

access >>>

# ACCESS BANK FACT SHEET

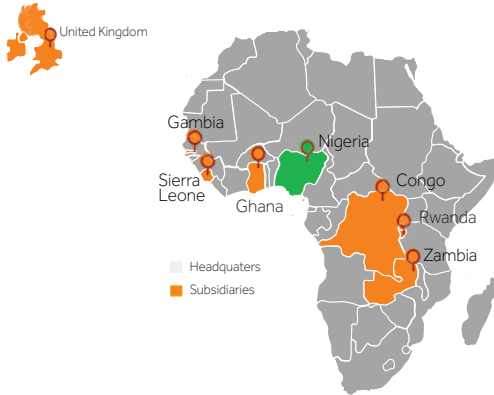


SPEED SERVICE SECURITY

# FUNDAMENTAL STATISTICS

Distribution Network as at December 31, 2016

## 7 BANKING SUBSIDIARIES



### 4 REP OFFICES

Over the past three years, the Bank has successfully established representative offices in:

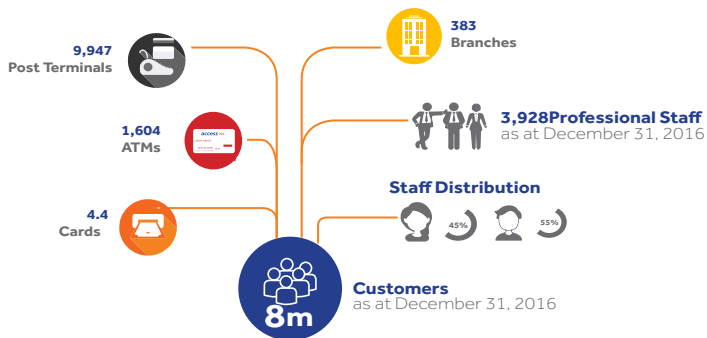


The former representative office located in Dubai UAE is now a branch and subsidiary of Access UK.

Headquartered in Nigeria, the Bank serves its various markets through four business segments: Personal, Business, Commercial and Corporate & Investment.

	Corporate & Investment Banking	Commercial Banking	Business Banking	Personal Banking
	600+ Customers	170,000+ Customers	300,000+ Customers	7Million+ Customers
	<ul style="list-style-type: none"> <li>Telecommunications</li> <li>Cement &amp; Construction</li> <li>Oil &amp; Gas</li> <li>Transportation</li> <li>Manufacturing</li> <li>Agriculture</li> <li>Financial Institutions</li> </ul>	<ul style="list-style-type: none"> <li>Federal, State &amp; Local MDAs</li> <li>Corporate &amp; Investment Banking</li> <li>Value Chain</li> <li>Local Corporates</li> <li>Asian Corporates</li> </ul>	<ul style="list-style-type: none"> <li>Distributors &amp; Dealers</li> <li>Importers &amp; Exporters</li> <li>Educational Institutions</li> <li>Religious Organizations</li> <li>Healthcare Providers</li> <li>Professional Associations</li> <li>Travel Agencies</li> <li>Contractors</li> <li>Commerce</li> <li>Oil &amp; Gas   Hospitality</li> </ul>	<ul style="list-style-type: none"> <li>UHNIs   HNIs</li> <li>Affluent Professionals</li> <li>Employees in the Value Chain</li> <li>Informal Traders</li> <li>Religious Leaders</li> <li>Students   Pensioners</li> </ul>
	<ul style="list-style-type: none"> <li>Trade / Structured Financing</li> <li>Distributor / Supply Chain Financing</li> <li>Treasury</li> <li>Cash Management</li> <li>Liquidity Management</li> </ul>		<ul style="list-style-type: none"> <li>Current &amp; Savings Accounts</li> <li>Payroll Management</li> <li>Consumer Loans</li> <li>Purchases, Payment Advances &amp; Money Transfers</li> <li>Trade Services</li> </ul>	

We provide tailored products and first class service to our customers. The Bank's strategic intent includes expansion into high-impact EMEA countries. Over the past two years, the Bank has successfully established representative offices to support trade flows from the far east, and in line with our compliance and risk management framework. The former representative office located in Dubai, UAE is now a branch and subsidiary of Access UK.



