*Access Bank Plc RC125384*

CONSOLIDATED AND SEPARATE INTERIM FINANCIAL STATEMENTS FOR PERIOD ENDED 30 JUNE 2026

# AUDITED RESULTS FOR THE SIX MONTHS ENDED JUNE 30, 2026

**The Board of Directors of Access Bank plc is pleased to announce the Group's audited results for the six months ended June 30, 2026**

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026

| *In millions of Naira* | GROUP JUNE 2026 | RESTATED GROUP DECEMBER 2025 | BANK JUNE 2026 | BANK DECEMBER 2025 |
|---|---|---|---|---|
| **ASSETS** | | | | |
| Cash and Balances with Banks | 7,003,055 | 6,130,976 | 3,164,952 | 3,063,823 |
| Investment under management | 5,891 | 7,130 | 5,891 | 7,130 |
| Non pledged trading assets | 1,664,600 | 1,241,463 | 780,208 | 917,161 |
| Derivative financial assets | 2,052,237 | 2,307,524 | 2,020,774 | 2,279,276 |
| Loans and advances to banks | 2,686,298 | 2,900,033 | 572,142 | 191,026 |
| Loans and advances to customers | 14,115,678 | 13,330,475 | 5,794,371 | 5,658,064 |
| Pledged assets | 233,550 | 741,931 | 233,550 | 741,931 |
| Investment securities | 18,134,187 | 16,298,976 | 8,517,923 | 6,817,698 |
| Restricted deposit and other assets | 7,538,620 | 6,949,285 | 5,670,216 | 5,239,548 |
| Investment in subsidiaries | - | - | 444,983 | 446,637 |
| Property and equipment | 985,136 | 976,049 | 527,917 | 506,155 |
| Intangible assets | 404,412 | 371,497 | 87,768 | 89,824 |
| Deferred tax assets | 53,102 | 54,746 | - | 4,192 |
| | 54,876,766 | 51,310,085 | 27,820,695 | 25,962,465 |
| Assets classified as held for sale | 28,498 | 109,630 | 28,498 | 109,630 |
| Total assets | **54,905,264** | **51,419,715** | **27,849,193** | **26,072,095** |
| **LIABILITIES** | | | | |
| Deposits from financial institutions | 4,264,893 | 3,732,295 | 1,906,109 | 1,382,550 |
| Deposits from customers | 37,285,109 | 34,562,154 | 17,003,777 | 15,548,845 |
| Derivative financial liabilities | 245,440 | 415,616 | 238,010 | 409,223 |
| Current tax liabilities | 16,466 | 10,279 | 11,446 | 48,613 |
| Other liabilities | 5,748,620 | 5,474,169 | 4,393,455 | 4,405,608 |
| Deferred tax liabilities | 23,521 | 453 | | - |
| Debt securities issued | 721,288 | 759,635 | 709,507 | 746,909 |
| Interest-bearing borrowings | 1,515,968 | 1,506,606 | 1,201,376 | 1,201,631 |
| Retirement benefit obligations | 25,814 | 20,063 | 20,152 | 13,911 |
| Total liabilities | **49,847,119** | **46,481,270** | **25,483,832** | **23,757,290** |
| **EQUITY** | | | | |
| Share capital and share premium | 594,823 | 594,823 | 594,823 | 594,823 |
| Additional Tier 1 Capital | 345,030 | 345,030 | 345,030 | 345,030 |
| Retained earnings | 2,038,012 | 1,837,497 | 801,268 | 901,764 |
| Other components of equity | 1,342,697 | 1,419,400 | 624,240 | 473,188 |
| **Total equity attributable to owners of the Bank** | **4,320,562** | **4,196,750** | **2,365,361** | **2,314,805** |
| Non controlling interest | 737,583 | 741,695 | - | - |
| **Total equity** | **5,058,145** | **4,938,445** | **2,365,361** | **2,314,805** |
| **Total liabilities and equity** | **54,905,264** | **51,419,715** | **27,849,193** | **26,072,095** |

