

NAME OF COMPANY: ACCESS BANK PLC				
DATE: 29 OCTOBER 2013				
PERIOD: 30 SEPTEMBER 2013				
STATEMENT OF COMPREHENSIVE INCOME				
	CURRENT	PRIOR PERIOD		AUDITED
	30-Sep-13	30-Sep-12	% Change	30-Jun-13
	N'm	N'm		N'm
Gross Earnings	154,427	160,393	-4%	104,127
Interest Income	109,911	122,968	-11%	72,576
Interest Expense	(50,283)	(46,462)	8%	(33,923)
Net Interest Income	59,628	76,506	-22%	38,653
Loan Impairment Charges	8,679	(204)	-4365%	10,183
Fee and commission income	21,372	21,231	1%	15,916
Other Income	23,143	16,193	43%	15,235
Personnel Expenses	(23,596)	(30,670)	-23%	(16,012)
Depreciation and amortization	(8,191)	(9,589)	-15%	(6,078)
Other Operating Expenses	(46,549)	(34,924)	33%	(32,181)
Total Expenses	(78,336)	(75,183)	4%	(54,271)
Share of profit/(loss) of equity accounted investee	600	-	0%	375
Profit/Loss Before Tax	35,087	38,544	-9%	26,090
Taxation	(7,368)	(3,866)	91%	(5,377)
Profit for the period from continuing operations	27,718	34,679	-20%	20,714
Profit/Loss from discontinued operations (net of tax)	(121)	(177)	-31%	383
Profit for the period	27,597	34,502	-20%	21,097
Other Comprehensive Income for the period	(2,926)	(1,835)	59%	(3,020)
Total Comprehensive Income for the period	24,671	32,667	-24%	18,076
Total Comprehensive Income for the period attributable to Equity Holders	24,736	33,426	-26%	17,975
Total Comprehensive Income for the period attributable to Non- controlling Interests	(65)	759	-109%	101
Basis Earnings per Share (Kobo)	108	139	-22%	92
Basis Earnings per Share (Kobo)-Continuing Operations	108	139	-22%	91
STATEMENT OF FINANCIAL POSITION AS AT				
	30-Sep-13	31-Dec-12	% Change	30-Jun-13
	N'm	N'm		N'm
Cash and cash equivalent	167,868	296,185	-43%	220,930
Non Pledged trading assets	634	27,907	-98%	27,692
Pledged Assets	44,520	60,950	-27%	50,942
Derivative financial instruments	-	31	-100%	7
Loans and Advances to customers	760,420	608,638	25%	691,692
Investment in equity accounted investee	3,152	2,641	19%	2,927
Investment Securities	381,719	447,282	-15%	458,041
Investment Properties	21,586	14,361	50%	16,474
Property and Equipment	65,664	64,566	2%	66,063
Intangible Assets	4,790	3,405	41%	3,538
Deferred tax assets	8,207	8,244	0%	8,512
Other Assets	235,151	177,043	33%	161,852
Assets classified as held for sale	7,102	34,148	-79%	10,476
Total Assets	1,700,814	1,745,400	-3%	1,719,145
Deposit from Banks	70,155	105,171	-33%	11,001
Deposit from customers	1,225,511	1,201,482	2%	1,279,735
Derivative financial instruments	-	36	-100%	7
Debt securities issued	56,518	54,686	3%	57,444
Retirement benefit obligations	1,957	2,488	-21%	2,938
Current tax liabilities	6,855	8,938	-23%	4,410
Other Liabilities	49,107	58,418	-16%	57,797
Interest-bearing loans and borrowings	48,785	40,092	22%	51,009
Deferred tax liabilities	191	130	47%	368
Contingent settlement provisions	-	3,548	-100%	3,548
Liabilities classified as held for sale	9,212	29,329	-69%	10,951
Total Liabilities	1,468,290	1,504,317	-2%	1,479,207
Net Assets	232,524	241,083	-4%	239,938
Non Controlling Interest	1,298	8,100	-84%	5,601
Attributable to Owners of the Company	231,226	232,983	-1%	234,337

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

Group	Share capital	Share premium	Regulatory risk reserve	Other regulatory reserves	Treasury Shares	Capital Reserve	Fair value reserve	Contingency reserve	currency translation reserve	Retained earnings	Total	Non-controlling interest	Total 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)	(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										27,625	27,625	(28)	27,597
Other comprehensive income, net of tax													
Foreign currency translation difference									(3,701)		(3,701)	(37)	(3,738)
Net changes in fair value of AFS financial instruments							768				768		768
Net change on revaluation of property and equipment													
Total other comprehensive (loss)/income	-	-	-	-	-		768	-	(3,701)	-	(2,933)	(37)	(2,970)
Total comprehensive (loss)/income	-	-	-	-	-		768	-	(3,701)	27,625	24,692	(65)	24,627
Transactions with equity holders, recorded directly in equity:													
Transfers for the period			5,051	3,274				173		(8,499)			
Scheme shares					(367)						(367)		(367)
Transfer from disposed subsidiaries			(1,988)	287						1,701			
Decrease in non-controlling interest												(2,600)	(2,600)
Loss on sale of subsidiary										(2,424)	(2,424)	(4,137)	(6,561)
Distribution to equity holders		(6,613)						(824)			(7,437)	-	(7,437)
Dividend paid to equity holders										(13,730)	(13,730)	-	(13,730)
Total contributions by and distributions to equity holders	-	(6,613)	3,063	3,561	(367)	-	-	(650)	-	(22,952)	(23,958)	(6,737)	(30,695)
Balance at 30 September 2013	11,441	158,574	10,025	29,642	(367)	3,489	632	-	(2,248)	20,039	231,226	1,298	232,524

STATEMENT OF CASH FLOW			
	Current Period	Prior Year	% Change
	30-Sep-13	30-Sep-12	
	N'm	N'm	
Cash Flow from Operating Activities	29,976	48,053	-38%
Operating Cash Flow Changes: Working Capital Changes	(209,125)	(313,287)	-33%
Net Cash Generated from Operating Activities	(179,149)	(265,234)	-32%
Cash Flow from Investing Activities	59,570	254,154	-77%
Cash Flow from Financing Activities	(5,037)	58,245	-109%
Net Increase/Decrease Cash and Cash Equivalent	(124,616)	47,165	-364%
Cash and Cash Equivalent Beginning of the Year	296,185	191,518	55%
Effect of exchange rate fluctuations on cash held	(3,701)	2,189	-269%
Cash and Cash equivalent End of the period	167,868	240,873	-30%
CORPORATE ACTION			
Proposed Bonus	NA	NA	
Proposed Dividend (=N=)	NA	NA	
Closure Date	NA	NA	
Date of Payment	NA	NA	
AGM Date	NA	NA	
AGM Venue	NA	NA	