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The Group's management believes these measures provide valuable additional information in understanding the performance of the Company's businesses because they provide measures used by the company to assess performance. Although these measures are important in the management of the business, they should not be viewed as replacements for, but rather as complementary to, the comparable GAAP measures. All growth rates quoted are year-on year and refer to the year ended 31 March 2024 compared to the year ended 31 March 2023, unless stated otherwise.

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KENYA OPERATING ENVIRONMENT | Sustained Resilience in the Economy Post COVID-19

Macro Tailwinds & Headwinds

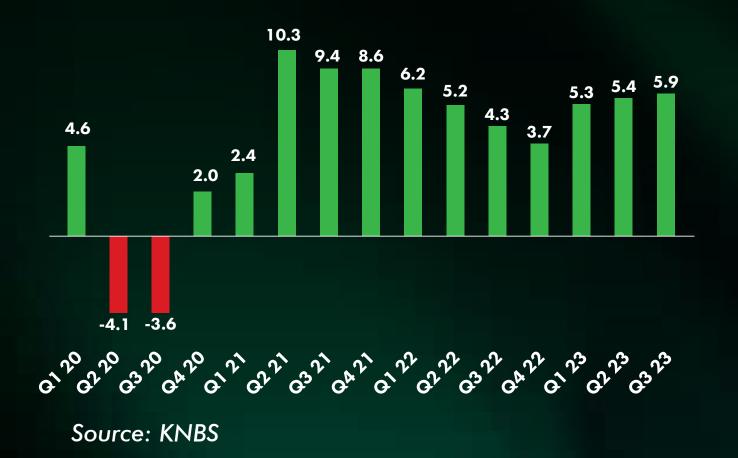
Macro Tailwinds:

- Resilient GDP growth; +5.9% in Q3 2023
- Tapering inflation Rates; 5.7% March 2024
- Appreciating Kenyan Shilling in Q4
- Sustained private sector credit growth

Headwinds:

- High interest rates
- Tightening monetary policy

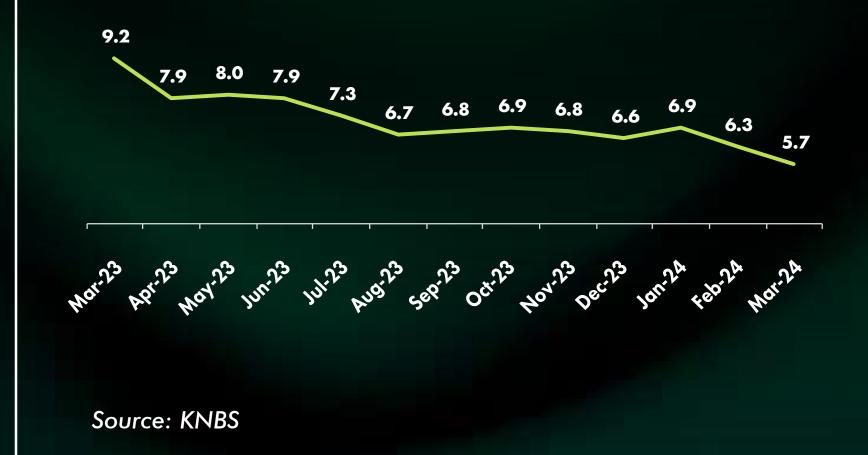
GDP Growth Rate (%)



Regulatory

- Reduction in excise duty on Telephone and internet data services
- Mobile Termination Rate (MTR) reduction
- Housing levy introduction
- Increased excise duty rates mobile money transfer services

Inflation Rate (%)



Customer Insights

- Declining food prices
- Constrained consumer purchasing power
- High cost of borrowing
- High energy tariffs

USD/KShs Exchange Rate





Source: CBK



OUR PURPOSE | Partnerships & Innovations to Transform Lives

Partnering for Impact

>> Forward Faster Initiative

An initiative by United Nations Global Compact (UNGC) to fast-track achievement of the SDGs

> Advocacy

- Africa Climate Summit
- Conference of the Parties (COP28)
- United General Assembly (UNGA)
- Global Refugee Forum

Africa's Top 50 Companies in Sustainability The 4th Africa Public Sector Conference and Awards

Our SDG Guiding Framework





OUR PURPOSE | Decarbonising Our Societies Whilst Advancing a Circular Economy

ESG



Environment (E)

- 1.5Mn trees grown, targeting 5Mn by 2025
- 23% Solar energy mix, with 1,456 solar sites
- 25% Scope 1 & 2 emissions reduced since
 2017
- Net Zero by 2050 (Science Based Targets initiative (SBTi) validated)
- 98% recycling rate on solid waste from facilities
- 100% elimination of single use plastics

Social (S)

- 3.5Mn lives impacted by the Foundations in FY24
- Diversity & Inclusion; 41.8% women in leadership
- 3.4% of workforce are PwDs
- 51% Male vs 49% Female staff overall
- Zero Fatalities reported in FY24
- 5.85 % of our procurement spend going to local marginalized groups

Governance (G)

- Board Diversity: Male 55%; Female 45%
- Risk management framework is aligned to the International Risk Management Standard ISO 31000
- 100% compliance to both industry and environmental regulations
- 80% of our suppliers signed up to the Code of Ethics for Businesses in Kenya



