

Access Bank Plc RC125384

STATEMENT TO THE NIGERIAN STOCK EXCHANGE AND SHAREHOLDERS ON THE UNAUDITED RESULTS FOR THE THREE MONTHS ENDED MARCH 31, 2021

The Board of Directors of Access Bank Plc is pleased to announce the Group's unaudited results for the three months ended March 31, 2021

CONSOLIDATED STATEMENT OF FINANCIAL POSITION As at 31 March, 2021

Construction Control Construction 30,495,266 30,451,466 30,495,266 30,451,466 Non pledged trading assets 131,875,504 207,951,943 49,085,724 110,283,1 Derivative financial assets 140,454,269 251,112,744 138,045,964 244,564,013 Loans and advances to banks 389,013,222 392,821,307 215,664,6113 228,178,82 Loans and advances to customers 3,256,216,275 3,218,107,006 22,870,334,048 2,818,875,7 Pledged assets 1,778,393,237 1,749,549,146 1,378,90,369 1,428,039,6 Investment roporties 1,217,000 217,000 217,000 217,000 217,000 Other assets 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,00 Investment in subsidiaries - - 164,251,552 164,251,55 Property and equipment 226,583,533 226,478,711 19,0972,512 19,893,37 Intangible assets 6,07,991,472,720 7,853,291,160 7,624,979,77 LIABLITIES 9,024,203,905 8,661,429,253 7,821,384,858 <th>In thousands of Naira</th> <th>GROUP MARCH 2021</th> <th>GROUP DECEMBER 2020</th> <th>BANK MARCH 2021</th> <th>BANK DECEMBER 2020</th>	In thousands of Naira	GROUP MARCH 2021	GROUP DECEMBER 2020	BANK MARCH 2021	BANK DECEMBER 2020
Construction Control Construction 30,495,266 30,451,466 30,495,266 30,451,466 Non pledged trading assets 131,875,504 207,951,943 49,085,724 110,283,1 Derivative financial assets 140,454,269 251,112,744 138,045,964 244,564,013 Loans and advances to banks 389,013,222 392,821,307 215,664,6113 228,178,82 Loans and advances to customers 3,256,216,275 3,218,107,006 22,870,334,048 2,818,875,7 Pledged assets 1,778,393,237 1,749,549,146 1,378,90,369 1,428,039,6 Investment roporties 1,217,000 217,000 217,000 217,000 217,000 Other assets 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,00 Investment in subsidiaries - - 164,251,552 164,251,55 Property and equipment 226,583,533 226,478,711 19,0972,512 19,893,37 Intangible assets 6,07,991,472,720 7,853,291,160 7,624,979,77 LIABLITIES 9,024,203,905 8,661,429,253 7,821,384,858 <td>ASSET</td> <td></td> <td></td> <td></td> <td></td>	ASSET				
Non pledged trading assets 131,875,504 207,951,943 49,085,724 110,283,1 Derivative financial assets 140,454,269 251,112,744 138,045,964 244,564,00 Loans and advances to customers 3,256,216,275 3,218,107,026 2,870,334,048 2,818,875,72 Pledged assets 224,696,993 228,545,556 224,696,993 1,428,039,69 Investment securities 1,778,393,237 1,749,549,146 1,378,930,369 1,428,039,60 Investment in subsidiaries 1,647,256,896 1,548,891,262 1,568,857,810 1,440,633,0 Investment in subsidiaries - - 164,251,532 164,251,532 164,251,532 Property and equipment 226,583,533 226,478,711 190,972,512 191,893,33 Intangible assets 67,589,137 69,189,841 65,525,834 67,496,00 Deferred tax assets 8,022,071 4,240,448 - - Total assets 9,054,203,905 8,679,747,200 7,853,291,160 7,624,979,72 Current tax liabilities 5,284,51,22 3,316,612,33	Cash and Balances with Banks	1,121,289,199	723,872,820	924,325,391	589,812,439
Derivative financial assets 140,454,269 251,112,744 138,045,964 244,564,0 Loans and advances to banks 389,013,222 392,821,307 215,646,413 231,788,2 Loans and advances to customers 3,256,216,275 3,218,107,026 2,870,334,048 2,818,875,7 Pledged assets 224,696,993 228,455,56 224,696,993 228,455,56 Investment securities 1,778,393,237 1,749,549,146 1,378,930,369 1,428,039,66 Investment insubsidiaries 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,0 Property and equipment 226,583,533 226,478,711 190,972,512 191,893,31 Intangible assets 6,7589,137 69,189,841 65,525,834 7,966,651,2 Assets classified as held for sale 32,096,300 2,818,467 31,906,302 2,818,467 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITES 1157,108,100 958,397,171 1,100,868,387 831,632,3 Deposits from financial institutions 1,157,108,100 5,58	Investment under management	30,495,266	30,451,466	30,495,266	30,451,466
Loans and advances to banks 389,013,222 392,821,307 215,646,413 221,788,2 Loans and advances to customers 3,256,216,275 3,218,107,026 2,870,334,048 2,818,875,7 Piedged assets 224,696,993 228,545,55 224,696,993 228,545,55 Investment scuritles 1,778,393,237 1,749,549,146 1,378,930,369 1,428,039,6 Investment properties 217,000 217,020 217,020 217,020 217,020 217,020 217,020 217,020 217,020 217,020 217,020 217,020 217,020 226,583,533 26,64,51,52	Non pledged trading assets	131,875,504	207,951,943	49,085,724	110,283,112
