BALANCE SHEET
As at 31 December 2010

PROFIT & LOSS ACCOUNTS
For the year ended 31 December 2010

INDEPENDENT AUDITOR’S REPORT
To the Members of Access Bank Plc:

The accompanying balance sheets as at 31 December 2010 and the profit and loss accounts for the year then ended, are derived from the audited Group and Separate financial statements of Access Bank Plc (“the Bank”) and its subsidiary companies (together “the Group”) for the year ended 31 December 2010. We expressed an unqualified audit opinion on the Group and Separate financial statements in our report dated 21 March 2011.

The accompanying balance sheets and profit and loss accounts do not contain all the disclosures required by Statements of Accounting Standards applicable in Nigeria, the Companies and Allied Matters Act, the Banks and Other Financial Institutions Act, and other relevant Central Bank of Nigeria circulars applied in the preparation of the audited financial statements of the Bank and the Group. Reading the accompanying balance sheets and profit and loss accounts, therefore, is not a substitute for reading the audited financial statements of the Bank and the Group.

In our opinion, the accompanying balance sheets and profit and loss accounts are consistent, in all material respects, with the audited Group and Separate financial statements of Access Bank Plc for the year ended 31 December 2010 from which they were derived.

Compliance with Section 27(2) of the Banks and Other Financial Institutions Act of Nigeria and Central Bank of Nigeria Circular BSD/1/2004

The Bank was charged a penalty for the contravention of the provisions of a Central Bank of Nigeria Circular during the year ended 31 December 2010. Details are disclosed in the financial statements.

Lagos, Nigeria
21 March 2011