## Credit Ratings

MOODY'S **Aa2** FitchRatings **A** STANDARD & POORE'S **BBB** *Agusto & Co* **A+**

## Listings

THE NIGERIAN STOCK EXCHANGE (Primary equity listing)

Irish Stock Exchange (\$400m Tier II bond) (\$300m Senior bond)

London Stock Exchange (\$350m Senior bond)

## Awards & Recognition

- Bank of the Year, The Banker Awards 2016
- Best Bank Transformation, Euromoney Awards, 2016
- EMEA Finance African Banking Awards, 2016: Best Bank in Nigeria
- The 2016 Karlsruhe Outstanding Business Sustainability Award
- Corporate Social Responsibility (Pan-Africa)
- Best Bank in Nigeria, BusinessDay Awards 2016

# EXECUTIVE MANAGEMENT



Mr. Herbert Wigwe  
FCA  
(Group Managing Director)



Mr. Roosevelt Ogbonna  
FCA (Group Deputy  
Managing Director)



Mr. Victor Etuokwu  
Executive Director,  
Personal Banking Division



Mrs. Titi Osuntoki  
Executive Director,  
Business Banking



Dr. Gregory Ovie Jobome  
Executive Director,  
Risk Management Division



Mrs. Ojinika Olaghare FCA  
(Executive Director, Operations  
and Information Technology)

# BOARD OF DIRECTORS



Mrs. Mosun Belo-Olusoga  
(Chairperson)



Dr. Ernest Ndukwe, OFR  
Independent Director



Mrs. Antonia Olufeyikemi  
Ogunmefun  
Non-Executive Director



Dr. Ajoritsedere Awosika  
MFR (Independent Director)



Mr. Abba Mamman  
Tor Habib  
Non-Executive Director



Mr. Emmanuel Chiejina  
Non-Executive Director



Mr. Adeniyi Adedokun  
Adekoya | Independent  
Non-Executive Director



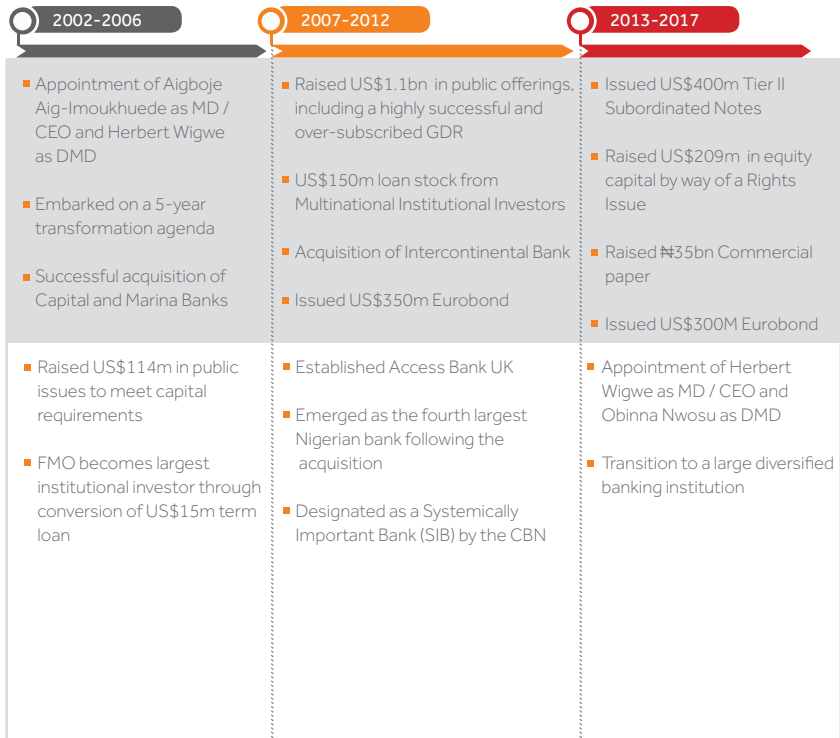
Mr. Iboroma Tamunoemi  
Akpana | Independent  
Non-Executive Director



Mr. Paul Usoro, SAN  
Non-Executive Director

# OUR CORPORATE HISTORY

With the vision of becoming one of the most respected banks in Africa, Access Bank has emerged as a top three bank in Nigeria<sup>(1)</sup>



# OUR GROWTH TRAJECTORY

Since 2013, Access Bank has driven its bold strategy through increased focus on the transformation of its operating model



## Our Goal:

To rank in the top 3 position in our chosen markets and across key financial metrics by 2017



## Our strategy continues to drive customer growth and profitability:

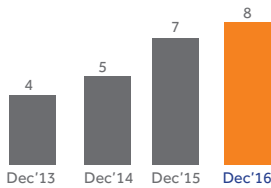
4 million new customers (both individual and corporate) since 2013



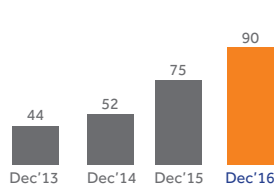
## Pre-tax Profits (₦'bn)

Consistent growth in PBT, largely benefitting from improved operating efficiency

### # of Customers (in millions)



### Pre-tax Profits (₦'bn)



With our vision of becoming the world's most respected African bank, Access bank has sustained robust growth through its award-winning corporate governance and risk management framework.