Laars and advances to customers 3,256,216,275 3,218,107,026 2,870,334,048 2,818,875,7 Pledged assets 224,696,993 228,545,536 224,696,993 228,545,536 Investment securities 1,778,393,237 1,749,549,146 1,378,393,369 1,428,039,66 Investment properties 217,000 217,000 217,000 217,000 217,000 Other assets 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,00 Investment in subsidiaries - - 164,251,552 164,251,532 175,96,651,22 28,84,84 - - 175,96,651 24,84,84 - - 1,538,962 28,818,467 31,906,302 28,128,44 <	Derivative financial assets	140,454,269	251,112,744	138,045,964	244,564,046
Pledged assets 1224,666,993 228,545,536 224,696,993 228,545,536 Investment securities 1,778,393,237 1,749,549,146 1,378,930,369 1,428,039,6 Investment properties 217,000 217,000 217,000 217,000 Other assets 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,0 Investment in subsidiaries - - 164,251,532 164,251,532 164,251,532 Property and equipment 226,583,533 226,478,711 190,972,512 191,893,33 Intangible assets 67,589,137 69,189,841 65,525,834 67,496,00 Deferred tax assets 8,027,071 4,240,448 - - 7,624,979,77 Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,44 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES - - 1,100,868,387 831,632,3 Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,3 Current tax liabilities 19,406,105 14,	Loans and advances to banks	389,013,222	392,821,307	215,646,413	231,788,276
Investment securities 1,778,393,237 1,749,549,146 1,378,930,369 1,428,039,61 Investment properties 217,000 218,023,000 319,061,000 319,061,000 319,061,000 28,013,18,467 319,066,300 28,18,467 319,061,002 316,622,316,837,744,44 32,09,	Loans and advances to customers	3,256,216,275	3,218,107,026	2,870,334,048	2,818,875,731
Investment properties 217,000 217,000 217,000 217,000 Other assets 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,00 Investment in subsidiaries - - 164,251,532 164,251,53 Property and equipment 226,583,533 226,478,711 190,972,512 191,893,33 Intangible assets 67,589,137 69,189,841 65,528,34 67,496,00 Deferred tax assets 8,027,071 4,240,448 - - 9,022,107,605 8,661,429,253 7,821,384,858 7,596,851,22 Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,44 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,33 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,41 Derivative financial institutions 1,157,108,100 958,397,171 1,100,868,387 342,4602,83 Derivative financial instibutios 1,157,108,100	Pledged assets	224,696,993	228,545,536	224,696,993	228,545,536
Other assets 1,647,256,896 1,548,891,262 1,568,857,810 1,490,633,0 Investment in subsidiaries - - 164,251,532 164,251,532 Property and equipment 226,583,533 226,478,711 190,972,512 191,893,33 Intangible assets 67,589,137 69,189,841 65,525,834 67,496,00 Deferred tax assets 8,027,071 4,240,448 - - Systex classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,44 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES - - 1,100,868,387 831,622,3 Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,622,3 Current tax liabilities 1,97,108,102 9,084,277,42 4,856,427,742 4,832,744,41 Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,622,3 Current tax liabilities 5,978,391 2,159,921 8,153,598 2,546,89	Investment securities	1,778,393,237	1,749,549,146	1,378,930,369	1,428,039,662
Investment in subsidiaries - - 164,251,532 1164,251,532 Property and equipment 226,583,533 226,478,711 190,972,512 191,893,33 Intangible assets 67,589,137 69,189,841 65,525,834 67,496,0 Deferred tax assets 8,027,071 4,240,448 - - 9,022,107,605 8,651,429,253 7,821,384,858 7,596,851,2 Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,182,47 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES - - - Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,33 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,7 Current tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,84 <td>Investment properties</td> <td>217,000</td> <td>217,000</td> <td>217,000</td> <td>217,000</td>	Investment properties	217,000	217,000	217,000	217,000
Property and equipment 226,583,533 226,478,711 190,972,512 191,893,33 Intangible assets 67,589,137 69,189,841 65,525,834 67,496,0 Deferred tax assets 8,027,071 4,240,448 - - 9,022,107,605 8,651,429,253 7,821,384,858 7,596,851,2 Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,44 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,73 LIABILITIES Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,3 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,75 Current tax liabilities 19,406,105 14,877,283 12,949,341 11,925,88 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,88 Det securities issued 173,037,390 169,160,059 173,037,390 169,160,0 Interest-bearing borrowings 781,708,265 <td>Other assets</td> <td>1,647,256,896</td> <td>1,548,891,262</td> <td>1,568,857,810</td> <td>1,490,633,058</td>	Other assets	1,647,256,896	1,548,891,262	1,568,857,810	1,490,633,058
