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ACCESS BANK PLC

FINANCING THE FUTURE

2015 SUSTAINABILITY REPORT

SPEED SERVICE SECURITY

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EXECUTIVE SUMMARY

Access Bank has become a leading African bank with Sustainability as the cornerstone of our business philosophy. We believe that through delivering Social, economic and environmental value today, we can create shareholder's value for tomorrow. We have established a proactive approach to the Sustainability agenda, by working with our employees, our customers and our suppliers to ensure that sustainability sits at the heart of actions.

We are also committed to building a lasting and profitable financial institution that operates in a manner that will not compromise the ability of future generations to live in a healthy environment and prosperous community. We have therefore integrated this principle into our operational decisions and business strategy.

Setting Standards

At Access Bank, we firmly believe that a more sustainable business means a more successful business; as such, we seek to drive beyond industry best practice in everything we do, and set the standards as an innovative business partner. This includes the way we think about our own sustainability agenda, and the positive impact that we can have in the communities where people use our products and services to support their day to day activities.

From the outset, we challenged ourselves to operate to the highest global standards. We understand that the long-term security of the communities where we operate, the well-being of our employees, the strength of the global economy, and the enduring success of our business as a Bank depend on our commitment to sustainability.

Long term profit and growth can only be achieved with sustainable environmental, economic and social impacts. We wish to be a leader in these areas by being a flag-bearer for responsible business. We are setting new standards for the industry. We take responsible business very seriously because we know that the impact we can have on people's lives is enormous. Our responsible business strategy focuses on areas where we can make the biggest difference.

Our People

Being sustainable is dependent on our ability to create a working environment that has the interest of our people at heart. We think we have the most highly skilled, disciplined and ethical people in the industry. We deliver value to our people by helping them develop to their full potentials, investing in their future and increasing their ability to thrive in their work.

Our institution is widely known for equal opportunity employment, training and creating attractive working conditions for employees. Our policy for rewarding employees is based strictly on merit and we actively promote diversity amongst our employees by respecting and appreciating differences in ethnicity, gender, age, national origin, ability and religion.

Through our employee volunteering scheme, we encourage our employees to add value to their communities. We measure their progress against agreed objectives and targets and are able to incentivize, recognize, and reward the right types of behaviour and outcomes.

Customers

At Access Bank, the interests of our customers are embedded in our decision making processes. As such, we are committed to the highest standards of corporate responsibility, and we recognise that delivering sustainable solutions to our customers and creating positive legacies in the communities in which we serve are fundamental to the success of our business and towards fostering a better tomorrow.

We conduct our business with customers and partners in a responsible way with a focus on long term relationships and adding value. Working with some of the world's biggest companies, we grow their business by empowering their employees, suppliers and distributors.

We are giving millions of individuals the power of banking, and adhering to all local and global standards and requirements regarding the fair treatment of customers.

The Environment

We remain resolute in our commitment to tackle climate change and go well beyond just cutting carbon emissions. For us sustainability is about thinking long term.

As major funders of business, we use our influence to make sure companies become more sustainable by raising their standards in this area. We assist our clients to manage their own environmental impact and risks by providing them with the advice, products and solutions that help them with their own sustainability challenges.

We also consciously minimize the environmental impact of our own activities, including active waste and carbon emission management.

Our Suppliers

By maintaining a relationship with our vendors, we actively enhance our service delivery capabilities. Our aims are to achieve cost savings, improved cycle times for services delivery, improved service levels for internal and external customers and improved productivity of internal resources. Pursuing these objectives aligns with our wider sustainability aims.

We provide financial and mentoring support to SMEs; assisting them in their efforts to overcome their operational challenges and expanded their capabilities, while reducing Access Bank's cost and environmental impact.

Communities

We want to develop the society around us, supporting local entrepreneurs and investing in communities, through investing significant financial resources, talents and experience to enable women, children, SMEs, farmers and the poor have reasonable access to financial products and services.

Our commercial banking footprint affords us the opportunity to further grow the Nigerian and African economy through financing the much needed infrastructure and developing the real sector particularly around the areas of agriculture.

Conclusion

As a responsible business, we go beyond just doing the right thing, aiming to be a catalyst for change – using our skills, voices, and relationships to create a lasting impact on the world around us.

As a leading African financial institution, Access Bank has the influence to support responsible business practices throughout our organization, the industry and our clients. We believe that our customers, employees, the wider community and the world we live in deserve to be treated ethically and actively supported.

We remain committed to continued sustainable growth and excellence; placing great value on our customers and our people; strengthening the financial system and delivering benefits to our local communities.

ABOUT THIS REPORT

Access Bank Sustainability Report 2015 provides an update on the Bank's Sustainability performance in 2015 (January 1, 2015 till December 31, 2015) and the first half of 2016. It contains information and data on various parts of our business activities and operations. This report is designed to provide information for stakeholders. It is specifically based on expectations of our customers, employees, investors and those with an advanced understanding of sustainability issues, in particular, sustainability rating agencies and analysts. This document provides insights to the Bank's non-financial activities.

The content of this report was guided by the Sustainability Reporting Guidelines (G4) of the Global Reporting Initiative. GRI G4 content index (on page 108) highlights our reporting framework in line with the GRI G4 guidelines on general and specific standard disclosures, as well as the G4 supplementary disclosures for the financial sector. The GRI G4 content index complements the table of contents, while providing the reader with a useful guide for navigating this document.

The report reflects requirements of reporting criteria for Principles, and frameworks adopted by the Bank, including the Nigerian Sustainable Banking Principles. In this report, the London Benchmarking Group (LBG) model is used to express our community investment initiatives, which enables the Bank to articulate its contribution to community development, by measuring cash, kind and time contributions.

In terms of our data gathering process, we have further developed and refined our efforts with regards to obtaining better and more extensive data to meet the increasing demands of our various stakeholders. In 2015, we developed a proprietary, online data-collection portal that we use to gather, track and validate data required for our various Sustainability reports. The data gathered also support the internal decision process to determine which areas require improvement.

This is our 8th report on our economic, environmental and social sustainability performance. It compliments our latest consolidated Annual Report and Accounts document, which contains our financial and operational performance and achievements during the year 2015 (see https://www.accessbankplc.com/all-financial-reports/annual-reports).

The materiality assessment in this report allows us to take a considered look at the issues that are of concern to our stakeholders and that potentially affect our ability to execute our business strategy. We identify and prioritise these areas of focus based on the results of our engagement with stakeholders, the review of ratings and rankings surveys, investor questionnaires and studies, and through internal consultations with senior executives and colleagues throughout the year.

The assurance provider is CSR-in-Action, which started providing assurance services for the Bank in 2015. Please refer to the Independent Assurance Report on page 116 for more details. This report is printed in a very limited edition with materials from sustainable sources in order to minimise the environmental impact of this publication. A downloadable PDF version of the report is available on www.accessbankplc.com/sustainabilityreport.

SPEED SERVICE SECURITY

CHAIRMAN'S STATEMENT

About eight years ago, when Access Bank established the Sustainability function, our Bank's goal was to ensure that we provide sustainable innovative solutions that help address social, environmental and economic challenges. We have since been doing that and we are fully committed to continuing in this regard. Being an African institution has not deterred our efforts, rather, we have drawn from the strength of Africa – determination and doggedness – to be the transformative change we want to see, and to support others in developing and implementing their own positive change. This has led to our reputation as a Sustainability focused institution that conducts business responsibly, looking beyond mere profit. Our noteworthy impact in fostering sustainable development, has earned us various recognitions and rewards.

Over the years, we have not only built a vibrant brand, we have also boosted our operational efficiency through improved governance systems, efficient resource use and cordial stakeholder relationships. As such, we are cutting costs, retaining greater economic value, thus expanding opportunities for distributing even greater worth to our employees, customers, communities, supply chain, and various national economies year on year.

Indeed, today, having realised the significant benefits of the sustainability agenda to our business, our works in the emerging market in Nigeria and globally has shown that managing risk and leveraging opportunities associated with the sustainable development goals can add significant value and bring about positive sustainable changes in our business operations and practices. We have moved from simply desiring to build an image, to constantly innovating smart and unique strategies to further help us embed sustainability into our business units, while evolving unequalled initiatives that secure our spot as the industry leader. This way, we will continue to reap the benefits of sustainable development both for ourselves, through increased business profitability; and for our stakeholders, through better wellbeing and satisfaction.

The way we operated our business in the past helped ensure our brand's social license to operate was not withdrawn or lost in those local communities, towns and cities within which we operate and do business. Our community investment and employee volunteering scheme which focused on health, sport, arts, community development and education has brought about significant improvement in the quality of lives of people living in those communities. Our commitment to Sustainable practices has helped grow local communities and the real economy through the provision of capital which drives infrastructural development, enables companies and individuals to purchase goods and do business every day. All this effort has today, helped us grow rapidly towards becoming the world's most respected African bank. We are doing so, by applying international best practices and where need be spearheading the development of new standards that chart the course for sustainable banking locally, while shining examples that trigger other sustainable moves across the continent.

It is delightful to mention that while vigorously pursuing our vision which is outlined with a clear strategy, our goal is to build a business that is profitable yet sustainable in the long run. We are driving change, strongly incentivising the future to begin today, through our innovative financial products aimed at helping the traditionally unbanked gain access to the financial sector in due time through our Inclusive Banking team. Today, we are leading the pack, standing above industry peers, challenging the status quo, by placing all-round financial inclusion and the economic empowerment of women at the heart of our roadmap for sustainable development. On our environmental success, we leveraged on resource efficiency models internally to manage our consumption of water, energy, air travels, paper whilst cushioning the environmental and social effects of our financial products and services. Based on our performance as a sustainable business in embedding the triple bottom line, we desire to see an ongoing progress in the development of Nigeria and Africa. In 2015, we were adjudged "Header in Sustainability" by the Global Business Coalition on Health.

Our efforts on sustainability was also rewarded by Intercontinental Finance UK as the Bank recently emerged winner of the most sustainable bank, Nigeria

As we finance and facilitate brighter futures for all our stakeholders through innovative services and best in class operations, it has become crystal clear that sustainability, through respect for the environment and society, has become fully woven into all our operational units and business divisions.

Today, we are not just building a brand, we are continuing to innovate, taking tomorrow today, and reaching into a bigger and stronger future in which we reasonably meet the needs of our stakeholders through innovative strategies, policies, processes and frameworks that also add self-perpetuating financial and economic value to our business and the society at large.

At Access Bank, we never relent. The positive difference between the birth of sustainability within our bank eight years ago, and its current maturity truly attests to this fact. We will continue to make great strides through adoption of international best practices, while conducting our business in line with these. As we do so, we will continue to strengthen and expand our strategic partnerships and collaborate within and outside the banking industry to ensure accelerated diffusion of sustainable practices both locally and globally. Thus, we remain confident that, for us, just as today is brighter than yesterday, the future will be bigger and stronger than the present.

At Access Bank, our vision to be the World's most respected African bank has helped us understand that our operations and banking activities are not conducted in a vacuum. As such we make efforts to continually understand the expectations, needs and concerns of those who influence, and are influenced by, our business; while seeking to respond adequately to these expectations. We respond with a variety of initiatives and actions, in a bid to guarantee the financial and economic sustainability of our business, while allowing for maximum possible beneficial impacts on the local and global economy, the environment and society at large. This Sustainability Report is a chronicle of such initiatives and actions in 2015.

This report, our 8th annual sustainability report, provides a background context to the nature of Access Bank's business, detailing the Bank's 2015 performance, in the various economic, environmental and social disclosure categories prescribed by the Global Reporting Initiative. It highlights our approach to sustainable development, and the impactful initiatives we took in 2015 towards contributing to the development and enrichment of our shareholders, employees, customers, supply chain, the environment, and our surrounding communities, while also providing a narrative on how we engaged each of these stakeholder groups.

As the Bank moves with speed towards financing the future, this report – in a series with our previous sustainability reports – documents the Bank's continued commitment to endorsing relevant local and international best practices, and sustainable development standards which apply to its finance and banking business. While presenting Access Bank's progress in leveraging on collaborative partnerships accruing to the adoption of these best practices, this report uniquely sets out the big, future-focused leaps that the Bank has made in the areas of responsible business, ethics, social responsibility, environmental and social governance, labour welfare, human rights, anti-corruption, community investment, gender equality, women empowerment, financial inclusion, capacity building, environmental stewardship, sustainable procurement, transparency, consumer protection, social stability, amongst a host of others sustainable development themes.

MOSUN BELO-OLUSOGA, FCA
CHAIRMAN

> On our environmental success, we leveraged on resource efficiency models internally to manage our consumption of water, energy, air travels, paper whilst cushioning the environmental and social effects of our financial products and services.
>
> **MOSUN BELO-OLUSOGA, FCA**
> *CHAIRMAN*

CEO'S STATEMENT

Access Bank has a clear vision to be the world's Most Respected African bank, being part of a change that advocates for a society that functions credibly, and is fair and transparent. Our vision exists in the crust of all our processes and operations. This sets us on the right course to maintain solid short term returns, while positioning us well for the future. As a leading Nigerian bank, our purpose is to serve the evolving needs of our customers who are at the heart of our business model protecting them and working tirelessly towards their financial success. This means taking full responsibility for our internal affairs whilst upholding the Access Way in every aspect of our business. We owe nothing less to our customers and other stakeholders – and nothing less is acceptable.

Over the years, we have strived to ensure that our business addresses the pressing needs and priorities of our customers and stakeholders by driving innovative, impactful initiatives; monitoring and improving our processes, while researching and experimenting new ways to operate that will motivate change and inspires progression into a more responsible and sustainable industry and society at large. Equally important, especially against the backdrop of increasing stakeholder expectations, is the legitimate call on financial institutions to make a positive contribution to society. From the moment we established a dedicated function to manage our Sustainability performance about 8 years ago, we have striven to integrate our ambition to operate responsibly and contribute to a sustainable society with our business goals and strategy. We are now accelerating this process to meet the increasing call for sustainable financial services.

Our business and sustainability strategy are therefore ever more closely intertwined. Our Sustainability strategy is themed "Financing the Future', this tasks us to stand as a responsible institution, motivating our aspiration to build harmony, promote diversity and improve the welfare of the communities we serve, leading by example by breaking barriers and innovating new concepts and approaches for tackling the global economic, social and environmental challenges, whilst inspiring others to contribute positively to the universal drive towards a more sustainable world.

The year 2015 has certainly been a challenging year as the economy is faced with declining oil prices, a fall in foreign reserves, fluctuating exchange rates, the Boko-Haram insurgency, and global economic recessions, the current state of the economy proves quite challenging. However, despite the hard realities of our economy, the Bank's commitment to sustainability remains resilient because we understand that our different stakeholders, the public and even investors, are very concerned about our operations and its impact on the society. We attained significant strides in becoming a stronger organization that effectively serves the needs of its stakeholders. Creating value for our shareholders is crucially connected to the prosperity of the communities in which we operate and the financial wellbeing of our customers. In this year also, the climate agreement that was reached in Paris and the commitment to the UN's Sustainable Development Goals are key achievements which fosters hope for a brighter future, urging societies, organizations and the world at large to actively partake in drive for Sustainable practices. With the financial sector now being identified as an important indirect driver of innovative sustainable development, the world now focuses on the activities of our industry and business operations and our impact on communities. Our commitment to integrating the requirements of organizations such as; the UN Global Compact, the Principles for Responsible Investments, the UN Women Empowerment Principles, the United Nations Environment Programme Finance Initiative, and the Equator Principles amongst others into our business

strategies, enables our processes to remain economically, socially and environmentally responsible.

Our strides and efforts so far have motivated our ambition to taking the lead in driving sustainability within our market. We believe that this ambition will strengthen and inspire a focus on responsible business practices that will drive economic development through sustainable investments which are environmentally friendly, considerate of the community welfare and resource efficient. In the last year, we showed our sustained commitment to the triple bottom-line of People, Profits and Planets, with our various investments, initiatives and problem-solving projects. This was evident in our continued partnerships with organizations such as GBC Health, CAMA, NiBUCCA and Private Sector Health Alliance Nigeria as well as our other new strategic partnerships with focused and driven NGOs in the health sector for championing and spear-heading innovative projects, campaigns and outreaches aimed at proffering impactful solutions to persistent local health challenges such as: our investments in Malaria-to-Zero campaign which focuses on eradicating malaria in the country. Our policies were continuously developed in close alignment with international standards and in 2015, Access Bank was chosen as co-chair of the United Nations Global Compact Local Network Steering Committee. Furthermore, the Bank amplified the employee-volunteering scheme as an avenue for investing back into the communities. Mobilizing and motivating our workforce to actively participate in this scheme, we were able to reach out to, and invest effectively into new communities, impacting over 50,000 young and old Nigerian lives and communities from a range of Access Bank employee volunteering activities. We enlarged our EVS to capture education and capacity-building initiatives. Many of our business units embarked on various projects including the Adopt a School project mentoring initiatives for the Girl Child, infrastructural projects for communities in dire need of educational facilities, bake sales, Arts exhibitions for people living with Autism, correctional heart surgeries for children living with a congenital heart disease amongst others. The Bank also maintained its commitment to Women through the 'W' initiative which it has championed locally across the country, with initiatives aimed at empowering and inspiring equality and the protection of women's rights.

The Bank continues to be an environmentally responsible institution with its innovative schemes and initiatives which are focused on environmental protection and conservation. With initiatives such as the paper-and-print saving scheme aimed at cutting-down printing and paper use by 50%; the water conservation campaign aimed at encouraging the reduction and reuse of water resources; the utilization of video conferencing as well as the continued implementation of the bank-wide shut-down policy to reduce the Bank's Carbon footprints, the Bank displays a growing and evolving approach to energy saving and conservation aimed at securing a future of sustainable banking which is both energy efficient and reliable. In 2015 also, we strengthened our commitment to minimise any potential unethical, illegal or harmful consequences of our business activities, investments or transactions through the enhancement of our ACP to reflect environmental and social risk management.

Going forward, our business conditions will continue to be modified with new and innovative social, environmental and economic developments. We will continue to ensure that sustainability remains embedded into the fabric of any business that intends contributing to economic development whilst also achieving long-term success. Our approach to sustainability will continue to grow stronger as we employ the power of business, investments, partnerships and corporate giving to champion innovative health initiatives, promote environmental protection and combat social inequality.

HERBERT WIGWE
CHIEF EXECUTIVE OFFICER

Despite the hard realities of our economy, the Bank's commitment to sustainability remains resilient because we understand that our different stakeholders, the public and even investors, are very concerned about our operations and its impact on the society.

HERBERT WIGWE
CHIEF EXECUTIVE OFFICER

KEY PERFORMANCE

FINANCIAL PERFORMANCE AND SOCIO-ECONOMIC BENEFITS

During the year 2015, we made significant progress in generating revenues by offering unparalleled financial products and services to our customers. Having made various direct contributions to the economy and human development through payments of fair remuneration to our employees; ethical and transparent tax returns to the government and deep-pocket investments in surrounding communities, the Bank was able to retain substantial earnings and economic value that will enable it to sustain itself in the coming years.

Table 1: Economic Value Generated, Distributed and Retained

Categories of Economic Value		2012 ('000 Naira)	2013 ('000 Naira)	2014 ('000 Naira)	2015 ('000 Naira)
Direct economic value generated	Revenues	208,308,873	206,891,219	245,217,569	337,404,230
Economic value distributed	Operating costs	121,008,955	122,802,371	152,824,294	234,049,111
	Employee wages and benefits	33,683,156	31,081,954	31,293,540	42,346,952
	Payments to providers of capital	16,683,567	28,270,022	22,483,662	29,109,307
	Payments to government	1,695,343	7,498,759	8,958,810	9,169,344
	Charitable donations	173,229,020	391,000,000	388,832,257	346,628,505
Economic value retained		**35,064,623**	**16,847,113**	**29,268,431**	**50,627,759**

As a hallmark of progress, the Bank's revenues increased significantly in 2015, and so did employee benefits and our contributions to the government through tax payments.

AWARDS AND RECOGNITIONS

Karlsruhe Sustainable Finance Awards – Outstanding Business Sustainability Award

Access Bank Plc emerged the first African financial institution to win the award for the Outstanding Business Sustainability Award of the 2016 Karlsruhe Sustainable Finance Awards. The award recognises the bank's outstanding success in incorporating economic, social and environmental aspects into its corporate strategy and business processes.

Africa's Best Bank Transformation – Euromoney Awards

The Euromoney Best Bank Transformation Award was received by Access Bank in 2016. The Bank is the pioneer winner of this award category.

Best Inclusiveness Policy implementation for PWDs

Andy Briggs report awarded the GMD/CEO of Access Bank as the leading CEO in the financial sector with friendly policy and implementation for persons living with disabilities.

Women Market Champion 2015 Award

Awarded by the Global Banking Alliance for Women. Access Bank was recognised for its innovative approach to banking women. Access Bank bagged the award alongside banks across the world that have implemented successful women market programs. The Global Banking Alliance for Women is the leading international consortium of financial institutions and other organizations interested in building women's wealth worldwide.

Business Leadership in Sustainability Award

In recognition of the Bank's brave leadership to push the agenda of sustainability and health in Nigeria where only a few companies have dared to take action, Access Bank was officially awarded as the recipient of the first ever Business Leadership in Sustainability Award. The award given by GBCHealth, is a testament of the Bank's leadership in the Sustainability space in Nigeria and more broadly in Africa.

Corporate Social Responsibility Award

The Women's Group of the Lagos Chamber of Commerce and Industry announced Access Bank as "Best Company in Corporate Social Responsibility" at the Corporate Social Responsibility Award which held on September 18, 2015. The Awards are designed to publicly recognise responsible organisations. The Award provides a viable platform for high impact visibility for the Bank whilst showcasing the Bank as a leading business that has demonstrated innovation and a sustained commitment to good corporate citizenship.

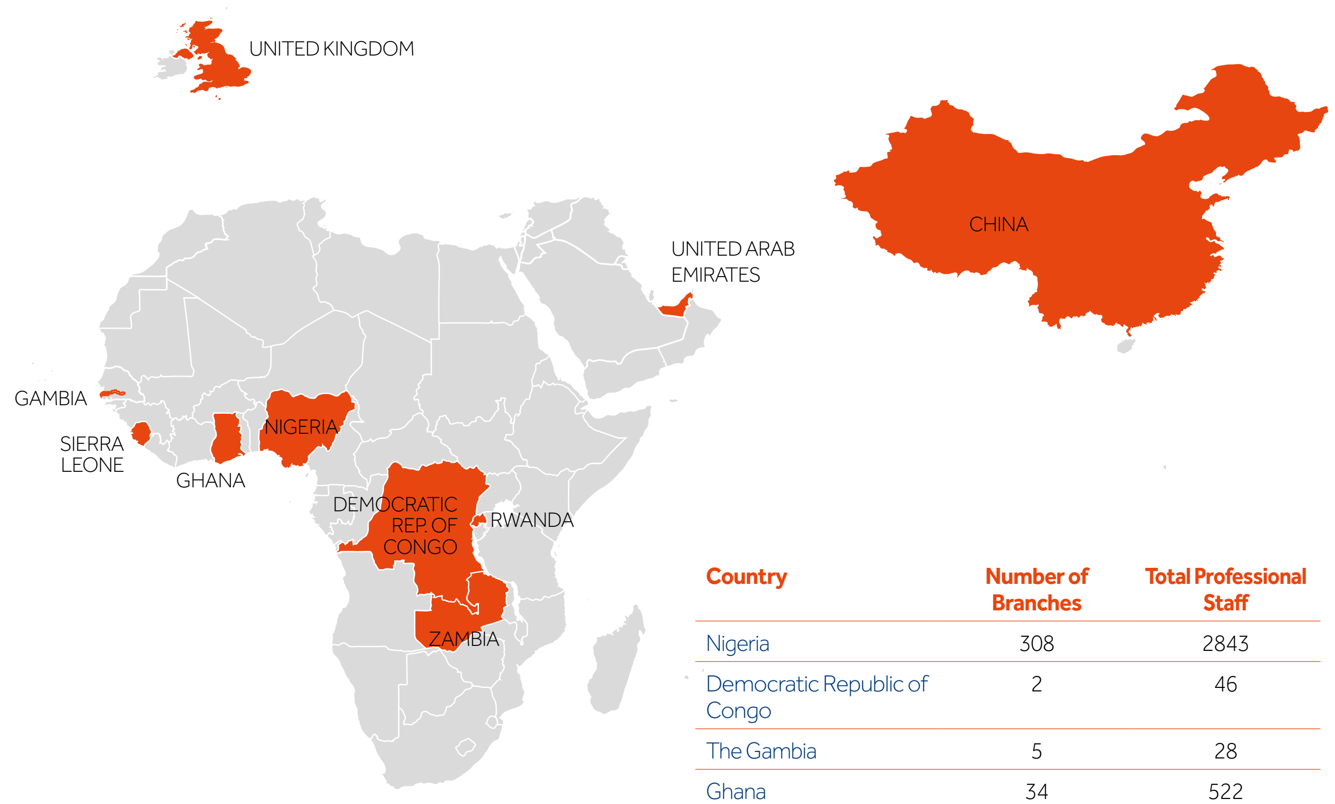
Most Sustainable Bank in Nigeria

Access Bank received the award as the Most Sustainable Bank in Nigeria by World Finance, UK. The award is a testament of our leadership in the Sustainability space in Nigeria and in Africa at large.

Most Socially Responsible Bank in Nigeria

The organisers of Intercontinental Finance Magazine Awards announced Access Bank as winner of "Most Socially Responsible Bank, Nigeria 2015" category of the global awards. The Awards are designed to publicly recognise responsible organisations.

OUR BUSINESS



Country	Number of Branches	Total Professional Staff
Nigeria	308	2843
Democratic Republic of Congo	2	46
The Gambia	5	28
Ghana	34	522
Rwanda	7	227
Sierra Leone	4	23
Zambia	5	124
United Kingdom	2	109
China	1	03
United Arab Emirates	1	02

Table 2: Details about countries of operation

ORGANISATIONAL INFORMATION

Organisational profile

Access Bank Plc is a full service commercial Bank operating through a network of 308 branches located in major centres across Nigeria, 7 subsidiaries in sub-Saharan Africa and the United Kingdom. The Bank also has business offices in the Republic of China and the United Arab Emirates. Listed on the Nigerian Stock Exchange in 1998, the Bank serves its various markets through 4 business segments: Personal, Business, Commercial and Corporate & Investment banking.

The Bank has over 830,000 shareholders including several Nigerian and International Institutional Investors and has enjoyed what is arguably Africa's most successful banking growth trajectory in the last ten years ranking amongst Africa's top 20 banks by total assets and capital in 2011.

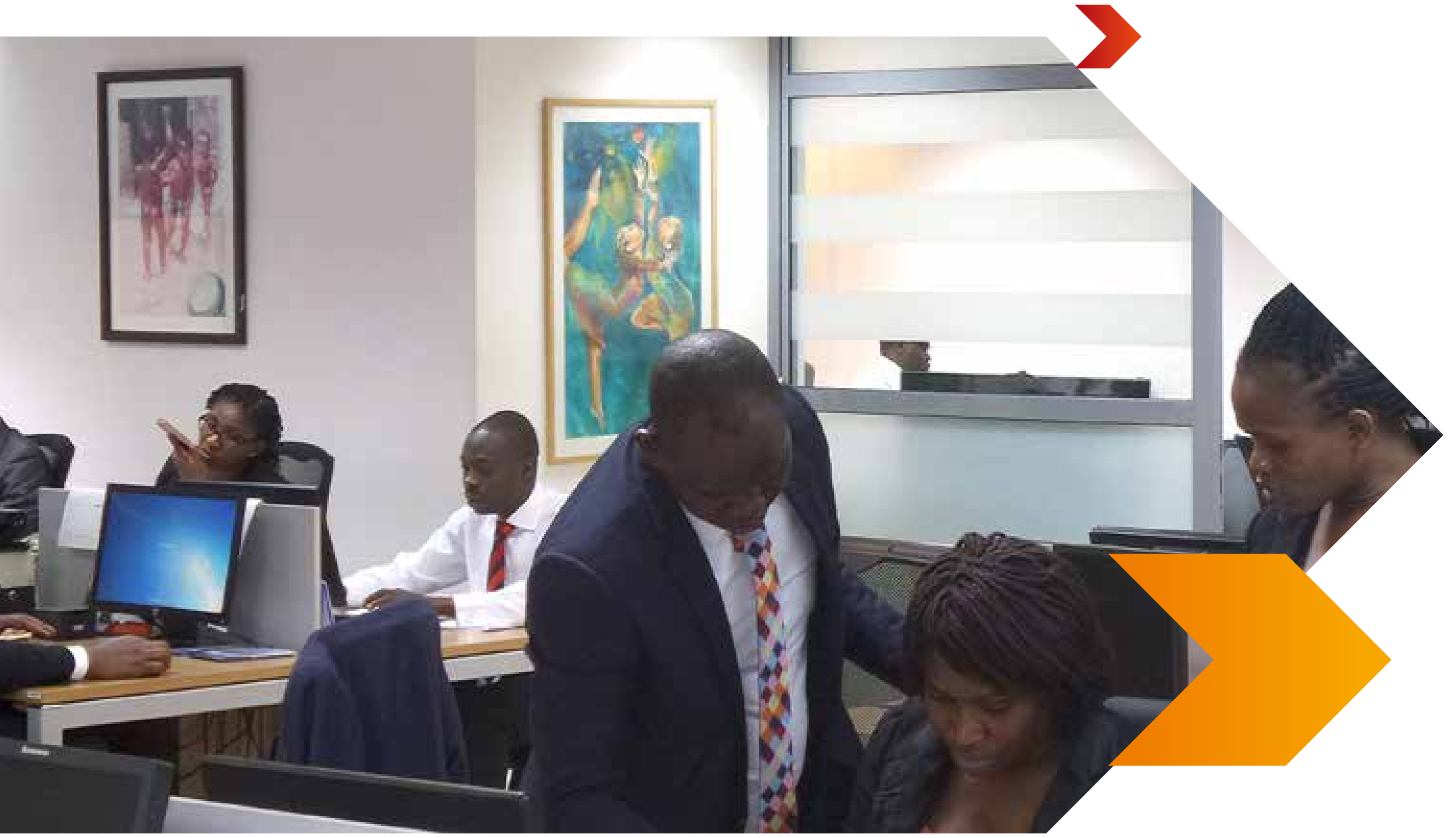
As part of its continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into its operations. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

Nature of ownership and legal form

With our focal station in Nigeria, Access Bank serves more than 6 million customers. The Bank is approved to give all-inclusive sparing money benefits and is similarly known for a broad assortment of budgetary thing offerings. The Bank's critical business parts include: Corporate and Investment Banking, Commercial Banking, Business Banking and Personal Banking. Our key customer segments incorporate Telecommunications, Beverages, Manufacturing, Construction, Oil and Gas, Government Parastatals, and also people of shifting wage and money related worth.

Access Bank was incorporated as a private limited liability company on 8 February 1989, while business operations commenced business on 11 May 1989. On 24 March 1998, the Bank was converted into a public limited liability company, and its shares were listed on the Nigerian Stock Exchange on 18 November 1998. As an endorsement of our continued growth, Access Bank was issued a universal banking licence by the Central Bank of Nigeria on 5 February 2001. Our principal business activities include the provision of money market products and services, retail banking, granting of loans and advances, equipment leasing, corporate finance and foreign exchange operations.

With regard to our significant areas of operation, Access Bank is located in all major cities, commercial centres and business districts across Nigeria. For each of the country where we operate, the map and table above shows our number of branches and professional staff.



Private Banking

Access Private Banking provides modern and highly personalised financial services with exclusive product offerings for the Bank's high net worth individuals. From basic banking products and services to sophisticated financing structures and programmes, we continue to respond to the evolving needs of our clients with innovative solutions and unmatched personal service.

In doing this, we work to apply our ideas and capabilities in the context of each client's personal wealth management goals and strategy. This is built around knowing and understanding client needs and developing structured products to meet a range of financial aspirations, from traditional banking to innovative investments and financial planning. As a result, we can offer solutions that most completely respond to our clients' unique circumstances while realising their specific objectives.

Products

Our need-based products and services provide solutions for personal wealth management, as well as maximising corporate assets and business interests. We offer a range of sophisticated banking products and services, which includes asset management, brokerage services, loans, credit cards, insurance and mortgages for exclusive properties.

Investment Solutions

Access Private Bank's extensive roster of diverse investment solutions allows individuals and their Wealth Managers to construct a portfolio that reflects desired goals, risk tolerance, liquidity requirements and time factors. Every investment portfolio is completely customised to suit individual needs.

