

Early Warning System

# FMO-65888

## Access Bank Botswana Limited

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### Quick Facts

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| **Countries** | Botswana |
| **Financial Institutions** | Netherlands Development Finance Company (FMO) |
| **Status** | Approved |
| **Bank Risk Rating** | B |
| **Voting Date** | 2025-12-12 |
| **Borrower** | Access Bank Botswana Limited |
| **Sectors** | Finance |
| **Investment Type(s)** | Loan |
| **Investment Amount (USD)** | $ 15.00 million |
| **Loan Amount (USD)** | $ 15.00 million |

## Project Description

According to bank provided information, FMO invests USD 15 million through a senior unsecured loan to Access Bank Botswana Limited, with a minimum of 40% of the proceeds ring-fenced for on-lending to SME and/or Micro Sub-Loans to Agriculture, Women, and/or Youth Sub-borrowers. The facility supports ABB's strategy to diversify its loan book, expand its footprint in the SME segment, and promote financial inclusion in Botswana. This transaction is aligned with FMO's strategy to deepen relationships with strong regional banking groups and to support private sector development in upper-middle-income countries with high levels of inequality. The funding contributes to job creation, economic growth, and reducing inequalities in Botswana.

### Investment Description

- Netherlands Development Finance Company (FMO)

### Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- Access Bank Botswana Limited (Financial Intermediary)

## Private Actors Description

Access Bank Botswana Limited ("ABB") is a commercial bank in Botswana, providing a full suite of retail, business, corporate banking, and treasury services. ABB is majority-owned (70%) by Access Bank Plc, a leading pan-African banking group headquartered in Nigeria and listed on the Nigerian Stock Exchange. ABB is listed on the Botswana Stock Exchange and, as of June 2025, holds a market share of 7% by total banking assets. The bank's strengths include a strong capital position (CAR at 21.8% per June 2025), a growing digital and transactional banking platform, and a strategic focus on diversifying its loan portfolio towards SMEs and corporates. ABB's management team benefits from dedicated support and expertise from its parent group, particularly in risk management and small- and medium-sized enterprise (SME) lending.

## Contact Information

Contact information not provided at the time of disclosure

### ACCESS TO INFORMATION

As part of FMO's ex-ante disclosure (disclosure of transactions before contracting), you can send requests or questions for additional information to: disclosure@fmo.nl

### ACCOUNTABILITY MECHANISM OF FMO

Communities who believe they will be negatively affected by a project funded by the Dutch Development Bank (FMO) may be able to file a complaint with the Independent Complaints Mechanism, which is the joint independent accountability mechanism of the Dutch Development Bank (FMO) and the German Investment Corporation (KfW). A complaint can be filed in writing, by email, post, or online. The complaint can be filed in English or any other language of the complainant. The Independent Complaints Mechanism is comprised of a three-member Independent Expert Panel and it can provide either problem-solving, compliance review or both, in either order. Additional information about this accountability mechanism, including a guide and template for filing a complaint, can be found at: https://www.fmo.nl/independent-complaints-mechanism