



Sustainability Impact Report

Sustainability in Action
Greener Futures, Stronger Communities

 **National Bank**
A Subsidiary of Access Bank PLC

People | Planet | Profit





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Introduction

About This Sustainability Impact report

This Sustainability Impact Report provides a comprehensive overview of our environmental and social commitments. It highlights how we are embedding sustainability across our operations to create meaningful impact for people and the environment in which we operate. The report showcases the outcomes of our initiatives in key areas such as environmental stewardship, financial literacy, health and wellness, and community empowerment.



Our Impact

Sustainability is embedded into our financing and operations to ensure long-term value for communities and the environment. Through initiatives such as the “Bank on Trees” programme, we partner with schools to plant trees, assigning learners the responsibility of nurturing them to maturity. We also support the development of kitchen gardens in institutions, addressing food security by teaching learners and urban residents how to utilize available spaces to grow organic vegetables. These initiatives not only strengthen climate resilience but also instill environmental stewardship among the younger generation.

In addition to our environmental programmes, we promote sustainable economic growth through green lending, providing financing solutions that support environmentally friendly projects and climate-positive business models.

Beyond environmental action, we invest in financial literacy and capacity building to empower both learners and customers. Through the Adopt-a-School programme, students are taught practical skills in budgeting, saving, and investment, while customers benefit from tailored financial literacy programs that promote responsible financial management.



Leadership Statement

Message from the Access Bank Regional Managing Director East Africa & Country Managing Director

Across East Africa, growth is no longer measured by size alone, but by the care we take in building, the responsibility we show in investing, and the lasting value we create for people, communities, and the environment.

In Kenya, this shift is already taking shape. From climate-conscious enterprises to more inclusive and resilient business models, sustainability is becoming central to how progress is defined and achieved. For institutions like ours, this is not just an evolution to observe, but a responsibility to lead, driving sustainable growth, responsible investment, and positive impact across the market.

As a lender, our role extends beyond our internal operations to how we engage and support businesses across the markets we serve. We are intentional about ensuring that the financing we provide delivers positive outcomes for both people and the planet, while supporting our customers to adopt more sustainable practices.

Across the Access Group, we remain committed to supporting Small and Medium Enterprises that are driving meaningful environmental and social impact. By enabling SMEs to grow sustainably, we contribute to stronger, more resilient communities and economies.

This report reflects the progress we have made and the steps we are taking to embed sustainability into our operations and partnerships.

While we are proud of the milestones achieved, we remain focused on deepening our impact and shaping a more sustainable and inclusive future for Kenya and the wider East African region.

Ralph Opara

Access Bank Regional Managing Director East Africa & Country Managing Director, Kenya.



Message from the Managing Director

At the heart of every business is the ambition to drive economic growth. However, this ambition is incomplete if it does not also protect the planet and support the well-being of the people it serves.

This report highlights how we are embedding sustainability into our operations, ensuring that our growth is responsible, transparent, and aligned with long-term value creation.

While progress has been made, sustainability remains a complex and ongoing journey. We are committed to being part of the solutions that advance a sustainable future for our communities and the environment.

Our sustainability approach is anchored on four pillars: Environment, Education, Health, and Entrepreneurship, aligned with seven Sustainable Development Goals. Over the past

year, we have worked with a diverse range of stakeholders, from communities improving access to safe water, to schools engaging students in tree-planting, to initiatives supporting vulnerable groups, including women entrepreneurs.

Through these efforts, we aim to show that sustainability is not a separate agenda, but integral to how we do business. By fostering responsible practices, supporting communities, and enabling enterprises to grow sustainably, we contribute to stronger, more resilient societies across Kenya.

We are proud of the progress reflected in this report and remain focused on deepening our impact, strengthening partnerships, and leading by example toward a sustainable and inclusive future.

*Managing Director,
George Odhiambo.*



Message from the Sustainability Team

Bringing our sustainability agenda to life has been a remarkable journey. What began as ideas on paper through brainstorming, planning, and collaboration has transformed into real, tangible change. We have seen concepts turn into infrastructure, access to essential services expand, and communities light up with renewed hope. The smiles and gratitude we witness are powerful reminders that sustainable ideas, when nurtured, truly take root and flourish.

