NAMIBIA ASSET MANAGEMENT LTD ("NAM")
Registration No. 97/397
Registered in Namibia
ISIN Code: NA000A0JMZ44
NSX Share Code: NAM

REVIEWED FINANCIAL RESULTS FOR THE YEAR ENDED 30 SEPTEMBER 2026

Overview

The year to 30 September 2026 was marked by continued volatility in global markets. An energy-price shock linked to the war in the Middle East pushed inflation higher across most economies and prompted several central banks, including the South African Reserve Bank, to tighten monetary policy during the year. The IMF expects global growth to slow from 3.5% in 2025 to 3.1% in 2026. Equity markets recovered in the second half of the period following a volatile start, while bond yields remained elevated.

In Namibia, economic growth slowed to 1.7% in 2025, a post-pandemic low, reflecting continued weakness in diamond mining, and domestic activity remained subdued during 2026. With inflation rising on the back of higher fuel prices, the Bank of Namibia increased the repo rate by 25 basis points to 6.75% in June 2026 and, after year-end, by a further 25 basis points to 7.00% in October 2026, to safeguard the currency peg and contain second-round inflation effects. The Bank of Namibia expects growth of 2.1% in 2026, improving to 2.8% in 2027, while the Mid-Year Budget Review projects 2.3% in 2026 and 2.6% in 2027. Weakness in diamond mining, high fuel prices and the outbreak of foot-and-mouth disease remain key risks to the outlook.

The Financial Institutions and Markets Act (FIMA), which came into effect on 1 May 2026, introduces a new regulatory framework for the non-banking financial services sector, administered by the Namibia Financial Institutions Supervisory Authority (NAMFISA). Compliance with these new regulations presents operating model challenges for NAM and for the industry as a whole.

Within this context, NAM remains focused on navigating evolving market conditions while safeguarding client value through prudent investment management and disciplined risk oversight.

Results

Positive investment performance supported growth in average assets under management (AuM) to N$22.3 billion (2025: N$20.8 billion). Total AuM at year end, however, decreased by 16.7% to N$18.5 billion (September 2025: N$22.2 billion). The decrease is primarily attributable to the withdrawal of a large mandate of N$5.3 billion by one of our institutional clients at the end of July 2026. The withdrawal was consistent with the client's long-term strategy to insource the mandate. The full-year impact will

be reflected in the 2027 financial year. We continue to focus on attracting new clients and broadening our client base.

Revenue increased by 0.5% to N$93.7 million (2025: N$93.2 million), with the lower AuM base only impacting the last two months of the financial year. Base fees grew by 11.8% to N$87.0 million (2025: N$77.8 million). This growth offset a 56.5% decline in performance fees to N$6.7 million (2025: N$15.5 million).

Operating expenditure decreased by 5.1% to N$75.2 million (2025: N$79.2 million), largely as a result of lower variable costs, aligned with business activity. These savings were partly offset by non-recurring expenditure relating to NAM's 30th anniversary initiatives, which included a N$300,000 contribution to three non-profit organisations. As a result, corporate social investment (CSI) spending for the year exceeded 5% of profit after tax, against the Board's target of 1%.

We remain committed to a measured and efficient cost structure that supports sustainable growth while enabling strategic investment in key areas of the business.

Key indicators from NAM's reviewed financial results for the year ended 30 September 2026 are as follows:

- Headline earnings per share increased by 5.8% to 8.34 cents (September 2025: 7.89 cents).
- Fund management earnings per share (FMEPS) increased by 25.2% to 8.50 cents (September 2025: 6.79 cents). FMEPS is used by management to measure operating financial performance. FMEPS excludes the net mark-to-market impact of non-operational fair value gains and losses on our investments held in marketable securities.

The Board has declared a final dividend of 6 cents per share (2025: 6 cents per share).

Governance

FIMA represents the most significant change to the regulatory framework for Namibia's non-banking financial services sector in a generation. FIMA, and the standards issued under it, introduce new licensing, governance, fit-and-proper, outsourcing, off-shoring and collective-investment-scheme requirements that apply to both NAM and its subsidiary, Namibia Unit Trust Managers Limited. The Group submitted its licence applications to NAMFISA in October 2026 and is required to achieve full compliance within the transitional period, which ends on 30 April 2027.

