

**STATEMENT OF EARNING FORECAST FOR QUARTER 3 2022**

**JULY 2022 - SEPTEMBER 2022**

The Bank hereby notify the Nigeria Stock Exchange (The Exchange) and the investing public the proposed earning the Third quarter (Q3) 2022 as stated below.

JAIZ BANK PLC	Q3
	JULY 2022 - SEPT 2022
GROSS EARNINGS	9,759,444,239.50
INTEREST(FINANCING) INCOME	9,326,071,524.61
INTEREST (FINANCING) EXPENSES	(2,163,631,843.46)
NET REVENUE FROM FUNDS	7,162,439,681.15
CREDIT IMPAIRMENT CHARGES	(1,588,064,727.16)
EXCEPTIONAL ITEMS	-
OTHER INCOME	433,372,714.90
NET OPERATING INCOMES	6,007,747,668.88
OPERATING EXPENSES	4,150,908,864.89
PROFIT/LOSS BEFORE TAX	1,856,838,804.00
FORECAST TAXATION	(185,683,880.40)
PROFIT/LOSS AFTER TAX	1,671,154,923.60
CASH FROM OPERATING ACTIVITIES	3,706,136,997.23
OPERATING CASHFLOW BEFORE WORKING CAPITAL CHARGES	3,706,136,997.23
NET CASH GENERATED FROM OPERATING ACTIVITIES	(9,246,096,016.33)
CASHFLOW FROM INVESTING ACTIVITIES	(6,556,699,069.26)
CASHFLOW FROM FINANCING ACTIVITIES	8,550,919,331.19
NET DECREASE IN NET CASH & CASH EQUIVALENT	(7,251,875,754.40)
CASH/BANK BALANCE AT THE BEGINNING OF THE PERIOD	60,035,707,160.72
CASH / BANK BALANCE AT THE END OF THE PERIOD	52,783,831,406.32

Thank you

For: **Jaiz Bank PLC**



**Ahmed A. Hassan**  
Chief Financial Officer

**BOARD OF DIRECTORS**

Alh. (Dr.) Umaru Abdul Mutallab, CON - Chairman, Hassan Usman, FCA - MD/CEO, AbdulFattah O. Amoo - Executive Director, Sirajo Salisu Ph.D. - Executive Director, Ahmed A. Hassan - Executive Director, Alh. (Dr.) Muhammadu Indimi, OFR, Alh. (Dr.) Aminu Al-Hasan Dantata, CON, Malam Falalu Bello, OFR, Alh. Mukhtar S. Hanga, HRH (Engr.) Bello Mohammed Sani, OON, Alh. (Dr.) Muhammad Musbahu Bashir, Alh. (Dr.) Umaru Kwairanga, Alhaji Ibrahim Mamun Maude, Mr. Seedy Njie (Gambian), Alata Waziri Umar, Dr. Abdullateef Bello.

