

| GROUP EARNINGS FORECAST FOR THE THIRD QUARTER ENDING 30 SEPTEMBER 2025 | |
|---|--------------------|
| | N'000 |
| Gross earnings | 253,987,955 |
| Interest income | 222,551,640 |
| Interest expense | (114,026,947) |
| Net interest income | 108,524,693 |
| Foreign Exchange Earnings | 3,861,848 |
| Securities Trading | 4,208,900 |
| Contingent Income | 1,170,202 |
| Transaction Commissions | 18,535,176 |
| Other Income | 3,660,189 |
| Net operating income | 139,961,009 |
| (Loan Losses)/Writebacks | (14,096,144) |
| Operating Expenses | (81,082,348) |
| Profit before taxation | 44,782,517 |
| Taxation | (5,458,785) |
| Profit after taxation | 39,323,732 |

**CASH FLOW FORECAST
FOR THE THIRD QUARTER ENDING 30 SEPTEMBER 2025**

| | N'000 |
|--|---------------------------|
| Cash Flow from Operating Activities | |
| Operating Cash Flow before Working Capital Changes | 63,096,767 |
| Working Capital Changes | (35,484,958) |
| Taxes | (1,164,105) |
| <i>Net Cash Generated from Operating Activities</i> | <i>26,447,704</i> |
| <i>Net Cash Flow from Financing Activities</i> | <i>(4,288,936)</i> |
| <i>Net Cash Flow from Investing Activities</i> | <i>68,489,017</i> |
| <i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i> | <i>90,647,785</i> |
| <i>Cash and Cash Equivalent Beginning of Qtr</i> | <i>673,870,115</i> |
| <i>Cash and Cash Equivalent End of the Qtr</i> | <i>764,517,900</i> |

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