

**TOMORROW  
IS CREATED  
NOT INHERITED**



# THE FUTURE IS CREATED NOT INHERITED

Africa can't wait to play on the world stage. We share that sentiment too. That's why we are supporting the transformation of Lagos with Eko Atlantic City - a masterpiece that redefines the world map.

Come, let's create a new Africa because...



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



SPEED

SERVICE

SECURITY



# CONTENTS

## 01 OVERVIEW

|                                   |    |
|-----------------------------------|----|
| Business and Financial Highlights | 07 |
| Locations and Offices             | 09 |
| Chairman's Statement              | 11 |
| Chief Executive's Review          | 13 |

## 02 BUSINESS REVIEW

|  |    |
|--|----|
| Corporate Philosophy                         | 17 |
| Reports of the External Consultants          | 18 |
| Commercial Banking                           | 19 |
| Business Banking                             | 21 |
| Personal Banking                             | 23 |
| Corporate and Investment Banking             | 27 |
| Transactions Services and Settlement Banking | 31 |
| Operations and IT Division                   | 33 |
| Our People, Culture and Diversity            | 35 |
| Sustainability Report                        | 39 |
| Risk Management                              | 45 |

## 03 GOVERNANCE

|   |     |
|---|-----|
| The Board                                     | 83  |
| Directors, Officers and Professional Advisors | 89  |
| Management Team                               | 90  |
| Directors' Report                             | 91  |
| Corporate Governance                          | 97  |
| Directors' Responsibilities                   | 107 |
| Report of the Statutory Audit Committee       | 109 |
| Customers Complaints Feedback                 | 111 |
| Independent Auditor's Reports                 | 114 |

## 04 FINANCIAL STATEMENTS

|                                      |     |
|--------------------------------------|-----|
| Statement of Comprehensive Income    | 117 |
| Statement of Financial Position      | 119 |
| Consolidated Financial Statements    | 120 |
| Consolidated Statement of Cash Flows | 122 |
| Notes to the Financial Statements    | 124 |

## 05 SHAREHOLDER INFORMATION

|   |     |
|---|-----|
| Shareholder Engagement                        | 265 |
| Notice of Annual General Meeting              | 267 |
| Explanatory Notes to the Proposed Resolutions | 268 |
| Capital Formation                             | 270 |
| e-dividend Mandate Form                       | 272 |
| Shareholder Information Update Form           | 274 |
| Proxy Form                                    | 276 |

## 06 CORPORATE INFORMATION

|   |     |
|---|-----|
| Branch Network and Onsite ATM Locations | 281 |
| Offsite ATM Locations                   | 288 |
| Subsidiaries Address                    | 292 |
| Correspondent Banks                     | 293 |

## VISION

To be the World's  
Most Respected African Bank



# WELCOME

Access Bank Plc has evolved a rich culture of service excellence as we progress in our journey towards becoming the world's most respected African Bank. By virtue of our commitment to meet the diverse needs of our prestigious customers, our Bank has customized its value driven service and product offerings to exceed market expectations.

As we begin to **TAKE TOMORROW TODAY** the Bank has deepened its growth margins to become an outstanding financial services institution, delivering our brand promise – to serve our customers with Speed, Service and Security. Undoubtedly, we are entrenching operational and cultural excellence to meet the different challenges and opportunities presented by different generations of customers, competitions and other stakeholders. Our goal is to take banking excellence into the future.



## SPEED

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

Our ability to translate effective governance and leverage employees' competence to deliver swift and appropriate responses to customers is a significant competitive advantage.



## SERVICE

Service matters to our customers, and expectations have risen dramatically.

Service is both a qualitative and quantitative measure: it is as much to do with how customers feel as well as how long they have to queue.

Our customers appreciate that we treat everyone with respect and consideration.



## SECURITY

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

# 01 OVERVIEW

A brief review of Access Bank's financial and operational achievements in the past year

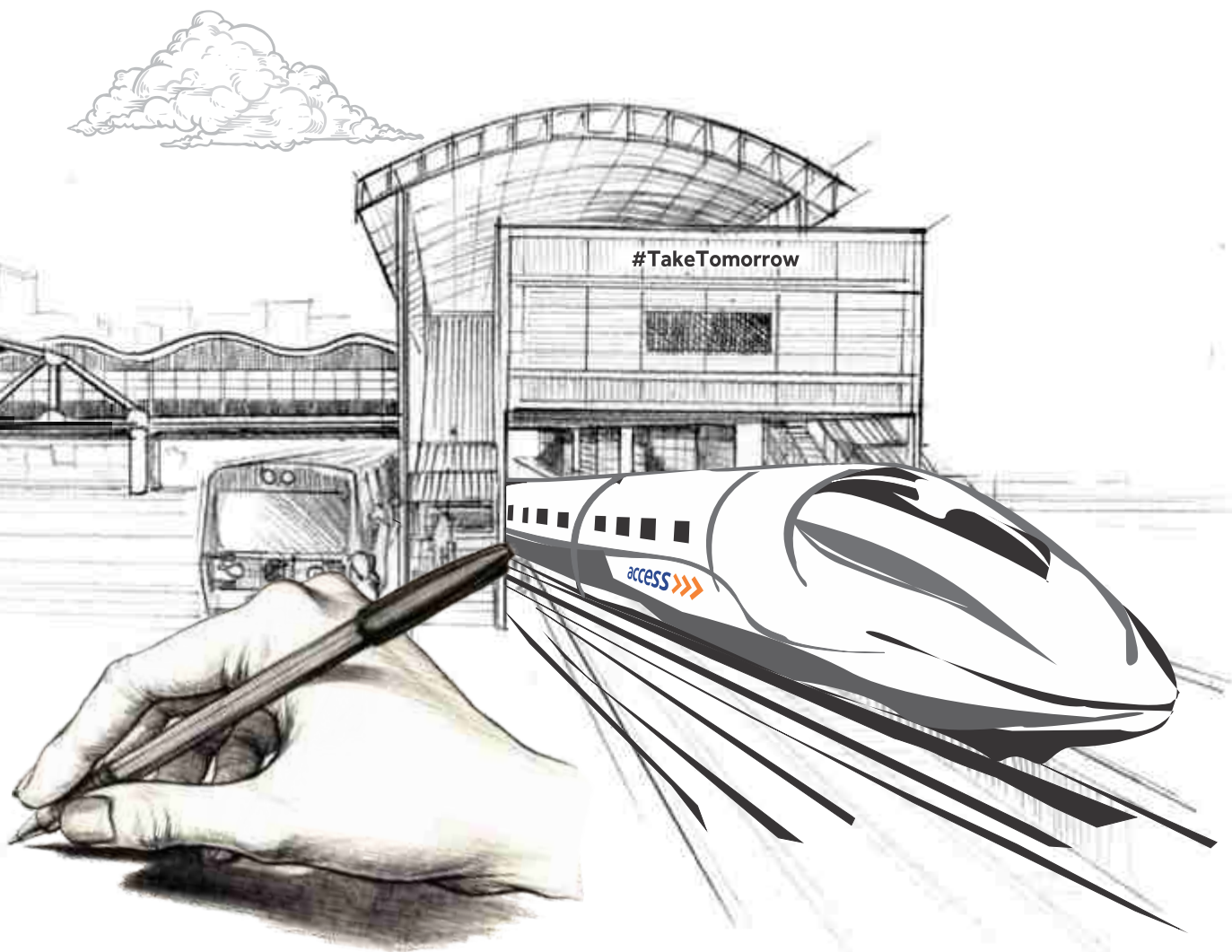




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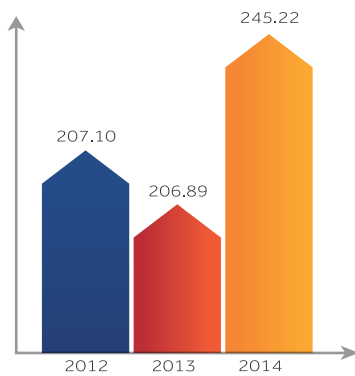


