NAME OF COMPANY: ACCESS BANK PLC
DATE: 05 APRIL 2013
PERIOD: 31 MAR 2013

STATEMENT OF COMPREHENSIVE INCOME

	CURRENT	PRIOR PERIOD		AUDITED
	31-Mar-13	31-Mar-12	% Change	31-Dec-12
	N'm	N'm		N'm
Gross Earnings	52,709	53,059	-1%	208,309
Interest Income	33,936	42,588	-20%	161,437
Interest Expense	(16,946)	(14,941)	13%	(65,059)
Net Interest Income	16,990	27,647	-39%	96,378
Loan Imoairment Charoes	417	(405)	-203%	(10,791)
Fee and commission income	8,541	6,651	28%	28,734
Fee and commission expense	-	-	100%	(606)
Net fee and commission income	8,541	6,651	0%	28,128
Other Income	10,231	3,820	168%	18,137
Personnel Expenses	(7,620)	(11,063)	-31%	(33,683)
Operating lease expenses	-	(514)	-100%	(2,056)
Depreciation and amortization	(2,669)	(4,082)	-35%	(11,022)
Other Operating Expenses	(14,447)	(6,523)	121%	(40,757)
Total Expenses	(24,736)	(22,182)	12%	(87,517)
Share of profit/(loss) of equity accounted investee	-	-	0%	545
Profit/Loss Before Tax	11,444	15,531	-26%	44,880
Taxation	(1,529)	(3,417)	-55%	(2,018)
Profit for the period from continuing operations	9,915	12,114	-18%	42,862
Loss from discontinued operations (net of tax)	(323)	(334)	-3%	(4,457)
Profit for the year	9,592	11,779	-19%	38,405
Profit to Equity holders	9,206	11,735	-22%	38,597
Non controlling Interests	385	44	767%	(192)
Other Comprehensive Income for the period	(3,330)	16	-20823%	(3,340)
Total Comprehensive Income for the period	6,261	11,796	-47%	35,065
Total Comprehensive Income for the period attributable to Equity Holders	5,876	11,662	-50%	35,304
Total Comprehensive Income for the period attributable to Non- controlling Interests	385	134	188%	(239)
Basis Earnings per Share (Kobo)	41.92	51.48	-19%	169.00
Basis Earnings per Share (Kobo)-Continuing Operations	43.33	52.94	-18%	187.00

STATEMENT OF FINANCIAL POSITION AS AT

	31-Mar-13	31-Dec-12	% Change	31-Dec-11
	N'm	N'm		N'm
Cash and cash equivalent	261,956	296,185	-12%	191,518
Non Pledged trading assets	53,119	27,907	90%	10,812
Pledged Assets	66,802	60,950	10%	66,191
Derivative financial instruments	-	31	-100%	10
Loans and Advances to customers	623,098	608,639	2%	577,004
Insurance receivables	181	627	-71%	1,405
Investment in equity accounted investee	2,549	2,549	0%	2,813
Investment Securities	408,850	447,282	-9%	561,734
Tradina Properties	3,377	2,693	25%	6,688
Investment Properties	17,401	14,361	21%	16,097
Property and Equipment	61,452	64,566	-5%	67,648
Intangible Assets	2,931	3,405	-14%	3,278
Deferred tax assets	8,114	8,114	0%	2,931
Other Assets	159,966	177,043	-10%	120,874
Assets classified as held for sale	33,459	30,827	na	-
Total Assets	1,703,254	1,745,177	-2%	1,629,003
Deposit from Banks	42,877	105,171	-59%	146,808
Deposit from customers	1,210,988	1,201,482	1%	1,101,704
Derivative financial instruments	-	36	-100%	9
Debt securities issued	54,656	54,686	na	-
Current tax liabilities	3,769	8,938	-58%	9,747
Other Liabilities	59,948	60,906	-2%	142,650
Claims payable	184	118	56%	450
Liabilities on investment contracts	-	66	-100%	61
Liabilities on insurance contracts	2,665	3,351	-20%	2,703
Interest-bearing loans and borrowings	48,682	40,092	21%	29,258
Contingent settlement provisions	3,548	3,548	0%	3,548
Liabilities classified as held for sale	27,625	25,794	na	-
Total Liabilities	1,454,941	1,504,187	-3%	1,436,938
Net Assets	248,313	240,990	3%	192,065
Non Controlling Interest	8,897	8,100	10%	23,055
Attributable to Owners of the Company	239,416	232,891	3%	169,010

