wigwe, in recognition of his contribution and unwavering commitment to the eradication of HIV/AIDS in Nigeria and support to people living with HIV/AIDS
Sickle Cell Foundation Nigeria Award	Sickle Cell Foundation Nigeria	The Sickle Cell Foundation presented the Bank with this award in appreciation of Access Bank's support and commitment to the foundation and continuous work in preventing and managing the sickle cell disorder in Nigeria.
Outstanding Business Sustainability Achievement Award  (Karlsruhe Sustainable Finance Awards)	Government of Karlsruhe, Germany, and European Organisation for Sustainable Development (EOSD)	This award was presented in recognition of the Bank's outstanding success in incorporating economic, social and environmental aspects in the corporate strategy and business processes. Winning this category shows the Bank has holistically embedded sustainability across its processes and continues to operate in a sustainable manner.
Sustainable Leader of the Year Award  (Karlsruhe Sustainable Finance Awards)	Government of Karlsruhe, Germany, and European Organisation for Sustainable Development (EOSD)	EOSD presented the Bank with this award in recognition of the achievements of the GMD of the Bank who has demonstrated exceptional leadership in driving the business performance through creating social and environmental values. As the winner in this category, it shows that the Bank has challenged the status quo, ensured long-term corporate success and inspired stakeholders to support the sustainability journey of Access Bank.
Compliance, Excellence, and Professionalism in Safety Standards at Workplaces Award	Lagos State Safety Commission Awards	This award was presented in recognition of the Bank's continuous compliance to standards in occupational health and safety.
Most Sustainable Bank in Nigeria Award	World Finance Awards	The coveted award was given to Access Bank in recognition of its success in incorporating economic, social and environmental aspects/metrics in its corporate strategy and business processes, and due to the Bank's efforts and contributions towards impactful sustainability initiatives.
Africa's Best Bank for Corporate Social Responsibility Award	Euromoney Awards	This award was given in recognition of the Bank's unwavering commitment in embedding sustainability into its core business strategy and corporate 'DNA' to help address issues across its business operations and value chain.
Africa Clean-Up Awards	Clean Up Nigeria	Access Bank received the award in recognition of its commitment and efforts in Environmental Sustainability.
Victoria Garden City Property Owners and Residents Association (VGCPORA) Award	VGCPORA	The award was given in recognition of Access Bank's community service.

AWARD	ORGANIZATION	JUSTIFICATION
Outstanding CSR Health Project of the Year Award	Global Health Project and Resources, in Partnership with Anadach Group	Award was given in recognition of Access Bank's outstanding CSR project.
Most Socially Responsible Company of the Year in Africa Award (Overall Winner)	Sustainability Enterprises and Responsibility Awards (SERAs)	This was given in recognition of the Bank's overall commitment to sustainability and its sustainability performance locally and internationally.
Best Corporate Communications Team Award	Sustainability Enterprises and Responsibility Awards (SERAs)	The award was given for best the best communication of Sustainability in the year.
Best Company in Partnership for Development Award	Sustainability Enterprises and Responsibility Awards (SERAs)	This was given to the Bank in recognition of its commitment to Sustainability through the remarkable progress made through its leadership and participation in several local and international partnership membership coalitions across board.
Most Outstanding Sustainability Practitioner Award	Sustainability Enterprises and Responsibility Awards (SERAs)	This was presented to Omobolanle Victor-Laniyan, Head, Sustainability, Access Bank for her success in driving processes and developing initiatives to ensure that sustainability is embedded in the Bank and across various sectors, locally and internationally. Her leadership roles in the sustainability space and the impact of Access Bank were acknowledged.
The SERAS CSR Awards Africa Recognition Award	Sustainability Enterprises and Responsibility Awards (SERAs)	This was awarded to the Head Sustainability, Access Bank, Omobolanle Victor-Laniyan in recognition of the extensive, far-reaching and groundbreaking intervention programmes conceptualized and implemented due to her role at the Bank. She was also recognized for being the core driver behind the Sustainable Banking principles in Nigeria and for also successfully ensuring that Access Bank spearheaded various sustainable development initiatives in partnership with the United Nations.
Award for commitment and development of SMEs Health, Wellness Policies and Programmes	Nigeria Business Coalition Against AIDS	This was awarded to the Bank based on its thought leadership in galvanizing private sector resources to addressing issues around HIV/AIDS and development of SMEs and health policies and programmes.
Most Sustainable Bank of the Year Award	Central Bank of Nigeria	This award was given to Access Bank in recognition of its commitment to sustainable banking principles and development in Africa and beyond.
Sustainable Transaction of the Year (Oil and Gas sector)	Central Bank of Nigeria	The award was given for most sustainable oil and gas transaction carried out during the year.
Sustainable Transaction of the Year (Power sector)	Central Bank of Nigeria	This was given to the Bank for its strong commitment to embracing sustainability in transactions for the power sector.