OUR STRATEGY | FY24 was the Penultimate Year

FY24 Focus was: To Scale Tech Solutions in order to

be a Purpose-Led Technology Company by the end of 2025

FY23 Focus was: To accelerate new growth Areas

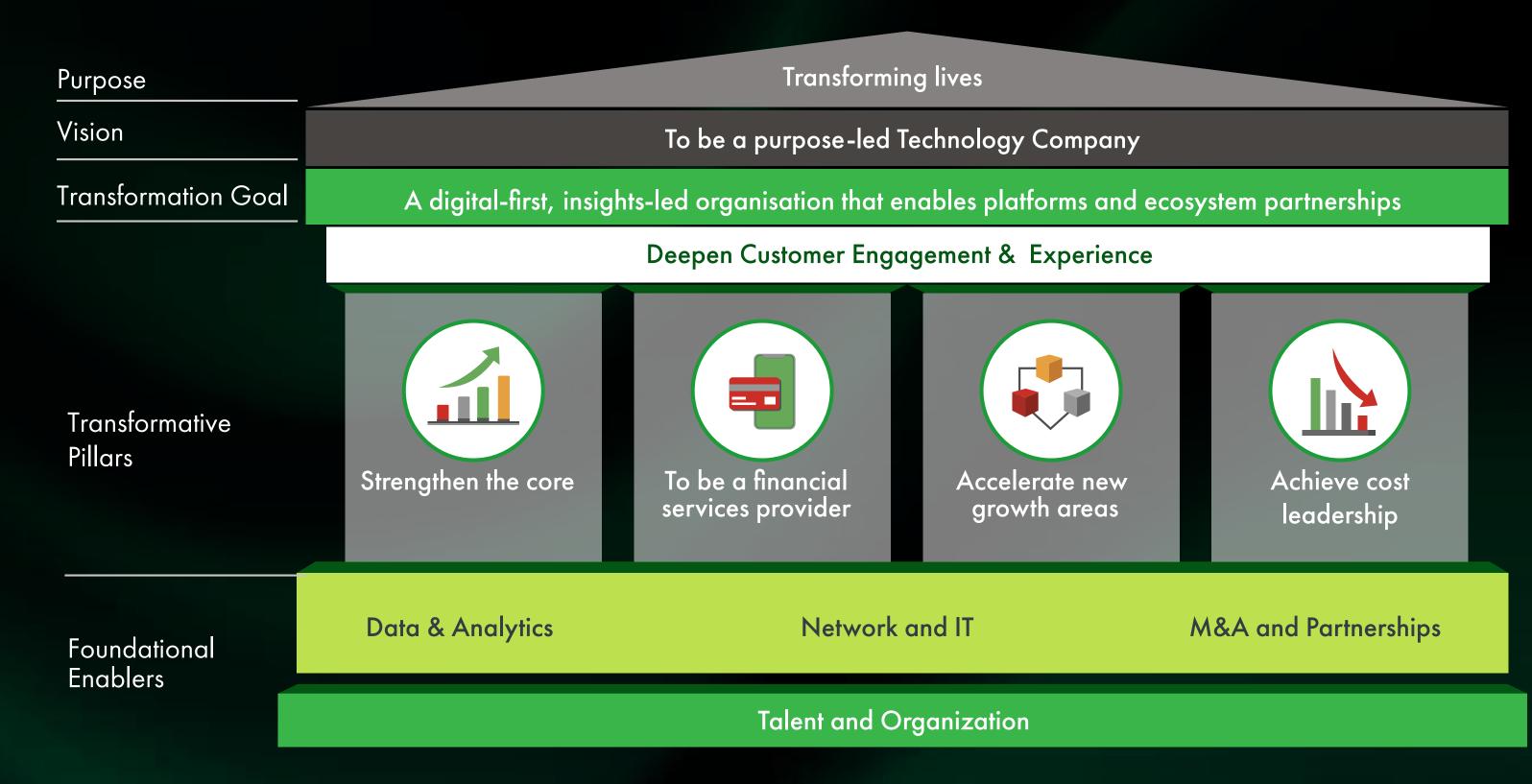
delivering superior customer experience in order to be a

Purpose-Led Technology Company by

the end of 2025

FY21/22 Focus was:

To establish a customer-obsessed, digital-first organisation in order to
be a Purpose-Led Technology Company
by the end of 2025



We will exemplify being a Purpose-Led Technology Company by;

- Applying technology to simplify life,
- Making life more convenient,
- Linking People to people,
- People to knowledge and People to opportunities



STRATEGY EXECUTION HIGHLIGHTS | Strong Commercial & Execution Momentum



Performance Momentum in Kenya

Mobile Data; M-PESA; Consumer

Fixed; EBIT Growth



Commercial progress in Ethiopia

Mobile Data usage; M-PESA Launch; Network rollout



49% Agile; Level 3 agile maturity



Fully set up the data engineers and scientists center of excellence



Purpose and Brand

Scaled up purpose spend and focus; refreshed customer segmentation



Public Sector Digitisation

Hustler Fund; Digital Health;
Agriculture



DIGITIZING KENYA We are Enabling Ease of Access to Services



Financial Empowerment Program (Hustler Fund)

- 21Mn Customers
- 77% Repayment rate
- KShs 49.5Bn Disbursed 651k Groups enrolled (cumulative)



Women Groups Empowerment

- 977k groups created
- 2Mn members
- KShs 0.9Bn value disbursed



East Africa Device Assembly Kenya (EADAK)

- Launched in Oct 23
- Sold +360k devices, valued at KShs 21Bn
- Targeting **3Mn** devices p.a.



Digitizing Devolution

- 11 Counties on my county app
- 2 Counties on Integrated County revenue management system (ICRMS)



Government Cash Transfer Wallet

- Launched in Jan 2024
- KShs 1.2Bn disbursed
- 253k Beneficiaries enrolled
 - Target 2Mn Beneficiaries by Sept 2024



CONSUMER BUSINESS | Improved Engagement and Performance Through Customer-centric Actions

Accelerated 4G+ Devices

- 17.5Mn 4G+ devices on the network
- Open market support with mobile data bundles
- Over 1.3Mn customers supported with a device under lipa mdogo mdogo
- Launched new neon smarta and neon ultra to enable 4G affordability



Consumer Segmentation driving Personalization & Relevance

- 4.5Mn youth on Safaricom hook platform accessing propositions
- Over 50% of base using Tunukiwa personalized offers, okoa (call completion), reverse call, bonga points (loyalty programme) innovations
- Over 1K customers engaged in networking event on financial wellness



Enhanced our Integrated Propositions

- 30.3% growth in all-in-one plans following the
 Go Monthly promotion
- Offers on integrated for as low as KShs 500
- Delivered simple DIY post pay journey
- Use of Machine Learning to deliver personalized offers





FINANCIAL SERVICES | Broadening Services Beyond Payments

& Scaling Pochi la Biashara

- Segmented solutions for SMEs/MSMEs that addresses specific value prepositions
- Targeted marketing leveraging on Customer Value Management (CVM)



Technology & Platforms

- Capacity upgrade to support
 3,500 transactions per sec on
 M-PESA
- 80k developers in our ecosystem
- Enhanced stability and reliability to improve customer experience



@ Partnerships & Collaborations

- Diversified partnerships to power financial inclusion
- Enhanced 3rd Party integrations through APIs ensuring optimized services
- Continued Government Partnerships





ENTERPRISE BUSINESS | Powering Growth and Innovation for Businesses

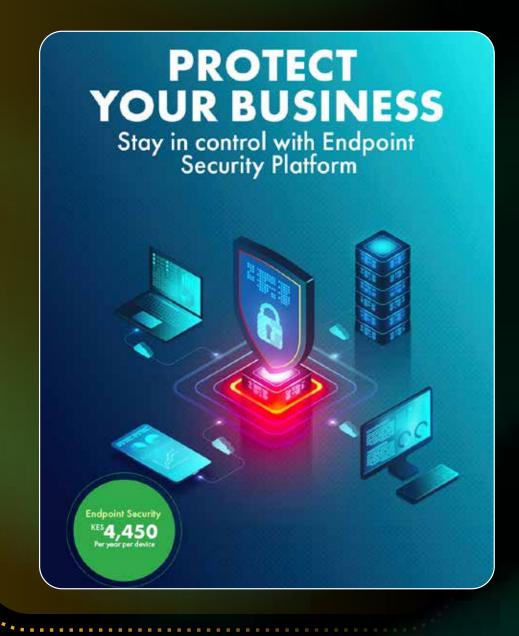
SME Digital Adoption

- Accelerated Cloud services adoption (+13k SMEs)
- Secure internet connectivity (KifaruNet)
 driving customer growth
- County Revenue System Launch in 2 counties driving 5x county revenue growth



