Stanbic Uganda Holdings Limited
Annual General Meeting
Frequently Asked Questions

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How do shareholders receive unpaid dividends?

Shareholders who have not yet received their past declared dividends can claim their outstanding dividends by sending an email to **shareholder@candr.africa** or calling **+256 757 072 773/ +256 0760 451 945 / +256414 237 504.**

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How can I get details of my dividends for the last few years?

To access a statement of your dividends, kindly contact our Share Registrars C&R as per the details below:
Custody & Registrar Services (Uganda) Limited
4th Floor, Diamond Trust Centre
shareholder@candr.africa
+256 757 072 773/ +256 0760 451 945 / +256414 237 504.

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When and how often are dividends paid and what is the mode of payment?

Dividends are typically paid once a year as a final dividend or twice a year as interim and final dividends. Dividends can be paid via bank, mobile money or FlexiPay.

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Why doesn't the company pay higher dividends?

At the end of the financial year, the company's profit after tax is transferred to retained earnings, which forms part of the company's equity capital. This retained capital supports the company's ability to grow, absorb risks and meet regulatory requirements.

Stanbic maintains an optimal capital position, which is determined by:

- Regulatory capital requirements
- Business growth and investment prospects
- Market conditions
- Need for a prudent buffer to absorb any potential stress events.

Any surplus capital — that is, retained earnings exceeding what is required for the above considerations — may be returned to shareholders in the form of dividends.

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What was the dividend for 2025?

In 2025, an interim dividend of UShs 140 billion was paid in November. The Board will recommend a final dividend of UShs 4.30 per share, amounting to UShs 220 billion for the year ended 31 December 2025, subject to regulatory approval. This recommendation will be presented to you shareholders for consideration at the forthcoming Annual General Meeting on June 5th, 2026.

Q A

Can shareholders receive dividends over mobile money?

Yes, shareholders can choose to receive their dividends through **mobile money**. The **mode of dividend payment** is determined by each shareholder's preference. To update your dividend payment method, please contact our Share Registrars, **C&R Group**, by:

- **Email: shareholder@candr.africa**
- **Phone:** **+256 757 072 773 / +256 760 451 945 / +256 414 237 504**

Available payment options include **bank transfer**, **mobile money**, and **FlexiPay**.

Q A

Who qualifies for directorship?

A person qualifies for directorship if they are:

- An adult of sound mind,
- Possess the requisite skills and experience, and
- Meet the fit and proper test of the regulator.

The required skills are determined using the Director Skills and Experience Matrix, which is reviewed annually. This matrix guides the identification and selection of suitable candidates by aligning board composition with the evolving needs of the business. It ensures a balanced mix of competencies, experience, and other attributes necessary for effective governance and strategic oversight.

Q A

How is Board of Director remuneration determined?

The directors' fees are approved by shareholders at the Annual General Meeting following a recommendation by the Board of Directors. The Board recommendation is guided by the remuneration policy which is built on the philosophy that remuneration of directors should facilitate the attraction, motivation and retention of high calibre professionals and should be commensurate with director expertise, required time commitment and responsibilities while also considering the long-term success of the company.

Q A

Where can I find the financial results?

The 2025 annual financial results, along with reports from previous years, are available in the Investor Relations section of our website **https://www.stanbicbank.co.ug/uganda/personal/about-us/investor-relations**

Q A

What is the rationale for the increase in expenses?

The general increase in expenses is attributed to:

- Inflation - the rate at which general level of prices of goods and services increase over time,
- Investment in the business to remain competitive,
- Depreciation in the Ugandan shilling compared to previous year in specific months. Despite Ugandan shilling's overall positive performance

Q **Who are Stanbic's external auditors?**

A Stanbic's external auditors are Ernst and Young as approved by the shareholders at the 2026 Annual General Meeting.

Q **What are the criteria to select external auditors of the bank?**

A Selection of the external audit firm is guided the by Bank of Uganda regulatory requirements. The central bank prequalifies audit firms eligible to provide audit services to financial institutions. Stanbic therefore adheres to these regulations and its internal procurement process when selecting an auditor.

Q **How do I buy more Stanbic Uganda Holdings shares?**

A Additional shares of Stanbic Uganda Holdings Limited can be purchased through any broker licensed by the Uganda Securities Exchange. One of the licensed brokers is SBG Securities, a Stanbic subsidiary. Their contact details are as follows:

- **Physical address:** 5th Floor, Crested Towers – Tall Tower, Plot 17 Hannington Road
- **Email:** sbgqueries@stanbic.com
- **Phone:** +256 31 222 4965 / 4972