## SUPPLEMENTARY INFORMATION

### GRI Index

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY	
1	<b>Executive Summary</b> A high-level strategic view on how the Bank has mainstreamed sustainability. This provides the necessary context for the reporting period and the entire report itself.		
2	<b>Chairman's Statement</b> A broad overview of the Bank's sustainability vision and the relevance of sustainability to the Bank's corporate strategy.		
3	<b>CEO's Statement</b> A statement from the CEO to all relevant stakeholders, providing insights and updates on the Bank's vision and corporate sustainability performance.		
4	<b>Organizational Profile</b>		
	Name of the Organization	Access Bank Plc.	GRI 102-1
	Activities, Brands, Products, and services of Access Bank Plc.	A brief description of the diverse products and services offered by Access Bank Plc.	GRI 102-2
	Location of headquarters	Address of Access Bank administrative centre.	GRI 102-3
	Location of Operations & Market served	Names of countries (including specific locations in those countries) where Access Bank Plc operates, Sectors served by Access Bank Plc, Access Bank customer types, and beneficiaries.	GRI 102-4 & 102-6
	Ownership and legal form	Nature of Access Bank's ownership and legal form	GRI 102-5
	Scale of the Organization	Specific information on Access Bank, including number of employees, total number of operations, net revenues (as at 31st December, 2018), quantity of products and services offered (as at 31st December, 2018).	GRI 102-7

S/NO		DESCRIPTION/COMMENT	GRI IDENTITY
	Information on employees and other workers	The total number of employees (permanent and temporary), by gender and by region. A total number of employees by employment type (full time & part-time) and by gender. A description & scale of work done by workers who are not employees of Access Bank Plc.	GRI 102-8
	Supply Chain	A brief description of the relationship maintained by Access Bank Plc with suppliers.	GRI 102-9
	Precautionary Principles or Approach	Access Bank's approach to risk management in operational planning or when developing and introducing new products.	GRI 102-11
	External initiatives	A list of externally-developed economic, environmental and social charters, principles or other initiatives to which Access Bank Plc subscribes or endorses.	GRI 102-12
	Membership of Associations	A list of membership of associations that Access Bank Plc. belongs to.	GRI 102-13
<b>6</b>	<b>Strategy</b>		
	Statement from the senior decision maker	Sustainability statement from a senior decision maker (CEO or Head Sustainability of Access Bank) about the relevance of sustainability to Access Bank Plc and its strategy for addressing sustainability.	GRI 102-14
	Key impacts, risks, and opportunities	A description of key impacts, risks & opportunities of Access Bank Plc.	GRI 102-15
<b>7</b>	<b>Ethics &amp; integrity</b>		
	Values, principles, standards & norms of behaviour	A description of the values, principles & norms of behaviour of Access Bank Plc.	GRI 102-16