FIMA will require fundamental changes to how the Group operates. The Group is reviewing and restructuring its arrangements, including aspects of its long-standing investment-management relationship with its strategic partner Coronation Fund Managers. FIMA requires the prior approval or non-objection of

NAMFISA of certain aspects of the envisaged restructured operating model.

While the Board is committed to a smooth transition, the implementation will be challenging for the Group and the approval processes cannot be guaranteed. The Board is actively overseeing the FIMA implementation programme and continues to engage constructively with all stakeholders including NAMFISA.

Prospects

Namibia's economic outlook remains cautiously positive supported by a growing savings and investment industry, significant oil and gas discoveries, uranium mining and continued investment in infrastructure. Assets managed by Namibia's investment managers grew by 16.1% year-on-year to N$353.8 billion at 30 June 2026[1]. This growth presents a meaningful opportunity for NAM, and we are actively working to attract a greater share of these assets.

For more than 30 years we have continued to contribute to the development of Namibia's investment talent pool through on-the-job training, professional mentorship, and continuous learning initiatives. Our bursary scheme, which has invested more than N$5 million since inception, continues to support Namibian students in finance-related studies. Our commitment to building local expertise ensures a sustainable pipeline of skilled investment professionals who can support the growth and transformation of the Namibian financial sector.

NAM remains a well-capitalised and financially sound investment business. In an increasingly competitive and regulated industry, NAM remains focused on growing its client base, delivering competitive risk-adjusted returns, and expanding its product and service offering. Provided that we successfully navigate the challenges of implementing FIMA, we believe our disciplined investment philosophy, robust governance and commitment to client service position NAM well to attract and retain mandates and create sustainable long-term value for clients, shareholders, and society.

[1] NAMFISA Statistical Bulletin, Second Quarter 2026 (30 June 2026).

External audit review

The external auditor, EY Namibia, has reviewed the Condensed Consolidated Statement of Financial Position of the Namibia Asset Management Group as at 30 September 2026, and the related Condensed Consolidated Statement of Comprehensive Income, Condensed Consolidated Statement of Changes in Equity, Condensed Consolidated Statement of Cash Flows, and Notes to the Condensed Consolidated Financial Statements. The review has been conducted in accordance with the International Standard on Review Engagements 2410. Copies of the review report of EY Namibia are available for inspection at the registered office of the Company. Any forward-looking information contained in this announcement has not been reviewed or reported on by the Group's external auditor.

L SMITH
CHAIRMAN

T SHAANIKA
CHIEF EXECUTIVE OFFICER

11 November 2026

BOARD OF DIRECTORS
L Smith* (Chairman)
T Shaanika (Chief Executive Officer)
J Breedt
T !Gawaxab
E Kandongo
A Kapenda
N Marcus
N Salie*
S Walters
R Young*
(* South African)

COMPANY SECRETARY
J Breedt

REGISTERED OFFICE
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P.O. Box 23329
Windhoek, Namibia

AUDITORS
Ernst & Young Namibia
Registered Accountants and Auditors
Chartered Accountants (Namibia)
Corner of Otto Nitzsche and Maritz Streets
P.O Box 1857
Windhoek, Namibia

SPONSOR
IJG Securities (Pty) Ltd
Member of the NSX
4th Floor, 1@Steps, Corner of Grove and Chasie Streets
Windhoek, Namibia

TRANSFER SECRETARIES
NSX Financial Market Services (Pty) Ltd
4 Robert Mugabe Avenue
P.O. Box 2401
Windhoek, Namibia

