The Board has declared an interim dividend of 4.2 thebe per share for the six-month period ended 31 July 2013.

The interim dividend has been declared on shares underlying 265,170,000 ordinary shares with effect from 1 November 2013.

The dividend will be paid to shareholders who were registered in the Company’s share register as at close of business on 31 October 2013 and will be credited by transfer to their relevant bank accounts on 28 November 2013.

A fully diluted earnings per share (thebe) of 17.0 thebe (2012: 15.5 thebe) was reported.

The fully diluted earnings per share (thebe) of 17.0 thebe includes the dilutive effect of the convertible loan notes, share options and the employee share purchase plan.

As previously communicated to shareholders, the board had commenced a process to identify a successor Managing Director.

Mr Karuhanga has extensive experience in the East Africa region and we welcome him to the board.

The board appointed Mr Hannington Karuhanga as an independent non-executive director on 4 October 2013.

The anticipated new debt raising has been brought forward to November 2013 (from the planned date of January 2014).

In April 2013, the convertible loan in issue was successfully converted to ordinary shares further strengthening Letshego Kenya (formerly Micro Africa) costs for 6 months (2012:1 month)

As previously announced, the board has approved the retention of the Group’s dividend policy and the anticipated new debt raising has been brought forward to November 2013.

The cost of borrowing reduced mainly due to forex gains on open group exposures which were offset against impairment charge to average advances (annualised) 1.3% 1.2% 2.7% 2.2% 3.7% 5.0% 2013 2012 2013 2012 2013 2012

Net revenue increased by 8.0% to P4,065,532 million (2012: P3,709,581 million).

The board and management are encouraged by the progress made in the first half of the financial year to 31 July 2013 and remain confident in the ability to deliver the full year outlook as announced.

The cost of borrowing reduced mainly due to forex gains on open group exposures which were offset against impairment charge to average advances (annualised) 1.3% 1.2% 2.7% 2.2% 3.7% 5.0% 2013 2012 2013 2012 2013 2012

Net revenue increased by 8.0% to P4,065,532 million (2012: P3,709,581 million).

The board and management are encouraged by the progress made in the first half of the financial year to 31 July 2013 and remain confident in the ability to deliver the full year outlook as announced.

The cost of borrowing reduced mainly due to forex gains on open group exposures which were offset against impairment charge to average advances (annualised) 1.3% 1.2% 2.7% 2.2% 3.7% 5.0% 2013 2012 2013 2012 2013 2012

Net revenue increased by 8.0% to P4,065,532 million (2012: P3,709,581 million).

The board and management are encouraged by the progress made in the first half of the financial year to 31 July 2013 and remain confident in the ability to deliver the full year outlook as announced.