Lagos, Nigeria – November 2, 2026

Group Unaudited Results for the Nine Months Ended 30 September 2026

Stronger Earnings Quality and Resilient Profit Growth Support Continued Scale-to-Value Execution

Access Holdings Plc ("the Group") today announced its unaudited results for the nine months ended 30 September 2026, delivering resilient profit growth and improved earnings quality.

Profit Before Tax increased by 8.3% to ₦667.4 billion, while Profit After Tax rose by 5.9% to ₦474.2 billion. Performance was supported by growth in core income and a significant reduction in impairment charges.

Impairment charges declined by 73.5% to ₦92.9 billion, resulting in a 32.1% increase in net interest income after impairment to ₦1.20 trillion. Net fee and commission income increased by 12.4% to ₦534.9 billion, while core operating income grew by 5.4% to ₦1.83 trillion.

The results reflect continued progress under the Group's Scale-to-Value agenda, with emphasis on stronger execution capacity, robust risk governance and regulatory compliance, disciplined capital allocation, greater operating efficiency and improved capital productivity.

Together, these priorities are focused on translating the Group's scale and diversified franchise into sustainable shareholder returns.

GMD/CEO COMMENT

Commenting on the results, Group Managing Director/Chief Executive Officer, Innocent C. Ike, said:

"Our nine-month results reflect continued progress in translating the strength and scale of Access Holdings into sustainable shareholder returns.

"The significant reduction in impairment charges, together with growth in net interest income after impairment and net fee and commission income, demonstrates the resilience of our core earnings base.

"As we advance our Scale-to-Value agenda, our priorities remain clear: stronger execution capacity, robust risk governance and regulatory compliance, disciplined capital allocation, greater operating efficiency and improved capital productivity.

"These disciplines are fundamental to strengthening the quality and resilience of earnings and delivering sustainable shareholder returns."

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Board of Directors
Chairman: A Aig-Imoukhuede
Group Managing Director/CEO: I Ike
Independent Non-Executive Directors: A Jimoh, F Bello-Ismail, I Adeyemi
Non-Executive Directors: O Olaghere, O Ogbonnewo.

FINANCIAL HIGHLIGHTS

For the nine months ended 30 September 2026:

Financial Metric	9M 2026	Year-on-Year Change
Gross Earnings	₦4.0 trillion	up 2.3%
Interest Income	₦3.1 trillion	up 6.9%
Net Interest Income (NII)	₦1.3 trillion	up 2.7%
Impairment Charge	₦92.9 billion	down 73.5%
Net Interest Income after Impairment Charge	₦1.2 trillion	up 32.1%
Fee and Commission Income	₦650.9 billion	up 8.4%
Net Fee and Commission Income	₦534.9 billion	up 12.4%
Core Operating Income	₦1.8 trillion	up 5.4%
Profit Before Tax (PBT)	₦667.4 billion	up 8.3%
Profit After Tax (PAT)	₦474.2 billion	up 5.9%

EARNINGS PERFORMANCE

Interest income increased by 6.9% to ₦3.1 trillion. Interest expense increased by 10.1% to ₦1.8 trillion, resulting in net interest income of ₦1.3 trillion, up 2.7%.

Earnings quality improved significantly during the period. Impairment charges declined by 73.5% to ₦92.9 billion, with net interest income after impairment rising by 32.1% to ₦1.2 trillion.

Fee and commission income increased by 8.4% to ₦650.9 billion, while fee and commission expense declined by 6.9% to ₦115.9 billion. As a result, net fee and commission income increased by 12.4% to ₦534.9 billion.

Operating expenses increased by 11.8% to ₦1.3 trillion. Improving operating efficiency and strengthening operating leverage remain important priorities under the Scale-to-Value agenda.

BALANCE SHEET

The Group maintained a resilient balance sheet, supported by continued customer deposit growth.

1. Total assets increased by 1.7% to ₦52.6 trillion at 30 September 2026, from ₦51.7 trillion at 31 December 2025.
2. Customer deposits increased by 6.6% to ₦36.8 trillion, while loans and advances to customers increased by 7.4% to ₦14.3 trillion.
3. Shareholders' funds remained broadly stable at ₦4.5 trillion.

Diversified Banking Franchise
The Banking Group remained the principal contributor to Group earnings, accounting for 96.0% of Group unaudited Profit Before Tax during the period.

Operations outside Nigeria accounted for 82.2% of Banking Group Profit Before Tax. International Banking subsidiaries contributed 43.7%, Rest of Africa 38.5%, and Nigeria 17.8%.