# BUSINESS AND FINANCIAL HIGHLIGHTS

## Gross Earnings

N'billion

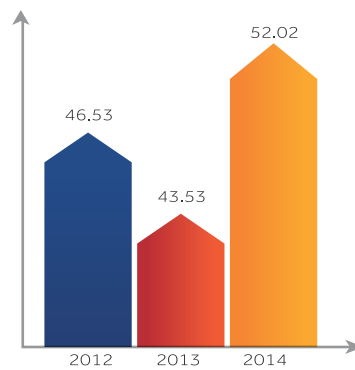
18.5%



## Profit Before Tax

N'billion

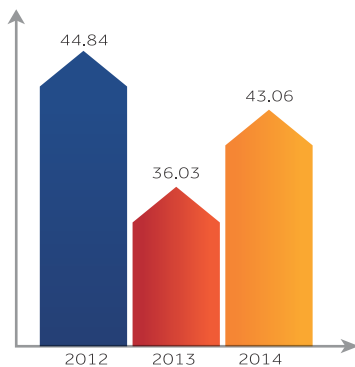
19.5%



## Profit after tax

N'billion

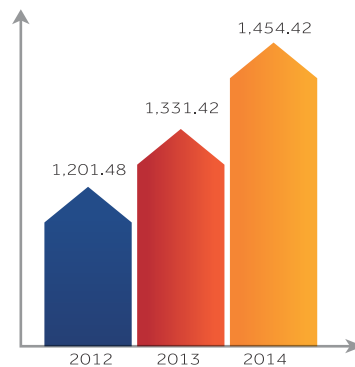
19.5%



## Customer Deposits

N'billion

9.2%







In line with its five-year corporate strategy spanning 2013-2017, Access Bank has continued to identify and cultivate business areas that will guarantee steady earnings in conformity with its sustainable growth agenda. The Bank has strengthened its deposit drive especially in the retail segment, launched the women-banking platform to cater specially for the women even as it focuses on financing the needs of its corporate and commercial customers.

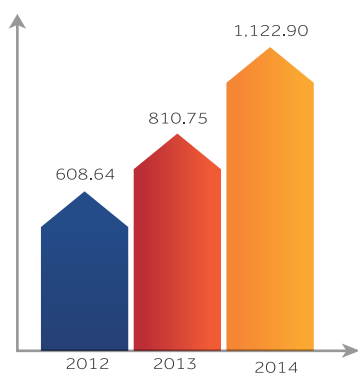
- Access Bank Plc is a full-service commercial and retail bank with headquarters in Nigeria and operations across sub-Saharan Africa and in the United Kingdom. The Bank also has a business office in China.
- It was incorporated in February 1989 as a

privately owned financial institution and commenced banking operations in May 1989;

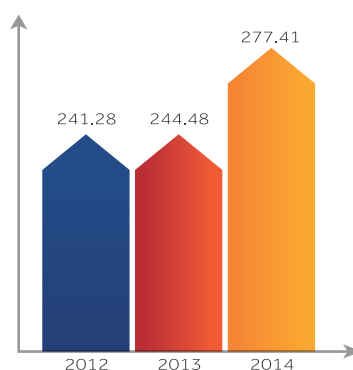
- It was listed on the Nigerian Stock Exchange in 1998;
- The Bank demonstrates exemplary performance in its financial and non-financial disclosures;
- In deploying products and services, Access Bank adheres to responsible business practices and readily commits resources to social investments in fulfilment of its Corporate Social Responsibility convictions.

To find more visit [www.accessbankplc.com](http://www.accessbankplc.com)

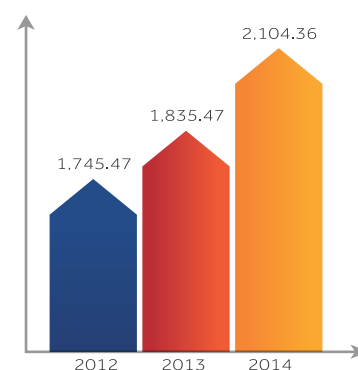
**Loans**  
N'billion  
**38.5%**



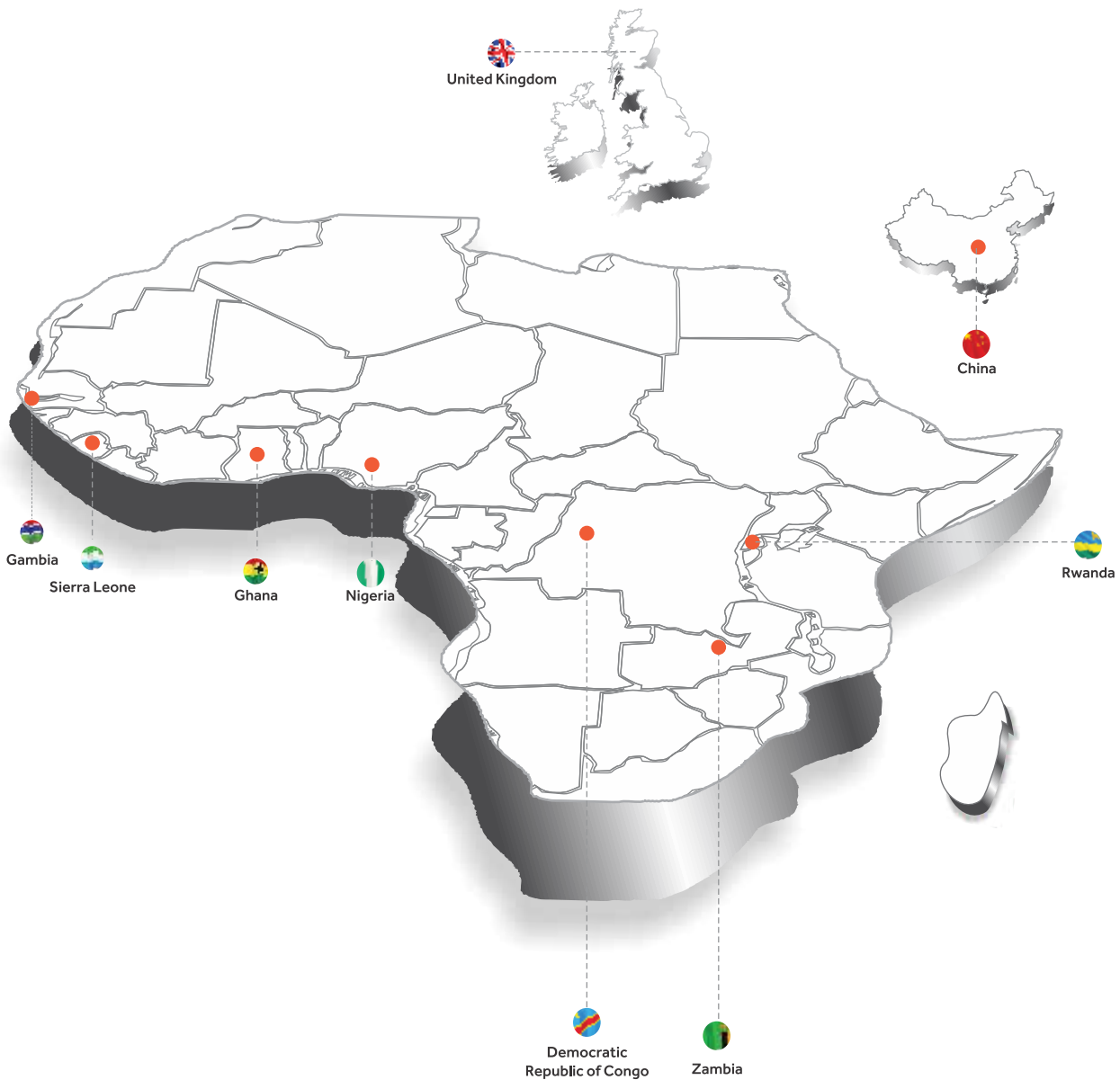
**Shareholders Funds**  
N'billion  
**13.5%**



