



Access Bank Plc Statement of Profit or Loss	FY 2021 (N'million)	FY 2020 (N' million)	% Change
Gross earnings	971,885	764,717	27.09%
Interest income	601,701	489,217	22.99%
Interest expense	(300,243)	(226,267)	32.69%
Net interest income	301,459	262,950	14.64%
Credit Impairment charges/write-back	(83,213)	(62,893)	32.31%
Income after Credit Impairment charges	218,246	200,057	9.09%
Fee and commission revenue	159,185	116,700	36.40%
Fee and commission expense	(40,589)	(23,127)	75.50%
Net Trading & Forex revenue	145,882	115,121	26.72%
Other operating income	65,025	43,679	48.87%
Share of profit of investment in associate	93	0	
Staff costs	(96,708)	(73,173)	32.16%
Depreciation & Amortization	(42,146)	(37,529)	12.30%
Other operating expenses	(232,287)	(215,807)	7.64%
Profit before income tax	176,701	125,922	40.33%
Income tax	(16,485)	(19,912)	-17.21%
Profit after tax	160,216	106,010	51.13%
Earnings per Share (in Kobo)	458	301	52.16%

Balance Sheet as at	FY 2021	FY 2020	%Change
Cash and cash equivalents	1,487,665	723,873	105.51%
Investment securities	2,476,611	2,031,113	21.93%
Loans and Advances	4,445,912	3,610,928	23.12%
Investment in associates	2,641	0	
Other Assets	3,319,136	2,313,833	43.45%
Total Assets	11,731,965	8,679,748	35.16%
Banks & Customers' deposits	8,651,348	6,545,815	32.17%
Borrowings & Debt securities issued	1,435,755	960,615	49.46%
Current income tax	4,643	2,160	114.96%
Other Liabilities	590,190	420,116	40.48%
Total Liabilities	10,681,936	7,928,706	34.72%

Total shareholders' equity	1,050,029	751,041	39.81%
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Corporate Actions

Final Dividend	Bonus	Qualification Date	Closure Date	Payment Date
N0.70k	Nil	April 19, 2022	April 20, 2022	April 28, 2022

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