NPF MIRCROFINANCE BANK PLC

SEC/FS&CG/HYR/FORM/02

SECURITIES AND EXCHANGE COMMISSION
www.sec.gov.ng

HALF-YEARLY RETURN FORM ON UNCLAIMED DIVIDENDS FOR PUBLIC COMPANIES

AS AT DECEMBER 31, 2025

This return must be made latest by the end of the first month of the succeeding half-year (i.e. after the Company's half-year end). Late returns would attract a statutory penalty.

A SHAREHOLDERS BENEFITS

1. When last did the company approve a dividend payout? **N/A**
2. Was there a dividend payout during the reporting period? **NO**
3 Is there a change in company policy on dividend payout? **NO**
4. How much was approved? (Total amount approved) …**NIL**
   State as follows:

CLASS	AMOUNT	PERCENTAGE %
FOREIGN SHAREHOLDER	NIL	NIL
INSTITUTIONAL SHAREHOLDERS	NIL	NIL
OTHER NIGERIAN SHAREHOLDERS	NIL	NIL

5. When was the approved dividend paid? … **N/A**
6. Was it released to the registrar or paid directly to the company? **N/A**
7. How was it released to the registrar? Installment/In full? …**N/A**
8. Indicate as in (4) above amount already Claimed and Current Unclaimed dividend:

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S/N	Shareholders Class	Current Proportion of Dividend Declared	Claimed Amount	Unclaimed Amount
1.	Foreign	NIL	NIL	NIL
2.	Institution	NIL	NIL	NIL
3.	Other Nigerians	NIL	NIL	NIL

9. Give details of the total outstanding unclaimed dividend.

Dividend No.	Payable Date	Unclaimed Amount (₦)	Amount with NPF (₦)	Amount with Registrars (₦)
NPF Microfinance Bank Div.23	30-Jun-20	16,315,629.74	16,011,794.80	303,834.94
NPF Microfinance Bank Div.24	27-May-21	16,109,275.40	15,815,890.62	293,384.78
NPF Microfinance Bank Div.25	26-May-22	15,572,642.66	6,796,579.32	8,776,063.34
NPF Microfinance Bank Div.26	22-Jun-23	39,916,506.10	37,728,774.48	2,187,731.62
NPF Microfinance Bank Div.27	01-Nov-24	25,350,756.99	–	25,350,756.99
NPF Microfinance Bank Div.28	19-Jun-25	30,242,750.11	–	30,242,750.11
TOTAL		**143,507,561.00**	**76,353,039.22**	**67,154,521.78**

* NOTE: * *In line with the SEC directive on the operationalization of the Unclaimed Funds Trust Fund, the Bank has remitted all unclaimed dividends outstanding for more than six (6) years but less than twelve (12) years to its Registrar for onward remittance to the designated account.*

10. Are unclaimed dividend funds separated from the company funds? **YES**

11. If Yes, give details of outlets where the unclaimed dividend fund was invested

UNCLAIMED DIVIDEND FUND IS INVESTED WITH STANBIC IBTC ASSET MANAGEMENT LTD.
HOWEVER, 10% IS KEPT IN REGISTRARS CUSTODY FOR CONTINUOUS PAYMENT TO SHAREHOLDERS.

12. State the income earned (if any) from unclaimed dividend fund to date
₦144,040,518.32

13. State how the income earned if any was utilized? **INCOME EARNED REINVESTED**

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14. What effort is being made to reduce the incidence of unclaimed Dividend?

1. **ENCOURAGING SHAREHOLDERS TO KEY INTO THE E-DIVIDEND MANDATE MANAGEMENT SYSTEM (E-DMMS)**
2. **PUBLISHING THE UNCLAIMED DIVIDEND LIST ON THE BANK'S WEBSITE TO ENHANCE SHAREHOLDER AWARENESS. IN ADDITION, THE LIST IS ALSO PRINTED IN HARD COPIES, SIMILAR TO THE ANNUAL REPORT, FOR WIDER ACCESSIBILITY.**
3. **WE REPLACE UNCLAIMED DIVIDEND WARRANTS AND CREDIT THE FUNDS DIRECTLY INTO SHAREHOLDERS' BANK ACCOUNTS.**
4. **WE ADOPT ACCOUNT MANDATES RECEIVED THROUGH THE CENTRAL SECURITIES CLEARING SYSTEM (CSCS) UPLOAD FOR DIVIDEND PAYMENTS.**

15. Are shareholders concerned aware of these additional rights? (where the company is in default) **YES**

16. If yes, indicate with evidence how many shareholders have benefited from the income earned from the unclaimed dividend fund invested to date **N/A**

DISCLOSURE OF UNCLAIMED DIVIDEND

17. Is the total unclaimed dividend fund and income earned disclosed in the audited financial statement? **YES**

If no give reasons ..**N/A**

18. State the name(s) of the fund manager(s) (Attach the qualification and experience of the Fund Manager) **STANBIC IBTC ASSET MANAGEMENT**
19. State the title and signatories to the unclaimed dividends account.

S/N	NAME	DESIGNATION
1.	MRS. OSARO J. IDEMUDIA	COMPANY SECRETARY
2.	MR. JOHN TIZHE	EXECUTIVE DIRECTOR OPERATIONS
3	MRS. AKIN-BALOGUN OLAMIDE	EXECUTIVE DIRECTOR FINANCE AND ADMINSTRATION
4	MR. HABEEB YUSUF	MANAGING DIRECTOR

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20. State if the notes to the accounts on Bank and Cash Balances in the Balance Sheet indicate the balance in the unclaimed dividend bank accounts. **NO**

AUDIT OF UNCLAIMED DIVIDEND

21. State if the internal/external auditors carried out an independent audit of the unclaimed dividend bank accounts and investments with the fund manager. **NO**

22. State auditor's findings: **N/A**

23. State the action taken by the company: **N/A**

Name: Mrs. Osaro .J. Idemudia

Name/Signature: ..... Date: 22/04/26

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