

GUARANTY TRUST HOLDING COMPANY PLC

STATEMENT TO THE NIGERIAN EXCHANGE AND THE SHAREHOLDERS ON THE EXTRACT OF UNAUDITED IFRS RESULTS FOR THE PERIOD ENDED 31 MARCH 2026

The Board of Directors of Guaranty Trust Holding Company Plc is pleased to announce the Group's unaudited results for the period ended 31 March 2026

Consolidated and Separate Statements of Financial Position as at 31 March 2026	Group Mar-2026	Group Dec-2025	Company Mar-2026	Company Dec-2025
	₦'million	₦'million	₦'million	₦'million
ASSETS				
Cash and bank balances	6,628,659	5,456,595	13,014	14,026
Financial assets at fair value through profit or loss	177,137	166,889	-	-
Derivative financial assets	172	204	-	-
Investment securities:				
– Fair value through Profit or Loss	13,608	13,608	-	-
– Fair value through Other Comprehensive Income	3,126,420	3,375,161	-	-
– Held at amortised cost	1,995,729	2,151,946	-	-
Assets pledged as collateral	86,870	119,009	-	-
Loans and advances to banks	84	84	-	-
Loans and advances to customers	3,171,372	3,132,215	-	-
Restricted deposits and other assets	2,960,683	2,736,490	430,314	428,696
Investment in subsidiaries	-	-	528,807	528,807
Property and equipment and Right of use assets	451,216	465,569	928	969
Intangible assets	111,072	110,696	-	-
Deferred tax assets	22,532	32,686	-	-
TOTAL ASSETS	18,745,554	17,761,152	973,063	972,498
LIABILITIES				
Deposits from banks	477,878	327,035	-	-
Deposits from customers	13,208,421	12,547,006	-	-
Financial liabilities at fair value through profit or loss	16,908	81,104	-	-
Derivative financial liabilities	124	1	-	-
Other liabilities	987,591	946,713	46	-
Current income tax liabilities	279,738	218,610	143	142
Other borrowed funds	16,509	82,235	-	-
Deferred tax liabilities	132,843	147,068	136	136
TOTAL LIABILITIES	15,120,012	14,349,772	325	278
CAPITAL AND RESERVES				
Share capital	18,275	18,275	18,275	18,275
Share premium	500,605	500,605	500,605	500,605
Retained earnings	1,907,289	1,718,424	453,858	453,340
Regulatory risk reserves	74,875	74,875	-	-
Statutory reserves	791,357	764,887	-	-
Other components of equity	298,336	300,578	-	-
Capital and reserves attributable to equity holders of the parent entity	3,590,737	3,377,644	972,738	972,220
Non-controlling interests in equity	34,805	33,736	-	-
TOTAL EQUITY	3,625,542	3,411,380	972,738	972,220
TOTAL EQUITY AND LIABILITIES	18,745,554	17,761,152	973,063	972,498


Consolidated and Separate Income Statements for the period ended 31 March 2026	Group Mar-2026	Group Mar-2025	Company Mar-2026	Company Mar-2025
	₦'million	₦'million	₦'million	₦'million
Interest income calculated using effective interest rate	458,463	386,030	65	-
Interest income on financial assets at fair value through profit or loss	8,535	11,361	-	-
Interest expense	(110,705)	(79,217)	-	-
Net interest income	356,293	318,174	65	-
Loan impairment charges	(7,949)	(13,484)	-	-
Net interest income after loan impairment charges	348,344	304,690	65	-
Fee and commission income	80,306	74,989	1,716	872
Fee and commission expense	(10,509)	(7,868)	-	-
Net fee and commission income	69,797	67,121	1,716	872
Net gains on financial instruments held at fair value through profit or loss	25,692	20,248	-	-
Other income	(1,572)	30,684	61	66
Net impairment charge on other financial assets	(175)	(59)	-	-
Personnel expenses	(31,887)	(27,482)	(437)	(398)
Depreciation and amortisation	(26,302)	(17,731)	(41)	(41)
Other operating expenses	(81,006)	(77,215)	(674)	(132)
Profit before income tax	302,891	300,256	690	367
Income tax expense	(84,764)	(42,347)	(172)	(87)
Profit for the period	218,127	257,909	518	280
Profit attributable to:				
Equity holders of the parent entity	215,336	254,417	518	280
Non-controlling interests	2,791	3,492	-	-
	218,127	257,909	518	280

Consolidated and Separate Statements of other comprehensive income for the period ended 31 March 2026	Group Mar-2026	Group Mar-2025	Company Mar-2026	Company Mar-2025
	₦'million	₦'million	₦'million	₦'million
Profit for the period	218,127	257,909	518	280
Other comprehensive income to be reclassified to profit or loss in subsequent periods:				
Net change in fair value of equity investments FVOCI	-	2	-	-
- Foreign currency translation differences for foreign operations	(42,588)	28,545	-	-
- Income tax relating to foreign currency translation differences for foreign operations	12,776	(8,563)	-	-
- Net change in fair value of other financial assets FVOCI	(11,046)	(15,043)	-	-
- Income tax relating to change in fair value of other financial assets FVOCI	3,314	4,513	-	-
Other comprehensive income for the period, net of tax	(37,544)	9,454	-	-
Total comprehensive income for the period	180,583	267,363	518	280
Total comprehensive income attributable to:				
Equity holders of the parent entity	179,515	259,337	518	280
Non-controlling interests	1,068	8,026	-	-
Total comprehensive income for the period	180,583	267,363	518	280
Earnings per share for the profit attributable to the equity holders of the parent entity during the period (expressed in naira per share):				
– Basic	5.89	7.83	0.01	0.01
– Diluted	5.89	7.83	0.01	0.01
Gross Earnings	571,423	523,312	1,842	938
Total impaired Loans and Advances (N'million)	142,653	160,465	-	-
Total impaired Loans and Advances to Gross Loans and Advances (%)	4.37%	4.97%	-	-


APPROVED BY THE BOARD OF DIRECTORS ON 28 APRIL 2026:


FRC/2013/PRO/ICAN/004/00000004318

Banji Adeniyi
(Group Chief Financial Officer)


FRC/2013/PRO/DIR/003/00000001319

Cathy Echeozo
(Non-Executive Director)


FRC/2013/PRO/DIR/003/00000001782

Segun Agbaje
(Group Chief Executive Officer)