



Guaranty Trust Holding Company plc
RC 1690945

GUARANTY TRUST HOLDING COMPANY PLC

STATEMENT TO THE NIGERIAN EXCHANGE GROUP AND THE SHAREHOLDERS ON THE EXTRACT OF AUDITED CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

The Board of Directors of Guaranty Trust Holding Company Plc is pleased to present the summary consolidated and separate financial statements of Guaranty Trust Holding Company Plc ("the Company") and its subsidiaries (together "the Group") for the period ended 30 June 2026. The summary consolidated and separate financial statements were derived from the full consolidated and separate financial statements of the Company and its subsidiaries for the period ended 30 June 2026 and cannot be expected to provide a full understanding of the financial performance, financial position and financing and investing activities of the Company and the Group. The Company's auditor issued an unmodified opinion on the full consolidated and separate financial statements for the period ended 30 June 2026 from which these summary consolidated and separate financial statements were derived. The Company's auditor made a report under Section 404 of the Companies and Allied Matters Act 2020. The full consolidated and separate financial statements from which these summary consolidated and separate financial statements were derived would be delivered to the Corporate Affairs Commission within the required deadline. An electronic copy of the full consolidated and separate financial statements can be obtained at www.gtco plc.com.

Summary Consolidated and Separate Statements of Financial Position as at 30 June 2026	Group Jun 2026	Group Dec-2025	Company Jun 2026	Company Dec-2025
	₦'million	₦'million	₦'million	₦'million
ASSETS				
Cash and bank balances	4,736,762	5,456,595	12,160	14,026
Financial assets at fair value through profit or loss	238,202	166,889	-	-
Derivative financial assets	3,623	204	-	-
Investment securities:				
– Fair value through Profit or Loss	446,561	13,608	-	-
– Fair value through Other Comprehensive Income	2,987,382	3,375,161	-	-
– Held at amortised cost	3,321,304	2,151,946	-	-
Assets pledged as collateral	109,520	119,009	-	-
Loans and advances to banks	55	84	-	-
Loans and advances to customers	3,147,199	3,132,216	-	-
Restricted deposits and other assets	3,047,505	2,736,489	37,636	428,696
Investment in subsidiaries	-	-	528,807	528,807
Property and equipment and Right of use assets	435,983	465,569	886	969
Intangible assets	119,469	110,696	-	-
Deferred tax assets	22,536	32,686	-	-
TOTAL ASSETS	18,616,101	17,761,152	579,489	972,498
LIABILITIES				
Deposits from banks	226,162	327,035	-	-
Deposits from customers	13,967,544	12,547,005	-	-
Financial liabilities at fair value through profit or loss	64,162	81,104	-	-
Derivative financial liabilities	499	1	-	-
Other liabilities	815,178	946,714	69	-
Current income tax liabilities	131,161	218,610	31	142
Other borrowed funds	15,606	82,236	-	-
Deferred tax liabilities	80,518	147,067	130	136
TOTAL LIABILITIES	15,300,830	14,349,772	230	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	1,615,647	1,718,424	60,379	453,340
Regulatory risk reserves	85,424	74,876	-	-
Statutory reserves	835,825	764,887	-	-
Other components of equity	229,432	334,156	-	-
Capital and reserves attributable to equity holders of the parent entity	3,285,208	3,377,644	579,259	972,220
Non-controlling interests in equity	30,063	33,736	-	-
TOTAL EQUITY	3,315,271	3,411,380	579,259	972,220
TOTAL LIABILITIES AND EQUITY	18,616,101	17,761,152	579,489	972,498