Lending Solutions

We understand the need for lending options to complement each client's investment solutions. Hence Access Private Bank offers a wide array of cost-effective lending solutions which provides our clients with the opportunity to gain liquidity and manage their cash flow with ease.

Cards

Our Premium Cards offer a wide range of benefits, which include concierge services, worldwide annual travel insurance and access to over 600 executive airport lounges.

The Black Card

The Access Black Card is the ultimate in prestige, meeting the highest expectations of all our elite clients. The Card is available by invitation only to those who expect and require the very best. It offers individuals all the privileges of a Visa Infinite Card.

Financial Advisory Services

Our integrated approach to financial advice is tailored to each client's requirements and this service helps them to act decisively and to achieve their investment objectives in line with their risk profile. In addition, we provide advice on changing market conditions and portfolio performance to enable clients to act quickly. We combine our all-round knowhow with leveraging additional expert experience to deliver value at all times.

Products and Segments Group

The Inclusive Banking Group was renamed the Products and Segments Group to reflect its primary function. Our competitive advantage arises from the scale and diversity of our well-rounded value propositions, and we offer a wide range of products and services for each segment we serve.

Our products and services are designed to deliver a steady income stream in sustainable returns. In an inclusive manner, we also undertake activities and deploy initiatives that meet the needs of our chosen segments and their respective ecosystems.

We serve three main segments: children, youth and women.

Other target markets are seniors plus affluent professionals and employees.

Children Banking

Research into the developmental process suggests that children are ready for financial inclusion by the age of 12. The idea behind our Children Banking segment is to introduce children to money management early while making them a part of the process.

With initiatives such as pioneering the introduction of a financial literacy curriculum to schools and faith-based organisations, a series of financial 'edutainment' games, a banking website for children, a savings club and more, we hope to appeal to future generations with our contribution to developing the financial capabilities and management skills of today's children.

Youth Banking – Accelerate

Our Youth Banking initiatives have spurred a growth in the usage of our specialist youth product – Solo. This also translated to higher share of mind and consumer confidence among the youth market.

Access Bank utilises key partners to provide a full range of offerings on the Accelerate Platform to engage youth across their key passion drivers like money, fashion, power, religion, entertainment, sports, career, and relationships, providing bespoke banking products delivered via various channels, particularly those using the latest technology.

In 2015, we participated in the Nigeria Youth Service Corps programme in 26 states of the Federation. We also hosted special educative and interactive workshops, reaching over 5,000 students in tertiary institutions, and organised experiential youth fun-based initiatives in schools and faith-based organisations.

In addition, our product-based promotions and free giveaways on social media also increased our youth followership on these platforms.

Our careful selection of the Mavin Crew as a partner to create awareness for our new mobile payment solution PayWithCapture (PWC), as well as to deepen our share of mind in the youth space, is an attestation of our commitment to grow a financially-informed youth client base using their passion areas, one of which is entertainment.

As part of this, the Access Mavin Concert was held in December 2015 in Lagos. It had an estimated 10,000 people in attendance and was adjudged the largest youth entertainment gathering of 2015.

Our integrated approach to financial advice is tailored to each client's requirements and this service helps them to act decisively and to achieve their investment objectives in line with their risk profile.

Women Banking

Eighteen months after the unveiling of the W initiative, our value proposition and the initiatives we have implemented are gaining momentum. We are continuing with the bundled approach to stratifying banking for women across three sub-segments: W Young Professional; W and Family; and W in Business. The Women Banking team is ready to meet the financial and lifestyle needs of women as we look to the challenges and opportunities of tomorrow.

We measure our success not just by our numbers but by the joy we bring to women and their families. We have disbursed 53 loans towards financing medical treatments for women under the Maternal Health Service Scheme (MHSS). On June 14th, 2015, the first baby conceived through an IVF procedure financed under Maternal Health Service Support (MHSS) was delivered.

We have also grown all key performance indices:

- Loan disbursement to women grew by 93%
- Account sign on increased by 9%
- Deposit growth was up by 15%

The W community is built around women's lifestyles and membership is open to our 1.8M female customers and to women around the world, irrespective of who they bank with.

The many educational and informative articles and events give women reasons for repeat visits to the website and for extending invitations to their friends.

We also launched the 'Women! Let's Save' promotion in August 2015. A winner for the grand prize of a Hyundai ix35 and various runners-up prizes emerged from a special draw, which was held on December 18, 2015. The primary objective of the promotion was to promote a culture of saving, rewarding women who demonstrated the discipline to save over a defined period consistently.

As part of the Access Leadership Conference in December 2015, we continued to fulfil our desire to inspire, connect and empower Nigerian women to become equal contributors to the nation's' socio-economic development.

We launched the maiden edition of the W awards, with winners in the following categories:

- W Young Professional – Rashidat Adebisi, Chief Finance Officer (CFO) AXA Mansard Insurance
- W Seasoned Professional – Iquo Ukoh, Executive Director, Nestle Foods
- W Entrepreneur – Bukky George, CEO, Health Plus
- The W Amazon:

1. Prof. Grace Alele-Williams
2. Chief Folake Solanke
3. Chief Bolanle Awe

In addition, we launched the book The Power of 100. This is a compilation of profiles of women who have helped shape Nigeria,

celebrating their tenacity and social impact. They are women who defy all odds to become successful. The awareness campaign to solicit nominations generated a lot of buzz on social media platforms, with 2.3m reach over the launch period.

During the year, we participated in 85 women-focused events that reached 4,500 women. We also hosted 14 capacity building and networking sessions for 1,100 women and trained over 100 women in digital marketing through the Empowering Women with Technology series.

Seniors

The Evergreen Account is the dedicated account for people aged over 60; it grew by 93% in account numbers and 80% in overall business volume. This is a segment we are making a deliberate effort to include and to make their retirement enjoyable, with a no-fee account and lifestyle-based services.

The potential is huge as we remain focused on this defined segment and develop relevant alliances with organisations of common interest.

Affluent Professionals & Employees in the Value Chain

In September 2015, we revamped our focus to offer more bespoke and personalised banking services to affluent professionals and employees with small and medium sized organisations, via banking tailored to their value chain.

Helping professionals achieve their financial goals is central to our value proposition and we are dedicated to giving the full benefits of our support, with an array of savings, investment and loan options. Where appropriate, we also share new perspectives and directions.

We are continuing with the bundled approach to stratifying banking for women across three sub-segments: W Young Professional; W and Family; and W in Business to help them meet their financial and lifestyle needs as we look to the challenges and opportunities of tomorrow.

BUSINESS BANKING

The Business Banking Division is the Strategic Business Unit (SBU) of the Bank that focuses on providing financial products and services to SMEs, with a view to growing their businesses. This SBU has one of the highest growth potentials and remains an integral aspect of the future of the Bank, especially in the light of the inherent growth opportunities in the SME sector as outlined above.

During the reporting year, the Bank improved its use of technology, driving the adoption of mobile and internet banking services by its customers. With a focus on customer service innovation which is gradually shaping the future of banking in Africa, the Business Banking Division continues to deliver superior customer service, on the back of strong product knowledge and expertise.

In any economy, SMEs are the chief sources of innovation and generators of employment. This, coupled with the need for economic diversification is the reason for the Nigerian Government's introduction of new policies and intervention funds to support SMEs.

Key initiatives in recent years have included the National Enterprise Development Programme by the Small and Medium-sized Enterprises Development Agency of Nigeria (SMEDAN) and the N200 billion Small and Medium-sized Enterprises Credit Guarantee Scheme (SMECGS).

Despite the many difficulties faced by the Nigerian economy, these issues can best be tackled with jobs and useful employment of Nigerian citizens. Small business owners have emerged as Nigeria's largest job creators despite the challenging business environment for this segment. Indeed, SMEs are on track to contribute positively to the country's GDP, given Nigeria's current economic terrain.

The Strategic Thrust of the Business Banking Division in 2015

The Business Banking Division has focused on providing innovative and practical products and services by distinguishing its activities in the marketplace through a customer-centric approach. This way of doing business is driven by a business model that is centred on customer leveraging, largely on the use of technology.

Initiatives deployed to align with the overall strategic aspiration of the Bank, as well as to realise its objectives of being among the Top 3 SME banks in Nigeria and the bank of choice for women, include the following;

- Tailored solutions to meet the financial and lifestyle needs of women.
- The setting up of a platform for recognising and celebrating female achievers through the W Awards.
- Creation of a new frontier in the SME space with vast opportunities that led to the advent of the China Trade Loans scheme, designed to meet the specific needs of SMEs importing from China.
- With support from our Global Trade Group, the Business Banking Division was the major driver of the launch of the Finance Logistics Worldwide Scheme (FLOWS), an import finance and logistics service tailored to meet the needs of SMEs with their mainstay in imports.
- Our partnership with secondary schools to establish Financial Literacy Clubs created a fresh tier of opportunities in the education industry.
- The Division hosted periodic interactive and capacity building sessions for SMEs, thereby enriching the capabilities of our customers.

Positioning for the Future

The year 2016 will witness a concerted effort by the Government to stimulate the SME sector despite the various challenges within the country. Continuous growth in the SME sector is expected to contribute strongly to growth within the economy.

At the Business Banking Division, our customer base will continue to expand, with over 200,000 customers spread across the following key market segments:

- Imports and Exports
- Commerce/Distributive Trade
- Dealers & Distributors
- Contractors in distinct sectors (Oil & Gas, Construction, Real Estate and Government)
- Educational Institutions
- Healthcare Providers
- Professional Associations and Firms
- Hospitality
- Travel Agencies
- Religious Organisations

Strategic Intent

Looking ahead, the challenges that exists within the country may serve as an opportunity for SMEs to enhance their comparative and competitive edge, to focus on greater value-added inputs and to strive for excellence in their business performance. The Business Banking Division is poised to aid businesses in the transformation process of discovering better ways of doing business. Armed with lessons learnt over the years and the potential that 2016 holds, we hope for greater performance for all SMEs and for the Bank as a whole.

In summary, the present economic climate need not be a threat but a catalyst for growth, and a platform to leap and attain our vision of becoming the World's Most Respected African Bank.

CORPORATE AND INVESTMENT BANKING

The Corporate and Investment Banking Division has emerged as one of the largest support base for major institutional clients that are driving change in Nigeria. Mindful of the challenging operating environment, we have continued to strengthen our risk management framework whilst developing innovative and value-adding solutions for these corporates. We are confident that the regulatory response to the evolving macro-economic landscape will engender renewed confidence in the long term potential of our economy.

Given the "New Normal" economy and regulatory environments, we are leveraging our culture of risk awareness and accountability to forge insightful and long-term partnerships with our clients, who are active across major industry lines, particularly Oil & Gas, Telecoms, Power & Infrastructure, Cement, Food & Beverages, Transport and Household Utilities. We have therefore structured our business along these industry lines, and are supported by over 200 highly skilled and professional staff with in-depth knowledge of these businesses. Based on our unique competencies, we are strategically positioned towards altering the competitive landscape, and are proud to be a true premium-relationship bank. Our focus is to continue to build a value-creating franchise, integrating the domestic and global supply chains of our clients, aimed at enhancing their efficiencies and growing sales.

We present herewith a highlight on each Strategic Business Unit and our key accomplishments over the last 12 months.

Oil & Gas

The Oil and Gas Group covers clients operating in the Downstream, Midstream and Upstream segments of the Oil & Gas sector. We are fast emerging as a reference point for provision of value-adding services to major players in the upstream sector, and we are in the forefront of providing financial advisory services for companies operating in the downstream segment of the Oil & Gas sector.

Our clients are dominant players in their respective segments, utilising our flexible banking services to meet their specialised treasury and financial requirements. We have been instrumental to the development of local content in the Oil & Gas sector and have offered funding and advisory services to major indigenous exploration companies.

Based on our global reach, we provide customised solutions which position our customers ahead of the pack, leveraging our strategic relationships with numerous offshore correspondent banks, industry professionals and regulatory bodies to ensure that our service offerings are aligned with global best practice.

Our team of highly resourceful professionals has consistently harnessed our transatlantic reach to offer ingenious products with a view to ever increasing the profitability of our customers' businesses and ensuring that we deepen our share of wallet as it pertains to their customers' operations.

Telecoms, Power & Infrastructure With total assets approaching $1billion, Telecoms is a key sector in Nigeria. Given our balanced business that focuses on deep and profitable client relationships, we offer a rich mix of stable cash management services that enable our clients to succeed on a sustainable basis. In spite of a challenging macro environment, we continued to offer innovative solutions to operators as well as Original Equipment Manufacturers (OEMs), thereby moving beyond traditional product-centric cultures to more solution-oriented ones.

Based on the successes recorded in the Telecoms space, we have expanded our focus to include the Power & Infrastructure sector, which offers growing opportunities. It is expected that innovation within this sector will ensure that we operate within the Bank's moderate risk profile, maintaining strong independence of risk control functions.

Cement, Food & Beverages

The Cement Food and Beverages sectors have witnessed a long-term shift from trading to manufacturing. Because of their rapid growth rate and specific product needs, these sectors remain our sweet spot for the delivery of bespoke services. In 2015, we strengthened our market dominance with key players in these sectors, leveraging our value chain model as a differentiating tool.

Regardless of the emerging macro-economic landscape, we have continued to unlock the growth potential of our clients, alongside maximising their operating efficiency. To ensure that our clients take advantage of structural changes in the local economy, we are leveraging our expertise in structured finance to support their quest to strengthen the capacity of local vendors and effect a shift from imported to local inputs.

Transport and Household Utilities

The Transport and Household Utilities Group (THU) covers clients under the Personal Care, Packaging, Metal Fabrication, Aviation and Automobile sectors of the economy. Our indepth knowledge of these industries, coupled with sector expertise, enable our relationship teams to work closely with clients and their value chain in providing adequate financial solutions to grow their businesses and distribution channels.

We help our customers to achieve their aim of reducing operating costs whilst growing revenues in a challenging operating environment. Services provided to our clients include:

- Global Trade Finance
- Receivables Financing
- Distributor Finance
- Object & Equipment Finance
- Working Capital Finance
- Project Finance
- Vendor Finance
- Robust E-Channel Solutions

As part of our strategy to offer innovative and value-adding services to our customers, we work closely with our clients to implement solutions that strengthen their cash flow, developing deep client relationships during the process.

Our focus is to continue to build a value-creating franchise, integrating the domestic and global supply chains of our clients, aimed at enhancing their efficiencies and growing sales.

Financial Services

The Financial Institution Group (FI) is a specialised group established and equipped with the appropriate Treasury and Corporate Banking competencies and capacity to handle the sophisticated needs of our customers in the Financial Services sector. The Group offers financing, advisory and transaction services to clients in this industry, both locally and internationally.

Our customer base includes local and international banks, insurance companies, pension fund administrators, registrars, trustees and asset managers. The Group is dynamic and responsive to customer feedback, through which innovative product and service enhancement is created.

The strategic objectives of the Group are carefully crafted to balance the risk appetite of the Bank with our customers' need for quick and flexible service delivery.

The ultimate goal of the Group is to be the foremost reference point for intricate and dynamic financial solutions that set the pace in innovation and leadership, both in the domestic and the global financial landscape.

Project & Structured Finance

The Project & Structured Finance Group (PSF) provides fully customised financial solutions to complex funding challenges of large corporates in all key sectors of the Nigerian economy.

The group is known for sound financial advisory and arranging services for eligible clients seeking medium- to long-term finance.

In 2015 financial year, we collaborated with other strategic business units to provide financial advisory services to our clients in the public and private sectors of the economy, channelling Foreign Direct Investments (FDIs) in excess of N50 billion into the Nigerian economy. This was in addition to over N170 billion that was raised for private sector players through several state funded intervention schemes to support the real sector.

Treasury

Our Treasury team provides innovative solutions that cut across funding, foreign exchange, liquidity, investment, hedging and other risk management needs. These are aimed at helping our customers to manage their foreign exchange risks while we maintain our role as liquidity providers.

Our hedging solutions include foreign exchange spots, forwards, swaps, and other innovative products that offer our clients the stability and comfort needed to ensure a thriving business.

In the fixed income market, we have carved a niche for ourselves where we provide best-in-class service via prime brokerage, sale and repurchase agreements (REPO) and other yield-enhancing products.

We are playing a pivotal role in the development of the derivatives market in Nigeria, having executed over 25% of all currency forwards and swaps traded by the Central Bank of Nigeria (CBN). In the same vein, we have initiated an online, executable quotes currency trading platform to ensure a far-reaching and more sustainable impact on the trading landscape.

DIGITAL BANKING

The Digital Banking Team provides solutions which enables consumers to purchase and make payment conveniently, businesses to sell and accept payments in their preferred manner, and connects the two in a way which adds value to both.

Our Digital Banking solutions support open unified multichannel integration that enables the Bank to deliver seamless customer service on any device or channel to third parties and external partners. The Bank can develop new services and incorporate services via Web APIs. Digital Banking solutions enable the Bank to focus on the synergies among all channels rather than the delivery of the product or service itself.

In our bid to position the Bank as a centre for innovation and commercialization of technology, Access Bank via a strategic partnership has introduced the innovative electronic payment solution "Paywithcapture." PayWithCapture (PWC) is a Mobile Payment Enabler Solution with an innovative way of payment via user's phone camera to scan a merchant's payment Q-R- Code for payment via a linked MasterCard/ VISA/ Access Bank Account/ Mobile Wallet etc. The app is available on all devices (Android, iOS, Blackberry)

It allows both Access Bank and Non-Access Bank customers make payments (in-store/remote) by scanning a PayWithCapture generated QR-code using the camera of the mobile device.

Access Bank will continuously leverage on key partnerships and strong alliances to provide innovative and cost-effective solutions intended at growing the bank's business, developing and offering new products and services and ultimately reducing co

SUSTAINABILITY

OUR CONTEXT AND APPROACH

At Access Bank, we are centred on mainstreaming sustainable business practices into our operations for strategic growth and long-term success. This begins at the top with the Board and Executive Committee, who support our corporate philosophy, and this also is the moral obligation of each person in the Bank. The Bank believes that it has a unique role in, if not a duty to, society and we are therefore committed to building a prosperous economy. This doesn't mean monetary growth at any expense but growth that is hinged on ethical, social and environmental responsible.

We see it as a duty to help grow local communities and the real economy through the provision of capital, creation of opportunities/ platforms which drives infrastructure development; creates jobs and enables companies and individuals to purchase goods and do business every day. One of the most profound impacts Access Bank has in Nigeria, and indeed Africa, is its contribution to a prosperous economy. This does not, however, mean economic growth at any cost. The Bank's strategy is to drive profitable, ethical economic growth that is also environmentally responsible and socially relevant.

This strategy does not, however, end with Access Bank. The Bank leads the way in Africa by applying international standards, and where it needs to, pioneers new standards. At Access Bank, we know that we can do more not by doing it alone, but by raising the standards of the entire banking sector. Levelling the playing field helps, but it's also about unifying the voice and role of the banking sector to be the change it wants to see. Access Bank pro-actively engages its peers and/or competitors and its collective stakeholders to drive change, raise standards, create an enabling environment and build lasting, meaningful capacity. For instance, Access Bank initiated and led the development of the Nigerian Sustainable Banking Principles which has now been adopted by all Nigerian banks including the Central Bank of Nigeria. This is a transformative initiative that has changed the face of banking and is driving sustainable economic growth, particularly in three initial sectors which are critical to the future of the Nigerian economy: agriculture, energy and oil & gas.

Corporate Philosophy

At Access Bank, one of the greatest drivers of our success is our corporate philosophy. It's about our attitude and mind set towards doing business responsibly by serving humanity. These revolve around our Bank's vision, mission and core values, which remain as vibrant and unflinching as ever.

Our vision

To be the world's most respected African bank.

Our mission

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

Our core values

Excellence

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

Leadership

- Leading by example, leading with guts:
- Being first, being the best, sometimes being the only;
- We must embody the change we want to see.
- Setting the standard;
- Challenging the status quo;
- Market making; and
- Self-awareness in being able to maintain a balanced assessment of externalities and costs incurred in the pursuit of leadership.

Passion for customers

- We live to serve our customers.
- In addition to delivering excellent customer service.

We focus on

- **Economic empowerment:** enabling people to achieve more through provision of finance, lifting people up throughout the value chain;
- **Financial education:** helping people clearly understand how our products and services work
- **Financial inclusion:** providing finance to those individuals and communities that traditionally have limited or no access to finance: and
- **Treating customers fairly:** building long-term relationships based on trust, fairness and transparency

Empowered employees

- Recruiting and retaining the right people and teams based on shared values and vision;
- Developing our people to become world-class professionals.
- Encouraging a sense of ownership at individual level whilst fostering team spirit and loyalty to a shared vision;
- Promoting a sense of belonging and community.
- Facilitating continuous learning by providing the training, tools and coaching to help our people grow;
- Helping them take care of their health;

- Pursuing a positive work/life balance for increased productivity and improved employee satisfaction; and
- Encouraging a diverse workforce; respect for and appreciation of differences in ethnicity, gender, age, national origin, disability, and religion.

Professionalism

- Putting our best foot forward in everything we do, especially in high pressure situations;
- Consistently bringing the best of our knowledge and expertise to the table in all of our interactions with our stakeholders.
- Setting the highest standards in our work ethics behaviours and activities in the way we treat our customers and - just as importantly-each other.
- Putting our customers' needs ahead of our own.
    - Maintaining composure and clear thinking at all times; and
    - Ensuring continuous learning; through continuous growth and career development.

Innovation

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

Empowered employees

- Recruiting and retaining the right people and teams based on shared values and vision
- Developing our people to become world-class professionals
- Encouraging a sense of ownership at individual level, whilst fostering team spirit and loyalty to a shared vision

Our approach to "setting standards for sustainable business practices"

At the heart of everything we do, and every approach we take, our Bank's vision and mission stand supreme. Even as we progress on our journey to finance a bigger and stronger future for all our stakeholders, we diligently take to heart our undying commitment to be the world's most respected African bank. As we continue on that journey, we consciously hold firmly onto our sustainability agenda. We do so by constantly imbibing keen awareness of the market, social, ecological and regulatory conditions within which we operate. Thus keeping abreast of, and appropriately responding to, existing sustainable development challenges, conditions and trends.

In tandem with the values of our regulatory environment and international best practices, Access Bank considers sustainability as an approach to finance and banking that recognises our Bank's role in fostering long-term organizational, local, regional and global economic development in a manner that is not only economically viable, but also socially relevant and environmentally responsible.

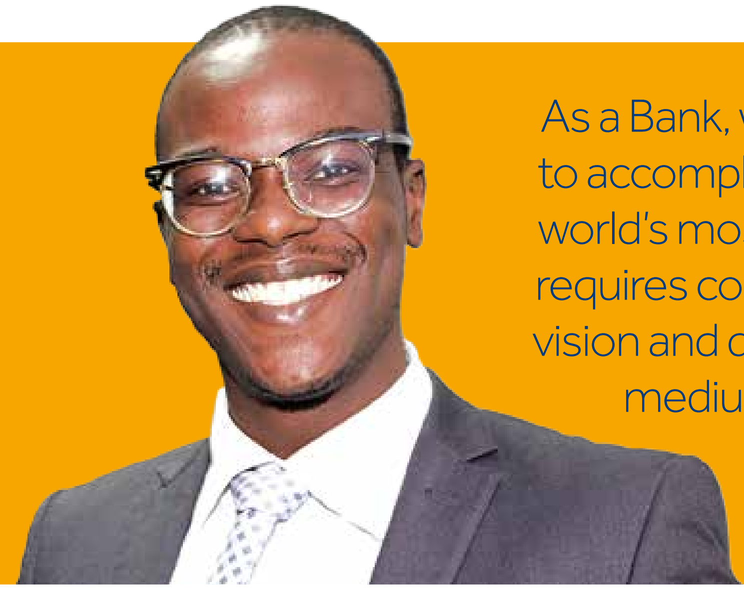
We understand that different internal and external components present considerable dangers and chances to our Bank's business. Thusly, as a bank of best practice, our methodology has been to direct intermittent, regularly yearly, outputs of our business keeping in mind the end goal to recognize those substances that impact, and can be affected by, our business (i.e. our stakeholders).

Every year, we find a way to guarantee a robust review of our economic, social, governance and regulatory conditions. This requires adequate engagement of our stakeholders, and also a review of our Bank-wide sustainability-related goals. The purpose behind embracing this methodology is not implausible – we keep away from and/or relieve all the significant reputational, financial, legal liability and social permit chances that may come about because of inadequately oversaw associations with our employees, communities, regulators, shareholders and the overall population; while completely augmenting creative open doors for supported financial development which collect to powerful engagement with these substances.

As a Bank, we understand that to accomplish our vision to be the world's most respected African bank requires compartmentalizing our long haul vision and desire into more manageable medium term targets. These medium term targets are then pruned down into yearly, fleeting activities which are guided by our core values, directions and worldwide best practices. By staying focused on our transient and medium term targets, we are certain that we will be the most sustainable and respected bank in Africa, in no far off time. This is our way to deal with setting gauges for sustainable business practices. It is the Access way.

Table 3: Summary of our approach to sustainability

Strategic term	Typical duration	Our Strategic Sustainability Drivers
Long term	Until the achievement of our Bank's vision	• Access Bank's vision: "To be the world's most respected African bank" • Access Bank's Sustainability vision: "To be the most sustainable and respected bank in Africa, financing and facilitating brighter futures for all of our stakeholders through innovative services and best in class operations"
Medium term	3 – 5 years	• Bank's strategic medium term targets • Currently in progress: our Bank's five-year target since 2013 • Increasing revenues • Building tangible assets • Reducing risks • Reduced costs • (For more information, please see our 2013 sustainability report)
Short term	Year-on-year	During the most recent reporting period (2015): our approach systematically comprised: • 2015 stakeholder engagement (read more on pages 30 - 35) • Identification of material issues based on interlocking our stakeholder concerns with our medium-term targets. (Read more about our Materiality process on pages 35 - 37) • Tackling the identified material issues, while being guided by: - our long-term sustainability vision, mission and core values, - local regulatory requirements, and - international best practices for sustainable development (read more about our adoption of best practices on pages 41 - 44) • Monitoring our actions, initiatives and tracking our performance • Reporting on our overall sustainability performance (as in this report) • Performance evaluation (to drive future progress) (read more about our performance evaluation on page 40)



As a Bank, we understand that to accomplish our vision to be the world's most respected African bank requires compartmentalizing our long haul vision and desire into more manageable medium-term targets.

Stakeholder Engagement in 2015

At Access Bank, we recognise that our business does not exist in a vacuum. We understand that our business – and any business for that matter – operates, thrives and grows in economies, communities, environments and societies comprising a broad range of diverse and interconnected entities. Among these entities are individuals and groups we call our stakeholders. In accordance with best practice, we define our stakeholders as those entities that influence or may be influenced by our business, both now and in the future. In identifying our stakeholders, we undertake a process which maps individuals and groups in terms of their influence on our business objectives, as well as their dependence on us (i.e. the extent to which our operations and activities influence the achievement of their own objectives).

Thus, based on influence and dependence, we recognise our key stakeholders to include, in no particular order, our employees, our customers, our shareholders and investors, the government, local communities in our areas of operation, regulatory bodies, particularly the Central Bank of Nigeria and the Securities Exchange Commission, our suppliers, the media, as well as industry analysts. Over the past few years, much of our business context has not changed significantly (please see significant business changes in Table 1, page 12); therefore, our stakeholder categories have essentially remained the same since the last reporting period.

Figure 1: Influence-dependency matrix of our stakeholders

There are various ways through which we engage our stakeholders. And the reason for our ongoing, continuous engagement is pretty obvious. We do so to keep abreast of the needs, concerns, and expectations of our stakeholder, so that we can respond appropriately, in the light of our business objectives in a way that creates a win-win for Access Bank and our stakeholder publics.

We engage our stakeholders to keep abreast of their needs, concerns, and expectations, so that we can respond appropriately.

Table 4: Stakeholder engagement approaches in 2015

Stakeholder groups	Engagement approaches and frequency	Key topics and concerns raised by stakeholders	Our response to the concerns
Employees	• Day-to-day engagement and feedback • Quest for Excellence sessions • Sustainability Awareness Week • Various Trainings and Capacity building sessions • Group Executive visioning meetings • Employee satisfaction surveys • Recognition and Awards • Retreats • HR Town Hall Meetings • Regular electronic newsletters • Employee Volunteering Showcase • Intranet • Happy Hour • Retreats	Workplace gender diversity and equal opportunities	• Continued access to empowering initiatives, such as the Access Women's Network, the "W" awards and the 'WIMBIZ' initiatives which supports and empowers our female employees with career advancement opportunities, motivational speakers, mentorship programs and self-awareness and skill development fora. This year also gave rise to the election of the First Female Chairman of the Board – driving and motivation Women Empowerment across the entire Value chain. Please see pages 61 and 90 for more information.
		Performance recognition	• In 2015, the Bank organised and held its most comprehensive annual CEO Awards event ever. This was in recognition of the efforts of our high performing employees. Please see page 58 for more information.
Employees		Work-life balance	• Work-life balance remained a critical issue to our employees in 2015. The Bank responded to this concern by allowing for continued employee access to the newly-built Access Recreation Centre (ARC).
			• The institution of work/life balance opportunities such as: The Bank's Gym, sports bar, viewing centre and restaurant.
			• The Bank also organises fun events for staff- Monthly Happy hour, Karaoke, Zumba classes, aerobic days etc. , with other half-yearly team bonding activities, the end of year party, CEO Award and Inter-departmental sports competitions.
			• The generator switch off policy at specified time was also monitored and implemented more strictly. Please see page 71 for more information on the policy.
		Development and growth opportunities	• We offered employees and managers broader range of capacity building opportunities during the reporting year. These did not only include formal training, but also through talent mentoring conversations and ongoing performance reviews and feedback, as well as a highly supportive environment for growth.

Stakeholder groups	Engagement approaches and frequency	Key topics and concerns raised by stakeholders	Our response to the concerns
Customers	• Daily interactions with staff at our branch offices • Website (www.accessbankplc.com) • Customer surveys (please see pages 53 - 56 for more information) • Events, Meetings and Business Forums • Customers Digest and other publications • Electronic Alerts • Telemarketing • Social Media • Discussions and Focus Groups • Marketing visits and calls • Our customer Ombudsman desk	Need for improved accessibility to our banking services and need for wider transaction channels	• As a step beyond our mainstream service and transaction channels, we introduced Access Money, through which our customers were provided with online and mobile service channels to increase access to our banking services. Please see page 44 for more information.
		Better rewards for customer loyalty	• In response to this demand from our customers, the Bank created a variety of reward packages and marketing promotions targeted at recognising and appreciating our loyal customers. Furthermore, our female customers gained continuous Access to all the Benefits of our women-focused prodcuts and services such as the AWN, MHSS and WIMBIZ. Please see page 92 - 94 for more information.
		Improved ease of communicating feedback and expectations	• We responded by launching our Voice of the Customer (VOC) initiative as a solution to our customers need for improved ease of reaching out to us. Also, the continued seamless access to the contact center for the communication of complaints and feedback. Read more on page 56.
Shareholders	• Annual reports and accounts (see https://www.accessbankplc.com/all-financial-reports/annual-reports) • Access Bank website (www.accessbankplc.com) • Public announcement of quarterly results • Conference calls with shareholders and investors • Annual general meetings (AGMs) • Shareholder association meetings	Keeping our governance system strong	• In response to the demand of our shareholders and investors, Access Bank continues to maintain its robust corporate governance system. This system is annually reviewed internally and also by independent industry experts.
			• Also, the Bank is committed to transparency and as such the annual reviews of our corporate governance system are subsequently presented to our shareholders and investors at the Bank's Annual General Meeting (AGM).
Shareholders	• Non-deal Roadshows	Regulatory compliance	• We constantly get updates through our various shareholder engagement channels of the need to stay on top of government and industry regulations. As such, we maintain an internal look-out system via our compliance unit which ensures that the Bank is not exposed to regulatory compliance risks and associated penalties. In 2015, Access Bank was not involved in any complaints or lawsuits regarding violations of local and international laws. Thus, no fines, penalties or non-monetary sanctions were charged against the bank.
Suppliers	• E-mails and letters • Forums, events and exhibitions • Visits to their business sites	Soliciting for continued fairness in the vendor assessment/selection process, pricing and payment terms and conditions	• As always, we continued to uphold fair and ethical practices in the selection and assessment of our suppliers. This includes our commitment to adequate due diligence before we engage our suppliers. Please see pages 74 and 75 for more information.
			• We maintain special payment terms of not more than seven days for all small businesses in our supply chain.

