



STERLING FINANCIAL HOLDINGS COMPANY PLC	
CASHFLOW PROJECTION FOR THE THIRD QUARTER ENDING SEPTEMBER 30, 2025	
	N'000
Quarter	Third Quarter
From	2025-07-01
To	2025-09-30
Gross Earnings	142,190,595.10
Interest Income	109,653,388.54
Interest Expenses	41,087,395.22
Net Revenue From Funds	68,565,993.32
Credit Impairment Charges	16,842,905.13
Exceptional Items	-
Other Income	28,368,430.57
Net Operating Income	80,091,518.76
Operating Expenses	60,235,278.61
Profit/Loss Before Tax	19,856,240.16
Forecast Taxation	- 1,599,548.29
Profit/Loss After Tax	18,256,691.87
Cash From Operating Activities	-
Operating Cashflow Before Working Capital Changes	-
Net Cash Generated From Operating Activities	- 18,853,009.32
Cashflow From Investing Activities	- 143,909,977.16
Cashflow From Financing Activities	231,606,226.01
Net Decrease In Net Cash & Cash Equivalent	68,843,239.53
Cash/Bank Balance at the Beginning of the Period	458,107,165.83
Cash/Bank Balance at the End of the Period	526,950,405.36
Prepared by	BANIRE SULAIMON
Remarks	

Board of Directors

Chairman
Yemi Adeola

MD/CEO
Yemi Odubiyi

Executive Directors
Olayinka Onti

Non-Executive Directors
Abubakar Suleiman
Adeshola Adekoya
Ashutosh Kumar

Independent Directors
Aisha Bashir
Eniye Ambakederemo

Sterling Financial Holdings Company Plc.
(RC. No. 1851010)

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