

**STATEMENT OF EARNING FORECAST FOR QUARTER 4 2024**  
**OCTOBER 2024 - DECEMBER 2024**

The Bank hereby notify the Nigeria Exchange Group (The Exchange) and the investing public the proposed earning the fourth quarter (Q4) 2024 as stated below.

JAIZ BANK PLC	Q4
	OCT 2024 - DEC 2024
GROSS EARNINGS	22,957,313,131.63
FINANCING & INVESTMENT INCOME	21,179,818,489.44
PROFIT PAID TO INVESTMENT ACCOUNTHOLDERS	(5,383,455,418.36)
CREDIT IMPAIRMENT CHARGES	(1,886,617,460.90)
NET REVENUE FROM FUNDS	13,909,745,610.18
EXCEPTIONAL ITEMS	-
OTHER INCOME	1,777,494,642.19
NET OPERATING INCOME	15,687,240,252.37
OPERATING EXPENSE	8,928,885,902.76
PROFIT/LOSS BEFORE TAX	6,758,354,349.61
FORECAST TAXATION	(675,835,434.96)
PROFIT/LOSS AFTER TAX	6,082,518,914.65
CASH FROM OPERATING ACTIVITIES	9,084,263,341.63
OPERATING CASHFLOW BEFORE WORKING CAPITAL CHARGES	9,084,263,341.63
NET CASH GENERATED FROM OPERATING ACTIVITIES	(27,555,235,397.16)
CASHFLOW FROM INVESTING ACTIVITIES	(5,916,087,162.66)
CASHFLOW FROM FINANCING ACTIVITIES	48,783,403,969.03
NET DECREASE IN NET CASH & CASH EQUIVALENT	15,312,081,409.21
CASH/BANK BALANCE AT THE BEGINNING OF THE PERIOD	188,849,004,046.98
CASH / BANK BALANCE AT THE END OF THE PERIOD	204,161,085,456.19

Thank you.

For: **Jaiz Bank PLC**



**Oseni K. Bello**  
Group Head, Financial Control

**BOARD OF DIRECTORS**

Alh. Mohammed Mustapha Bintube – Chairman, Haruna Musa – MD/CEO, Alhassan Abdulkarim - Executive Director, Alh. (Dr) Muhammadu Indimi, Mr. Seedy Njie FCCA (Gambian), Muhammad Hadi Abdulmutallab, Ibrahim Indimi, Alh. Tajuddeen Aminu Dantata, Aisha Waziri Umar, Dr. Abdullateef Bello