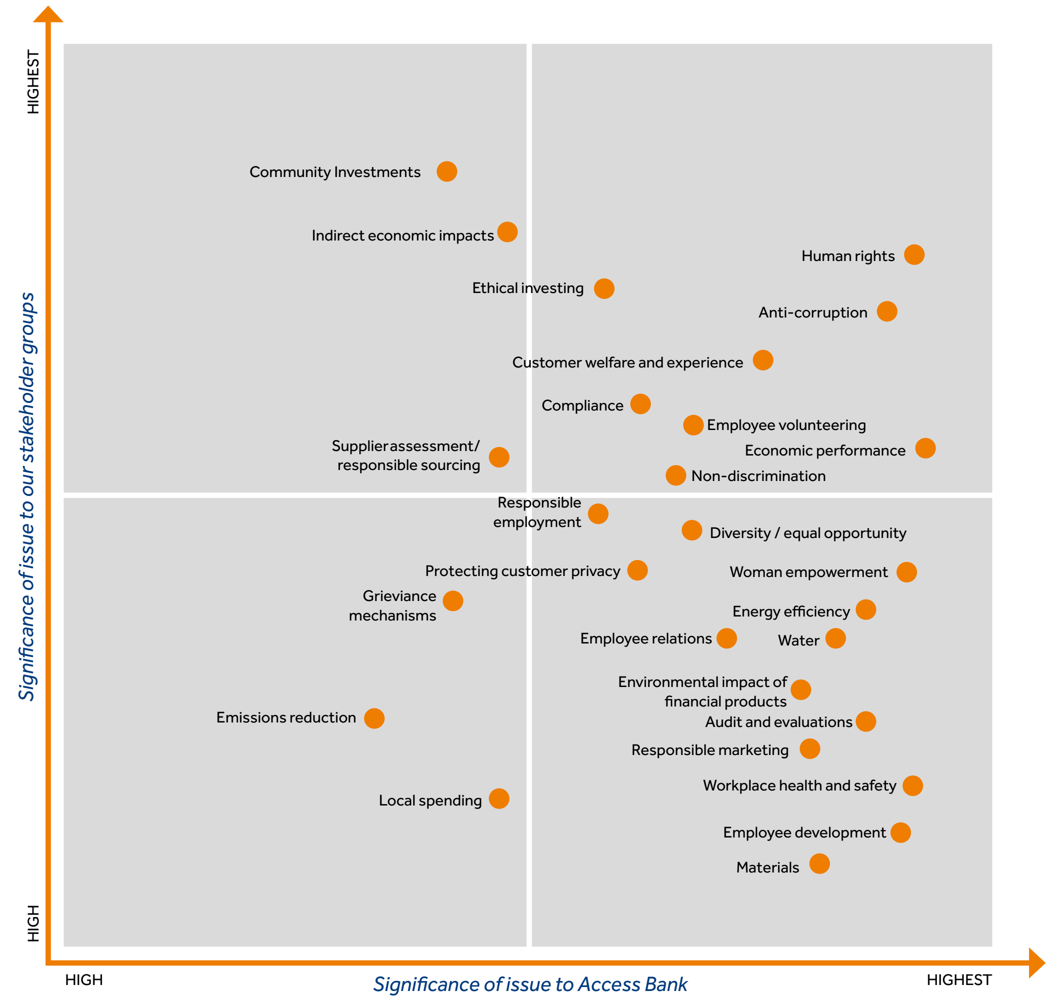


Figure 2: Materiality matrix

Table 6: Progress on our collaborative partnerships: United Nations Environment Programme - Finance Initiative (UNEP-FI)

Stakeholder groups	Engagement approaches and frequency	Key topics and concerns raised by stakeholders	Our response to the concerns
Communities	• Community outreaches through our employee volunteering initiatives • Partnerships with community-facing non-governmental organisations (NGOs). • Charitable donations and sponsorships • Community investment and development efforts	Contributions to the development of young, particularly less privileged persons	• In response, a significant portion of our community investment and employee volunteering efforts during the year focused on charitable donations and employee investment efforts targeted at young people and less privileged individuals with efforts such as: classroom block, hostel and lecture theatre renovations and donations. Please see pages 65 - 80 for more information on our community investment efforts in 2015.
Regulators	• Regulatory consultations • Industry working groups and committee meetings • Onsite meetings/supervisory visits by representatives of regulatory bodies	Improved disclosure of Environmental and Social performance through reporting progress on the implementation of the Nigerian Sustainable Banking Principles (NSBP)	• Having made progress in the implementation of our strategic sustainability initiatives during the reporting year, the Bank strengthened its internal performance tracking mechanisms to ensure timely and comprehensive preparation and submission of the NSBP report for the year. (A summary the NSBP report is presented in page 45).
Media and industry analysts	• Media parley events (through which Access Bank makes proactive efforts to specifically engage the media) • Other public-focused engagement channels organised by the Bank during the year, and at which media representatives were also present	Ethical and fair business practices	• All engagement encounters with the media throughout 2015, emphasised on Access Bank's business practices. In response, Access Bank continued to maintain its transparent process of reporting its demonstrated commitment to fairness and ethics in business, through press releases and reports such as this.

Although some stakeholder concerns were unsolicited, Access Bank consciously committed substantial resources to ensure that we obtained and understood the views of all our stakeholders through regular, proactive engagements. The feedback from our stakeholder engagements informed our products, services and operational procedures. This helps us to leverage and build our strategic business partnerships for the maximum benefit of all our stakeholders.

Our Materiality Process

At Access Bank, we understand the importance of efficiency. Thus, we recognise that efforts and resources should be channelled into areas and issues that truly matter – both to us and to our key stakeholders. This requires that we identify and understand the issues that are material (i.e. relevant and important) to the Bank and to its stakeholders. To do this, we adhere to the GRI (G4) guidelines on materiality analysis. Early in the reporting year, the materiality analysis helped us identify the relevant sustainability issues that are important to the Bank and its stakeholders. This also helped us channel efforts into enhancing our corporate performance in these relevant areas, and helped to clarify the scope of our sustainability report contents and disclosure.

Every reporting year, we start our sustainability motivation with robust stakeholder engagement (as described in page 30). This engagement is proposed to proceed consistently. It includes an internal review of our business strategy with management executives and shareholders, to approve the issues critical to our business for the year 2015. It additionally incorporates engagement with workers in different strategic business units (SBUs) to understand the territories of worry to them. This internal engagement is trailed by engagement with our external stakeholders, to be specific our clients, the administration, neighborhood groups, controllers, our suppliers, the media and industry examiners. We guarantee that all applicable and intrigued stakeholders who are affected by, or are fit for impacting Access Bank's business, are incorporated into the

The materiality analysis helps us identify the relevant sustainability issues in order to aid our efforts into enhancing our corporate performance in these relevant areas, and helped to clarify the scope of our sustainability report contents and disclosure.

procedure. Along these lines, we guarantee that we hold fast entirely to the standards of stakeholder comprehensiveness, ensuring that the extension and limit of our engagement and giving an account of every material issue cover the particular internal and external stakeholders concerned.

From the result of all these highly-inclusive engagements, coupled with cross-cutting contextual considerations of relevant market conditions, regulatory limits in our countries of operation, and international best practices for sustainable development (see pages 38 - 41), our CSR/Sustainability committee was able to categorise the issues raised into various applicable GRI G4 Aspects1. Thus, the respective material environmental, social and economic impacts, issues, risks and opportunities that were of significance to Access Bank's business as well as our stakeholders were identified.

As illustrated in the materiality matrix (Figure 2) above, an interpolation of these issues enabled us to prioritise the aspects that were of concern to our business and stakeholders.

1 Aspects are defined as a list of sustainability subjects covered by the GRI Guidelines. In simple terms, an Aspect is an area of our operations and business activities that can trigger Environmental, social and/or economic impacts, risks or opportunities. See GRI's website for a comprehensive list of Aspects and their categories https://g4.globalreporting.org/SiteCollectionImages/Categories-and-Aspects-in-the-Guidelines.png

Eventually, the prioritised aspects and their respective impacts, risks and opportunities helped to determine how we manage these issues early enough in the reporting cycle. This is called our Management Approach. In addition, as we develop our approach for managing these high to highest priority aspects, we were able to significantly improve our sustainability performance throughout the year, and also obtained meaningful data/information on our performance. As such, determining what to report on came very easy at the end of the fiscal year. For each of our material aspects, this report includes disclosure on our management approach as well as our performance indicators, i.e. our actual performance on the economic, social and environmental aspects and impacts of our business during the year 2015.

Finally, for completeness sake, we ensured that the prioritisation process included a comprehensive consideration of all stakeholders both within and outside our organisation who have shown interest in the issues during our stakeholder engagement process. Therefore, from the materiality process, we mapped out the 2015 material issues to Access Bank and its stakeholders to include: economic performance and direct economic impacts; indirect economic impacts; community

investments, human rights; non-discrimination; ethical investing; anti-corruption; customer welfare and experience; customer privacy; regulatory and legal compliance; supplier assessment/responsible sourcing; responsible employment practices; diversity and equal opportunities; employee relations; energy, water and materials efficiency; emissions reduction; environmental impact of financial products; grievance mechanisms; audit and evaluations; responsible marketing; workplace health and safety; local spending and employee development. Besides these material G4 aspects, other specific sustainability topics and issues that were found material to Access Bank and its stakeholders during the year 2015 included financial inclusion, women empowerment, and employee volunteering. Disclosures about Access Bank's initiatives relating to each of these topics are nested under the related material G4 aspects disclosed in this report.

Interestingly, each of these material aspects are fully material within the scope of Access Bank's business entities, subsidiaries and units in various geographic locations, as long as the given aspects are applicable to the business operation and activities ongoing in such units and entities, where related. However, it is important to note that the scope of reporting done in this document essentially captures our sustainability performance and initiatives relating to our Nigerian entities, being our largest geographic area of business coverage. This scoping approach also helps to ensure that our reporting is done in a clear and well-coordinated manner, as operating environments and business contexts are very different in various countries where our subsidiaries operate. In some cases, however, performance disclosures relating to our business entities outside Nigeria are also provided.

Concerning the substances outside Access Bank (i.e. external stakeholders) for whom particular angles are material, we bend over backward in this report to clearly disclose, under every perspective, all gatherings and people for whom the said viewpoints are material.

Throughout the entire materiality process, the Bank ensured continued engagement with all our key stakeholders.

We have ensured that the prioritisation process included a comprehensive consideration of all stakeholders both within and outside our organisation who have shown interest in the issues during our stakeholder engagement process.

RESPONSIBLE BUSINESS, PROFITABLE BUSINESS

CORPORATE GOVERNANCE, ETHICS AND INTEGRITY

Access Bank is focused on executing best practice standards of corporate governance. The Bank and its subsidiaries are governed under a framework that enables the Board of Directors ("the Board") to discharge its oversight functions while giving strategic direction to the Bank in harmony with its obligation to guarantee regulatory compliance. The subsidiaries consent to the statutory and regulatory requirements of their host nations and also align their governance framework to the Bank's overall governance framework.

The Board is responsible for embedding high standards of corporate governance across the Access Bank Group which is essential for the sustainability of the enterprise. Our governance framework is designed to ensure ongoing compliance with relevant corporate governance codes such as the Central Bank of Nigeria's Code of Corporate Governance for Banks in Nigeria Post Consolidation (the CBN Code), the Securities and Exchange Commission's Code of Corporate Governance (the SEC Code) and the Post-Listing Requirements of the Nigeria Stock Exchange. These, in addition to the Board charter and the Bank's Memorandum and Articles of Association, collectively provide the foundation for Access Bank's sound corporate governance.

The Bank has a multi-faceted approach to governance that joins adherence to relevant local codes while adopting international best practice, particularly on issues where local codes are either missing or deficient. This approach of adopting international best practices is underpinned by the need for guaranteeing consistence with both regulatory and ethical standards over our operations in Africa and additionally in the United Kingdom and China.

Ethics, integrity and whistle-blowing

Notwithstanding the different national codes and charters to which we follow, our core values of excellence, innovation, leadership, passion for customers, professionalism and empowered employees keep on shaping our corporate conduct (please see page 27 for more information about our corporate values). At Access Bank, we are strongly dedicated to high ethical standards and integrity. We continue to create awareness among staff on the importance of ethical conduct, while keeping up a corporate culture that prizes honest practices and discourages unethical actions. Access Bank demonstrates its continuous commitment to ethical practices by working with leading institutions to build capacity for ethical behaviour amongst its employees (please see "Anti-corruption" section of Table 7, page 51). To enable staff and other members of the public to report unethical activities affecting Access Bank, we have sent a robust whistle-blower system, outsourced to the KPMG Ethics Line. This line enables our internal and external stakeholders to report unethical activities affecting Access Bank, so that the Bank can take measures to address them before they escalate into future liabilities and losses. The whistle-blower system provides the framework for reporting suspected breaches of the Bank's internal policies, or national laws and regulations, regarding labour practices, anti-corruption, human rights, environmental issues, societal impact issues, discrimination, and a whole range of many other issues that may pose a threat to the Bank's reputation and ability to thrive as a going concern. Details of the whistle-blowing channels are provided below:

Telephone	Internal: +234-1-2712065 External: KPMG Toll free lines: 0703-000-0026; 0703-000-0027; 0808-822-8888
Email	Internal: whistleblower@accessbankplc.com External: kpmgethicsline@ng.kpmg.com

The Bank's website additionally gives a platform to lodge whistle-blower's reports. People inspired by whistle-blowing may tap on the Customer Service join on the Bank's site, look down to the whistle-blower segment, and after that register secretly or something else, any allegations they need the Bank to examine. The Bank's Chief Internal Auditor is responsible for monitoring and reporting on whistle-blowing, while quarterly reports are rendered to the Board Audit Committee. Commendably, this has increased the confidence of our staff and other stakeholders in reporting any suspicious activities or misconduct that could damage the Bank's operations or reputation. It has also discouraged work place misbehaviour and strengthened the integrity and discipline of our staff. As a result, we continue to instil the highest ethical and legal standards in our people, thus, building a legacy of ethical banking which will continue to thrive in a bigger and stronger future.

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

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

Performance monitoring, audits 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 defined strategic objectives is a regular feature of the Board's agenda, thus providing 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 respectively, and render reports to the regulators. The Board has also established a system of independent annual evaluation of its performance, that of its committees and individual directors. The evaluation is done by an independent consultant approved by the Board. In 2015, Accenture Limited was engaged to conduct the performance evaluation. The independent consultant does not have any connection with the Access Bank Group or any of its directors. The Board believes that the use of an independent consultant not only encourages directors to be more candid in their evaluation of the Board performance, but also enhances the objectivity and transparency of the evaluation process.

The result of the Board performance evaluation was presented by the independent consultant during the Board meeting held on January 29, 2015. The evaluation was a 360 degree exercise covering directors' self-assessment, peer assessment, and evaluation of the Board and the Committees. The effectiveness of the Independent Directors vis-à-vis the CBN Guidelines on Independent Directors of Banks was also evaluated. The result confirmed that the individual directors and the Board continue to operate at a very high level of effectiveness and efficiency.

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 Sustainability and CSR/sustainability teams is also periodically being assessed and audited. These audit functions are conducted quarterly and annually by the Bank's internal audit unit, across all the Bank's strategic business units concerned with, and affected by the environmental and social risk policies. Also, the Bank is committed to external assurance of its environmental and social performance initiatives as contained in our sustainability report, internal statements and policy frameworks. Such external assurance involves an audit and evaluation of our sustainability-related processes, and is usually conducted by an independent consultant.

Leadership, collaborative partnerships and commitments to external sustainability initiatives

At Access Bank, financial sustainability has for some time been built up as a core trait of our business. Subsequently, we keep on taking proactive steps to leverage financially-smart business models that likewise embrace sustainable development. In doing so, we ensure that our operations, business activities, products and services meet the social and environmental needs of our stakeholders. We demonstrate our continued dedication to sustainable development through our strategic partnerships and collaboration with formidable institutions such as the United Nations Environment Programme Finance Initiative (UNEP FI), International Finance Corporation (IFC), the Netherlands Development Finance Company (FMO), amongst others.

In maintaining these multilateral partnerships, we continue to support the wider Nigerian financial sector to embed environmental and social risk management. We trust that this methodology ought to apply to overall risk management, agricultural finance, environmental finance, emerging business opportunities in global carbon trading and carbon credit offset investments in Africa. Indeed our partnerships go beyond these multilateral financial institutions, to include several other regional and international organisations and coalitions making great sustainable development impact around the world. We do this because of our strong commitment to all round development which is not only financially sustainable, but also socially equitable and ecologically friendly.

Adoption of Local and International Best Practices for Sustainable Development

In addition to our partnerships with these organisations, Access Bank recognises that it is insufficient to simply be members of these coalitions. We understand that adherence, to the principles, values and shared commitments of our partnerships is much more important to ensure that our partnerships are effective and that the partnerships really make significant impact towards our sustainable development journey. This is because we do not just want to be members; we want to be actual bearers of the noble identities of our coalitions. Thus, we have endorsed a number of sustainability codes, standards, charters and principles. While we have an obligation to comply with some of these principles, majority of them are voluntary and we adhere to them because of our Bank's own commitment to growth, excellence and continued prosperity of our business and the societies and environments within which our business operates.

Table 5: Progress on our collaborative partnerships

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
United Nations Global Compact (UNGC)	The UNGC is a global platform and an initiative of the UN established to encourage businesses to adopt fundamental principles in the areas of human rights, labour practices, environment and anticorruption	In January 2015, Access Bank sponsored and led high-level discussions at UNGC's CEO Roundtable on Sustainable Business. Also, our contribution to these events demonstrated our unwavering commitment to responsible and ethical business practices. It also positioned our Bank as a key stakeholder in the global sustainability dialogue. In May 2015, Access Bank was appointed a member of the Steering Committee for the UNGC local network and a member of the UNGC environment work stream, and eventually, assigned to the Co-Chair position on the UNGC local network in Nigeria. These are clear and solid testaments to the Bank's performance and leadership in contributing to sustainable development. Amid the initial stages of the environmental work stream of the UNGC local network, Access Bank facilitated other work stream members to the strategic planning meetings. Read more about our progress with the UNGC on pages 49 - 51.
Nigerian Business Council on Sustainable Development (NBCSD)	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.	Access Bank was one of the 25 pioneer members of the NBCSD in 2014. Ever since, we have been actively involved in NBCSD's activities, alongside other member-organisations (both local and multinational) with presence in Nigeria and committed to the sustainable development of Nigeria. Having shown solid sustainability leadership positioning while taking an interest in, and adding to the Council's activities, the Bank was as of late chosen to the Board of the NBCSD. Access Bank is represented on the NBCSD Board by the Group Managing Director/CEO, Herbert Wigwe.

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
Nigeria Sustainable Banking Principles (NSBP) Steering Committee	The NSBPs were created to enhance economically viable, socially equitable and environmentally sustainable practices in the Nigerian Banking sector. The NSBP Steering Committee coordinates industry collaboration toward the successful implementation of the NSBPs in Nigeria.	Throughout 2015 Access Bank chaired the NSBP Steering Committee. In this capacity, the Bank provided leadership, guidance and assistance to other Nigerian banks in the implementation of the NSBP. In addition, the Bank doubled as the Interim Secretariat for the Committee, thus coordinating successful meetings, execution of the Committee's activities, and promoting the adoption of the NSBP among signatories. Our role as the Chair and Interim Secretariat of the NSBP continued even until 2015. Read more on our progress on the NSBPs on pages 45 – 48.
United Nations Environmental Programme Finance Initiative (UNEP FI)	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	Access Bank is well represented on the regional representatives' platform of the UNEP FI in Africa. By the virtue of this, we join other global leaders in environmental sustainability to move sustainable finance forward. As an active member of the UNEP FI, we participated in UNEP FI's AGM on October 2015 in Paris, France. Access Bank's representative specifically contributed to innovative ideas for accelerating Sustainable Finance in Emerging Markets. Access Bank commits to ensuring that these innovations in finance become commonplace in the Nigerian banking industry.
		Through the Global Investor Statement on Climate Change, Access Bank joins the global leaders in the finance and investment sectors, to support and encourage the implementation and adoption of domestic and international policies on climate change and clean energy. Through our commitment to this initiative, our Bank recognises opportunities for us to create more financial products and services targeted around financing clean energy and renewables, in the bid to mitigate global warming. Recently, Access Bank was appointed as Co-Chair, Africa and Middle East Task Force of the United Nations Environment Programme (UNEP) and Board member, Global Steering Committee, United Nations Environment Programme and Finance Initiative (UNEP FI). Clearly, these appointments are credible indicators of the Bank's leadership role in the sustainable development of Nigeria and Africa

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
United Nations Principles for Responsible Investment (UNPRI)	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 while making investment decisions	Access Bank was the first Nigerian Bank to also sign on to the UNPRI. 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 2015 we demonstrated this commitment through the ESG criteria included in our investment and financing activities. In our commitment to investing responsibly, Access Bank discloses investment performance annually to the UNPRI. Our most recent disclosure covered the financial year ended 31 December 2015. With regard to our approach to investing, Access bank executes the UNPRI's principle of Active Ownership. Although the overall responsibilities for making investment decisions rests with the Board of Directors subsequent to obtaining executive management's approval, our equity investments are initiated by SBUs with input from the Risk Management Division which screens and appraises the consistency of each and every 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. Through designated staff of the risk management division, the Board also pursues and addresses the incorporation of human rights issues as well as environmental and social governance issues in the appraisal of all our investments during our annual reviews and in year-on-year decision making about all our externally managed assets. Internally, Access bank also maintains a policy statement and additional guidance documents on responsible investment which guide all our investment decisions in accordance with the six UNPRI guiding principles. These principles guided all of our investment decisions in 2015.
Nigerian Conservation Foundation (NCF)	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.	In 2015, we remained an active member of the NCF. We promoted biodiversity conservation in Nigeria through our membership contributions to the NCF.
Nigeria Business Coalition Against AIDS (NIBUCAA)	A network of companies working together to help member-companies and others to develop workplace programmes for preventing and combating HIV/AIDS	In accordance with our commitment to the anti-AIDS mission of NIBUCAA, Access Bank has continued to empower our employees and our communities with knowledge on ways to combat HIV/AIDS. In addition, we still maintain our workplace policies against HIV-discrimination. In early 2016, we were appointed co-Chair Nigerian Business Coalition Against AIDS.
Convention on Business Integrity (CBi)	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.	In our continuous partnership with CBi, we have been successful in keeping our commitment to zero-tolerance for corruption. In 2015, actual execution of this commitment across our SBUs truly helped the Bank to avoid corrupt practices.
Global Reporting Initiative (GRI)	The GRI is a global non-profit organisation that promotes corporate sustainability practices through sustainability reporting. GRI does this by releasing standards and principles on sustainability reporting	We are the first Nigerian Bank to become an organizational stakeholder of the Global Reporting Initiative (GRI). In 2015, we maintained our status as an organisational stakeholder to the GRI. We upheld the GRI's mandate by publishing our annual Sustainability report, thus we have kept the record of not breaking the chain of our annual sustainability reporting since our first report in 2008. Our commitment to transparency and disclosure of our sustainability performance is also evidently demonstrated by this latest Sustainability report which conforms to the most recent GRI Reporting Guidelines, the G4. By so doing, we are the first Nigerian bank to report in accordance with the new GRI G4 guidelines.

Partnership/coalition	Partnership's profile	Updates on Access Bank's involvement
Equator Principles (EP)	The Equator Principles are a framework for managing environmental and social risks in the financial sector. Over 80 financial institutions in over hundred countries have signed up to the Principles.	In Nigeria, we were the first Bank to adopt the Equator Principles. Our adoption of the Equator Principles for Project Finance is evident in our Environmental and Social Risk Management System. In 2015, the Bank's key lending services were executed in accordance with the Equator Principles. In adherence to the Equator Principles, Access Bank also continues to promote assessments of finance projects in line with internationally recognised IFC's Performance Standards on Environmental and Social Sustainability. To demonstrate our continued commitment to responsible project finance, we participated in the EP 2015 annual meeting.
London Benchmarking Group (LBG)	The LBG is a global network of organisations that are committed to community investment as a tool for sustainable development. These organisations 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 the society.	In 2015, we used the LBG Model as the framework for tracking our various community investment and employee volunteering efforts. For us, the model remains a beneficial tool for the Bank to capture community investment data, and to also assess our performance.
GBCHealth	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, new-born and child mortality, and advancing efforts for combatting HIV, TB and malaria.	Throughout 2015, Access Bank served as the local host and convener of GBCHealth's events, workshops and regional conferences in Nigeria, thus offering local leadership and partnership for GBCHealth's impactful initiatives for combatting HIV, TB and malaria in Nigeria.
Corporate Alliance on Malaria in Africa (CAMA)	CAMA is a group of private sector organisations with business interests in Africa. These organisations pool efforts to combat malaria in sub-Saharan Africa.	We maintained our leadership status as a signatory to CAMA. This way, we further strengthened our commitment to investing in the eradication of malaria incidence in the communities within which we operate. We served as the major local host of the CAMA technical fora and awards in 2015.
WeConnect International	WeConnect is a global non-profit organisation committed to sustainable development through women economic empowerment. WeConnect is a coalition of corporate members from over seventy (70) countries. WeConnect makes impact by encouraging, increasing and promoting opportunities for women-owned businesses.	In 2015, Access Bank established a partnership with WeConnect International. The partnership strengthened later during the year, when the Bank was appointed to WeConnect's National Advisory Board in Nigeria. The appointment was in recognition of the Bank's significant contributions to the development of women entrepreneurship in Sub-Saharan Africa. By virtue of our membership, we became the first and only financial institution serving as a partner to the international organization. Through this strategic partnership with WeConnect, Access Bank is set to continuously leverage its alliances, partnerships and collaborations with reputable international organisations, to promote women entrepreneurship across Africa

PROGRESS ON THE NIGERIA SUSTAINABLE BANKING PRINCIPLES (NSBP)

The Nigeria Sustainable Banking Principles (NSBP) were built up in 2012 to quicken the selection of banking and finance practices which are economically viable, as well as socially equitable and environmentally friendly. Amidst rising global environmental and social challenges, the NSBPs look to, in the midst of different things, fashion development procedures and also give direction to signatories to lead their business in arrangement with international sustainable finance and banking practices. From the initiation, and with the target of giving guidance and oversight inside member organizations, Access Bank has led the NSBP Steering Committee to give direction to the Nigerian banking industry as a feature of the way toward driving the appropriation and usage of the standards. Our noteworthy leadership contributions to the advancement of the NSBPs in 2015 included:

- **The NSBP Steering Committee Strategic Planning Forum:** In a bid to assist Nigerian banks to embed the Principles in their business activities and operations, Access Bank hosted NSBP signatories to a forum on Friday, August 29, 2015 to seek each organisation's input into the NSBP Terms of Reference as well as feedback on the implementation of the Principles. Attendees of the event included representatives of Access Bank, Associated Discount House, Central Bank of Nigeria, Ecobank, First Bank, Skye Bank, Union Bank, and Zenith Bank to develop strategic initiatives for the Steering Committee.
- **The NSBP Pre-reporting Workshop:** Access Bank hosted a pre-reporting workshop for Nigerian banks with a view to providing a good understanding of Sustainability reporting as well as an enabling level playing field critical to accelerating the financial services industry forward. The strategic focus of the NSBP Steering Committee is to conduct a pre-reporting workshop prior to every reporting period with a view to preparing signatories (i.e. all banks in Nigeria) for the reporting requirements as well as CBN's expectations of signatories. A CBN representative was a key speaker/presenter at the session which held at Access Bank's Head Office on September 24, 2015.

Table 6: Bank-wide updates on the Nigeria Sustainable Banking Principles

Principles	Access Bank's corresponding initiatives in 2015
Principle 1: Our Business Activities: Environmental and Social Risk: We will integrate environmental and social considerations into decision-making processes relating to our Business Activities to avoid, minimise or offset negative impacts	Access Bank is making significant efforts to integrate environmental and social risks considerations into its lending decisions going to the extent of exiting some of our for poor performance or non-compliance with our agreed E&S Action plans also increasing the number of client engagements on E&S issues which resulted in positive outcomes for the clients and Bank. As an Equator Principles Financial Institution, we recently reviewed our Environmental and Social Risk Management System to include more encompassing processes and procedures for identifying, assessing and mitigating the environmental and social risks and/or impacts that may be associated with the businesses or projects that we fund. In 2015, based on the Equator Principles we applied the IFC Performance Standards on Environmental and Social Sustainability to gauge the negative impacts of our prospective borrowers. This way, we were ready to evade certain adverse impacts of these business deals on the environment and society. Furthermore, much of the time, were these impacts were unavoidable, we were ready to significantly minimize the impacts. These functions have been driven largely by our Environmental and Sustainability (E&S) unit, which was established in 2015 as part of our Enterprise Risk Management department. Also, an automated review process was put in place, thus to drive conscious and fully-fledged integration of environmental issues into the Bank's risk decision-making. This way we continued to safeguard the wellbeing, health and safety of biodiversity, ecosystems, labour and surrounding communities in areas where Access Bank delivers project finance services.

Principles	Access Bank's corresponding initiatives in 2015
Principle 2: Our Business Operations: We will avoid, minimise or offset the negative impacts of our Business Operations on the environment and local communities in which we operate, and where possible, promote positive impacts	At Access bank, efficiency is a veritable watchword; we have put in place various initiatives to ensure that our internal business operations have the minimum possible adverse impact on environmental resources and social equity. Throughout our business operations, Access Bank shuns all forms of environmental pollution, while encouraging resource efficiency. For example, through the reduction of diesel consumption at our business locations, and the increase in the number of branches /business offices powered by alternative sources of energy(e.g. solar energy) Bank is taking substantial strides towards ensuring that our contributions to global carbon emissions footprint are lowered. The Bank also makes efforts to prevent resource wastage through water consumption, material resources such as paper, and business travel, where possible. Please see pages 70 - 73 for more information.
Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities	As a bank, Access Bank fully shows and demonstrates respect for human rights and all related charters on the subject matter. Our Bank's documented Human Rights policy guides our organisation-wide actions in a manner akin to the Universal Declaration of Human Rights. We demonstrate our respect for the rights of all people, through our gender-inclusive, equal opportunities and non-discriminatory workplace culture. At Access Bank, we respect the rights of all peoples, men, women, old, young, PLWHA, disabled, amongst others. This respect is also demonstrated through our security personnel, all of whom have been adequately trained on human rights issues. This is evident, for example, in the number of transactions assessed for human rights risks such as child labour, discrimination on the basis of gender , ethnicity, religion, political persuasion, etc. In addition, we also promote human rights compliance through our lending decisions and supply chain relationships. Respectively, our procurement and credit risk teams, adopt due diligence processes which ensure that Access Bank does not conduct business with prospective borrowers or vendors that have questionable human rights records. In 2015, we continued to maintain a grievance mechanism on human rights, amongst others issues, through our whistle-blowing line, through which our internal and external stakeholders can report any human rights abuses. Clearly, the availability of this line has strongly guarded and prevented members of the Bank's staff from indulging in human rights abuses.
Principle 4: Women's Economic Empowerment: We will promote women's economic empowerment through a gender inclusive workplace culture in our Business Operations and seek to provide products and services designed specifically for women through our Business Activities	In recent years, the proportion of women employees in Access Bank has been on the upward trend. The same is also true of the number of women on, and the election of a female Chairman of the Bank's board. These are indications of Access Bank's demonstrated commitment to accelerating the economic empowerment of women, as well as the Bank's role as one of the leading sponsors of the Women's Empowerment Principles promoted by UN Women and the UN Global Compact. In 2015, we launched the "W" initiative, a one-stop center for all of Access Bank's women empowerment offerings. Some of the packages include capacity building programs exclusive to women, mentoring programmes, and maternal health services, all aimed at helping to build a bigger, stronger and more sustainable society which leverages on the resilience of women. Other internal initiatives run within the Bank to empower and advance our female employees include Access Women's Network and Supporting the Access Woman initiative.