NAMIBIA ASSET MANAGEMENT LTD

CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$	Change
Revenue (note 7)	93 719 488	93 246 859	0.5%
Other income* (note 8)	116 647	403 804	(71.1%)
(Loss)/Gain on financial assets held at fair value through profit or loss*	(249 686)	1 732 090	(114.4%)
Operating expenditure	(75 164 041)	(79 233 278)	(5.1%)
Operating profit	**18 422 408**	**16 149 475**	**14.1%**
Finance income (note 9)	1 778 433	1 993 600	(10.8%)
Finance costs	(360 042)	(318 593)	13.0%
Profit before tax	**19 840 799**	**17 824 482**	**11.3%**
Taxation	(6 637 961)	(5 383 200)	23.3%
Profit attributable to ordinary shareholders	**13 202 838**	**12 441 282**	**6.1%**
Total comprehensive income for the year	**13 202 838**	**12 441 282**	**6.1%**
EARNINGS PER SHARE (cents)(note 11)			
- Basic	8.34	7.89	
- Diluted	7.61	7.21	

* The presentation of gains/(losses) on financial assets at fair value through profit or loss has been revised in the current period to show these amounts separately on the face of the statement of comprehensive income. Comparative information has been updated accordingly. This change has no impact on operating profit. The revision has been made to enhance the disclosure of performance, particularly considering increased market volatility affecting fair value movements. In the current period, net fair value losses arose on marketable securities investments, reflecting market volatility during the year, compared to gains recognised in prior periods.

NAMIBIA ASSET MANAGEMENT LTD

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
ASSETS		
Non – current assets	**10 152 108**	**11 265 415**
Property, equipment and right-of-use-assets	2 779 625	3 643 103
Marketable securities – statutory investments (note 4)	6 000 000	6 000 000
Deferred tax	1 372 483	1 622 312
Current assets	**48 518 805**	**55 068 046**
Marketable securities - additional investments (note 4)	5 588 359	7 337 102
Trade and other receivables (note 5)	18 204 282	27 778 771
Current tax asset*	285 418	-
Cash and cash equivalents (note 6)	24 440 746	19 952 173
TOTAL ASSETS	**58 670 913**	**66 333 461**
EQUITY AND LIABILITIES		
TOTAL EQUITY ATTRIBUTABLE TO ORDINARY SHAREHOLDERS	**35 452 992**	**33 890 783**
Ordinary share capital	2 000 000	2 000 000
Share premium	1 811 177	1 811 177
Reserve for own shares (note 10)	(8 866 772)	(9 345 164)
Share based payment reserve	3 280 614	3 045 762
Retained earnings	37 227 973	36 379 008
Non-current liabilities	**2 129 014**	**2 931 527**
Lease liability – non-current portion	2 129 014	2 931 527
Current liabilities	**21 088 907**	**29 511 151**
Shareholders for dividends	165 542	176 115
Lease liability – current portion	779 261	712 553
Current tax liability	485 861	508 658
VAT payable	101 202	110 340
Trade and other payables**	19 557 041	28 003 485
TOTAL EQUITY AND LIABILITIES	**58 670 913**	**66 333 461**

* The current tax asset arose because NAM settled its 2025 assessment in full during the year, including a top-up payment, while overpayments relating to prior years of assessment remain on account with the Namibia Revenue Agency and are expected to be refunded.

** The decrease in trade and other payables is mainly attributable to lower performance fees payable which are settled once the corresponding performance fees receivable (note 5) are collected from the client.

