

GROUP EARNINGS FORECAST FOR THE THIRD QUARTER ENDING 30 SEPTEMBER 2026	
	N'000
Gross earnings	339,322,138
Interest income	294,980,679
Interest expense	(131,602,723)
Net interest income	163,377,956
Foreign Exchange Earnings	2,257,540
Securities Trading	7,543,728
Contingent Income	1,927,576
Transaction Commissions	30,540,508
Other Income	2,072,108
Net operating income	207,719,415
(Loan Losses)/Writebacks	(12,599,234)
Operating Expenses	(96,960,557)
Profit before taxation	98,159,625
Taxation	(18,534,458)
Profit after taxation	79,625,167

**CASH FLOW FORECAST
FOR THE THIRD QUARTER ENDING 30 SEPTEMBER 2026**

	N'000
Cash Flow from Operating Activities	
Operating Cash Flow before Working Capital Changes	116,091,772
Working Capital Changes	(190,252,821)
Taxes	(1,355,998)
<i>Net Cash Generated from Operating Activities</i>	<i>(75,517,047)</i>
<i>Net Cash Flow from Financing Activities</i>	<i>(48,711,834)</i>
<i>Net Cash Flow from Investing Activities</i>	<i>368,319,248</i>
<i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i>	<i>244,090,367</i>
<i>Cash and Cash Equivalent Beginning of Qtr</i>	<i>677,490,500</i>
<i>Cash and Cash Equivalent End of the Qtr</i>	<i>921,580,867</i>

Cash Flow forecasts for the Quarter not practically possible as the preceding Quarter is not ended yet. The numbers here are therefore estimates