**Total Assets**  
N'billion  
**14.6%**



# LOCATIONS AND OFFICES



**We are one of the foremost financial institutions in Nigeria with a strong bias for excellent services delivery. We serve over 6million customers from 310 branches nationwide.**

The Bank is licensed to provide international banking services and is renowned for its bouquet of comprehensive range of financial product offerings. The key business segments of the Bank are: Corporate and Investment Banking, Commercial Banking, Business Banking and Personal Banking. The key customer segments include: Telecommunications, Beverages, Manufacturing, Construction, Oil & Gas, Parastatals, High Network Individuals and Middle Income Professionals.

We take pride in our ability to add value to clients, leveraging our unique value proposition to provide innovative and proactive solutions across entire economic value chains. In deploying products and services, the Bank adheres to responsible business practices and readily commits resources to social investments in fulfillment of its corporate social responsibility convictions.

We are located in all major commercial centres and cities across Nigeria, operates 7 subsidiaries within West Africa, East Africa and the United Kingdom. The Bank also has a business office in the Republic of China.



➤ **Democratic Republic of Congo**

Number of Branches: 2  
 Total Staff: 43  
 Number of Accounts: 58,262



➤ **Gambia**

Number of Branches: 5  
 Total Staff: 23  
 Number of Accounts: 27,139



➤ **Ghana**

Number of Branches: 34  
 Total Staff: 486  
 Number of Accounts: 281,986



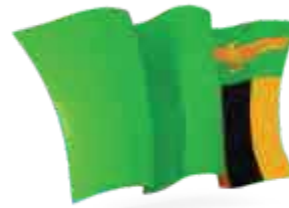
➤ **Rwanda**

Number of Branches: 7  
 Total Staff: 197  
 Number of Accounts: 21,455



➤ **Sierra Leone**

Number of Branches: 4  
 Total Staff: 21  
 Number of Accounts: 15,724



➤ **Zambia**

Number of Branches: 5  
 Total Staff: 112  
 Number of Accounts: 24,382



➤ **United Kingdom**

Number of Branches: 2  
 Total Staff: 101  
 Number of Accounts: 1,661



➤ **China**

Business Office: 1  
 Total Staff: 3

# CHAIRMAN'S STATEMENT

**In 2014, there was a significant change in the Bank's operating climate precipitated by changes in key economic variables – the oil price shock, currency depreciation and an increasingly bearish market. Access Bank remained resilient as it improved its business performance whilst managing the impact of these macroeconomic challenges. The strategy we outlined in 2013 continues to drive our growth, enabling us to use our capabilities to connect with our customers whilst identifying opportunities presented during this critical period.**

## Global and Nigerian Macroeconomic Context

The global macroeconomic environment has been characterised by the significant fall in oil prices, which is expected to improve global growth prospects as inflation subsides. Although this is expected to improve growth prospects as inflation subsides, the International Monetary Fund (IMF) and the World Bank have downscaled the global growth projections for 2015 and 2016 as they expect the decline in oil prices to be countered by a decrease in

investment levels. In addition, the Eurozone remains a key area of concern prompting the European Central Bank to embark on its own massive Quantitative Easing (QE) programme to stimulate growth in the region.

Similar to the impact caused by the US Federal Reserve's QE programme, the European Central Bank's programmes will cause capital to flow to emerging markets, in search of better yields. This bodes well for Access Bank as it could benefit from trade connections in Europe.

Additionally, growth rates are likely to be tempered by falling commodity prices. According to the IMF, Nigeria is expected to achieve economic growth rates of 4.8% and 5.2% in 2015 and 2016 respectively; significantly lower than those achieved in the last decade. Notwithstanding this, the growth prospects for Africa remain attractive relative to the rest of the world signifying ongoing opportunities that the Bank can capitalize on.

## Industry Context

The banking industry has had to adapt to regulatory changes designed to strengthen the Nigerian financial services sector. Access Bank has been committed to dedicating resources to ensure compliance with the relevant regulatory requirements. I am happy to report that the Bank has met and in some cases, surpassed all of the requirements.



"The strategy we outlined in 2013 continues to drive our growth, enabling us to use our capabilities to connect with our customers whilst identifying opportunities presented during this critical period."

**GBENGA OYEBODE,**  
MFR, CHAIRMAN



Apart from dedicating resources to comply with regulatory changes, the Bank in 2014 began the implementation of key capital raising initiatives embedded in our five-year strategy, starting with the successful raise of \$400m subordinated notes in June and the initiation of a Rights Issue in October.

The foresight demonstrated by the Bank's experienced management will see us ride the waves of current and future macroeconomic headwinds. We are confident that our strategy will enable us to mitigate these economic variables and cushion the effects of an increasingly bearish market.

### Financial Performance

The Bank's ability to generate strong financial performance despite adverse market conditions is a testament to the efforts of the Management team. In the year under review, the Bank improved its revenue generation capacity as Gross Earnings rose to N245billion, up 18.5% from the previous year 2013. Similarly, Profit Before Tax (PBT) grew by 21% from N43billion in 2013, to N52billion ending the 2014 year on solid footing.

### Dividends

The results ensured we were able to deliver on earnings per share of 189 kobo, from 159 kobo in 2013. Accordingly, dividends were declared at 60 kobo per share for the full year, including the 25 kobo dividends issued at interim.