Access Bank has a strong wholesale and fast-growing retail franchise, generating sustainable and healthy economic returns with excellent prospects for growth.

It is our expectation that our solid foundation will boost the Bank's capacity to deliver our strategy of ranking in the top three position in our chosen markets by 2017.

Our aim is to accelerate our corporate and retail footprints (in line with our moderate risk appetite) by advancing and leveraging our digital technology for increased customer acquisition and retention across all the markets we current operate in.

We will focus on our strength as a large diversified commercial bank, with strong global reach, management and partnerships, to provide tailored products and first class service to our customers.

# STRONG FINANCIAL INDICATORS

After-Tax ROAE



17.4%

Total Capital Adequacy



21.0%

NPL Ratio



2.1%

Liquidity Ratio



43.6%

## Leading Bank in Nigeria

Top 3 Bank with a strong and well-respected brand and an extensive retail platform:

Ranking:



Number of Branches

#4



POS Terminals

#3



ATMs

#4

- **Disciplined Growth & Consistent Achievement**
  - Outstanding M&A track record:
    - Successful acquisition and integration of Intercontinental Bank (ICB) in 2011
  - Expanding and consolidating market share in corporate and retail segments, distribution channels and service offerings
  - Driving retail growth through digital innovation
- **Strong Corporate Governance**
  - Stable and experienced management team
  - Highly regarded Board of Directors
  - Senior management with average professional experience of 24+ years
  - Strong risk management and compliance best practices

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# COMPETITIVE ADVANTAGE

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Access Bank has enjoyed an extraordinary growth trajectory – ascending from the 65th position in 2002 to one of the top 3 banks in the country in 2016.

As demonstrated by our rapid growth over the years, we have shown exemplary performance in delivering on our financial and non-financial objectives. 2016 was no exception, as the Bank recorded the highest growth in earnings

of N381 billion, compared to its peers. while profit before tax soared to N90 billion, up 20% from 2015. This solid performance underscores the value of our strategic focus to drive sustainable growth by concentrating on our value chain model, delivering superior service to our customers and investing in best-in-class technology.

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## Value Chain Banking

The Bank's value chain model is a key competitive differentiator in today's market, and its continued application has led to increased market share acquisition and retention for the Bank. To this end, Access Bank continues to align its products and services to the activities of its corporate clients and various stakeholders in the value chain (employees, vendors, distributors, etc). The Bank has also re-engineered existing processes across the Group to enable enhanced collaboration

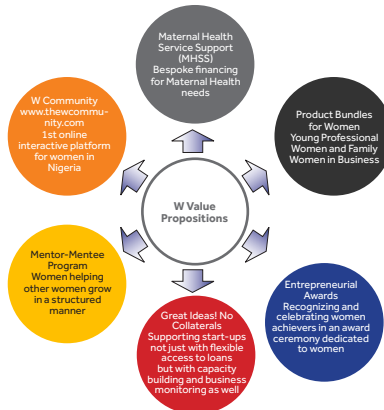
amongst the SBUs to drive sustainability throughout the entire value chain. Over the past year, the Bank has also adopted the use of data analytics and technology to grow collections across the value chain of top Corporate and Commercial Banking customers. This has yielded positive results for the Bank, as its Corporate and Investment Banking Division (CIBD) alone grow its collections by 147% from N1.5 trillion in FY'15 to N3.3 trillion in FY'16.





## Women Banking

In 2006, Access Bank embarked on a more robust strategy to empower Nigerian women. After working through the Gender Empowerment Movement to invest in women for 8 years, the program evolved into a robust plan to provide women with banking solutions that meet their diverse career and lifestyle requirements titled The 'W' Initiative.