Scaling Cloud & Security in Large Enterprises

- Full stack cyber security including security operations center (SOC)
- Integrated offerings; Hosted contact centers, professional services, unified communications & professional services



& Accelerated IoT Solutions

- Smart Water project (1.5Mn devices connected)
- Fleet management telematics solutions for fleet management & efficiency
- Supported 8.5Mn farmers with 16Mn fertilizer bags via eVoucher/M-PESA





FIXED BUSINESS | Leveraged New Technology to Enable Broadband Access

Improved Home Value Proposition

- Increased 4G data volumes by 55%
- Unleashed full 5G speeds of Home
 5G to upto 300Mbps



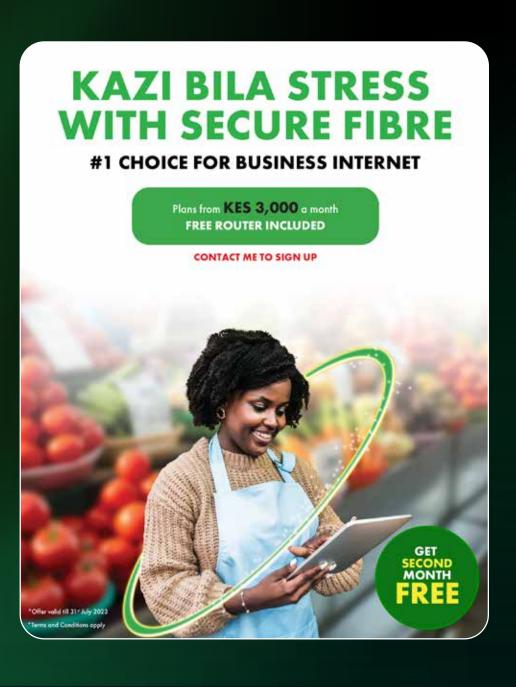
& Drove affordability

- Reduced 5G entry router prices by 60%
- Subsidized 4G router prices by 50%



& Simplified Journeys

- Enhanced dealer partners sales portal
- Automated incident management process





OUR AWARDS | Recognition by External Stakeholders



Diversity & Inclusion

2023 Safaricom Women in technology Award
by Institute of Electrical & Electronic Engineers (IEEE)

Most Inclusive Listed Company in Kenya 2024

by Diversity, Inclusion Awards and Recognition (DIAR)



Financial Reporting

FiRe Awards - ICPAK
Various awards on Integrated Reporting,
Environmental & Social Reporting &
Governance



Sustainability Awards

Environment sustainability award by the United Nations Environment Programme (UNEP) and Kenya Private Sector Alliance (KEPSA)

Loan Currency, Loan Deal of the Year; by Bonds, Loans & ESG Capital Markets Africa Awards

Best ICT Adoption in Supply Chain by Kenya Institute of Supplies Management (KISM) SPURS



Brand

4th Edition of the Consumer Market Study of the Top 100 Most Loved Brands by Women in Kenya, 2024

- **M-PESA**; No. 1
- Safaricom PLC; No. 2

Payment Card Industry Data Security Standard (PCI DSS) Certification



Top Employer

- 3rd Best Employer in Africa Ranking by Forbes
- Top Employer Certification 2024 Kenya & Africa by the Top Employers Institute (TEI)







ETHIOPIA OPERATING ENVIRONMENT | Challenging Operating Environment in FY24

Macro-Economic

- Easing Inflation; 26.2% in March 2024
- FX Liquidity pressure
- Expected 2023 GDP growth of 6.1%

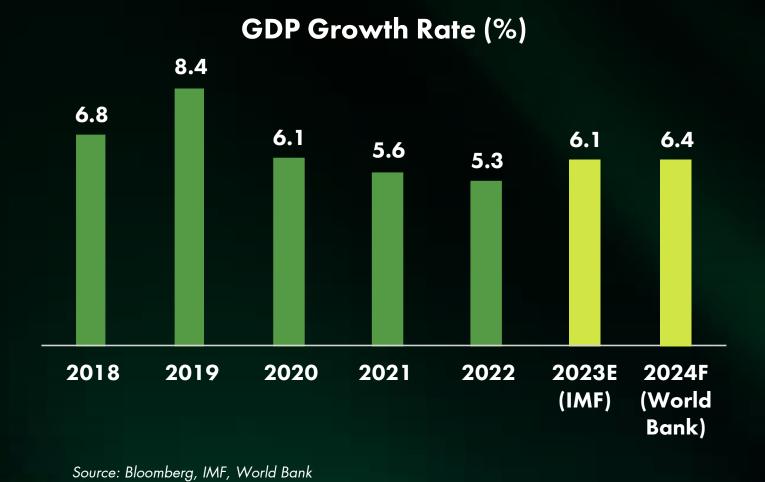
MTR reduction from ETB 0.31 to ETB 0.23 from 1 May 2024

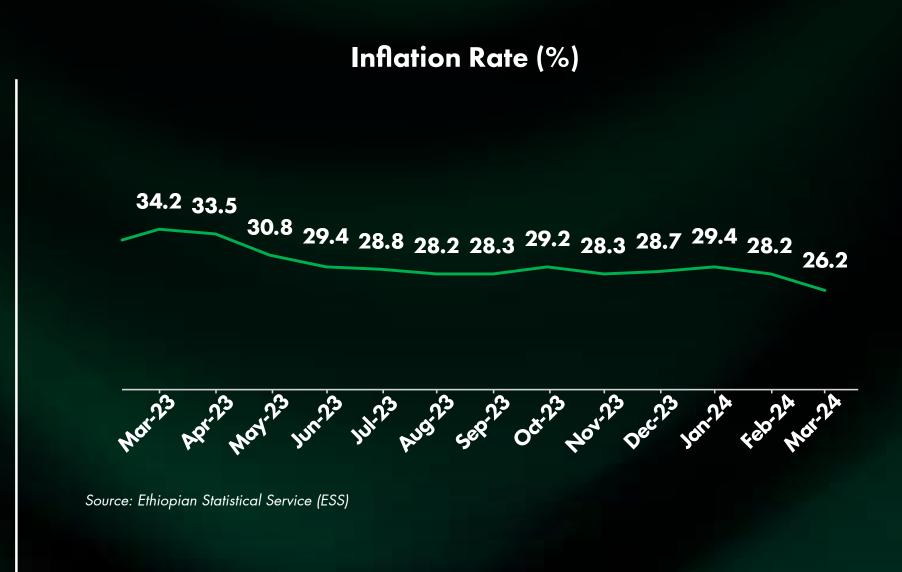
Regulatory

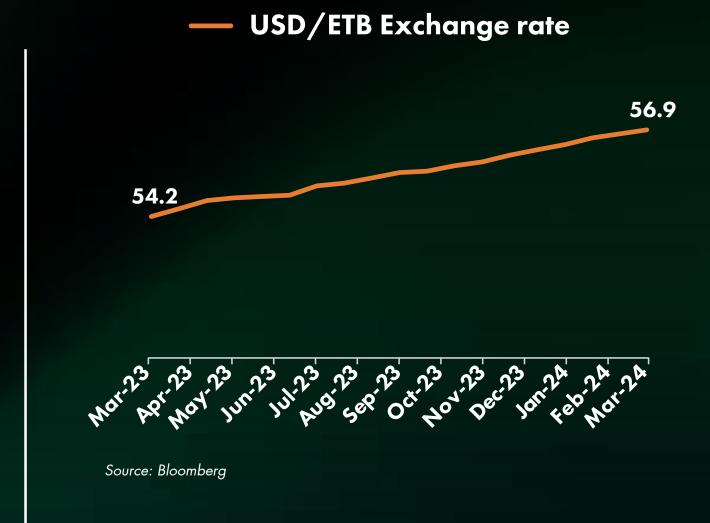
 Revised mobile money limits, ETB 75k per daily account balance, ETB 150k daily transaction limit