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY
	Mechanisms for advice and concerns about ethics A description of internal and external mechanisms for seeking advice about ethical and lawful behaviour, and organizational integrity; reporting concerns about ethical or unlawful behaviour in Access Bank.	GRI 102-17
8	<b>Governance</b>	
Governance Structure	Governance structure of Access Bank, including committees of the highest governance body. Committees responsible for decision-making on economic, environmental, & social topics.	GRI 102-18
Delegating Authority	Process for delegating authority for economic, environmental, and social topics from the highest governance body to senior executives and other employees.	GRI 102-19
Executive-level responsibility for economic, environmental, & social topics	Positions with responsibility for economic, environmental & social topics in Access Bank Plc. Whether post holders report directly to the highest governance body	GRI 102-20
Consulting stakeholders on Economic, Environmental & social topics	Process for consultation between stakeholders & the highest governance body on economic, environmental & social topics.	GRI 102-21
Composition of the highest governance body and its committees	Details of the composition of the highest governance body of Access Bank & its committees.	GRI 102-22
Chair of the highest governance body	Whether the chairman of the highest governance body is also an executive of Access Bank Plc and the function within Access Bank Plc.	GRI 102-23
Nominating & selecting the highest governance body	Nomination and selection process for the highest governance and the committee of Access Bank Plc.	GRI 102-24

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY
	Conflict of interest Process taken by Access Bank Plc highest governing body to avoid and manage conflict of interest. Disclosure of conflict of interest to stakeholders.	GRI 102-25
	Identifying and managing Economic, Environmental & Social impacts The role of the highest governance body in identifying & managing economic, environmental & social topics & their impacts, risks, & opportunities – including its role in the due diligence processes. The level of involvement of stakeholders in this process.	GRI 102-29
	Effectiveness of risk management processes The role of the highest governance body of Access Bank Plc in reviewing the risk management processes for economic, environmental & social topics.	GRI 102-30
	Communicating Critical Concerns Process of communicating critical concerns to the highest governance body	GRI 102-33
	Nature & total number of critical concerns Mechanisms used to address the total number of critical concerns that were communicated in the reporting year.	GRI 102-34
	Remuneration Policies Remuneration policies and how performance criteria relate to the highest governance body and senior executives of Access Bank Plc.	GRI 102-35
<b>9</b>	<b>Stakeholders Engagement</b>	
	List of Stakeholders group Stakeholder groups engaged by Access Bank Plc.	GR1 102-40
	Collective bargaining agreements Percentage of total employees covered by the collective bargaining agreement.	GR1 102-41
	Identifying and selecting stakeholders Access Bank's basis for selecting and identifying stakeholders for whom to engage.	GRI 102-42

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY	
	Approach to stakeholder's engagement	Access Bank's approach to stakeholder's engagement, including frequency of engagement by type and by stakeholder group.	GRI 102-43
	Key topics and concerns raised	The stakeholder group that raised each key topics and concerns and how Access Bank Plc has responded to each key topics and concerns.	GRI 102-44
	Defining report content and topic boundaries	Defining the report content and topic boundaries; how Access Bank Plc has implemented the reporting principle for defining report contents.	GRI 102-46
	List of material topics	Material topics identified in the process of defining report contents.	GRI 102-47
	Reporting period	Reporting period for the information provided.	GRI 102-50
	Reporting cycle	Information on Access Bank's sustainability reporting cycle.	GRI 102-52
	Contact point for questions regarding this report	Contact point for questions regarding the sustainability report and its contents.	GRI 102-53
	Claims of reporting according to the GRI standards	Made reference to the external assurance statement and provided information on the GRI content index.	GRI 102-54
	GRI Content index	Table on report disclosure indicators in line with the consolidated set of Global Reporting Initiative reporting guidelines 2016.	GRI 102-55
	External Assurance	Assurance Statement from external independent 3 <sup>rd</sup> party attesting to the materiality, stakeholder inclusiveness, completeness, comparability, and accuracy of report contents.	GRI 102-56
10	<b>Management Approach</b>		
	Explanation of material topics and their boundaries	Explanation of why the materiality issues are material to Access Bank Plc and the boundaries of each material issues.	GRI 103-1