### Corporate Governance & Risk Management

Corporate governance and risk management remain critical to our business environment. In 2014, the Bank's credit rating was upgraded from 'A' to 'A+' by Agusto & Co, highlighting the Bank's asset quality and enhanced risk management framework. We remain absolutely committed to ensuring that our business practices are anchored by our strong corporate governance policy and risk management framework, enabling us to emerge as winners in our industry as we continue to deliver value to all our stakeholders.

### Customers

One of our core values as an organization is the passion we have for our customers. Going forward, we plan to continue to make our products revolve around our customers. Access Bank will remain nimble and innovative, promoting customer-centricity through the refinement of our digital platforms; thereby developing a competitive advantage that provides value to the customer while reducing the cost of business for the Bank.

### Employees

I am grateful to our employees for their hard work, loyalty and dedication which has enabled the Bank to maintain a strong financial standing. I am impressed by the quality of people we have been blessed with. In all markets we operate in, our teams are hard at work, serving customers and improving communities. Our people have delivered a praiseworthy performance, going above the call of duty to ensure we stay on the path to achieving our corporate vision.

### Conclusion

As I get into my final year on the board, I would like to let you know that I am immensely honoured to be the chairman of this great organization. I would like to thank all of our stakeholders; customers, employees and shareholders, for believing in our corporate vision.

As we pursue our mission and vision, we are confident that the strategic direction we have chosen is sound. We will maintain our strong capital and liquidity, managing risk effectively and operating efficiently to reduce costs. Keeping our stakeholders as the limelight of our operations, we remain committed to our goal of reaching the pinnacle in Nigeria and Sub-Saharan Africa, as we continue our journey to becoming the World's Most Respected African Bank.

Mr Gbenga Oyeboode, MFR,  
Chairman

“. Access Bank will remain nimble and innovative, promoting customer-centricity through the refinement of our digital platforms; thereby developing a competitive advantage that provides value to the customer while reducing the cost of business for the Bank. ”

**GBENGA OYEBODE, MFR, CHAIRMAN**

# CHIEF EXECUTIVE'S REVIEW

**Since I assumed the position of the CEO of Access Bank in 2014, we have made significant progress in the implementation of our five year strategy, strengthened our market position in the corporate banking sector, and developed our retail and SME businesses. When combined with our disciplined approach to cost management this has helped us to build solid foundations for long term growth.**

In 2014, we concentrated on reinforcing the financial health of the organization in line with our corporate strategy of becoming the World's Most Respected African Bank by 2017.

This saw us increase our market reach and improve our banking channels whilst also, reinforcing our sustainability ethos. As a result, our Bank was able to report significant improvements across all indices in spite of macroeconomic turbulence and regulatory headwinds.

As we entered 2014 we had three key imperatives; growth through a strengthened capital position, delivery of strong financial results, and sustainable improvement in the quality of our growth. I am proud to say that as we end the year, we were able to deliver on all three imperatives.

## Growth through strengthened capital position

Nigerian regulators continued to take a conservative stance on minimising market risk and the regulatory changes implemented in the course of the year required banks to maintain an increasingly strict capital position. This stance validated our decision to execute our capital raising plan, which was approved by shareholders early in the year. The first of the capital raising initiatives was a debt issue through a \$400m Eurobond in June. We supported this debt capital raising with a Rights Issue, which we initiated in the last quarter of the year. These activities, which are more important now than ever before, will continue to support our growth trajectory in the face of severe regulatory headwinds. Strong risk management remains a critical pillar of our strategy and the maintenance of our financial health. We have integrated our risk management policy into every part of our operations and will remain disciplined in the execution of our plan.

## Strong Financial Results

Despite significant challenges in 2014 we delivered strong financial improvements across the company. Gross earnings of N245billion were 18.5% better than those achieved in 2013, while our Cost-to-Income Ratio (CIR) improved by more than ten percentage points to 62% from 73% in 2013. We also reported profit before tax (PBT) of N52billion, a 20% increase from the previous year.



" Strong risk management remains a critical pillar of our strategy and the maintenance of our financial health."

**HERBERT WIGWE,**  
CHIEF EXECUTIVE OFFICER



Loans and advances rose by 39% to N1.1trillion and non-performing loans (NPL) continued on a downward trajectory falling by 50bps from 2.7% in 2013 to 2.2% in 2014 as the loan book grew in target sectors. Anchored on strong loan growth, margin improvements, and continued focus on operational efficiency, ROE increased notably by 170bps to 16.5% in 2014 (2013: 14.8%) while earnings per share increased by 19% to 189k.

**Sustainability**

For any bank to be sustainable it must strike the right balance in serving the long-term interests of its stakeholders. It must deliver sustainable returns to shareholders on their investment; it must maintain the capital strength needed to support its customers and the economies it serves; and it must reward its employees appropriately. We believe that financial results are only one part of our success, therefore we strive to achieve a favourable triple bottom line.

Our progressive focus on financial inclusion reflects our commitment to providing financial access to Nigeria's underbanked and unbanked populations. Access Bank was the pilot bank partnering with the Nigerian Identity Management Commission (NIMC) for the issuance of the National Electronic Identity Card, a vehicle for financial inclusion and the facilitation of an effective social security benefit system.

We launched the 'W' Initiative in 2014 as part of our financial inclusion sustainability efforts. This initiative is geared at empowering women in our society as we endeavour to become the number one bank for women. We also launched our mobile money service – Access Money -to provide simple, secure and instant financial transactions to the financially excluded via their mobile phones.

**Looking Ahead**

In 2015 we remain focused on lifting our customer experience in line with our mantra of Speed, Service and Security. This effort, part of an initiative called Take Tomorrow, represents our commitment to our customers to join hands with them to help build their successful tomorrow.

We will continue to ensure that our business ethos is focused on enhanced customer satisfaction across all business lines, maximising shareholder returns as a result. Our corporate and commercial banking businesses have

continued to grow, together with the associated trade volumes. Our retail business represents the major growth opportunity for us as this will allow us to consolidate and diversify the returns of the existing businesses through our value chain strategy.

We will, in the coming year, place more emphasis on our retail business. We will continue to strive for a leadership position in customer service supported by our drive for customer acquisition and retention. Through a continuous improvement in both back-end and front-end technology, we are enriching our capacity to engage with customers more effectively. We will innovate rapidly and simplify transactions to deliver superior service to our customers. Our continued focus on enhancing our digital platforms will enable us to utilize the most cutting edge of technology to create more personalized engagements and deliver a standout multichannel experience to all our customers in all markets.

While I approach 2015 with great optimism, there are macroeconomic realities that we cannot ignore. We are aware of the challenges ahead and are determined to face these challenges from a position of strength and stability. We will take actions to mitigate the negative effects the macroeconomic environment may have on the industry. I assure you that my decisions and the actions taken at Access Bank will continue to be firmly rooted in accountability to you, our shareholders.

I would like to thank each and every person who has supported Access Bank and has helped us to achieve our goals throughout the years. By the special grace of God, 2015 will be a pivotal year and we will seize the moment. With the backing of our stakeholders, unending commitment of our staff and the support of our Board, we are poised to deliver superior performance and value to our stakeholders. We believe we will continue to attain to greater heights as we support our customers to Take Tomorrow.

