

GROUP EARNINGS FORECAST FOR THE FOURTH QUARTER ENDING 31 DECEMBER 2026	
N'000	
Gross earnings	368,004,147
Interest income	321,908,797
Interest expense	(140,253,776)
Net interest income	181,655,021
Foreign Exchange Earnings	2,261,229
Securities Trading	7,563,728
Transaction Commissions	33,863,775
Other Income	2,406,618
Net operating income	227,750,370
(Loan Losses)/Writebacks	(13,205,574)
Operating Expenses	(86,250,795)
Profit before taxation	128,294,001
Taxation	(23,679,295)
Profit after taxation	104,614,706

**CASH FLOW FORECAST
FOR THE FOURTH QUARTER ENDING 31 DECEMBER 2026**

	N'000
Cash Flow from Operating Activities	
Operating Cash Flow before Working Capital Changes	213,777,526
Working Capital Changes	(190,252,821)
Taxes	(1,355,998)
<i>Net Cash Generated from Operating Activities</i>	<i>22,168,708</i>
<i>Net Cash Flow from Financing Activities</i>	<i>(48,711,834)</i>
<i>Net Cash Flow from Investing Activities</i>	<i>368,319,248</i>
<i>Net Increase/ (Decrease) in Cash and Cash Equivalent</i>	<i>341,776,121</i>
<i>Cash and Cash Equivalent Beginning of Qtr</i>	<i>677,490,500</i>
<i>Cash and Cash Equivalent End of the Qtr</i>	<i>1,019,266,622</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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