Political/Security

- Stable security situation in Tigray
- Amhara under state of emergency
- Movement restriction in some
 Oromia region









ETHIOPIA Take Aways from the 2024 Investor Day



Opportunity remains

- 2nd most populated country in Africa
- Very youthful population
- Low mobile and fixed penetration
- Rapid economic growth



Evolving into a fully-fledged Ethiopia-run organization



Driving financial inclusion via M-PESA



Focused on scaling sites, critical mass reach and cost efficiencies.



Positioning as the youthful brand of choice



On track to meet our license obligations 55% by June 2024



One customer & One Trade for both GSM & M-PESA services



ETHIOPIA PERFORMANCE | We Achieved Key Milestones in FY24



4.4Mn

90-day Active Customers

2.8Mn

90-day Active
Data Customers

4.3GB

per Mobile Data User (Mar exit at 6.2GB)



4.5Mn

Total Registered
M-PESA Customers

62.7k

Active Merchants & 25.8k Agents

KShs 24.5Bn

Value & **31.5Mn**

Volume of M-PESA transactions



2,806 2G/3G/4G Sites Sites split
Own-built 1,466
Collocated 1,340

38%

Population Coverage



887
Permanent Employees

90% Ethiopians
10% Expats

63% Male **37**% Female



Our focus areas to get to the next growth phase:

- Accelerate monetization
- Grow quality subscribers
- Accelerate M-PESA Penetration
- Stable security environment



Strong data usage levels



Superior customer service



Building Coverage momentum



Scaling M-PESA



Penetrating the Youth Market



Fastest data network in Ethiopia



Strong distribution network



Leveraging on our Partnerships to scale operations





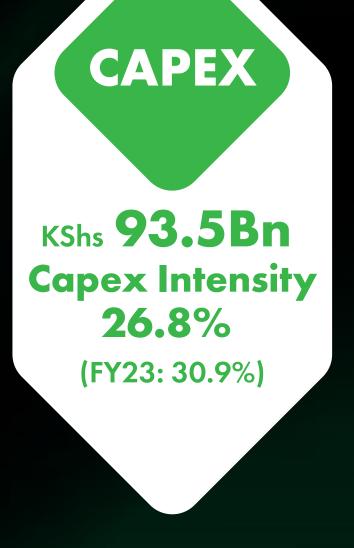
FY24 PERFORMANCE | Outstanding Kenya Performance, Outperforming Group Guidance

Achievement — KShs 139.9Bn +20.4% yoy (FY23: +1.8% YoY) KShs 139.9Bn Capex Intensity 13.8% (FY23: 13.1%)

129 - 132Bn

Safaricom Group Performance (Including Ethiopia)*







85 - 93Bn



Group Service Revenue**
KShs 335.4Bn,
+13.4% YoY

45 – 48Bn



Group Net Income excluding
Minority Interest**
KShs 63.0Bn, +1.2% YoY

Guidance

(KShs)



^{*}Group numbers are exclusive of hyper-inflationary Adjustments on Ethiopia numbers

^{**}Including IAS 29







Service Revenue



+1.7% YoY

KShs 329.8Bn
(+12.1% YoY adjusted for MTR)



