

GROUP EARNINGS FORECAST FOR THE THIRD QUARTER ENDING 30 SEPTEMBER 2025	
	N'000
<b>Gross earnings</b>	<b>253,987,955</b>
Interest income	222,551,640
Interest expense	(114,026,947)
<b>Net interest income</b>	<b>108,524,693</b>
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
<b>Net operating income</b>	<b>139,961,009</b>
(Loan Losses)/Writebacks	(14,096,144)
Operating Expenses	(81,082,348)
<b>Profit before taxation</b>	<b>44,782,517</b>
Taxation	(5,458,785)
<b>Profit after taxation</b>	<b>39,323,732</b>

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

	<b>N'000</b>
<b>Cash Flow from Operating Activities</b>	
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>
<b><i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i></b>	<b><i>90,647,785</i></b>
<b><i>Cash and Cash Equivalent Beginning of Qtr</i></b>	<b><i>673,870,115</i></b>
<b><i>Cash and Cash Equivalent End of the Qtr</i></b>	<b><i>764,517,900</i></b>

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