

NAME OF COMPANY: ACCESS BANK PLC				
DATE: 21 AUGUST 2013				
PERIOD: 30 JUNE 2013				
STATEMENT OF COMPREHENSIVE INCOME				
	CURRENT	PRIOR PERIOD		AUDITED
	30-Jun-13	30-Jun-12	% Change	31-Dec-12
	N'm	N'm		N'm
Gross Earnings	104,127	109,959	-5%	208,309
Interest Income	72,576	84,365	-14%	161,437
Interest Expense	(33,923)	(29,302)	16%	(65,059)
Net Interest Income	38,653	55,063	-30%	96,378
Loan Impairment Charges	10,183	(1,856)	-649%	(10,791)
Fee and commission income	16,316	14,106	16%	28,734
Fee and commission expense	(400)		100%	(606)
Net fee and commission income	15,916	14,106	0%	28,128
Other Income	15,235	11,487	33%	18,137
Personnel Expenses	(16,012)	(21,512)	-26%	(33,683)
Operating lease expenses	(731)	(900)	-19%	(2,056)
Depreciation and amortization	(6,078)	(6,688)	-9%	(11,022)
Other Operating Expenses	(31,450)	(19,495)	61%	(40,757)
Total Expenses	(54,271)	(48,595)	12%	(87,517)
Share of profit/(loss) of equity accounted investee	375	-	0%	545
Profit/Loss Before Tax	26,090	30,206	-14%	44,880
Taxation	(5,377)	(3,518)	53%	(2,018)
Profit for the period from continuing operations	20,714	26,688	-22%	42,862
Loss from discontinued operations (net of tax)	363	(245)	-257%	(4,457)
Profit for the period	21,097	26,443	-20%	38,405
Other Comprehensive Income for the period	(3,020)	(798)	278%	(3,340)
Total Comprehensive Income for the period	18,076	25,645	-30%	35,065
Total Comprehensive Income for the period attributable to Equity Holders	17,975	25,677	-30%	35,304
Total Comprehensive Income for the period attributable to Non- controlling Interests	101	(32)	-419%	(239)
Basis Earnings per Share (Kobo)	92	115	-20%	169.00
Basis Earnings per Share (Kobo)-Continuing Operations	91	116	-22%	187.00
STATEMENT OF FINANCIAL POSITION AS AT				
	30-Jun-13	31-Dec-12	% Change	31-Dec-12
	N'm	N'm		N'm
Cash and cash equivalent	220,930	296,185	-25%	296,185
Non Pledged trading assets	27,692	27,907	-1%	27,907
Pledged Assets	50,942	60,950	-16%	60,950
Derivative financial instruments	7	31	-77%	31
Loans and Advances to banks	6,994	4,565	53%	4,565
Loans and Advances to customers	684,698	604,073	13%	604,073
Insurance receivables	772	627	23%	627
Investment in equity accounted investee	2,927	2,641	11%	2,641
Investment Securities	458,041	447,282	2%	447,282
Trading Properties	2,732	2,693	1%	2,693
Investment Properties	16,474	14,361	15%	14,361
Property and Equipment	66,063	64,566	2%	64,566
Intangible Assets	3,538	3,405	4%	3,405
Deferred tax assets	8,512	8,244	3%	8,244
Other Assets	161,852	177,043	-9%	177,043
Assets classified as held for sale	6,971	30,827	na	30,827
Total Assets	1,719,145	1,745,400	-2%	1,745,400
Deposit from Banks	11,001	105,171	-90%	105,171
Deposit from customers	1,279,735	1,201,482	7%	1,201,482
Derivative financial instruments	7	36	-82%	36
Debt securities issued	57,444	54,686	na	54,686
Retirement benefit obligations	2,938	2,488		2,488
Current tax liabilities	4,410	8,938	-51%	8,938
Other Liabilities	57,797	58,418	-1%	58,418
Claims payable	530	118	348%	118
Liabilities on investment contracts	63	66	-3%	66
Liabilities on insurance contracts	4,380	3,351	31%	3,351
Interest-bearing loans and borrowings	51,009	40,092	27%	40,092
Deferred tax liabilities	368	130		130
Contingent settlement provisions	3,548	3,548	0%	3,548
Liabilities classified as held for sale	5,978	25,794	na	25,794
Total Liabilities	1,479,207	1,504,317	-2%	1,504,317
Net Assets	239,938	232,983	3%	232,983
Non Controlling Interest	5,601	8,100	-31%	8,100
Attributable to Owners of the Company	234,337	241,083	-3%	241,083