The Group continues to leverage its geographic footprint to deepen customer relationships and increase activity across trade finance, transaction banking, payments and treasury services.

The increasingly diversified earnings base provides a broader platform from which to improve earnings quality and capital productivity.

Under Scale-to-Value, the focus is on converting this scale into sustainable shareholder returns through stronger execution, robust risk governance and regulatory compliance, effective capital allocation and greater operating efficiency.

Scale-To-Value
Scale-to-Value represents the Group's progression from building scale to improving the quality and productivity of that scale.

The agenda is anchored on five priorities:

Execution Capacity	Strengthening accountability and the Group's ability to translate strategic priorities into measurable outcomes.
Risk Governance and Regulatory Compliance	Maintaining robust risk and control disciplines and sustained compliance with applicable regulatory requirements across the Group.
Capital Discipline	Allocating capital with greater emphasis on productivity and risk-adjusted returns.
Operating Efficiency	Strengthening cost discipline and driving greater efficiency from the Group's infrastructure and capabilities.
Earnings Quality	Deepening recurring income streams and strengthening the resilience of earnings.

Together, these priorities are intended to improve capital productivity and support sustainable shareholder returns.

Progress on BOFIA Section 19(8)(c) Compliance
The Group has made significant progress towards achieving compliance with BOFIA Section 19(8)(c), which limits the Bank's investment in subsidiaries to 10% of shareholders' funds.

The Group has identified capital recalls from six banking subsidiaries which, when completed, are expected to bring the Bank's investment-in-subsidiaries ratio within the regulatory threshold. The recall process has already been completed in one subsidiary, while shareholder approvals have been obtained in four of the remaining

five subsidiaries. Regulatory approvals are progressing across the five remaining subsidiaries.

The Group expects to complete the programme within the CBN's prescribed compliance timeline. Its completion is expected to remove the regulatory constraint on dividend distributions.

Outlook

The Group remains focused on accelerating execution of its Scale-to-Value agenda. Management priorities include stronger execution capacity, robust risk governance and regulatory compliance, disciplined capital allocation, funding optimisation, greater operating efficiency and improved capital productivity.

The Group will continue to strengthen accountability for execution while maintaining disciplined risk and compliance standards across its businesses.

Management will also remain focused on moderating expense growth, strengthening recurring income and improving the conversion of revenue into earnings.

The objective is clear: to ensure that the Group’s scale is effectively governed, efficiently deployed and consistently translated into sustainable shareholder returns, underpinned by robust risk governance and regulatory compliance.

– ENDS –

ACCESS HOLDINGS PLC: 9M 2026 UNAUDITED FINANCIAL PERFORMANCE

Income Statement (₦ million)	9M 2026	9M 2025	YoY
Gross Earnings	3,990,162	3,901,079	2.3%
Interest Income	3,104,762	2,904,220	6.9%
Interest Expense	1,812,354	1,646,281	10.1%
Net Interest Income (NII)	1,292,408	1,257,939	2.7%
Impairment Charge	92,908	349,985	-73.5%
NII after Impairment Charge	1,199,500	907,954	32.1%
Fee and Commission Income	650,867	600,404	8.4%
Fee and Commission Expense	115,929	124,486	-6.9%
Net Fee and Commission Income	534,938	475,918	12.4%
Core Operating Income	1,827,346	1,733,857	5.4%
Total Other Operating Income	234,533	396,455	-40.8%
Operating Income	2,061,879	2,130,312	-3.2%
Operating Expenses	1,301,607	1,164,080	11.8%
Profit Before Tax (PBT)	667,364	616,248	8.3%
Profit After Tax (PAT)	474,168	447,548	5.9%

Balance Sheet (₦ Million)	30 Sept. 2026	31 Dec. 2025	YTD
Total Assets	52,604,141	51,708,953	1.7%
Customer Deposits	36,847,184	34,562,147	6.6%
Loans and Advances to Customers	14,334,476	13,341,190	7.4%
Shareholders' Funds	4,486,225	4,478,672	0.2%



SUNDAY EKWOCHI
GROUP COMPANY SECRETARY

ABOUT ACCESS HOLDINGS PLC

Access Holdings Plc is a banking-led financial services group, with Access Bank at the heart of its franchise and the principal driver of its scale, earnings and international presence.

The Group combines banking operations across Africa and key global financial centres with complementary businesses in payments, pensions, consumer finance and insurance brokerage.