

CITIZENS Pensions Limited RSA Fund I

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

The Directors present the summary financial information of CITIZENS Pensions limited RSA Fund I for the year ended 31 December 2025 These summary financial information are derived from the full financial statements for the year ended 31 December 2025 and are not the full financial statements of the Fund. The Fund's Independent Auditors issued an unqualified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial statements were derived.

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS EXTRACTS OF FINANCIAL STATEMENTS

31-Dec-2025

ASSETS	
Cash and cash equivalents	17,348,578
Investment securities at fair value through profit or loss	13,970,000
Investment securities at amortized cost	101,378,304
Total assets	132,696,882
LIABILITIES	
Other Liabilities	457,378
Total liabilities	457,378
Net assets available for benefit	132,239,504
Contributor's Fund	
Members' contributions (net of withdrawal and transfer)	125,585,301
Retained earnings	6,654,203
Total contributor's fund	132,239,504
Net Assets Available per Unit	1.0584
Return on Investment	12.32%

The financial statements were approved by the Board of Directors on 30 April 2026 and signed on its behalf by:

 Chuka Onwuchekwa Chairman FRC/2013/PRO/00000002788	 Helen Da-Souza MD/CEO FRC/2013/ICAN/00000002561
 Vitalis Ike Chief Financial Officer FRC/2013/ICAN/00000002433	

Independent Auditors' Report on the Summary Financial Information To the Unitholders of Citizens Pensions Limited RSA Fund I Report on the Summary Financial Information Opinion

The summary financial statements of **Citizens Pensions Limited RSA Fund I** which comprise the statement of net asset, statements of changes in net assets available for benefits for the year ended 31 December 2025 are derived from the audited financial statements of **Citizens Pensions Limited RSA Fund I** for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements of **Citizens Pensions Limited RSA Fund I** as at 31 December 2025, in accordance with the requirements of the Companies and Allied Matters Act 2020 for abridged reports, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 as applicable to summary financial statements

Summary Financial Statements

The summary financial statements do not contain all disclosures required by IFRS Accounting Standards as issued by the International Accounting Standard Board, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 applied in the preparation of the audited financial statements of **Citizens Pensions Limited RSA Fund I**. Therefore, reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Citizens Pensions Limited RSA Fund I** and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on those financial statements in our report dated 15 October 2026.

Fund Administrator's Responsibility for the Summary Financial Statements

The Fund Administrators are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the IFRS Accounting Standards as issued by the international Accounting Standard board.

The Companies and Allied Matters Act require abridged reports to be prepared in accordance with the framework concepts and the measurement recognition requirements of IFRS Accounting Standards as issued by the international Accounting Standard board.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited 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

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.


Faturoti Ayonike, FCA
FRC/2022/PRO/ICAN/004/611525

For: Deloitte & Touche
Chartered Accountants
Lagos, Nigeria
15 October 2026

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the 6 months period ended 31 December 2025

31-Dec-2025

Net return on investment	
Interest income calculated using the effective interest method	8,025,748
Dividend income	126,250
	8,151,998
Other Income	228,664
	8,380,662
Expenses	
Asset management fees	(1,230,177)
Audit expenses	(200,000)
Other expenses	(5,176)
	(1,435,353)
Changes in value of investment	
Fair value gain on investment securities	68,334
Impairment loss on financial instruments	(359,440)
	(291,106)
Net income	6,654,203
Members' contribution (net)	125,585,301
Net contribution during the period	125,585,301
Net Increase in Net Assets Available for Benefits	132,239,504
Net Assets Available for Benefits at 1 January	-
Net increase in Net Assets Available for Benefits	132,239,504
Net Assets Available for Benefits at 31 December	132,239,504

CITIZENS Pensions Limited RSA Fund II

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

The Directors present the summary financial information of CITIZENS Pensions limited RSA Fund II for the year ended 31 December 2025. These summary financial information are derived from the full financial statements for the year ended 31 December 2025 and are not the full financial statements of the Fund. The Fund's Independent Auditors issued an unqualified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial statements were derived.

