

ACCESS BANK (GHANA) PLC

UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2025

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER

(All amounts are in thousands of Ghana Cedis unless otherwise stated)

	Sep 2025	Sep 2024
Interest income	1,160,289	1,011,708
Interest expense	(722,718)	(677,845)
Net interest income	437,571	333,863
Net fee and commission	409,996	569,602
Net Impairment loss on financial assets	(18,821)	(23,062)
Net trading income	332,334	302,121
Other operating income	63,837	56,687
Total operating income	1,224,917	1,239,211
Personnel expenses	(237,236)	(168,654)
Depreciation and amortization	(82,665)	(63,971)
Other operating expenses	(224,021)	(168,960)
Profit before income tax	680,995	837,626
Taxation	(238,344)	(293,169)
Profit after tax	442,651	544,457
Other comprehensive income	-	-
Total comprehensive income for the period attributable to equity holders of the Bank	442,651	544,457
Earnings per share Basic & Diluted	2.54	3.13

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER

(All amounts are in thousands of Ghana Cedis unless otherwise stated)

	Sep 2025	Sep 2024
Assets		
Cash and cash equivalents	4,246,012	5,072,834
Non-pledged trading assets	1,845,995	598,394
Investment securities	6,208,430	5,719,813
Loans and advances to customers	3,591,249	3,155,510
Property, equipment and right-of-use assets	649,354	492,838
Intangible assets	22,895	50,493
Deferred income tax asset	185,237	293,958
Current Tax	319,061	85,044
Other assets	2,335,949	1,613,798
Total assets	19,404,182	17,082,682
Liabilities		
Deposits from banks	530,328	1,069
Deposits from customers	14,015,293	13,191,826
Borrowings	916,001	1,263,078
Lease Obligation	62,573	62,315
Other liabilities	1,743,018	617,200
Total liabilities	17,267,213	15,135,488
Equity		
Stated capital	400,000	400,000
Statutory reserve	658,708	604,320
Credit risk reserve	52,974	19,078
Retained earnings	1,314,103	1,030,684
Fair value reserve	(288,816)	(106,888)
Total equity	2,136,969	1,947,194
Total equity and liabilities	19,404,182	17,082,682

UNAUDITED STATEMENT OF CHANGES IN EQUITY

(All amounts are in thousands of Ghana Cedis unless otherwise stated)

30 September 2025	Stated capital	Statutory reserve	Credit risk reserve	Retained earnings	Fair value reserve	Total
At 1 January 2025	400,000	603,377	12,248	1,030,913	(288,816)	1,757,722
Profit for the period	-	-	-	442,651	-	442,651
Changes in FV of financial assets - FVOCI	-	-	-	-	-	-
Total comprehensive income	-	-	-	442,651	-	442,651
Dividend paid to equity holders	-	-	-	(63,404)	-	(63,404)
Transfer to credit risk reserve	-	-	40,726	(40,726)	-	-
Transfer to statutory reserve	-	55,331	-	(55,331)	-	-
Total transactions with owners	-	55,331	40,726	(159,461)	-	-
At 30 September 2025	400,000	658,708	52,974	1,314,103	(288,816)	2,136,969

30 September 2024	Stated capital	Statutory reserve	Credit risk reserve	Retained earnings	Fair value reserve	Total
At 1 January 2024	400,000	536,263	14,986	558,376	(106,888)	1,402,737
Profit for the period	-	-	-	544,457	-	544,457
Changes in FV of financial assets - FVOCI	-	-	-	-	-	-
Total comprehensive income	-	-	-	544,457	-	544,457
Transfer from credit risk reserve	-	-	4,092	(4,092)	-	-
Transfer to statutory reserve	-	68,057	-	(68,057)	-	-
Total transactions with owners	-	68,057	4,092	(72,149)	-	-
At 30 September 2024	400,000	604,320	19,078	1,030,684	(106,888)	1,947,194

UNAUDITED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER

(All amounts are in thousands of Ghana Cedis unless otherwise stated)

	Sep 2025	Sep 2024
Cash flows from operating activities		
Profit before tax	680,995	837,626
Adjustments for:		
Depreciation of property, plant and equipment	57,295	40,921
Amortisation of intangible assets	25,370	23,050
Interest expense on borrowings	56,269	112,034
Finance cost on lease obligation	8,033	8,065
Write off of property and equipment	-	315
Gain on derecognition of leases	(3,642)	(2,434)
Impairment on financial instruments	3,821	23,062
Profit on disposal of property, plant and equipment	(48)	(1,219)
Change in loans and advances	107,770	(811,918)
Change in investment securities	(1,909,590)	(1,472,438)
Change in other assets	(591,220)	(652,343)
Change in deposits from customers	1,118,937	4,671,586
Change in deposits from banks	414,586	(138,103)
Change in other liabilities	1,122,162	124,741
Exchange (gain)/loss on borrowings	(200,183)	321,868
Effect of exchange rate changes on cash held	(18,090)	(36,473)
Tax paid	(321,653)	(311,706)
Net cash generated from operating activities	550,812	2,736,634
Cash flows from investing activities		
Purchase of property and equipment	(14,613)	(84,494)
Purchase of intangible assets	(521)	(8,518)
Proceeds from the sale of property and equipment	577	1,877
Net cash used in investing activities	(14,557)	(91,135)
Cash flows from financing activities		
Repayment of principal portion of lease liability	(4,762)	(2,469)
Drawdown on borrowings	680,657	1,981,592
Repayment of borrowings	(865,515)	(2,245,463)
Dividends paid to owners	(63,404)	-
Net cash used in financing activities	(253,024)	(266,340)
Net increase in cash and cash equivalents	283,231	2,379,159
Effect of exchange rate changes on cash held	18,090	36,473
Cash and cash equivalents at 1 January	3,944,691	2,657,202

NOTES TO THE UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2025

1. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) and adopted by the Institute of Chartered Accountants, Ghana (ICAG) and are consistent with those applied in the preparation of the annual financial statements.

2. QUALITATIVE DISCLOSURES

- The Bank's risk management framework defines the approach to risk management.
- The scope of risks that are directly managed by the Bank is as follows: Credit risk, Operational Risk, Market and Liquidity risk, Legal and Compliance risk, Strategic risk, Reputational risk and Capital risk.
- Key elements of the Bank's risk management framework are as follows:
 - Establishment of the Bank's risk philosophy, culture and objectives;
 - Establishment of the Bank's risk management governance framework;
 - Articulation of the Bank's risk management stakeholders and development of an action plan to meet their risk management expectations; and
 - Establishment of policies and procedures to identify, measure, monitor, report and control the risks the Bank faces. The processes adopted for risk management for the period ended 30 September 2025 are consistent with those adopted for the year ended 31 December 2024.

3. Quantitative Disclosures

- Capital Adequacy Ratio
- Non-performing loans
- Liquid ratio

	Sep 2025	Sep 2024
(a) Capital Adequacy Ratio	16.87%	18.29%
(b) Non-performing loans	3.94%	3.82%
(c) Liquid ratio	78.10%	70.02%

4. Defaults in statutory liquidity and accompanying sanctions

- Default in statutory liquidity
- Default in statutory liquidity sanction (GHS'000)
- Other regulatory penalties (GHS'000)

	Sep 2025	Sep 2024
(a) Default in statutory liquidity	Nil	Nil
(b) Default in statutory liquidity sanction (GHS'000)	Nil	Nil
(c) Other regulatory penalties (GHS'000)	201	444

Signed
Ama Sarpong Bawuah
Chairperson

Signed
Pearl Nkrumah
Managing Director

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