

STATEMENT OF EARNING FORCAST FOR QUARTER 4 2022

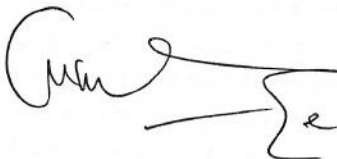
OCTOBER 2022 - DECEMBER 2022

The Bank hereby notify the Nigeria Stock Exchange (The Exchange) and the investing public the proposed earning the Fourth quarter (Q4) 2022 as stated below.

JAIZ BANK PLC	Q4
	OCT 2022 - DEC 2022
GROSS EARNINGS	9,749,244,718.23
INTEREST(FINANCING) INCOME	9,186,454,622.44
INTEREST (FINANCING) EXPENSES	(2,044,015,919.52)
NET REVENUE FROM FUNDS	7,142,438,702.92
CREDIT IMPAIRMENT CHARGES	(1,000,000,000.00)
EXCEPTIONAL ITEMS	-
OTHER INCOME	562,790,095.78
NET OPERATING INCOMES	6,705,228,798.70
OPERATING EXPENSES	5,125,399,517.20
PROFIT/LOSS BEFORE TAX	1,579,829,281.50
FORECAST TAXATION	(157,982,928.15)
PROFIT/LOSS AFTER TAX	1,421,846,353.35
CASH FROM OPERATING ACTIVITIES	2,912,968,481.34
OPERATING CASHFLOW BEFORE WORKING CAPITAL CHARGES	2,912,968,481.34
NET CASH GENERATED FROM OPERATING ACTIVITIES	14,117,489,149.59
CASHFLOW FROM INVESTING ACTIVITIES	5,288,248,627.05
CASHFLOW FROM FINANCING ACTIVITIES	24,992,501,135.50
NET DECREASE IN NET CASH & CASH EQUIVALENT	44,398,238,912.15
CASH/BANK BALANCE AT THE BEGINNING OF THE PERIOD	52,783,831,406.32
CASH / BANK BALANCE AT THE END OF THE PERIOD	97,182,070,318.47

Thank you

For: **Jaiz Bank PLC**



Ahmed A. Hassan
Chief Financial Officer

BOARD OF DIRECTORS

Alh. (Dr.) Umaru Abdul Mutallab, FCCA, CON - Chairman, Hassan Usman, FCA - MD/CEO, AbdulFattah O. Amoo, FCA - Executive Director, Sirajo Salisu Ph.D - Executive Director, Ahmed A. Hassan, FCA - Executive Director, Alh. (Dr.) Muhammadu Indimi, OFR, Alh. (Dr.) Aminu Al-Hassan 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, FCCA (Gambian), Aisha Waziri Umar, Dr. Abdulleatef Bello.