RESPONSIBLE BUSINESS, PROFITABLE BUSINESS

Principles	Access Bank's corresponding initiatives in 2015
Principle 5: Financial Inclusion: We will promote financial inclusion, seeking to provide financial services to individuals and communities that traditionally have had limited or no access to the formal financial sector	Access Bank's goal is to reduce the number of Nigerian citizens that have no access to financial services from 46.3% to 20% by 2020. This is in a bid to accelerate the Central Bank of Nigeria's National Financial Inclusion Strategy (NFIS). In 2015, our Bank initiated a number of impactful financial inclusion schemes, such as the revamping of the Access Mobile and PayWithCapture apps aimed at providing banking services to everyone more quickly and easily. These were launched to provide various demographic groups in Nigeria with access to the financial sector and the financial services it affords. Other initiatives included Early Savers for children, Evergreen Account for retirees and the elderly, Women in Small and Medium Enterprises initiative, which supports female entrepreneurs as part of the "W" initiative and Access Money, which delivers the ability to carry out transactions from virtually anywhere. We also launched the Cash Deposit Automated Teller Machine (ATM) product in 2015 to enable Nigerians to carry out deposit transactions anywhere without an Access Bank card. This service is not limited only to our customers, but can also be accessed by every member of the public 24-7.
Principle 6: E&S Governance: We will implement robust and transparent E&S governance practices in our respective institutions and assess the E&S governance practices of our clients.	As a bank of best practice, Access Bank has, over the years, maintained a stable environmental and social governance framework which pulls together the Bank's various Environmental and Social initiatives. Our governance structure starts with the board and executive management team which provides strategic leadership and support for the Bank's sustainability roadmap and various E&S initiatives; thus continually helping to ensure that the initiatives are in sync with the Bank's overall strategic goals and business priorities. Actually implementing the Bank's sustainability strategy are the dedicated staff, who have been suitably trained in E&S issues. These staff handle environmental and social sustainability-related tasks in the Bank's different strategic business units, particularly in the Risk Management Unit where the Bank's investments are appraised against the tenets of responsible banking and finance. A number of successful internal audit reviews were also conducted to access progress and monitor effectiveness of E&S governance structures at the Bank.
Principle 7: Capacity Building: We will develop individual institutional and sector capacity necessary to identify, assess and manage the environmental and social risks and opportunities associated with our Business Activities and Business Operations.	As obtains in other segments of the organisation, Access Bank continuously commits to building and strengthening the capacity of its staff who are involved in sustainability-related functions through trainings opportunities like: the Sustainability 101 Workshop, First Aid Training, Health and Safety for Homes and Workplace Seminar, Ozone Protection Guest Lecture, HSSE Staff Training amongst others. At industry level, we have provided several training opportunities to colleagues of other banks, and other financial institutions to enable them to effectively implement the Nigerian Sustainable Banking Principles.

Principles	Access Bank's corresponding initiatives in 2015
Principle 8: Collaborative Partnerships: We will collaborate across the sector and leverage international partnerships to accelerate our collective progress and move the sector as one, ensuring our approach is consistent with international standards and Nigerian development needs.	On our journey to financing a bigger and stronger future, we appreciate the need to work and collaborate with other sustainability-leading institutions, both locally and internationally. These partnerships have helped our Bank to stay abreast of best practices concerning embedding corporate sustainability. Besides, we have been able to share our own experience with our partners through these alliances and coalitions. More information about our local and international partnerships, as well as our progress with these partnerships are presented on pages 41 - 44. We strengthened our degree of local collaboration within the Nigerian banking sector in 2015. Each of these initiatives and collaborative events were aimed at catalysing progress in adopting and implementing the NSBP within individual banks and across the sector. Amongst others collaborative events, three (3) of Access Bank's key initiatives in 2015 include: • The NSBP Steering Committee Roadshow • The NSBP Steering Committee Strategic Planning Forum • The NSBP Pre-reporting Workshop Read more about these events on page 45.
Principle 9: Reporting: We will regularly review and report on our progress in meeting these Principles at the individual institution and sector level.	For the eighth year in succession, we have been reporting publicly on our sustainability performance since 2008. These reports have frequently included not just articulations of our commitment to sustainable development, additionally our performance on matters identifying with environmental and social sustainability. Our leader reports on sustainability, which are our Annual Sustainability Reports, additionally happen to be one of the foremost in the African banking sector. Our reporting likewise covers reporting to different other voluntary coalitions such as the UNGC, the EP, the UNPRI, which we are active members of. We likewise report periodically and as required, about our compliance with the Nigeria Sustainable Banking Principles.

PROGRESS ON THE UNITED NATIONS GLOBAL COMPACT (UNGC)

In its operations and activities, Access Bank remains strongly committed to doing business in accordance with the United Nations Global Compact. Over the years, we have groomed a Sustainability team which oversees our allegiance to the UNGC. Our sustainability team works with various representatives in other SBUs to track and monitor our performance. Not only are these principles kept within our business, our vendor-facing SBUs are also conscious of the value of the UNGC's 10 principles, such that our commitment inevitably permeates through our supply chain. Eventually perpetuating a system in which our continued relationships with our supply chain entities depend largely on their adherence to the tenets of these principles.

Table 7: Bank-wide updates on the United Nations Global Compact (UNGC)

UNGC Principles		Access Bank's corresponding initiatives in 2015
Human Rights	• Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; • Principle 2: make sure that they are not complicit in human rights abuses.	At Access Bank, we fully support and show respect for human rights. As much as practicable, we also endeavour to check for human rights abuses within our supply chain. This has helped us to stay away from human rights grievances. Over the years, since our adoption of related principles such as the Equator Principles, the Bank has also ensured that our lending and borrowing activities do not go into projects or businesses that have adverse human rights impacts. We uphold fairness in our dealings with our staff, striving in all ways possible to provide and maintain a safe and healthy work environment which provides acc'ss to ancillary amenities and recreational facilities which continues to improve their quality of life (such as our Access Recreation centre). Through our human resources unit, the Bank continues to monitor and raise internal human rights awareness through formal and informal training amongst employees and management. We also maintain a Bank-wide grievance process through which staff and even outsiders can report, amongst other issues, human rights abuses. During the reporting year, our Bank received no internal or external grievance relating to human rights abuse.

UNGC Principles		Access Bank's corresponding initiatives in 2015
Labour	• Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining • Principle 4: the elimination of all forms of forced and compulsory labour • Principle 5: the effective abolition of child labour • Principle 6: the elimination of discrimination in respect of employment and occupation	Access Bank is a responsible employer of labour. Our clearly documented human resources policies have been built upon the foundations of the Nigerian Labour Laws and, where applicable, international best practices such as the International Labour Organisation (ILO) conventions. The Bank communicates and makes these policies available to all staff. Thus, keeping our people aware of their rights, privileges and responsibilities within the provisions of these local and international labour best practices. In addition, our whistle-blower line provides our employees with confidence to report all cases of labour and employee relations abuses experienced. Access Bank did not receive any such complaints during the year. Our human resources policies are well furnished with conditions of service that truly recognise and allow for, continuous dialogue between the management and employees whenever key decisions which concern employees are to be made. These commitments are indeed acknowledged by line managers, team-leads and supervisors Bank-wide, thus making this all system of mutual respect thrive amongst employees. The Bank strongly upholds a positive corporate culture which respects all employees and as such forced and compulsory labour is totally eliminated. In addition, Access Bank frowns strongly on child labour, neither does the Bank approve of business with vendors or borrowers who engage in the use of underage workers or any form of coerced labour. The Bank is also making significant progress in its diversity agenda. We have continued to demonstrate our superior commitment to policies and practices related to supporting the empowerment of women and advancing gender equality in our workplaces. The Bank subscribes to the Women's Empowerment Principles (see pages 62 - 63), and has gradually begun to eliminate traditional banking stereotypes in which women for example, were excluded from certain roles and opportunities. This can be seen, for example, in the current status of female employment, women in senior management, as well as women on the Bank's board, all of which are clearly on the upward trend. In addition, the Bank makes equal remuneration to both men and women who work at the same level, and also promotes continued support, employment and non-discrimination of women during cases of pregnancy and after childbirth. For example, the Bank makes provision for maternity leaves, and more flexible work options during periods after child birth, such that retention rates after such parental leaves stands at about 100%. Through the Access Women's Network and the "W" initiative, the Bank continues to create and maintain workplace awareness of, and respect for, gender equality, gender-based non-discrimination for all workers. Read more about the Access Women's Network and the "W" initiative on pages 62 and 92.

UNGC Principles		Access Bank's corresponding initiatives in 2015
Environment	• Principle 7: Businesses should support a precautionary approach to environmental challenges • Principle 8: undertake initiatives to promote greater environmental responsibility • Principle 9: encourage the development and diffusion of environmentally friendly technologies	The rapidly increasing urgency and need for action toward alleviating global environmental challenges continues to increase the Bank's awareness and concern to take significant steps towards helping to solve some of the emerging global biophysical megatrends. We strongly uphold the precautionary principle, which motivates us to want to get involved for example, in mitigating climate change, even when the scientific evidence may seem inconclusive. As part of the global efforts to combat potentially dangerous climate change, a number of initiatives exist in the Bank to curtail our greenhouse emissions footprint through the reduction of diesel consumption at our business locations. The Bank also makes efforts to reduce water consumption, material resources such as paper, and business travel, where possible. A number of other initiatives are also ongoing in the Bank to ensure that the businesses we lend to and finance do not have adverse environmental impacts, or at least have impacts that can be mitigated. Amongst others, key instruments we use to do this, have primarily included environmental impact assessments and due diligence audits of prospective projects, clients and suppliers. In furtherance of our continued commitment to environmental stewardship and responsibility, we became a pioneer member of the Environment work stream of the UNGC local network in Nigeria in early 2015.
Anti-corruption	• Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery	Access Bank demonstrates its compliance with the 10th principle primarily through its anti-bribery compliance officers. These officers help to instil the highest ethical and legal standards amongst the Banks employees, and also track compliance by screening our operations practices against relevant and applicable local and international laws relating to corruption, bribery and anti-competitive behaviour. As an ethical organization, Access Bank demonstrates zero tolerance for bribery and corruption. This is clearly expressed in the Bank's documented policies such as Anti-bribery policy, code of ethics and compliance manual, all of which are made available to members of staff, regardless of level and job function. To maintain a Bank-wide enabling environment to anti-corruption, we promote training of our employees on these practices. Indeed, over 97% of our staff have received training in Anti-Money Laundering and Combating the Financing of Terrorism. In addition, the Bank has imbibed a strict culture towards corruption and bribery defaulters in which the Bank adopts disciplinary/punitive approaches which may, for instance, lead to dismissal of staff and perhaps blacklisting, in case of non-complying suppliers. During the reporting year, no legal action was taken against Access Bank with regard to corruption, bribery, anti-competitive behaviour or violations of any related local and/or international laws.

Access Bank's Anti-Bribery Compliance Officers help to instil the highest ethical and legal standards amongst the Banks employees, and also track compliance by screening our operations practices against relevant and applicable local and international laws relating to corruption, bribery and anti-competitive behaviour.

SERVICE TO OUR CUSTOMERS, CLIENTS AND MARKETS

STAKEHOLDER ENGAGEMENTS

At Access Bank, we recognize that our business operates, thrives and grows in economies, communities, environments and societies comprising a broad range of diverse stakeholders. As such, there exists a clear need to keep them adequately engaged; so as to understand their needs and concerns.

We engaged our employees through daily feedback and employee surveys, Happy Hour sessions, recognition and awards, and retreats. Through daily, two-way interactions, customer surveys and forums we understood and responded to the needs for improved accessibility to our banking services and need for wider transaction channels which were of primary interest to our customers. We engaged our shareholders and investors through platforms such as the Investor Day, deal/non deal roadshows, shareholder associations meetings, bi-annual investor relations newsletters and the annual general meeting.

Appropriate engagement mechanisms were extended to our other stakeholders including government, local communities in our areas of operation, regulatory bodies, particularly the Central Bank of Nigeria and the Securities Exchange Commission, our suppliers, the media, as well as industry analysts. Through these engagement platforms, we were able to stay abreast of the needs, concerns, and expectations of our stakeholders, and respond appropriately. This created a win-win for our Bank and our stakeholder publics.

Service to our customers, clients and markets

"The customer is king". It's an old cliché that has lived with many organisations. However, many businesses merely pay lip- and eye-service to this statement. At Access Bank, it is not so. Our customers and clients are truly part of the Access family. Throughout our business units and divisions, we have a deeply rooted mind set to offer high quality service to our clients, while welcoming their views and respecting their perspectives.

This is not just because our customers and clients expect to be treated and served well; it is because we understand that their satisfaction also feeds back some impact on our business. Indeed, our commitment to responsible service to our customers and the markets we serve provides us with a platform to foster cordial relationships with them, understand their needs, and also presents the Bank with lots of opportunity craft exciting and innovative financial products and services our markets.

In order to get this right, Access Bank deploys innovative approaches to engaging with our customers, identifying their concerns and needs and therefore responding appropriately to their concerns, while treating every customer's issue respectfully and confidentially. We also make a deliberate attempt to review our ongoing engagement approaches with our customers as our market profile changes. By so doing, we are consistently rewarded with loyalty from a host of our over 6 million customer, and together we continue to make progress on our journey towards financing the future.

Our demonstrated dedication to providing our customers with satisfactory services was recognised by the Nigeria Customer Service Awards (NCSA) in 2015. The NCSA declared Access Bank the Winner of the "2015 Best Customer Service Company Award" in the Banking category.

Customer Engagement

Access Bank understands that market conditions are dynamic. In fact, we appreciate that the attitudes, behaviours and propensities of our customers and markets are ever changing. As a result, we maintain an ongoing approach to interacting and engaging with them. Depending on the demographic and socio-economic characteristics of our customers, as well as the reason for engagement, Access Bank deploys various approaches to engage with customers. Based on internal reviews, we appreciate the efficacy of our year-on-year customer engagement mechanisms, and this has been due primarily to our strong emphasis on having a variety of approaches. As a result, in 2015, our approach to customer engagement comprised the following:

Events, Meetings and Business Forums: Periodic meetings and forums are usually organised for specific client/customer groups in order to interact with them. Other events we organise typically include town hall meetings, and other business events such as seminars, workshops and/or award nights to which customers are often invited.

Customers Digest and other publications: Customers Digests are Access Bank's flagship publications used to engage our

customers. They are published quarterly and typically contain information on the Bank's latest initiatives. Other occasional publications include our circulars and our promotional materials. While circulars keep our customers abreast of our policies, changes in processes and servicing requirements, the promotional materials are marketing items which inform our customers about new products and service offerings.

Electronic Alerts: These includes SMS and email alerts, and are frequently used to convey quick and/or urgent information to customers. Regular cases in which these alerts are sent to customers incorporate birthdays, celebrations and festive days and so on.

Telemarketing: Telemarketing involves using telephone calls to market our products and services. These calls are made daily by our world-class Contact Center team.

Social Media: We are highly visible and active on social media platforms, especially Twitter, Facebook, Google Plus and LinkedIn. Our Social Media group is evidently exceptionally supportive in noting the queries of our current and prospective customers. While promoting the Bank's online brand, the group likewise invites and gets remarks and feedback daily from all individuals from the public.

Discussions and Focus Groups: When we have to acquire intensive and qualitative information from our customers concerning our performance, products and services, one of our most grounded approaches is to talk about with them, particularly through supervised focus groups.

Marketing visits and calls: We make use of visits and calls to continually engage our customers about the situation of their business, in order for us to know how we can better serve them. Our relationship officers are central to our marketing visit efforts. Through these visits, the Bank is also able to share information with customers and also request feedback from them on specific issues.

Website: Customer feedback through the "Contact us" portal on the Bank's website.

Our Customer Ombudsman: Access Bank's Ombudsman is a dedicated platform, through which we engage our customers, listen to their complaints, while being responsive to the issues raised by them. See more about our Customer Ombudsman office on page 58.

Customer Satisfaction Surveys: Surveys are a powerful engagement tool. Since 2010, we have been using surveys to gauge our customers' opinion on our service delivery and performance at Access Bank. These surveys are held annually and the Bank's key area of focus is to identify the satisfaction and loyalty of its customers. Customer loyalty is very important. It is a good indicator of our business profitability and future business performance. In many cases, the results of our customer satisfaction surveys are benchmarked against our perceived customer satisfaction performance in other leading industry surveys of customer satisfaction. This enables us to comparatively review our survey-based performance in the light of equivalent industry-wide surveys.

2015 Customer Satisfaction Survey –In 2015, our Customer Satisfaction Survey (CSAT) was conducted` towards the end of the year. This was done with the goal that we could better recognize our customer satisfaction performance, and better prepare for the upcoming year 2015. The feedback from the Voice of Customer (VOC) platform was used to gather information on:

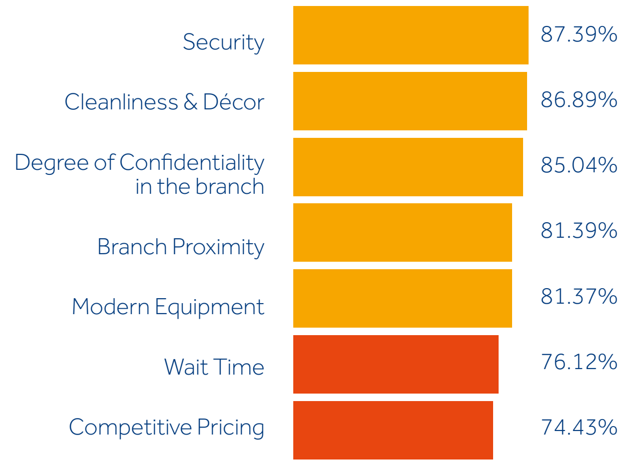
- Customer In - Branch service satisfaction
- Customer Satisfaction with Online Banking
- Customer Satisfaction with Mobile Banking

In-Branch service satisfaction

The surveys were administered through online and paper-based channels. The summary of results is presented below:

Branch Performance
Customer Loyalty: 44.36

The low rating on Customer Loyalty may be attributed to Non-Competitive Pricing and Long Wait Time



Number of respondents: 4477

Customer Loyalty rating dropped by 3.84% from Dec 2015

Staff Performance
Customer Loyalty: 87.73

Transaction Completion Speed needs to be addressed

Number of respondents: 4096

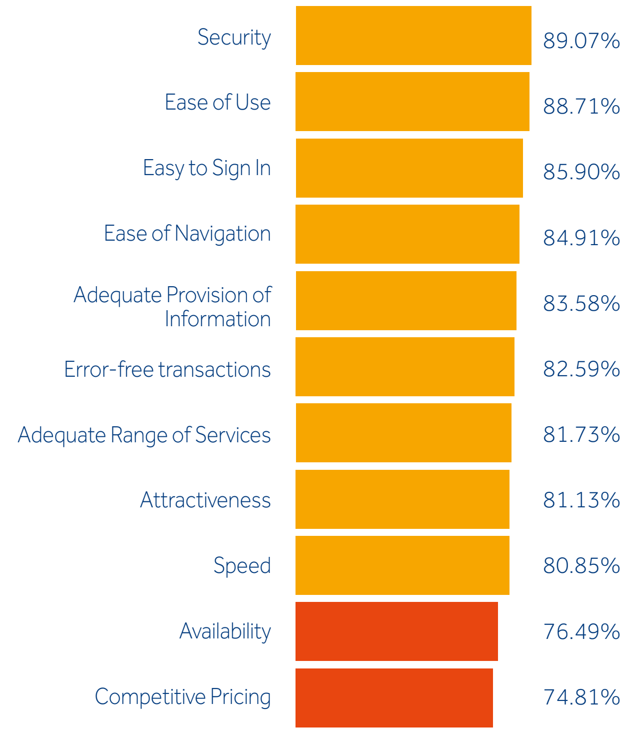
Figure 4: Customer satisfaction with In-Branch service

The survey results showed that customers were very satisfied with the Bank's branches in terms of Security, Cleanliness, branch confidentiality and proximity, and the modernity of equipment. However they were less satisfied with the non-competitive prices and long wait time at branches. In terms of staff performance, customers were very satisfied with staff accuracy, knowledge/expertise, professionalism and personalised service, however, there was less satisfaction for transaction completion speed.

Customer Satisfaction with Online Banking

The summary of results is presented below:

Ratings of Features of the Online Banking Platform



Number of respondents: 604

Figure 3: Customer Satisfaction with Online Banking

From the survey, we ascertained that customers were very content with the security, speed, attractiveness, range of services, ease of navigation and adequacy of information of the online Banking platforms, however, they were least pleased with the availability and pricing of the platform.

SERVICE TO OUR CUSTOMERS, CLIENTS AND MARKETS

Customer Satisfaction with Mobile Banking

The summary of results is presented below:

Ratings of Features of the Mobile Banking Platform

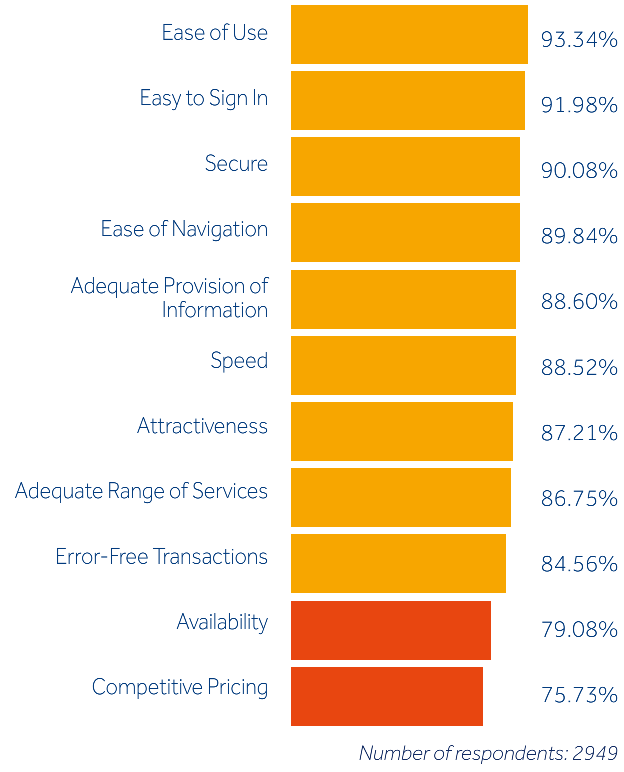


Figure 4: Customer Satisfaction with Mobile Banking

From the survey it was derived that customers of the Bank were most satisfied with the ease of use of the mobile banking platform, and least satisfied with competitive pricing and availability of the mobile platform.

Voice of Customer (VOC) solution

At Access Bank, we have a strategic objective to continually put our customers at the heart of our business. As a feature of this objective, the Bank introduced its Voice of the Customer (VOC) solution in January 2015. This was our method for demonstrating apt responsiveness to the requirements of our customers to have a more flexible, reachable and on-the-spot method for conveying their feedback to the Bank. The VOC is aimed at obtaining customers' real time feedback and insights about the Bank's services, products and employees as they transact across the Bank's various service channels. This is a tactical approach by Access bank to pro-actively align to the ever-dynamic expectations of our customers in this fast-paced, technologically evolving world.

As customers conduct their transactions with the Bank through diverse channels, they are sent a survey invite through their registered email addresses with the Bank for feedback. The feedback received so far are being used to step up our services so as to improve the overall experience and satisfaction of our customers.

Responsiveness to our customers' needs

At Access Bank, we are not just service providers, we are conscientious listeners. As we engage with our customers, we genuinely acknowledge the concerns, needs and expectations that they make of us. This educates our variety of financial products and services. Our customers have demonstrated that entrance to our financial services by all segments of the population and at all times is paramount to them. In this manner, we have additionally demonstrated that we care to listen, by designing products that are appropriately tailored to demographic gatherings that traditionally get excluded from financial services. This is our dedication to financial incorporation.

Financial inclusion

At Access Bank, sustainability, in all its ramifications is fast becoming the dominant trend in the design of our financial products and services. At the core of our financial services offerings is financial inclusion. Access Bank is committed and determined to ensure that individuals, groups and peoples that have traditionally had limited access to the financial sector gain access to it in due time. To do this, our Inclusive Banking Group works effortlessly to identify financial inclusion gaps, also strategizing on how best to close the gap. We believe that this way, we can help the Central Bank of Nigeria execute its National Financial Inclusion Strategy (NFIS) and also help promote a more equitable distribution of capital within the society. Through our Inclusive Banking team, Access Bank's goal is to reduce the number of Nigerian citizens that have no access to financial services from 46.3% to 20% by 2020. And we are working towards it.

Access Money

Today, the world is connected as a global village – it's what we all refer to as globalization. And as we progress into a bigger, stronger global future, the potential for further interconnectedness are humongous, while barriers are diminishing rapidly in virtually all business and social ramifications, particularly in finance. As such, at Access Bank, we believe that our customers do not have to encounter barriers of time and space while in need of the financial products and services we offer. This belief spurred the launching of Access Money in 2015. Access Money is the Mobile Money service we have designed, all for the pleasure of our esteemed customers. With Access Money, the Bank provides customers with 24-7 access to financial services and transactions via their mobile phones from the convenience of their homes, offices, or anywhere, in a manner that is simple, secure, timely and hassle-free. With 'Access Money', we are already financing the future today; millions of Nigerians will be able to make purchases, pay for services and receive payments by the simple touch of a button on their phones.

Women in Small and Medium enterprises (SMEs)

At the heart of a rising economy, are SMEs. As such, Access Bank has a dream "to be among the Top 3 SME banks as well as the Bank of choice for women, by 2017." As we backing the growth of these SMEs, we stay committed to encouraging the financial inclusion of female entrepreneurs. This has particularly been through our "W" initiative. Access Bank launched the "W" initiative in July 2015 to offer women selective access to assortment of value-adding and empowering benefits and financial privileges. Please see page 92 for more information on "W".

Children

To encourage children to build stronger and better financial management skills, we refined our "Early Savers" product in 2015. Now, "Early Savers" offers kids fun and interactive approaches to gaining and boosting their financial aptitude via the Early Savers micro-site. We also pioneered a virtual banking app for children on the Early Savers micro-site. The first of its kind in Nigeria, this app helps to familiarise children with simulated banking transactions.

In addition, Access Bank launched several initiatives in 2015 to promote greater financial inclusion amongst children. These included the Early Savers Club for financial literacy, Holiday Banking for Children amongst others.

Elderly and Senior Citizens

At Access Bank, we understand that senior citizens, the elderly and aged can have troubles managing their retirement finances. As a result, our Evergreen Account was developed to help 60+ citizens have an easy post-retirement banking experience which is cost-exclusive and free.

Cash Deposit ATMs: Making deposits without Banking Hall entry

Further to the Bank's goal of providing enjoyable experience to customers through all its touch points and providing access to our services for people with limited access to our Banking locations, Access Bank introduced Cash Deposit Automated Teller Machines (ATMs) which allows customers to make cash deposits into any Access Bank account without a human teller interface. This product offers a convenient cash deposit service as it does not require a bank card to transact and is available 24

hours a day, 7 days a week.

Customer health and safety

Access Bank is extremely concerned about the welfare of our customers, both within and outside our operational premises and business locations. The same amount of as we take responsibility for the health and safety of our employees, we are likewise dedicated to ensuring that our operations and the discharge of our services in our operational locations don't impact adversely on the health, safety and welfare of our customers. This is on account of financing a greater future requires keeping and growing our client base, and to secure lasting business relationships with our customers, we understand the need to sincerely think about their wellbeing. That is precisely what we are doing.

The Bank takes every single conceivable measure to keep the dangers of health and safety hazards to our customers in all our Banking premises and areas of operation. Thus, Access Bank was not issued any query, grievance or complaints regarding any incidences of damage to customer health and safety in the year 2015. Additionally, the Bank was not involved in any lawsuits, fines, or punishment identified with rupture of neighbourhood laws relating to the health and safety of our customers.

Trust, responsiveness, confidentiality and sincerity to our customers

Access Bank appreciates the value of the loyalty and trust of our customers. We understand that to understand, we additionally need to show ourselves trustworthy. Trust was one of the significant drivers in 2009, when we set up our Customer Ombudsman department. Along these lines, we turned into the principal Nigerian Bank to have done as such. An Ombudsman is a man, an officer or a representative who receives complaints, investigates them and tries to deal with the problems fairly.

Since 2009, our Customer Ombudsman has continued to facilitate timely resolution of all customer complaints, while ensuring confidentiality, and building trust with them. Through our Ombudsman department we have shown over and over again to our customers that we are responsive to their concerns. As we incorporate these concerns and feedback into our business, we find that we are able to serve them better, thus growing our business thereby. In 2015, thousands of specific, individual and transaction-related complaints were received by our Customer Ombudsman department. All of these concerns were resolved amicably and in confidence. Access Bank did not receive any grievance from customers regarding breach of customer privacy or loss or misappropriation of customer data during the year.

Responsible marketing

In addition to our Customer Ombudsman, our commitment to building trust with our customers also extends to our marketing communications approach. Throughout the Bank and its subsidiaries, we approach our marketing promotions with an attitude of clarity, sincerity and non-discrimination, knowing fully well that a lack of these elements in our market communications and product promotions can lead to diminished trust and confidence among our current and potential customers. As a result, our corporate communication's unit ensures compliance to all relevant national laws related to consumer protection and market promotions, such as the Consumer Protection Act and the guidelines of the Consumer Protection Council.

In addition, for all our advertising campaigns, the Bank seeks approval of the Advertising Practitioners Council of Nigeria (APCON), through our brand/media vendors. We also seek to avoid all forms and kinds of misrepresentation of the value of our financial products and services or the benefits accruable to our promotions, in any communications to our customers, regardless of whether they are handled internally or outsourced to our communication vendors. In compliance with local regulations, the credibility of our promotional statements are typically audited and verified by independent external consultants. Truly, this helps to sustain the confidence of our customers in the claims and statements we make. Owing to our approach, Access Bank did not receive any queries, grievances, lawsuits, fines, penalties or complaints resulting from non-compliance with local regulations on marketing communications, including advertising, promotion, and sponsorship throughout the year 2015.

SERVICE TO OUR CUSTOMERS, CLIENTS AND MARKETS

Rewarding our customers

As a bank of best practice, Access Bank delights its customers through unparalleled services that make them remain faithful to our image. In any case, we consistently please our customers with treats to reward them for their loyalty. We perceive that lone best-in-class services can keep them, yet we run well beyond with an assortment of other tangible reward packages.

Since 2009, our Customer Ombudsman has continued to facilitate timely resolution of all customer complaints, while ensuring confidentiality, and building trust with them.

EMPLOYEES: OUR PEOPLE AND OUR CULTURE

At Access Bank, we are extremely cognizant about the estimation of our kin. We realize that our employees are our greatest assets. In this way, with a specific end goal to truly secure our position as a top financier for today and the future, we make great strides to ensure that the morale and productivity of our employees remain high. Our employees are at the heart of the Bank's prosperity, and our demonstrated commitment to capacity building, learning and development truly ensures that they are respected as professionals and that they keep on standing out among their industry peers.

As a result, our vibrant corporate culture has kept us going. It is our way of life, and as we grow, we are taking with us an unparalleled positive corporate culture into the future of finance and banking in Africa. Owing to our commitment to maintaining a positive corporate culture and employee welfare, no query, grievance or complaints regarding labour practices were filled against Access Bank in the year 2015. Also, the Bank was not involved in any lawsuits, fines, or penalties related to breach of labour-related local or international laws. Indeed, ours is a corporate culture comprising one of Africa's finest blends of workforce development, non-discrimination, ethical business practices, workplace health and safety, amongst others.

Responsible employment (equal opportunities employment)

As a Bank of best practices and a clear leader in responsible business practices in Nigeria, Access Bank continues to promote employment policies and processes that equally favour and encourage the engagement of both men and women. As a result, women are well represented amongst the Bank's employees, and even on our Board positions and top management. In addition, we understand that adequate compensation is necessary to keep our employees able to meet their needs. As a result, Access Bank pays all its employees a fair remuneration. For example, our lowest paid unskilled employees earn about 200% of the national minimum wage.

Non-discrimination and physical disability

In admiration of the rights of all humans, Access Bank bends over backward to be fair in our employee management and recruitment processes. We don't consider any characteristic, for example, age, sexual orientation or religion, which are unrelated to performance potential during our recruitment process. We give equal inclination to men and ladies, the length of they have the prerequisite qualifications and experience to carry out the job. Indeed, both our male and female employees at the same job level have dependably been paid equal remuneration. This remains genuine and will continue to be along these lines, in testament to our unwavering commitment to equal opportunities employment.

Not even in cases of physical disability, do we approve of discrimination. In the event that any of our employees becomes disabled, the Access Bank Group has a commitment to arrange appropriate training and support to ensure continuous employment for that employee without subjecting the employee to any discrimination or disadvantage in career development. As at 31 December 2015, Access Bank had 9 employees with physical disability (this number was 8 at the end of 2013). During the reporting year, no discriminatory incident was recorded to have occurred at any of our offices, branches, and operational locations. As such, no grievances, complaints or lawsuits were filed against Access Bank during the reporting period.

