



## UNAUDITED CONSOLIDATED RESULTS FOR THE HALF YEAR ENDED 30TH JUNE 2025

THE BOARD OF DIRECTORS OF JUBILEE HOLDINGS LIMITED IS PLEASED TO ANNOUNCE THE FOLLOWING UNAUDITED CONSOLIDATED RESULTS FOR THE HALF YEAR ENDED 30 JUNE 2025

### UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF PROFIT OR LOSS & OTHER COMPREHENSIVE INCOME

	June-25 Kes '000	June-24 Kes '000
<b>INCOME</b>		
Insurance Service Revenues	16,688,193	12,582,570
Insurance Service Expenses	(15,392,790)	(11,268,940)
Net expenses from reinsurance contracts	(191,760)	(353,709)
<b>Insurance Services Result</b>	<b>1,103,643</b>	<b>959,921</b>
Net Insurance Finance result	1,601,953	909,724
Other Incomes/(Expenses)	697,463	1,077,046
<b>Group profit before tax</b>	<b>3,403,059</b>	<b>2,946,691</b>
Taxation	(342,425)	(431,729)
<b>Net profit</b>	<b>3,060,634</b>	<b>2,514,962</b>
Other comprehensive income for the year	(38,154)	(22,350)
<b>Total comprehensive income</b>	<b>3,022,480</b>	<b>2,492,612</b>
Earnings per share (Kes)	41.63	34.59

### UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	June-25 Kes '000	December-24 Kes '000
<b>EQUITY</b>		
Share capital	362,365	362,365
Reserves	7,108,052	7,508,220
Retained earnings	44,120,514	40,409,541
Proposed Dividends	144,946	833,439
Non-controlling interest	2,113,052	2,068,754
<b>Total equity</b>	<b>53,848,929</b>	<b>51,182,319</b>
<b>Represented by:</b>		
<b>Assets</b>		
Fixed Assets	3,162,607	3,275,788
Investment Assets	206,760,408	189,474,882
Insurance Assets	3,707,811	3,918,023
Other Assets	5,499,430	5,666,290
Cash and Cash Equivalents	9,304,154	11,242,772
<b>Total assets</b>	<b>228,434,410</b>	<b>213,577,755</b>
<b>Liabilities</b>		
Insurance and investment contract Liabilities	166,822,684	153,035,847
Other Liabilities	7,762,798	9,359,589
<b>Total liabilities</b>	<b>174,585,482</b>	<b>162,395,436</b>
<b>Net assets</b>	<b>53,848,929</b>	<b>51,182,319</b>

### UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share Capital Kes '000	Retained Earnings Kes '000	Other Reserves Kes '000	Total Equity Kes '000
<b>Six months ended 30 June 2025</b>				
At start of year (01/01/2025)	362,365	41,242,980	9,576,974	51,182,319
Profit for the six months	-	3,060,634	-	3,060,634
Other comprehensive Income	-	(38,154)	-	(38,154)
Reserves	-	-	(355,870)	(355,870)
Proposed Interim dividend for 2025	-	(144,946)	144,946	-
<b>At end of six months</b>	<b>362,365</b>	<b>44,120,514</b>	<b>9,366,050</b>	<b>53,848,929</b>

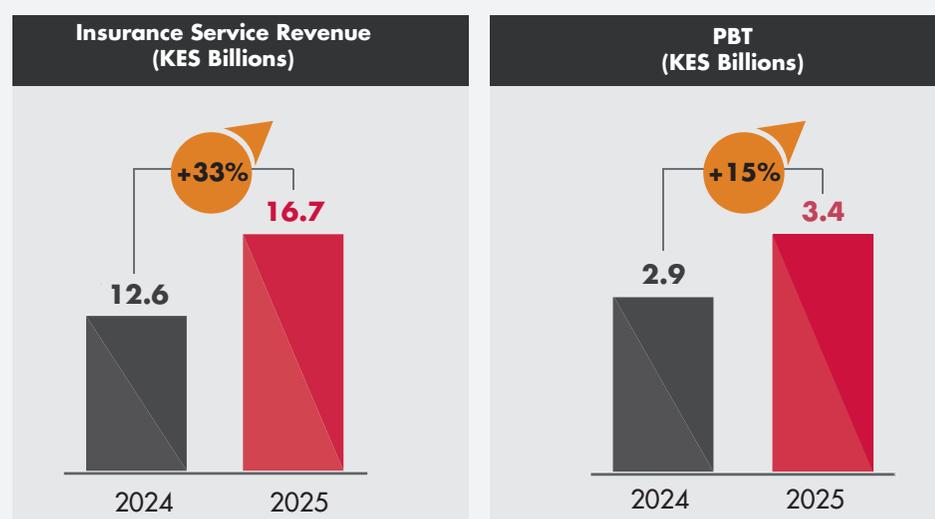
### UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

	June-25 Kes '000	December-24 Kes '000
Cash flows generated from operating activities	3,223,348	7,319,772
Cash flows from/(used in) investing activities	(5,016,394)	(4,633,844)
Cash flows used in financing activities	(119)	(1,242,541)
<b>(Decrease)/Increase in cash and cash equivalents</b>	<b>(1,793,165)</b>	<b>1,443,387</b>
Cash and cash equivalents at start of year	5,343,481	4,657,565
Exchange gain/(loss) on translation of cash and cash equivalents in foreign currencies	585,956	(757,471)
<b>Cash and cash equivalents at end of year</b>	<b>4,136,272</b>	<b>5,343,481</b>

The Directors recommend the payment of an interim dividend of 40% or Kes. 2.00 per share (2024: 40%), subject to withholding tax where applicable. The dividend will be paid on or about 9th October 2025 to members on the register at the close of business on 5th September 2025. To facilitate payment of the dividend, the register of members will be closed from 8th September 2025 to 12th September 2025, both days included.

By Order of the Board  
**Zul Abdul**  
Group Chairman  
28 August 2025

**Margaret Muhuni - Kipchumba**  
Group General Counsel & Company Secretary



**5<sup>TH</sup> OCTOBER 2025**  
NYAYO STADIUM

**MY PEDAL MOVES THE WORLD FORWARD**

**...THAT'S WHY I RIDE!**

Register for the Race at [www.JubileeGNBRace.com](http://www.JubileeGNBRace.com)

Jubilee INSURANCE  
Live Free!  
**RACE**  
POWERED BY  
THE GRAND NAIROBI RACE

CORRUPTION FREE  
A CERTIFIED BLUE COMPANY MEMBER