Intragible assets 67,589,137 69,189,841 65,525,834 67,496,0 Deferred tax assets 8,027,071 4,240,448 - - 9,022,107,605 8,651,429,253 7,821,384,858 7,596,851,2 Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,44 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES 0 9,54,203,905 8,679,747,720 7,853,291,160 7,624,979,77 Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,3 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,7 Current tax liabilities 19,406,105 14,877,283 12,949,341 11,925,88 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,0 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement beneft obligations 4,792,659	Investment in subsidiaries	-	-	164,251,532	164,251,532
Deferred tax assets 8,027,071 4,240,448 - 9,022,107,605 8,651,429,253 7,821,384,858 7,596,851,2 Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,44 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,33 Derivative financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,33 Current tax liabilities 4,208,589 20,880,529 3,516,749 20,775,7 Current tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Deferred tax labilities 19,406,105 14,877,283 12,949,341 11,925,83 Det securities issued 173,037,390 169,160,059 173,037,390 169,160,059 173,037,390 169,160,059 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659	Property and equipment	226,583,533	226,478,711	190,972,512	191,893,321
Assets classified as held for sale 9,022,107,605 8,651,429,253 7,821,384,858 7,596,851,2 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,7 LIABILITIES 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,7 Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,3 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,7 Current tax liabilities 430,298,331 379,416,799 377,157,651 342,460,2 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,8 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,059 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,11 Cotal liabilities 251,811,463 25	Intangible assets	67,589,137	69,189,841	65,525,834	67,496,078
Assets classified as held for sale 32,096,300 28,318,467 31,906,302 28,128,47 Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,77 LIABILITIES Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,77 Current tax liabilities 5,978,391 2,159,921 8,153,598 2,546,80 Other liabilities 19,406,105 14,877,283 12,949,341 11,925,80 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,00 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,10 Cutrry Share capital and share premium 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,	Deferred tax assets	8,027,071	4,240,448	-	-
Delabor, 200 Delabor, 200<		9,022,107,605	8,651,429,253	7,821,384,858	7,596,851,257
Total assets 9,054,203,905 8,679,747,720 7,853,291,160 7,624,979,7 LIABILITIES Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,3 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,75 Current tax liabilities 5,978,391 2,159,921 8,153,598 2,546,89 Other liabilities 19,406,105 14,877,283 12,949,341 11,925,88 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,015 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,11 Total liabilities 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 Retained earnings 331,305,645 252,396,876 271,027,102 206,896,00 Other components of equity	Assets classified as held for sale	32.096.300	28,318,467	31,906,302	28,128,467
Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,33 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,73 Current tax liabilities 5,978,391 2,159,921 8,153,598 2,246,83 Other liabilities 430,298,331 379,416,799 377,157,651 342,460,23 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,00 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,22 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,11 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,00 EQUITY Share capital and share premium 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463 251,811,463	Total assets				7,624,979,724
Deposits from financial institutions 1,157,108,100 958,397,171 1,100,868,387 831,632,33 Deposits from customers 5,684,591,424 5,587,418,213 4,856,427,742 4,832,744,44 Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,73 Current tax liabilities 5,978,391 2,159,921 8,153,598 2,246,83 Other liabilities 430,298,331 379,416,799 377,157,651 342,460,23 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,00 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,22 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,11 Total liabilities 331,305,645 252,396,876 271,027,102 206,896,00 Other components of equity 202,754,435 239,494,175 158,546,022 195,188,11 Total equity attributable to owners 785,871,543 743,702,514 681,384,586 653,895,67 Non controlli					
