NPF MICROFINANCE BANK PLC

SECURITIES AND EXCHANGE COMMISSION

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HALF YEARLY RETURN FORM ON UNCLAIMED DIVIDEND FOR PUBLIC COMPANIES

AS AT 30TH JUNE, 2025

This return must be made latest by the end of the first month of the succeeding half year. Late returns would attract statutory penalties

SHAREHOLDERS BENEFITS

1. **When last did the company approve a dividend payout?**: 19TH JUNE, 2025
2. **Was there a dividend pay-out during the reporting period?** : YES
3. **Is there a change in company policy on dividend payout?**: NO
4. **How much was approved? (Total amount approved):** ₦898,943,183.55
   State as follows:

CLASS	AMOUNT	PERCENTAGE %
FOREIGN SHAREHOLDER	₦ 820,050.60	0.09%
INSTITUTIONAL SHAREHOLDERS	₦713,509,493.55	79.37 %
OTHER NIGERIAN SHAREHOLDERS	₦184,613,639.40	20.54 %

5. **When was the approved dividend paid?** : 19TH JUNE, 2022
6. **Was it released to the Registrar or paid directly by the company?** : THE MONEY WAS RELEASED TO THE REGISTRAR
7. **How was it released to the Registrar? Instalment/ In full? :** THE AMOUNT WAS PAID TO THE REGISTRAR IN FULL.
8. **Indicate as in (4) above: amount already Claimed and Current Unclaimed Dividend**

S/N	Shareholders Class	Current Proportion of Dividend Declared	Claimed Amount	Unclaimed Amount
1	Foreign	₦820,050.60	₦ 775,773.45	₦ 44,277.15
2	Institution	₦713,509,493.55	₦ 712,892,799.75	₦ 616,693.80
3	Other Nigerians	₦184,613,639.40	₦ 151,541,157.30	₦ 33,072,482.10

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9. Give details of total outstanding unclaimed dividend:

DIVIDEND NO.	PAYABLE DATE	AMOUNT DECLARED	AMOUNT PAID	UNCLAIMED AMOUNT	REMITTED TO UFTF/NPF	REMITTED TO UFTF/CARDINALSTONE
NPF MfB Dividend 12	4-Dec-09	104,372,927.80	103,639,326.76	733,601.04	733,601.04	-
NPF MfB Dividend 13	9-Aug-10	57,165,944.15	56,371,070.10	794,874.05	794,874.05	-
NPF MfB Dividend 14	9-Jun-11	114,331,888.30	112,432,770.41	1,899,117.89	1,861,729.73	37,388.16
NPF MfB Dividend 15	18-Jun-12	45,732,755.32	43,835,739.50	1,897,015.82	797,127.33	1,099,888.49
NPF MfB Dividend 16	28-Jun-13	228,665,776.60	223,405,497.23	5,260,279.37	4,642,344.95	617,934.42
NPF MfB Dividend [illegible]	27-Jun-14	228,665,776.60	226,737,491.54	1,928,285.06	1,731,214.11	197,070.96
[illegible] MfB Dividend 18	24-Jul-15	342,998,664.90	336,289,042.34	6,709,622.56	6,395,839.58	313,782.98
NPF MfB Dividend 19	4-Aug-16	342,998,664.90	334,303,628.41	8,695,036.49	8,143,834.30	551,202.18
NPF MfB Dividend 20	14-Jul-17	342,998,664.90	332,725,418.34	10,273,246.56	8,996,210.41	1,277,036.16
NPF MfB Dividend 21	26-Jun-18	388,731,820.22	374,946,899.42	13,784,920.80	7,403,785.51	6,381,135.29
NPF MfB Dividend 22	25-Jul-19	114,332,888.30	110,157,470.19	4,175,418.11	4,028,509.06	146,909.04
		2,310,995,771.99	**2,254,844,354.25**	**56,151,417.74**	**45,529,070.07**	**10,622,347.67**