Table 8: Employee composition by gender

	2012	2013	2014	2015
Percentage of female employees	39%	40%	42%	**43%**
Percentage of male employees	61%	60%	58%	**57%**
Total number of employees	2977	2463	2797	**2843**

Table 9: Gender distribution of top management employees 2014

Top management employees *(Executive director to CEO): 7*		Top management employees *(Assistant GM to GM): 80*	
Percentage of females	**29%**	Percentage of females	**30.05%**
Percentage of males	**71%**	Percentage of males	**69.95%**

Employees with Disabilities (EwD)

As an equal opportunities employer, we ensure that applications for employment by persons with disabilities are given utmost consideration. In the event that current staff members become disabled, we make every effort to ensure that their employment with the Bank continues. The Bank currently has five employees with disabilities.

Women Empowerment: women on board

At Access Bank, we strongly lean towards developing and executing policies that break down barriers which limit women from entering careers paths and positions that have been traditionally dominated by men, particularly board membership. This is because of our firm belief in the pivotal role that women, alongside men, will play in moving global banking and finance to that bigger, stronger future. As an organisation, the Bank believes in the value and strength of a diversified workforce that delivers competitive edge, and continues to implement measures to improve diversification of its workforce. In 2015, 42% of employees were female, while 31% of Board members were female.

Across the European Union, the average is only half that, with women comprising less than 15.8% of directors; and in the UK, the average for a FTSE 100 company is just under 22%. Clearly, when it comes to zero-tolerance to gender discrimination, Access Bank is a global leader in promoting sustainable development through gender diversity.

Table 10: Gender distribution of the Board of Directors

	2012	2013	2014	2015
Percentage of women on board	13%	33%	31%	**33.3%**
Percentage of men on board	87%	67%	69%	**66.7%**
Total number of board members	15	15	16	**15**

To further drive our global leadership in workplace women empowerment, Access Bank operates two unique initiatives. One is the Access Women's Network, and the other is tagged Supporting the Access Woman. Access Women's Network is a package of empowering programmes comprising capacity building, mentoring and networking opportunities, all specially designed to grow and groom our female employees, at all levels in the organisation. Interestingly, Access Women's Network is also helping to catalyse the confidence and skills of our women to better succeed in their careers. Through the Supporting the Access Woman initiative, we have begun to redefine the career experiences of our female employees by actively pursuing improved gender diversity at all levels and throughout all strategic business units. As a part of this initiative the Bank is in the process of building a crèche for our staff. This will ensure that the choice between their careers and their children will no longer be mutually exclusive for our working mothers.

Besides the Access Women's Network, and Supporting the Access Woman initiatives, "W" is another impactful women empowerment initiative launched by Access Bank. However "W" extends to female members of the public outside the Bank. Please read more about "W" on page 92.

Women's Empowerment Principles

At Access Bank, the empowerment of women is one issue at the heart of our growth and sustainable development strategy. Women empowerment is an exceptionally material issue to us and our stakeholders, and we have constantly kept up projects inside our association to destroy gender equality. Accordingly, Access Bank has kept on assuming a part as one of the leading sponsors of the internationally proclaimed Women's Empowerment Principles promoted by the United Nations Women and the United Nations Global Compact (UNGC). As a bank of best practice, we keep on subscribing to the Women's Empowerment Principles, and have progressively started to wipe out customary saving money, account and societal generalizations by which women were excluded from certain roles, opportunities and privileges.

Table 11: Bank-wide updates on the Women Empowerment Principles

Principle	Current initiatives
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, while Omobolanle Victor-Laniyan, Head, Sustainability and Ope Wemi-Jones, Head Inclusive Banking, continue to represent the actively 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	Access Bank treats all men and women fairly. Our programs 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 non-discrimination of women during cases of pregnancy and after childbirth. This includes, amongst others, the provisions we make for maternity leaves, and more flexible post-child birth work options, thus putting 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 women and men 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 2015, the Access Recreation Centre (ARC), unrivalled in the industry, provided our workers with an avenue for boosting their work-life balance. The ARC which comprises a gymnasium, meal rooms and various relaxation spots, help to boost wellness and healthy living among Access Bank's employees.

EMPLOYEES: OUR PEOPLE AND OUR CULTURE

Principle	Current initiatives
4. Promote education, training and professional development for women	As a bank of best practice, Access Bank has an undying commitment to the development, training and capacity building of our workers. Read more about these on pages 66 - 69. Indeed, all of these professional development packages are at the disposal of our male and female workers, without discrimination. In addition, having recognised the potential role of women in the future of financing a stronger and bigger Africa, Access Bank launched a number of initiatives to further catalyse the professional development, mentoring and grooming of our women employees. These include the Access Women Network which was launched in 2013, and the Supporting the Access Woman and the "W" initiative which were introduced in 2015.
5. Implement enterprise development, supply chain and marketing practices that empower women	Owing to our zero-tolerance for discrimination in terms of professional development, the proportion of the Bank's female workers, of women in top management and on the Bank's board have been on the rise in past years. About 33.3% of our board members are females, having risen from 12% in 2012; and about 41% 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 2015, and as a part of the "W" initiative, we began a 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.
6. Promote equality through community initiatives and advocacy	Access Bank's commitment to women empowerment is also evident in our community investment initiatives. In 2015, we partnered with WeConnect International, a global non-profit working towards worldwide empowerment of women, to organise a Global Certification Capacity Development Workshop for upcoming women entrepreneurs in communities around us. Please see more information on page 91. 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. Read more about our community initiatives on pages 76 - 107.
7. Measure and publicly report on progress to achieve gender equality	Access Bank regularly reports to our stakeholders and members of the general 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.

Employee engagement – 2015

In 2015, the Bank made deliberate efforts to solicit feedback from its employees on a wide range of issues, including ways to better the delivery of our products and services, as well as welfare and other matters. This was done primarily through our Employee Satisfaction Survey, our yearly flagship initiative for understanding employee expectations and concerns.

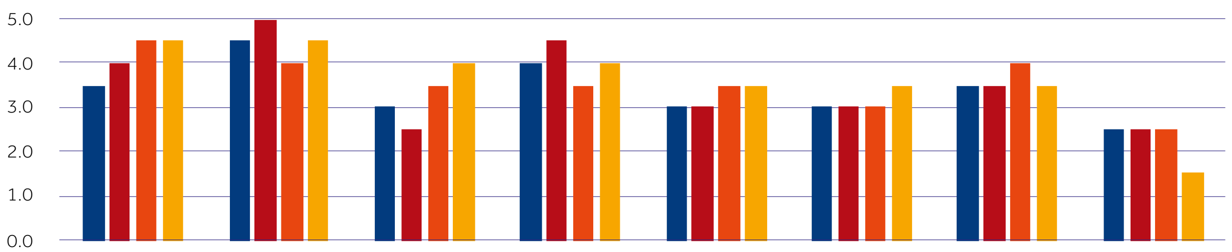
2015 employee satisfaction survey

The objectives of the 2015 employee satisfaction survey were:

- To measure the level of employee satisfaction in 2015 and review the last 4 years trend.
- To obtain insight on how well the Group is doing on its people management practices from employees' perspective.
- To obtain insight into factors affecting employee motivation and attrition level across the Group

The total number of employees that participated in the survey was 2,847 representing 83% of the Group as against 82% in the last report.

SATISFACTION INDEX BY COUNTRIES



	Sierra Leone	UK	Congo	Rwanda	Ghana	Gambia	Nigeria	Zambia
2012	3.5	4.5	3.0	4.0	3.0	3.0	3.5	2.5
2013	4.0	5.0	2.5	4.5	3.0	3.0	3.5	2.5
2014	4.5	4.0	3.5	3.5	3.5	3.0	4.0	2.5
2015	4.5	4.5	4.0	4.0	3.5	3.5	3.5	1.5

Figure 5: Satisfaction among employees

COUNTRIES WITH SATISFACTION LEVEL OF 4.5

1. Sierra Leone:

Employee Satisfaction Index for Sierra Leone remained constant at 4.5 and is largely attributable to employees' sense of ownership and employees' perception of how the Bank supported them during the Ebola Virus outbreak especially through the payment of hardship allowance.

2. UK:

The Employee Satisfaction Index for the UK increased as a lot of employees expressed their opinion of the Bank being a great place to work.

COUNTRIES WITH INCREASE IN SATISFACTION LEVELS AND 4.0

The Employee Satisfaction Index for Congo & Rwanda increased due to the employee engagement activities (HR Day, Team Bonding Sessions, Business Review Sessions, Bimonthly meetings wit ET) which led to an:

a) Increased understanding of the bank's expectation

b) Willingness of employees to refer potential candidates to the Bank as they believe they perform meaningful work in the organisation

COUNTRIES WITH CONSTANT SATISFACTION LEVELS AND 3.5

The Employee Satisfaction Index in Ghana remained constant at 3.5. The employee engagement activities undertaken which includes 2014 HR Day, Branch Visitation and Access Women Network (AWN) Aerobics Marathon did not have the desired impact as employees believe their opinion are not taken into consideration when making decisions.

COUNTRIES WITH DROP IN SATISFACTION LEVELS

1. Nigeria:

There was a drop in satisfaction level in Nigeria despite the implementation of the following employee engagement activities - HR Road Show, Happy Hour, celebration of outstanding employees, etc. Employees still believe that:

a) Their opinion are not taken into account when the Bank is making decisions

c) Their supervisors and the Bank are not really concerned about their development and career as evidenced by poor reviews and implementation of their Staff Personal Development Plan.

2. Zambia:

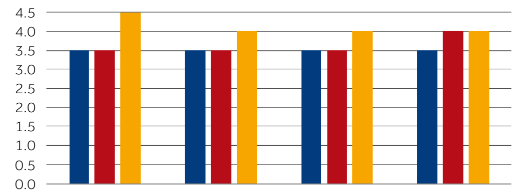
During the period, 'Thank God Is Saturday (TGIS) and Brand Internalisation were successfully implemented as employee engagement activities. However, employees were dissatisfied with the Bank especially with respect to:

a) Limited career opportunities in the Bank (although about 7% were promoted)

d) Limited work tools

e) 46% of employees do not feel the Bank provides them with new experiences and chance to grow.

SATISFACTION INDEX BY GRADE BAND

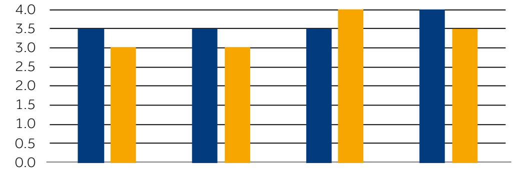


	2012	2013	2014	2015
Officer	3.5	3.5	3.5	3.5
Middle Management	3.5	3.5	3.5	4.0
Top Management	4.5	4.0	4.0	4.0

Figure 6: Satisfaction by Grade Band

The increase in the satisfaction level for middle management grade could be attributable to a better understanding of the Bank's people management policies and practices as a significant number of this group of people have been in the Bank for more for more than 2 years and a number of staff recruited at ET level are now occupying middle management.

SATISFACTION INDEX BY GENDER

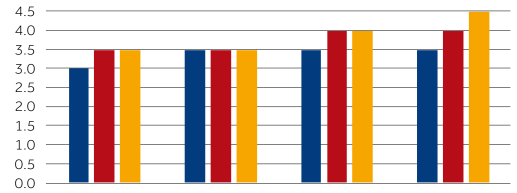


	2012	2013	2014	2015
Male	3.5	3.5	3.5	4
Female	3	3	4	3.5

Figure 7: Satisfaction by Gender

The decrease in employee satisfaction level for the female gender could be attributable to the lack of a support base as Access Women network (AWN) was inactive in 2014

SATISFACTION INDEX BY AGE BAND



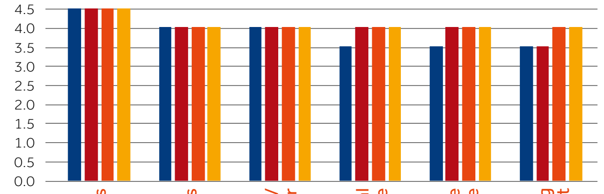
	20-29 years	30-39 years	40-49 years	>50 years
2012	3.0	3.5	3.5	3.5
2014	3.5	3.5	4.0	4.0
2015	3.5	3.5	4.0	4.5

Figure 8: Satisfaction by Age Band

The increase in the satisfaction level of employees who are above 50 years would be attributable to the fact that majority of them occupy top management positions and understand the goals and aspirations of the Bank.

CORE COMPETENCIES

COMPETENCIES WITH SATISFACTION INDEXES OF 4.0 AND ABOVE



	Workplace Ethics	Team Dynamics	My Manager/ Supervisor	Organizational structure	Diversity in the Workplace	Safety & Working Environment
2012	4.5	4.0	4.0	3.5	3.5	3.5
2013	4.5	4.0	4.0	4.0	4.0	3.5
2014	4.5	4.0	4.0	4.0	4.0	4.0
2015	4.5	4.0	4.0	4.0	4.0	4.0

Figure 9: Competencies with satisfaction indexes of 4.0 and above

COMPETENCIES WITH SATISFACTION INDEXES OF 3.5

These competencies have remained constant. However, employees believe areas for improvement includes:

1. **Career Opportunities:**

A number of employees believe that the Bank should fill vacancies internally before using external sources as well as having more specific promotion criteria for staff rated B.

2. **Senior/Top Level Management:**

Employees were of the opinion that the Senior/Top level management team needed to set clear priorities and objectives which will be adhered to throughout the year irrespective of changes in the economy or industry.

3. **Co-workers**:

Employees perception was that there was limited teamwork between different functions within the Bank.

Occupational health and safety

At Access Bank we know that financing a bigger, stronger future cannot preclude investments in safe and healthy workplaces for our employees. We maintain all our business premises with the core motive to prevent jeopardizing the wellbeing of our workforce. For example, fire-fighting equipment are installed in all our operational locations and all our employees are duly insured against occupational health hazards. In addition, 100% of our full

time staff are covered by the national health insurance scheme and an Health Maintenance Organisation (HMO) scheme. Through the HMO scheme, Access Bank maintains retained health partnerships with high class hospitals which provide all our employees and their families with health and medical services, as needed.

In mid-2015, the outbreak of the Ebola Virus Disease (EVD) ravaged many West African countries, including Nigeria. EVD posed a significant business continuity risk to the Bank alongside several other business entities. In a bid to ensure the control of the disease, the Bank established mechanisms to ensure that employees – and their acquaintances – are safeguarded from the virus. These included:

- An ad-hoc EVD committee was set up to coordinate the Bank's response to the epidemic
- Intensive awareness and sensitization session for all members of staff.
- Restriction of travels for staff to reduce exposure to the disease, while encouraging virtual conferencing
- Use of infrared thermometers to screen temperatures staff and customers entering into Access Bank's offices
- Provision of hand-sanitizers at the entrance to the Bank's premises

By the end of 2015, EVD had been eliminated from the country, and Nigeria was declared Ebola-free by the World Health Organisation. Nevertheless, during the period of the epidemic and afterwards, no Access Bank employee was diagnosed with EVD.

Training, education and capacity building

In order to enable our employees to be the best at what they do, Access Bank maintains high training standards for its employees. It was for this reason that the Access Bank School of Banking Excellence was founded in 2003. Since then the School of Banking excellence, acclaimed one of the industry's best platforms for organisational capacity building, has trained over 3,000 people. Although the School is owned and managed by Access Bank, many of the workers have gone on onto management and executive jobs in the Bank itself, other banks, and other sectors of Nigeria. Workers that have been trained by the school include our employees from other countries where we operate.

Although the School of Banking Excellence trains new intakes to adequately equip them for the jobs, Access Bank, as a Bank of best practice, has a highly-diverse range of other training programmes aimed at keeping our staff at their best, throughout every stage of their career with the Bank.

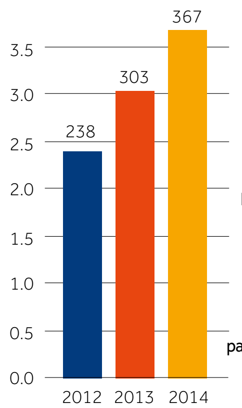


Figure 10: Number of Employees Trained at the School of Banking Excellence (2012 - 2015)

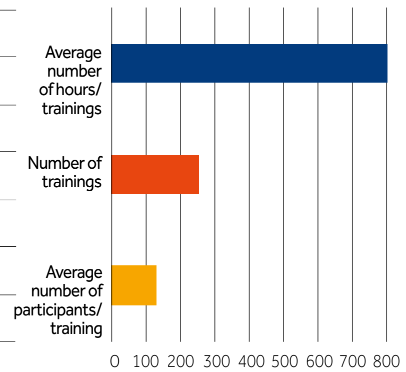


Figure 11: Summary of Bank-wide training in 2015

Excellence above Industry Peers

We understand that excellence is a matter of priority to our employees. Just like the Bank, our people are committed to excelling above their peers. As a result, Access Bank decided to take the School of Banking Excellence's Entry Level Training Programme (ELTP) a step further in 2015. We did this by initiating discussions with the Chartered Institute of Bankers of Nigeria (CIBN) to get the School and the ELTP accredited by the CIBN.

Owing to the rigour and robustness of our training programme for new intakes, the ELTP was accredited by the CIBN in December 2015. Therefore, unlike their industry colleagues, graduates of the Access Bank School of Banking Excellence will henceforth be exempted from courses in the diploma level of the CIBN's professional examinations. Therefore, we bring our people steps closer to pioneering innovative finance and banking solutions for the future through continuing professional development with the CIBN.

Training for a Sustainable Start

Not found anywhere in Nigeria, Access Bank trains all entry level employees on sustainable banking practices. This is to ensure that new employees understand the sustainability vision of the Bank as soon as they hit the ground running. Each month, an average of 50 new Access Bank employees are engaged on this training. Training for a Sustainable Start therefore helps the Bank to further integrate sustainable practices into its entire business units. By the virtue of this programme, we have also been able to substantially alleviate the traditional behavioural problems that inhibit sustainable change in many business environments. By channelling resources into these training programmes, we are confident that we will continue to lead in financing for a sustainable future.

Training of Access Bank Enterprise/Credit Risk Management employees

At Access Bank, we truly understand our business environment. Just as countless opportunities abound for us to tap into for the benefit of our business, we also realise that risks are ever-present. These business risks need to be well taken care of and mitigated, and we understand that having quality employees at the centre of this is the key to success. As a result, Access Bank ensures that its risk management staff are regularly updated with the required knowledge and tools to help them do their work properly and thus help assuage the Bank's business risks. This is a testament to our conscientious corporate culture. At Access Bank, we are committed to always providing our people with the resources they need to do their work effectively and seamlessly. In 2015, the Bank engaged in various activities to ensure that employees in all functional areas are adequately empowered to manage risk across the organisation. As strong risk management remains a critical pillar of our strategy and the maintenance of our financial health, critical capacity building programmes were organised for the Bank's Enterprise Risk Management staff during the reporting period.

Table 12: Training programmes for risk management staff in 2015

Certification/Training	No of staff
Certified Operational Risk Manager	21
Certified Risk Specialist	20
Certified ISO 31000 on Risk Management	40
Liquidity Master Class	20
Liquidity Risk Management and Measurement Basel III	20
Loan & Transaction Monitoring Master Class	20
Risk Management & Measurement Techniques	20
Bank Stress Testing for Extreme Events	20
Retail Credit Appraisal & Loan Workout Strategy	20
Problem Loan, Distressed Asset Management, Restructuring & Exit Strategies	20

Capacity building for customer-facing employees across SBUs

There was also a lot of internal capacity building for market-facing employees. This was in a bid to ensure that our employees were given the appropriate tools to make their job easy in creating wonderful service experience for our customers and market communities. Much of these trainings had hundreds of attendees from different SBUs of the Bank. This often involved inviting seasoned experts from within and outside the Bank to coach employees on customer service and customer relationship management.

Table 13: Capacity building events for customer-facing employees

Month	Topic	Trainer/speaker	Description
January 2015	Service Strategies for the year 2015	Ojini Olaghere	Presentation was to inform staff of the importance of creating enjoyable experiences for customers, as it affects their perception of the brand and project the service outlook for 2015. The presentation bothered around the strategies of Taking Ownership and Teamwork
March 2015	Role of Employees in Customer Experience Culture	Jonathan Browne & Qaalfa Dibeehi (Forrester Research)	Forrester Research was invited to re-introduce the concept of Customer Experience, the Customer Experience pyramid and the path to customer experience maturity
April 2015	Boost your CX to the next level	Dapo Fajimi	The outcome of the Forrester Maturity Assessment on Access Bank was presented to staff at the session. The presentation highlighted poor staff attitude, poor service delivery and cumbersome processes as some of the reasons for the variance between the brand promise and the customer service being delivered. Staff members gained understanding of CX and how improved attitude is a key to success.
May 2015	CX in the Travels and Tourism Industry: Lessons from Wakanow.com	Stella Nnewa-Obinwa (Wakanow.com)	Representatives from Wakanow.com to explain Customer Experience as related to the Travels and Tourism industry and shared stories of how to build customer trust and loyalty
September 2015	Service, Innovation and Employee Commitment- What the Banking Industry can learn from Procter and Gamble	Mrs. Ehinomen Enekabor (P&G)	Procter and Gamble shared how it manages its various consumer's needs through continuous research, understanding the product cycle and making informed decisions.
November 2015	Building the true Access Brand: Learnings from Nigerian Breweries Plc	Hubert Eze (Nigerian Breweries)	The presentation highlighted the importance of passion for customers and for the business as that is what makes a brand different from its competitors. The session also covered how to identify brand moments of truth.
December 2015	Differentiating through Customer Experience: How Emirates is leading the pack in the airline industry	Valentine Nwawodoh (Emirates)	Emirates officials shared how focus on the customer is key to an organization's success.

Employee recognition and reward – UPDATE WITH 2015

As a Bank of Best Practice, Access Bank recognises the value of rewarding our employees. We therefore think outside the box, going beyond traditional remuneration budget to motivate our employees. As is our practice, we celebrated our employees who distinguished themselves amongst their peers through hard work, dedication and commitment. During the annual CEO's Award Ceremony which was held in May 2015, the Bank recognised Neka Adogu (Nigeria) and Julie Soyinka-Sonuga (UK) with the CEO Special Award and the Brand Ambassador of the Year respectively. Employees of the Idumota Retail Operations unit in Lagos, Nigeria were celebrated with the Cost Centre of the Year Award, while the Quality Assurance- Corporate Operations unit was awarded the 5-Star Unit of the Year. Other awardees and award categories across the Access Bank Group are presented as follows.

Table 14: 2015 CEO awards: categories and awardees

Categories	Country	Winners
Brand Ambassador of the Year	Nigeria	Victor Onyebuchi
	Ghana	Matilda Asante Asiedu
	Congo	Claudine Musanda
	Rwanda	Chris Osisiogu
	Gambia	Austin Ola-Tunde Jones
	Zambia	Mimi Daka
	UK	Julie Soyinka-Sonuga
Co-worker of the Year	Nigeria	Aminah Adedipe
	Ghana	Richard Owusu
	Congo	Rudy Munsy
	Rwanda	Teddy Ndayambaje
	Gambia	Paul Munashe
	Zambia	Dalitso Hamaluba
Customer Service Staff of the Year	Nigeria	Vanessa Attah
	Ghana	Yvonne Quarshie
	Congo	Ricky
	Rwanda	Dahlia Umulinga
	Gambia	Nil
	Zambia	Evelyn Nalwimba
	UK	Adekunle Adeniji
Employee of the Year	Nigeria	Taiwo Fowowe
	Ghana	Kojo Bedjabeng
	Sierra Leone	Georgina Williams
	Congo	Claudine Musanda
	Rwanda	Teddy Ndayambaje
	Gambia	Edrisa Faye
	Zambia	Patricia Mugamya
	UK	Victor Adeniregun
Most Admired Senior Staff	Nigeria	Abraham Aziegbe
	Ghana	Stephen Abban
	Rwanda	Chris Osisiogu
	Gambia	Buba Kanteh
	Zambia	Chris Mwelo

Categories	Country	Winners
Support Staff of the Year	Nigeria	Akintunde Ogundare
	Ghana	Isaac Afedzie Quaye
	Sierra Leone	Karim Koroma
	Rwanda	Ivan Ingabire
	Gambia	Pa Modou Jallow
	Zambia	Joy Banda
Teller of the Year	Nigeria	Omolaja Folarin
	Ghana	Agnes Ofosu
	Congo	Danny Tshilumba
	Rwanda	Francis Bazatsinda
	Gambia	Haja Isatou Drammeh
	Zambia	Musa Banda
Excellence in Leadership Award	Nigeria	Ojeifoh Okosun
	Ghana	Ama Somuah Boateng
	Rwanda	Alice Umulisa
	Zambia	Dalitso Hamaluba
	UK	Laura Kidd

ENVIRONMENTAL STEWARDSHIP

At Access Bank, we want to finance a bigger and stronger future. And as we do so, there is a reason why we are very passionate about being conscientious stewards of the environment. It's because we truly understand that the future of finance – on which we our business thrives – hugely depends on ecological resources and natural capital. We understand that there can be no finance when there are no environmental resources to harness and transform. And mind you, we don't just care about the environment, because of our business. Rather, we do so also because our people: shareholders, employees, customers and communities, all desire a future wherein nature and its resources are equally accessible to their children's and grandchildren's generations.

Environmental Performance

In 2015, Access Bank took stringent measures and implemented appropriate systems and mechanisms to enable us adhere to all stipulated environmental regulations in our areas of operation, particularly in Nigeria, where the bulk of our business activities are conducted. As a result, Access Bank did not suffer or bear any financial or non-financial sanctions, queries, fines or penalties owing to non-compliance to all relevant national environmental regulations, or voluntary codes and standards of environmental protection to which we are subscribed.

Beyond Environmental Compliance

Access Bank understands that in order to finance a bigger, stronger future, financial institutions must follow the trends, and act accordingly as the future sets in. We understand that natural resources such as fresh water, quality air, minerals and so on, are getting scarcer as global and local populations increase. Because we want to be a leader in the future of finance, we anticipate the trends, eventually realising that resource constraints may not end soon. Therefore, we have taken steps within our business to go beyond mere compliance with environmental laws and regulations, into becoming more efficient in our use of natural resources, including energy, water and other materials. Our core approach has been to carefully and periodically monitor our consumption of energy, fuel, water, paper and other materials, and then adopting reduce, reuse, and recycling strategies where practicable. While monitoring is handled by our General Resource Management (GRM) unit, the Sustainability/CSR team coordinates behavioural efforts for our employees to adopt eco-friendly habits at work.

Energy and Greenhouse Emissions

At Access Bank, we utilise two main sources of energy at our branches and business premises. These include electricity from the national grid as well as electricity from on-site diesel-fuelled power generating units, simply known as generators. Electricity from the national grid is supplied by the various local distribution companies (DISCOs) of the now-decentralised Power Holding Company of Nigeria to our business locations in different parts of Nigeria. The generators are however used to augment energy supply from the grid during the frequent power outages.

In 2015, energy supply was an important issue to Access Bank. This was not only because of the growing energy insecurity and scarcity around the globe, but also the rising costs of fossil fuels which powered our generators to keep our business going. Besides these factors, we were also cognisant of the risk of climate change, and we sought to do our part to mitigate the emissions of greenhouse gases. As this desire also forms part of our strategic plan, our business units were fully conscious of the need to be energy-efficient in discharging their operational functions.

Therefore in 2015, we continued with our Generator Shut-down Policy, and made substantial progress. The Policy involved shutting down generators at 6pm for branches, and 9pm for the Head Office. Thus, the Bank was able to save energy of up to 97706.91 Kilowatt-hour of diesel-generated energy in 2015 through our shut-down policy. At an emission factor of 0.893 kg CO_2e/kWh, this amounted to avoidance of an estimated 87252.27 kilogram of CO_2e greenhouse emissions by the Bank in 2015.

Water

Virtually all the water used in the Bank's offices in our significant areas of operations in large Nigerian cities, are abstracted from boreholes. This is because dependence on municipal water networks can be very inefficient. Over the course of the year, we took noteworthy steps to optimise our water consumption, so as to reduce the amount of water groundwater abstracted and

used. These efforts can be observed at our offices, in the types of cisterns used in restrooms. These water-efficient cisterns help ensure optimal use of water, thus minimising waste. Throughout the Bank, we aim to halve our water use in the coming years; as such we are looking to install more of these water-efficient cisterns in more of our branch offices so as to conserve more water.

Materials:

Since 2012, we began the process of implementing a mandatory paper-and-print saving initiative to cut printing and paper use by 50% across the Bank. We have made significant progress thus far on that ambition. Across the Bank, we ensure that prints are done on ecoprint mode and all internal documents are printed on our printers which are set at the front-and-back print mode. We also ensure that all paper stationery used in printing internal memos are re-used where possible. These approaches have significantly reduced our paper purchase and have resulted in substantial cost savings over the years.

In addition, our procurement unit ensures that we only buy papers that are Forest Stewardship Council certified. This way Access Bank is helping to promote sustainable harnessing of the world's forest resources.

Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities

From the inception, Access Bank has been financing the future for many businesses, customers and individuals. Even so, ahead of our industry colleagues, we have been pioneering the development of many innovative products and services for our clients in various industry sectors. We will continue to pioneer and innovate, as this is our surest bet to lead in financing a stronger future for both African and global markets.

However, we realise that project finance and lending, our major financial services, have inherent environmental and even social impacts. This was why we signed up to the Equator Principles in 2009. The Equator Principles are a set of internationally recognised principles for addressing environmental and social concerns in project finance, and Access Bank was the first Nigerian company to sign up to the principles. Since 2009, adherence to the Equator Principles have helped us to identify, evaluate and manage environmental and social risks and impacts of our project finance and lending activities. Even so, in 2015, we established a dedicated Environmental and Sustainability unit as part of our Enterprise Risk Management department. Also, an automated review process was put in place, thus to drive conscious and fully-fledged integration of environmental issues into the Bank's risk decision-making. This way we will continue to safeguard the wellbeing, health and safety

of biodiversity, ecosystems, labour and surrounding communities in areas where Access Bank delivers project finance services. We are confident that we will continue to maintain and retain our social license to provide finance solutions in the coming future.

Over the years, we have tested and tried the Equator Principles, and we have reaped great benefits from adherence, thus minimizing our business risks, mitigating the impacts that remain and preventing environmental and social consequences thereby. In fact, the Equator Principles are central to Access Bank's Environmental and Social Risk Management System (ESRMS). Based on our firm commitments to environmental and social risk management, a number of projects were handled and executed in line with Equator Principles in 2015. (For more information, please see our latest Equator Principles compliance reports at https://www.accessbankplc.com/sustainable-banking/sustainability-report).

Above all, in 2015, we ensured that our operational facilities did not constitute any environmental nuisance to surrounding communities and other stakeholders. We were mindful about waste management and disposal at our office locations, while outsourcing the service to government-approved waste management third-parties firms. Our whistle-blowing line also exists to make sure that our people shun all unethical practices related to any risk issue related to Access Bank. Through the whistle-blowing line, third parties and external stakeholders are encouraged to report any malpractice committed by Access Bank and/or her representatives, including environmental ones. Throughout the year, Access Bank did not receive any grievance or related complaints concerning environmental issues, neither for air, water, land or soil pollution.

In 2009, Access Bank was the first Nigerian company to sign up to The Equator Principles, a set of internationally recognised principles for addressing environmental and social concerns in project finance.

OUR SUPPLY CHAIN RELATIONSHIPS

At Access Bank, we are an embodiment of sustainable procurement practices. We do not just buy from our suppliers; rather, we ceaselessly use the power of procurement relationships to positively influence their environmental, social and economic performance. Although we simply need suppliers and vendors to continue to thrive, however, we need our suppliers to be responsible in order for the larger society to thrive. At Access, we choose the latter option. Sustaining this commitment is an integral step on our journey toward financing a bigger, stronger future.

Vendor selection process

We maintain inclusive and robust procurement policies which enhances our corporate responsibility, while also helping our suppliers to improve in their sustainability and corporate responsibility performance. Our investors, shareholders and employees are ethics-minded, so also the surrounding communities, non-profit organisations, the media and our regulators do not expect to see us associate ourselves with vendors that trample on human rights or whose businesses promote environmental harm and/or social injustice. Access Bank appreciates the concern of these stakeholders, and in order to live up to their expectations, we maintain a standard procurement framework, which helps us to conduct thorough due diligence and assessment of our vendors in line with the Bank's policy. This is our management approach to sustaining strong, positive relations with our supply chain.

