

GROUP EARNINGS FORECAST FOR THE SECOND QUARTER ENDING 30 JUNE 2026	
	N'000
Gross earnings	309,573,987
Interest income	266,844,877
Interest expense	(121,046,607)
Net interest income	145,798,270
Foreign Exchange Earnings	2,253,968
Securities Trading	7,704,978
Contingent Income	1,918,780
Transaction Commissions	29,273,583
Other Income	1,577,800
Net operating income	188,527,380
(Loan Losses)/Writebacks	(10,364,861)
Operating Expenses	(94,746,222)
Profit before taxation	83,416,296
Taxation	(15,485,457)
Profit after taxation	67,930,839

FOR THE SECOND QUARTER ENDING 30 JUNE 2026

**CASH FLOW FORECAST
FOR THE SECOND QUARTER ENDING 30 JUNE 2026**

	N'000
Cash Flow from Operating Activities	
Operating Cash Flow before Working Capital Changes	98,580,809
Working Capital Changes	(218,497,029)
Taxes	(222,266)
<i>Net Cash Generated from Operating Activities</i>	<i>(120,138,486)</i>
<i>Net Cash Flow from Financing Activities</i>	<i>(48,711,834)</i>
<i>Net Cash Flow from Investing Activities</i>	<i>298,573,636</i>
<i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i>	<i>129,723,316</i>
<i>Cash and Cash Equivalent Beginning of Qtr</i>	<i>675,350,130</i>
<i>Cash and Cash Equivalent End of the Qtr</i>	<i>805,073,447</i>

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