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026

| *In millions of Naira* | GROUP JUNE 2026 | GROUP JUNE 2025 | BANK JUNE 2026 | BANK JUNE 2025 |
|---|---|---|---|---|
| Interest income calculated using effective interest rate | 1,964,171 | 1,941,941 | 1,150,899 | 1,300,996 |
| Interest income on financial assets at FVTPL | 174,177 | 98,646 | 163,552 | 86,813 |
| Interest expense | (1,126,111) | (1,047,887) | (803,028) | (776,537) |
| Net interest income | 1,012,237 | 992,700 | 511,423 | 611,272 |
| Net impairment charge on financial assets | (67,734) | (229,978) | (47,434) | (210,784) |
| Net interest income after impairment charges | 944,503 | 762,722 | 463,989 | 400,488 |
| Fee and commission income | 406,209 | 294,915 | 228,604 | 151,322 |
| Fee and commission expense | (75,802) | (79,572) | (51,267) | (57,838) |
| Net fee and commission income | 330,407 | 215,343 | 177,337 | 93,484 |
| Net (loss)/gains on financial instruments at fair value | 40,695 | (3,386) | (652) | (8,215) |
| Net foreign exchange gain/(loss) | (59,327) | 80,749 | (194,410) | 22,908 |
| Net (loss) on fair value hedge (Hedging ineffectiveness) | (148,360) | (30,832) | (148,360) | (30,832) |
| Other operating income | 142,955 | 65,144 | 245,785 | 111,478 |
| (Loss)/Gain on partial disposal of subsidiaries | - | - | 21,897 | (1,513) |
| Bargain purchase from Acquisition of subsidiaries | 27,275 | - | - | - |
| Personnel expenses | (274,293) | (219,990) | (78,983) | (82,010) |
| Depreciation | (52,110) | (49,718) | (22,639) | (22,747) |
| Amortization | (21,481) | (13,444) | (5,918) | (4,680) |
| Other operating expenses | (529,044) | (504,150) | (340,845) | (345,231) |
| Share of profit of investment in Associate | - | 568 | - | - |
| **Profit before tax** | **401,220** | **303,006** | **117,201** | **133,132** |
| Income tax | (136,302) | (103,700) | (14,508) | (18,635) |
| Minimum tax | - | - | - | - |
| **Profit for the period for continuing operations** | **264,918** | **199,306** | **102,693** | **114,497** |
| Discontinued operations | | | | |
| (Loss)/Profit from Discontinued operations | - | - | - | - |
| **Profit for the year** | **264,918** | **199,306** | **102,693** | **114,497** |
| Other comprehensive income/(loss) (OCI): | | | | |
| **Items that will not be subsequently reclassified to the income statement** | | | | |
| Gross Actuarial gain on retirement benefit obligations | (6,266) | 1,644 | (6,266) | 1,644 |
| Income tax relating to these items | - | (543) | - | (543) |
| **Items that may be subsequently reclassified to the income statement** | - | - | - | - |
| - Unrealised foreign currency translation difference | (106,368) | (158,865) | - | - |
| **Net changes in fair value of FVOCI financial instruments** | - | - | - | - |
| Changes in fair value of FVOCI debt financial instrument | 102,111 | (13,230) | 65,544 | (42,056) |
| Fair value (loss) on derecognized FVOCI debt securities reclassified to P/L | (45,230) | (74,417) | (44,148) | (72,957) |
| Changes in allowance on FVOCI debt financial instruments | (1,868) | 2,092 | 2,263 | (4,323) |
| Gain on partial disposal of subsidiary | - | - | - | - |
| Other comprehensive (loss)/gain, net of related tax effects: | (57,621) | (243,319) | 17,393 | (118,235) |
| **Total comprehensive (loss) income for the period** | **207,297** | **(44,013)** | **120,086** | **(3,738)** |
| **Profit attributable to:** | | | | |
| Owners of the Bank | 245,332 | 191,215 | 102,693 | 114,497 |
| Non-controlling interest | 19,586 | 8,091 | - | - |
| **Profit for the year** | **264,918** | **199,306** | **102,693** | **114,497** |
| **Total comprehensive (loss)/income attributable to:** | | | | |
| Owners of the Bank | 203,823 | (72,228) | 120,086 | (3,738) |
| Non-controlling interest | 3,474 | 28,215 | - | - |
| **Total comprehensive (loss)/income for the period** | **207,297** | **(44,013)** | **120,086** | **(3,738)** |
| **Total profit/(loss) attributable to owners of the bank:** | | | | |
| Continuing operations | 245,332 | 191,215 | 102,693 | 114,497 |
| Discontinued operations | | - | | - |
| | **245,332** | **191,215** | **102,693** | **114,497** |
| **Total comprehensive (loss)/income attributable to owners of the bank:** | | | | |
| Continuing operations | 203,823 | (72,228) | 120,086 | (3,738) |
| Discontinued operations | - | - | - | - |
| | **203,823** | **(72,228)** | **120,086** | **(3,738)** |
| **Earnings per share attributable to ordinary shareholders** | | | | |
| Basic (kobo) | 460 | 359 | 193 | 215 |
| Diluted (kobo) | 460 | 359 | 193 | 215 |
| **Earnings per share from continuing operations attributable to owners of the bank** | | | | |
| Basic (kobo) | 460 | 359 | 193 | 215 |
| Diluted (kobo) | 460 | 359 | 193 | 215 |
| **Earnings per share from discontinued operations attributable to owners of the bank** | | | | |
| Basic (kobo) | - | - | - | - |
| Diluted (kobo) | - | - | - | - |

