Guaranty Trust Holding Company plc
RC 1690945

# GUARANTY TRUST HOLDING COMPANY PLC

## STATEMENT TO THE NIGERIAN EXCHANGE AND THE SHAREHOLDERS ON THE EXTRACT OF UNAUDITED IFRS RESULTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

The Board of Directors of Guaranty Trust Holding Company Plc is pleased to announce the Group's unaudited results for the period ended 30 September 2026

| Consolidated and Separate Statements of Financial Position as at 30 September 2026 | Group Sep 2026 | Group Dec 2025 | Company Sep 2026 | Company Dec 2025 |
|---|---|---|---|---|
| | ₦'million | ₦'million | ₦'million | ₦'million |
| **ASSETS** | | | | |
| Cash and bank balances | 5,266,759 | 5,456,595 | 13,130 | 14,026 |
| Financial assets at fair value through profit or loss | 393,193 | 166,889 | - | - |
| Derivative financial assets | 1,369 | 204 | - | - |
| Investment securities: | | | - | |
| – Fair value through Profit or Loss | 605,548 | 13,608 | - | - |
| – Fair value through Other Comprehensive Income | 2,650,449 | 3,375,161 | - | - |
| – Held at amortised cost | 2,685,647 | 2,151,946 | - | - |
| Assets pledged as collateral | 84,914 | 119,009 | - | - |
| Loans and advances to banks | 55 | 84 | - | - |
| Loans and advances to customers | 3,004,417 | 3,132,215 | - | - |
| Restricted deposits and other assets | 3,122,425 | 2,736,489 | 37,071 | 428,696 |
| Investment in subsidiaries | - | - | 528,807 | 528,807 |
| Property and equipment | 418,589 | 465,569 | 854 | 969 |
| Intangible assets | 120,357 | 110,697 | - | - |
| Deferred tax assets | 20,419 | 32,686 | - | - |
| **TOTAL ASSETS** | **18,374,141** | **17,761,152** | **579,862** | **972,498** |
| **LIABILITIES** | | | | |
| Deposits from banks | 249,649 | 327,035 | - | - |
| Deposits from customers | 13,726,788 | 12,547,006 | - | - |
| Financial liabilities at fair value through profit or loss | 70,827 | 81,104 | - | - |
| Derivative financial liabilities | 1,188 | 1 | - | - |
| Other liabilities | 617,503 | 946,713 | 530 | - |
| Current income tax liabilities | 162,931 | 218,610 | 31 | 142 |
| Other borrowed funds | 14,842 | 82,2365 | - | - |
| Deferred tax liabilities | 47,457 | 147,068 | 130 | 136 |
| **TOTAL LIABILITIES** | **14,891,185** | **14,349,772** | **691** | **278** |
| **CAPITAL AND RESERVES** | | | | |
| Share capital | 18,275 | 18,275 | 18,275 | 18,275 |
| Share premium | 500,605 | 500,605 | 500,605 | 500,605 |
| Treasury shares | - | (33,579) | - | - |
| Retained earnings | 1,791,945 | 1,718,424 | 60,291 | 453,340 |
| Regulatory risk reserves | 84,734 | 74,875 | - | - |
| Statutory reserves | 857,673 | 764,887 | - | - |
| Other components of equity | 198,858 | 334,157 | - | - |
| **Capital and reserves attributable to equity holders of the parent entity** | **3,452,090** | **3,377,644** | **579,171** | **972,220** |
| Non-controlling interests in equity | 30,866 | 33,736 | - | - |
| **TOTAL EQUITY** | **3,482,956** | **3,411,380** | **579,171** | **972,220** |
| **TOTAL EQUITY AND LIABILITIES** | **18,374,141** | **17,761,152** | **579,862** | **972,498** |