Group Managing Director/Chief Executive Office

**"We believe that financial results are only one part of our success, therefore we strive to achieve a favourable triple bottom line."**

**HERBERT WIGWE, CHIEF EXECUTIVE OFFICER**

| S/n | Branch                      | State  | Address   |
|-----|-----------------------------|--------|---|
| 51  | COED Ikere                  | Ekiti  | Ikere Ekiti Cash Center, College Of Education, Ikere Ekiti                                |
| 52  | Nigeria Law School          | Enugu  | Nigeria Law School, Agbani Village Nkanu West Local Government                            |
| 53  | UNTH Ituku                  | Enugu  | University Of Nigeria Teaching Hospital Ituko Ozallo, Enugu                               |
| 54  | Crunchies Eatery Enugu      | Enugu  | Crunchies Eatery Rangers Avenue Enugu Off Presidential Road                               |
| 55  | Wns Fce Gombe               | Gombe  | Federal College Education, Gombe  |
| 56  | Shongo Hosing               | Gombe  | Eaman Restaurant, Shongo Estate, Gombe  |
| 57  | Ostritch Bakery             | Gombe  | Ostrich Bakery, Jekadafari, Gombe   |
| 58  | Gombe State University      | Gombe  | Gombe State University Gombe  |
| 59  | MTN Gombe                   | Gombe  | MTN Office Buba Shongo, Gombe   |
| 60  | FUTO Campus                 | Imo    | Federal University Of Technology, Owerri-port Harcourt Road, Obinze, Owerri               |
| 61  | IMSU Campus Owerri          | Imo    | Imo State University Owerri Along Samek Road Owerri, imo State                            |
| 62  | Crunchies Eatery Owerri     | Imo    | Ekwema Crescent, Ikenegbu Layout, Owerri  |
| 63  | Barki Lad Camp              | Jos    | Plateau State Polytechnic, Barkin Ladi Main Campus, Along Jos Airport Road, Plateau State |
| 64  | Plat Poly Town              | Jos    | Plateau State Poly Jos Campus, Hwolshe Jos Plateau State                                  |
| 65  | UNI JOS Campus              | Jos    | Bauchi Road, Temporary Site Campus University Of Jos                                      |
| 66  | UNI JOS Perm Site           | Jos    | University Of Jos Permanent Site Jos, Naraguta, Along Bauchi Road, Plateau State          |
| 67  | Airforce Mess               | Jos    | Airforce Officer's Mess Rayfield Gold And Base Road Jos                                   |
| 68  | Kadu State University       | Kaduna | Kaduna State University Angwa Rimi  |
| 69  | NITT Zaria                  | Kaduna | National Institute of Transport And Technology, Basawa Zaria                              |
| 70  | Abu Senate Building         | Kaduna | Ahmadu Bello University Senate Building Samaru Zaria                                      |
| 71  | ABU Teaching Hospital       | Kaduna | Abu Teaching Hospital Shika Zaria   |
| 72  | ABU ICT Zaria               | Kaduna | Ahmadu Bello University Ict Bulding Samaru Zaria  |
| 73  | Viviana Garden              | Kaduna | 33/37 Mayere Street Barnawa Highcost Kaduna   |
| 74  | Wns Naf Club Kaduna         | Kaduna | NAF Club, Wharf Road Kaduna   |
| 75  | Wn Northern Flour Kn        | Kano   | Northern Nigeria Flour Mill, Milari, Off Independent Road Kano                            |
| 76  | Country Mall                | Kano   | Guda Abdullahi Road, Behind Farm Centre, Kano.  |
| 77  | Abdul Wase Gh               | Kano   | Hospital Road, Nassarawa Gra, Kano.   |
| 78  | Nimma Palace                | Kano   | Suleiman Crescent, Nassarawa Gra, Kano.   |
| 79  | Buk New Campus              | Kano   | Bayera University New Site Bus Stop   |
| 80  | Dangote Cement              | Kogi   | Dangote Cement Factory Obajana Kogi   |
| 81  | Petro Jost                  | Kogi   | Petrol Jost Filling Station Okene   |
| 82  | FCE Okene                   | Kogi   | Federal College Of Education Okene  |
| 83  | Bag Teller-implant Surulere | Lagos  | Eric Mall Surulere Lagos  |
| 84  | New Teller-implant          | Lagos  | Newco Factory, Niwil Close Off Oba Akran Road Lagos                                       |
| 85  | Unico Ikeja                 | Lagos  | Unico Factory Off Oba Akran Road, Behind Mouka Foam Industries                            |
| 86  | Idejo Data Ctr              | Lagos  | Acess Bank Data Centre Idejo Street V/i Lagos.  |
| 87  | Gori Center                 | Lagos  | Danmole Street Head Office Annex V/i Lagos.   |
| 88  | Abbey W/house Rd            | Lagos  | Abbey Warehouse Opposite Mobi Filling Station Apapa                                       |
| 89  | Nigerian Army School        | Lagos  | Army Barrack, Children Avenue Apapa   |
| 90  | Wem Teler Implant           | Lagos  | Wempco Factory, Magboro Lagos/Ibadan Expressway   |
| 91  | Ads Teller-implant          | Lagos  | Dangote Adstar Factory Off Adeniyi Jones Ikeja  |
| 92  | Agr Teller-implant          | Lagos  | Dangote Agrosacks Factory Oba Akran   |
| 93  | Tincan Cash                 | Lagos  | Sobil House, 24a Creek Road Apapa Lagos.  |
| 94  | Atlantic Shrim              | Lagos  | Kirikiri Prison Bus Stop Tincan Island Apapa  |
| 95  | Oando Filling Station Ajah  | Lagos  | Oando Filling Station Beside Eleganza Estate Ikota  |
| 96  | Vitacons                    | Lagos  | Vita Con Off Eric Mall, Indomie Noodles Company, Surulere Lagos                           |
| 97  | Abp Ligali Annex            | Lagos  | CDMS Building Ligali Ayorinde   |
| 98  | Abp Contact Ctr             | Lagos  | Access Bank Contact Centre Building, Adeyomo Alakija                                      |
| 99  | Magodo Offsite              | Lagos  | Estate Plaza, Magodo Phase 2 Estate   |
| 100 | Gardenpark Arepo            | Lagos  | Garden Park Hotel, Arepo, Lagos /Ibadan Expressway  |