EBIT



+20.4% YoY
KShs 139.9Bn



EBITDA



+16.6% YoY
KShs 187.0Bn



Net Income



+13.7% YoY
KShs 84.7Bn



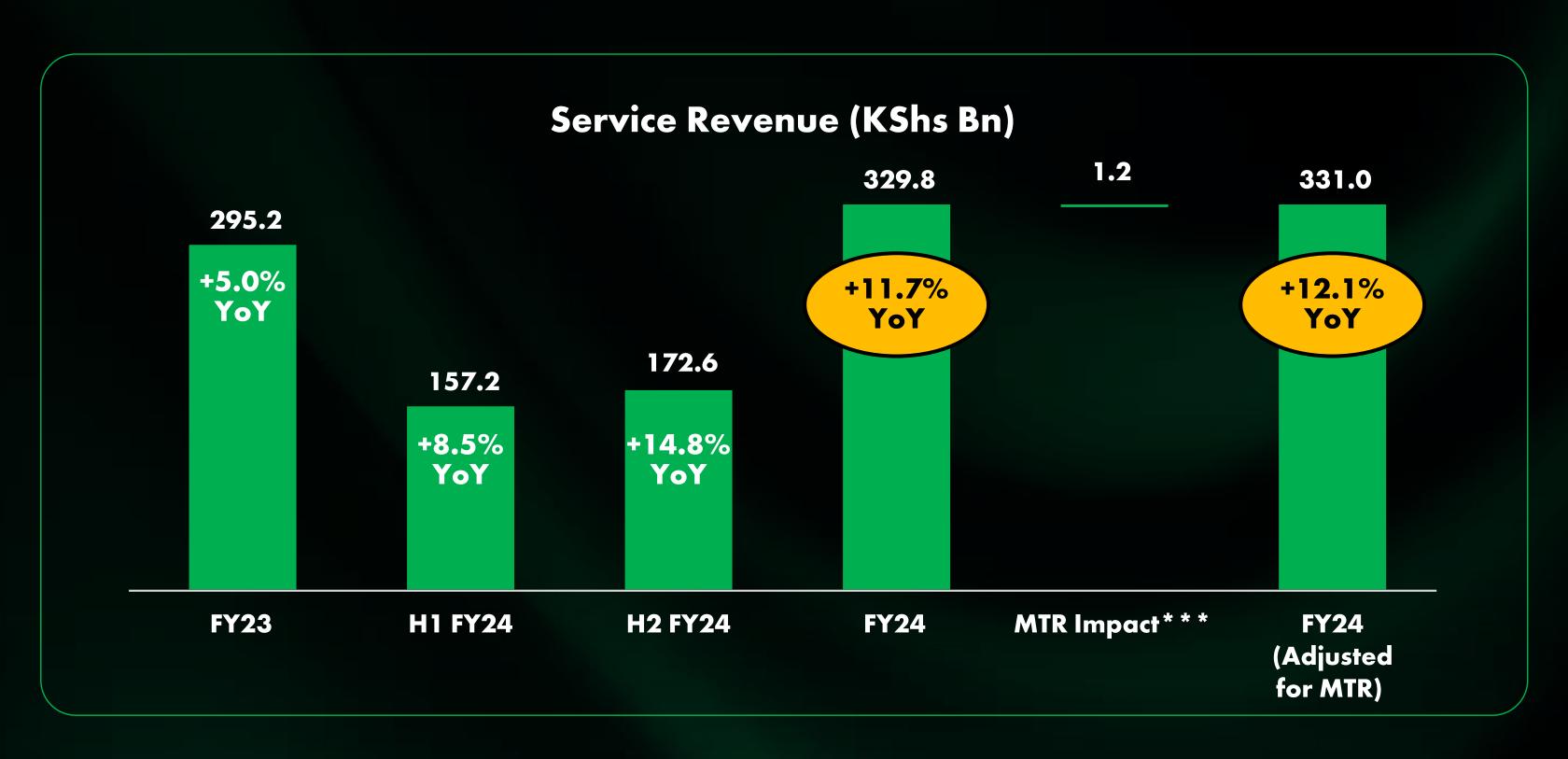
Operating
Free
Cash Flow



+11.2% YoY
KShs 128.6Bn

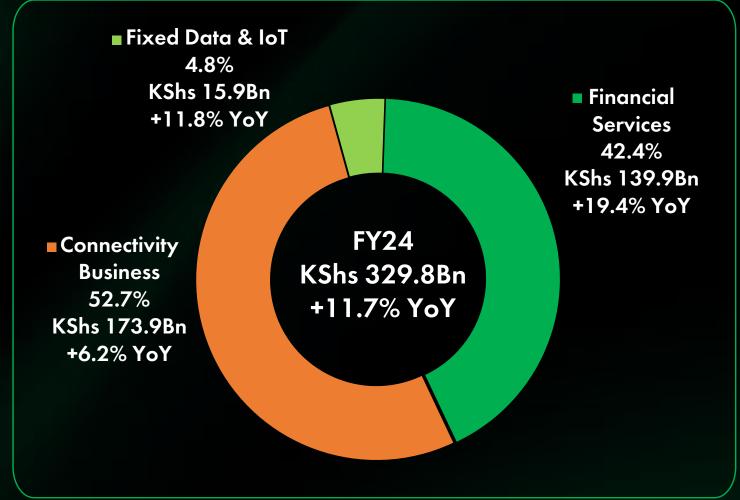


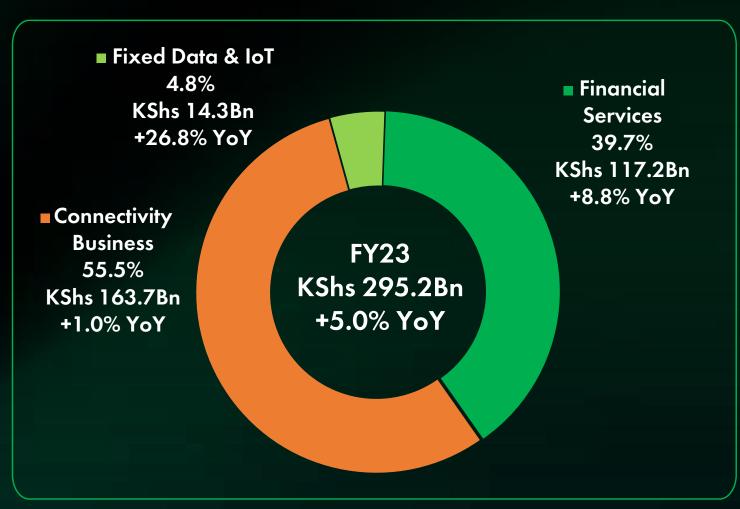
SERVICE REVENUE | Strong Growth Driven by M-PESA & Mobile Data





