



# Access Bank Plc 9M 2020

20 November 2020

MPR: 11.5%

Oct'20 Inflation Rate: 14.23%

Q2 2020 Real GDP: -6.10%

## Access Bank Plc

### Statement of Profit or Loss

#### Gross earnings

Interest and similar income

Interest and similar expense

#### Net interest income

Impairment loss on financial assets

#### Net interest income after impairment loss on financial assets

Fee and commission income

Fee and commission expense

Net gains on investment securities

Net foreign exchange income/(loss)

Other operating income

Personnel and rent expenses

Depreciation and amortization

Other operating expenses

#### Profit before income tax

Income tax

#### Profit after tax

#### Earnings per Share (in Kobo)

9M 2020 (N' million)	9M 2019 (N' million)	% Change
580,149	513,656	12.95%
375,284	405,025	-7.34%
(179,010)	(194,807)	-8.11%
196,274	210,218	-6.63%
(34,240)	(10,611)	222.70%
162,033	199,607	-18.82%
87,883	66,896	31.37%
(16,042)	(10,885)	47.37%
84,193	3,326	2431.07%
12,637	5,151	145.34%
32,789	33,257	-1.41%
(57,094)	(54,699)	4.38%
(25,934)	(19,614)	32.23%
(163,843)	(122,237)	34.04%
116,623	100,802	15.69%
(14,322)	(12,364)	15.83%
102,300	88,438	15.68%
290	271	7.01%

### Balance Sheet as at September 30, 2020

Cash and Balances with Banks

Investment securities

Loans and Advances

Property Plant and Equipment

Other Assets

#### Total Assets

30-Sep-20	31-Dec-19	
717,253	723,064	-0.80%
1,259,903	1,084,604	16.16%
3,087,482	2,911,580	6.04%
215,265	211,214	1.92%
2,644,817	2,212,695	19.53%
7,924,721	7,143,157	10.94%

Customers' deposits

Financial institutions' deposits

Borrowings

Other Liabilities

#### Total Liabilities

5,263,435	4,255,837	23.68%
730,660	1,186,356	-38.41%
902,759	744,591	21.24%
348,404	349,633	-0.35%
7,245,258	6,536,417	10.84%

#### Total shareholders' equity

Source: Company Financials, Cowry Research

679,463	606,740	11.99%
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### Corporate Actions

Interim Dividend

Bonus

Qualification Date

Closure Date

Payment Date

N/A

N/A

N/A

N/A

N/A

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