

February 16, 2026

The Visa Officer
Deputy High Commission of Canada
4 Anifowoshe Street, Victoria Island,
Lagos, Nigeria

Dear Sir/Ma,

BANKER'S LETTER OF REFERENCE

REFERENCE: OLAWUWO GANIYU

ACCOUNT NUMBER: 4020207094

We write concerning our customer, **OLAWUWO GANIYU**. We are Cooperative Mortgage Bank Limited (formerly known as Coop Savings and Loans Limited), licensed (in the year 1994) and regulated by the Central Bank of Nigeria: <https://www.cbn.gov.ng/supervision/Inst-PMI.html>. We are insured by the Nigeria Deposit Insurance Corporation (NDIC) and regulated as a Primary Mortgage Institution (PMI) and not a Microfinance Bank (MFB). We are also regulated by the Federal Mortgage Bank of Nigeria (FMBN) and licensed to carry out Operations across Nigeria.

OLAWUWO GANIYU has maintained an account in good standing with our Bank since July 23rd, 2023. The account has been actively and satisfactorily operated with our Ikeja Branch, Lagos State. He is the sole signatory to the account, and we regard him as a valuable customer of our bank.

The account opening balance [balance brought forward] as of August 1st, 2025, being ₦12,050,000.98. This represents the accrued balance from the account's inception till said date. As of this letter's date, the current account balance is **₦15,438,513.97 (Fifteen Million, Four Hundred and Thirty-Eight Thousand, Five Hundred and Thirteen Naira, Ninety-Seven Kobo) only**. This amount is subject to change as transactions are made. The account is not frozen, and the amount mentioned above can be withdrawn by the holder of the account at any time.

We hope that this information meets your requirements. If you require any further details, please do not hesitate to contact us via cmbconnect@cmbankng.com or info@cmbankng.com.

This reference is given in strict confidence and without any liability on the part of the bank or any member of its staff.

Thank you.

Yours faithfully,
For: Cooperative Mortgage Bank Ltd



Business Development Manager