

STATEMENT OF EARNING FORECAST FOR QUARTER 4 2025

OCTOBER 2025 – DECEMBER 2025

The Bank hereby notify the Nigeria Exchange Group (The Exchange) and the investing public the proposed earning the Fourth quarter (Q4) 2025 as stated below.

JAIZ BANK PLC	Q4
	OCT 2025 - DEC 2025
GROSS EARNINGS	34,644,586,856.41
FINANCING & INVESTMENT INCOME	30,787,162,543.41
PROFIT PAID TO INVESTMENT ACCOUNTHOLDERS	(8,121,245,141.05)
NET REVENUE FROM FUNDS	22,665,917,402.36
CREDIT IMPAIRMENT CHARGES	(367,614,088.76)
OTHER INCOME	3,857,424,313.00
NET OPERATING INCOMES	26,155,727,626.60
OPERATING EXPENSES	16,581,832,365.72
PROFIT/LOSS BEFORE TAX	9,573,895,260.88
FORECAST TAXATION	(957,389,526.09)
PROFIT/LOSS AFTER TAX	8,616,505,734.79
CASH FROM OPERATING ACTIVITIES	11,516,596,832.63
OPERATING CASHFLOW BEFORE WORKING CAPITAL CHARGES	11,516,596,832.63
NET CASH GENERATED FROM OPERATING ACTIVITIES	(37,865,483,697.95)
CASHFLOW FROM INVESTING ACTIVITIES	(6,033,969,610.59)
CASHFLOW FROM FINANCING ACTIVITIES	55,927,301,958.20
NET DECREASE IN NET CASH & CASH EQUIVALENT	12,027,848,649.66
CASH/BANK BALANCE AT THE BEGINNING OF THE PERIOD	514,580,708,500.98
CASH / BANK BALANCE AT THE END OF THE PERIOD	526,608,557,150.64

Thank you.

For: Jaiz Bank PLC



Oseni K. Bello
 Chief Financial Officer