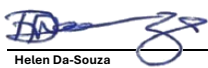
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS EXTRACTS OF FINANCIAL STATEMENTS

	31-Dec-2025
ASSETS	
Cash and cash equivalents	1,093,758,850
Investment securities at fair value through profit or loss	174,561,000
Investment securities at amortized cost	4,869,584,847
Total assets	6,137,904,697
LIABILITIES	
Deposit for accounting units	885,724
Other Liabilities	14,263,505
Total liabilities	15,149,229
Net assets available for benefit	6,122,755,468
Contributor's Fund	
Members' contributions (net of withdrawal and transfer)	5,830,321,601
Retained earnings	292,433,867
Total contributor's fund	6,122,755,468
Net Assets Available per Unit	1.1015
Return on Investment	13.67%

The financial statements were approved by the Board of Directors on 30 April 2026 and signed on its behalf by:



Chuka Onwuchekwa
Chairman
FRC/2013/PRO/00000002788



Helen Da-Souza
MD/CEO
FRC/2013/ICAN/00000002561



Vitalis Ike
Chief Financial Officer
FRC/2013/ICAN/00000002433

Independent Auditors' Report on the Summary Financial Information

To the Unitholders of Citizens Pensions Limited RSA Fund II

Report on the Summary Financial Information

Opinion

The summary financial statements of **Citizens Pensions Limited RSA Fund II** which comprise the statement of net asset, statements of changes in net assets available for benefits for the year ended 31 December 2025 are derived from the audited financial statements of **Citizens Pensions Limited RSA Fund II** for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements of **Citizens Pensions Limited RSA Fund II** as at 31 December 2025, in accordance with the requirements of the Companies and Allied Matters Act 2020 for abridged reports, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 as applicable to summary financial statements

Summary Financial Statements

The summary financial statements do not contain all disclosures required by IFRS Accounting Standards as issued by the international Accounting Standard Board, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 applied in the preparation of the audited financial statements of **Citizens Pensions Limited RSA Fund II**. Therefore, reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Citizens Pensions Limited RSA Fund II** and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on those financial statements in our report dated 15 October, 2026

Fund Administrator's Responsibility for the Summary Financial Statements

The Fund Administrators are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the requirements with the Companies and Allied Matters Act 2020, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the IFRS Accounting Standards as issued by the International Accounting Standard Board

The Companies and Allied Matters Act require abridged reports to be prepared in accordance with the framework concepts and the measurement recognition requirements of IFRS Accounting Standards as issued by the International Accounting Standard

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited 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

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.



Faturoti Ayonike, FCA
FRC/2022/PRO/ICAN/004/611525

For: Deloitte & Touche
Chartered Accountants
Lagos, Nigeria
15 October 2026

Chuka S. Onwuchekwa (Chairman), Helen N. Da-Souza (MD/CEO), Susan C. Onoriabe (Executive Director), James O. Okwara (Non-Executive Director),
Dr (Mrs) Margaret O. Obono (Non-Executive Director), Dr (Mrs) Oluwatoyin S. Madein (Independent Non-Executive Director),
Tifilola Ogunbanjo (Independent Non-Executive Director).

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the 9 months period ended 31 December 2025

	31-Dec-2025
Net return on investment	
Interest income calculated using the effective interest method	334,465,558
Dividend income	1,611,250
	336,076,808
Other Income	3,857,545
	339,934,353
Expenses	
Asset management fees	(37,978,844)
Audit expenses	(3,500,000)
	(41,478,844)
Changes in value of investment	
Fair value loss on investment securities	(783,092)
Impairment loss on financial instruments	(5,238,550)
	(6,021,642)
Net income	292,433,867
Members' contribution (net of withdrawal and transfer)	5,830,321,601
Net contribution during the period	5,830,321,601
Net Increase in Net Assets Available for Benefits	6,122,755,468
Net Assets Available for Benefits at 1 January	-
Net increase in Net Assets Available for Benefits	6,122,755,468
Net Assets Available for Benefits at 31 December	6,122,755,468



CITIZENS Pensions Limited RSA Fund III

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

The Directors present the summary financial information of CITIZENS Pensions limited RSA Fund III for the year ended 31 December 2025. These summary financial information are derived from the full financial statements for the year ended 31 December 2025, and are not the full financial statements of the Fund. The Fund's Independent Auditors issued an unqualified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial statements were derived.

