

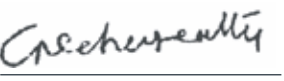
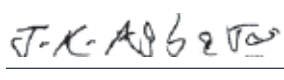


Guaranty Trust Holding Company plc
RC 1600001

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 2025

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 2025

Consolidated and Separate Statements of Financial Position as at 30 September 2025	Group Sep-2025	Group Dec-2024	Company Sep-2025	Company Dec-2024	Consolidated and Separate Income Statements for the period ended 30 September 2025	Group Sep-2025	Group Sep-2024	Company Sep-2025	Company Sep-2024
	N'million	N'million	N'million	N'million		N'million	N'million	N'million	N'million
ASSETS					Interest income calculated using effective interest rate	1,208,409	950,866	-	-
Cash and bank balances	5,096,489	4,673,048	2,668	210,095	Interest income on financial assets at fair value through profit or loss	22,459	29,473	-	-
Financial assets at fair value through profit or loss	101,358	59,603	-	-	Interest expense	(278,728)	(198,863)	-	-
Derivative financial assets	67	-	-	-	Net interest income	952,140	781,476	-	-
Investment securities:					Loan impairment charges	(69,791)	(63,557)	-	-
– Fair value through Profit or Loss	13,608	5,508	-	-	Net interest income after loan impairment charges	882,349	717,919	-	-
– Fair value through other comprehensive income	2,582,855	2,495,064	-	-	Fee and commission income	210,496	180,232	2,615	2,528
– Held at amortised cost	2,313,146	1,647,724	-	-	Fee and commission expense	(27,271)	(21,678)	-	-
Assets pledged as collateral	84,106	114,570	-	-	Net fee and commission income	183,225	158,554	2,615	2,528
Loans and advances to banks	84	88	-	-	Net gains on financial instruments				
Loans and advances to customers	3,244,493	2,785,664	-	-	held at fair value through profit or loss	77,213	60,273	-	-
Restricted deposits and other assets	2,676,226	2,574,085	34,137	250,239	Other income	85,846	577,395	34,204	84,507
Investment in subsidiaries	-	-	528,807	371,068	Net impairment reversal/(charge) on other financial assets	37,153	(326)	-	-
Property and equipment, and right of use assets	418,663	330,232	1,011	1,135	Personnel expenses	(91,611)	(71,526)	(1,183)	(1,016)
Intangible assets	99,991	81,244	-	-	Depreciation and amortisation	(58,493)	(44,507)	(124)	(69)
Deferred tax assets	28,314	28,877	-	-	Other operating expenses	(214,878)	(178,316)	(286)	(220)
TOTAL ASSETS	16,659,400	14,795,707	566,623	832,537	Profit before income tax	900,804	1,219,466	35,226	85,730
					Income tax expense	(201,162)	(134,463)	(1,470)	(792)
LIABILITIES					Profit for the period	699,642	1,085,003	33,756	84,938
Deposits from banks	210,628	388,420	-	-	Profit attributable to:				
Deposits from customers	11,851,738	10,013,021	-	-	Equity holders of the parent entity	688,072	1,075,771	33,756	84,938
Financial liabilities at fair value through profit or loss	4,101	51,174	-	-	Non-controlling interests	11,570	9,232	-	-
Derivative financial liabilities	22	10,760	-	-		699,642	1,085,003	33,756	84,938
Other liabilities	822,723	1,020,285	251	221,179					
Current income tax liabilities	145,122	186,666	30	72	Consolidated and Separate Statements of other comprehensive income for the period ended 30 September 2025	Group Sep-2025	Group Sep-2024	Company Sep-2025	Company Sep-2024
Other borrowed funds	147,298	310,021	-	-		N'million	N'million	N'million	N'million
Deferred tax liabilities	111,849	103,342	136	134	Profit for the period	699,642	1,085,003	33,756	84,938
TOTAL LIABILITIES	13,293,481	12,083,689	417	221,385	Other comprehensive income to be reclassified to profit or loss in subsequent periods:				
CAPITAL AND RESERVES					- Foreign currency translation differences for foreign operation	18,999	217,460	-	-
Share capital	18,213	17,069	18,213	17,069	- Income tax relating to foreign currency translation differences for foreign operations	(5,700)	(65,238)	-	-
Share premium	489,367	329,229	489,367	329,229	- Net change in fair value of other financial assets FVOCI	53,481	(1,158)	-	-
Treasury shares	(28,413)	(11,290)	-	-	- Income tax relating to change in fair value of other financial assets FVOCI	(16,044)	348	-	-
Retained earnings	1,665,974	1,319,842	49,751	255,979	Other comprehensive income for the period, net of tax	50,736	151,412	-	-
Regulatory risk reserves	75,111	75,111	-	-	Total comprehensive income for the period	750,378	1,236,415	33,756	84,938
Statutory reserves	730,823	628,866	-	-	Total comprehensive income attributable to:				
Other components of equity	347,660	296,431	8,875	8,875	Equity holders of the parent entity	739,302	1,209,012	33,756	84,938
Capital and reserves attributable to equity holders of the parent entity	3,298,735	2,655,258	566,206	611,152	Non-controlling interests	11,076	27,403	-	-
Non-controlling interests in equity	67,184	56,760	-	-	Total comprehensive income for the period	750,378	1,236,415	33,756	84,938
TOTAL EQUITY	3,365,919	2,712,018	566,206	611,152	Earnings per share for the profit attributable to the equity holders of the parent entity during the period (expressed in naira per share):				
					– Basic	20.71	38.41	0.97	2.89
TOTAL EQUITY AND LIABILITIES	16,659,400	14,795,707	566,623	832,537	– Diluted	20.71	38.41	0.97	2.89
					Gross Earnings	1,604,423	1,798,239	36,819	87,035
APPROVED BY THE BOARD OF DIRECTORS ON 28 OCTOBER 2025:									
 Banji Adeniyi (Group Chief Financial Officer)									
FRC/2013/PRO/ICAN/004/00000004318									
 Cathy Echeozo (Non-Executive Director)									
FRC/2013/PRO/DIR/003/00000001319									
 Segun Agbaje (Group Chief Executive Officer)									
FRC/2013/PRO/DIR/003/00000001782									
					Total impaired Loans and Advances (N'million)	146,946	151,152	-	-
					Total impaired Loans and Advances to Gross Loans and Advances (%)	4.36%	5.18%	-	-

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.