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY	
	Management Approach and its components	Explanation of how Access Bank Plc manages the material issues and management approach to the issues.	GRI 103-2
	Evaluation of Management Approach	Mechanisms for evaluating the effectiveness of the management approach, the result of the evaluation.	GRI 103-3
<b>11</b>	<b>Economic Performance Indicators</b>		
	Direct Economic Value Generated and distributed	Direct Economic Value generated: Revenues; economic value distributed; operating costs, employees wages, and benefits; payments to providers of capital; payments to the government; community investments.	GRI 201-1
	Financial implications and other risks and opportunities due to climate change	Risks and opportunities posed by climate change that has the potential to generate substantive changes in operations, revenue, or expenditure.	GRI 201-2
	Defined benefit plan obligations and other retirement plans	Levels of participation in retirement plans, such as participation in mandatory or voluntary schemes.	GRI 201-3
	Financial assistance received from the government	Total monetary value of financial assistance received by Access Bank Plc from any government in 2018.	GRI 201-4
<b>12</b>	<b>Market Presence</b>		
		Ratios of standard entry level wage by gender compared to local minimum wage.	GRI 202-1
		Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	GRI 202-2
<b>13</b>	<b>Indirect Economic Impacts</b>		

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY
	Infrastructure Investments and Service Supported Extent of development of significant infrastructure investments and services supported; current or expected impacts on communities and local economies.	GRI 203-1
	Significant indirect economic impacts Significant indirect economic impacts of Access Bank Plc, positive and negative.	GRI 203-2
14	<b>Procurement Practices</b> Percentage of procurement budget spent on local suppliers.	GRI 204-1
15	<b>Anti-Corruption</b> Operations assessed for risks related to corruption.	GRI 205-1
	Communication and training about anti-corruption policies for the governance body and employees of Access Bank Plc in 2018.	GRI 205-2
	Incidences of corruption and action taken	GRI 205-3
16	<b>Anti-Competitive behaviour</b> Legal actions completed or pending regarding anti-competitive behaviour, violations of anti-trust and monopoly in which Access Bank Plc has been identified as a participant	GRI 206-1
17	<b>Environmental Performance Indicators</b>	
	Energy Energy Consumption within Access Bank Plc	GRI 302-1
	Energy saved due to conservation and efficiency improvements, and the various initiatives to reduce energy consumption. The baseline for concluding reduction and calculation methods.	GRI 302-4
	Water The total volume of water abstracted or withdrawn from various sources	GRI 303-1
	Percentage and total volume of water recycled and reused. The percentage is a function of the total volume of water abstracted and withdrawn by the Bank.	GRI 303-3

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY
Emissions	Report emissions. These emissions are stated as a percentage of the GHG emissions in a chosen base year.	GR1 305-1,2,3,4,5,7
Effluents and Waste	Water discharge by quality and destination.	GRI 306-1
	Waste by type and disposal method.	GRI 306-2
Compliance	Monetary value of significant fines and a total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	GRI 307-1
Suppliers Environmental Assessment	Percentage of new suppliers that were screened using environmental criteria.	GRI 308-1
	Negative environmental impacts in the supply chain and actions taken.	GRI 308-2
<b>18 Social Performance Indicators</b>		
<b>Employment</b>	New employees hire and turnover.	GRI 401-1
	Benefits provided to full-time employees of Access Bank Plc that are not provided to temporary or part-time employees.	GRI 401-2
	Parental leave	GRI 401-3
Labor/Management relations	Minimum notice periods regarding operational changes.	GRI 402-1
Occupational Health and Safety	Workers representation in formal joint management-worker health and safety committee.	GRI 403-1
	Types of injury and rates of injury, occupational diseases, lost days, absenteeism, and number of work-related fatalities.	GRI 403-2
	Health and safety topics covered in formal agreements with trade unions.	GRI 403-3
Training and Education	Average hours of training per year per employee.	GRI 404-1