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STATEMENT OF CHANGES IN EQUITY
Condensed consolidated statement of changes in equity
For the year ended 30 June 2013

Group			Regulatory	Other						currency			Non-	
	Share	Share	risk	regulatory	Treasury	Treasury	Capital	Fair value	Contingency	translation	Retained		controlling	Total
	capital	premium	reserve	reserves	Shares	Shares	Reserve	reserve	reserve	reserve	earnings	Total	interest	Equity
Balance at 1 January 2013	11,441	165,187	6,962	26,081	-	-	3,489	(137)	650	1,453	17,857	232,983	8,100	241,083
Reclassification	-	-	-	-	-	-	-	-	-	-	(2,491)	-	-	-
Opening restated	11,441	165,187	6,962	26,081	-	-	3,489	(137)	650	1,453	15,366	230,492	8,100	238,592
Total comprehensive income for the period	-	-	-	-	-	-	-	-	-	-	20,997	20,997	99	21,097
Other comprehensive income, net of tax												-		-
Foreign currency translation difference	-	-	-	-	-	-	-	-	-	(3,464)	-	(3,464)	(19)	(3,483)
Net changes in fair value of AFS financial instruments	-	-	-	-	-	-	-	442	-	-	-	442	21	463
Net change on revaluation of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive (loss)/income	-	-	-	-	-	-	-	442	-	(3,464)	-	(3,022)	2	(3,020)
Total comprehensive (loss)/income	11,441	165,187	6,962	26,081	-	-	3,489	305	650	(2,011)	36,363	248,467	8,201	256,668
Transactions with equity holders, recorded directly in equity:														
Capitalisation of bonus issue	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business combination	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers for the period	-	-	5,051	3,274	-	-	-	-	173	-	(8,499)	-	-	-
Scheme shares	-	-	-	-	-	(401)	-	-	-	-	-	(401)	-	(401)
Transfer from disposed subsidiaries	-	-	(1,988)	287	-	-	-	-	-	-	1,701	-	-	-
Decrease in non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-	(2,600)	(2,600)
Transfer to contingency reserve	-	-	-	-	-	-	-	-	58,530	-	(58,530)	-	-	-
Reclassification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital paid by non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disposal of own shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid to equity holders	-	-	-	-	-	-	-	-	-	-	(13,730)	(13,730)	-	(13,730)
Balance at 30 June 2013	11,441	165,187	10,025	29,642	-	(401)	3,489	305	59,354	(2,011)	(42,694)	234,337	5,601	239,938

STATEMENT OF CASH FLOW			
	Current Period	Prior Year	%
	30-Jun-13	30-Jun-12	
	N'm	N'm	
Cash Flow from Operating Activities	(22,365)	39,306	-157%
Operating Cash Flow Changes: Working Capital Changes	(63,653)	(65,270)	-2%
Net Cash Generated from Operating Activities	(96,210)	(28,967)	232%
Cash Flow from Investing Activities	28,537	63,326	-55%
Cash Flow from Financing Activities	(9,458)	(6,885)	0%
Net Increase/Decrease Cash and Cash Equivalent	(77,131)	27,474	-381%
Cash and Cash Equivalent Beginning of the Year	296,185	191,518	55%
Cash and cash equivalents of assets held for sale	2,574	7,721	
Effect of exchange rate fluctuations on cash held	(698)	(96)	628%
Cash and Cash equivalent End of the period	220,930	226,617	-3%
CORPORATE ACTION			
Proposed Bonus	Nil	Nil	
Proposed Dividend (=N=)	0.25	0.25	
Closure Date	4-Sep-13	3-Oct-12	
Date of Payment	17-Sep-13	17-Oct-12	
AGM Date	NA	NA	
AGM Venue	NA	NA	