



NBS Bank
Your Caring Bank
A member of the NICO Group

TRADING STATEMENT FOR THE PERIOD ENDING 31 DECEMBER 2025

In terms of the Listings Requirements of the Malawi Stock Exchange Limited, a listed company is required to publish a Trading Statement as soon as it is satisfied (within 30 days prior to the reporting period) that a reasonable degree of certainty exists that the financial results for the period to be reported upon next will differ by at least 20% from the most recent financial results for the previous corresponding period (31 December 2024).

Shareholders are advised that NBS Bank plc has reasonable certainty that it will be registering a consolidated profit after tax in the current year materially different from the previous corresponding period. Therefore, the Company accordingly advises that consolidated profit after tax for the year ending **31 December 2025** is expected to fall in the range of **MWK145.50 billion** and **MWK150.50 billion**, representing an increase of between **99.3% and 106.2%** compared to the consolidated profit after tax of **MWK 72.99 billion** reported in the previous corresponding period.

The information on which this Trading Statement is based has not been reviewed or reported on by the company's external auditors. The summary of the audited consolidated and separate financial statements of the Company for the financial year ending 31 December 2025 is expected to be published not later than 30 April 2026.

Marsha Ovi Machika
Company Secretary
30 December 2025

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