Sterling

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	(12,392,905.13)
Exceptional Items	-
Other Income	28,368,430.57
Net Operating Income	**89,822,144.20**
Operating Expenses	(67,241,461.78)
Profit/Loss Before Tax	**22,580,682.41**
Forecast Taxation	(1,884,784.08)
Profit/Loss After Tax	**20,695,898.33**
Cash From Operating Activities	
Operating Cashflow Before Working Capital Changes	-
Net Cash Generated From Operating Activities	18,010,293.56
Cashflow From Investing Activities	(187,927,052.04)
Cashflow From Financing Activities	266,156,744.51
Net Decrease In Net Cash & Cash Equivalents	**96,239,986.04**
Cash/Bank Balance at the Beginning of the Period	458,107,165.83
Cash/Bank Balance at the End of the Period	**554,347,151.86**
Prepared by	**BANIRE SULAIMON**
Remarks	

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