

GROUP EARNINGS FORECAST FOR THE SECOND QUARTER ENDING 30 JUNE 2025	
	N'000
Gross earnings	239,394,065
Interest income	209,118,752
Interest expense	(107,938,088)
Net interest income	101,180,664
Foreign Exchange Earnings	3,717,011
Securities Trading	3,619,472
Contingent Income	1,153,930
Transaction Commissions	18,567,153
Other Income	3,217,747
Net operating income	131,455,977
(Loan Losses)/Writebacks	(11,377,797)
Operating Expenses	(80,543,677)
Profit before taxation	39,534,503
Taxation	(2,895,541)
Profit after taxation	36,638,962

**CASH FLOW FORECAST
FOR THE SECOND QUARTER ENDING 30 JUNE 2025**

N'000

Cash Flow from Operating Activities	
Operating Cash Flow before Working Capital Changes	55,167,686
Working Capital Changes	9,319,570
Taxes	(218,866)
<i>Net Cash Generated from Operating Activities</i>	<i>64,268,390</i>
<i>Net Cash Flow from Financing Activities</i>	<i>(39,020,869)</i>
<i>Net Cash Flow from Investing Activities</i>	<i>13,646,849</i>
<i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i>	<i>38,894,371</i>
<i>Cash and Cash Equivalent Beginning of Qtr</i>	<i>675,331,264</i>
<i>Cash and Cash Equivalent End of the Qtr</i>	<i>714,225,634</i>

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