# OFFSITE ATM LOCATION



| S/n | Branch                      | State | Address   |
|-----|-----------------------------|-------|---|
| 101 | Casalydia Ikoyi             | Lagos | Glover Road Behind Golden Gate Ikoyi  |
| 102 | Resort Savings              | Lagos | No 12 Boyle Street, Onikan, Lagos   |
| 103 | CSS Bookshop                | Lagos | Bookshop House CMS, Lagos Island, Lagos   |
| 104 | Orthopedic Yaba             | Lagos | Orthopaedic National Hospital Igbobi Ikorodu Road, Jibowu                             |
| 105 | MRS Gbagada                 | Lagos | MRS Filling Station Ifako Gbagada Opposite Jolad Hospital                             |
| 106 | Aluko Oyebode               | Lagos | No 1 Muritala Muhamed Way, Ikoyi, Lagos   |
| 107 | Avalon House                | Lagos | Admiralty Way By Road 12, Lekki Phase 1   |
| 108 | Dangote Wharf               | Lagos | Dangote Refinery Company Inside Nigeria Port Authority, Apapa                         |
| 109 | Major Engineering           | Lagos | Major Engineering Factory, Odunguyan  |
| 110 | RCCG Headquarters           | Lagos | RCCG Headquarter Off Willoughby Street Oyingbo, Lagos                                 |
| 111 | Ann Barrack                 | Lagos | Ann Barrack Off Queens College Sabo Yaba  |
| 112 | Blue Microfinance Bank      | Lagos | Blue Microfinance Panti Police Station Bus Stop, Sabo Yaba                            |
| 113 | Dana Plaza                  | Lagos | Dana Plastic Company Ilasamaja, Surulere Lagos  |
| 114 | Jonak Petroleum             | Lagos | Jonak Petroleum Giwa Bus Stop, Oke Aro  |
| 115 | Oba Palace                  | Lagos | Oba Of Lagos Compound, Adeniji Adele, Lagos Island, Lagos                             |
| 116 | Addax Petroleum             | Lagos | Addax Petroleum Complex Opp Mobil Lekki Expressway                                    |
| 117 | Romarong                    | Lagos | Mile 2 - Oshodi Express Way, adjacent Kia Motor Mile 2                                |
| 118 | Splendor Hotel              | Lagos | No 21 Association Avenue, Ilupeju Lagos   |
| 119 | Lasuth Campus               | Lagos | College Of Medicine, Lagos State University Teaching Hospital Ikeja, Lagos            |
| 120 | Huawei Office               | Lagos | Huawei Technology Oriental Hotel, Lekki   |
| 121 | Aso Rock                    | Lagos | Aso Rock Hotel, Abaranje Road Off Ijekun Road Ikotun                                  |
| 122 | Oando Filling Station Iwaya | Lagos | Oando Filling Station Iwaya, Lagos  |
| 123 | Etisalat Office             | Lagos | Etisalat Office, Oshodi-Apapa Express Way Beside Lastma Office Oshodi, Lagos          |
| 124 | Fed Poly Bida               | Niger | Federal Polytechnic Bida, Admin Block Niger State                                     |
| 125 | Fed Med Bida                | Niger | Federal Medical Center Bida, Niger State  |
| 126 | FUT Gidan                   | Niger | Federal University Of Technology, Minna Main Campus, Gidan Kwanu                      |
| 127 | FUT Minna Bosso             | Niger | Federal University Of Technology, Minna Bosso Campus, Bosso                           |
| 128 | RCCG Arena                  | Ogun  | Mowe - Redemption Camp, Km 46/85, Lagos/Ibadan Express Way, Mowe, Ogun State.         |
| 129 | Covenant University         | Ogun  | Café 1, Covenant University, Ota  |
| 130 | Bells University            | Ogun  | Beside Wema Bank, Bells University, Ota   |
| 132 | Crawford University         | Ogun  | School Gate, Crawford University, Igbesa  |
| 133 | Igbese Cement               | Ogun  | Dangote Cement Factory Ibesse, Ogun State   |
| 134 | Tai Solarin University      | Ogun  | Tai Solarin University Of Education Ijagun, Ogun State                                |
| 135 | Green Legacy                | Ogun  | Obasanjo Library, Oke-Imosan, Abeokuta  |
| 136 | Akure Hospital              | Ondo  | General Hospital, Akure   |
| 137 | Osemowe Palace              | Ondo  | Osemawe Palace Town Hall Ondo, Ondo State.  |
| 138 | Fountain Univers            | Osun  | Fountain University Campus, Oshogbo   |
| 139 | Igbonna                     | Osun  | Olonkoro City Hall, Opposite Uba, Oshogbo   |
| 140 | Oscotech                    | Osun  | Osun State College Of Technology MFB, Esaoko, Osun State                              |
| 141 | Oba Adeyemo Pal             | Osun  | HRM Oba Adeyemo Palace, Esa-oke, Osun State   |
| 142 | Wesley Guild                | Osun  | Wesley Guild Hospital, oau Teaching Hospital Annex, Ilesha, Osun State                |
| 143 | RUN University              | Osun  | Redeemers University Ede, Osun State  |
| 144 | RUN University              | Osun  | Redeemers University Ede, Osun State  |
| 145 | College Of Education, Oyo   | Oyo   | Emmanuel Alayande College Of Education, Erelu, Oyo                                    |
| 146 | Ajayi Crowther              | Oyo   | Ajayi Crother University, Ajegunle Area, Oyo  |
| 147 | Agbowo                      | Oyo   | Opposite Probay Shopping Complex, University Of Ibadan Agbowo.                        |
| 148 | Baptist Seminary            | Oyo   | Nigeria Baptist Seminary Complex, Ibapon Area, Along Oyo-ogbomososo Road, Ogbomososo. |
| 149 | Alata                       | Oyo   | Alata Milk And Honey Restaurant, "Under-g" Area, Ogbomososo Oyo State.                |
| 150 | Rom Oil                     | Oyo   | Rom Oil Company, Alomaja, Ibadan  |

| S/n | Branch                       | State   | Address   |
|-----|------------------------------|---------|---|
| 151 | Jos Regional                 | Plateau | No 41, Yakubu Gowon Way Jos, Plateau State                                  |
| 152 | Genesis Port Harcourt        | Rivers  | Genesis Center Tombia Street GRA, Port Harcourt                             |
| 153 | Prodeco Port Harcourt        | Rivers  | Prodeco Camp/ Housing Estate Onne Oil and Gas FRRE Zone Port Harcourt       |
| 154 | Monipulo                     | Rivers  | Monipulo Oil Company Old GRA, Port Harcourt                                 |
| 155 | Ibeto Cement O Ndc           | Rivers  | Ibeto Cement Factory Bundi Water Side Port Harcourt                         |
| 156 | Everyday Supermarket Obiwali | Rivers  | Everyday Supermarket Obiwali Junction, Port Harcourt                        |
| 157 | Landmark Hotel               | Rivers  | Landmark Hotel Off Oluobasanjo Road, Port Harcourt                          |
| 158 | Next Time Mart               | Rivers  | Nextime Supermarket Abacha Road Port Harcourt                               |
| 159 | Elkan Terrace                | Rivers  | Elkan Terrace Hotel Off Abacha Road GRA, Port Harcourt                      |
| 160 | Eastern Bulken Cement        | Rivers  | Eastern Bulken Gate Iwofe Road, Port Harcourt                               |
| 161 | College Of Education Phc     | Rivers  | University Of Education Iwofe Road, Port Harcourt                           |
| 162 | Upth Choba                   | Rivers  | University Of Port-harcourt Teaching Hospital Inside Uniport, Port Harcourt |
| 163 | Udus City Campus             | Sokoto  | Usman Danfodio University, Sokoto   |
| 164 | Daddys Cusine                | Sokoto  | 2, Susan Abubakar Road, Sokoto  |
| 165 | Jollynyame Stadium           | Taraba  | Resort Savings And Loans Premises Jollynyame Estate Mile 6, Jalingo         |

