



**Summary of 2026 AGM Shareholders’ Questions & Responses**  
**14<sup>th</sup> May 2026**

Stanbic Holdings Plc Annual General Meeting was held on 14<sup>th</sup> May 2026, virtually.

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

| #  | Shareholder’s Name                                                                                                                                                                                                                                                                                              | Agenda    | Question                                                                                                      | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Malcolm Otieno<br>Paul Wavakalwa<br>Joanne Okondo<br>Milliam Kilonzo<br>Hellen Githinji<br>David Ndungu<br>Kennedy Musembi<br>Ferdinand Ngumbi<br>Catherine Kimotho<br>Mary Anyango<br>Reuben Nyabena<br>Musa Mohamed<br>Elijah Otieno<br>Caroline Gatimu<br>Antonius Kimaiyo<br>Isaac Aluoch<br>Grace Kanampiu | Dividends | How much dividend will I get and when will it be paid?<br><br>How can I opt-in to Mpesa for dividend payment? | An interim dividend of Kshs.3.80 per ordinary share paid on 29 <sup>th</sup> September 2025. Stanbic Holdings Board recommended payment of a final dividend of Kshs. 18.55 per ordinary share, for the year ended 31st December 2025. Both interim and final dividend were approved at the annual general meeting on 14 <sup>th</sup> May 2026. The published book closure date for the final dividend is 15th May 2026 and, the payment will be made on or about 4th June 2026<br><br>To update your mode of payment to Mpesa for future payments, please use the following link to update your payment mode: <a href="https://stanbic.azurewebsites.net/">https://stanbic.azurewebsites.net/</a> and/or contact your stockbroker to update the same. The shareholders who made the request were opted into Mpesa. |

| #  | Shareholder's Name                                                                                                                                                                                                               | Agenda  | Question                                                                                                              | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | Wayne Ombaka<br>Pravinkumar Sheth<br>John Karundu<br>Theresiah Shithaka<br>Judy Kinuthia<br>Francis Mathenge<br>James Kamau<br>Serah Makau<br>Amos Gachuki<br>Christopher Kazungu<br>Jane Ojuang<br>Titus Muruthi<br>John Kiptoo |         |                                                                                                                       | We call upon all shareholders to opt into Mpesa as it is the most efficient and convenient mode of payment.<br><br>All the shareholders who asked personal questions regarding their dividends were responded to accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 2. | Fauziah Abdalla<br>Regina Muruu<br>John Chiihi                                                                                                                                                                                   | General | Hybrid AGM<br><br>Please provide internet bundles to shareholders. Will the shareholders receive any gifts as usually | Virtual meetings ensure broader accessibility, cost-efficiency, and inclusivity, but the board will continue reviewing preferences for future meetings. It is worth noting that the number of shareholders attending our AGMs has more than doubled since we adopted virtual meetings. The company will keep reviewing the modalities for hosting the AGM to ensure that shareholders have an effective, accessible and productive AGM.<br><br>2GB internet bundles will be provided to shareholders who attend the AGM. Given that the AGMs are now virtual, the shareholders received the internet bundles as it is not feasible to give any other gifts. |

| #  | Shareholder's Name | Agenda  | Question                                                                                                                                                                                                                                                                                                                                                     | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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|    |                    |         | happened there before.                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 3. | Edward Muigai      | General | Can the company give bonus?                                                                                                                                                                                                                                                                                                                                  | We acknowledge the request regarding the issuance of bonus shares. The Board is focused on maximizing shareholder value and will continue evaluating different opportunities including bonus shares in addition to dividends and share value appreciation. Importantly, the Board also carefully balances capital flexibility for long-term growth objectives.                                                                                                                                                                                                                                                                                                                      |
| 4. | Stephen Irungu     | General | <p>The share price has been increasing, and the dividend payout is strong. This is commendable. It is important to ensure that it is sustainable.</p> <p>Which sectors present the highest credit risk and what are the existing opportunities?</p> <p>What are the top revenue drivers and what is Stanbic's strategy for SMEs and double-digit growth?</p> | <p>The Board appreciates your comment. The company's dividend policy is aligned with regulatory requirements with consideration for adequacy of the buffers and reserves.</p> <p>There are increasing investment opportunities in trade, infrastructure, housing and agriculture, among others. Credit risk is pervasive across various sectors and is well managed within our risk management frameworks, as evidenced by the market beating risk performance metrics.</p> <p>Stanbic continues to invest in the right tools and technology to enable SMEs transact and access credit. We continue to focus on diversification while finding opportunities for client support.</p> |