Instruction Instrution Instruction Instruction		1 1 5 7 1 0 0 1 0 0	050 707 171	1 100 000 707	071 070 770
Derivative financial liabilities 4,208,589 20,880,529 3,516,749 20,775,7 Current tax liabilities 5,978,391 2,159,921 8,153,598 2,246,83 Other liabilities 430,298,331 379,416,799 377,157,651 342,460,2 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,059 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,22 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,11,463 Share capital and share premium 251,811,463<					
Current tax liabilities 5,978,391 2,159,921 8,153,598 2,546,83 Other liabilities 430,298,331 379,416,799 377,157,651 342,460,22 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,00 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,27 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,11 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,07 EQUITY Share capital and share premium 251,811,463					
Other liabilities 430,298,331 379,416,799 377,157,651 342,460,2 Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,83 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,00 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,27 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,1.1 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,07 EQUITY Share capital and share premium 251,811,463	Current tax liabilities				
Deferred tax liabilities 19,406,105 14,877,283 12,949,341 11,925,8 Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,00 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,1.4 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,04 EQUITY Share capital and share premium 251,811,463 <td></td> <td></td> <td></td> <td></td> <td></td>					
Debt securities issued 173,037,390 169,160,059 173,037,390 169,160,059 Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,1 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,0 EQUITY Share capital and share premium 251,811,463 <td>Deferred tax liabilities</td> <td></td> <td></td> <td></td> <td>11.925.862</td>	Deferred tax liabilities				11.925.862
Interest-bearing borrowings 781,708,265 791,455,237 735,023,156 755,254,2 Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,1 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,0 EQUITY Share capital and share premium 251,811,463	Debt securities issued				169,160.059
Retirement benefit obligations 4,792,659 4,941,268 4,772,559 4,584,1 Total liabilities 8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,0 EQUITY Share capital and share premium 251,811,463 <	Interest-bearing borrowings				755,254,273
8,261,129,254 7,928,706,480 7,171,906,574 6,971,084,00 EQUITY Share capital and share premium 251,811,463 256	Retirement benefit obligations				4,584,149
Share capital and share premium 251,811,463 251,811,463 251,811,463 251,811,463 Retained earnings 331,305,645 252,396,876 271,027,102 206,896,00 Other components of equity 202,754,435 239,494,175 158,546,022 195,188,11 Total equity 7,203,108 7,338,726 - - Total equity 793,074,651 751,041,240 681,384,586 653,895,61	Total liabilities	8,261,129,254	7,928,706,480	7,171,906,574	6,971,084,060
Share capital and share premium 251,811,463 251,811,463 251,811,463 251,811,463 Retained earnings 331,305,645 252,396,876 271,027,102 206,896,00 Other components of equity 202,754,435 239,494,175 158,546,022 195,188,11 Total equity 7,203,108 7,338,726 - - Total equity 793,074,651 751,041,240 681,384,586 653,895,61	FQUITY				
Retained earnings 331,305,645 252,396,876 271,027,102 206,896,00 Other components of equity 202,754,435 239,494,175 158,546,022 195,188,11 Total equity attributable to owners of the Bank 785,871,543 743,702,514 681,384,586 653,895,66 Non controlling interest 7,203,108 7,338,726 - - Total equity 793,074,651 751,041,240 681,384,586 653,895,66		251 014 467	251 011 467	251 011 467	051 011 457
Other components of equity 202,754,435 239,494,175 158,546,022 195,188,11 Total equity attributable to owners of the Bank 785,871,543 743,702,514 681,384,586 653,895,60 Non controlling interest 7.203,108 7,338,726 - - Total equity 793,074,651 751,041,240 681,384,586 653,895,60					
Total equity attributable to owners of the Bank 785,871,543 743,702,514 681,384,586 653,895,60 Non controlling interest 7,203,108 7,338,726 - - Total equity 793,074,651 751,041,240 681,384,586 653,895,60	5				
Non controlling interest 7,203,108 7,338,726 - Total equity 793,074,651 751,041,240 681,384,586 653,895,66	Total equity attributable to owners				195,188,164
Total equity 793,074,651 751,041,240 681,384,586 653,895,6				081,384,386	053,893,664
	5			681,384.586	653,895,664
l otal liabilities and equity 9 054 203 905 9 670 747 720 7 667 201 160 7 624 070 7	Total liabilities and equity	9,054,203,905	8,679,747,720	7,853,291,160	7,624,979,724

