

**CERTIFICATION OF THE EARNINGS FORECAST OF LINKAGE ASSURANCE PLC
FOR THE THIRD QUARTER ENDING 30 SEPTEMBER 2026**

Pursuant to Section 64 of the Investments and Securities Act, 2007, we hereby certify that we have reviewed the Earnings Forecast of Linkage Assurance PLC for the Third Quarter Ending 30 September 2026 and the underlying assumptions.

We confirm our satisfaction with the Earnings Forecast for the Third Quarter Ending 30 September 2026 and the underlying assumptions.



Dr. Emmanuel Otitolaiye
Chief Financial Officer
FRC/2014/ICAN/00000008524



Mr. Daniel Braie
Managing Director/ CEO
FRC/2018/CIIN/00000018082

Board of Directors: Chief Joshua B. Fumudoh, MFR (Chairman), Mr. Maxwell Ebibai, Mr. Olakunle Bomo Agbebi (*Representing Interest of Minority Shareholders*), Mrs. Funkazi Koroye-Crooks, Mr. Bernard Nicholas Griesel (South African), Mr. Pius Otia, Mrs. Valentina Marinho (Independent Director), Mr. Okanlawon Adelagun (ED Technical), Mr. Daniel Braie (Managing Director/CEO).

	LINKAGE ASSURANCE PLC			
	THIRD QUARTER ENDING 30 SEPTEMBER, 2026			
	EARNINGS FORECAST			
	PROFIT AND LOSS ACCOUNT INFORMATION & CASHFLOW			
		N'000		
	Insurance revenue	6,618,652		
	Insurance service expenses	(4,272,145)		
	Allocation of reinsurance premium	(2,112,098)		
	Amount recoverable from reinsurers for incurred claims	475,931		
	Investment Income	2,202,504		
	Net Operating Income	2,912,844		
	Operating Expenses	(1,226,736)		
	Profit/Loss Before Tax	1,686,108		
	Forecast Taxation	84,305		
	Profit/Loss After Tax	1,601,803		
	Cash From Operating Activities	1,125,171		
	Operating Cashflow Before Working Capital Changes	926,611		
	Net Cash Generated From Operating Activities	330,933		
	CashFlow From Investing Activities	(1,323,730)		
	CashFlow From Financing Activities	(132,373)		
	Net Increase (Decrease) In Cash & Cash Equivalents	(1,125,171)		
	Cash/Bank Balance at the Beginning of the Period	6,273,834		
	Cash/Bank Balance at the End of the Period	5,148,663		
				
	Dr. Emmanuel Otitolaiye		Mr. Daniel Braie	
	Chief Financial Officer		Managing Director/CEO	
	FRC/2014/ICAN/00000008524		FRC/2018/CIIN/00000018082	