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
EXTRACTS OF FINANCIAL STATEMENTS

31-Dec-2025

ASSETS	
Cash and cash equivalents	577,271,330
Investment securities at fair value through profit or loss	188,815,600
Investment securities at amortized cost	4,092,603,711
Total assets	4,858,690,641
LIABILITIES	
Other Liabilities	9,501,763
Total liabilities	9,501,763
Net assets available for benefit	4,849,188,878
Contributor's Fund	
Members' contributions (net of withdrawal and transfer)	4,621,197,334
Retained earnings	227,991,544
Total contributor's fund	4,849,188,878
Net Assets Available per Unit	1.0688
Return on Investment	14.51%

The financial statements were approved by the Board of Directors on 30 April 2026 and signed on its behalf by:


Chuka Onwuchekwa
Chairman
FRC/2013/PRO/00000002788


Helen Da-Souza
MD/CEO
FRC/2013/ICAN/00000002561


Vitalis Ike
Chief Financial Officer
FRC/2013/ICAN/00000002433

Independent Auditors' Report on the Summary Financial Information

To the Unitholders of Citizens Pensions Limited RSA Fund III

Report on the Summary Financial Information

Opinion

The summary financial statements of **Citizens Pensions Limited RSA Fund III** which comprise the statement of net asset, statements of changes in net assets available for benefits for the year ended 31 December 2025 are derived from the audited financial statements of **Citizens Pensions Limited RSA Fund III** for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements of **Citizens Pensions Limited RSA Fund III** as at 31 December 2025, in accordance with the requirements of the Companies and Allied Matters Act 2020 for abridged reports, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 as applicable to summary financial statements

Summary Financial Statements

The summary financial statements do not contain all disclosures required by IFRS Accounting Standards as issued by the international Accounting Standard Board, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 applied in the preparation of the audited financial statements of **Citizens Pensions Limited RSA Fund III**. Therefore, reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Citizens Pensions Limited RSA Fund III** and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on those financial statements in our report dated 15 October, 2026.

Fund Administrator's Responsibility for the Summary Financial Statements

Fund Administrators are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the requirements with the Companies and Allied Matters Act 2020, Pension Reform Act4, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the IFRS Accounting Standards as issued by the international Accounting Standard Board.

The Companies and Allied Matters Act require abridged reports to be prepared in accordance with the framework concepts and the measurement recognition requirements of IFRS Accounting Standards as issued by the international Accounting Standard Board.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited 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

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.



Faturoti Ayonike, FCA
FRC/2022/PRO/ICAN/004/611525

For: Deloitte & Touche
Chartered Accountants
Lagos, Nigeria
15 October 2026

Chuka S. Onwuchekwa (Chairman), Helen N. Da-Souza (MD/CEO), Susan C. Onoriobe (Executive Director), James O. Okwara (Non-Executive Director),
Dr (Mrs) Margaret O. Obono (Non-Executive Director), Dr (Mrs) Okuwatoyin S. Madein (Independent Non-Executive Director),
Tillala Ogunbanjo (Independent Non-Executive Director).

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the 6 months period ended 31 December 2025

31-Dec-2025

Net return on investment	
Interest income calculated using the effective interest method	263,147,848
Dividend income	1,715,000
	264,862,848
Other Income	3,496,254
	268,359,102
Expenses	
Asset management fees	(28,017,478)
Audit expenses	(2,500,000)
	(30,517,478)
Changes in value of investment	
Fair value loss on investment securities	(1,522,931)
Impairment loss on financial instruments	(8,327,149)
	(9,850,080)
Net income	227,991,544
Members' contribution (net of withdrawal and transfer)	4,621,197,334
Net contribution during the period	4,621,197,334
Net Increase in Net Assets Available for Benefits	4,849,188,878
Net Assets Available for Benefits at 1 January	-
Net increase in Net Assets Available for Benefits	4,849,188,878
Net Assets Available for Benefits at 31 December	4,849,188,878



CITIZENS Pensions Limited RSA Fund IV

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

The Directors present the summary financial information of CITIZENS Pensions limited RSA Fund IV for the year ended 31 December 2025. These summary financial information are derived from the full financial statements for the year ended 31 December 2025, and are not the full financial statements of the Fund. The Fund's Independent Auditors issued an unqualified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial statements were derived.

