JUBILEE HOLDINGS LIMITED UNAUDITED CONSOLIDATED RESULTS FOR THE HALF YEAR ENDED 30TH JUNE 2026

THE BOARD OF DIRECTORS OF JUBILEE HOLDINGS LIMITED IS PLEASED TO ANNOUNCE THE FOLLOWING UNAUDITED CONSOLIDATED RESULTS FOR THE HALF YEAR ENDED 30TH JUNE 2026

Jubilee GROUP

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

INCOME	June-26 Kes '000	June-25 Kes '000
Insurance Service Revenues	16,881,673	16,688,193
Insurance Service Expenses	(16,102,291)	(15,392,790)
Net expenses from reinsurance contracts	(334,104)	(191,760)
Insurance Services Result	445,278	1,103,643
Net Insurance Finance result	2,335,079	1,601,953
Other Incomes/(Expenses)	1,644,332	697,464
Group profit before tax	**4,424,689**	**3,403,059**
Taxation	(976,260)	(342,425)
Net profit	**3,448,430**	**3,060,634**
Other comprehensive income for the year	190,539	(38,154)
Total comprehensive income	**3,638,969**	**3,022,480**
Earnings per share (Kes)	47.58	41.63

UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	June-26	December-25
EQUITY	**Kes '000**	**Kes '000**
Share capital	362,365	362,365
Reserves	7,572,499	7,366,485
Retained earnings	48,374,807	45,097,891
Proposed Dividends	144,946	942,149
Non-controlling interest	1,848,796	1,837,707
Total equity	**58,303,412**	**55,606,596**
Represented by:		
Assets		
Fixed Assets	3,189,398	3,267,590
Investment Assets	246,484,691	225,086,764
Insurance Assets	4,851,404	5,010,586
Other Assets	6,547,958	6,029,126
Cash and Cash Equivalents	11,612,594	11,688,882
Total assets	**272,686,045**	**251,082,948**
Liabilities		
Insurance and investment contract Liabilities	204,799,216	187,798,444
Other Liabilities	9,583,417	7,677,908
Total liabilities	**214,382,633**	**195,476,352**
Net assets	**58,303,412**	**55,606,596**

UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share Capital Kes '000	Retained Earnings Kes '000	Other Reserves Kes '000	Total Equity Kes '000
Six months ended 30 June 2026				
At start of year (01/01/2026)	362,365	46,040,040	9,204,191	55,606,596
Profit for the six months	-	3,448,430	-	3,448,430
Other comprehensive Income	-	(26,568)	217,103	190,535
Dividends: Final for 2025	-	(942,149)	-	(942,149)
Proposed Interim dividend for 2026	-	(144,946)	144,946	-
At end of six months	**362,365**	**48,374,807**	**9,566,240**	**58,303,412**

UNAUDITED SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

	June-26 Kes '000	December-25 Kes '000
Cash flows generated from operating activities	2,759,006	7,504,664
Cash flows from/(used in) investing activities	(3,180,472)	(4,899,085)
Cash flows used in financing activities	(88,308)	(1,129,985)
(Decrease)/Increase in cash and cash equivalents	**(509,775)**	**1,475,594**
Cash and cash equivalents at start of year	6,819,075	5,343,481
Exchange gain/(loss) on translation of cash and cash equivalents in foreign currencies	(170,484)	-
Cash and cash equivalents at end of year	**6,138,816**	**6,819,075**

The Directors recommend the payment of an interim dividend of 40% or Kes. 2 per share (2025: 40%), subject to withholding tax where applicable. The dividend will be paid on or about 8th October 2026 to members on the register at the close of business on 7th September 2026.

By Order of the Board

Zul Abdul
Group Chairman
28 August 2026

Margaret Kipchumba
Group General Counsel & Company Secretary