# SUBSIDIARIES' ADDRESS



| S/n | Branch                             | Address   | Contact   |
|-----|------------------------------------|---|---|
| 1   | Access Bank (D.R. Congo) Sàrl      | 158 Avenue de la Démocratie<br>Kinshasa, Gombe<br>Democratic Republic of the Congo          | T: (+243) 81 22 22 111-14<br>F: (+243) 81 22 22 116<br>E: info.rdcongo@accessbankplc.com<br>W: www.accessbankplc.com/cd   |
| 2   | Access Bank (Gambia) Limited       | Head Office<br>47 Kairaba Avenue<br>Fajara, K.S.M.D.  | P.O. Box 3177<br>Serrekunda, The Gambia<br>T: (+220) 4398227, 4399022<br>F: (+220) 4396640<br>E: info.gambia@accessbankplc.com<br>W: www.accessbankplc.com/gm   |
| 3   | Access Bank (Ghana) Limited        | Starlets '91 Road<br>Opposite Accra Sports Stadium<br>P.O. Box GP 353<br>Osu, Accra, Ghana. | T: (+233) 302 684 860<br>E: info.ghana@accessbankplc.com<br>W: www.accessbankplc.com/gh<br>T: (+233) 302 200 868  |
| 4   | Access Bank (Rwanda) Limited       | 3rd Floor, UTC Building<br>Avenue de la Paix<br>P.O. Box 2059<br>Kigali, Rwanda             | T: (+250) 252 500089/90-94<br>F: (+250) 252 575761, 572501<br>E: info.rwanda@accessbankplc.com; or<br>rwandacontactcenter@accessbankplc.com<br>W: www.accessbankplc.com/rw  |
| 5   | Access Bank (Sierra Leone) Limited | Head Office<br>30 Siaka Stevens Street<br>Freetown<br>Sierra Leone                          | T: (+232) 25 334933<br>F: (+232) 22 220119<br>E: info.sierraleone@accessbankplc.com<br>W: www.accessbankplc.com/sl  |
| 6   | Access Bank (Zambia) Limited       | Plot 682, Cairo Road Northend<br>P.O. Box 35273<br>Lusaka<br>Zambia                         | T: (+260) 211 227941<br>F: (+260) 211 22996, 227956<br>E: info.zambia@accessbankplc.com<br>W: www.accessbankplc.com/zm  |
| 7   | The Access Bank UK Limited         | Head Office<br>1 Cornhill<br>London, EC3V 3ND<br>United Kingdom                             | E: info@theaccessbankukltd.co.uk<br>W: www.theaccessbankukltd.co.uk<br><br><b>Mailing Address</b><br>The Access Bank UK Limited<br>4 Royal Court<br>Gadbrook Park<br>Northwich, Cheshire<br>CW9 7UT<br>United Kingdom |
| 8   | Shanghai Representative Office     | Unit 3005-3006 Bank of China (BOC)<br>Tower, NO 200 Yincheng (M)                            |   |

# CORRESPONDENT BANKS

| S/n | Branch                           | State  |
|-----|----------------------------------|--|
| 1   | Bank of Beirut                   | Nigeria Rep Office 5<br>Alfred Rewane Street<br>Ikoyi, Lagos, Nigeria                                    |
| 2   | Bank of China                    | No.1 Fuxingmen Nei Da Jie<br>Beijing<br>P. R. China<br>100818  |
| 3   | Baque SBA                        | 68 Avenue Des Champs Elysees<br>BP 7108 - 75008, Paris, France   |
| 4   | BNP PARIBAS Paris                | 37 Place du Marché Saint-<br>Honoré-75031<br>Paris Cedex 01, France                                      |
| 5   | Byblos Bank, London              | Suite 5, Berkeley Square House<br>Berkeley Square<br>London W1J 6BS, UK                                  |
| 6   | CitiBank London                  | Citigroup Center, Canada Square<br>Canary Wharf<br>London E14 5LB, UK                                    |
| 7   | CitiBank New York                | 111 Wall Street<br>19th Floor/Zone 1<br>New York NY 10043, USA   |
| 8   | CommerzBank AG                   | Corporate Banking Structured Export<br>and Trade Finance Kaiserplatz 60311<br>Frankfurt am Main, Germany |
| 9   | Credit Suisse AG                 | Giesshubelstrasse 30<br>P.O. Box 100<br>CH-8070 Zurich   |
| 10  | Danske Bank                      | 2-21 Holmens Kanal<br>DK-1092 Copenhagen<br>Denmark  |
| 11  | Deutsche Bank                    | 6, Bishopsgate<br>London EC2N 4DA, UK  |
| 12  | FBN UK                           | 28, Finsbury Circus<br>London EC2M 7DT, UK   |
| 13  | Handelssbanken Int.<br>(Svenska) | SE-106 70 Stockholm<br>Sweden  |
| 14  | HSBC Bank                        | Johannesburg Branch<br>2 Exchange Square<br>85 Mauder Street<br>Sandound, Sandton, 2196. S.A             |
| 15  | IFC                              | 2121 Pennsylvania Av. NW<br>Washington DC 20433, USA   |
| 16  | ING                              | 24 Avenue Marmix, B-1000<br>Brussels, Belgium  |
| 17  | J.P. Morgan                      | Trinity Tower<br>9 Thomas More Street<br>London E1W 1YT, UK  |

| S/n | Branch  | State  |
|-----|---|--|
| 18  | KBC Bank Belgium                                      | KBC Bank NV<br>Havenlan 12<br>1080 Brussels, Belgium           |
| 19  | Mashreq Bank  | Post Box 1250<br>Dubai U.A.E                                   |
| 20  | Nordea Bank   | Hamngatan<br>10 SE-105 71<br>Stockholm, Sweden                 |
| 21  | Standard Bank of<br>South Africa                      | 25 Saver Street<br>Johannesburg 2001, S.A.                     |
| 22  | Standard Chartered Bank,<br>London                    | 22 Billiter Street<br>London EC3M 2RY, UK                      |
| 23  | CitiBank New York                                     | 111 Wall Street<br>19th Floor/Zone 1<br>New York NY 10043, USA |
| 24  | Sumitomo Mitsui Banking<br>Corporation Europe Limited | 99 Queen Victoria Street<br>London EC3V 4EH, UK                |
| 25  | The Access Bank UK Limited                            | 1 Cornhill<br>London EC3V 3ND, UK                              |
| 26  | UBS   | P.O. Box CH-8098<br>Zurich                                     |
| 27  | Union Bank UK   | 14-18 Copthall Avenue<br>London EC2R 7DR, UK                   |
| 28  | United Bank for Africa                                | 40 East 52nd Street<br>New York 10022-5911, USA                |
| 29  | Zenith Bank (UK) Limited                              | 39, Cornhill<br>London EC3V 3ND, UK                            |