NAMIBIA ASSET MANAGEMENT LTD

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Ordinary share capital	Share premium	Retained earnings	Share based payment reserve	Reserve for own shares (note 10)	Total
	N$	N$	N$	N$	N$	N$
Balance as at 1 October 2024 (audited)	**2 000 000**	**1 811 177**	**35 598 938**	**2 275 630**	**(9 345 164)**	**32 340 581**
Comprehensive income for the year	**-**	**-**	**12 441 282**	**-**	**-**	**12 441 282**
Profit for the year	-	-	12 441 282	-	-	12 441 282
Transactions with owners recorded directly to equity	**-**	**-**	**(11 661 212)**	**770 132**	**-**	**(10 891 080)**
Dividends declared to equity holders*	-	-	(11 661 212)	-	-	(11 661 212)
Share based payments	-	-	-	770 132	-	770 132
Balance as at 30 September 2025 (audited)	**2 000 000**	**1 811 177**	**36 379 008**	**3 045 762**	**(9 345 164)**	**33 890 783**
Comprehensive income for the year	**-**	**-**	**13 202 838**	**-**	**-**	**13 202 838**
Profit for the year	-	-	13 202 838	-	-	13 202 838
Transactions with owners recorded directly to equity	**-**	**-**	**(12 353 873)**	**234 852**	**478 392**	**(11 640 629)**
Share based payments	-	-	-	789 518	-	789 518
Staff shares vested			(910 000)	-	910 000	-
Transfer between equity accounts on vesting	-	-	554 666	(554 666)	-	-
Shares reacquired to settle employees' tax	-		-	-	(431 608)	(431 608)
Dividends declared to equity holders*	-	-	(11 998 539)	-	-	(11 998 539)
Balance as at 30 September 2026 (reviewed)	**2 000 000**	**1 811 177**	**37 227 973**	**3 280 614**	**(8 866 772)**	**35 452 992**

* Dividends of 6 cents per share were declared and paid (2025: 6 cents per share).

NAMIBIA ASSET MANAGEMENT LTD

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

	Reviewed 30 Sept 2026 N$	Audited* 30 Sept 2025 N$
Cash flows from operating activities		
Cash generated by operations	22 768 548	6 471 137
Finance income received	1 778 433	1 993 600
Income taxes paid	(6 832 525)	(5 060 631)
Net cash generated from operating activities	17 714 456	3 404 106
Cash flows from investing activities		
Acquisitions of equipment to maintain operations	(120 924)	(85 427)
Net cash utilised by investing activities	(120 924)	(85 427)
Cash flows from financing activities		
Dividend paid	(12 009 112)	(11 666 216)
Payment of lease liability - Capital	(735 805)	(777 665)
Payment of lease liability - Interest	(360 042)	(318 593)
Net cash utilised by financing activities	(13 104 959)	(12 762 474)
Increase/(Decrease) in cash and cash equivalents	4 488 573	(9 443 795)
Cash and cash equivalents at the beginning of the year	19 952 173	29 395 968
Cash and cash equivalents at the end of the year	24 440 746	19 952 173

* The 2025 comparatives agree to the audited annual financial statements for the year ended 30 September 2025. Cash generated by operations and payment of lease liability – capital differ from the amounts in the 2025 results announcement by N$29,864 which was corrected in the audited annual financial statements. There was no impact on net cash flows or closing cash.

NAMIBIA ASSET MANAGEMENT LTD

NOTES TO THE REVIEWED CONDENSED CONSOLIDATED ANNUAL FINANCIAL STATEMENTS

1. Reporting entity

Namibia Asset Management Ltd (the "Company") is a Company incorporated in Namibia. The condensed consolidated financial statements for the year ended 30 September 2026 comprise the Company and its subsidiaries (together referred to as the "Group").

2. Statement of compliance

These condensed consolidated financial statements have been prepared using the framework principles, the recognition and measurement principles of the IFRS® Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards) and contain the presentation and disclosures required by IAS 34, Interim Financial Reporting and in the manner required by the Namibian Companies Act 28 of 2004 (as amended). These condensed consolidated financial statements have not been audited but have been independently reviewed by the Group's external auditor.

The Group has only one operating segment and thus no segmental reporting has been provided.

These condensed consolidated annual financial statements were approved by the Board of Directors on 5 November 2026.

3. Material accounting policies

The accounting policies applied by the Group in these condensed consolidated financial statements are the same as those applied by the Group in its full Group annual financial statements as at and for the year ended 30 September 2025.

New or amended IFRS Accounting Standards that became effective for the year ended 30 September 2026 had no material impact on the Group's reported earnings, financial position or accounting policies.

There were no key judgments made in applying accounting policies that have a significant impact on these condensed consolidated annual financial statements.

There are no assumptions or estimation uncertainty as at 30 September 2026 that have a risk of resulting in a material adjustment to the carrying amounts of assets and liabilities.