Across the country, our work has supported schools, strengthened community structures, enhanced environmental resilience, and empowered vulnerable groups to participate more fully in social and economic life. We have seen farmers embrace better practices, learners gain new opportunities, and communities grow through partnerships that prioritize long-term wellbeing.

These examples reflect only a fraction of the progress made over the past year in advancing our sustainability ambitions. This report underscores our commitment to staying accountable, tracking our impact, and ensuring that the goals we set are met with action.

We also recognize that meaningful change cannot happen in isolation. Our progress has been possible because of strong partnerships, the engagement of stakeholders, and the trust and collaboration of the communities we serve. Their support ensures that the impact of each initiative continues long after implementation.

We invite you to join us in advancing this journey, whether as a stakeholder, a client, or a champion of sustainable practices. Together, we can turn ambition into tangible impact, ensuring that our growth benefits people, communities, and the planet for generations to come.

Our sustainability strategy

Adopted SDGs

The Bank has strategically aligned its operations with 7 Sustainable Development Goals (SDGs), embedding sustainability into its financial products, employee wellbeing, community programs, and environmental initiatives.



Zero Hunger (SDG 2)

The Bank is committed to ending hunger by supporting initiatives that improve food security. Through community kitchen gardens, agricultural financing, and partnerships with farmers, the Bank helps households and communities grow their own food and strengthen resilience against climate change. These efforts ensure that families have access to nutritious meals and that farmers can thrive in sustainable ways.



Good Health and Well-being (SDG 3)

Health is central to the Bank's sustainability agenda. The Bank promotes wellness programs for staff, including fitness challenges, medical screenings, and mental health awareness. Beyond its workforce, the Bank supports healthcare infrastructure and community health projects, ensuring that more people can access quality services. By linking financial literacy to healthier lifestyles, the Bank empowers families to make choices that improve their long-term well-being.

Furthermore, the Bank provides comprehensive insurance coverage for all employees, their spouses, and children, reinforcing our commitment to holistic wellbeing and family support. This ensures that staff and loved ones have access to quality healthcare when needed, reducing financial stress and promoting resilience.



Quality Education (SDG 4)

The Bank believes education is the foundation of opportunity and a driver of sustainable development. The Bank supports school infrastructure improvements and promotes digital literacy programs that prepare learners for the future. By partnering with schools and communities, the Bank helps create safe and inclusive learning environments where young people can gain the skills they need to succeed.

Through initiatives such as the AdoptaSchool programme, the Bank equips learners with practical knowledge in budgeting, savings, and investment, fostering financial literacy from an early age. These efforts empower students to make informed decisions, build resilience, and unlock opportunities for longterm success, ensuring that education remains a cornerstone of the Bank's sustainability agenda



Clean Water and Sanitation (SDG 6)

Access to clean water and proper sanitation is essential for healthy communities. The Bank contributes by financing water projects, supporting sanitation awareness campaigns, and helping communities build sustainable water harvesting and purification systems. These initiatives reduce waterborne diseases and ensure that families can rely on safe water sources.



Affordable and Clean Energy (SDG 7)

The Bank is driving Kenya's transition to renewable energy by offering green financing for solar, wind, and other clean energy solutions. The Bank also encourages energy efficiency within its own operations and partners with innovators to expand access to affordable energy for households and small businesses. This commitment reduces reliance on fossil fuels and supports a cleaner environment.



Reduced Inequalities (SDG 10)

The Bank champions inclusivity by extending financial services to marginalized groups, including women, youth, and persons with disabilities. The Bank also promotes equitable workplace policies that foster diversity and inclusion. By bridging economic and social gaps, the Bank ensures that opportunities are shared more fairly across society. The Staff ratio of men to women is 49:51.



Sustainable Cities and Communities (SDG 11)

The Bank supports the development of resilient and inclusive cities. Through financing affordable housing, sustainable infrastructure, and climate risk management, the Bank helps communities prepare for urban challenges. The Bank also invests in community-driven projects that make cities safer, greener, and more inclusive for all residents.

Our Sustainable Products Innovations

Maji Konnect

The Maji Konnect Initiative is the Bank's flagship water sector program designed to promote sustainable access to clean and safe water across the country. Aligned with SDG 6: Clean Water and Sanitation, Maji Konnect empowers Water Service Providers (WSPs) and water sector vendors through tailored financial solutions that drive operational efficiency, infrastructure development, and resource sustainability.

