



STERLING FINANCIAL HOLDINGS COMPANY PLC

CASHFLOW PROJECTION FOR THE FOURTH QUARTER ENDING DECEMBER 31, 2025

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Quarter	Fourth Quarter
From	2025-10-01
To	2025-12-31
Gross Earnings	149,267,768.55
Interest Income	116,730,562.00
Interest Expenses	42,883,943.24
Net Revenue From Funds	73,846,618.76
Credit Impairment Charges	16,842,905.13
Exceptional Items	-
Other Income	28,368,430.57
Net Operating Income	85,372,144.20
Operating Expenses	67,241,461.78
Profit/Loss Before Tax	18,130,682.41
Forecast Taxation	- 1,884,784.08
Profit/Loss After Tax	16,245,898.33
Cash From Operating Activities	-
Operating Cashflow Before Working Capital Changes	-
Net Cash Generated From Operating Activities	13,560,293.56
Cashflow From Investing Activities	- 187,927,052.04
Cashflow From Financing Activities	266,156,744.51
Net Decrease In Net Cash & Cash Equivalents	91,789,986.04
Cash/Bank Balance at the Beginning of the Period	458,107,165.83
Cash/Bank Balance at the End of the Period	549,897,151.86
Prepared by	BANIRE SULAIMON
Remarks	

Board of Directors

Chairman
Yemi Adeola

Executive Directors
Olayinka Oni

Non-Executive Directors
Abubakar Suleiman
Adeshola Adekoya
Ashutosh Kumar

Independent Directors
Aisha Bashir
Eniye Ambakederemo

MD/CEO
Yemi Odubiyi

Sterling Financial Holdings Company Plc.
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