Evolution of Service Revenue Profiles

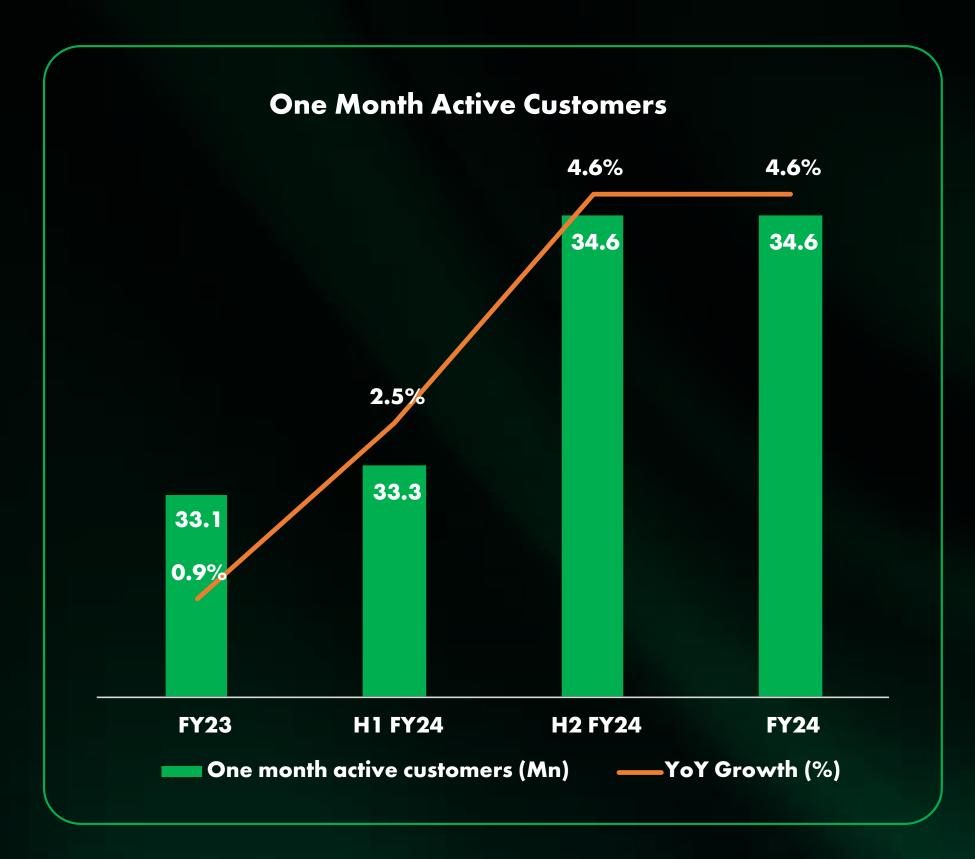


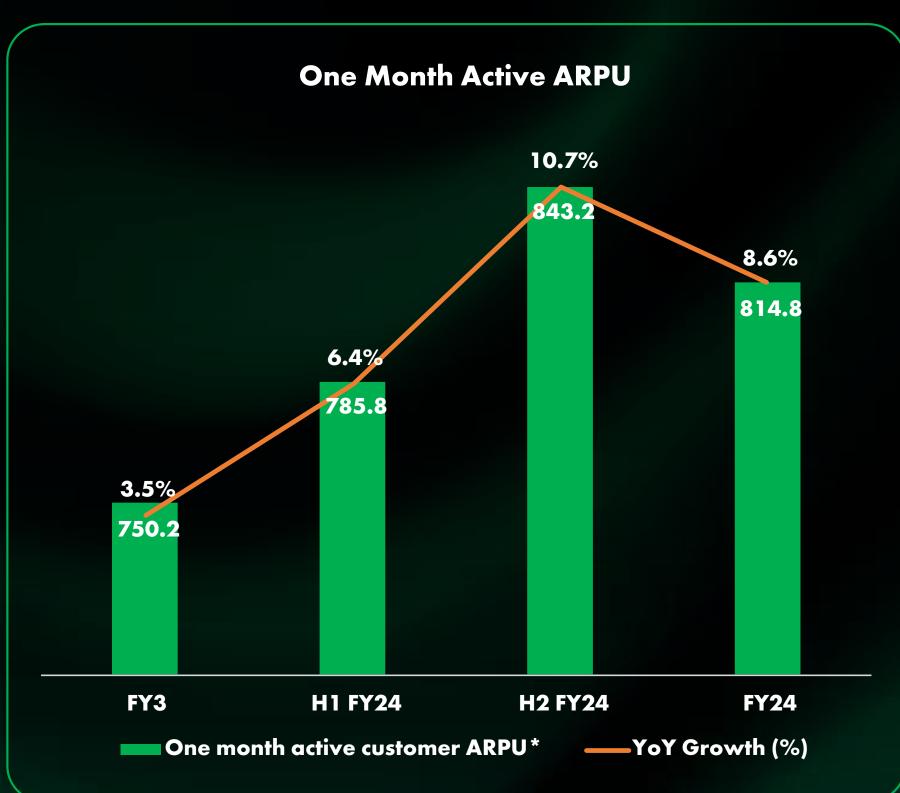




^{*}Others - Voice Incoming, Visitor, Content, IoT and Airtime Credit (Okoa Jahazi)
**Others - Messaging, Mobile incoming & Visitor, Airtime Credit, IoT, Content
***Mobile Termination Rates (MTR) changes from KShs 0.99 to KShs 0.58 effective
1 August 2022. MTR Impact covers 5 months including KShs 0.41 from 1 Mar 2024

CUSTOMER FOCUS | Customer Engagement & Usage Drives Monetization





Rate* per MB

6.4 cents, -4.6% YoY
-61.3%
(4-Year Change)

Rate* per Min

1.25, - 12.7% YoY
-40.4%
(4-Year Change)

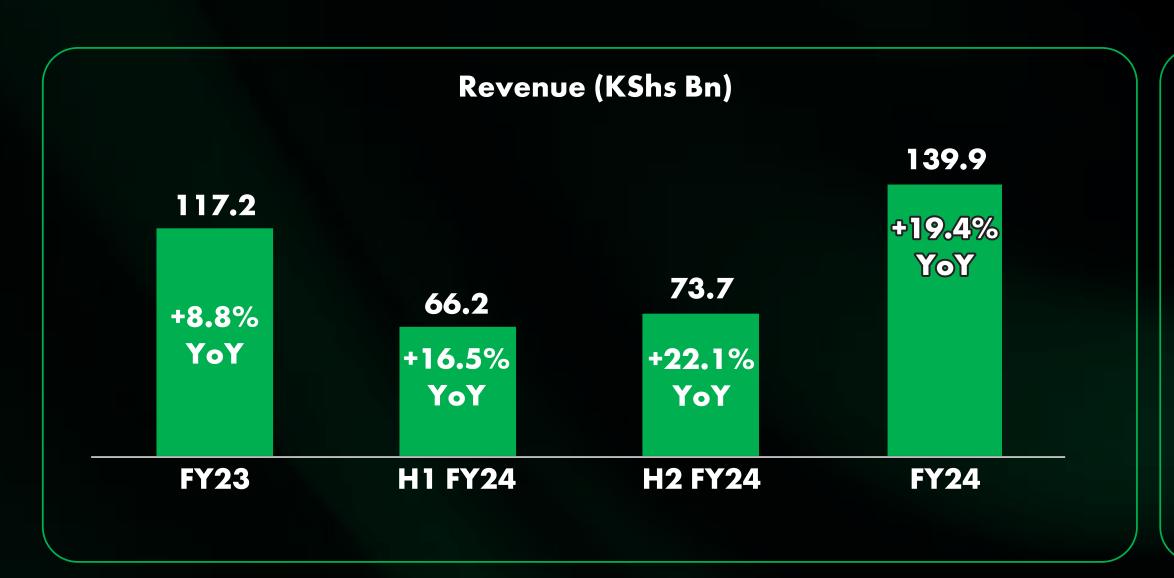
M-PESA tariff

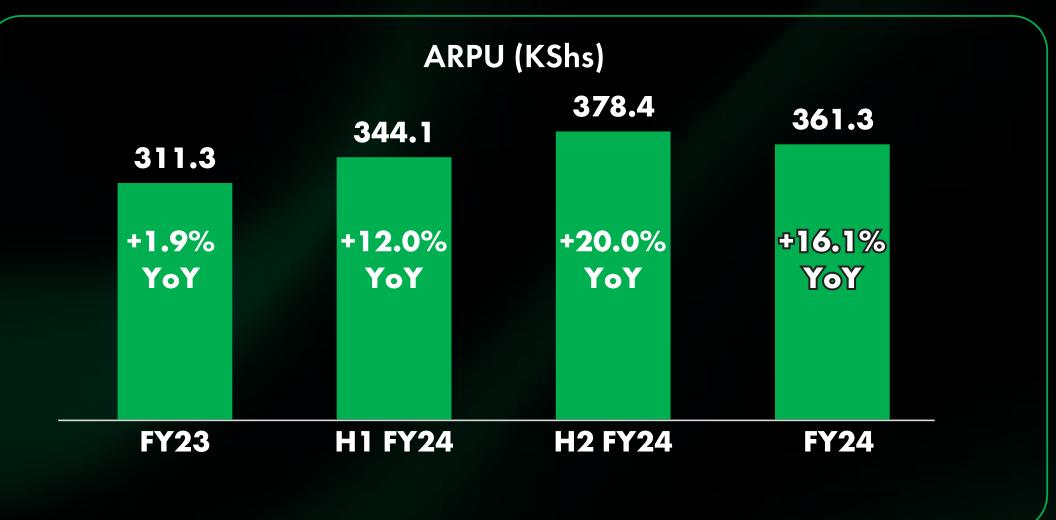
Up to **61%** reduction in P2P, Paybill & Banking transaction charges