Through Maji Konnect we have been able to lend to county governments and WASPs, this has seen increase in the number of people accessing water to more than 1,000,000 people who have been connected directly and indirectly to clean water.



Elimu Konnect

Launched in 2022, the Elimu Konnect Programme is the Bank's flagship education financing and empowerment initiative. Designed to support schools across Kenya, the programme offers flexible financial solutions encompassing:

- Asset financing and infrastructure development, including sustainable solutions for green energy and water management
- Leadership development and capacity building for school management
- Promotion of innovation and excellence in teaching and learning
- Advancement of ICT digitization and connectivity to bridge digital gaps in education

Through this initiative we have financed 1332 schools to improve the school's infrastructure, build classes, toilets and buy buses this impacts directly and indirectly over 1,000,000 children and contributed to quality education.



Kilimo Konnect

The Kilimo Konnect Initiative is the Bank's specialized financial proposition designed to empower Kenya's agricultural sector particularly smallholder and growth-stage farmers. By delivering accessible, tailored financing and support mechanisms, this program directly advances SDG 2: Zero Hunger, while promoting sustainable agricultural practices and rural economic development.

Through this programme, the Bank has also partnered with other stakeholders to construct biogas systems for farmers, ensuring that animal waste is effectively utilized to produce clean energy.

This innovation not only reduces reliance on traditional fuels but also enhances resource efficiency, lowers household energy costs, and contributes to climate resilience. By combining financial support with sustainable solutions, Kilimo Konnect demonstrates the Bank's commitment to transforming agriculture into a driver of food security, energy sustainability, and rural prosperity.

Through this product we have financed 2,436 farmers who have benefitted from it and have seen growth in their farming, which has improved their lives and families.



W-Initiative

W-Initiative is a flagship financial empowerment program designed to close the financing gap for women-led businesses and enterprises. Rooted in the Bank's commitment to SDG 10: Reduced Inequality, W-initiative represents a proactive approach to transforming the entrepreneurial landscape and creating equal opportunities for women across Kenya.

This initiative not only provides tailored financial products but also nurtures the growth and resilience of women-owned businesses through capacity building, access to resources, and dedicated relationship support.

W-initiative directly contributes to:

- Addressing income disparities through financial empowerment
- Enabling women to scale sustainable businesses and become economic drivers
- Creating ripple effects of inclusion and equality within households and local economies

This product has seen more than 342 women upscale their businesses which then impacts positively to their families.



Impact Stories

Environmental Pillar

Tree Planting Initiatives

Through the Bank on Trees Program, the Bank planted 67,563 trees across the country, positively impacting more than 50,000 people. This initiative reflects our commitment to climate resilience, biodiversity, and community empowerment. By integrating tree planting into our sustainability agenda, we not only contribute to carbon sequestration but also create greener, healthier environments for learning and healing.

In addition to indigenous and shade trees, the Bank supported the planting of 64 fruit trees at Alliance High School impacting directly and indirectly over 3000 people, ensuring that students benefit from both environmental conservation and nutritional value. These efforts demonstrate how sustainability can be both practical and transformative, offering shade, food, and long-term ecological benefits.

The program continues to inspire communities to take ownership of their environment, reinforcing the Bank's role as a catalyst for positive change and aligning with our broader ESG and SDG commitments.

The Bank sponsored and participated in the 2025 Lewa Safari Marathon, championing conservation and community through sport. As part of this initiative, and in collaboration with the Lewa Wildlife Conservancy, the Bank hosted a community outreach program and a tree planting exercise, planting 1,000 trees to promote environmental conservation.



Kitchen Garden

The Bank constructed 16 kitchen gardens across 14 schools and 2 hospitals, directly and indirectly impacting over 32,000 people. This initiative is firmly aligned with SDG 2: Zero Hunger, as it promotes food security, nutrition, and sustainable agricultural practices.

The gardens serve as living classrooms and demonstration sites where diverse crops are cultivated to support both learning and nourishment. At Pumwani Hospital, expectant mothers are introduced to the gardens and trained on how to grow organic vegetables at home, empowering them with practical skills for healthier families.