| Consolidated and Separate Income Statements for the period ended 30 September 2026 | Group Sep 2026 | Group Sep 2025 | Company Sep 2026 | Company Sep 2025 |
|---|---|---|---|---|
| | ₦'million | ₦'million | ₦'million | ₦'million |
| Interest income calculated using effective interest rate | 1,250,573 | 1,208,409 | 65 | - |
| Interest income on financial assets at fair value through profit or loss | 41,309 | 22,459 | - | - |
| Interest expense | (355,999) | (278,728) | - | - |
| **Net interest income** | **935,883** | **952,140** | **65** | **-** |
| Loan impairment charges | (29,024) | (69,791) | - | - |
| **Net interest income after loan impairment charges** | **906,859** | **882,349** | **65** | **-** |
| Fee and commission income | 213,548 | 210,496 | 5,148 | 2,615 |
| Fee and commission expense | (31,130) | (27,271) | - | - |
| **Net fee and commission income** | **182,418** | **183,225** | **5,148** | **2,615** |
| Net gains on financial instruments held at fair value through profit or loss | 79,634 | 77,213 | - | - |
| Other income | 74,784 | 85,846 | 36,389 | 34,203 |
| Net impairment reversal on other financial assets | 36,010 | 37,153 | - | - |
| Personnel expenses | (88,514) | (91,611) | (1,345) | (1,182) |
| Depreciation and amortisation | (82,465) | (58,493) | (115) | (124) |
| Other operating expenses | (228,829) | (214,878) | (2,950) | (286) |
| **Profit before income tax expense** | **879,897** | **900,804** | **37,192** | **35,226** |
| Income tax expense | (265,325) | (201,163) | (410) | (1,470) |
| **Profit for the period** | **614,572** | **699,641** | **36,782** | **33,756** |
| **Profit attributable to:** | | | | |
| Equity holders of the parent entity | 605,996 | 688,072 | 36,782 | 33,756 |
| Non-controlling interests | 8,576 | 11,569 | - | - |
| | **614,572** | **699,641** | **36,782** | **33,756** |

| Consolidated and Separate Statements of other comprehensive income for the period ended 30 September 2026 | Group Sep 2026 | Group Sep 2025 | Company Sep 2026 | Company Sep 2025 |
|---|---|---|---|---|
| | ₦'million | ₦'million | ₦'million | ₦'million |
| **Profit for the period** | **614,572** | **699,641** | **36,782** | **33,756** |
| **Other comprehensive income to be reclassified to profit or loss in subsequent periods:** | | | | |
| Net change in fair value of equity investments FVOCI | 62 | - | - | - |
| - Foreign currency translation differences for foreign operations | (167,604) | 19,000 | - | - |
| - Income tax relating to foreign currency translation differences for foreign operations | 50,281 | (5,700) | - | - |
| - Net change in fair value of other financial assets FVOCI | (3,264) | 53,481 | - | - |
| - Income tax relating to change in fair value of other financial assets FVOCI | 979 | (16,044) | - | - |
| **Other comprehensive income for the period, net of tax** | **(119,546)** | **50,737** | **-** | **-** |
| **Total comprehensive income for the period** | **495,026** | **750,378** | **36,782** | **33,756** |
| **Total comprehensive income attributable to:** | | | | |
| Equity holders of the parent entity | 470,698 | 739,302 | 36,782 | 33,756 |
| Non-controlling interests | 24,328 | 11,076 | - | - |
| **Total comprehensive income for the period** | **495,026** | **750,378** | **36,782** | **33,756** |
| **Earnings per share for the profit attributable to the equity holders of the parent entity during the period (expressed in naira per share):** | | | | |
| – Basic | 16.58 | 20.71 | 1.01 | 0.97 |
| – Diluted | 16.58 | 20.71 | 1.01 | 0.97 |
| **Gross Earnings** | **1,659,847** | **1,604,423** | **41,602** | **36,818** |

| | Sep 2026 | Dec 2025 | Sep 2026 | Dec 2025 |
|---|---|---|---|---|
| **Total impaired Loans and Advances (N'million)** | **123,156** | **160,465** | **-** | **-** |
| **Total impaired Loans and Advances to Gross Loans and Advances (%)** | **4.00%** | **4.97%** | **-** | **-** |

## APPROVED BY THE BOARD OF DIRECTORS ON 27 OCTOBER 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)

The above statements of financial position, income statements and statements of comprehensive income are published in accordance with the requirements of Rule 41 of Securities and Exchange Commission (SEC), Rules and Regulations 2011.
For a better understanding of the financial position of the Group and its results of operation for the period, the above financial information should be read in conjunction with the Condensed unaudited interim financial statements of the Group.