^{*}Average Revenue Per User (ARPU) and Rates are in KShs

M-PESA | Great Performance Post Return to Charging



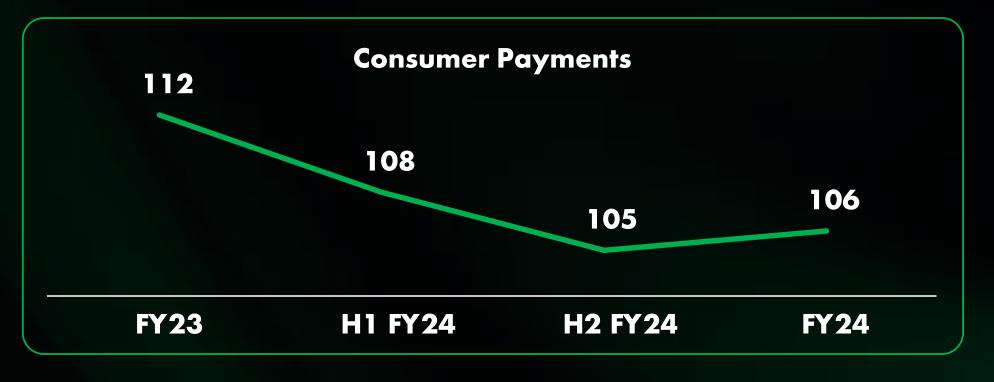


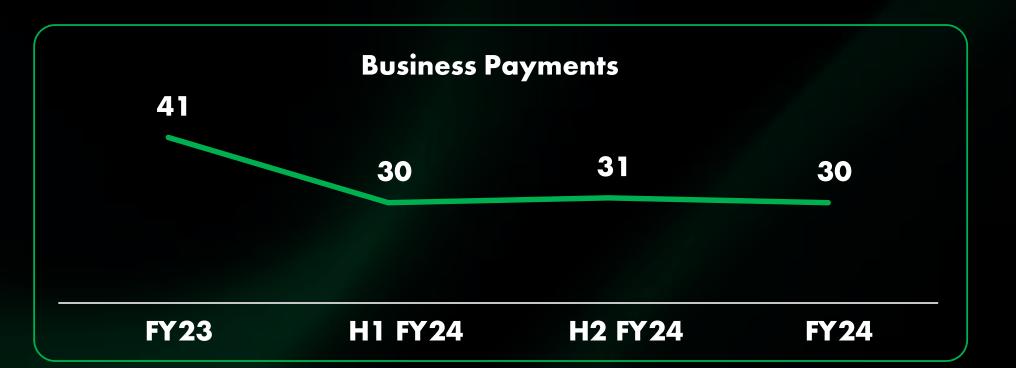
Contribution to M-PESA Revenue



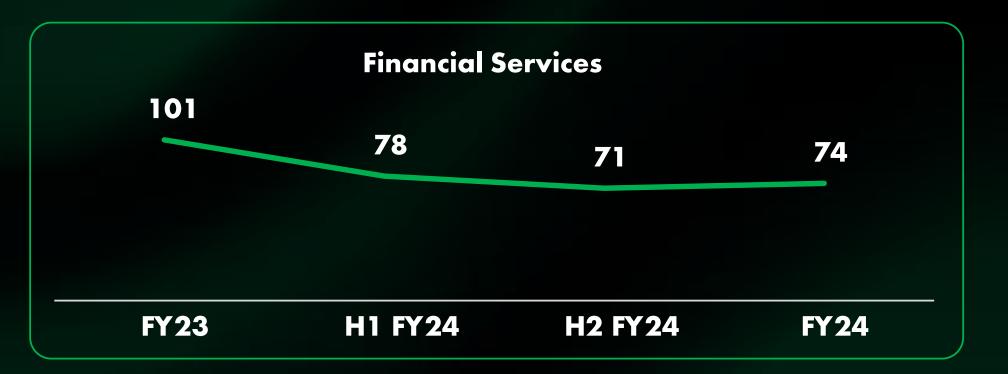


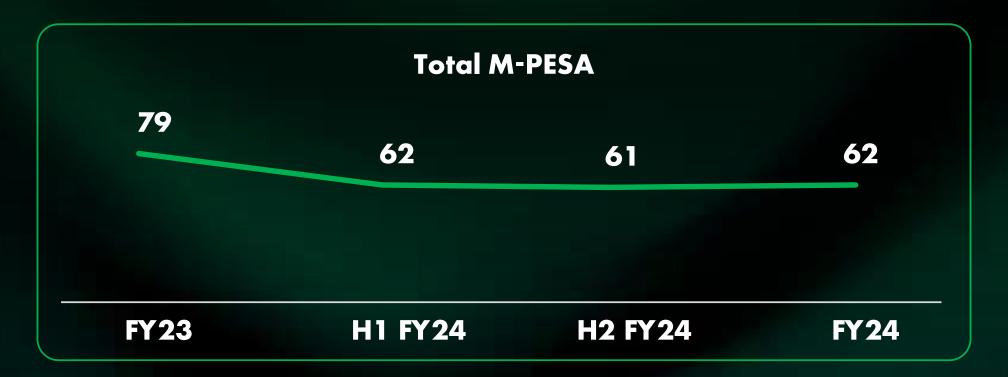
M-PESA TAKE RATES | Driving Affordability to Ensure Inclusivity in Digital Payments