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS EXTRACTS OF FINANCIAL STATEMENTS

31-Dec-2025

ASSETS	
Cash and cash equivalents	157,325,877
Investment securities at amortized cost	1,289,790,513
Total assets	1,447,116,390
LIABILITIES	
Other Liabilities	2,371,003
Total liabilities	2,371,003
Net assets available for benefit	1,444,745,387
Contributor's Fund	
Members' contributions (net of withdrawal and transfer)	1,362,056,772
Retained earnings	82,688,615
Total contributor's fund	1,444,745,387
Net Assets Available per Unit	1.0728
Return on Investment	12.08%

The financial statements were approved by the Board of Directors on 30 April 2026 and signed on its behalf by:

 Chuka Onwuchekwa Chairman FRC/2013/PRO/00000002788	 Helen Da-Souza MD/CEO FRC/2013/ICAN/00000002561
 Vitalis Ike Chief Financial Officer FRC/2013/ICAN/00000002433	

Independent Auditors' Report on the Summary Financial Information

To the Unitholders of Citizens Pensions Limited RSA Fund IV

Report on the Summary Financial Information

Opinion

The summary financial statements of **Citizens Pensions Limited RSA Fund IV** which comprise the statement of net asset, statements of changes in net assets available for benefits for the year ended 31 December 2025 are derived from the audited financial statements of **Citizens Pensions Limited RSA Fund IV** for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements of **Citizens Pensions Limited RSA Fund IV** as at 31 December 2025, in accordance with the requirements of the Companies and Allied Matters Act 2020 for abridged reports, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 as applicable to summary financial statements

Summary Financial Statements

The summary financial statements do not contain all disclosures required by IFRS Accounting Standards as issued by the International Accounting Standard Board, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 applied in the preparation of the audited financial statements of **Citizens Pensions Limited RSA Fund IV**. Therefore, reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Citizens Pensions Limited RSA Fund IV** and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on those financial statements in our report dated 15 October 2026

Fund Administrator's Responsibility for the Summary Financial Statements

The Fund Administrators are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the requirements with the Companies and Allied Matters Act 2020, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the IFRS Accounting Standards as issued by the International Accounting Standard Board.

The Companies and Allied Matters Act require abridged reports to be prepared in accordance with the framework concepts and the measurement recognition requirements of IFRS Accounting Standards as issued by the International Accounting Standard Board.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited 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

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.


Paulina Agunle, FRC
FRC/2022/PRO/ICAN/004/611525

For: Deloitte & Touche
Chartered Accountants
Lagos, Nigeria
15 October 2026

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the 6 months period ended 31 December 2025

31-Dec-2025

Net return on investment	
Interest income calculated using the effective interest method	92,123,938
	92,123,938
Other Income	1,634,432
	93,758,370
Expenses	
Asset management fees	(7,490,360)
Audit expenses	(800,000)
	(8,290,360)
Changes in value of investment	
Impairment loss on financial instruments	(2,779,395)
	(2,779,395)
Net income	82,688,615
Members' contribution (net of withdrawal and transfer)	1,362,056,772
Net contribution during the period	1,362,056,772
Net Increase in Net Assets Available for Benefits	1,444,745,387
Net Assets Available for Benefits at 1 January	-
Net increase in Net Assets Available for Benefits	1,444,745,387
Net Assets Available for Benefits at 31 December	1,444,745,387

CITIZENS Pensions Limited RSA Fund V

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

The Directors present the summary financial information of CITIZENS Pensions limited RSA Fund V for the year ended 31 December 2025. These summary financial information are derived from the full financial statements for the year ended 31 December 2025, and are not the full financial statements of the Fund. The Fund's Independent Auditors issued an unqualified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial statements were derived.

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS EXTRACTS OF FINANCIAL STATEMENTS

31-Dec-2025

ASSETS	
Cash and cash equivalents	526,912
Total assets	526,912
Net assets available for benefit	526,912
Contributor's Fund	
Members' contributions (net of withdrawal and transfer)	488,823
Retained earnings	38,089
Total contributor's fund	526,912
Net Assets Available per Unit	1.0809
Return on Investment	12.47%

The financial statements were approved by the Board of Directors on 30 April 2026 and signed on its behalf by:

 Chuka Onwuchekwa Chairman FRC/2013/PRO/00000002788	 Helen Da-Souza MD/CEO FRC/2013/ICAN/00000002561
 Vitalis Ike Chief Financial Officer FRC/2013/ICAN/00000002433	

Independent Auditors' Report on the Summary Financial Information

To the Unitholders of Citizens Pensions Limited RSA Fund V

Report on the Summary Financial Information

Opinion

The summary financial statements of **Citizens Pensions Limited RSA Fund V** which comprise the statement of net asset, statements of changes in net assets available for benefits for the year ended 31 December 2025 are derived from the audited financial statements of **Citizens Pensions Limited RSA Fund V** for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements of **Citizens Pensions Limited RSA Fund V** as at 31 December 2025, in accordance with the requirements of the Companies and Allied Matters Act 2020 for abridged reports, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 as applicable to summary financial statements

Summary Financial Statements

The summary financial statements do not contain all disclosures required by IFRS Accounting Standards as issued by the International Accounting Standard Board, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 applied in the preparation of the audited financial statements of **Citizens Pensions Limited RSA Fund V**. Therefore, reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Citizens Pensions Limited RSA Fund V** and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on those financial statements in our report dated 15 October, 2026

Fund Administrator's Responsibility for the Summary Financial Statements

The Fund Administrators are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the requirements with Pension Reform Act the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the IFRS Accounting Standards as issued by the International Accounting Standard Board.