4. Fair value disclosure

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.
Level 2: Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e. as closing prices) or indirectly (i.e. derived from closing prices).
Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs).

30 September 2026(reviewed)	**Level 1**	**Total**
	N$	N$
Financial assets mandatorily at fair value through profit or loss:		
- Marketable securities – statutory investments	6 000 000	6 000 000
- Marketable securities – additional investments	5 588 359	5 588 359
	11 588 359	**11 588 359**

30 September 2025(audited)	**Level 1**	**Total**
	N$	N$
Financial assets mandatorily at fair value through profit or loss:		
- Marketable securities – statutory investments	6 000 000	6 000 000
- Marketable securities – additional investments	7 337 102	7 337 102
	13 337 102	**13 337 102**

5. Trade and other receivables

Trade and other receivables comprise:

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Management fees receivable	10 941 162	12 052 181
Performance fees receivable	6 733 916	15 465 181
Prepayments	164 879	83 088
Other receivables	364 325	178 321
	18 204 282	**27 778 771**

The carrying amounts of trade and other receivables approximate their fair values due to the short-term maturities of these assets. Performance fees are recognised at a point in time as disclosed in note 7.

6. Cash and cash equivalents

Cash and cash equivalents comprise:

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Bank balances	10 140 420	4 045 947
NAM Coronation Money Market Fund	14 300 326	15 906 226
	24 440 746	**19 952 173**

The carrying amounts of cash and cash equivalents approximate their fair values due to the short-term maturities of these assets.

7. Revenue from contracts with customers

Revenue comprises:

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Unit trust fund fees	23 920 256	20 629 729
Segregated fund management fees	63 065 316	57 151 949
Segregated fund performance fees	6 733 916	15 465 181
	93 719 488	**93 246 859**

Fund management fees and unit trust fund fees are recognised over time as defined in IFRS 15. Performance fees are recognised at a point in time, when the Group is unconditionally entitled to the revenue and no contingency with respect to future performance exists. The Group earns a performance fee if certain performance thresholds and other criteria are met.

8. Other income

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Losses on foreign currency movements	(61 681)	(10 442)
Unit Trust fund distributions	9 024	12 189
Notice pay recovered	117 209	-
Other	52 095	402 057
	116 647	**403 804**

9. Finance income

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Interest on current and call accounts	720 008	670 865
Interest on unit trust investments	1 058 425	1 322 735
	1 778 433	**1 993 600**

10. Reserve for own shares

Movement in Reserve for own shares	No. shares	N$
At 30 September 2025	**42 228 300**	**(9 345 164)**
Transfer of shares vested	(1 733 333)	910 000
Shares reacquired to settle employees' tax	599 456	(431 608)
At 30 September 2026	**41 094 423**	**(8 866 772)**

During the year, 1,733,333 NAM shares held by the Orban Street Trust vested and were transferred to a participant in the Orban Street Trust Scheme. The reserve for own shares was reduced by N$910,000, being the cost of the shares released (52.5 cents per share). To settle the participant's employees' tax arising on vesting, the Trust reacquired 599,456 of these shares at the market price of 72 cents per share (N$431,608), and the Group paid the related tax to the Namibia Revenue Agency on the participant's behalf. In accordance with IFRS 2, the shares withheld are accounted for as a purchase of treasury shares and deducted from equity. The cumulative share-based payment expense of N$554,666 relating to the vested shares was transferred from the share-based payment reserve to retained earnings. At 30 September 2026 the Trust held 41,094,423 NAM shares (2025: 42,228,300), which are treated as treasury shares on consolidation.

