

UNAUDITED RESULTS FOR THE QUARTER ENDED 31 MARCH 2026

The Board of Directors of Access Holdings Plc is pleased to announce the Group's unaudited results for the period ended 31 March 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

In millions of Naira

| | GROUP MARCH 2026 | GROUP DECEMBER 2025 | BANK MARCH 2026 | BANK DECEMBER 2025 |
|--|-------------------|---------------------|-------------------|--------------------|
| ASSETS | | | | |
| Cash and Balances with Banks | 7,459,080 | 6,130,976 | 3,346,343 | 3,063,823 |
| Investment under management | 6,875 | 7,130 | 6,875 | 7,130 |
| Non pledged trading assets | 1,792,484 | 1,241,463 | 902,203 | 917,161 |
| Derivative financial assets | 2,309,641 | 2,307,524 | 2,279,276 | 2,279,276 |
| Loans and advances to banks | 2,772,351 | 2,900,033 | 132,972 | 191,026 |
| Loans and advances to customers | 13,518,916 | 13,330,475 | 5,864,603 | 5,658,064 |
| Pledged assets | 407,353 | 741,931 | 407,353 | 741,931 |
| Investment securities | 16,802,555 | 16,298,976 | 7,136,844 | 6,817,698 |
| Restricted deposit and other assets | 6,682,818 | 6,949,283 | 4,731,424 | 5,239,548 |
| Investment in subsidiaries | - | - | 446,637 | 446,637 |
| Property and equipment | 907,818 | 976,049 | 522,566 | 506,155 |
| Intangible assets | 240,524 | 218,823 | 89,700 | 89,824 |
| Deferred tax assets | 90,343 | 54,746 | 4,192 | 4,192 |
| | 52,990,758 | 51,157,409 | 25,870,988 | 25,962,465 |
| Asset classified as held for sale | 109,630 | 109,630 | 109,630 | 109,630 |
| Total assets | 53,100,388 | 51,267,039 | 25,980,618 | 26,072,095 |
| LIABILITIES | | | | |
| Deposits from financial institutions | 4,271,368 | 3,732,295 | 1,437,246 | 1,382,550 |
| Deposits from customers | 34,954,098 | 34,562,154 | 14,710,051 | 15,548,845 |
| Derivative financial liabilities | 415,692 | 415,616 | 409,223 | 409,223 |
| Current tax liabilities | 67,607 | 10,279 | 34,061 | 48,613 |
| Other liabilities | 6,373,403 | 5,474,170 | 5,211,638 | 4,405,608 |
| Deferred tax liabilities | 11,832 | 453 | - | - |
| Debt securities issued | 714,689 | 759,635 | 702,520 | 746,909 |
| Interest-bearing borrowings | 1,418,820 | 1,506,606 | 1,146,397 | 1,201,631 |
| Retirement benefit obligation | 19,226 | 20,063 | 13,875 | 13,911 |
| Total liabilities | 48,246,735 | 46,481,270 | 23,665,011 | 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 | 1,982,405 | 1,673,346 | 907,080 | 901,764 |
| Other components of equity | 1,197,253 | 1,430,875 | 468,674 | 473,188 |
| Total equity attributable to owners of the Bank | 4,119,511 | 4,044,074 | 2,315,607 | 2,314,805 |
| Non controlling interest | 734,142 | 741,695 | - | - |
| Total equity | 4,853,653 | 4,785,769 | 2,315,607 | 2,314,805 |
| Total liabilities and equity | 53,100,388 | 51,267,039 | 25,980,618 | 26,072,095 |

To the members of Access Bank Plc

DATED THIS DAY APRIL 27, 2026

BY ORDER OF THE BOARD



SUNDAY EKWOCHI
COMPANY SECRETARY

FRC/2013/PRO/NBA/002/0000005528

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2026

In millions of Naira

| | GROUP MARCH 2026 | GROUP MARCH 2025 | BANK MARCH 2026 | BANK MARCH 2025 |
|--|------------------|------------------|-----------------|-----------------|
| Interest income calculated using effective interest rate | 822,253 | 962,871 | 415,529 | 681,174 |
| Interest income on financial assets at FVTPL | 70,282 | 16,101 | 62,033 | 12,570 |
| Interest expense | (545,675) | (750,203) | (376,302) | (635,239) |
| Net interest income | 346,860 | 228,769 | 101,260 | 58,505 |
| Net impairment charge on financial assets | (73,040) | (21,813) | (40,112) | (25,180) |
| Net interest income after impairment charges | 273,820 | 206,955 | 61,148 | 33,325 |
| Fee and commission income | 191,073 | 163,321 | 106,180 | 80,640 |
| Fee and commission expense | (36,178) | (28,204) | (24,177) | (18,248) |
| Net fee and commission income | 154,895 | 135,117 | 82,003 | 62,392 |
| Net gains on financial instruments at fair value | 47,331 | 7,516 | 12,790 | 5,181 |
| Net foreign exchange gain | 156,962 | 208,103 | 75,852 | 187,160 |
| Other operating income | 46,503 | 9,097 | 51,468 | 3,032 |
| Personnel expenses | (126,299) | (101,283) | (34,795) | (37,882) |
| Depreciation | (25,647) | (22,514) | (11,609) | (11,254) |
| Amortization | (7,020) | (5,875) | (2,917) | (2,374) |
| Other operating expenses | (266,988) | (209,946) | (172,765) | (148,787) |
| Profit before tax | 253,556 | 227,171 | 61,175 | 90,794 |
| Income tax | (49,049) | (33,001) | (5,769) | (6,048) |
| Minimum tax | (6,604) | (6,833) | (3,403) | (4,847) |
| Profit for the period | 197,907 | 187,337 | 52,007 | 79,899 |
| Other comprehensive income/(loss) (OCI): | | | | |
| Items that will not be subsequently reclassified to profit or loss: | | | | |
| Gross Actuarial gain on retirement benefit obligations | 917 | 864 | 917 | 864 |
| Income tax relating to these items | (303) | (799) | (303) | (799) |
| Items that may be subsequently reclassified to profit or loss: | | | | |
| Unrealised foreign currency translation difference | (95,299) | (137,115) | - | - |
| Changes in fair value of FVOCI debt financial instruments | 5,761 | (77,409) | (11,264) | (45,189) |
| Fair value loss on derecognized FVOCI debt securities reclassified to P/L | (791) | - | (762) | - |
| Changes in allowance on FVOCI debt financial instruments | (801) | (439) | (288) | - |
| Gain on partial disposal of subsidiary | - | 4,899 | - | - |
| Other comprehensive (loss) net of related tax effects | (90,515) | (209,999) | (11,700) | (45,124) |
| Total comprehensive income/(loss) for the period | 107,392 | (22,662) | 40,307 | 34,774 |
| Profit attributable to: | | | | |
| Owners of the Bank | 185,704 | 181,234 | 52,007 | 79,899 |
| Non-controlling interest | 12,203 | 6,104 | - | - |
| Profit for the period | 197,907 | 187,337 | 52,007 | 79,899 |
| Total comprehensive income/(loss) attributable to: | | | | |
| Owners of the Bank | 114,945 | 4,759 | 40,307 | 34,774 |
| Non-controlling interest | (7,553) | (27,422) | - | - |
| Total comprehensive income/(loss) for the period | 107,392 | (22,662) | 40,307 | 34,774 |
| Earnings per share attributable to ordinary shareholders: | | | | |
| Earnings per share: | | | | |
| Basic (kobo) | 348 | 510 | 98 | 225 |
| Diluted (kobo) | 348 | 510 | 98 | 225 |