S/NO		DESCRIPTION/COMMENT	GRI IDENTITY
		Programme for upgrading employee skills and transition assistance programme.	GRI 404-2
		Percentage of employees receiving regular performance and career development reviews.	GRI 404-3
	Diversity and Equal Opportunity	Diversity of governing body and employees of Access Bank Plc according to gender, age group and other diversity indicators.	GRI 405-1
		Ratio of basic salary and remuneration of women to men.	GRI 405-2
	Non- Discrimination	Incidents of discrimination and corrective actions taken.	GRI 406-1
	Freedom of Association and Collective Bargaining	Operations and suppliers through which the right to freedom of association and collective bargaining may be at risk.	GRI 407-1
	Forced or Compulsory Labor	Operations and suppliers at significant risk for incidents of forced or compulsory labour.	GRI 409-1
	Security Practices	Security personnel trained in human rights policies or procedures.	GRI 410-1
	Human rights Assessment	Operations that have been subjected to human rights reviews or impact assessments.	GRI 412-1
		Employees training on human rights policies or procedures.	GR1 412-2
		Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	GRI 412-3
	Local Communities	Nature, scope, and effectiveness of any programmes and practices that support Access Bank's operations in communities. Highlights of local community engagement and development programmes.	GRI 413-1, 2

S/NO	DESCRIPTION/COMMENT	GRI IDENTITY
Customer Health and Safety	Assessment of the health and safety impacts of product and service categories.	GRI 416-1
	Incidents of non-compliance concerning the health and safety impacts of products and services.	GRI 416-2
Marketing Communication	Requirements for product and service information.	GRI 417-1
	Incidents of non-compliance concerning product and service information.	GRI 417-2
	Incidents of non-compliance concerning marketing communication.	GRI 417-3
Customer Privacy	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	GRI 418-1
Socioeconomic Compliance	Non-compliance with laws and regulations in the social and economic area.	GRI 419-1
<b>Contact Information</b>	Information on Access Bank's Primary contact person for feedback and additional information on the report.	



## INDEPENDENT LIMITED ASSURANCE STATEMENT TO ACCESS BANK PLC

### INDEPENDENT LIMITED ASSURANCE STATEMENT FOR ACCESS BANK PLC'S 2018 SUSTAINABILITY REPORT

#### Introduction

Access Bank Plc ("Access Bank") commissioned CSR-in-Action Consulting to conduct an independent and limited assurance of its 2018 Sustainability Report - its 11th year edition - in accordance with AA1000AS (2008).

The outcome of the assurance is for the management of Access Bank. Access Bank has prepared the sustainability disclosures in the report based on the Global Reporting Initiative ("GRI") Sustainability Reporting Standards ("GRI Standards"), covering economic, environmental, social and governance performance for the activities undertaken by the bank over the reporting period of 1 January to 31 December, 2018.

#### OUR CONCLUSION:

Based on the procedures we have performed and the evidence we have obtained, we have reasonably come to the conclusion that the Information provided in the Sustainability Report is fairly stated and has been prepared in material respects, in accordance with the GRI Standards reporting requirements and AA1000 AccountAbility principles of inclusivity, materiality and responsiveness set out in the AA1000 Accountability Principles Standard (APS) (2008).



#### Scope and Level of Assurance

We performed an independent limited assurance engagement for Access Bank's 2018 Sustainability Report restricted to a type 1, moderate level assurance of the AA1000 AccountAbility Standards. The scope of the assurance is strictly limited to the contents of the 2018 Report. During our engagement, we assessed relevant data and activities, as well as assertions made in the report in relation to actual performance within the reporting time frame: 1 January to 31 December, 2018. The basis for this assurance engagement, as agreed with Access Bank, was delimited to the following:

##### C. AA1000 AccountAbility Principles

Access Bank Plc's adherence to the AA1000 AccountAbility Principles of Inclusivity, Materiality and Responsiveness.