| | GROUP JUNE 2026 | GROUP DECEMBER 2025 | BANK JUNE 2026 | BANK DECEMBER 2025 |
|---|---|---|---|---|
| Total impaired loans & advances | 574,006 | 468,041 | 166,503 | 130,146 |
| Total impaired loans & advances to gross risk assets (%) | 3.34% | 2.82% | 2.56% | 2.17% |

The financial statements were approved by the board of directors on 26 August 2026. Signed on behalf of the directors by:

MANAGING DIRECTOR
Roosevelt Ogbonna
FRC/2017/PRO/DIR/003/00000016638

CHIEF FINANCIAL OFFICER
Ibukun Oyedeji
FRC/2014/PRO/ICAN/001/00000007956

EXECUTIVE DIRECTOR
Oluseyi Kumapayi
FRC/2013/PRO/DIR/003/00000000911

## Report of the independent auditor on the summary consolidated and separate financial statements

To the members of Access Bank Plc

**Report on the summary financial information**

**Opinion**

The summary financial information, which comprise:

- the consolidated and separate interim statements of financial position as at 30 June 2026;
- the consolidated and separate interim statements of comprehensive income; are derived from the audited consolidated and separate interim financial statements of Access Bank Plc ("the Bank") and its subsidiary companies (together "the Group") for the period ended 30 June 2026.

In our opinion, the accompanying summary financial information are consistent, in all material respects, with the audited financial statements, in accordance with the requirements of Companies and Allied Matters Act (CAMA), 2020, the Banks and Other Financial Institutions Act, 2020.

**Summary Interim Financial Information**

The summary financial information do not contain all the disclosures required by the IFRS Accounting Standards as issued by the International Accounting Standards Board, the Companies and Allied Matters Act (CAMA), 2020, the Financial Reporting Council of Nigeria Act, 2011 (as amended), the Banks and Other Financial Institutions Act, 2020 and other relevant Central Bank of Nigeria guidelines and circulars. Reading the summary financial information and our report thereon therefore, is not a substitute for reading the audited consolidated and separate interim financial statements and our report thereon.

