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, 2026

SHAREHOLDERS BENEFITS

1. **When last did the company approve a dividend payout?**: 11TH JUNE, 2026
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):** ₦ 1,198,590,911.40
   State as follows:

CLASS	AMOUNT	PERCENTAGE %
FOREIGN SHAREHOLDER	1,093,635.8	0.09%
INSTITUTIONAL SHAREHOLDERS	954,482,512.4	79.63%
OTHER NIGERIAN SHAREHOLDERS	243,014,763.20	20.28 %

5. **When was the approved dividend paid?** : 11TH JUNE, 2026

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	1,093,635.80	994,272.22	99,363.58
2.	Institution	954,482,512.4	920,038,261.16	34,444,251.24
3.	Other Nigerians	243,014,763.20	229,553,435.96	13,461,327.24

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9. Give details of total outstanding unclaimed dividend:

UNCLAIMED DIVIDEND AS AT JUNE 30TH, 2026 NPF MICROFINANCE BANK PLC DIVIDEND NO.	PAYABLE DATE	Amount Received (N)	Unclaimed Amount	Amount With NPF(Returned Balances))	Amount With Registrar
NPF MICROFINANCE BANK DIV.25	26-May-22	137,180,883.20	14,528,152.70	6,796,579.32	7,731,573.38
NPF MICROFINANCE BANK DIV.26	22-Jun-23	172,893,620.40	38,769,234.17	37,728,774.48	1,040,459.69
NPF MICROFINANCE BANK DIV.27	1-Nov-24	719,154,546.84	23,774,261.76	20,689,868.39	3,084,393.37
NPF MICROFINANCE BANK DIV.28	19-Jun-25	828,602,472.95	27,580,070.39	-	27,580,070.39
NPF MICROFINANCE BANK DIV.29	11-Jun-26	1,198,590,911.40	48,004,942.06		48,004,942.06
		3,056,422,434.79	152,656,661.08	65,215,222.19	87,441,438.89

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:
₦163,306,423.08

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. ENCOURAGING SHAREHOLDERS TO KEY INTO THE E-DIVIDEND MANDATE MANAGEMENT SYSTEM (E-DMMS).
B. 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.
C. WE ADOPT ACCOUNT MANDATES RECEIVED THROUGH THE CENTRAL SECURITIES CLEARING SYSTEM (CSCS) UPLOAD FOR DIVIDEND PAYMENTS.
D. WE ACTIVELY ENGAGED THE REGISTRARS TO CONTACT AND ENCOURAGE SHAREHOLDERS TO ENROLL IN THE E-MANDATE MANAGEMENT SYSTEM (E-DMMS) FOR SEAMLESS PROCESSING.

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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

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 DIVIDED

22. **State if the internal/external auditors carried out independent audit of the unclaimed dividend bank accounts and investments with the fund manager:** YES

An independent audit review covering unclaimed dividend balances, related investments, registrar records, and fund manager activities was conducted for the period 1997-2025.

23. **State auditors findings:**

The auditors expressed an unmodified opinion and confirmed that the Bank's unclaimed dividend records and related activities were, in all material respects, managed in compliance with applicable regulatory requirements. The review confirmed proper reconciliation of dividend balances, satisfactory migration of historical registrar records, compliance with statutory transfers to the Unclaimed Funds Trust Fund (UFTF), and effective investment of returned unclaimed dividends. The auditors also noted opportunities to further strengthen governance and operational controls through enhanced dividend accounting ledgers, continued migration to e-dividend payments, improved monitoring of unclaimed balances, and strict routing of all dividend payments through the appointed registrar.

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24. State action taken by the company.

Management has reviewed and accepted the audit recommendations and has commenced implementation of measures aimed at further strengthening the Bank's unclaimed dividend administration framework. Ongoing efforts are focused on enhancing reconciliation and monitoring of unclaimed dividend balances, increasing shareholder enrollment on the e-dividend platform, improving oversight of statutory transfers and invested unclaimed dividend funds, and further strengthening dividend record-keeping and governance processes.

Name: Mrs. Osaro .J. Idemudia

Signature.....**Date**.....27/07/26

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