Access Bank Plc RC125384

STATEMENT TO THE SHAREHOLDERS ON THE UNAUDITED **RESULTS FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026.**

The Board of Directors of Access Bank Plc is pleased to announce the Bank's unaudited results for the period ended September 30 2026

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

In millions of Naira	GROUP SEPTEMBER 2026	GROUP DECEMBER 2025	BANK SEPTEMBER 2026	BANK DECEMBER 2025
ASSET				
Cash and balances with banks	6,155,597	6,130,976	2,056,118	3,063,823
Investment under management	5,650	7,130	5,650	7,130
Non pledged trading assets	1,682,754	1,241,463	772,769	917,161
Derivative financial assets	2,157,319	2,307,524	2,131,117	2,279,276
Loans and advances to banks	2,641,959	2,900,033	563,689	191,026
Loans and advances to customers	14,306,711	13,330,475	6,025,083	5,658,064
Pledged assets	258,251	741,931	258,251	741,931
Investment securities	15,839,215	16,298,976	6,958,414	6,817,698
Restricted deposit and other assets	7,754,793	6,949,283	5,884,857	5,239,548
Investment in subsidiaries	-	-	444,242	446,637
Property and equipment	963,806	976,049	531,676	506,155
Intangible assets	381,254	371,497	85,178	89,824
Deferred tax assets	71,193	54,746	-	4,192
Assets classified as held for sale	52,218,502	51,310,084	25,717,045	25,962,465
	28,498	109,630	28,498	109,630
Total assets	**52,247,000**	**51,419,714**	**25,745,543**	**26,072,095**
LIABILITIES				
Deposits from financial institutions	4,096,730	3,732,295	1,934,691	1,382,550
Deposits from customers	36,824,325	34,562,154	16,906,044	15,548,845
Derivative financial liabilities	210,596	415,616	207,112	409,223
Current tax liabilities	31,438	10,279	19,731	48,613
Other liabilities	4,633,308	5,474,169	3,255,348	4,405,608
Deferred tax liabilities	50,221	453	-	-
Debt securities issued	(0)	759,635	(0)	746,909
Interest-bearing borrowings	1,411,273	1,506,606	1,141,646	1,201,631
Retirement benefit obligation	26,205	20,063	20,852	13,911
Total liabilities	**47,284,096**	**46,481,270**	**23,485,424**	**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	2,188,138	1,837,497	787,166	901,764
Other components of equity	1,087,644	1,419,400	533,100	473,188
Total equity attributable to owners of the Bank	**4,215,635**	**4,196,749**	**2,260,119**	**2,314,805**
Non controlling interest	747,268	741,695	-	-
Total equity	**4,962,903**	**4,938,444**	**2,260,119**	**2,314,805**
Total liabilities and equity	**52,247,000**	**51,419,714**	**25,745,543**	**26,072,095**

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
For the period ended 30 September 2026

In millions of Naira	GROUP SEPTEMBER 2026	GROUP SEPTEMBER 2025	BANK SEPTEMBER 2026	BANK SEPTEMBER 2025
Interest income calculated using effective interest rate	2,937,344	2,739,161	1,702,985	1,772,218
Interest income on financial assets at FVTPL	152,635	159,405	122,262	143,654
Interest expense	(1,779,846)	(1,620,388)	(1,295,395)	(1,198,509)
Net interest income	1,310,133	1,278,180	529,852	717,364
Net impairment charge on financial assets	(90,432)	(349,800)	(56,378)	(315,542)
Net interest income after impairment charges	1,219,700	928,379	473,474	401,822
Fee and commission income	606,481	566,043	331,307	308,212
Fee and commission expense	(115,681)	(124,025)	(78,696)	(90,185)
Net fee and commission income	490,800	442,017	252,611	218,026
Net gains on financial instruments at fair value	(19,923)	146,894	(68,641)	140,703
Net foreign exchange gain/(loss)	166,689	142,317	(31,663)	26,220
Net (loss) on fair value hedge (Hedging effectiveness)	(138,809)	(52,098)	(138,809)	(52,098)
Other operating income	151,462	111,074	249,508	114,015
Gain/(loss) on partial disposal of subsidiaries	-	-	30,316	(1,513)
Bargain purchase from Acquisition of subsidiaries	27,275	-	-	-
Personnel expenses	(409,391)	(344,458)	(122,512)	(119,507)
Depreciation	(76,474)	(68,121)	(33,969)	(32,357)
Amortization	(31,523)	(19,243)	(8,866)	(6,940)
Other operating expenses	(735,894)	(697,698)	(453,556)	(454,208)
Share of profit of investment in Associate	-	568	-	-
Profit before tax	**643,913**	**589,630**	**147,892**	**234,163**
Income tax	(176,389)	(159,109)	(24,890)	(33,796)
Minimum tax	-	-	-	-
Profit for the year from continuing operations	**467,524**	**430,521**	**123,002**	**200,367**
Other comprehensive income/(loss) (OCI)				
Items that will not be subsequently reclassified to profit or loss:				
Gross Actuarial(loss)/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 reclassified subsequently to the income statement				
Unrealised foreign currency translation difference	(278,191)	(265,693)	-	-
Changes in fair value of FVOCI debt financial instruments	(65,779)	316,591	(97,268)	274,030
Fair value gain on derecognized FVOCI debt securities reclassified to P/L	26,001	(345,238)	24,501	(333,963)
Changes in allowance on FVOCI debt financial instruments	(1,986)	2,611	2,239	(4,932)
Gain on partial disposal of subsidiary	-	-	-	-
Other comprehensive income/(loss), net of related tax effects	(326,221)	(290,627)	(76,794)	(63,763)
Total comprehensive (loss)/income for the year	**141,303**	**139,895**	46,208	**136,603**
Profit attributable to:				
Owners of the Bank	433,980	420,068	123,002	200,367
Non-controlling interest	33,544	10,453	-	-
Profit for the year	**467,524**	**430,521**	**123,002**	**200,367**
Total comprehensive income attributable to:				
Owners of the Bank	137,762	117,107	46,208	136,603
Non-controlling interest	3,541	22,788	-	-
Total comprehensive (loss)/income for the year	**141,303**	**139,895**	**46,208**	**136,603**
Total profit attributable to owners of the bank:				
Continuing operations	433,980	420,068	123,002	200,367
	433,980	**420,068**	**123,002**	**200,367**
Total profit attributable to owners of the bank:				
Continuing operations	137,762	117,107	46,208	136,603
	137,762	**117,107**	**46,208**	**136,603**
Earnings per share attributable to ordinary shareholders				
Basic (kobo)	814	788	231	376
Diluted (kobo)	814	788	231	376
Earnings per share from continuing operations attributable to owners of the bank				
Basic (kobo)	814	788	231	376
Diluted (kobo)	814	788	231	376

	GROUP SEPTEMBER 2026	GROUP SEPTEMBER 2025	BANK SEPTEMBER 2026	BANK SEPTEMBER 2025
Total impaired loans & advances	609,083	405,050	167,222	86,419
Total impaired loans & advances to gross risk assets (%)	3.52%	2.53%	2.48%	1.46%

To the members of Access Bank Plc

DATED THIS DAY 27TH OCTOBER 2026

BY ORDER OF THE BOARD

SUNDAY EKWOCHI
COMPANY SECRETARY

FRC/2013/PRO/NBA/002/00000005528

An electronic copy of this publication can be obtained at **https://www.accessbankplc.com/pages/Investor-Relations/Financial-Reports/Quarterly-Reports.aspx**