The Companies and Allied Matters Act require abridged reports to be prepared in accordance with the framework concepts and the measurement recognition requirements of IFRS Accounting Standards as issued by the International Accounting Standard Board.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited 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

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.



Faturoti Ayonike, FCA
FRC/2022/PRO/ICAN/004/611525

For: Deloitte & Touche
Chartered Accountants
Lagos, Nigeria
15 October 2026



CITIZENS Pensions Limited RSA Fund VI

SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

The Directors present the summary financial information of CITIZENS Pensions limited RSA Fund VI for the year ended 31 December 2025. These summary financial information are derived from the full financial statements for the year ended 31 December 2025, and are not the full financial statements of the Fund. The Fund's Independent Auditors issued an unqualified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial statements were derived.

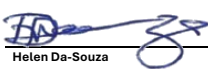
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS EXTRACTS OF FINANCIAL STATEMENTS

	31-Dec-2025
ASSETS	
Cash and cash equivalents	12,072,650
Total assets	12,072,650
Net assets available for benefit	12,072,650
Contributor's Fund	
Members' contributions (net of withdrawal and transfer)	11,740,569
Retained earnings	332,081
Total contributor's fund	12,072,650
Net Assets Available per Unit	1.0263
Return on Investment	12.17%

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the 3 months period ended 31 December 2025

	31-Dec-2025
Net return on investment	
Interest income calculated using the effective interest method	416,025
	416,025
Other Income	3,854
	419,879
Changes in value of investment	
Impairment loss on financial instruments	(87,798)
	(87,798)
Net income	332,081
Members' contribution (net of withdrawal and transfer)	11,740,569
Net contribution during the period	11,740,569
Net Increase in Net Assets Available for Benefits	12,072,650
Net Assets Available for Benefits at 1 January	-
Net increase in Net Assets Available for Benefits	12,072,650
Net Assets Available for Benefits at 31 December	12,072,650

The financial statements were approved by the Board of Directors on 30 April 2026 and signed on its behalf by:

 Chuka Onwuchekwa Chairman FRC/2013/PRO/00000002788	 Helen Da-Souza MD/CEO FRC/2013/ICAN/00000002561
 Vitalis Ike Chief Financial Officer FRC/2013/ICAN/00000002433	

Independent Auditors' Report on the Summary Financial Information

To the Unitholders of Citizens Pensions Limited RSA Fund VI

Report on the Summary Financial Information

Opinion

The summary financial statements of **Citizens Pensions Limited RSA Fund VI** which comprise the statement of net asset, statements of changes in net assets available for benefits for the year ended 31 December 2025 are derived from the audited financial statements of **Citizens Pensions Limited RSA Fund VI** for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements of **Citizens Pensions Limited RSA Fund VI** as at 31 December 2025, in accordance with the requirements of the Companies and Allied Matters Act 2020 for abridged reports, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 as applicable to summary financial statements

Summary Financial Statements

The summary financial statements do not contain all disclosures required by IFRS Accounting Standards as issued by the International Accounting Standard Board, Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 applied in the preparation of the audited financial statements of **Citizens Pensions Limited RSA Fund VI**. Therefore, reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Citizens Pensions Limited RSA Fund VI** and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on those financial statements in our report dated 15 October 2026.

Fund Administrator's Responsibility for the Summary Financial Statements

The directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the requirements with the Pension Reform Act, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria (Amendment) Act, 2023 and the IFRS Accounting Standards as issued by the International Accounting Standard Board

The Companies and Allied Matters Act require abridged reports to be prepared in accordance with the framework concepts and the measurement recognition requirements of IFRS Accounting Standards as issued by the International Accounting Standard Board

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited 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

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.


Faturoti Ayonike, FCA
 FRC/2022/PRO/ICAN/004/611525

For: Deloitte & Touche
 Chartered Accountants
 Lagos, Nigeria
 15 October 2026

