

The CBN's Directive on Recovery of Delinquent Credit Facilities

Please be informed that Access Bank Plc is set to publish the list of all its delinquent debtors, associated persons, directors and entities. This is in line with the directive from the Central Bank of Nigeria (CBN).

All Access Bank Plc (including former Diamond Bank Plc) debtors are directed to pay up their past due obligations in order to avoid punitive actions being taken against them. Please note that we shall publish our debtors' names in newspapers in two weeks.

Similarly, in the event that these obligations are not fulfilled, we shall take such further actions against such delinquent individuals and companies as we may consider necessary and shall relentlessly pursue full recovery of all our debts.

Furthermore, all debtors will be sanctioned by the CBN and banned from participating in the Nigerian Foreign Exchange and Securities Exchange Markets, and registered on the Credit Risk Management Systems (CRMS) Bureau as bad debtors making them, their directors and related entities illegible for any credit in the Nigerian Financial Markets.

For incorrigible debtors, who continue to pose a risk to our system, we will use all means available and collaborate with our colleagues in the industry to ensure that they are excommunicated from the banking system.

Consequently, we hereby advise all our delinquent debtors to take this publication seriously and ensure that all their debts are settled promptly.

J.

Signed:

Management