# TOMORROW BELONGS TO THOSE WHO **PREPARE FOR IT TODAY**

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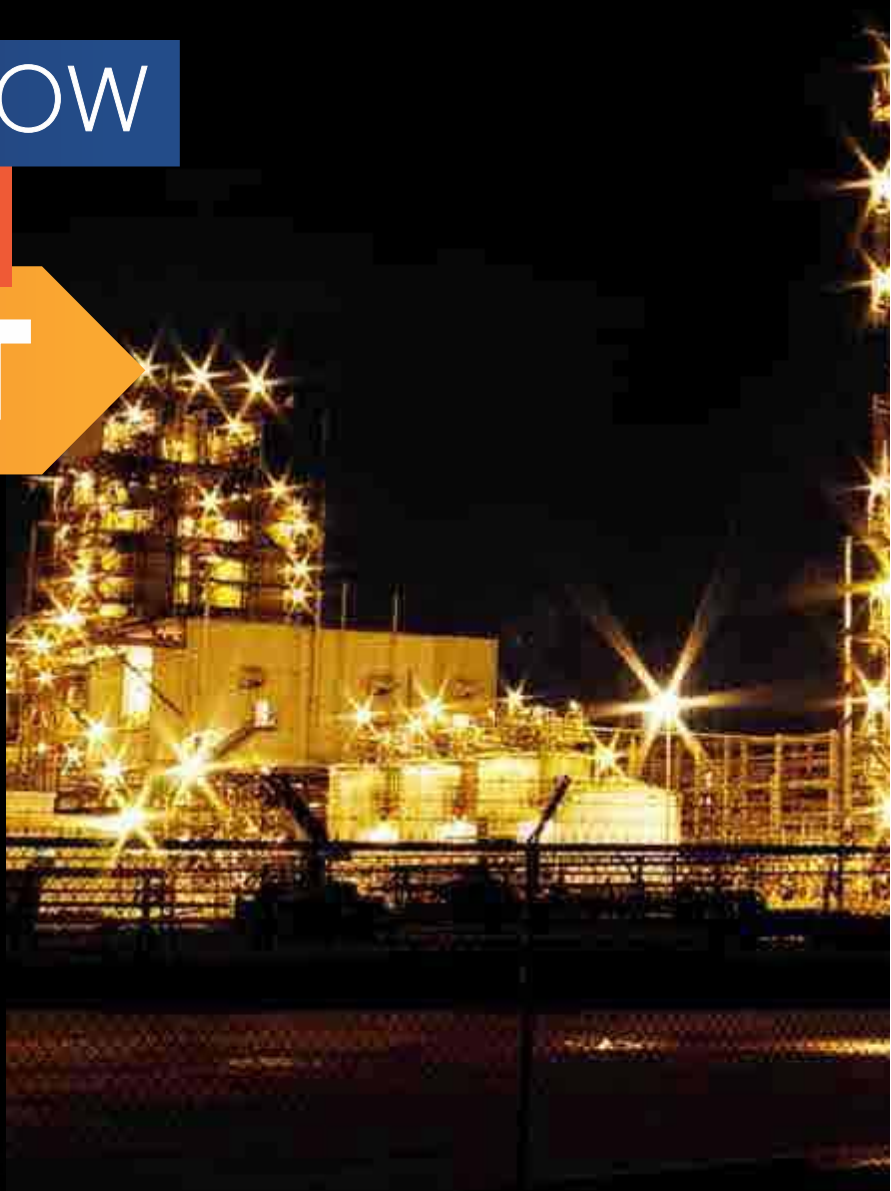
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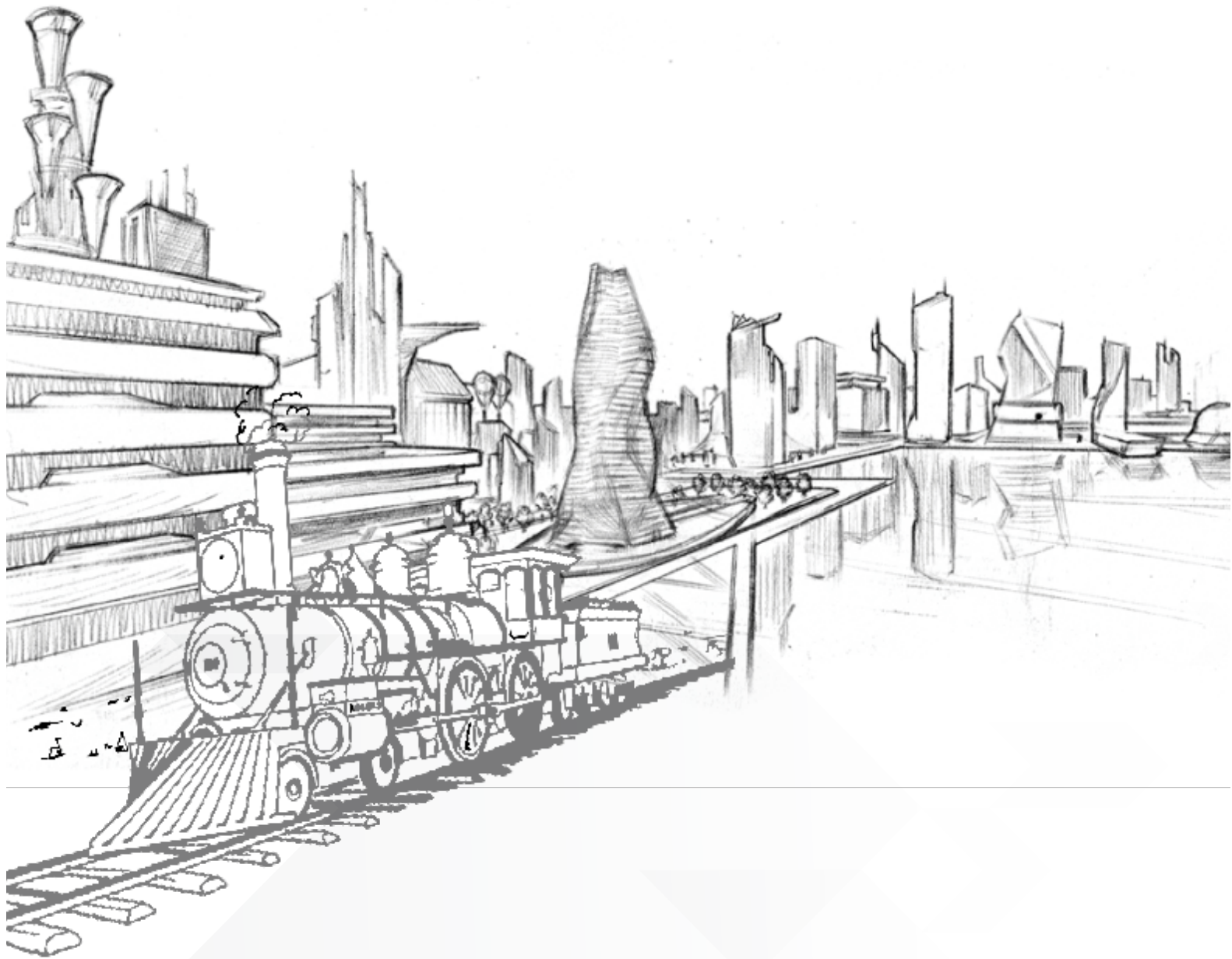
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