

SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION	30 June 2026 KShs'000 (Unaudited)	31 Dec 2025 KShs'000 (Audited)	30 June 2025 KShs'000 (Unaudited)
Assets			
Cash and balances with Central Bank of Kenya	24,949,716	30,116,301	21,181,095
Financial investments	176,866,602	108,075,560	108,386,582
Derivative assets	623,809	674,300	929,080
Current income tax	2,565,003	1,333,719	2,741,763
Loans and advances to banks and customers	360,157,444	366,529,331	308,728,352
Other assets and prepayments	13,808,924	11,440,088	9,870,191
Other investments	17,500	17,500	17,500
Property and equipment	2,845,686	2,376,186	2,089,636
Right-of-use leasehold land	25,843	27,320	28,796
Right-of-use assets (buildings)	1,268,592	1,585,898	720,825
Other intangible assets	779,688	898,212	985,457
Deferred tax asset	8,921,239	8,829,238	8,689,690
Intangible assets - goodwill	9,349,759	9,349,759	9,349,759
Total Assets	602,179,805	541,253,412	473,718,726
Equity and Liabilities			
Liabilities			
Derivative liabilities	1,090,763	1,161,007	1,048,452
Financial liabilities	28,777,285	16,035,874	24,441,299
Deposits and debt funding	467,465,179	418,609,464	350,425,398
Current income tax	112,067	99,139	-
Subordinated debt	13,057,952	13,024,726	12,994,967
Lease liabilities	1,148,463	1,505,148	700,756
Other liabilities and accrued expenses	11,319,851	10,668,142	9,842,566
Total Liabilities	522,971,560	461,103,500	399,453,438
Ordinary share capital	1,976,608	1,976,608	1,976,608
Ordinary share premium	16,897,389	16,897,389	16,897,389
Revenue and other reserves	60,334,248	61,275,915	55,391,291
Total Equity	79,208,245	80,149,912	74,265,288
Total Equity and Liabilities	602,179,805	541,253,412	473,718,726
SUMMARY CONSOLIDATED STATEMENT OF PROFIT OR LOSS			
Net interest income	12,310,448	24,084,341	11,827,333
Non-interest revenue	7,614,789	14,426,345	7,621,302
Total income	19,925,237	38,510,686	19,448,635
Credit impairment charges	(724,966)	(1,627,664)	(1,455,440)
Income after impairment charges	19,200,271	36,883,022	17,993,195
Total operating expenses	(9,886,932)	(17,957,364)	(9,385,313)
Profit before taxation	9,313,339	18,925,658	8,607,882
Income tax expense	(2,705,965)	(5,207,405)	(2,063,256)
Profit for the period	6,607,374	13,718,253	6,544,626
SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME			
Profit for the period	6,607,374	13,718,253	6,544,626
Other comprehensive income			
Foreign currency translation differences for foreign operations	(88,910)	(14,174)	(127,509)
Fair value changes on FVOCI financial assets, net of tax	(126,915)	20,521	(80,822)
Other comprehensive income net of tax	(215,825)	6,347	(208,331)
Total comprehensive income	6,391,549	13,724,600	6,336,295
Earnings per share basic and diluted (in KShs):	16.71	34.70	16.56
Dividend per share (in KShs):	1.64	22.35	3.80

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital 'KShs'000	Share Premium 'KShs'000	Revenue & Other Reserves 'KShs'000	Proposed Dividend 'KShs'000	Total 'KShs'000
At 1 January 2025	1,976,608	16,897,389	49,054,996	7,471,579	75,400,572
Profit for the period	-	-	13,718,253	-	13,718,253
Dividend paid in the period	-	-	(1,503,681)	(7,471,579)	(8,975,260)
Dividend proposed	-	-	(7,333,216)	7,333,216	-
Other equity components	-	-	6,347	-	6,347
At 31 December 2025	1,976,608	16,897,389	53,942,699	7,333,216	80,149,912
At 1 January 2026	1,976,608	16,897,389	53,942,699	7,333,216	80,149,912
Profit for the period	-	-	6,607,374	-	6,607,374
Dividend paid in the period	-	-	-	(7,333,216)	(7,333,216)
Dividend proposed	-	-	(648,327)	648,327	-
Other equity components	-	-	(215,825)	-	(215,825)
At 30 June 2026	1,976,608	16,897,389	59,685,921	648,327	79,208,245
SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS			30 June 2026 'KShs'000 (Unaudited)	31 Dec 2025 'KShs'000 (Audited)	30 June 2025* 'KShs'000 (Unaudited)
Cash flows generated from operating activities			10,918,351	22,016,755	9,097,571
Interest paid on borrowings			(514,480)	(964,246)	(504,950)
Income tax paid			(3,825,433)	(4,887,512)	(3,132,830)
Net cash generated from operating activities before changes in operating assets			6,578,438	16,164,997	5,459,791
Changes in operating assets and liabilities			85,841,660	16,336,032	(9,467,177)
Net cash generated from/ (used in) operating activities			92,420,098	32,501,029	(4,007,386)
Cash flows generated from/ (used in) investing activities			(53,020,990)	9,447,653	9,028,315
Cash flows used in financing activities			(7,479,604)	(6,796,713)	(5,093,373)
Net increase/ (decrease) in cash and cash equivalents			31,919,504	35,151,969	(72,444)
Effects of exchange rates			(1,416,986)	(584,506)	(263,096)
Cash and cash equivalents at 1 January			110,803,716	76,236,253	76,236,253
Cash and cash equivalents at period end			141,306,234	110,803,716	75,900,713

*Comparative figures are restated

MESSAGE FROM THE DIRECTORS Proposed Dividend

The directors of Stanbic Holdings Plc (the “Company”) have resolved to declare an Interim Dividend of Kenya Shillings one and sixty four cents (KShs 1.64) for each ordinary share of KShs 5 on the issued and paid up share capital of the Company. For the purposes of calculation of the Interim Dividend and determination of the shareholders of the Company entitled to receipt thereof, the Interim Dividend will be payable to the members of the Company registered on the share register of the Company (the “Share Register”) on the book closure date, 1 September 2026. The payment of the Interim Dividend to the members (subject to withholding tax where applicable) will be paid on or about 5 October 2026.

The above financial statements are extracts from the records of the Group. They were approved by the Board of Directors on 05 August 2026 and signed on its behalf by:

Joseph Muganda
Chairman

Stephen Okello
Director

Joshua Oigara
Chief Executive

Nancy Kiruki
Company Secretary



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