

GROUP EARNINGS FORECAST FOR THE FOURTH QUARTER ENDING 31 DECEMBER 2025	
	N'000
Gross earnings	265,203,274
Interest income	231,838,102
Interest expense	(116,082,076)
Net interest income	115,756,026
Foreign Exchange Earnings	3,719,405
Securities Trading	4,376,910
Contingent Income	1,171,666
Transaction Commissions	20,429,677
Other Income	3,667,513
Net operating income	149,121,198
(Loan Losses)/Writebacks	(14,123,971)
Operating Expenses	(69,128,960)
Profit before taxation	65,868,267
Taxation	(7,046,340)
Profit after taxation	58,821,927

**CASH FLOW FORECAST
FOR THE FOURTH QUARTER ENDING 31 DECEMBER 2025**

	N'000
Cash Flow from Operating Activities	
Operating Cash Flow before Working Capital Changes	113,792,480
Working Capital Changes	(4,501,097)
Taxes	(214,266)
<i>Net Cash Generated from Operating Activities</i>	<i>109,077,116</i>
<i>Net Cash Flow from Financing Activities</i>	<i>(1,823,655)</i>
<i>Net Cash Flow from Investing Activities</i>	<i>71,318,789</i>
Net Increase/ (Decrease) in Cash and Cash Equivalent	178,572,250
Cash and Cash Equivalent Beginning of Qtr	674,338,652
Cash and Cash Equivalent End of the Qtr	852,910,902

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