Depending on whether they are new/prospective or old/approved suppliers, Access Bank's vendor assessment process consists of the following criteria:

i. Track record
ii. Geographical coverage
iii. Quality of goods/service
iv. Status of dealership/distributorship
v. Problem resolution
vi. Timeliness of service delivery
vii. Service/product quality
viii. Character and composure of company representative

Table 15: Supplier assessment/rating criteria

Total rating score	Maximum = 20
Parameters*	Parameters used in evaluating 'New' suppliers (Scale: 1–5)
Parameter 1	Track records
Parameter 2	Geographical coverage
Parameter 3	Quality of service/product
Parameter 4	Accredited/dealership status
Parameters*	Parameters used in evaluating 'Approved' and 'In use, not yet registered' suppliers (Scale: 1–5)
Parameter 1	Problem resolution
Parameter 2	Timeliness of service delivery
Parameter 3	Service/product quality
Parameter 4	Character and composure of company representative

*Please refer to Environmental and Social Due Diligence (page 75) to see how we incorporate environmental, social and governance considerations and responsible business practices into some of these supplier assessment parameters.

Local sourcing

Besides evaluating our prospective suppliers for responsible practices, Access Bank is also committed to enhancing efficiency, resource optimisation and waste/pollution reduction in our supply chain. We demonstrate this commitment through our Bank-wide efforts to source required products and services locally or where impracticable, we encourage sourcing as close as possible to our operational locations were the supplies are needed.

This is not just because it makes financial sense. It is also because we continually aim to minimise the environmental footprint of our procurement, through reduction of Supply Miles. In addition, we realise that it a good way to grow our local economy, by creating opportunities for local businesses and sustaining local workers, their jobs and livelihoods.

Environmental and social due diligence

As part of our supplier assessment criteria, Access Bank ensures that while traditional assessment parameters (such as Track record, Geographical coverage, Quality of goods/service and Status of dealership/distributorship etc.) are considered, indicators such as ethical, environmental, societal, human rights, labour and governance practices are also incorporated into the criteria. This is our way of conducting due diligence to ensure that we are not transacting business with a vendor who has adverse impacts on the society.

In 2015, our suppliers were assessed using these sustainability-based criteria. We checked their Track Record, to establish, for example, how they were managing waste, and whether they had a history of severe pollution, employing children/under-aged people or using forced labour in defiance to Nigerian labour laws. We also assessed their Geographical Coverage to ascertain their ability to supply to our locations with minimum possible travel distance, thus to minimise greenhouse emissions via supply chain transport. Green considerations were also included to make sure that the Quality of Products procured incorporated low environmental footprints. In addition, we used dealership criteria to ensure that the potential supplier did not have governance problems, that they were committed to ethical practices, and that they had the appropriate legal status to operate and provide products and services in the required capacity.

Supplier engagement

As in the previous years, we progressed in engaging our suppliers in 2015. Typically, our engagement approach mainly included correspondences via e-mails and letters. We also held a number of forums, events and exhibitions during the year which helped us to convey best practices and emerging trends in sustainable and responsible business practices to them. In addition to these, we engaged our vendors through visits to their business sites. Typically, these site visits were critical to our supplier assessment framework and due diligence. The 'Supplier' section of Table 4 captures our engagement approaches with our suppliers in 2015, their concerns and how we responded to those concerns (please see page 31).

Supply chain

Our supply network involves two classifications. These incorporate our suppliers and vendors at the upstream from whom our inputs and operational supplies are procured, secondly, our customers and clients at the downstream, for whom our inventive scope of financial products and administrations are intended to address their issues.

Other than the development, increases and improvements recorded in assets, revenues, profits, and the quantity of branches, which we saw during the reporting period, Access Bank did not experience any significant changes in our operational structure, ownership and capitalization structure; neither did the numerical nor locational composition of our supply chain.

COMMUNITIES AND THE WIDER SOCIETY

PARTNERSHIPS FOR SOCIAL INNOVATION

More than ever, business is asked to do more to solve social and environmental problems. As a result, a growing number of leading companies are taking the challenge of sustainability seriously, not only to reduce their environmental footprint and bolster reputation but also to improve operations and financial performance.

Much of the global sustainable development agenda cross jurisdictional boundaries and require systemic changes beyond the capabilities of individual companies or even of an industry or sector. In this case, the best approach for business is to partner with government, investors, local communities, non-governmental organisations and other companies to make greater impact.

As one of Africa's largest banks, we are doing our best to drive economic growth and prosperity within the communities in which we serve. This is important because our business will thrive even more, when the people in surrounding communities, as well as their livelihoods, prosper economically. Each year, and as part of our strategic corporate responsibility objectives, we commit to channelling noteworthy resources and funds into impacting people's lives positively and responsibly. Indeed, our commitments have been largely focused around the United Nation's Millennium Development Goals (MDGs). As such in 2015, as we do each year, we initiated and supported numerous efforts aimed at achieving the MDGs. Over the years, our areas of focus in community investment have therefore included education, health, gender equality, arts, and sports.

Many of these efforts to invest in, and grow solid relationships with our communities have included the widening reach of our market presence, our indirect economic impacts, grievance mechanisms, public policy, anti-corruption efforts, charitable donations and employee volunteering. We make these efforts so as to jointly secure, for ourselves and the people around us, a future of excellence.

Access Bank maintains a whistleblowing line through which virtually all our grievance procedures have been incorporated.

The whistleblowing and ethics line, although primarily designed to ensure that Access Bank staff commit to ethical behaviour, also allows members of the surrounding communities to report any misdemeanour or misbehaviour (by any Access Bank employee or anyone related with Access Bank) that might have consequences and adverse social and/or economic impacts on the surrounding committee.

Our whistleblowing lines and platforms are made freely accessible and available to the public, and anyone is free to report unethical dealings of Access Bank staff in their communities. Our publicly-available ethics line have made all our staff conscious that unethical practices will not be tolerated, whether within or outside Access Bank. Without doubt, this has prevented Access Bank's operations and business activities from having any adverse or negative impacts in community where we serve. During the reporting year, no complaints were received from members of surrounding communities regarding any of our branches or operating units. The same was true of 2012 and 2013.

Rather than create negative impacts on surrounding communities, Access Bank seeks to create positive impacts. As much as possible, we ensure that our business is truly utilised as a tool for community development. As such, and as part of our strategic plans, a substantial portion of our returns are geared towards boosting human development indexes in the communities around us. Notable tools that we use in carrying out these initiatives have included: partnerships, donations and sponsorships, and our Employee Volunteering Scheme (EVS).

GLOBAL HEALTH INITIATIVES – CAMA TECHNICAL FORUM & AWARDS

Malaria, although a treatable and preventable disease, kills more than 1 million people every year. To address the above social and health burden, Corporate Alliance on Malaria in Africa (CAMA) was formed to coordinate the global response to the malaria problem of Africa and address the challenge it presents to the most vulnerable communities.

In view of the above, Access Bank signed on to the leadership group of CAMA and has been actively involved in the activities of the organisation partnering on advocacy and expansion efforts on malaria elimination and maternal child health in Nigeria. CAMA brings the collective force and voice of the private sector to drive impact on malaria in Africa from control to elimination.

A strategic initiative of the Global Business Coalition on Health, CAMA partners with its members and leading global institutions such as USAID/PMI, Roll Back Malaria and others to provide a forum for cross-sector exchange of best practices, support of country-level capacity development, and collaboration on projects and partnerships.

As the world entered the final push towards the Millennium Development Goals (MDG) 2015 deadline, targeting malaria in children and pregnant women became paramount. For us to meet these targets, the global health community needs to intensify collaboration efforts within and across sectors.

By partnering CAMA, Access Bank is poised to be the frontline

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financial institution in the elimination efforts aimed at providing access to care and treatment and contributing to sound regulatory policies on malaria. Being the local host of the GBCHeath, Access Bank has sponsored the CAMA Technical Forum and Awards Dinner.

The Forum which held on July 23 – 24, 2015, sought to:

- examine the challenges and opportunities related to engaging in effective and impactful partnerships to eliminate malaria in Nigeria
- facilitate the exchange of best practices, lessons learned and opportunities in implementing malaria control and elimination programs in Nigeria and broadly across West Africa.
- improve private sector understanding of the journey towards malaria elimination, as well as the inter-connectedness of maternal and child health
- provide access to tools and support resources to drive forward deeper engagement and collaboration between private and public sector on malaria control.

The highlight of the CAMA Awards Dinner which held on July 24, 2015, was the conferring of the Business Leadership in Sustainability Award to Access Bank Plc.

UNITED NATIONS GLOBAL COMPACT LOCAL NETWORK, NIGERIA

Local networks are clusters of participants who come together to advance the United Nations Global Compact and its principles within a particular geographic context. They perform increasingly important roles in rooting the Global Compact within different national, cultural and language contexts, and also in helping to manage the organizational consequences of the Global Compact's rapid expansion. Their role is to facilitate the progress of companies (both local firms and subsidiaries of foreign corporations) engaged in the Global Compact with respect to implementation of the ten principles, while also creating opportunities for multi-stakeholder engagement and collective action. Furthermore, networks deepen the learning experience of all participants through their own activities and events and promote action in support of broader UN goals.

The Global Compact Network in Nigeria offers the business and non-business sectors a unique opportunity to learn and exchange best practices in corporate responsibility, within the network and among global peers. In doing so, it builds the capacity of the corporate sector, empowering companies to embrace the UN Global Compact's Ten Principles within their national and global operations. The Local Network also facilitates dialogue, the sharing of best practices, and peer-to-peer learning between companies and other interested national and global stakeholders.

At the inaugural meeting of the newly appointed Board of the UNGC Local Network, Access Bank was elected as co-Chair of the United Nations Global Compact Local Network, Nigeria. Given the above, the Bank is positioned to provide leadership for sustainable development to an alliance of cross-sector and multi-stakeholder companies. The Bank also serves as lead for the Environmental Sustainability work stream of the UNGC Local Network.

REIMAGINE AFRICA'S BLUEPRINT FOR SUSTAINABLE BUSINESS STUDY

Unprecedented risks to the global economy make operating sustainably a daunting task for the 21st century company, most of which have multi-generational obligations to beneficiaries. Climate change, resource scarcity, population growth, energy demand, ensuring the human rights of workers across global supply chains, and access to fresh water are some of the major issues challenging our ability to build a sustainable economy, one that meets the needs of people today without compromising the needs of future generations.

These sustainability risks will have far-reaching economic implications that customers, shareholders, employees and regulators cannot ignore. In the decades to come, they will challenge businesses and affect investment returns across all asset classes. As recent events have shown, waiting to respond is not an option. Predictions show that Sub-Saharan Africa's population will more than double from 1.1 billion currently to 2.4 billion in 2050, putting even greater pressure on natural resources, food, water, energy and social infrastructure. The 2014 UN Global Compact-Accenture Study revealed that only 24% of the African CEOs interviewed believe that the economy is on track to effectively manage this growth. However, 88% of the CEOs think that developing an effective corporate strategy on environmental, social and governance risks and opportunities will result in revenue growth and innovation in their businesses.

The Africa Blueprint for Sustainable Business Project was jointly sponsored by CEOs of Accenture, FirstRand South Africa, National Business Initiative (NBI), and Safaricom. This seminal initiative brought together over 70 African chief executives, leaders in business, and social enterprises to identify and deliver opportunities to build a more sustainable future for Africa and was officially launched at the World Economic Forum on Africa in June 05, 2015 in Cape Town, South Africa.

In line with this, the project sponsors (Mr. Sizwe Nxasana, CEO of FirstRand, and Bob Collymore, CEO of Safaricom) invited the Group Managing Director, Access Bank, Mr. Herbert Wigwe, to contribute to the debate and provide business with the confidence to accelerate progress, to innovate and embed sustainability at the heart of corporate strategy. Concrete take-outs of this project included:

- The Bank's understanding of the quantitative value opportunity that sustainability initiatives present across Africa
- The key sustainability opportunities to drive growth and innovation
- A blueprint for sustainable business practices in Africa over the next 10 years

The GMD's participation in the study further reinforces the Bank's commitment to sustainable business practices.

WORLD ENVIRONMENT DAY INITIATIVES

World Environment Day (WED) is observed on June 5 every year to promote awareness on the importance of preserving biodiversity, identify problems related to the environment and ways to take corrective action. Traditionally, WED has received tremendous support from the public, non-profit organizations and governments around the world. Various awareness campaigns - concerts, exhibits, community events and much more - are organized to spread the message, which is to improve the quality of life for all living beings without harming nature.

WED is an annual event held to raise global awareness of the need to take positive environmental action. It is run by the United Nations Environment Programme (UNEP) and hinges on environmental activities being undertaken all year round by UNEP and other organizations and individuals around the world. Being a part of the celebration provided the opportunity to share ideas and activities for making the world cleaner, greener, and brighter.

As an organisation with an aspiration to become the world's most respected African Bank, identifying with the 2015 World Environment Day is critical. This year, the slogan for WED is ***'Seven Billion Dreams. One Planet. Consume with Care'***. This provides Access Bank an opportunity to give a human perspective on environmental issues, and ultimately empower people to become active agents of sustainable development.

To this end, we planned a series of initiatives for optimum utilisation of the 2015 World Environment Day celebration.

Activities for the World Environment Day	Target Audience
World Environment Day Green Walk (Walkathon: *Seven Billion Dreams. One Planet. Consume with Care)* in partnership with SME Funds.	National stakeholders and global organizations
Internal Communications Communication materials to employees sensitising staff on innovative ways to go green including the following: • Green transportation • Car-pooling and car-free living • Waste management • Water management tips • Business Travel: eco-friendly travel tips, carbon offsets, vacation to green spaces	All staff
Strategic communications • Press releases • Facebook ads • Ad Dynamo ads • Twitter Advertising • Sponsored posts on Instagram	National, global and corporate community

The objective of these activities was to leverage the globally recognised event to connect with the global corporate community (Internal and External) whilst creating visibility for the Bank and increasing awareness of environmental sustainability.

NIGERIA HEALTH INNOVATION MARKETPLACE

There is a huge disparity in the importance that developing countries place on the role of technology in healthcare when compared to their counterparts in developed nations. The healthcare spend on technology in developed countries is between 2 - 6% of health budget which equates to approximately $55 per person.

In Africa, the healthcare spend on technology is approximately $1 per person. It is clear why there is a wide gulf between the quality of care provided in developed nations compared to developing countries. The main issues developing countries face with adopting technology in any sector is the lack of infrastructure and low penetration of technology in general.

In view of the above, the Nigeria Health Innovation Marketplace was established to create partnership that bridge that gap between Nigeria's health challenges and solution providers to the lack of infrastructure and low adoption of innovation in the health space.

The Nigeria Health Innovation Marketplace (NHIM) is a convergence platform for innovators, investors, healthcare advocates, and healthcare workers. It is a strategic alliance of the Nigerian healthcare value chain from conceptualizer to end user, exploring and shaping alternative approaches to improving healthcare in Nigeria. In this marketplace, innovations – technologies and processes alike - are borne, piloted, invested and diffused.

A multifaceted platform to spur broad scale health innovations; NHIM seeks to support social entrepreneurs and connect actors in the health space in a bid to leapfrog constraints and accelerate improvement in health outcomes. In order to achieve this, there is a need to develop a variety of approaches that include sustained engagements and interactions in virtual and physical spaces, knowledge generation and sharing, creating healthy competition and partnership for better healthcare in Nigeria.

The NHIM Steering Committee is chaired by Access Bank's Group Managing Director, Mr. Herbert Wigwe, providing leadership and guidance to the marketplace's activities in the following focus areas:

- Identifying promising health innovations that tackle healthcare challenges and catalyse progress in improving health outcomes;
- Providing accelerator support and market linkages to enable health innovations to achieve market readiness and scale;
- Building a sustainable convergence platform around health innovations and;
- Investing for impact in selected innovations.

Launched in 2014, the marketplace functions as a platform with distinct but interrelated components which include the Health Innovation Hub, Health Innovation Competitions and Hack-a-thons, Health Innovation Development Accelerator Program, Health Innovation Data & Knowledge Products, Health Innovation Map, and Health Innovation Partnerships for Service Delivery.

Access Bank is responsible for providing coordination and oversight to the various components and activities within the innovation marketplace. Specifically, the Bank's Group Managing Director unveiled a $1M fund to reward innovations that show promise to save the lives of Nigerian mothers and children in December 2014.

Following this, over 300 healthcare innovators from Nigeria and even globally registered and completed submissions for this competition. As a result, a crop of passionate and inspired individuals were selected to participate in an intensive Innovators' Boot Camp on Saturday, August 29, 2015 at the Federal Palace Hotel, Victoria Island, Lagos. Innovators were exposed to a range of technical and "soft" skills and learning the business of saving lives whilst growing and sustaining their initial investments.

The rich variety of submissions - from products such mobile phone applications for training healthcare workers, to locally produced therapeutic food, to unique ways selling diagnostic equipment to health facilities, certainly, is a huge step forward in our quest to accelerate health outcomes in Nigeria. What has been even more fascinating at the Nigeria Health Innovation Marketplace is that many from amongst the range of ideas are prototyped or piloted and several are ready to go to scale.

Access Bank has been a galvaniser of private sector support, expertise and mentorship through the Private Sector Health Alliance of Nigeria and will offer technical support and mentorship to those who eventually emerge winners of the competition.

Nigeria Health Innovation Challenge Awards

The GMD/CEO of Access Bank, Herbert Wigwe, hosted the Health Innovation Challenge Awards at the occasion of Health Innovation and Impact Investment Summit organised by the Private Sector Health Alliance of Nigeria.

This was focused on recognizing and rewarding those who have taken the leap of faith and invested their intellect and resources to solving some of the most daunting challenges we face in health sector in Nigeria. The awards event also kick-started a very pivotal conversation around critical market failures and ensuring that innovators such as these, obtain access to capital and sustainable financing.

Over the last twelve months, the Health Innovation Challenge went through massive campaigns and rigorous internal and independent assessments to identify people and organizations, who in various corners of Nigeria, in all geo-political zones, are on the path of disrupting healthcare challenges. These bold

individuals and their teams focused on healthcare service delivery, medical technologies, locally manufactured commodities and even healthcare financing, in different ways, in a bid to take us down paths that achieve the result of better health outcomes in Nigeria.

The unique thing about them however, is not just their disrupting thinking but that they have modelled their theories of change and innovations to be viable, profitable and sustainable for years to come. This is a shift of the lens through which we have seen healthcare, which is that it is not merely a public good for which we rely on government but also that the private sector can play a central role in expanding citizens' access to better quality.

From among over 42 innovations that went through the business development boot camp, 12 of these innovators were adopted into an accelerator program and 6 innovators were rewarded with various amounts of grants. These grants, given by Access Bank and the Private Sector Health Alliance are based on expert reviews of innovations' potentials to save lives and their ability to self-sustain after this seed stage catalytic funding has been granted.

INTERNATIONAL DAY OF PERSONS WITH DISABILITY

According to the United Nations, some 10 percent of the world's population, that is, approximately 650 million people, live with a disability. They are the world's largest minority, and about 80 per cent of them live in developing countries. Among the world's poorest people, 20 per cent have some kind of disability. Women and girls with disabilities are particularly vulnerable to abuse. Persons with disabilities (PWD) are more likely to be victims of violence or rape, and are less likely to obtain police intervention, legal protection or preventive care. About 30 per cent of street youths have some kind of disability, and in developing countries, 90 per cent of children with disabilities do not attend school. Recent statistics from the Federal Ministry of Women Affairs reveal that there is a 3.2% prevalence of PWDs thereby suggesting that 4.8million Nigerians are living with one form of disability or the other. However, given data collation challenges in Nigeria, there is a widespread belief that PWDs in Nigeria are about 20million.

The needs and rights of persons with disabilities have been high on the United Nations agenda for at least three decades. Most recently, after years of effort, the United Nations Convention on the Rights of Persons with Disabilities and its Optional Protocol was adopted in 2006 and entered into effect on 3 May 2008. Since then, the United Nations has dedicated December 3 annually for the commemoration of the International Day of Persons with Disabilities (PWD). According to UN Secretary General, Bank Ki Moon, the 2015 commemoration is to be marked in the wake of the adoption of the ambitious 2030 Agenda for Sustainable Development. This global blueprint for action summons us to "leave no one behind".

In commemoration of the 2015 International Day of Persons with Disabilities, Access Bank in partnership with Hacey Health Initiative and the US Consulate hosted an event tagged "PWDs Heroes Gathering" aimed at creating awareness, education and inclusiveness for PWDs that will enable them lead a healthy and productive life.

The program which created a platform for engagement, awareness and education on challenges and opportunities of PWDs, also positioned Access Bank alongside the US Consulate as supporting global efforts at achieving the Sustainable Development Goals and including PWDs in wider society. It featured:

- **Disability Narratives**: A movie that showcases great ability in what people call 'disability'. This movie highlighted the stories of PWDs and how they have been able to overcome the daily challenges they are faced with, in living productive lives.
- **Needles Eye**: This is a story book on disability written by Ms. Ngozi Ukpai-Okoro, a visually impaired graduate of the University of Lagos. The book highlights the story of the author, showcasing various challenges of being a person with disability and how to live inclusively in the broader society.
- **Inclusive Dialogue:** This session discussed the challenges and opportunities of the PWDs. PWDs worldwide face many barriers to inclusion in many key aspects of society. As a result, people with disabilities do not access to society on an equal basis with others, which includes areas of transportation, employment, and education as well as social and political participation.

The right to participate in public life is essential to create stable democracies, active citizenship and reduce inequalities in society. By promoting empowerment, real opportunities for people are created. This enhances their own capacities and supports them in setting their own priorities. Empowerment involves investing in people - in jobs, health, nutrition, education, and social protection. When people are empowered they are better prepared to take advantage of opportunities, they become agents of change and can more readily embrace their civic responsibilities.

Key stakeholders represented at the event include Joint National Association for Persons With Disability, Lagos State Office for Disability, Anglo Nigeria Welfare Association for the Blind, National Association for the Blind, media (traditional and online), civil society organisations and multilateral organisations.

COMMEMORATION OF WORLD AIDS DAY

World AIDS Day is held on the 1st December each year and is an opportunity for people worldwide to unite in the fight against HIV, which develops to AIDS, if not discovered and treated on time. The World AIDS Day enables individuals and organisations show their support for people living with HIV and to commemorate people who have died. World AIDS Day was the first ever global health day, held for the first time in 1988.

In Nigeria, national data indicates a low HIV testing rate with only 17% of young people in Nigeria knowing their HIV status. According to UNICEF report, there were approximately 2 million new HIV infections in 2014 with 620,000 new cases occurring among young people aged 15-24.

Also, statistics from UNAID indicates that approximately 210,000 people died from AIDS related illnesses in Nigeria in 2013 accounting for 14% of global deaths.

Given Access Bank's commitment to fighting HIV/AIDS across Sub-Saharan Africa, it partnered with HACEY Health Initiative to carry out voluntary HIV counselling and testing among young people at the NYSC orientation camp in Lagos state.

The program was implemented by 20 trained HIV counsellors and testers. Social mobilization for HIV counselling and testing was carried out to provide young people in the NYSC camp with adequate information and support about all aspects of HIV counselling and testing. An important aspect of the mobilization was the provision of HIV information through information, education and communication (IEC) materials and one on one engagement sessions. A total of 1100 youth corpoers were reached through the IEC materials.

Voluntary testing of young persons was implemented using standard procedures and kits. Confidentiality of results and individuals was maintained. Cases of sexual transmitted infections and HIV were referred to health facilities for management. A total of 657 persons volunteered to be tested whilst a total of 689 persons received counselling. However, 9 infection cases for were referred to health facilities for syndromic management (4 HIV positive and 5 Sexually Transmitted Diseases).

Another group of 1280 youth corpers were reached out to, through their participation at the movie screening of Inside Story, a deliberate activity aimed at creating awareness and education on HIV/AIDS. "Inside Story" tells the story of Kalu, a gifted football star whose journey to soccer stardom is complicated when he learns that he is HIV-positive. What follows is an entertaining and educational ride that follows Kalu and the virus within his young body.

The movie provided enlightenment on the potential risks, perceived vulnerability to HIV, myths surrounding the spread of HIV and describes the dynamics of the virus in the human body. Highlights of the screening included a question and answer session and a short lecture.

SUSTAINABILITY AWARENESS WEEK

In line with the plan to increase the level of awareness and understanding of Sustainability amongst our stakeholder publics (internal and external), the Bank organised the Sustainability Awareness Week. Given that employee engagement is at the core of Access Bank's Sustainability programmes, the week was further utilised to refresh and deepen staff awareness, knowledge, skills and mastery of sustainability-related issues. This also aligns with the global adoption of the Sustainable Development Goals (SDGs), the global agenda which presents an integration platform for employees personal, professional and social investment without which it's difficult to fully realize our sustainability goals.

The Access Bank 2015 Sustainability Awareness Week held from November 9 – 13, 2015 and the week was utilised to provide awareness and information to staff on the basic issues of sustainability whilst mobilizing fresh commitment to the ideals of sustainable living. The Sustainability Awareness Week created the opportunity for employees to learn new things, discover how they can get involved and explore sustainability-related issues that are relevant to them.

Objectives

- To create a robust awareness about sustainability activities of Access Bank within the bank and with other relevant stakeholders
- Improve knowledge of staff members on sustainability issues and how it affects their daily activities
- Promote healthy and sustainable living among staff members
- Advocate for environmental sustainability (to reduce negative impact of human activities on earth).

Activities/Platforms of Engagement

- Short email from GMD/CEO, Herbert Wigwe on essence of Sustainability, the Bank's Sustainability efforts and the week's agenda.
- Awareness and sensitization through electronic mail, employee central, social media, screen savers
- Trainings offered by sustainability experts and certifications for staff and NGOs.
  - Sustainability Awareness Workshop - Certificate information course for staff on Sustainability.
  - CSR Training for Civil Society Organisations/NGOs - An externally-focused initiative. The training helped develop local capacity.
  - (MyPSI) My Personal & Professional Social Investment Workshop - Certificate course for staff on impacting the community
- Introduction of Green lunch to the menu at the staff canteen
- Movie screening
- Green Drinks at the Access Recreation Centre

Sustenance Plan

An engaged workforce strengthens company performance. Employees who invest in Access Bank's success and sustainability performance are more likely to perform well, promote our brand, and stay with the Bank. They also enhance the quality of the relationships we build with our customers, communities, and other stakeholders.

To this end, the Bank will continue its Sustainability communication in order to empower employees to make a change through their own sustainable actions. More importantly, employee engagement on sustainability will help create a values-driven culture of collaboration, higher employee morale, increased productivity and innovation within the Bank.

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In view of the above, the following activities are outlined to create and sustain awareness of sustainability among staff of the Bank at all levels:

Focus Area	Activities/Initiatives
Internal Communications	Periodic communication to sensitise staff on innovative ways to go green including the following: • Green transportation: car-pooling and car-free living • Waste management: water management tips • Dual flush systems • Travel: eco-friendly travel tips, carbon offsets, vacation to green spaces • Reduce & Compensate CO2: 'Your Green Idea' for staff to share their ideas on innovative ways to reduce, reuse and recycle • Platforms: • Email communication to all staff • Employee Central Banners • Screensavers • Social media engagements • Inside Access newsletter
External communications	• Press releases • Online media engagements • Internal communications • Celebrating UN days on social media • Employee volunteering video
Knowledge Management	• Staff engagement via quizzes • Sustainability Report • Online sustainability courses • Sustainability Forum/Training/Courses Platforms: - Employee Central - School of Banking Excellence
Health, Safety, Human Rights	Initiatives such as: • Human rights communication • First Aid Training and deployment of First Aid Kits • Awareness of healthy diet and lifestyle Platforms: • Employee Central • Access Recreation Centre (ARC) • Social media engagements • Press releases
Community Investment	• Employee volunteering scheme • Bank-sponsored community development projects • CEO Award for best employee volunteering team

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LAGOS STATE E-WASTE POLICY STAKEHOLDER REVIEW SESSION

Access Bank partnered with the Lagos State Government on the stakeholder review session of the Lagos State e-waste policy. The policy was initiated by the Lagos State government in view of the environmental and health challenges created by e-waste. Global problems associated with improper management and handling of e-waste as well as the rapid advances in Electrical and Electronic technology has led to an increase in the amount of obsolete Electrical Electronic Equipment in our environment.

Technological innovations have shortened the average life-span of electric and electronic equipment (EEE) resulting in rapid turnover of EEE. Consequently, large amounts of waste EEE (WEEE) are constantly generated worldwide. Approximately 80% of the e-waste of developed countries is exported to developing countries and Nigeria ranks among the top ten importers of e- waste. E-waste and WEEE contain substantial amounts of reusable materials that can be recovered in the form of secondary raw materials. However, e-waste and WEEE also contain significant amounts of hazardous substances such as Arsenic, Cadmium, Lead, Polychlorinated biphenyls (PCBs), etc.

Nigeria is a signatory to the Basel Convention on the Trans-Boundary Movement of Hazardous Materials and as a result bound by the Resolution of the Basel Convention, 1989. Following global trends, e-waste is one of the fastest-growing waste streams in Lagos State and as is the case in some other cities, e-waste management has not received sufficient attention in Lagos state. For the successful implementation of any waste management plan, the availability of sufficient and accurate information on the quantities and composition of the waste generated and on current management conditions is a fundamental prerequisite. At present, in Lagos state, there is no available and accurate information that describes the characteristics and generation rate of e-waste or the actual practice of management and handling of the waste.

To develop an e-waste policy, the Lagos State Government in collaboration with Environmental Law Research Institute (ELRI) and Basel Convention Coordinating Centre for the African Region (BCCC-NIGERIA) held the first International Summit on E-waste in Nigeria in 2011. The theme of the Summit was Regulation and Management of E-waste in Nigeria. This Stakeholders' Review Meeting is a follow-up to the 2011 meeting and it was to review the draft e-waste Policy for Lagos State developed by a consultant. This meeting hosted by the Lagos Environmental Protection Agency (LASEPA) in strategic partnership with Access Bank Plc and MTN, was held at the Access Bank headquarters in Lagos on the 20th November 2015. Two hundred and two (202) participants including the media attended the one-day meeting which was declared open by the Honourable Commissioner of Health, Dr. Jide Idris.

The Goals of the policy are:

- to foster sustainable development in the State through Environmentally Sound Management of E- Waste,
- Reduction of cost and environmental impact from e waste,
- Improve the efficiency of procurement, use, and end of life management of electronic equipment

The Objectives of the policy are:

- To establish a State governance framework to coordinate and harmonise the implementation of State-level e waste environmentally sound management activities and initiatives;
- To identify all e-waste stakeholders within the State and establish the institution of a collaborative Public Private Partnership (PPP) model for E-waste environmentally sound management and decision making in Lagos State.
- To assign rights and responsibilities of stakeholders under the e-waste environmentally sound management program.
- To establish a State governance framework to coordinate and harmonise the implementation of State-level e-waste environmentally sound management activities and initiatives;
- To identify all E-waste stakeholders within the State and establish the institution of a collaborative Public Private Partnership (PPP) model for e-waste environmentally sound management and decision making in Lagos State.
- To assign rights and responsibilities of stakeholders under the e-waste environmentally sound management program.
- To develop enforcement mechanism for take-back system that requires Producers/ Assemblers/ importers and distributors/ sellers to take back old and end of life products.
- To institute the funding mechanism/e-waste fund for initiatives of the e-waste program and apportioning financial obligations for Stakeholders in line with agreed models.
- Facilitate resource mobilisation for the implementation of identified activities and initiatives on e-waste management.
- Identify priority action areas, for the (a)Prevention, minimization, recycling, recovery and disposal of e-waste taking into account social, technological and economic concerns of the State;
- Promote capacity building efforts through inter alia education and training; public awareness; research and development; technology development and transfer; and information and knowledge management;
- Promote research and observations through monitoring, detection, attribution and model prediction to manage e-waste in an environmentally sound manner;
- Support the mainstreaming of environmentally sound management into State planning, procurement and development processes.

Opening Ceremony

The Honourable Commissioner of Health, Dr. Jide Idris represented His Excellency the Governor of Lagos State. The Group Managing Director of Access Bank Plc. represented by the Executive Director of Personal Banking Division, Mr. Victor Etuokwu, gave the welcome address. He enunciated the rising problem of electronic wastes, which globally has reached 40 million tonnes annually. He emphasized the need for a policy to guide the handling of e-waste before it assumes epidemic proportions. The General Manager/Chief Executive Officer, Lagos State Environmental Protection Agency (LASEPA), Engr. Adebola Rasheed Shabi (MNSE) delivered the welcome address. He enunciated the rising problem of electronic wastes, emphasizing that government needs to find a lasting solution to the problem before it assumes epidemic proportions. He charged the corporate bodies to invest more on sustainable business.

Goodwill messages were given by the UNIDO country representative Mr. Yomi Banjo, MTN, Dr. Emmanuel Okoh, Nigeria Institute of Advanced Legal Studies, Prof. Oladele Osibanjo, Executive Director, Basel Convention Coordinating Centre for the African Region who spoke on Global and National Perspectives on E-waste. The Governor represented by Dr. Jide Idris in his Keynote Address spoke about the health implications of e-waste pollution.