In schools, children actively participate in planting and preparing the gardens, gaining hands-on experience and real-life examples of sustainable farming. By integrating education, health, and community empowerment, the Bank's kitchen garden program not only addresses immediate nutritional needs but also fosters long-term resilience and self-sufficiency.



Health Pillar

Blood drive and Wellness Initiative

The Bank placed health and wellness at the forefront of its community engagement agenda. In partnership with the Kenya Red Cross, the Bank organized blood donation drives, including one on World Sickle Cell Day, to support patients in need. In the Coast region, the Bank branches collaborated with the Kenya Blood Transfusion and Transplant Service to host a medical camp and blood donation drive, collecting 33 pints of blood enough to potentially save 99 lives while also providing free medical screenings to more than 150 community members.

During Blue November, the Bank hosted a Wellness Day and Prostate Cancer Screening, benefiting over 135 individuals with comprehensive health checks. Altogether, these initiatives directly impacted more than 384 people through blood donations, medical screenings, and wellness programs, while indirectly raising awareness among thousands more. By addressing critical health needs, promoting preventive care, and fostering community resilience, the Bank continues to demonstrate its commitment to holistic well-being and sustainable impact.



Education Pillar

Adopt a School Program

Through the Adopt a School Program, the Bank mentored over 30,000 students across 32 schools. This initiative is designed to equip young learners with essential financial literacy skills, focusing on three critical aspects: savings, budgeting, and investment.

By engaging students in interactive sessions and mentorship activities, the programme fosters practical knowledge that empowers them to make informed financial decisions from an early age. Beyond classroom learning, the initiative instills confidence, discipline, and a culture of responsibility, preparing students to thrive in a dynamic economic environment.

The program continues to serve as a cornerstone of the Bank's community empowerment agenda, ensuring that the next generation is not only financially literate but also resilient and future ready.



Entrepreneurship Pillar

Beyond internal training, the Bank broadened horizons for its SME customers through the W-initiative Trip, a ten-day business exposure journey to Turkey and Dubai. During the trip, 30 customers explored global opportunities, built international partnerships, and unlocked new markets. This initiative reflects the Bank's commitment to empowering Kenyan businesses to think big, act globally, and embrace sustainability as a driver of growth.

Through these efforts, the Bank continues to strengthen both internal capacity and external partnerships, ensuring that sustainability is embedded at every level of the organization and extended to the communities we serve.

The Bank facilitated financial literacy training for 100 women in the Lewa Conservancy Women Group Program, equipping them with practical skills to grow their businesses and improve livelihoods. Through the marathon sponsorship and outreach, the Bank's impact reached over 1,000,000 people, reflecting the Bank's commitment to community empowerment and sustainable development.



Community Empowerment

The Bank's sustainability journey is deeply rooted in the belief that true impact is measured not only by environmental stewardship but also by the lives we touch. Beyond schools, the Bank extended its outreach during the festive season to vulnerable children at Gathiga Hope and Christ Chapel Children's Home, ensuring that over 200 children experienced the joy and dignity of being cared for.

Through donations of food, clothing, and personal items, the Bank provided essential support that met immediate needs while also symbolizing hope and solidarity. Yet the initiative went further than material aid, it was about presence, compassion, and connection. The Bank staff spent time with the children, sharing meals, playing games, and creating moments of laughter that reminded them they are valued members of society.

This outreach reflects the Bank's broader philosophy: sustainability is about people as much as it is about the planet. By uplifting vulnerable communities, the Bank strengthens social bonds, nurtures resilience, and inspires a culture of empathy. These acts of kindness ripple outward, encouraging staff, partners, and society at large to embrace compassion as a cornerstone of sustainable development.

The festive visits also reinforced the Bank's role as a trusted community partner. By stepping into spaces where support is most needed, the Bank demonstrates that corporate responsibility is not confined to boardrooms or balance sheets, it is lived out in the smiles of children, the relief of caregivers, and the hope of communities.

Through initiatives like these, the Bank continues to weave humanity into its sustainability journey, building not only financial inclusion and environmental stewardship, but also a future where every child has the chance to thrive.