##### D. Global Reporting Initiative (GRI Standards) Application

This is based on Access Bank's assertion, in page 7 of the report, that the report content is scripted in alignment with the GRI Standards reporting framework.

Subject to the limitations and exclusions of this report, our review included:

- » statements, information and performance data contained within Access Bank's 2018 Sustainability Report;

- » Access Bank's management approach to material issues; and
- » alignment of the reported data and information to the requirement of GRI Standards.

#### Summary of Work Done

##### Standards and criteria used

CSR-in-Action planned and conducted the assurance engagement in a participatory manner in order to allow for receipt of sufficient and appropriate assurance evidence for its conclusion. Furthermore, we utilised the following assessment criteria while undertaking the audit:

- » AA1000 AccountAbility Principles Standard (APS) 2008
- » GRI Standards Sustainability Reporting Guidelines
- » Nigerian Sustainable Banking Principles (NSBP)
- » Organisational Content: Review of the content of the report in relation to Access Bank's organisational targets and ambitions and systems of quality control, including documented policy and procedures relating to compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

### Engagement limitations

We conducted our work to express a limited assurance conclusion and therefore, express a limited assurance opinion. This independent limited assurance engagement relies on a risk based selected sample of the selected information and the associated limitations that this entails. The reliability of the reported data is dependent on the accuracy of data collection and monitoring arrangements; the scope of our engagement was limited to the reporting period, and therefore 2018 performance only. Our assessment is restricted to reviewing only the plausibility of internal records, as well as interviews with management staff responsible for the provision of material data, such that the risk of our conclusion being in error is reduced, but not zero.

### Our work

For the independent assurance, the scope of our work necessitated the engagement of our multi-disciplinary team of sustainability and assurance consultants. We concentrated our verification efforts on the issues of high material relevance to the bank and its stakeholders. Furthermore, to arrive at our conclusions, we investigated the systems, structures and processes through information contained in the report, interviews and a review of supporting documents. Our engagement included:

- » a review of Access Bank's stated approach to stakeholder engagement, although we had no direct engagement with stakeholders;
- » a review of information provided to us by Access Bank on its reporting and management processes relating to the Principles;
- » interviews with key managerial staff, including the Heads of Sustainability and Health Safety Security and Environment, and representatives of the Heads of Environmental and Social Risk Management,

- Compliance, Internal Audit, Customer Experience, Corporate Communications, Human Resources, Marketing Communications, General Resource Management and Procurement;
- » a review of the following supporting documents: Impact assessment reports from community initiatives, sustainability strategy, stakeholder surveys, quarterly report to management, monitoring portal, health and safety training material, analytics of digital media engagement, stakeholder publications, and minutes of stakeholder meetings;
- » a review of the processes for gathering and consolidating the specified performance data and consolidated data; and,
- » an independent assessment of Access Bank's reporting against the GRI Standards.

During the assurance process, we did not come across limitations to the scope of the agreed assurance engagement. No external stakeholders were interviewed as part of this assurance engagement. Our work was planned to obtain all the information and explanations that were needed to provide a basis for our assurance conclusions.

### Responsibilities of Parties and CSR-in-Action Consulting's Independence

The preparation and presentation of the selected information in the Sustainability Report is the sole responsibility of the management of Access Bank.

CSR-in-Action was not involved in the drafting of the Sustainability Report. Our responsibilities were to:

- » provide moderate level assurance over the accuracy, reliability and objectivity of the information contained within the Sustainability Report;
- » form an independent conclusion based on the assurance procedures performed and evidence obtained; and,
- » report our detailed conclusion and recommendations in an internal letter to the management.