11. Earnings per share

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Earnings		
Earnings per share is based on basic earnings of:	13 202 838	12 441 282
Headline earnings per share is based on headline earnings of:	13 202 838	12 441 282
Reconciliation of basic earnings to headline earnings		
Basic earnings	13 202 838	12 441 282
Headline earnings attributable to ordinary shareholders	13 202 838	12 441 282
Weighted average number of ordinary shares in issue	158 299 523	157 771 700
Diluted weighted average number of ordinary shares in issue*	173 393 146	172 487 742
Reconciliation of statutory shares in issue to diluted ordinary shares in issue		
Authorised and issued shares	200 000 000	200 000 000
Treasury shares		
- Shares held by The Orban Street Trust (Note 10)	(41 094 423)	(42 228 300)
- Weighting effect of shares held by The Orban Street Trust***	(606 054)	-
Weighted average number of shares in issue**	158 299 523	157 771 700
Effect of shares allocated to employees	15 093 623	14 716 042
Diluted ordinary shares in issue	173 393 146	172 487 742

* Dilution of ordinary shares takes place when ownership of shares transfers from Orban Street Trust to the employees upon vesting.

**After consolidation of treasury shares held.

*** Shares vested have been weighted from the vesting date, and shares reacquired by the Orban Street Trust from the date of reacquisition.

NOTES TO THE REVIEWED CONDENSED CONSOLIDATED ANNUAL FINANCIAL STATEMENTS (CONTINUED)

11. Earnings per share (continued)

	Reviewed 30 Sept 2026 N$ (cents)	Audited 30 Sept 2025 N$ (cents)
Basic earnings per share	8.34	7.89
Headline earnings per share#	8.34	7.89
Diluted earnings per share	7.61	7.21
Net asset value per share	22.31	21.48

Calculated in terms of SAICA's HEPS circular 1/2023.

12. Reconciliation of Fund Management Earnings

Fund management earnings is used by management to measure operating financial performance, being profit for the year excluding the net impact of fair value gains and losses on marketable security investments held by the Group. In management's view, this measure represents the earnings from core business activities of the Group, being fund management activities.

The calculation of fund management earnings is based on headline earnings attributable to ordinary shareholders, adjusted for the fair value gains and losses on our investments held in marketable securities disclosed in the Condensed Consolidated Statement of Comprehensive Income. These gains and losses relate to the fair value movements on marketable security investments disclosed in the Condensed Consolidated Statement of Financial Position.

12. Reconciliation of Fund Management Earnings (continued)

	Reviewed 30 Sept 2026 N$	Audited 30 Sept 2025 N$
Profit attributable to ordinary shareholders	13 202 838	12 441 282
Losses/(Gains) on financial assets held at fair value through profit or loss	249 686	(1 732 090)
Fund management earnings	13 452 524	10 709 192
Fund management earnings per share (cents)	8.50	6.79

13. Related party transactions

Related party transactions during the year were similar in nature to those disclosed in the Group annual financial statements for the year ended 30 September 2025, except for the transactions with key management personnel set out below. There were no significant changes in the amounts or terms of existing related party transactions.

Share incentive scheme: Chief Executive Officer

In June 2026, 1,733,333 NAM shares awarded to the Chief Executive Officer under the Orban Street Trust share incentive scheme met their vesting conditions. The shares were transferred to him in September 2026. The employees' tax was calculated at the market price on the transfer date. To settle the employees' tax arising on vesting, the Orban Street Trust reacquired 599,456 of these shares for a total of N$431,608 (599,456 x N$0.72). The reacquired shares are held by the Trust and accounted for as treasury shares (note 10). These transactions were carried out at the prevailing market price.

On vesting, the cumulative share-based payment expense of N$554,666 relating to these shares was transferred from the share-based payment reserve to retained earnings.

14. Events subsequent to the reporting date

On 5 November 2026 the Board declared a final dividend of 6 cents per share (2025: 6 cents per share) payable on 15 December 2026. The dividend has not been recognised as a liability at year end.

In October 2026 the Group submitted its licence applications to NAMFISA under the Financial Institutions and Markets Act. This has no effect on the results reported.

The directors are not aware of any other material events, occurring between 30 September 2026 and the authorisation date of the announcement that would have an impact on these results.

15. Dividend declaration

Notice is hereby given that a final dividend of 6 cents per share has been declared, payable to shareholders for the year ended 30 September 2026.

The relevant dates for the dividend are as follows:

Last day to trade:	27 November 2026
Ex-dividend:	30 November 2026
Record date:	4 December 2026
Payment date:	15 December 2026