

GROUP EARNINGS FORECAST FOR THE FIRST QUARTER ENDING 31 MARCH 2026	
	N'000
Gross earnings	293,812,946
Interest income	251,634,012
Interest expense	(113,782,597)
Net interest income	137,851,415
Foreign Exchange Earnings	2,220,503
Securities Trading	7,704,978
Contingent Income	1,912,334
Transaction Commissions	28,528,000
Other Income	1,813,120
Net operating income	180,030,349
(Loan Losses)/Writebacks	(10,249,013)
Operating Expenses	(95,331,166)
Profit before taxation	74,450,170
Taxation	(11,899,525)
Profit after taxation	62,550,645

**CASH FLOW FORECAST
FOR THE FIRST QUARTER ENDING 31 MARCH 2026**

	N'000
Cash Flow from Operating Activities	
Operating Cash Flow before Working Capital Changes	87,531,600
Working Capital Changes	(127,305,225)
Taxes	(222,266)
<i>Net Cash Generated from Operating Activities</i>	<i>(39,995,891)</i>
<i>Net Cash Flow from Financing Activities</i>	<i>(51,992,844)</i>
<i>Net Cash Flow from Investing Activities</i>	<i>191,511,299</i>
<i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i>	<i>99,522,563</i>
<i>Cash and Cash Equivalent Beginning of Qtr</i>	<i>674,338,652</i>
<i>Cash and Cash Equivalent End of the Qtr</i>	<i>773,861,215</i>

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

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