

30 September 2026

ROYAL EXCHANGE PLC

(RC: 6752)

Q3 2026 EARNINGS FORECAST

Prepared from the unaudited consolidated financial statements for the nine months ended 30 September 2026

Forecast Statement of Comprehensive Income

INCOME	N'000
Interest income	224,956
Interest expense	(227,710)
NET INTEREST INCOME	(2,754)
Fee and commission income	5,948
Investment income	153,975
Share of profit on investment in associate	455,246
Net fair value gain on financial assets	28,878
OPERATING INCOME	641,293
Write-back of impairment allowance	1,832
Net operating income after credit loss expense	643,125
Administrative expenses	(544,884)
PROFIT BEFORE TAXATION	98,241
Income tax expense	—
PROFIT FOR THE PERIOD	98,241
Other comprehensive income, net of tax	—
TOTAL COMPREHENSIVE INCOME	98,241



FOR: OOT NOMINEES
COMPANY SECRETARY

ROYAL EXCHANGE PLC RC: 6752

3B Samuel Manuwa Street,
Victoria Island, Lagos, Nigeria

T. +234 915 221 3054 and +234 915 221 3058
E. info@royalexchangeplc.com
W. www.royalexchangeplc.com

Directors:

Mr. Ikeme Osakwe (Chairman), Chief (Dr.) Anthony Ikemefuna Idigbe (SAN), Mr. Ezekiel Ayangbemisola Onilude, Ms. Pamela Mimi Yough, Mr. Afolabi Caxton-Martins, Sen. Mohammed Sanusi Daggash, Mrs. Idu Okeahialam.