Training and Capacity Building

Recognizing that sustainability begins with people, the Bank invested in continuous training and capacity building for its staff and customers in 2025. ESG and sustainability training was delivered across 18 Nairobi branches, reaching over 200 staff members. By integrating sustainability into induction programs for new employees, the Bank ensures that every member of the Bank family is equipped to champion sustainability in their daily work and decision-making.



Awards and recognition

The Bank has earned strong recognition across the banking sector for its performance, innovation, and customer-focused approach. The Bank stands out for its leadership in microfinance and mortgage financing, as well as its growing strength in bancassurance and strategic partnerships. It has also been acknowledged for excellence in internal audit, retail operations, and service delivery, reflecting solid governance and efficiency.

Through continued investment in digital transformation, the Bank has positioned itself as a leader in corporate digital banking, supported by robust risk management practices. Its commitment to financial literacy, along with strong procurement and operational standards, further reinforces its reputation as a forward-thinking and well-rounded financial institution.

National Bank
A Subsidiary of Access Bank PLC

National Bank receives recognition at the Think Business 2025 Awards.

1st Runner-Up
Best Commercial Bank in Micro-Finance

1st Runner-Up
Best Bank in Mortgage Finance

1st Runner-Up
Banks with the Best financial literacy program

We are proud to announce that we have been recognized for our excellence and innovation in banking. These accolades underscore our commitment to delivering exceptional service and personalized financial solutions tailored to our clients' diverse needs.

Let's continue to raise the bar together!

Regulated by the Central Bank of Kenya

NBE Bancassurance Intermediary Ltd
A Subsidiary of Access Bank PLC

National Bank receives recognition at the Think Business Insurance Awards 2025

Winner
The Risk Management Award

2nd Runner-Up
Best Bancassurance Intermediary in Non-Life and Non-Embedded Products

Regulated by the Central Bank of Kenya

2025 Awards

No.	Award Name	Issuing Organization	Date
1	1 st Runners Up Retail Outlets (Bank & Forex)	4 th Aviation Business Excellence Awards – ABEA 2024	29 th March
2	First Runner Up Best Internal Audit Function	The Institute of Internal Auditors Kenya.	11 th April
3	Best Bank in New and Promising Bank Partner for the Mortgage and Credit Life Business 2024	Sanlam Insurance Annual Awards Gala	24th April
4	2nd Runner-Up in Most Improved Bank in Bancassurance Business 2024		
5	Best Bank in Microfinance	Think Business Banking Awards	9 th May
6	Best Bank in mortgage Finance		
7	Best Bank in Financial Literacy Program		
8	Most Innovative Corporate Digital Banking in East Africa	16th Edition of Africa Bank 4.0 Summit – Pan Africa	14 th May
10.	Risk Management Award	Think Business Insurance Awards 2025	8 th July
11	Best Bancassurance Intermediary in Non life and Non embedded products	Think Business Insurance Awards 2025	8 th July
12	Private Sector Procurement Awards 2025	Supplier Diversity & Inclusion.	12 th August
13	Digitally Fit Awards	Finance Expert	15 th August
14	Best Mortgage Solution Providers in 2025	Real Estate Awards	19 th September



Conclusion

The Bank's Sustainability Impact Report 2025 affirms that sustainability is at the heart of our mission and impact. By embedding environmental stewardship by expanding tree planting and establishing kitchen gardens, we continue to advance climate resilience and food security while nurturing healthier communities.

Through education and empowerment, the Bank has mentored students, supported vulnerable children, and equipped women and SMEs with financial literacy and global exposure, ensuring that knowledge and opportunity remain central to sustainable development. Our health and wellness initiatives, in partnership with leading organizations, have saved lives, provided screenings, and promoted preventive care, reinforcing the belief that well-being is the foundation of prosperity.

At the core of these achievements lies our commitment to community value creation from the Konnect programs to conservation through sport demonstrating that sustainability is about people as much as it is about the planet.

As we look ahead, the Bank remains steadfast in its purpose: to lead with integrity, empower communities, and champion sustainability as a driver of growth and inclusion. Together with our stakeholders, we will continue to build a future where education unlocks opportunity, health secures resilience, and environmental stewardship safeguards generations to come.





CONTACT US FOR MORE INFO

Customercare@nationalbank.co.ke

+254 (20) 282 8900 / +254 703 088 900

www.nationalbank.co.ke

