

Lagos, Nigeria

May 7, 2026

ACCESS HOLDINGS PLC CLARIFIES FULL YEAR 2025 DIVIDEND POSITION AND REAFFIRMS STRONG FINANCIAL PERFORMANCE

Access Holdings Plc ('the Company') has reaffirmed its commitment to long-term shareholder value and sustainable returns following a strong financial performance in the 2025 financial year, providing clarity on the rationale for the non-payment of dividends for the year ended 31 December 2025.

The Company emphasised that the absence of a dividend declaration despite the strong financial performance and fortress balance sheet was driven solely by outstanding regulatory compliance requirements. Dividend payments remain a core priority and will resume once all regulatory conditions are satisfied and the requisite approvals are obtained.

For FY2025, the Company delivered a resilient and diversified performance. Gross earnings rose by 13.3 percent to ₦5.53 trillion, supported by strong growth in net interest income and a 40.9 percent increase in fees and commissions. Profit before tax increased by 16.2 percent to ₦1.01 trillion, surpassing the ₦1 trillion mark for the first time in the Group's history. Total assets expanded by 24.2 percent to ₦51.56 trillion, while cost discipline and operating leverage improved the cost-to-income ratio to 51.7 percent from 56.7 percent. Capital adequacy remained robust at both the Company and its banking subsidiary levels.

Although dividends were recommended at both the half-year and full-year stages in 2025, regulatory approvals were not obtained due to specific regulatory requirements. The half-year constraint under Section 7.1 of the Central Bank of Nigeria (CBN) Guidelines for Licensing and Regulation of Financial Holding Companies has since been resolved following the completion of an approved private placement. At full-year, the constraint relates to Section 19(8)(c) of Banks and Other Financial Institutions Act relating to limits on foreign subsidiary investments.

The Company confirms that actions are already underway, including capital optimisation initiatives, balance-sheet adjustments, and enhancements to relevant governance and policy frameworks, to achieve full regulatory alignment within the permitted timeline. In parallel, appropriate capital and liquidity buffers are being built to support the sustainable restoration of dividend payments once approvals are received.



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Access Holdings Plc RC: 1755118
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Board of Directors

Chairman: A Aig-Ibimokhuede
Group Managing Director/CEO: I Ike
Executive Directors: B Agbete, L Bamidehin
Independent Non-Executive Directors:
A Jimoh, F Bello-Ismail, A Adcyemi
Non-Executive Directors: O Otaghere,
O Oghonnewo

Looking ahead, the Company is targeting continued improvement across key performance metrics, including return on equity above 20 percent, return on assets exceeding 2 percent, and cost of risk below 3 percent. Management reaffirmed confidence in the Group's ability to convert its scale, geographic diversification, and strong franchise into predictable earnings, resilient capital, and enhanced long-term shareholder value.



SUNDAY EKWOCHI
COMPANY SECRETARY

Statement on Investors' Relations

Access Holdings Plc has a dedicated investors' portal on its corporate website which can be accessed via this link: <https://theaccesscorporation.com/investor-relations/>. The Company's Investors' Relations Officer can also be reached through electronic mail at: investorrelation@accessholdingsplc.com or telephone on: +2348130591031 for any investment related enquiry.