

ACCESS FINANCIAL SERVICES LIMITED
MEDIA RELEASE
2015 3RD QUARTER FINANCIAL RESULTS

Highlights	Q3'15	Q3'14	YTD'15	YTD'14	QoQ%	YoY%
Net Profit After Tax	\$107M	\$94M	\$359M	\$239M	14%	50%
Earnings Per Share	\$0.39	\$0.34	\$1.31	\$0.87	15%	50%
Return on Average Equity	48%	58%	40%	37%	-17%	8%
Productivity Ratio	58%	62%	57%	68%	7%	19%
Loans & Advances	\$1.95B	\$1.12B	\$1.95B	\$1.12B	74%	74%

Access Financial Services recorded net profit after tax of \$359M for the nine month period ending September 30, 2015 representing a return on average equity of 40% compared to net profit after tax of \$239M and return on average equity of 37% for the comparative 2014 period.

Marcus James, Chief Executive Officer said, "during the last 9 months we have seen an increase in the company's asset base driven by growth in its loan book which increased by 79%, moving from \$1.08B as at December 31, 2014 to \$1.95B as at September 30, 2015. The increase in the asset base resulted in a 25% increase in revenue and a 26% increase in net profit margin for the nine month period ending September 30, 2015. The continued growth of our asset base, and an improvement in our operational efficiency, are key strategic objectives, which we will pursue in delivering exceptional returns to our shareholders."

Revenue

Total revenue for Q3 2015 was \$342M representing an increase of \$70M or 25% when compared to the corresponding 2014 quarter. Interest income from loans of \$271M, increased by \$24M or 9% for the period under review. For the nine month period ended September 30, 2015, total revenue was \$946M, representing a 19% increase over the 2014 comparative period while Interest income from loans was \$791M, representing an increase of \$70M or 9%. Year to date, Net fees and commission on loans increased by \$54M relative to the comparative 2014 period.

Net profit after tax for Q3 2015 recorded a 14% increase when compared to Q3 2014. For the nine month period ending September 30, 2015, Net profit after tax increased by \$120M or 50% when compared to the 2014 corresponding period.