Technical Plenary Sessions

The Resource person for the Technical Plenary Session was Mrs. Olakitan Oluwagbuyi and was an overview of the Draft E-waste policy document

The meeting focus was on:

- Review the draft policy and adopt the document as prepared by the Consultant.
- Validate the policy and forward same for passage into law by the legislature.

Critical Issues

The meeting highlighted the following critical issues:

- Sustainable green procurement
- Environmental management system and pollution control for facilities in recovery, recycling and disposal operations
    - Producers take back of e-waste through a pro or individual action
- Funding mechanism initiatives for the e-waste program

Observations

1. The existing government policy and regulation in the management and control of e-waste in Nigeria is inadequate and insufficient for proper management.
2. Volume of obsolete PCs generated in developing regions will exceed that of developed regions by 2016 – 2018
3. Nigeria is estimated to be one of the fastest growing users of the internet and the world's fastest growing market for mobile users.

4. EEE contains hazardous and toxic substances which if not properly handled may be released into the environment thereby posing environmental and human health risks.
5. Recent studies have revealed a phenomenal development that by 2016 the developing countries will generate twice as much e-waste as developed countries.
6. Crude E-waste management occurs in the informal sector of the economy involving people who are ignorant of the hazards of exposure to toxins in e-waste with children and women becoming most vulnerable.
7. There is lack of effective take-back and Extended Producer Responsibility (EPR) for end-of-life Electrical Electronic Equipment (EEE) in Nigeria.
8. National infrastructure for formal recycling of e-waste in Nigeria is also non-existent.
9. There is inadequate awareness and public education on the problems associated with importation of near-end-of-life and end-of-life EEE in the country.
10. WEEE or e-waste, though an emerging problem can be a very valuable source of secondary raw materials and also an economically viable industry if they are sorted, handled and treated properly.
11. Improper disposal of e-waste can cause soil and water contamination, while burning will result in toxic emissions and air pollution.

Recommendations

Against the background of the foregoing issues, participants called on Government and other key stakeholders to:

1. Establish a State governance framework that will coordinate and harmonise the implementation of the State-level e-waste environmentally sound management activities and initiatives;
2. Lagos State will only purchase from companies that are eco-friendly, as the policy helps to regulate our electronic markets to avoid flooding with new products that are not eco-friendly and are substandard in quality.
3. Packaging materials should be biodegradable
4. Training procurement staff on what to look out for in buying any product
5. Sensitization/ awareness of both vendors and end users/and general public
6. Quality control, verification and certification Authentication and validation of procured goods. Green vendor materials, checklist for green vendor certification
7. There is need for effective policy, law and regulation for the environmentally sound management of Waste Electrical Electronics Equipment (WEEE) in Nigeria;
8. There is need to domesticate relevant international laws and treaties, (e.g. Basel Convention);
9. A massive and sustained public enlightenment and awareness campaign on Electrical Electronic Equipment (EEE) should be embarked upon by all stakeholders;
10. Capacity building and certification scheme on Waste Electrical Electronics Equipment (WEEE) for all sectors should be embarked upon;
11. Effective multiple collection strategies and recycling centres should be established;
12. Waste Electrical Electronics Equipment WEEE recycling plants should be established in compliance with national and State environmental regulations;
13. National Environmental Standards and Regulations Enforcement Agency (NESREA) in collaboration with State EPAs should embark on assessment program for all stakeholders in the e-waste sector.
14. The export of Used Electrical and Electronic Equipment (UEEE) to Nigeria should not be banned, but controlled as it provides opportunities for employment, poverty alleviation, recycling business, and the bridging of the digital divide.
15. All regulations related to e-waste management should be enacted with inputs from all stakeholders and avenues should be created for stakeholders to make inputs whenever such regulations are being made.
16. The Federal government should speedily conclude the National E-waste policy;
17. Producers of Electrical and Electronic Equipment (EEE) should be responsible for final disposal of their products;
18. ISO system should be put in place by individual organisations from where all the steps can be followed strategically by various categories of organisations. Examples include ISO14001. Such systems must be internationally approved.
19. Original Equipment Manufacturers (OEMs) should embrace green design for re-use and for recycling;
20. Need for operational guidelines for the policy
21. Producers should establish effective take back and recycling schemes for end-of-life products in Nigeria as similar schemes already exists in developed countries.

22. There should be capacity building for National, State and Local government authorities in collaboration with the informal sector in Environmentally Sound Management (ESM) of e-waste;
23. Need to develop a database to identify sources and quantities (documentation) by regulatory bodies
24. Need to establish buyback systems to cater for recycling of all identified products
25. There should be an arrangement for separation and collection of e-waste from homes and organizations. Regulatory authorities should work together ie LAWMA & LASEPA to ensure that sorting is encouraged from source. LAWMA should educate its PSPs to encourage sorting from source to recycling
26. LASEPA must have a procedure that all stakeholders will adhere to for all stages of ewaste management. These procedures must be incorporated in the EMS to ensure sustainability of the system.
27. EPR should be made mandatory and enforcement model should be determined by the regulatory authority
28. LASEPA should organise periodic stakeholder fora to further sensitize and educate the citizenry so that implementation can be effective.

UNICEF Charity Shield Polo Tournament

Access Bank has always remained committed to its social responsibility drive. Consequently, the Bank continuously seeks and seizes opportunities to demonstrate this commitment by contributing to external initiatives that align to its strategic focus areas for sustainable human development, both in the local and global communities. The 2015 UNICEF Charity Shield Polo Tournament is one of such prominent initiatives, which was sponsored by Access Bank.

The 2015 edition of the annual Access Bank-UNICEF Charity Shield Polo Tournament was held at the Fifth Chukker Polo Resort in Kangimi, Kaduna State from 3rd to 7th June, 2015. The range of events which featured celebrities from different parts of the globe, proved to be yet another platform for supporting orphaned and vulnerable children in Northern Nigeria.

The Polo Tournament has its root in the "Emir of Katsina Charity Shield Polo Tournament" which was inaugurated by the Fifth Chukker Polo and Country Club in 2003 as a fund-raising platform to support local charity organisations. Each year, the tournament is geared towards UNICEF's intervention projects for orphans and vulnerable children and has over the years become one of the biggest and most attractive international sporting and fund-raising events in the country.

In partnership with the Fifth Chukker Polo club, Access Bank raised more than N900 million for UNICEF projects towards helping and supporting vulnerable children, through the Charity Shield Polo Tournament. Also, proceeds from the sale of memorabilia at the annual tournament were channelled into UNICEF's cause, comprising the provision of comfortable shelter for the orphaned and vulnerable children. This was demonstrated through commissioning of housing projects in a number of Local Government Areas in Kaduna State.

As Nigeria's most innovative financial power house, Access Bank's long term commitment to the prestigious UNICEF Charity Shield Polo, has received official approval from the Kaduna State Government. The Kaduna State Governor, Alhaji Ramallan Yero, commended the unequalled involvement of Access Bank in promoting Charity, Polo and Sports generally in the country. In his words, Alhaji Yero stated "We are happy with Access Bank and Fifth Chukker for taking the mantle of supporting UNICEF in its campaign of engaging our teeming youths positively through polo and other charitable activities and I would urge them not to rest in their efforts."

Being the main sponsor of the 2015 Charity Shield Polo Tournament, Access Bank presented a N10 million donation to UNICEF.

The West Africa Trade and Commodity Finance Conference

At Access Bank, we hopeful about the future of business in Nigeria, and we are very confident of the growth potentials of various key sectors such as agriculture, manufacturing, infrastructure development amongst others, for driving development in the country. As a Bank, we are really looking forward to that future, even as we set ourselves up to finance it. In view of this, Access Bank sponsored the 6th edition of the West Africa Trade and Export Finance conference, an event organised by the Exporta Publishing and Events in Lagos, at the Eko Convention Centre on the 4th and 5th of February, 2015.

The West Africa Trade and Commodity Finance Conference is one of the foremost trade finance conferences in West Africa, convening typically over 200 local, regional and international delegates annually to discuss new business opportunities within the well-established and emerging trade and commodity sectors.

Using a range of conversational tools such as specific transaction case studies, roundtable discussions, onstage interviews, and live question and answer sessions, the two-day event brought together delegates from Corporate, Banking and Financial Services Organizations to brainstorm and pool their thoughts and opinions on key market trends and issues emerging in each of these sectors ranging from agribusiness, to risk mitigation, to marketing, construction and infrastructure, to name a few. Dignitaries present at the conference included representatives from Dangote Group, Structured Business, Europe, Africa and Asia, Shoreline Energy International; Oando Refinery and Terminals, senior executives from Access Bank amongst many others.

The event culminated in a networking session on the 2nd day, which provided ample opportunity for attendees doing business in West Africa to establish new business contacts and build relationships with other key market players. These conversations and relationships are expected to be fertile grounds for springing up new business projects in our communities, generate more employment for the people, and also contribute to the economic and human development of the larger Nigerian society.

Power breakfast for small and medium scale entrepreneurs

Access Bank is not taking the bigger, stronger future alone; we are taking an army of growing businesses in our communities with us, using the power of finance and knowledge sharing. On that journey, the Bank has continued to reiterate the importance of grooming Small and Medium Enterprises (SMEs), as they are crucial to the sustained development of the economy.

To this end, Access Bank organised a variety of knowledge sharing events for SMEs in 2015, most notable of which was the "Power Breakfast" forum for customers, which held on Thursday, June 5, 2015 at Access Bank's Head Office in Lagos, Nigeria. At the event, senior officials from the Bank spoke to attendees, exposing them to the relevance of SMEs to the Bank, and the range of financing opportunities that the Bank avails to SMEs.

Titi Osuntoki, the Executive Director, Business Banking remarked that the Bank's competitive edge lies in its efficient electronic channels, trained and highly skilled workforce, competitive products and pricing, accessibility of loans and advances, support services, financial and business development advisory services which Access Bank provides to SMEs.

In addition, the Head of SME Support, Access Bank, Oyediji Atoyebi, informed that the Bank, in its quest to support small businesses, has evolved several strategies and products to help alleviate the funding challenges faced by SMEs. Oyediji assured attendees that Access Bank is now more ready to assist SMEs explore opportunities inherent in the large available market, increase awareness of the SMEs' role in the economy, obtain government finance intervention, provide access to overdraft line, trade finance, assets finance and other related facilities, including availing them investment account products that help manage surplus cash flows, providing acceptable yields for customers.

These SMEs have great potential for employment generation, improvement of local technology, output diversification and boosting of indigenous entrepreneurship. Hence why Access Bank, above many of our industry peers, will continue to extend impactful partnerships to SMEs in our communities.

WOMEN EMPOWERMENT INITIATIVES

In recent years, amidst increased awareness that empowering women yields a high return on investment, many companies have collectively invested more and launched dozens of programmes to support women's economic empowerment. Majority of these programmes aim to expand women's employability, training and access to finance. However, for a woman to be economically empowered, she needs both the ability to succeed economically and the power to act on economic decisions.

The year 2015 was tagged by the international community as the year for action on gender equality. In line with this, Access Bank launched landmark initiatives aimed at creating a platform for action on empowering women. Our efforts have positioned the Bank as a powerful ally in the global effort to ensure that all women can fully participate in and benefit from rising global prosperity.

Women History Month Programme: Make It Happen

As part of the Bank's commemoration of International Women's Day, Access Bank partnered the United States Embassy in Nigeria to inspire Nigerian women to be change agents in society. The event had in attendance the United States Ambassador to Nigeria, Jeffery Hawkins, Public Diplomacy Officer, US Consulate-General, Rhonda Watson, CEO, AD Consulting, Olajumoke Adelowo, CEO, Gemstone Consulting, Fela Durotoye, CEO, Rise Networks, Toyosi Akerele, and women advocate/journalist, Adesuwa Onyenekwe.

Participants at the event were inspired through panel discussions, short drama, and presentations to play pivotal roles in the country's development. This is in line with the Access Bank W initiative which is about empowering, inspiring and connecting women.

Access Bank Empowering Women through Technology

As part of activities to commemorate the International Women's Day 2015, Access Bank organised a workshop for women on how to become information technology compliant. Access Bank believes empowering women cannot be impactful without the use of technology to drive business, hence the focus on equipping women with technology which is the currency for engagement in the 21st century.

The event which had in attendance former Minister of Education, Oby Ezekwesili, and Minister of Information, Communication and Technology, Ms. Omobola Johnson also highlighted Access Bank's partnership with Wildfusion Digital Centre on a 12-month programme to train over 500 women on the use of information technology for business growth.

Bell Ringing for Gender Equality

Access Bank in partnership with the United Nations Global Compact and the joined the Sustainable Stock Exchange initiative, held a memorable bell ringing event for women on the floor of the Nigerian Stock Exchange (NSE) on March 09, 2015. The highlight of this bell ringing ceremony is the pivotal role of the private

sector in empowering women in the workplace, market place and community. This helped to raise increased awareness about the importance of gender equality to business and recognise how the Women Empowerment Principles – a joint initiative of the UN Women and UN Global Compact- can support action on advancing gender equality.

The "W" Initiative

Access Bank unveiled the "W" initiative to accelerate a new and stronger wave of hitherto scanty female entrepreneurs in Nigeria. In addition to financial inclusion, the "W" initiative is a one-stop center of all of Access Bank's women empowerment offerings. Some of these include capacity building programs exclusive to women, mentoring programmes, and maternal health services, all aimed at helping to build a bigger, stronger and more sustainable society.

Under the "W" initiative, participating women and their families have access to a wide range of opportunities. Part of these privileges includes access to loans and credit facilities; access to the 'W' community in which they can get insights concerning family matters and finance matters. In addition, 'W' community also provides women with access to information about several value-adding special offers for the home, including specially discounted offers as well as freebies on health, beauty and fitness.

Indeed, "W" is all about raising and grooming and sustaining –in communities around us – a continuing generation of women that are inspired, healthy, connected and empowered. It is Access Bank's commitment to banking women. All of these exciting initiatives are hosted on the "W" initiative website, www.thewcommunity.com, an online community for Access women.

Since its inception, millions of Naira has been spent on "W" and its component initiatives.

'W' AWARDS

Access Bank hosted its inaugural W Awards, a first-of-its-kind awards ceremony to celebrate Nigerian women who defy all odds to stand out in career, commerce and the community. The W Awards is designed to discover and commend women who have dedicated their time and energy to becoming a beacon and model for other women to emulate. Success in the W Awards is not dependent on affinity with any organization or person. Rather, it is about recognizing quality and impact.

The award categories and winners are:

- The W Female Entrepreneur of the Year – Bukky George (CEO, HealthPlus Ltd & Casabella International)
- The W Young professional of the year – Rashidat Adebisi (CFO, AXA Mansard)
- The W Seasoned professional of the year – Iquo Ukoh (ED Marketing Nestle)
- The W Amazon of the year (W and Family):

– Professor Grace Alele Williams (First Nigerian Woman to become the head of a Nigerian university, the University of Benin)

– Chief Folake Solanke (First Female Senior Advcate of Nigeria)

– Professor Bolanle Awe (First Female Professor of History)

COMMUNITIES AND THE WIDER SOCIETY

With the objective of promoting women leadership and celebrating the transformative power of women, the W awards will continue to honour and recognise women across the above categories who, through their achievements and contribution, have impacted immensely on the economic and social development of Nigeria.

Kindly visit http://thewawards.com/the-w-awards/ for more information.

'POWER OF 100...WOMEN WHO HAVE HELPED SHAPE NIGERIA' BOOK

Access Bank launched the 'Power of 100' in 2015. It is a compilation of achievements of women who have in one way or another made a significant impact in the development of Nigeria as a country. Impact was recognized for various sectors of the society such as Arts & Culture, National Leadership, Business, Philanthropy, Communications, Professions, Community Action, Public Service, Corporate Achievement, Religion, Science &Technology, Education, Social Justice, Entrepreneurship, Sports, Global Action, Volunteerism, Health & Welfare, Women's Rights, Leadership etc.

There were public nominations for inspirational women whose actions and contributions will inspire the actions of Nigerian women for generations to come.

Kindly visit http://thewawards.com/the-w-awards/ for more information.

MATERNAL HEALTH SERVICE SUPPORT (MHSS)

Maternal Health Service Support is a key component of the 'W' Initiative and it is a social impact product. The service provides women with discounted financing for Natal Support, Dental and Orthopaedic procedures, Weight loss procedures, various fertility treatments such as In Vitro Fertilization (IVF), Intrauterine Insemination (IUI), Gestational Surrogacy, Intra-Cytoplasmic Sperm Injection (ICSI), Myomectomies, Hysterectomies, Endometriosis as well as other specialised procedures, whether local or international. Since its launch in 2014, 51 women have benefited from the financing support to cover a range of procedures.

On June 14, 2015, the first baby conceived through an IVF procedure financed under MHSS was delivered and there have been other successful procedures afterwards such as fibroid treatments, pregnancies from IVF, three births as well as a successful infant bone surgery.

The MHSS program has improved women's access to quality health care which has also led to the increased patronage of partner clinics and hospitals.

HOSPITAL FACILITY UPGRADE SUPPORT SCHEME (HFUSS)

Inadequate skills, equipment and facilities has also been identified as one of the barriers to quality healthcare. In response to this need, Access Bank developed a financing scheme, Hospital Facility Upgrade Support Scheme (HFUSS), tailored to the needs of healthcare providers for the purchase of medical equipment and the expansion of their health facilities.

Since its introduction, up to 30 hospitals have benefited from the financing scheme and have been able to expand their capacity to provide quality healthcare in Nigeria.

CAPACITY BUILDING AND TRAININGS

Access Bank hosted capacity building and networking sessions for 15,000 women across several industries on digital and business skills acquisition, Health and Well Being, Real Estate Investments, Personal Financial Management and Business Development, Family building, to mention a few.

Following the Bank's ecosystem approach, the initiative focuses on women-led businesses, faith-based organisations, hospitals, schools, women-focused associations and hospitality.

In addition, 100 women were trained on the use of digital tools that enabled them to communicate more freely, access information and amplify their voices. The program provided women across various industries with practical skills in using digital tools and mobile technologies for personal development, increasing their career opportunities and growing their businesses online through targeted lead generation and customer engagement.

ACCESS WOMEN NETWORK

Violence (sexual/physical) against women, and girls has gradually become an endemic part of our culture. More recently, there has been a wave of crimes against women and children in the North-eastern part of Nigeria and conflict areas in Africa. Violence against women is not confined to any particular political or economic system; it cuts across boundaries of wealth, race and culture with millions of women and girls beaten by their partners, subjected to forced sex, or genital mutilation.

As part of global efforts to end violence against women, the United Nations has dedicated November 25 – December 10, 2015 to raising awareness and increasing political will to prevent violence against women globally. To further address this global pandemic, Access Women Network (AWN) in partnership with Genesis House hosted key stakeholders (policy makers, law enforcement personnel, therapists, private sector, and nongovernmental organizations) to the **Empower Women to End Violence** Seminar. The seminar held at Access Bank Head Office on Thursday, November 26, 2015

The keynote speech was delivered by Former Member of Nigerian House of Representatives, Ms. Abike Dabiri-Erewa. From this seminar, the AWN will continue advocacy, awareness and solution oriented activities through post conference partnerships with Genesis House, a nongovernmental organization committed to rehabilitating sexually abused girls and young women

This seminar sought to spread the message of human rights as well as highlight promising best practices, emerging issues and address solutions to the pandemic that threatens the very peace of the human race.

AWN PARTNERSHIP WITH GENESIS HOUSE

The Access Women Network (AWN) is an initiative of the female employees in Access Bank. It is the platform women in the Bank use as a group to effect positive impact on the society.

AWN partnered with Genesis House – an NGO that is focused on the rehabilitation and integration of sexually abused individuals and victims of drug addiction, to build hostels and a 100-capacity theatre to empower more disadvantaged women and vulnerable girls. The following events were organized to raise funds for this cause:

a) Walkathon
Access Women Network organized a Walkathon on the 23rd of April, 2016. The Walkathon was an initiative in support of Genesis House. It was put together to further raise awareness on the need to empower and support vulnerable young women in the society.

a) Adire Challenge
The Adire challenge was an initiative put together in support of Genesis House. The challenge cut across both Access Bank staff and external bodies in support of the charitable cause. AWN members wore a touch of Adire on every Friday in April, while their images were shared on the AWN Instagram platform. AWN members from different units in the Bank participated in the initiative, as different images were sent in from various branches nationwide.

About 2,500 participants drawn from Corporate Nigeria, Government, Diplomatic Community and Schools participated in the walk. A total of N30, 401, 500 (Thirty Million, Four Hundred and One Thousand, Five Hundred Naira) was raised for Genesis House.

Table 16: Community development and investment projects (Bank and employee volunteers)

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
Education	Educational empowerment/Computer Literacy Initiative. Recipient: • Pacelli School of the Blind Volunteer Unit: • Corporate Counsel Infrastructural Contribution • provision of two (2) laptops, one (1) Internet modem, Internet subscription for six (6) months Attitudinal Contribution: • organising reading classes and inspirational sessions for students of Pacelli School for the Blind Impact: • making teaching easier and faster • installation of text-to-speech software that talks and enables students to carry out commands they hear	210,000.00	120	197,260.27	407,260.27

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
Education	"A-Word-A Day" Education Initiative. Recipient: • Olomu Primary School, Ajah, Lagos Volunteer Unit: • Customer Experience Infrastructural Contribution: • 10 pieces of new plastic tables • 40 pieces of new plastic chairs • 80 pieces of 20-leaf notebooks • 50 pieces of pencil sharpeners • 50 pieces of erasers • 5 dozens of pencils • 30 pieces of "New Trends in English Language" Textbooks • 30 pieces of "New Trends in Mathematics" Textbooks • 60 pieces of "Compendium Fine and Creative Art" Textbooks Attitudinal Contribution: • Volunteering staff time for teaching pupils	121,750.00	20	123,744.29	245,494.29
	School Renovation Project Recipient: • Bonny Camp Primary School, Lagos Volunteer Unit: • Personal Banking Group Infrastructural Contribution: • Classroom furniture • Drilling and Installation of Boreholes pumping machine and 2 water tanks • Electric Fans and other electrical fittings and fixtures. • Patching and Painting of Toilet walls, Fence walls and internal walls of classroom • Installation of additional water closets.	2,681,500.00	432	258,064.00	2,939,564.00
	Support our School Initiative Recipient: • Ikosi Primary School, Lagos Volunteer Unit: • Internal Audit Infrastructural Contribution: • Renovation of drainage channel • Re-flooring of classrooms • Replacement of windows with steel windows • Painting of school fence building and replacement of doors • Provision of 10 new fans and 18 toilets	600,000.00	50	108,012.96	708,012.96

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
Education	Supporting the Blind Recipient: • Nigerian Society for the Blind (NSB) Volunteer Unit: • Centralised Operations Group Infrastructural Contribution: • Assistive technology items for the blind such as Perkins braille machines • 4 hostels for 40 people • Painting • Beds, mattresses, • 3 classrooms for 40 people • Manual typewriters for 20 students	13,700,000.00	420	1,260,000.00	14,960,000.00
	Computer Literacy Initiative Recipient: • Gbara Community School, Lagos Volunteer Unit: • Information & Communication Technology Infrastructural Contribution: • -Computer education • -202 G1 Intel Dual Core - 3GHz Windows OS Micro tower + 18.5 inch LV1911 LED monitor • -Blue Gate BG650VA UPS • -Acer P1173DLP 3D Projector • -HP Office Jet PRO 8600 • -Furniture • -Swift 4G LTE (Business Plan 7am - 7pm daily, 24GB) • -PHCN Connection • -Local Area Connection	2,297,900.00	80	72,000.00	2,369,900.00
	Support our School Initiative Recipient: • Ikosi Primary School, Lagos Volunteer Unit: • Internal Audit Infrastructural Contribution: • Renovation of drainage channel • Donation of teaching aids to the Atunda Olu School for the Physically Blind and Mentally				

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
Education	Support for Children living with Down Syndrome Recipients: • Down Syndrome Society of Nigeria • Atunda Olu Primary School • Patmos Orphanage Contribution: • Charity walk to raise awareness and support for vulnerable children • Contribution to Therapy Pool Facility • Partnership with the Down Syndrome Association of Nigeria - Sponsorship of heart surgery • Building and furnishing of the infant section of Atanda Olu School • Provision of borehole for Patmos Orphanage • Art exhibition for vulnerable children, photography, T shirts and other expenses • Charity Bake Sale/Meet the Stars - a fund raising initiative supported by celebrities such as Basketmouth, Miss Tourism, Mr. Nigeria 2007, Lynxx Expenditure Breakdown: • Sponsorship of heart surgery -N1, 873, 000 • Building and furnishing of infant section, Atanda Olu School -N242, 000 • Borehole Project - N600, 000 • Event activation for vulnerable children - N200, 000	2,242,000.00	1,632	1,073,856.00	3,315,856.00
	Renovation of a block of six classrooms at Keke N/ Primary School, Agege • Replacement of electric bulbs • 100 chairs and 20 roundtables	200,000.00	38	108,100.24	308,100.24
	Donation of 50 furniture to students of Epetedo High School • 17 new white boards	215,000.00	30	55,978.38	270,978.38
	Award of N250,000 for business plan winner for the 2nd Lagos State Enterprise Day	250,000.00	0	0.00	250,000.00
	Delivery of Ultra-Modern Home Economics Laboratory to Oduduwa Senior Secondary School, Lagos	2, 122, 580	1, 230	413, 306.65	2, 535, 886.65
	Girl Child Mentoring Programme	0.00	30	10, 080. 60	10, 080.60
	Scholarship award to the best graduating student in 2015 who gained admission to a University. The recipient is a Petroleum Engineering student in the University of Lagos.	100, 000	0	0.00	100, 000

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
	Empowerment session and donation of key facilities to Lagos State Correctional Boys Centre	728, 462	15	5, 040.30	733, 502.3
	Cash donation as scholarship to support the secondary school education of orphans under the care of Lydia Women foundation.	100, 000	30	0.00	100, 000
	Support towards Murtala Mohammed Foundation's 2015 Education for Leadership & Sustainable Development Conference	5, 000, 000	0	0.00	5, 000, 000
	Support for School of Entrepreneurship	500, 000	0	0.00	500, 000
	Support towards CIPM Millennium Building Project	1, 000, 000	0	0.00	1, 000, 000
	Infrastructure upgrade (Provision of chairs, flat screen televisions, and construction of an entrance) for the General Hospital, Kaduna.	500, 000	20	50, 600.16	550, 600.16
	Save-a-Life Project (Corrective Surgery for Kids)	2, 500, 000	2, 160	37, 804.89	2, 537, 804.89
	Sponsorship of Friends Africa on World Aids Day Novelty Match	10, 000, 000	20	15, 630.12	10,015, 630.12
	Arts & Crafts Exhibition, and Documentary for Children living with Down syndrome	0.00	0	0.00	3, 700, 000
	Support for Empowerment Support Initiative Of Rivers State	1, 900, 000	0	0.00	1, 900, 000
	Support for Salvage Africa Building Project	1, 000, 000	0	0.00	1, 000, 000
	Support towards Dreamland Foundation	3, 500, 000	0	0.00	2, 000, 000
	Support towards Chike Okoli Foundation	1, 000, 000	0	0.00	2, 000, 000
	Support for Centre for Youth Studies	3,000,000.00	0	0.00	600, 000
	Support for the Women & Girls Summit 2015	5,000,000.00	0	0.00	5,000,000.00
	Support for the International Short Film Festival	5,000,000.00	0	0.00	5,000,000.00
	Saving One Million Lives Project	80,000,000.00	0	0.00	80,000,000.00
	Outreach Children's Helping Children Breathe Project	500,000.00	0	0.00	500,000.00
	Role of Women in Emerging African Democracies 2015	2,000,000.00	0	0.00	2,000,000.00
	Business Day Annual Giving Back Conference	2,000,000.00	0	0.00	2,000,000.00
	Sponsorship of Two Adolescents living with HIV/AIDS to the 20th International AIDS Day Conference in Melbourne, Australia	3,397,445.00	0	0.00	3,397,445.00

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
	Orphans and Vulnerable Children Secure Future Programme	2,000,000.00	0	0.00	2,000,000.00
	Africa Leadership Initiative West Africa	155,000,000.00	0	0.00	155,000,000.00
	Nigerian Conservation Foundation Walk for Life	2,000,000.00	0	0.00	2,000,000.00
	Ikoyi Junior Golf Challenge 2015	5,000,000.00	0	0.00	5,000,000.00
	CSR for Eniong Community	259,000.00			259,000.00
	Chirstopher Kolade Musical Excellence Awards	2,000,000.00			2,000,000.00
	UNICEF Charity Shield	10,000,000.00			10,000,000.00
	Partnership With International Short Film & Video Festival	5,000,000.00			5,000,000.00
	Furniture Supplied To Lagos State Treasury Office	5,289,735.98			5,289,735.98
	Supply Of Furniture To Lagos Treasury Office	1,763,245.33			1,763,245.33
	Support-Lagos State Environmental Protection Agency	2,500,000.00			2,500,000.00
	Partnership Support For Sustainability/Civil Society	2,000,000.00			2,000,000.00
	Training For My PSI Training Workshop	3,000,000.00			3,000,000.00
	Support For Sustainability 101	3,000,000.00			3,000,000.00
	Drilling Of Boreholes In Villages-Ogun /Oyo	1,260,000.00			1,260,000.00
	Support For Lagos State Security Trust Fund	50,000,000.00			50,000,000.00
	Partnership Support For 2015 Queen For Queens Concert	5,000,000.00			5,000,000.00
	Partnership Support For Secondary Schools/Osun State	2,926,350.00			2,926,350.00
	Sustainability Awareness Week	811,890.00			811,890.00
	Sustainability Awareness Week	420,000.00			420,000.00
	Funding For Solar Chargers/Automatic Opening Light	284,550.00			284,550.00
	Support For Comrade M. Oyenubi's Community Project	10,000,000.00			10,000,000.00
	Renovation Work-Lagos State Secretary Alausa	10,919,858.25			10,919,858.25
	Ict Building Renovation For Admin-UNN Project/ Phase 2	2,500,000.00			2,500,000.00
	Renovation Works/Lagos State Ministry/Alausa	5,905,572.75			5,905,572.75

	Programme/Initiative	Inputs			
		Cash	Time	Cash	Cash
Community Focus Area	Activity Name	Value of Cash Contributions - Naira	Total Hours Volunteered in Company Time	Value of Staff Time Contributed - Naira	Total Value of Contributions - Naira
	Sponsorship Of Gender Violence Lecture	1,068,622.50			1,068,622.50
	Sponsorship Of United Nations Global Compact 15th Anniversary	4,987,500.00			4,987,500.00
	Voluntary Testing /Counselling Service For World Aids Day 2015	2,000,000.00			2,000,000.00
	2015 World Aids Day/Online Media Engagement	2,000,000.00			2,000,000.00
	Donation Of Furniture To Lirs	109,200.00			109,200.00
	Support For Awn Lecture	136,500.00			136,500.00
	Support For Lagos E-Waste /Lasepa	2,500,000.00			2,500,000.00
	Support For Financial Literacy And Public Enlightenment Awareness Campaign	19,800,000.00			19,800,000.00
	Support For Drilling 10 Boreholes In Northern Nigeria	4,200,000.00			4,200,000.00
	Honorarium Fr Andy Briggs / Intl Day Of People With Disability	250,000.00			250,000.00
	Sponsorship Of Commemoration For 2015 International Day Of Persons With Disabilities	10,000,000.00			10,000,000.00
	Support For National Go Pink Day Initiative	1,500,000.00			1,500,000.00
	Support For Commemoration Of International Day Of People Living With Physical Disability	5,000,000.00			5,000,000.00
	TOTAL	**465,807,619.81**	**2,937**	**3,257,016.15**	**466,064,635.95**

Investment in Health Programs

Being healthy, meaning a complete state of physical, mental and social well-being including the absence of illnesses, is one of the goals most valued by members of the society. Thus, the most common reasoning related to health is an understanding of factors that determine good health for its intrinsic value. It is unquestionable that preventing or alleviating illnesses, and developing and maintaining our physical and mental abilities are something that on an individual and social level are considered an essential part of human development.

The sustainability department at Access Bank Plc strongly believes that health and productivity are interlinked themes that strongly determines our ability to achieve a sustainable society. Our investment in health is based on informed decisions and allows us to promote innovative approach that guarantees sustainability and impact.

