

STATEMENT TO THE NIGERIAN EXCHANGE LIMITED AND SHAREHOLDERS ON THE EXTRACT OF UNAUDITED RESULTS

For the Nine Months Ended 30th September, 2025

www.jaizbankplc.com

The Board of Directors of Jaiz Bank Plc is pleased to announce the Bank's unaudited results for the nine months ended 30th September, 2025.

STATEMENT OF FINANCIAL POSITION AS AT 30th SEPTEMBER, 2025

	SEPT 2025 N'000	DEC 2024 N'000
Assets		
Cash and balances with Central Bank of Nigeria	297,788,790	238,764,980
Due from banks and other financial institutions	371,279,863	142,401,137
Investment in sukuk	297,653,244	349,556,203
Interbank Investment	14,788,903	48,130,103
Financing Assets(net)	234,425,074	215,254,217
Inventory Financing	94,885,321	58,340,129
Other assets	5,044,329	4,425,638
Property and Equipment(net)	24,038,137	20,165,312
Leasehold improvement(net)	59,758	108,756
Intangible assets(net)	583,118	673,262
Deferred tax asset	2,927,243	2,927,243
Total Assets	1,343,473,782	1,080,746,982
Liabilities		
Customer current deposits	643,532,564	493,599,402
Customer's unrestricted investment account	534,449,088	411,188,555
Other funding	27,199,067	28,999,627
Other liabilities	69,353,947	73,900,759
Tax Payable	594,607	1,592,872
Total liabilities	1,275,129,273	1,009,281,215
Owners' Equity		
Share capital	22,294,705	22,294,705
Share premium	6,372,565	6,372,565
Retained earnings	12,571,003	15,692,261
Risk regulatory reserve	8,607,258	8,607,256
Statutory Reserve	15,757,285	15,757,285
Other reserves	2,741,694	2,741,694
Total Owners' Equity	68,344,509	71,465,767
Total Liabilities and Owner's Equity	1,343,473,782	1,080,746,982

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the period ended 30th September, 2025.

	SEPT 2025 N'000	SEPT 2024 N'000
Gross Earnings	74,847,660	58,067,446
Income		
Income from Financing contracts	31,143,156	23,920,298
Income from Investment Activities	41,034,563	30,344,403
Gross Income from financing and investment activities	72,177,718	54,264,702
Impairment (charges) / Write back	(1,053,503)	784,253
Net Income after provisions	71,124,215	55,048,955
Return on Equity of Investment Account Holders	(19,242,971)	(15,554,456)
Bank's share as a Mudarib/Equity investor	51,881,680	39,494,499
Fees and Commission		
Fees and Commission revenue	4,140,158	4,039,755
Fees and Commission expense	(1,344,869)	(368,726)
Net fees and commission	2,795,289	3,671,029
Other Income		
Other Operating Income	1,094,711	35,543
Unrealised exchange loss	(166,555)	96,173
Total Income	55,605,125	43,297,243
Expenses:		
Staff costs	12,608,843	9,982,446
Depreciation and Amortisation	1,794,824	1,303,842
Other Operating Expense	17,909,716	13,552,878
Total Expenses	32,313,383	24,839,166
Profit Before Tax	23,291,742	18,458,078
Income Tax Expenses	(414,593)	(350,703)
Profit for the period after Tax	22,877,149	18,107,374
Earnings Per Share		
Basic and diluted Earnings per share (Kobo)	51.31 kobo	52.42 kobo

These financial statements were approved by Board of Directors on 30th, 2025 and signed on its behalf by:

**BY ORDER
OF THE BOARD**

HARUNA MUSA Ph.D
 Managing Director/CEO
 FRC/2017/CIBN/000000016515


OSENI K. BELLO
 Chief Financial Officer
 FRC/2013/ICAN/00000002476