STATEMENT OF CHANGES IN EQUITY
Condensed consolidated statement of changes in equity
For the year ended 31 March 2013

Group	Share capital	Share premium	Regulatory risk reserve	Other regulatory reserves	Capital Reserve	Fair value reserve	Bonus Reserve	Contingency reserve	currency translation reserve	Retained earnings	Total	Non-controlling interest	Total Equity
Balance at 1 January 2012	11,441,460	165,186,795	6,961,919	26,080,715	3,489,080	(136,772)	-	650,437	1,452,962	17,764,296	232,890,892	8,099,595	240,990,487
Reclassification	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening restated	11,441,460	165,186,795	6,961,919	26,080,715	3,489,080	(136,772)	-	650,437	1,452,962	17,764,296	232,890,892	8,099,595	240,990,487
Total comprehensive income for the period:													
-	-	-	-	-	-	-	-	-	-	9,591,598	9,591,598	797,595	10,389,193
											-		-
Other comprehensive income, net of tax											-		
Foreign currency translation difference	-	-	-	-	-	-	-	-	(2,955,921)	-	(2,955,921)	-	(2,955,921)
Net changes in fair value of AFS financial instruments	-	-	-	-	-	(111,033)	-	-	-	-	(111,033)		(111,033)
Net change on revaluation of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	
Total other comprehensive (loss)/income	-	-	-	-	-	(111,033)	-	-	(2,955,921)	-	(3,066,954)	-	(3,066,954)
Total comprehensive (loss)/income	-	-	-	-	-	(111,033)	-	-	(2,955,921)	9,591,598	6,524,644	797,595	7,322,239
Transactions with equity holders, recorded directly in equity:													
Capitalisation of bonus issue	-	-	-	-	-	-	-	-	-	-	-	-	-
Business combination	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers for the period	-	-	-	-	-	-	-	-	-	-	-	-	-
New issue of shares				-	-	-	-	-	-	-	-		-
Newly acquired subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to contingency reserve	-	-	-	-	-	-	-	58,530	-	(58,530)	-	-	-
Reclassification	-	-	-	-	-			-	-	-	-	-	-
Capital paid by non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Disposal of own shares	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at 31 March 2013	**11,441,460**	**165,186,795**	**6,961,919**	**26,080,715**	**3,489,080**	**(247,805)**	**-**	**708,967**	**(1,502,959)**	**27,297,364**	**239,415,536**	**8,897,190**	**248,312,726**

STATEMENT OF CASH FLOW

	Current Period	Prior Year	% Change
	31-Mar-13	31-Mar-12	
	N'm	N'm	
Cash Flow from Operating Activities	14,607	19,667	-26%
Operating Cash Flow Changes: Working Capital Changes	(89,324)	134,338	-166%
Net Cash Generated from Operating Activities	(67,627)	152,015	-144%
Cash Flow from Investing Activities	30,442	(49,197)	-162%
Cash Flow from Financing Activities			0%
Net Increase/Decrease Cash and Cash Equivalent	(37,185)	102,563	-136%
Cash and Cash Equivalent Beginning of the Year	296,185	191,518	55%
Effect of exchange rate fluctuations on cash held	2,956	255	1059%
Cash and Cash equivalent End of the period	261,956	294,336	-11%

CORPORATE ACTION

Proposed Bonus	Nil	Nil
Proposed Dividend (=N=)	Nil	Nil
Closure Date	NA	NA
Date of Payment	NA	NA
AGM Date	NA	NA
AGM Venue	NA	NA
Interim dividend per share	Nil	Nil
Full dividend per Share	Nil	Nil