PROGRAMS

A summary of some of our activities in the last one years is as follows-

- Malaria Technical Forum: The Road to 2020: Mobilizing the Private Sector in Nigeria's Fight Against Malaria (July 2015).

Malaria is a completely preventable and treatable life-threatening disease which is responsible for significant losses of lives, especially of women and children, globally. Unfortunately, Sub-Saharan Africa bears a disproportionately high share of the

global disease burden, accounting for 88% of cases and 90% of deaths in 2015. In Africa today, malaria accounts for one fifth of all child deaths. Besides the unquantifiable loss of human lives, the disease costs the African continent $12 billion annually in productivity losses. Malaria represents one of the biggest public health and developmental challenges in Nigeria. According to 2015 estimates, Nigeria had over 100 million malaria cases and about 300,000 malaria deaths, representing the highest number of malaria casualties worldwide.

Held in partnership with the Corporate Alliance for Malaria in Africa (CAMA), GBCHealth and National Malaria Elimination Program (NMEP), the forum convened over 150 leading Nigerian businesses currently involved in malaria activities, as well as governments and research institutions working to make a positive impact on the health of the country. The 2-day workshop featured high-level speakers from financial institutions, government agencies, oil and gas, donor agencies, government institutions and civil society.

- #EndMalaria2020

The social media has become a powerful force for informing and educating the general public on key issues that affect them. Facebook, Twitter and Instagram have been used to promote campaigns/causes reaching millions of people across different regions.

Access Bank Plc worked with Corporate Alliance for Malaria in Africa to create the hashtag - #EndMalaria2020 so as to create awareness on the malaria scourge in Nigeria and also engage high influencers to speak up on actions that can help to end malaria in Nigeria.

With over 5 million people reached haven engaged top artiste such as Tu Face Idibia and prominent private sector, development and government organizations who also engaged individuals partners to tweet using the #EndMalaria2020 hashtag. We also promoted the hashtag during the high-level GBCHealth Business Leadership Awards dinner held at Eko Hotel and Suites.

The success of this campaign is a testament to the fact that social media can play significant role in health promotion thereby improving the health seeking behavior of the general public.

- World AIDS Day 2015 - HIV/AIDS Counseling and Testing Program for Young Nigerians

According to UNICEF " There were approximately 2 million new HIV infections in 2014 with 620,000 new cases occurring among young people aged 15-24". Approximately 210,000 people died from AIDS related illnesses in Nigeria in 2013 accounting for 14% of global deaths. National data indicates a low HIV testing rate- only 17% of young people in Nigeria know their status. Through Access Bank PLC's commitment to fighting HIV/AIDS across Sub-Saharan Africa, it supported HACEY Health Initiative to carry out voluntary HIV counseling and testing among young people at the NYSC orientation camp in Lagos state. Social mobilization for HIV counseling and testing was carried out to provide young people in the National Youth Service Corps (NYSC) camp with adequate information and support about all aspects of HIV counseling and testing. An important aspect of the mobilization that was carried out was providing HIV information through information, education and communication (IEC) materials and one on one engagement.

Voluntary testing of young person's was carried out using standard procedures and kits. Confidentiality of results and individuals was maintained. Cases of sexual transmitted infections and HIV were referred to health facilities for management. Voluntary counseling was carried out by trained counselors who maintained high level of professionalism and confidentiality. All questions asked were according to standard HIV counseling procedure except few cases that required further probing.

- Persons With Disability Heroes Gathering

The International Classification of Functioning, Disability and Health (ICF) defines disability as an umbrella term for impairments, activity limitations and participation restrictions. About 15% of the world's population live with some form of disability (that's a little over a billion people); this means that our world is deprived of huge potentials to contribute to development interventions when we ignore persons living with disability (PWDs). The united nations reports that there are about 20 million people living with one form of disability or the other.

Disability cuts across all culture, religion and traditions. While some health conditions associated with disability result in poor health and extensive health care needs, others do not. However all people with disabilities have the same general health care needs as everyone else, and therefore need access to mainstream health care services. Article 25 of the UN Convention on the Rights of Persons with Disabilities (CRPD) reinforces the right of persons with disabilities to attain the highest standard of health care, without discrimination.

According to the World Health Organization 'People with disabilities report seeking more health care than people without disabilities and have greater unmet needs'.

In order to champion issues related to the health, right and productivity of person's living with disability, Access Bank Plc, United States Mission in Nigeria and HACEY Health Initiative partnered to implement the following initiatives:

- Hosting the first ever 'Persons With Disability Heroes Gathering at Access Bank Head Quarters, Lagos'

This programs gathered prominent stakeholders from the government, private sector and civil society including prominent leaders from community of person's living with disability. The National Association of the Blind, National Association of Person living with diability, and Down Syndrome Foundation was well represented at the event. Discussions during the event highlighted opportunities to support programs that promote increased access to health service and economic empowerment for person's living with disability. Participants at the event also acquired knowledge on how to respect and promote the right of PWDs. Leaders from the PWDs community commended the bank for taking the bold step for holding the event at the corporate headquarters as this demonstrate commitment and trust in the cause of the PWDs.

- Documentary: No Boundaries - An inspiring narrative of persons living with disability

Imagine you could fly like a bird across the world or like a fish, swim to the deepest part of the ocean. Imagine walking across

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the desert with the strength of a camel or soar across the high mountains like an eagle. There is a lot the mind can conceive and far more the body can go. At Access Bank Plc, we believe that we live in a world with no boundaries where every single human irrespective of race, age, sex or disability can achieve exceedingly beyond what they can imagine.

We partnered with United States Mission in Nigeria and HACEY Health Initiative to produce a documentary titled 'No Boundaries'. This narrative tells the inspiring stories of persons living with disability. Although with physical challenge , these persons have challenged themselves to becoming leading experts and successful career persons in their chosen field.

Copies of the documentary is being used by over 200 organizations across Nigeria shown to their audiences in different locations across the country. It has also been uploaded online so as to allow the general public view it.

- World Malaria Day: Malaria to Zero: Private Sector Gathering for Malaria Elimination in Nigeria

On April 25 people across the globe took part in a wide range of activities to mark World Malaria Day and also to shine a spotlight on the global effort to control malaria. For over 3 billion people every day is malaria day - a day to keep up the fight against this killer disease. The theme for World Malaria Day 2016 is **"End Malaria For Good**. This theme provides a common platform for countries to showcase their successes in malaria control and unify diverse initiatives in the changing global context.

Access Bank Plc partnered with Private Sector Health Alliance of Nigeria and Corporate Alliance for Malaria in Africa to host private sector executives to discuss opportunities and challenges associated with building a coordinated multi-stakeholder platform that will work together to eliminate malaria in Nigeria. During this event participants signed a declaration to reiterate their commitment to leveraging on private sector resources and expertise in ending malaria in Nigeria. The event comprised of over 60 high level participants including 19 chief executive officers.

- World Health Day - Step Down Diabetes Initiative

The World Health Organization has designated April 7th of every year as the World Health Day, for this year the theme is :Diabetes. The focus on Diabetes this year helped to create awareness and education on a disease that affects over 300 million people globally most especially people in low and middle income country. In 2012 alone diabetes caused 1.5 million deaths. Its complications can lead to heart attack, stroke, blindness, kidney failure and lower limb amputation. On the occasion of World Health Day 2016, WHO issues a call for action on diabetes, drawing attention to the need to step up prevention and treatment of the disease with the theme "BEAT DIABETES".

Following the theme of this year's World Health Day – "BEAT DIABETES", HACEY Health Initiative with the support of Access Bank implemented a diabetes outreach program to carry out blood glucose level test on at risk individuals such as pregnant women, individuals older than 50 years of age and the general public. Other

components of the outreach included blood pressure test, body mass index measurement, referrals, counseling and community education.

World Sickle Cell Day - Grassroots Awareness and Action Program

The world sickle cell day, held annually on the 19th of June, is a day set apart by the world to help increase public awareness of Sickle Cell Disease (SCD) and to recognize the struggle that individuals living with SCD and their families go through. The date was chosen to commemorate the day on which a resolution was officially adopted by United Nations, recognizing SCD as a public health concern. Various health groups (both SCD related and non-related) have taken occasion of this day to show support annually to the cause by raising funds for treatment, creating awareness through walks, outdoor campaigns and public outreach programs.

Access Bank Plc partnered with Nirvana Initiative to implement a community awareness and genotype testing program in Okokomaiko community of Lagos state. Many of the program beneficiaries confirmed that the program enlightened them on the importance of knowing their genotype and also for many other participants it was the first time they are opportune to know their genotype. Also, there was strong awareness on SCD leveraging on the social media to reach over 100,000 people.

REACH and IMPACT

Overall our health programs has achieved the following:

- Engaged over 500 private sector organizations, civil society and government agencies to champion coordinated and innovative interventions towards eliminating malaria in Nigeria.
- Direct education for over 5,000 young people on HIV prevention and conduct HIV/AIDS counseling and testing for over 1,000 young people.
- Reach over 1 million Nigerians with malaria prevention and management messages and also helping to dispel myths associated with malaria.
- Provide tools and knowledge for organizations focused on advancing the health and productivity of persons living with disability thereby helping them to reach over 200,000 people.
- Provide support to over 1,000 people to have access to diabetes prevention messages, blood glucose testing, and blood pressure measurement.
- Increased access to community information on prevention of sickle cell disease and genotype testing and also leveraging on the social media to educate over 100,000 Nigerians on issues related to sickle cell disease.

Employee Volunteering Scheme

At Access Bank, we empower our employees to achieve their goals. We do this by creating an enabling environment in which they are able to contribute positively to our corporate culture in the way they desire. As a bank of best practice guided by sustainability in all that we do, we have taken on a conscious mandate to be the best. Our employees recognise this, and of their own volition, they have also chosen to be forces for good in the communities around which they work. They are our employee volunteers, they are the faces of our employee volunteering scheme (EVS), and we are extremely proud of them.

Over the years, all our operational divisions and units have mastered the art of impactful community giving, and each year, each one takes ownership of their unique employee volunteering initiatives. Indeed, this is a noteworthy indication that Access Bank has fully integrated employee-driven community investment into its business. In the course of the year 2015, thousands of Access Bank's employee volunteers in various divisions and units identified, selected and championed several innovative initiatives to better the lives of people in our host communities. Demonstrably, their collaborative efforts have brought evident social and economic benefits to our host communities in various parts of Nigeria. Success stories and highlights are as follows:

The Heart for Eye Project

What happens when a group of ordinary people realise that:

- there is need to empower individuals who are blind or have poor vision, to live productively and independently by building confidence through training, tools and mentorship?
- these visually impaired people who go through unfortunate circumstances typically need rehabilitating with the support of philanthropists, corporate organisations, and religious bodies?
- such needed training, mentorship and rehabilitation are in line with their organisation's approved Corporate Social Responsibility focus area on Education?

Extraordinary things!

This was exactly what happened when Access Bank's Centralised Operations Group (COG) identified the Nigerian Society for the Blind (NSB) as the beneficiary of her 2015 volunteering initiative. By partnering the Society, our COG was able to alleviate the plight of some visually impaired persons in Lagos.

The Nigerian Society for the Blind is situated at the Blind Centre, Cappa, Oshodi, Lagos. The Centre was founded in 1955 with the objective of training and giving hope to visually-challenged adolescents and adults in Nigeria. Since 1955, the Centre has trained over 2,000 blind men and women to acquire skills in Braille reading, typewriting, handicrafts, telephone switchboard operation, tie and dye and various skills necessary for job placement in relevant industries or for self-employment.

But there was a problem: the maximum capacity of students the Centre admits is 60. Therefore, our Centralised Operations Group identified a crucial need for the Centre to increase its capacity to accommodate at least 100 students per time. This guarantees that more visually impaired persons are properly positioned for more fulfilling lives.

As a result, COG commenced the Heart for Eye Project in order to increase the boarding capacity of the Centre and also invest in some assistive technology items for the home.

The project is being financed by generous donations from within and outside the Group and the tenure is put at a three-year partnership between Access Bank and the Nigerian Society for the Blind. Thus far, and still counting, COG's contributions have included:

- Four (4) hostels for 40 people
- Equipped the room with beds, mattresses for 40 students.
- Roof and some interior finishing with paints

Closing the Digital Divide

One wonders what could happen when lots of time, effort and a total sum of N2,270,000 is expended on an initiative aimed at providing children in Gbara Community School, Lagos State with access to knowledge and resources on Information and Communication Technology (ICT). This project, tagged Closing the Digital Divide, was initiated and executed by Access Bank's employee volunteers in the Bank's Information Technology department.

The team provided the school and its students with the following:

- Twenty (20) units of complete personal computer systems,
- Uninterruptible power supply (UPS)
- One year Internet connection between PCs – Swift 4G
- Acer Projector
- PHCN Connection
- HP printer
- Furniture

Without doubt, the initiative afforded the students the advantage of computer and internet resources as students in the most affluent areas of the Nigerian society. Closing the Digital Divide will also hopefully continue to aid learning and intellectual development among the male and female students of Gbara Community School.

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The Access Bank I.T. team also developed a 52-week roster to ensure weekly visits to the school to tutor students on the practical aspects of computer applications while also conducting routine maintenance of the hardware units.

Being fully conscious of the fact that a lot of information and content on the web are unsuitable for children of that age group, the team deployed internet firewalls on the computer systems to block access to X-rated sites. Hopefully, within the coming years, several hundreds of students will have been adequately exposed to the theoretical and practical aspects of computer education.

Caring for Children with Needs

Since the launch of the Universal Basic Education Act of 2004 in Nigeria, much has been achieved to reconstruct dilapidated school buildings around the country. Many new ones have also been constructed since then, with other basic facilities provided. However, the United Nation's goal to achieve universal primary education is lagging behind in many states across Nigeria.

Against this backdrop, Access Bank's Personal Banking Division sought to deliver some of the Bank's social responsibility aspirations, by contributing to the well-being, development and education of children in need, especially the deprived, abused, and homeless.

As such, the Division identified Child Lifeline (CLL), a non-profit charitable organisation. CLL's objective is to promote the care, well-being and development of children in need, especially the deprived, abused, destitute and homeless. Based in Lagos, CLL impacts lives from around Nigeria.

In 2015, CLL was funded entirely by voluntary donations and gifts from philanthropists, including the Bank's Personal Banking Division's substantial in-kind donations. 5 personal computers/ laptops were made available to CLL's Library in Ibeshe, Ikorodu. The Division also carried out the following trainings sessions for the children at CLL, based on the team's employee volunteering drive:

- Personal hygiene and protection awareness
- Financial literacy and saving culture
- Personal values and brand
- Promoting child and family well-being
- Politics and people governance
- Family values
- Choosing the right career path

Feedback received from CLL's administration and the children demonstrated that the training was very impactful.

'We Care' Programme

Taking a cue from our Bank-wide drive to give back to our surrounding communities through good corporate citizenship, our employees in the Corporate Counsel Group/Company Secretariat decided in 2015 to add value to the students of Pacelli School for the Blind and Partially Sighted Children.

The approach was simple, "we approached the administrators of the Pacelli School in a bid to understand the present needs of the school…" said an employee volunteer in the Bank's Corporate Counsel Group. He continued, "…thus, we were able to determine how best to be of assistance."

The school is a non-governmental and non-fee paying institution under the proprietorship of the Catholic Archdiocese of Lagos. Pacelli was founded in June 1962 following an approval granted by the Nigerian government for the establishment of a special school for the education of the visually challenged. The school accommodates about 130 students drawn from across the nation.

"As computer skills are becoming a fundamental part of education," the volunteer stated, "we found that it would make a lot of sense if a some laptops are provided to complement other electronic learning tools and accessories which the school already possesses" such as screen readers, text-to-speech software, and scanners. As a result, the Bank's employee volunteers in the Corporate Counsel Group/Company Secretariat provided the following items to the school:

- Two (2) Laptop computers,
- One (1) Internet Modem, and
- Six month Internet subscription to afford students the opportunity to interact with the global community and also source for information which may not be readily available around them

Serving with Passion

For 2015, the theme of the employee volunteering scheme for the Bank's Financial Control Group was centered on impacting vulnerable children. The Group also made efforts to raise awareness in surrounding communities about vulnerable children, whilst reinforcing their role in the sustenance of Nigeria and Africa's future.

In other to achieve their volunteering objectives for the year, the Group partnered three institutions, namely:

- Children's Developmental Centre
- Atanda Olu School
- Down's Syndrome Foundation of Nigeria

Table 17: Partner organisations and activities included in Serving with Passion

Partner Organisation	Activities
Children's Developmental Centre	• Charity Walk • Contribution to Therapy Pool Facility
Down's Syndrome Foundation of Nigeria	• Charity Walk • Sponsorship of Heart Surgery
Atanda Olu School	• Building and Furnishing the Infant Section of the school • Provision of Borehole

The Group also organised a Charity Bake Sale/ Meet-the-Stars event which featured the following:

- Sumptuous goodies baked by the Financial Control and Strategy Group
- Selfies taken with notable celebrities
- Obinna Nwosu, the Group Deputy Managing Director of Access Bank, being the guest of honour
- Raffle tickets where winners won dates with celebrities

A total of forty children and young adults attended the event which was held at the Access Bank Head Office on December 12, 2015.

SUPPLEMENTARY INFORMATION

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G4-56	Organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics	Corporate Philosophy	27
		Our vision	27
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		Our core values	27 - 28

SPECIFIC STANDARD DISCLOSURES

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G4-DMA	Disclosure on Management Approach	Financial Performance and Socio-Economic Benefits	12
G4-EC1	Direct economic value generated and distributed	Financial Performance and Socio-Economic Benefits	12
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	Table 5: Progress on our collaborative partnerships: United Nations Environment Programme - Finance Initiative (UNEP-FI)	41-44
		Energy and greenhouse emissions	71
MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS			
G4-DMA	Disclosure on Management Approach	Communities and the wider society	76
		Financial Performance and Socio-Economic Benefits	12
G4-EC7	Development and impact of infrastructure investments and services supported	Employee Volunteering Scheme	105
G4-EC8	Significant indirect economic impacts, including the extent of impacts	Local sourcing	75
		Table 16: Community development and investment projects (Bank and employee volunteers)	94
		The West Africa Trade and Commodity Finance Conference	90
		Power Breakfast for Small & Medium Scale Entrepreneurs	90
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CATEGORY: ENVIRONMENTAL			
MATERIAL ASPECT: ENERGY			
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G4-DMA	Disclosure on Management Approach	Beyond Environmental Compliance	70
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G4-EN9	Water sources significantly affected by withdrawal of water	Water	71

G4 Indicators and DMA	Description Of Disclosure	Report Reference	Page Number
MATERIAL ASPECT: EMISSIONS			
G4-DMA	Disclosure on Management Approach	Beyond Environmental Compliance	70
		Energy and greenhouse emissions	71
G4-EN19	Reduction of GHG emissions	Energy and greenhouse emissions	71
MATERIAL ASPECT: PRODUCTS AND SERVICES			
G4-DMA	Disclosure on Management Approach	Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities	72
G4-EN27	Extent of impact mitigation of environmental impacts of products and services	Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities	72
MATERIAL ASPECT: COMPLIANCE			
G4-DMA	Disclosure on Management Approach	Environmental Performance	70
		Table 4: Stakeholder engagement approaches in 2015: regulatory compliance	31
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Environmental Performance	70
MATERIAL ASPECT: SUPPLIER ENVIRONMENTAL ASSESSMENT			
G4-DMA	Disclosure on Management Approach	Vendor selection process	74
		Environmental and Social Due Diligence	75
G4-EN32	Percentage of new suppliers that were screened using environmental criteria	Environmental and Social Due Diligence	75
MATERIAL ASPECT: ENVIRONMENTAL GRIEVANCE MECHANISMS			
G4-DMA	Disclosure on Management Approach	Ethics, Integrity and Whistle-blowing	38 - 39
		Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities	72 - 73
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	Cushioning the Environmental (and Social) Impact of our Financial Products, Services and Activities	72 - 73
CATEGORY: SOCIAL			
SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK			
MATERIAL ASPECT: EMPLOYMENT			
G4-DMA	Disclosure on Management Approach	Employees: our people and our culture	60
		Responsible employment (equal opportunities employment)	60
G4-LA3	Return to work and retention rates after parental leave, by gender	Table 11: Bank-wide updates on the Women's Empowerment Principles (table): Treat all women and men fairly at work	62
		Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Labour	49 - 51
MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY			
G4-DMA	Disclosure on Management Approach	Occupational Health and Safety	65 - 66

G4 Indicators and DMA	Description Of Disclosure	Report Reference	Page Number
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	Occupational Health and Safety	65 - 66
MATERIAL ASPECT: TRAINING AND EDUCATION			
G4-DMA	Disclosure on Management Approach	Training, education and capacity building	66
G4-LA9	Average hours of training per year per employee by gender, and by employee category	Training, education and capacity building	66
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Training, education and capacity building	66
MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY			
G4-DMA	Disclosure on Management Approach	Responsible employment (equal opportunities employment)	60
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	Responsible employment (equal opportunities employment)	60
		Non-discrimination and physical disability	60
		Women Empowerment: Women on board	62
MATERIAL ASPECT: SUPPLIER ASSESSMENT FOR LABOR PRACTICES			
G4-DMA	Disclosure on Management Approach	Vendor selection process	74
		Environmental and Social Due Diligence	75
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria	Environmental and Social Due Diligence	75
MATERIAL ASPECT: LABOR PRACTICES GRIEVANCE MECHANISMS			
G4-DMA	Disclosure on Management Approach	Ethics, Integrity and Whistle-blowing	38 - 39
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	Employees: our people and our culture	60
SUB-CATEGORY: HUMAN RIGHTS			
MATERIAL ASPECT: INVESTMENT			
G4-DMA	Disclosure on Management Approach	Table 5: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)	41-44
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Table 5: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)	41-44
MATERIAL ASPECT: NON-DISCRIMINATION			
G4-DMA	Disclosure on Management Approach	Responsible employment (equal opportunities employment)	60
		Non-discrimination and physical disability	60
		Women Empowerment: Women on board	62
G4-HR3	Total number of incidents of discrimination and corrective actions taken	Non-discrimination and physical disability	60

SUPPLEMENTARY INFORMATION

G4 Indicators and DMA	Description Of Disclosure	Report Reference	Page Number
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G4-DMA	Disclosure on Management Approach	Table 6: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities	46
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations	Table 6: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities	46
MATERIAL ASPECT: SUPPLIER HUMAN RIGHTS ASSESSMENT			
G4-DMA	Disclosure on Management Approach	Vendor selection process	74
		Environmental and Social Due Diligence	75
G4-HR10	Percentage of new suppliers that were screened using human rights criteria	Environmental and Social Due Diligence	75
MATERIAL ASPECT: HUMAN RIGHTS GRIEVANCE MECHANISMS			
G4-DMA	Disclosure on Management Approach	Ethics, Integrity and Whistle-blowing	38 - 39
		Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Human rights	49 - 50
		Table 6: Bank-wide updates on the Nigeria Sustainable Banking Principles: Principle 3: Human Rights: We will respect human rights in our Business Operations and Activities	46
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms	Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Human rights	49 - 50
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SUB-CATEGORY: SOCIETY			
MATERIAL ASPECT: LOCAL COMMUNITIES			
G4-DMA	Disclosure on Management Approach	Communities and the wider society	76
		Employee Volunteering Scheme	105
G4-SO2	Operations with significant actual and potential negative impacts on local communities	Communities and the wider society	76
		Employee Volunteering Scheme	77 - 81
MATERIAL ASPECT: ANTI-CORRUPTION			
G4-DMA	Disclosure on Management Approach	Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption	49 - 50
		Ethics, Integrity and Whistle-blowing	38 - 39
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption	49 - 50
G4-SO4	Communication and training on anti-corruption policies and procedures	Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption	49 - 50

G4 Indicators and DMA	Description Of Disclosure	Report Reference	Page Number
MATERIAL ASPECT: ANTI-COMPETITIVE BEHAVIOR			
G4-DMA	Disclosure on Management Approach	Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption	49 - 50
		Ethics, Integrity and Whistle-blowing	38 - 39
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	Table 7: Bank-wide updates on the United Nations Global Compact (UNGC): Anti-corruption	49 - 50
MATERIAL ASPECT: COMPLIANCE			
G4-DMA	Disclosure on Management Approach	Table 4: Stakeholder engagement approaches in 2015: regulatory compliance	31
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	Table 4: Stakeholder engagement approaches in 2015: regulatory compliance	31
MATERIAL ASPECT: SUPPLIER ASSESSMENT FOR IMPACTS ON SOCIETY			
G4-DMA	Disclosure on Management Approach	Vendor selection process	74
		Environmental and Social Due Diligence	75
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society	Environmental and Social Due Diligence	75
MATERIAL ASPECT: GRIEVANCE MECHANISMS FOR IMPACTS ON SOCIETY			
G4-DMA	Disclosure on Management Approach	Ethics, Integrity and Whistle-blowing	38 - 39
		Communities and the wider society	76
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms	Communities and the wider society	76
SUB-CATEGORY: PRODUCT RESPONSIBILITY			
MATERIAL ASPECT: CUSTOMER HEALTH AND SAFETY			
G4-DMA	Disclosure on Management Approach	Customer Health and Safety	58
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes	Customer Health and Safety	58
MATERIAL ASPECT: MARKETING COMMUNICATIONS			
G4-DMA	Disclosure on Management Approach	Trust, Responsiveness, Confidentiality and Sincerity to our Customers	58
		Responsible marketing	58
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	Trust, Responsiveness, Confidentiality and Sincerity to our Customers	58
		Responsible marketing	58
MATERIAL ASPECT: CUSTOMER PRIVACY			
G4-DMA	Disclosure on Management Approach	Trust, Responsiveness, Confidentiality and Sincerity to our Customers	58
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Trust, Responsiveness, Confidentiality and Sincerity to our Customers	58

SUPPLEMENTARY INFORMATION

G4 Indicators and DMA	Description Of Disclosure	Report Reference	Page Number
MATERIAL ASPECT: COMPLIANCE			
G4-DMA	Disclosure on Management Approach	Trust, Responsiveness, Confidentiality and Sincerity to our Customers	58
		Responsible marketing	58
		Table 4: Stakeholder engagement approaches in 2015: shareholders: regulatory compliance	31
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	Trust, Responsiveness, Confidentiality and Sincerity to our Customers	58
		Responsible marketing	58
MATERIAL ASPECT (FINANCIAL SERVICES SECTOR SUPPLEMENT): AUDIT			
G4-DMA	Disclosure on Management Approach: Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures (former FS9)	Performance Monitoring, Audits and Evaluation	40
MATERIAL ASPECT (FINANCIAL SERVICES SECTOR SUPPLEMENT): ACTIVE OWNERSHIP			
G4-DMA	Disclosure on Management Approach	Table 5: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)	41
G4-FS10	Percentage and number of companies held in the institution's portfolio with which the organization has interacted on environmental or social issues	Table 5: Progress on our collaborative partnerships: United Nations Principles for Responsible Investment (UNPRI)	41

INDEPENDENT ASSURANCE STATEMENT

This is Access Bank's independent assurance statement on sustainability activities recorded in its 2015 Sustainability Report, issued by CSR-in-Action Consulting.

Scope and Methodology

Access Bank Plc commissioned CSR-in-Action Consulting to provide independent assurance using the AA1000 Assurance Standard for its 2015 Sustainability Report. Our assurance engagement is a Type 1 assurance as defined by the AA1000 standard.

With a scope limited strictly to the content within the report, we evaluated the extent of adherence to the AA1000AS principles of inclusivity, materiality and responsiveness; and provided assurance to ascertain the adherence to the Accountability principles. Our focus was to answer the questions:

- Does Access Bank possess a standardised approach to identifying, prioritising and engaging stakeholders relevant to its activities as a leading financial institution?
- Has Access Bank identified the appropriate matters most material to its stakeholders in a manner that is both transparent and objective?
- Has Access Bank responded to these material matters in a manner that will draw the bank closer to fulfilling its goal of being Africa's most respected bank?

Assurance opinion

Our conclusions are derived from a moderate level assurance, implying that we believe there is sufficient evidence to support the statement such that the risk of our conclusion being in error is reduced but not zero. Our liabilities are to the extent of this assurance statement.

From close observation, Access Bank is confident in its approach to engaging stakeholders, prioritising material issues and responding appropriately with good reason. We have found its process to be broad, inclusive, and obtainable across the entire business.

It is, therefore, our opinion that Access Bank adheres to the principles of inclusivity, materiality and responsiveness as set out in the AA1000 Accountability Principles Standard (APS) (2008).

Our observations

Inclusivity

- Access Bank has a clear process for identifying, prioritising and engaging stakeholders internally and externally, across the business. While this is championed by different departments, the sustainability unit liaises with the resident sustainability partners in each department to provide guidance and oversight to ensure quality engagement
- Furthermore, while the stakeholder groups have remained consistent over the years, the mechanism for prioritising stakeholders follows the guidelines provided by the Global Reporting Initiative (GRI) which measures the stakeholder group's influence on the Bank's activities and its dependence on the Bank's activities as well
- Access Bank also trains its sustainability partners in each department on the process of incorporating sustainability into its core operations, including stakeholder engagement. In addition to frequent internal communications in this regard, these trainings occur during the ***'Sustainability Awareness Week'***, and the module is also incorporated into the curriculum at the training school for entry level staff.

Materiality

- Access Bank fulfils its responsibility to its regulatory bodies – mandatory and voluntary – reporting on matters that are relevant in the industry, as well as the local and global economic landscape. Its reports on the Nigerian Sustainable Banking Principles (NSBP), Equator Principles (EPs), and the United Nations Global Compact Communication on Progress (COP), clearly indicate a clearly mapped out strategy for sustainability
- Access Bank also employs the use of external consultants in engaging stakeholders, particularly communities and employees, to ensure transparency and objectivity in determining material matters. Through partnering Non-Governmental Organisations (NGOs), Access Bank identifies immediate community needs which align with its organisational goals, and responds accordingly
- Material matters are clearly presented within the report, with balanced exposure of Access Bank's performance in the areas deemed material. We, however, recommend that the materiality matrix be broken down per stakeholder group to clearly show how these issues have been prioritised
- Furthermore, we recommend that future reports show immediate responses to or actionable plans that have been designed to respond to reported areas where the bank has performed below expectation.

Responsivity

- The importance of meeting stakeholders' needs is engrained across the business through Access Bank's clear strategy for sustainability. Thus, all departments recognise the shared responsibility of meeting stakeholders' needs in their core operations and driving value within the organisation
- Internal mechanisms such as peer ratings and quarterly reports to management are also present to monitor performance per department and for the business. Access Bank, therefore, keeps track of its activities and commitments, and how they relate to stakeholders' needs and the organisation's goals
- The report, however, does not present agreed targets against which stakeholders can measure the bank's process. We suggest that against each material matter identified, Access Bank indicates the target for the year, and provide updates in subsequent reports.

Our Methodology

In assuring the behaviour of the organisation, we investigated the systems, structure and processes through desktop research, interviews and review of supporting documents to arrive at our conclusions. Our engagement involved the following:

- Interviews with key managerial staff including Head of Sustainability, General Resource Management – facilities, vendor management, waste management – and Events and Sponsorships, as well as representatives from Corporate Communications and Marketing Communications who interface with both internal and external stakeholders
- Review of the following supporting documents: NSBP portal, impact assessment reports from community initiatives, sustainability policy, stakeholder surveys, quarterly report to management, monitoring portal, sustainability training material, analytics of digital media engagement, stakeholder publications, equator principles report and minutes of stakeholder meetings.
- Review of the content of the report in relation to Access Bank's organisational targets and ambitions, and recommendations for improvement.

Our Independence and Competencies

CSR-in-Action is a foremost sustainability consultancy in West Africa, with the authority to assure sustainability processes using AccountAbility's AA1000AS certification. For the second year, we have provided assurance services to Access Bank, and have assured reports for other leading organisations across diverse industries including fast moving consumer goods and the extractives.

Also, certified by the Global Reporting Initiative as a training partner and organisational stakeholder, CSR-in-Action possesses high level of proficiency in sustainability reporting and stakeholder engagement; skills resident in the members of the assurance team.

While we have provided commentary on the sustainability activities of Access Bank in 2015, our engagement has not extended to a complete audit of the report development process of Access Bank. Furthermore, all information within this report are, therefore, the sole responsibility of Access Bank, as CSR-in-Action Consulting was not in any way involved in preparing any portion of the report. Therefore, our responsibility for the conclusions formed within the statement are to Access Bank, only.

CSR-in-Action Consulting
Nigeria
November 2016

CSR-in-Action

AA1000
Licensed Assurance Provider
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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:

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