Summary Consolidated and Separate Income Statements for the period ended 30 June 2026	Group Jun-2026	Group Jun-2025	Company Jun-2026	Company Jun-2025
	₦'million	₦'million	₦'million	₦'million
Interest income calculated using effective interest rate	854,463	798,427	65	-
Interest income on financial assets at fair value through profit or loss	18,928	13,933	-	-
Interest expense	(223,787)	(180,122)	-	-
Net interest income	649,604	632,238	65	-
Loan impairment charges	(18,724)	(54,971)	-	-
Net interest income after loan impairment charges	630,880	577,267	65	-
Fee and commission income	142,439	151,461	3,432	1,656
Fee and commission expense	(19,406)	(16,287)	-	-
Net fee and commission income	123,033	135,174	3,432	1,656
Net gains on financial instruments held at fair value through profit or loss	47,305	37,920	-	-
Other income	44,348	70,923	36,448	34,204
Net impairment reversal on other financial assets	34,855	38,107	-	-
Personnel expenses	(56,969)	(54,399)	(873)	(785)
Depreciation and amortisation	(54,306)	(38,292)	(83)	(83)
Other operating expenses	(166,112)	(165,799)	(1,881)	(209)
Profit before income tax expense	603,034	600,901	37,108	34,783
Income tax expense	(188,848)	(151,890)	(238)	(271)
Profit for the period	414,186	449,011	36,870	34,512
Profit attributable to:				
Equity holders of the parent entity	408,541	441,295	36,870	34,512
Non-controlling interests	5,645	7,716	-	-
	414,186	449,011	36,870	34,512
Earnings per share for the profit attributable to the equity holders of the company entity during the period (expressed in naira per share):				
– Basic	11.18	13.59	1.01	1.01
– Diluted	11.18	13.59	1.01	1.01

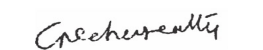
Summary Consolidated and Separate Statements of other comprehensive income for the period ended 30 June 2026	Group Jun-2026	Group Jun-2025	Company Jun-2026	Company Jun-2025
	₦'million	₦'million	₦'million	₦'million
Profit for the period	414,186	449,011	36,870	34,512
Other comprehensive income not to be reclassified to profit or loss in subsequent periods:				
Net change in fair value of equity investments FVOCI	2	50	-	-
Other comprehensive income to be reclassified to profit or loss in subsequent periods:				
- Foreign currency translation differences for foreign operations	(131,847)	119,521	-	-
- Income tax relating to foreign currency translation differences for foreign operations	39,554	(35,856)	-	-
- Net change in fair value of other financial assets FVOCI	(23,341)	10,897	-	-
- Income tax relating to change in fair value of other financial assets FVOCI	7,003	(3,269)	-	-
Other comprehensive income for the period, net of tax	(108,629)	91,343	-	-
Total comprehensive income for the period	305,557	540,354	36,870	34,512
Total comprehensive income attributable to:				
Equity holders of the parent entity	303,817	526,171	36,870	34,512
Non-controlling interests	1,740	14,183	-	-
Total comprehensive income for the period	305,557	540,354	36,870	34,512
	Jun-2026	Jun-2025	Jun-2026	Jun-2025
Gross Earnings	1,107,483	1,072,664	39,945	35,860
	Jun-2026	Dec-2025	Jun-2026	Dec-2025
Total impaired Loans and Advances (N'million)	148,966	160,465	-	-
Total impaired Loans and Advances to Gross Loans and Advances (%)	4.63%	4.97%	-	-

Reports on the Resolution of Customers' Complaints
Below is a breakdown of Complaints received and resolved by Guaranty Trust Bank Limited during the period ended 30 June 2026 pursuant to CBN circular dated 16 August 2011.

Description	Number	Amount Claimed	Amount Refunded
		(₦'000)	(₦'000)
Pending Complaints brought forward from prior period	489	18,547	-
Received Complaints	159,696	4,210,067	-
Resolved Complaints	159,868	4,217,756	79,850
Unresolved Complaints pending with the Bank carried forward	317	10,858	-

The breakdown of penalties paid by the GTBank Nigeria during the period ended 30 June 2026 are as follows:	Amount
Nigeria	(₦'000)
Penalty paid in respect of 2024-2025 CBN's Foreign Exchange Examination on the Bank.	120,000
Penalty paid in respect of 2025 CBN's Risk Asset Examination on the Bank.	30,000
Total penalties paid during the period	150,000

THE FULL CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS WERE APPROVED BY THE BOARD OF DIRECTORS ON 28 JULY 2026 AND SIGNED ON ITS BEHALF BY:

 FRC/2013/PRO/ICAN/004/00000004318 Banji Adeniji (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)
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INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
To the members of Guaranty Trust Holding Company Plc
Opinion The summary consolidated and separate financial statements of Guaranty Trust Holding Company Plc ("the Company") and its subsidiaries (together "the Group"), which comprise the summary consolidated and separate statements of financial position as at 30 June 2026, and the summary consolidated and separate income statements, and summary consolidated and separate statements of other comprehensive income for the period then ended, are derived from the audited consolidated and separate financial statements of Guaranty Trust Holding Company Plc and its subsidiaries for the period ended 30 June 2026. In our opinion, the accompanying summary consolidated and separate financial statements are consistent, in all material respects, with the audited consolidated and separate financial statements, in accordance with the provisions of the Companies and Allied Matters Act 2020 and the Banks and Other Financial Institutions Act (BOFIA) 2020. Summary Consolidated and Separate Financial Statements The summary consolidated and separate financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board, the provisions of the Companies and Allied Matters Act 2020, the Banks and Other Financial Institutions Act (BOFIA) 2020, and circulars issued by the Central Bank of Nigeria (CBN) and in compliance with the Financial Reporting Council of Nigeria (Amendment) Act, 2023, applied in the preparation of the consolidated and separate financial statements of the Group and the Company. The summary consolidated and separate financial statements should be read in conjunction with the audited consolidated and separate financial statements. Reading the summary consolidated and separate financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated and separate financial statements and the auditor's report thereon. The Audited Consolidated and Separate Financial Statements and Our Report Thereon We expressed an unmodified opinion on the audited consolidated and separate financial statements in our report dated 28 September 2026. Our report also includes the communication of key audit matters which discussed the impairment of loans and advances to customers. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate financial statements for the current period. Directors' Responsibility for the Summary Consolidated and Separate Financial Statements The Directors are responsible for the preparation and fair presentation of these summary consolidated and separate financial statements in accordance with the provisions of the Companies and Allied Matters Act 2020, and the Banks and Other Financial Institutions Act (BOFIA) 2020. Auditor's Responsibility for the Summary Consolidated and Separate Financial Statements Our responsibility is to express an opinion on whether the summary
consolidated and separate financial statements are consistent, in all material respects, with the audited consolidated and separate financial statements based on our procedures, which were conducted in accordance with International Standards on Auditing (ISA) 810 (Revised) Engagement to Report on Summary Financial Statements. Report on Other Legal and Regulatory Requirements Compliance with the requirement of the Fifth Schedule of the Companies and Allied Matters Act 2020 i. We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purpose of our audit. ii. In our opinion, proper books of account have been kept by the Group and the Company, in so far as it appears from our examination of those books. iii. The consolidated and separate statements of financial position and the consolidated and separate income statements, and the consolidated and separate statements of other comprehensive income are in agreement with the books of account. iv. In our opinion, the consolidated and separate financial statements have been prepared in accordance with the provisions of the Companies and Allied Matters Act (CAMA), 2020 so as to give a true and fair view of the state of affairs and financial performance of the Company and its subsidiaries. Compliance with the Banks and Other Financial Institutions Act, 2020 and circulars issued by Central Bank of Nigeria i. Related party transactions and balances are disclosed in Note 44 to the consolidated and separate financial statements in compliance with Central Bank of Nigeria circular No. BSD/1/2/004. ii. Returns on customers' complaints are disclosed under Complaints and Feedback and under Other Information: Activities of Card Operations Section 5.2 Types of Complaints and Remedial Measures Taken in compliance with Central Bank of Nigeria circular No. PDR/DIR/CIR/01/20. iii. As stated in Note 45 to the consolidated and separate financial statements, Guaranty Trust Bank Limited Group paid penalties in the sum of N150 million only in respect of contraventions of certain section of the Banks and Other Financial Institutions Act 2020, circulars issued by the Central Bank of Nigeria and other regulatory policies during the period ended 30 June 2026.
 Olumide Oshikoya FRC/2013/PRO/ICAN/004/00000000663 For Ernst & Young Lagos, Nigeria 28 September 2026 