



Summary of 2025 AGM Shareholders' Questions & Responses
15th May 2025

Stanbic Holdings Plc Annual General Meeting was held on 15th May 2025, virtually.

The following is a summary of the questions asked and the responses from the Company.

#	Shareholder's Name	Agenda	Question	Response
1.	Fedinard Mumo Kinuthia Joanne Samuel Mathenge Paul Atieno Georgina Wangui Helen Kariuki Jeruto Caroline Patrick Cheggeh Awuor Onyango Esther Kimani Dennis Chege Johnson Masiga, Edmond Ngugi, Monicah Mirigo Nderitu Karanja, Benson Otieno,	Dividends	<p>How much dividend will I get and when will it be paid?</p> <p>How can I opt-in to Mpesa for dividend payment?</p> <p>What is the percentage of dividend this year 2025</p> <p>Why don't I receive my dividends?</p> <p>Thanking the company for the generous dividend keep on improving compliment dividend with gift voucher</p>	<p>An interim dividend of Kshs 1.84 interim dividend per share was paid in September 2024. In addition, the Directors recommend a final dividend of Kshs 18.90 per ordinary share. This brings the total dividend per share for the year 2024 to Kshs 20.74, being 35.1% increase from the 2023 dividend payout.</p> <p>If approved by shareholders at the upcoming AGM, the final dividend will be paid on or about 5th June 2025. The book closure date will be 16th May 2025.</p> <p>To update your mode of payment to Mpesa for future payments, please use the following link to update your payment mode: https://stanbic.azurewebsites.net/ and/or contact your stockbroker to update the same.</p>

Annual General Meeting

2025-05-15

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	David Mary Mutiria Muchiri, Alice Njoroge, Nellie Chege, Martha Wanyoike, Anne Wanyoike, Agnes Maina, Margaret Kimani, Jacinta Kimani, Eliud Irubu, Charles Kamau			All the shareholders who asked personal questions regarding their dividends were responded to accordingly.
2.	Kimani Stephen	Dividend Policy	Dividend policy, what does it say currently?	<p>The dividend policy sets out the Board's balanced approach to supporting business growth, meeting regulatory capital requirements, maintaining sufficient risk absorption buffers and delivering strong shareholder returns. Broadly and subject to meeting the above targets, the Board targets to distribute +/-60% of the Company's annual earnings.</p> <p>Further details on the Company's historical performance and dividend payment are found in the 2024 Annual Integrated Report, available on the website.</p>
3.	Ogeto, Nelson	Dividend - Strategies	Strategies to ensure dividend trajectory rises in present. Name strategies meant to ensure the dividend of KES 23 doesn't fall going forward.	Sustainability of the dividend payout is predicated the Company continuing to deliver increasing performance. As disclosed in the 2024 Integrated Report, management continues to execute strategy and to evidence increasing returns.

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			Do shareholders partake in the profits obtained in both the local and global? Which investment classification offered the best profits?	Stanbic Holdings Plc shareholders partake in the profits and share price appreciation of the company. All the Company's business units performed well in 2024 as disclosed in the financial statements, despite the operating environment posing different challenges to different business units. Management continues to execute the strategy set and approved by the Board.
4.	Patrick Ngangah Charles Charagu	Dividend compliments	This is a compliment. Thanks to the board for the nice dividend. Thanking the company for the generous dividend keep on improving.	Thank you for your kind words, Patrick and Charles. We're pleased to know that our efforts have been beneficial, and we sincerely appreciate your continued support as valued shareholders.
5.	Austine Oduor Odongo Erick	Venue	Where is the venue for the in persons meeting? Will they ever be a return of physical meetings now that COVID is long gone? Why is the Board / Management still adamant in maintaining Virtual Meetings yet COVID 19 Conditions were lifted long ago?	Please note that the meeting will be held virtually. You will receive the AGM link via email/SMS 24 hours before the meeting. Thank you for raising this concern. Virtual meetings ensure broader accessibility, cost-efficiency, and inclusivity, but the board is open to reviewing preferences for future meetings. In addition to the annual general meetings, we hold physical investor and medial results briefings on a half yearly basis in March and August. We are glad to extend an invite to interested shareholders.

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6.	Ogeto, Nelson	Financial statements	What informed the reduction of Govt. securities as investment option?	Our total portfolio of financial investments under the classes (FVTPL, FVOCI and Amortised cost) increased by 118.7% year on year, with the highest increase being the FVTPL class. These are largely transitory investments awaiting liquidity redeployment to satisfy client credit demands.
7.	Moses Otieno	Financial Statements	Why don't we get through mails for Members who are interested?	Thank you for raising this. For availability to the wide audience of investors and analysts, we avail all the Company's financial records including the annual integrated reports, quarterly publications and periodic investor packs on our website under the link www.stanbicbank.co.ke .
8.	Abdalla Fauziah	AOB	How is the China system you are about to adopt going to affect shareholders?	Stanbic (and by extension Standard Bank Group) recognises the deepening financial and trading ties between Africa and China. In view of this, at the Chinese Economic Forum in March 2025, Stanbic unveiled an Africa-China Trade Platform which is designed to be a comprehensive digital ecosystem. The platform is expected to enhance the Company's earnings and increase shareholder value.
9.	Ogeto, Nelson	Stanbic Bank	Is the bank an investment/deposit corporate body?	The bank is both an investment and deposit corporate body, facilitating secure deposits and offering investment opportunities to support clients' financial growth.
10	Ogeto, Nelson	Directors' remuneration report approval	Does the CEO/Managing Director earn similar to the directors?	The Stanbic Holdings Plc CEO earning is disclosed on page 117 of the annual integrated report. Broadly, unlike other directors, the CEO is compensated for the executive responsibilities to the Company.