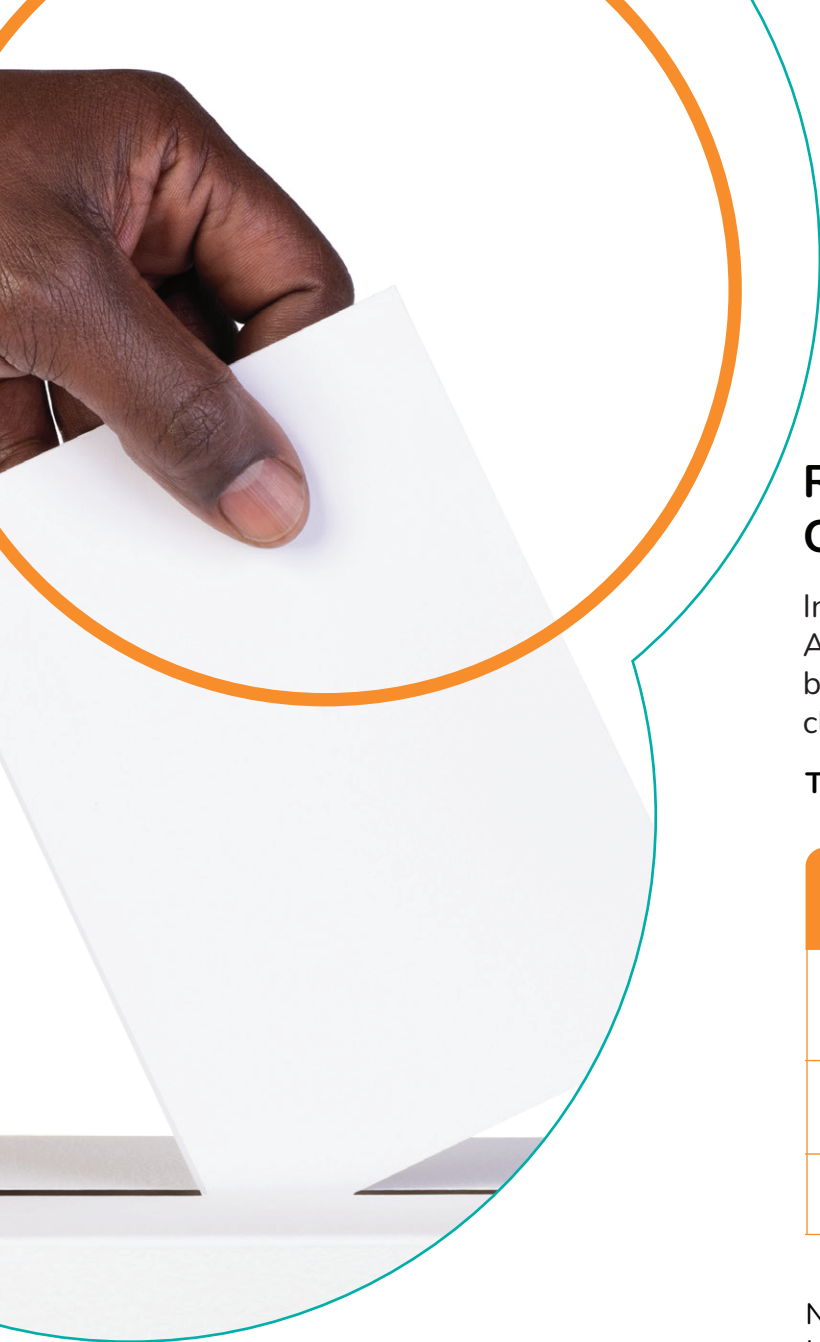




AGM REPORT SUMMARY



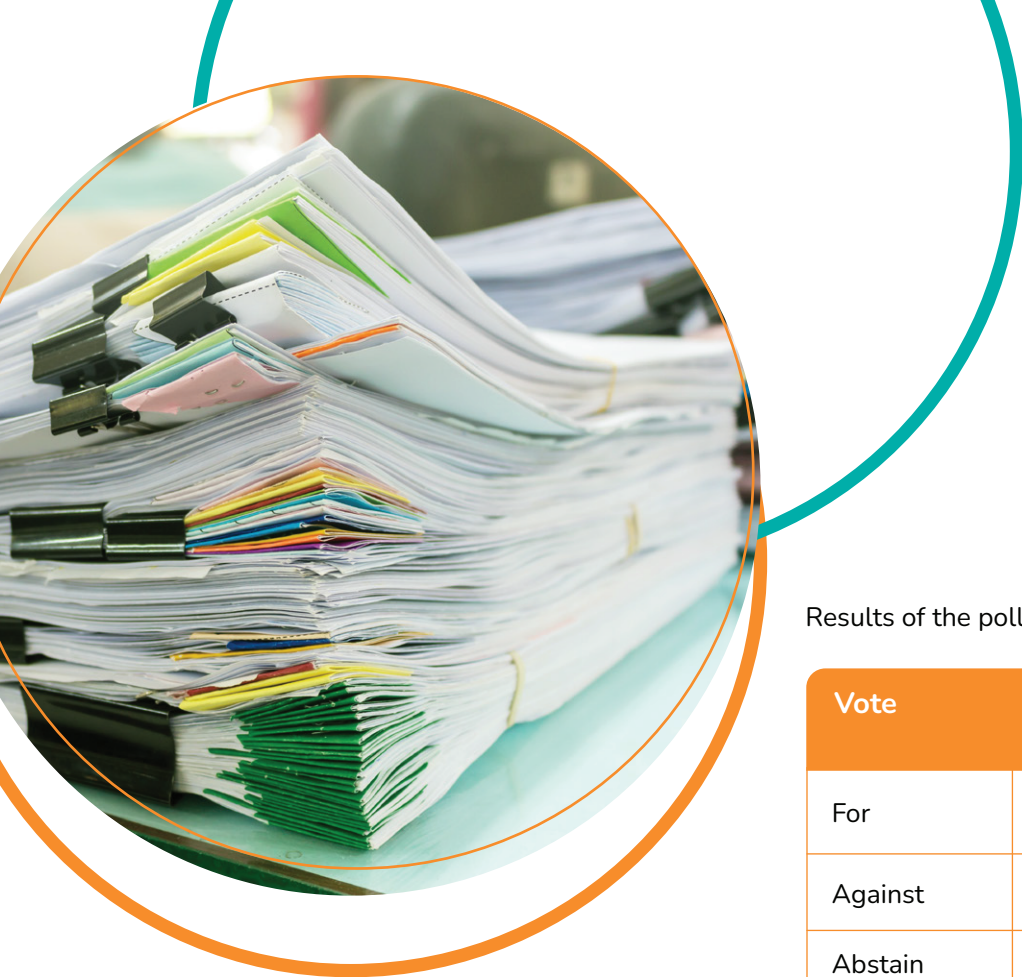
Results of the Balloting On the Directors Remuneration

In accordance with the mandate as the Virtual AGM Service provider for the 40th Annual General Meeting for Credit Bank PLC held on 22nd June 2026 at 10:00 AM by electronic means, we have provided the voting extract from the system as at close of the voting period.

Tally of votes cast:

Category	Number	Total Shares	As a percentage of total registered shares
Total Registered Shareholders (In person or in proxy)	4,015	43,617,574	
Shareholders Registered, not voted	3,906	4,726,055	10.835%
Shareholders Registered, voted	109	38,891,519	89.165%

Note; The registered shareholders for the AGM, eligible to vote, represents **86.360%** of the total issued share capital of the company of **50,506,493** shares.



Results of the polling for Directors Remuneration was as follows:

Vote	Number of Ballots	Total Shares	As a percentage of total registered shares
For	81	32,693,296	84.063%
Against	13	8,431	0.022%
Abstain	15	6,189,792	15.916%
	109	38,891,519	100.00%

Based on the results presented in the preceding paragraphs, the Directors remuneration for the financial year **2026** was approved.

The complete results of the voting on all the resolutions are provided as attached to this letter.

Yours faithfully,

Muhoya Chege
Chief Technical Officer, C&R Group

ANNUAL GENERAL MEETING POLLING RESULTS

Following are the polling results for all the resolutions put forward for determination to the shareholders attending the 40th Annual General Meeting of Credit Bank PLC held on **22th June 2026** at **10:00 AM** by virtual means.

RESOLUTION	Voted in Favour	% In Favour	Voted Against	% Against	Abstained	% Abstained	RESULT
