

SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION	31 Dec 2025 'KSh's'000 (Audited)	31 Dec 2024 'KSh's'000 (Audited)
Assets		
Cash and balances with Central Bank of Kenya	30,116,301	24,676,825
Financial investments	108,075,560	99,189,705
Derivative assets	674,300	2,094,557
Current income tax	1,333,719	1,461,313
Loans and advances to banks and customers	366,529,331	294,704,286
Other assets and prepayments	11,440,088	10,449,181
Other investments	17,500	17,500
Property and equipment	2,376,186	2,231,204
Right-of-use leasehold land	27,320	30,273
Right-of-use assets (buildings)	1,585,898	693,430
Other intangible assets	898,212	992,328
Deferred income tax	8,829,238	8,944,025
Intangible assets - goodwill	9,349,759	9,349,759
Total Assets	541,253,412	454,834,386
Equity and Liabilities		
Liabilities		
Derivative liabilities	1,161,007	2,745,944
Financial liabilities	16,035,874	16,322,335
Current income tax	99,139	20,453
Deposits from banks and customers	418,609,464	339,011,716
Borrowings	13,024,726	10,481,768
Lease liabilities	1,505,148	712,366
Other liabilities and accrued expenses	10,668,142	10,139,232
Total Liabilities	461,103,500	379,433,814
Ordinary share capital	1,976,608	1,976,608
Ordinary share premium	16,897,389	16,897,389
Revenue and other reserves	61,275,915	56,526,575
Total Equity	80,149,912	75,400,572
Total Equity and Liabilities	541,253,412	454,834,386
SUMMARY CONSOLIDATED STATEMENT OF PROFIT OR LOSS		
Net interest income	24,084,341	24,338,174
Non-interest revenue	14,426,345	15,405,508
Total income	38,510,686	39,743,682
Credit impairment charges	(1,627,664)	(3,099,111)
Income after impairment charges	36,883,022	36,644,571
Total operating expenses	(17,957,364)	(17,673,784)
Profit before taxation	18,925,658	18,970,787
Income tax expense	(5,207,405)	(5,255,135)
Profit for the year	13,718,253	13,715,652
SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME		
Profit for the year	13,718,253	13,715,652
Other comprehensive income		
Foreign currency translation differences for foreign operations	(14,174)	(950,771)
Fair value changes on FVOCI financial assets, net of tax	20,521	422,285
Other comprehensive income net of tax	6,347	(528,486)
Total comprehensive income	13,724,600	13,187,166
Earnings per share basic and diluted (in KSh's):	34.70	34.70
Dividend per share (in KSh's):	22.35	20.74

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share Capital 'KSh's'000	Share Premium 'KSh's'000	Revenue & Other Reserves 'KSh's'000	Proposed Dividend 'KSh's'000	Total 'KSh's'000
At 1 January 2024	1,976,608	16,897,389	44,066,801	5,613,567	68,554,365
Profit for the year	-	-	13,715,652	-	13,715,652
Dividend paid in the year	-	-	(727,392)	(5,613,567)	(6,340,959)
Dividend proposed	-	-	(7,471,579)	7,471,579	-
Other equity components	-	-	(528,486)	-	(528,486)
At 31 December 2024	1,976,608	16,897,389	49,054,996	7,471,579	75,400,572
At 1 January 2025	1,976,608	16,897,389	49,054,996	7,471,579	75,400,572
Profit for the year	-	-	13,718,253	-	13,718,253
Dividend paid in the year	-	-	(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

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

	31 Dec 2025 'KSh's'000 (Audited)	31 Dec 2024* 'KSh's'000 (Audited)
Cash flows generated from operating activities	22,016,755	19,171,933
Interest paid on borrowings	(964,246)	(1,029,949)
Income tax paid	(4,887,512)	(8,722,381)
Net cash generated from operating activities before changes in operating assets	16,164,997	9,419,603
Changes in operating assets and liabilities	16,336,032	(35,192,778)
Net cash generated from/ (used in) operating activities	32,501,029	(25,773,175)
Cash flows generated from/ (used in) investing activities	9,447,563	(7,677,234)
Cash flows used in financing activities	(6,796,713)	(6,755,959)
Net increase/ (decrease) in cash and cash equivalents	35,151,879	(40,206,368)
Effects of exchange rates	(584,506)	(2,919,003)
Cash and cash equivalents at 1 January	76,236,253	119,361,624
Cash and cash equivalents at period end	110,803,626	76,236,253

*Comparative figures are restated

MESSAGE FROM THE DIRECTORS

Proposed Dividend

The Directors of Stanbic Holdings Plc (the "Company") have recommended a final dividend of Kenya Shillings eighteen and fifty five cents (Kshs 18.55) having paid an interim dividend of Kenya Shillings three and eighty cents (Kshs 3.80) for each ordinary share of Kshs 5 on the issued and paid up share capital of the Company. Subject to Shareholders' approval, the final dividend will be payable to the members of the Company registered on the share register of the Company (the "Share Register") on the closure date, 15 May 2026. If approved the full dividend per share for the year ended 31 December 2025 will be Kenya Shillings twenty two and thirty five cents (Kshs 22.35) for each ordinary share of Kshs 5.

Summary of Directors' remuneration report

During the year the Group paid Kshs 200,987,000 (2024: Kshs 156,013,000) as Directors emoluments.

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS TO THE SHAREHOLDERS OF STANBIC HOLDINGS PLC

Opinion

The summary financial statements of Stanbic Holdings PLC, which comprise the summary consolidated statement of financial position at 31 December 2025 and the summary consolidated statements of profit or loss and other comprehensive income, summary consolidated changes in equity and summary consolidated cash flows for the year then ended are derived from the audited financial statements of Stanbic Holdings PLC and its subsidiaries (together, the "Group") for the year ended 31 December 2025. In our opinion the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements of the Group which are prepared in accordance with IFRS Accounting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), and the requirements of the Kenyan Companies Act, 2015.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards and in the manner required by the Companies Act, 2015. In addition, the summary directors' remuneration report does not contain all the disclosures required by the Companies (General) (Amendment) (No. 2) Regulations, 2017. Reading the summary financial statements, the summary directors' remuneration report and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements, the directors' remuneration report and the auditor's report thereon. The summary financial statements, the summary directors' remuneration report and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The audited consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our audit report dated 10 March 2026 and also confirmed that the auditable part of the directors' remuneration report was prepared in accordance with the Kenyan Companies Act, 2015. That audit report also includes the communication of a key audit matter related to estimation of expected credit losses on loans and advances to customers. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

Directors' responsibility for the summary financial statements

Directors are responsible for the preparation of the summary financial statements consistent with the audited consolidated financial statements and directors' remuneration report.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements and the summary directors' remuneration report are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to report on summary financial statements.

The engagement partner responsible for the audit resulting in this report of the independent auditor is CPA Fredrick Okwiri, Practising certificate No. 1699.



For and on behalf of Deloitte & Touche LLP
Certified Public Accountants (Kenya)
P.O. Box 40092 - GPO 00100, Nairobi
10 March 2026

Joseph Muganda
Chairman
Dorcas Kombo
Director

Joshua Ogara
Chief Executive
Nancy Kiruki
Company Secretary