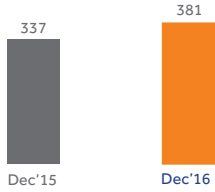


We believe that women are a powerful and key catalyst for change. Therefore, The 'W' is the home of everything. Access Bank offers women and is open to all women irrespective of who they bank with. It is also supported by an online interactive community that is dedicated to women, known as The 'W' Community: [www.thewcommunity.com](http://www.thewcommunity.com)

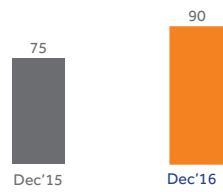
# GROUP FINANCIAL HIGHLIGHTS

Underlying in millions of Naira unless otherwise stated

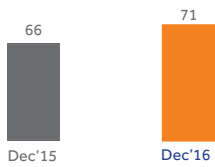
## Gross Earnings (₦'bn)



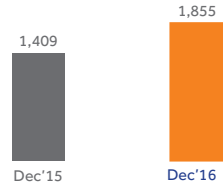
## Profit Before Tax (₦'bn)



## Profit for the Period (₦'bn)

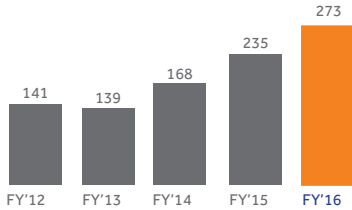


## Loans and Advances (₦'bn)

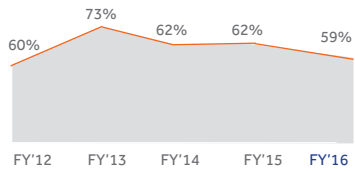


Five-Year Trend for Select Performance Indicators

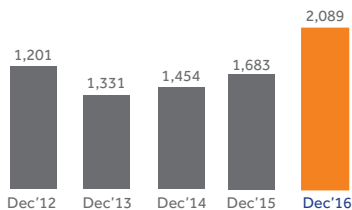
## Operating Income (₦'bn)



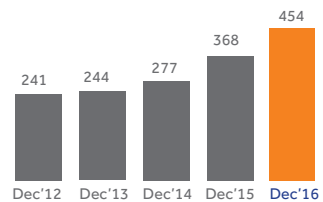
## Cost-to-Income Ratio (CIR)



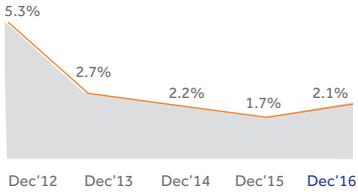
## Customer Deposits (₦'bn)



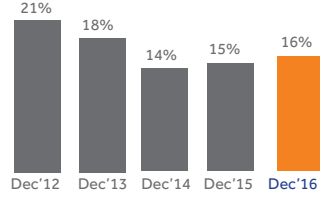
## Total Equity (₦'bn)



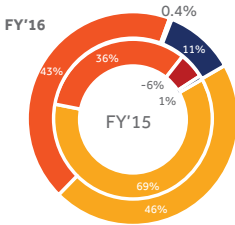
### NPL Ratio



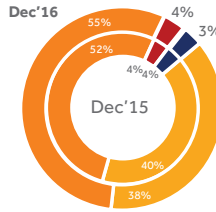
### Capital Adequacy Ratio (CAR)



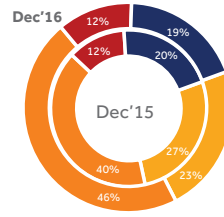
### PBT Contribution



### Loan Contribution



### Deposit Contribution



## Sustainability

Access Bank has over the years consistently demonstrated a sincere commitment to sustainability principles across its various operations and its core business functions becoming more integral to Access Bank's strategic business objectives.

- Initiated, developed and led discussions on the establishment of the Nigerian Sustainable Banking Principles (NSBP)
- Chair, Steering Committee of the Nigerian Sustainable Banking Principles (NSBP)

- First African Financial Institution to win the Karlsruhe Sustainable Finance Award for "Outstanding Business Sustainability Achievement" in 2016
- Four time consecutive winner of the World Finance Award for Best Sustainable Bank of the Year

- Over 240 ATMs and one branch fully powered by solar energy.
- Recycling initiative resulted in 53% reduction of waste from the Bank's head office and annexes that go to landfill.

- Gender balanced Board of Directors with 39% of the leadership held by women
- Established the Access Women Network which provides a platform for female employees to accelerate their professional and personal development.

- Championed Malaria-to-Zero initiative which galvanises private sector resources to eliminate malaria in Nigeria.
- Co-Chair of United Nations Global Compact Local Network

- 11,220 employees volunteered over 803,556 hours for community development initiatives.
- Over 100,000 lives improved through various initiatives in 306 communities.



## **OUR SERVICE MANTRA**

Exceptional Service

**Our DNA...**

Customers

**Our Priority...**

**Corporate Head Office:**

Plot 999c Danmole Street,  
Off Adeola Odeku / Idejo Street,  
Victoria Island,  
Lagos, Nigeria.

[www.accessbankplc.com](http://www.accessbankplc.com)