**The Audited Consolidated and Separate Interim Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on the audited consolidated and separate interim financial statements in our report dated 3 November 2026. That report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate interim financial statements of the current period.

**Directors' responsibility for the summary interim financial statements**

The Directors are responsible for the preparation of the summary financial information in accordance with the Companies and Allied Matters Act (CAMA), 2020, and the Banks and Other Financial Institutions Act, 2020.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial information are consistent, in all material respects, with the audited consolidated and separate interim financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

**Report on other legal and regulatory requirements**

**Compliance with the requirements of Schedule 5 of the Companies and Allied Matters Act (CAMA), 2020**

i. We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit.
ii. In our opinion, proper books of account have been kept by the Bank, so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us.
iii. The Bank's interim statement of financial position and statement of comprehensive income are in agreement with the books of account and returns.

**Compliance with Section 26(3) of the Banks and the other Financial Institutions Act, 2020 and Central Bank of Nigeria circular BSD/1/2004**

i. The Bank paid penalties amounting to N557m in respect of contraventions of the Banks and Other Financial Institutions Act of Nigeria and CBN Circulars during the period ended 30 June 2026 as disclosed in note 41 to the audited consolidated and separate interim financial statements.
ii. Related party transactions and balances are disclosed in note 43 and note 45 to the audited consolidated and separate interim financial statements in compliance with the Central Bank of Nigeria circular BSD/1/2004.

Kabir Okunlola
FRC/2012/PRO/ICAN/004/00000000428
For: KPMG Professional Services
Chartered Accountants
3 November 2026
Lagos, Nigeria

INSTITUTE OF CHARTERED ACCOUNTANTS OF NIGERIA 0050434 ICAN

The statement of financial position, statement of comprehensive income, report of the independent auditor and specific disclosures are published in compliance with the requirements of S.27 of the Banks and Other Financial Institutions Act. The information disclosed have been extracted from the full financial statements of the bank and the group and cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of the bank and the group as the full financial statements.

## Customer Complaints and Feedback

Below is a breakdown of Complaints received and resolved by Access Bank Plc during the period ended 30 June 2026 pursuant to CBN circular dated 16 August 2011.

| | Total Number | Amount Claimed (NGN) | Amount Claimed (USD) | Amount Claimed (GBP) | Total Amount Refunded |
|---|---|---|---|---|---|
| Pending complaints B/F | 6,911 | 385,516,102 | 59,069 | 5,133 | - |
| Received Complaints | 674,616 | 80,587,648,770 | 846,067 | - | - |
| Resolved complaints | 678,258 | 80,847,409,736 | 878,399 | 5,133 | - |
| **Unresolved complaints pending with the bank C/F** | **3,269** | **125,755,136** | **26,738** | **(0)** | - |

**Contraventions of the Banks and Other Financial Institutions Act of Nigeria and CBN circulars**

| S/N | Regulatory Body | | Date | **Amount** (In Millions) |
|---|---|---|---|---|
| (I) | Central Bank of Nigeria | Sum of N20 million being penalty from Risk Asset Assessment Examination for the period covering January to December 2025 | Feb 2026 | 20 |
| (II) | Central Bank of Nigeria | Sum of N190 million being penalty from Foreign Exchange Examination for the period covering April 2024 to March 2025 | May 2026 | 190 |
| (III) | Central Bank of Nigeria | Sum of N167.96 million being penalty from review of the RSSF-DCRR facility. | June 2026 | 168 |
| (IV) | Central Bank of Nigeria | Sum of N179 million being penalty from Foreign Exchange Examination for the period covering April 2023 to March 2024 | June 2026 | 179 |
| | **Total** | | | **557** |

*An electronic copy of this publication can be obtained at* **https://www.accessbankplc.com/investor-relations/financial-reports/quarterly-reports**