DIVIDEND NO.	PAYABLE DATE	AMOUNT DECLARED	AMOUNT PAID	UNCLAIMED AMOUNT	RETURNED AMOUNT	CASH BAL. WITH REGISTRAR
NPF MICROFINANCE BANK DIV.23	30-Jun-20	457,331,553.20	440,574,356.64	16,757,196.56	16,011,794.80	745,401.76
NPF MICROFINANCE BANK DIV.24	27-May-21	114,326,740.00	97,745,439.44	16,581,300.56	15,815,890.62	765,409.94
NPF MICROFINANCE BANK DIV.25	26-May-22	137,180,883.20	121,595,943.30	15,584,939.90	6,796,579.32	8,788,360.58
NPF MICROFINANCE BANK DIV.26	22-Jun-23	172,893,620.40	131,029,274.87	41,864,345.53	37,728,774.48	4,135,571.05
NPF MICROFINANCE BANK DIV.27	28-Oct-24	719,154,546.84	693,526,114.54	25,628,432.30		25,628,432.30
NPF MICROFINANCE BANK DIV.28	18-Jun-25	828,602,472.95	774,927,948.74	53,674,524.21		53,674,524.21
		2,429,489,816.59	**2,259,399,077.53**	**170,090,739.06**	**76,353,039.22**	**93,737,699.84**

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10. Is unclaimed dividend funds separated from company funds? Yes/No: YES

11. If Yes, give details of outlets where the unclaimed dividend funds are invested:
UNCLAIMED DIVIDEND FUND IS INVESTED WITH STANBIC IBTC ASSET MANAGEMENT LTD
HOWEVER, 10% IS KEPT IN REGISTRARS CUSTODY FOR CONTINOUS PAYMENT TO SHAREHOLDERS.

12. State the income earned (if any) from unclaimed dividend fund to date: ₦123,726,531.76

13. State how the income earned (if any) was utilized: INCOME EARNED REINVESTED

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

A) WE SEND OUT E-DIVIDEND MANDATE FORMS TO SHAREHOLDERS FOR COMPLETION AND EXECUTION.

B) WE PUBLISH 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) AND DISTRIBUTED TO ALL SHAREHOLDERS FOR WIDER ACCESSIBILITY.

C) WE REPLACE UNCLAIMED DIVIDEND WARRANTS AND CREDIT THE FUNDS DIRECTLY INTO SHAREHOLDERS' BANK ACCOUNTS.

D) WE ACTIVELY ENGAGED THE REGISTRARS TO CONTACT AND ENCOURAGE SHAREHOLDERS TO ENROLL IN THE E-MANDATE MANAGEMENT SYSTEM (E-DMMS) FOR SEAMLESS PROCESSING.

E) WE ADOPT ACCOUNT MANDATES RECEIVED THROUGH THE CENTRAL SECURITIES CLEARING SYSTEM (CSCS) UPLOAD FOR DIVIDEND PAYMENTS.

15. Are shareholders concerned aware of this additional right? (where the company is in default) Yes/No: 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

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DISCLOSURE OF UNCLAIMED DIVIDEND

17. **Is the total unclaimed dividend fund and income earned disclosed in the audited financial statement? Yes/No:** YES

18. **If No give reasons……..** N/A

19. **State the name(s) of the fund manager(s)/ (Attach the qualification and experience of the fund manager):** STANBIC IBTC ASSET MANAGEMENT.

20. **State the title and signatories to the unclaimed dividend account.**

S/N	NAME	DESIGNATION
1.	MRS. OSARO J. IDEMUDIA	COMPANY SECRETARY
2.	MR. JOHN TIZHE	EXECUTIVE DIRECTOR OPERATIONS

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

AUDIT OF UNCLAIMED DIVIDEND

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

23. **State auditors findings:** N/A

24. **State action taken by the company……N/A**

Name: Mrs. Osaro .J. Idemudia

Signature……**Date.**23/07/25

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