2. To receive and adopt the audited Balance Sheet and Financial Statements for the year ended 31 December 2025 together with the accompanying Reports thereon.	32,736,688	84.174%	562	0.001%	6,154,269	15.824%	PASSED
3. To note that the Directors do not recommend the payment of a dividend in respect of the Financial Year ended 31 December 2025.	32,651,869	83.956%	74,333	0.191%	6,165,317	15.853%	PASSED
4. To re-elect Directors in accordance with the Articles of Association: - i) Dr. James Stanley Mathenge retires from office by rotation and, being eligible, offers himself for re-election.	32,724,029	84.142%	7,054	0.018%	6,160,436	15.840%	PASSED
ii) Mr. Leon Nyandusi Nyachae retires from office by rotation and, being eligible, offers himself for re-election	32,721,163	84.134%	10,661	0.027%	6,159,695	15.838%	PASSED
iii) Mrs. Elizabeth Mueni Musyoka retires from office by rotation and, being eligible, offers herself for re-election.	32,706,233	84.096%	7,911	0.020%	6,177,375	15.884%	PASSED
5. To approve the Directors' remuneration for the financial year 2026.	32,693,296	84.063%	8,431	0.022%	6,189,792	15.916%	PASSED
6. To authorize the directors to fix the Auditors' remuneration.	32,702,241	84.086%	27,785	0.071%	6,161,493	15.843%	PASSED
7. To note that PricewaterhouseCoopers will be rotating out as auditors of the Company in accordance with regulatory requirements, and to authorize the Board of Directors to source and appoint a replacement auditor, subject to approval by the Central Bank of Kenya.	32,735,989	84.173%	6,152,625	15.820%	2,905	0.007%	PASSED

The polling results provided by C&R Group on 22th June 2026



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ISO 9001:2015 Certified

Credit Bank PLC is Regulated by the Central Bank of Kenya