| #  | Shareholder's Name | Agenda  | Question                                                                                                                                                                                                                                                       | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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|    |                    |         | What is the company's strategy on expansion beyond Kenya and South Sudan?                                                                                                                                                                                      | We appreciate the challenge. The bank will continue scouting for opportunities for growth and promotion of shareholder value.                                                                                                                                                                                                                                                                                                                                                                                                    |
| 5. | Sally Jepkorir     | General | <p>I commend the board and management for making the company a trailblazer in the market. What strategies has the company put in place to empower youth and women?</p> <p>How is the company entrenching sustainability while catalysing support for SMEs?</p> | <p>Stanbic has been at the forefront in empowering youth and women through its various platforms. Stanbic's DADA program has disbursed KES 49bn to women while 15.5% of procurement opportunities have been set aside for women and youth. Stanbic further promotes youth and women in its employment opportunities.</p> <p>Stanbic continues to invest in the right tools and technology to enable SMEs transact and access credit. We continue to focus on diversification while finding opportunities for client support.</p> |
| 6. | Caxton Mwangi      | General | <p>How is the company leveraging on adoption AI and use of cloud monitoring tools?</p> <p>How is the company managing its cost-to-income ratio to</p>                                                                                                          | <p>Stanbic has leveraged on AI and technology to create more efficiencies and manage risks. Such tools have been critical and transformative. These include AI tools for managing fraud, protecting customer wealth and reducing turnaround times.</p> <p>During the year, revenue was muted while costs grew by 1.6%, within inflation. The focus is on driving a sustainable organization.</p>                                                                                                                                 |

| #   | Shareholder's Name          | Agenda  | Question                                                                                                                                                                                        | Response                                                                                                                                                                                                                                                                                                                                 |
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|     |                             |         | improve operational efficiency?                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                          |
| 7.  | Nelson Ogeto                | General | <p>What are the uncharted business opportunities that the company is exploring?</p> <p>The bank seems to have a conservative approach to opening new branches. What is the bank's strategy?</p> | <p>There are increasing investment opportunities in trade, infrastructure, housing and agriculture, among others.</p> <p>Stanbic Bank increased its presence to 44 points of representation in 2025. Presence may be in physical infrastructure as well as digital platforms, with more weight being on digital investment.</p>          |
| 8.  |                             |         | Peer banks are considering disposing of real estate to expand their core business. What is Stanbic's strategy?                                                                                  | Stanbic has optimized its real estate in an efficient manner. One option that Stanbic has leveraged efficiently is leasing. This does not just apply to real estate but also technology tools.                                                                                                                                           |
| 9.  | Eliud Kimani                | General | Does the board consider going beyond the countries it operates e.g. DRC, Ethiopia? If not now, when?                                                                                            | The board is constantly looking at regional opportunities, alongside the wider Standard Bank Group. The Group has limited presence in DRC and Ethiopia and recently made entry into Egypt.                                                                                                                                               |
| 10. | Esesencial Invertir Limited |         | Thanks to the Chairman the CEO, CFO and the entire team for a great job you are doing at the bank and creating of                                                                               | The Company's strategy is to growth through organic, partnerships or inorganic means. In this regard, the Board has constantly been looking into opportunities for each of these streams. The inorganic stream is managed carefully due to market sensitivities. However, various counterparties are considered based on long-term value |

| #   | Shareholder's Name | Agenda  | Question                                                                                                                                                                                                                                                                                                                                           | Response                                                                                                                                                  |
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|     |                    |         | value for use as shareholders. My question concerns the rumoured acquisition of NCBA, by Stanbic but it never happened, Kindly Mr chair update us on whether first of all this was true that indeed Stanbic was interested in acquiring NCBA and second whether you are still looking out for another acquisition. Or did we drop those ambitions. | creation. The ambition remains and the Board will continue scouting for opportunities.                                                                    |
| 11. | Isaac Mudoga       | General | Why has Stanbic Kenya securities not enabled Stanbic Uganda securities to have a transaction shop/services in Kenya . Is difficult to get Uganda Stanbic security services in Kenya                                                                                                                                                                | We acknowledge the challenge which is brought about by organisational structuring. We will look into it and find solutions to enable cross border access. |