

ACCESS BANK (GHANA) PLC

UNAUDITED SUMMARY FINANCIAL STATEMENTS FOR THE PERIOD ENDED MARCH 31, 2026

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH (All amounts are in thousands of Ghana Cedis unless otherwise stated)		
	Mar 2026	Mar 2025
Interest income	316,973	384,516
Interest expense	(182,349)	(248,366)
Net interest income	134,624	136,150
Net fee and commission	133,090	233,826
Net trading income	75,301	58,289
Other operating income	10,577	22,494
Total operating income	353,592	450,759
Personnel expenses	(75,312)	(71,835)
Depreciation and amortization	(24,178)	(26,429)
Other operating expenses	(78,796)	(71,567)
Profit before income tax	175,306	280,928
Taxation	(61,357)	(98,325)
Profit after tax	113,949	182,603
Other comprehensive income	-	-
Total comprehensive income for the period attributable to equity holders of the Bank	113,949	182,603
Earnings per share - Basic & Diluted	0.66	1.05

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH (All amounts are in thousands of Ghana Cedis unless otherwise stated)		
	Mar 2026	Mar 2025
Assets		
Cash and cash equivalents	5,105,954	5,595,171
Non-pledged trading assets	438,103	251,004
Investment securities	7,640,748	5,540,351
Loans and advances to customers	4,628,192	3,629,790
Deferred income tax asset	159,039	185,237
Current Tax	206,393	241,403
Property, equipment and right-of-use assets	611,406	623,035
Intangible assets	14,835	35,936
Other assets	953,265	2,146,812
Total assets	19,757,935	18,248,739
Liabilities		
Deposits from banks	762,512	127,937
Deposits from customers	14,699,498	14,465,429
Borrowings	819,225	1,145,951
Lease Obligation	43,735	58,790
Other liabilities	1,274,583	510,308
Total liabilities	17,599,553	16,308,415
Equity		
Stated capital	400,000	400,000
Statutory reserve	653,430	626,202
Credit risk reserve	80,420	23,778
Retained earnings	1,249,702	1,179,160
Fair value reserve	(225,170)	(288,816)
Total equity	2,158,382	1,940,324
Total equity and liabilities	19,757,935	18,248,739

STATEMENT OF CHANGES IN EQUITY (All amounts are in thousands of Ghana Cedis unless otherwise stated)						
March 2026	Stated capital	Statutory reserve	Credit risk reserve	Retained earnings	Fair value reserve	Total
At 1 January 2026	400,000	639,186	144,888	1,085,529	(225,170)	2,044,433
Profit for the period	-	-	-	113,949	-	113,949
Changes in FV of financial assets - FVOCI	-	-	-	-	-	-
Total comprehensive income	-	-	-	113,949	-	113,949
Transfer from credit risk reserve	-	-	(64,468)	64,468	-	-
Transfer to statutory reserve	-	14,244	-	(14,244)	-	-
Other movements in equity	-	14,244	(64,468)	50,224	-	-
At 31 March 2026	400,000	653,430	80,420	1,249,702	(225,170)	2,158,382

March 2025	Stated capital	Statutory reserve	Credit risk reserve	Retained earnings	Fair value reserve	Total
At 1 January 2025	400,000	603,377	12,248	1,030,912	(288,816)	1,757,721
Profit for the period	-	-	-	182,603	-	182,603
Changes in FV of financial assets - FVOCI	-	-	-	-	-	-
Total comprehensive income	-	-	-	182,603	-	182,603
Transfer from credit risk reserve	-	-	11,530	(11,530)	-	-
Transfer to statutory reserve	-	22,825	-	(22,825)	-	-
Other movements in equity	-	22,825	11,530	(34,355)	-	-
At 31 March 2025	400,000	626,202	23,778	1,179,160	(288,816)	1,940,324

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH (All amounts are in thousands of Ghana Cedis unless otherwise stated)		
	Mar 2026	Mar 2025
Cash flows from operating activities		
Profit before tax	175,306	280,928
Adjustments for:		
Depreciation on PPE and Right of Use	20,457	18,085
Amortisation of intangible assets	3,721	8,344
Interest expense on borrowings	13,559	26,393
Finance cost on lease obligation	2,044	2,749
Gain on derecognition of leases	(1,373)	(3,642)
Profit on disposal of property, plant and equipment	245	(2)
Change in loans and advances	429,070	69,229
Change in investment securities	(136,424)	2,417,782
Change in other assets	360	(402,084)
Change in deposits from customers	180,494	1,636,593
Change in deposits from banks	(21,051)	12,195
Change in other liabilities	508,015	(110,549)
Exchange loss on borrowings	(35,863)	30,221
Effect of exchange rate changes on cash held	(5,313)	(8,457)
Tax paid	(77,740)	(103,975)
Net cash from operating activities	1,055,507	3,873,810
Cash flows from investing activities		
Purchase of property and equipment	(10,498)	(14,613)
Purchase of intangible assets	(763)	(521)
Proceeds from the sale of property and equipment	153	2
Net cash used in investing activities	(11,108)	(15,132)
Cash flows from financing activities		
Repayment of principal portion of lease liability	(4,007)	(4,762)
Drawdown on borrowings	347,762	148,000
Repayment of borrowings	(424,554)	(17,991)
Net cash (used in) / from financing activities	(80,798)	125,247
Net increase in cash and cash equivalents	963,600	3,983,925
Effect of exchange rate changes on cash held	5,315	8,457
Cash and cash equivalents at 1 January	4,137,039	1,602,789
Cash and cash equivalents at 31 March	5,105,954	5,595,171

NOTES TO THE UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2026

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 31 March 2026 are consistent with those adopted for the year ended 31 December 2025.

3. QUANTITATIVE DISCLOSURES

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

	Mar 2026	Mar 2025
(a) Capital Adequacy Ratio	18.60%	19.82%
(b) Non-performing loans	4.77%	2.59%
(c) Liquid ratio	71.34%	71.77%

4. DEFAULTS IN STATUTORY LIQUIDITY AND ACCOMPANYING SANCTIONS

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

	Mar 2026	Mar 2025
(a) Default in statutory liquidity	Nil	Nil
(b) Default in statutory liquidity sanction (GHS'000)	Nil	Nil
(c) Other regulatory sanctions (GHS'000)	Nil	Nil

Signed
Ama Sarpong Bawuah
Chairperson

Signed
Pearl Nkrumah
Managing Director

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