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME For the period ended 31 March, 2021

n thousands of Naira	GROUP MARCH 2021	GROUP MARCH 2020	BANK MARCH 2021	BANK MARCH 2020
nterest income on financial assets not at FVTPL	125,966,993	113,751,042	103,946,519	94,384,235
nterest income on financial assets at FVTPL	17,830,884	18,117,486	13,588,849	17,522,835
nterest expense	(49,838,582)	(59,656,510)	(42,646,206)	(53,662,239)
let interest income let impairment charge	93,959,295	72,212,018	74,889,161	58,244,831
let interest income after impairment	(12,535,167)	(8,582,174)	(11,923,917)	(8,266,658)
harges	81,424,129	63,629,844	62,965,245	49,978,173
ee and commission income	38,950,413	27,942,096	32,767,836	23,004,248
ee and commission expense let fee and commission income	(8,220,773) 30,729,640	(4,944,277) 22,997,820	(7,971,458) 24,796,378	(4,766,776) 18,237,472
let gains on investment securities	27.067.207	82,904,310	25,251,461	82,434,764
let foreign exchange income/(loss)	1,079,074	(54,717,961)	(1,437,008)	(57,589,366)
let gain on fair value hedge (Hedging heffectiveness)	5,328,444	-	5,328,444	-
Other operating income	5,917,984	21,797,821	5,415,423	21,550,466
ersonnel expenses	(20,062,318)	(19,632,502)	(14,432,992)	(15,466,177)
	(6,269,446)	(5,979,858)	(5,425,766)	(5,089,500)
mortization)ther operating expenses	(2,670,740)	(1,155,152)	(2,539,457)	(1,026,596)
rofit before income tax	(62,493,642)	(63,551,429)	(56,791,598)	(59,343,818)
ncome tax expense	60,050,435 (7,503,069)	46,292,895 (5,364,176)	43,130,129 (5,606,917)	33,685,419 (3,895,100)
rofit for the period	52,547,367	40,928,719	37,523,212	29,790,319
Inrealised foreign currency translation ifference Changes lin fair value of FVOCI financial struments Changes in allowance on FVOCI inancial instruments Other comprehensive gain/(loss) for the veriod, net of related tax effects:	(1.661,109) (9,393,354) 272,388 (10,782,075) 41,765,291	5.555.542 (21.440,271) - (15,884,729) 25,043,989	- (10,895,931) 550,252 (10,345,679) 27,177,533	- (22,104,330) (22,104,330) 7,685,988
rofit attributable to: wners of the Bank	51 010 070	40,400,007	77 507 010	20 700 710
Ion-controlling interest	51,910,238 637,129	40,409,083 519,636	37,523,212	29,790,319 -
rofit for the period	52,547,367	40,928,719	37,523,212	29,790,319
otal comprehensive income attributable to: Whers of the Bank	41,900,910	25,821,003	27,177,533	7,685,988
on-controlling interest	(135,618)	(777,013)	-	
otal comprehensive income for the year	41,765,291	25,043,989	27,177,533	7,685,988
arnings per share: asic (kobo)	140	101	106	0.0
iluted (kobo)	149 146	121 119	106 106	88 88
	GROUP MARCH 2021	GROUP DECEMBER 2020	BANK MARCH 2021	BANK DECEMBER 2020
	2021	2020	2021	2020
otal impaired loans and advances	149,422,821 3.96%	161,242,814 4.29%	101,003,322 3.18%	115,5823,315 3.65%

The Bank expects that barring unforseen circumstances, the trend of the above result should be improved upon in the remaining part of the financial year.

DATED THIS DAY 29TH APRIL 2021

BY ORDER OF THE BOARD



SUNDAY EKWOCHI COMPANY SECRETARY

FRC/2013/NBA/0000005528

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