CSR-in-Action Consulting is a foremost sustainability consultancy in West Africa, with the authority to assure sustainability processes using AccountAbility's AA1000AS certification. For the fourth year, we have provided assurance services to Access Bank, and have assured reports for other leading organisations.

CSR-in-Action is certified by the Global Reporting Initiative as a training partner and is a Gold Community. Our Chief Executive sits on the Board of the GRI. The CSR-in-Action Group is widely recognised as having high levels of proficiency in sustainability consulting – environment, social and economic – impact assessment, reporting and stakeholder engagement; skills resident within the members of the assurance team.

### Observations of Good Practice and Positive Development

#### Standards and criteria used

In general, the report is comprehensive and well-structured and claims are reported in a clear and reasonable manner. Based on our work as set out in the agreed scope, and without affecting our assurance conclusions above, our key observations based on the AA1000 Ac-

countAbility Principles are that:

### Inclusivity

Access Bank has continued to actively engage its stakeholders in developing and achieving an accountable and strategic response to sustainability. For the reporting year, the bank through engagement processes that align to each stakeholder group, has identified and responded to significant sustainability concerns of its employees, shareholders and investors, customers and host communities, regulatory bodies, media and suppliers.

The various engagements with stakeholders have afforded the bank valuable insight on the development of its strategy and on the implementation of its activities towards the development of products and services and impact on the wider society. Stakeholders' expectations along with Access Bank's strategic management has continued to serve as a basis for the priorities chosen for the bank's work.

### Materiality

Through Access Bank's annual materiality process, the bank focuses its sustainability approach and reporting on areas of greatest concern to their stakeholders. In the 2018 Report, the bank assessed the non-financial drivers that emerge from the materiality management process within a context of global change, which, in turn, informed its approach to risk and opportunity.

Material issues for stakeholders were identified and prioritised in the 2018 Sustainability Report as represented in a matrix. These material issues were determined within the framework of local and global charters which the bank subscribes to, such as the Sustainable Development Goals (SDGs), United Nations Global Compact (UNGC) Local Network and the Nigerian Sustainable Banking Principle (NSBP).

## Responsiveness

Access Bank has demonstrated that it is responsive to stakeholder needs and concerns by factoring in the outcomes of their engagements with the various stakeholders in their sustainability strategies and management approach, while considering the overall sustainability context of the banking sector. The report indicates existing modalities and approved communication processes with each stakeholder group. Issues raised during these interactions are addressed by the different functions assigned to manage the different stakeholder groups.

The bank's commitment to annually publish its corporate responsibility and sustainability report is a demonstration of its commitment to accountability and transparency to stakeholders of its social, economic and environmental footprints.

## Our Recommendations

We recommend that the suggestions below be implemented to measure the sustainability drive of Access Bank more categorically:

Access Bank should report in detail the outcome and magnitude of its impact for programmes initiated within the reporting period. This should be done through periodic assessment of the bank's activities and initiatives, which would lead to improved and more effective outcomes and impacts. Where such detailed information is not made available for reason of space or immateriality, the report ought to clearly state accessible platforms where the information may be retrieved. Also, engagement with communities should reflect their interests and expectations and how the bank is addressing the issues raised.

Whilst the bank has made considerable progress regarding energy reduction and emission control, the locations where progress has been made was not captured in the report.



## CONTACT US

As a way of adding value to our CSR Report and the reporting process, while disclosing and being accountable to our internal and external stakeholders on an on-going basis, Access Bank Plc welcomes feedback from all our stakeholders in respect of the content of this report and additional information of interest to the stakeholders assumed to be material. The information received would be functional in mapping out other areas for disclosure hence providing a balanced and reasonable representation of the sustainability performance of Access Bank Plc.

We are interested in hearing what our stakeholders think about our sustainability performance and reporting efforts – and how we can improve both. Please email your thoughts and suggestions to:

**Omobolanle Victor-Laniyan**  
**Head, Sustainability**

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