

<b>FOURTH QUARTER ENDING 31ST DECEMBER, 2025</b>	
<b>FORECAST PROFIT &amp; LOSS ACCOUNTS INFORMATION</b>	
	<b>N'000</b>
<b>Gross Earnings</b>	<b>4,167,159</b>
Interest Income	4,117,565
Interest Expense	(2,753,838)
<b>Net Interest Income</b>	<b>1,363,727</b>
Credit Impairment recoveries	-
Exceptional items	-
Other income	49,595
Net Operating Income	1,413,321
Operating Expenses	(802,665)
<b>Profit Before Tax</b>	<b>610,656</b>
<b>Forecasted Taxation</b>	<b>(32,191)</b>
<b>Profit after Tax</b>	<b>578,465</b>
<b>CASHFLOW INFORMATION</b>	
Cash Flow From Operating Activities	
Operating Cash Flow Before Working Capital Activities	(813,887)
Net Cash Generated From Operating Activities	(2,018,015)
Cash Flow from Financing Activities	400,000
Cash Flow from Investing Activities	(252,851)
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>(1,870,866)</b>
Cash and Cash Equivalents at the beginning of the period	5,280,519
<b>Cash and Cash Equivalents at the end of the period</b>	<b>3,409,654</b>
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