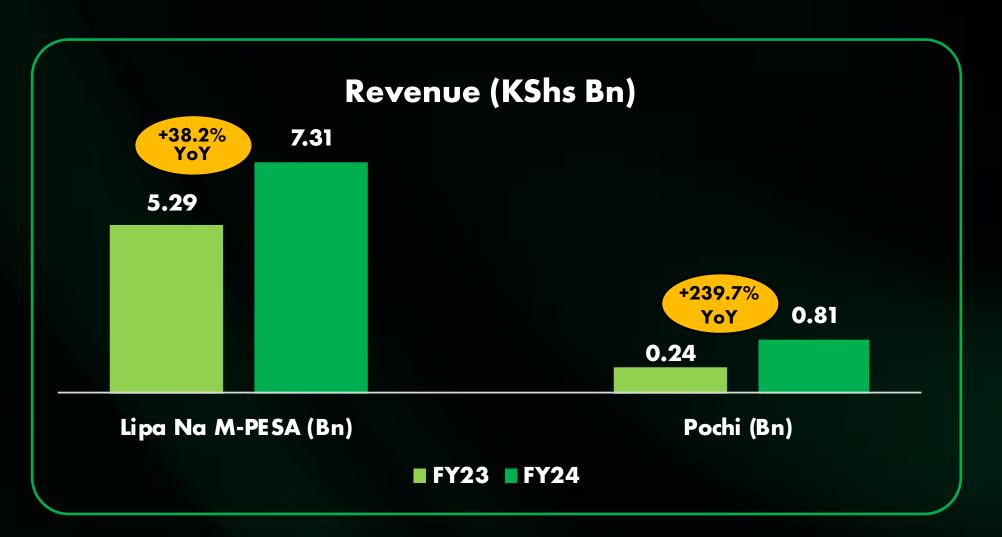


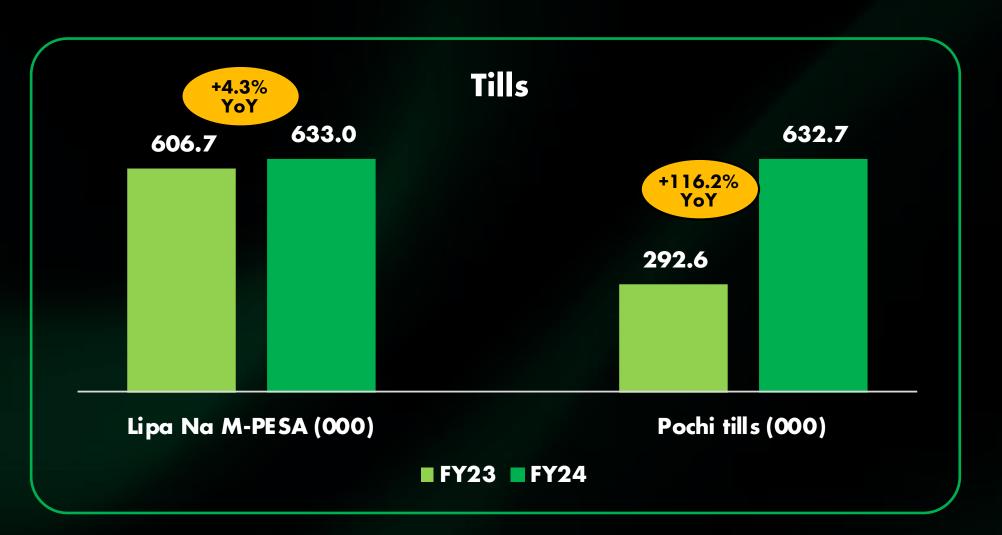


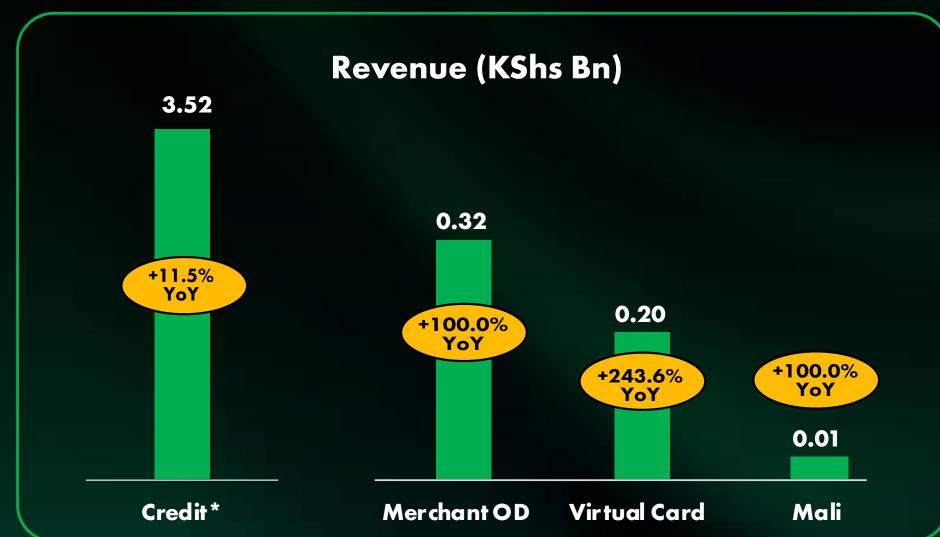


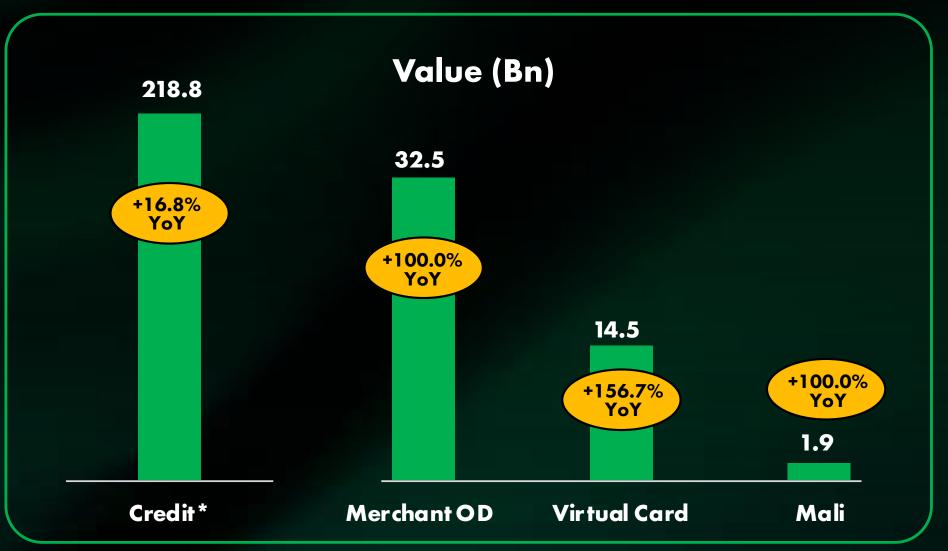


NEW GROWTH AREAS | Expanding Merchant Network, Lending and Wealth Management



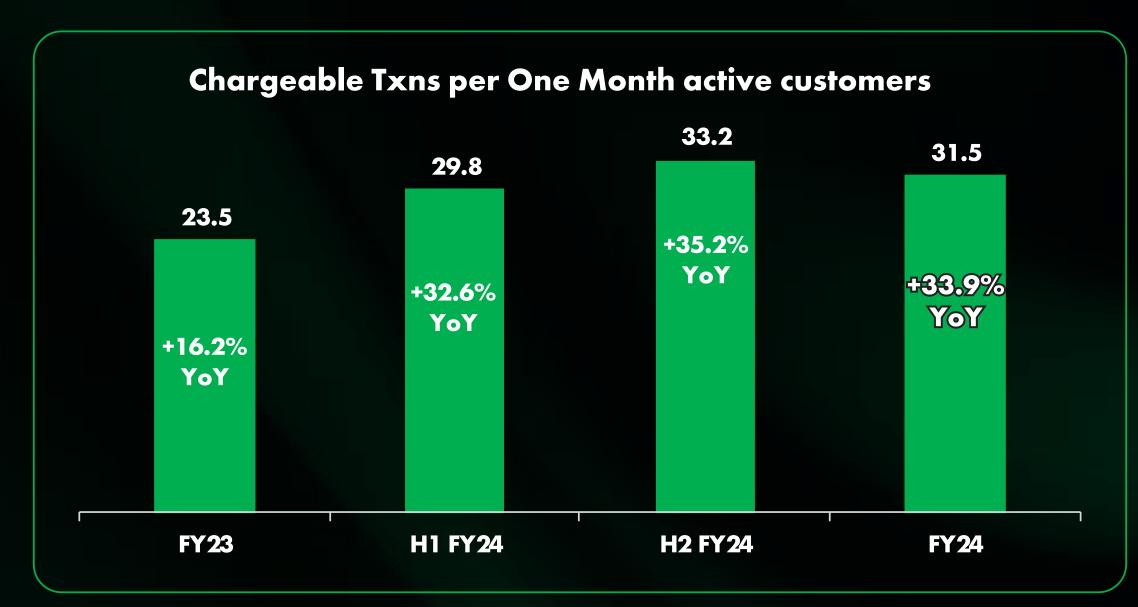


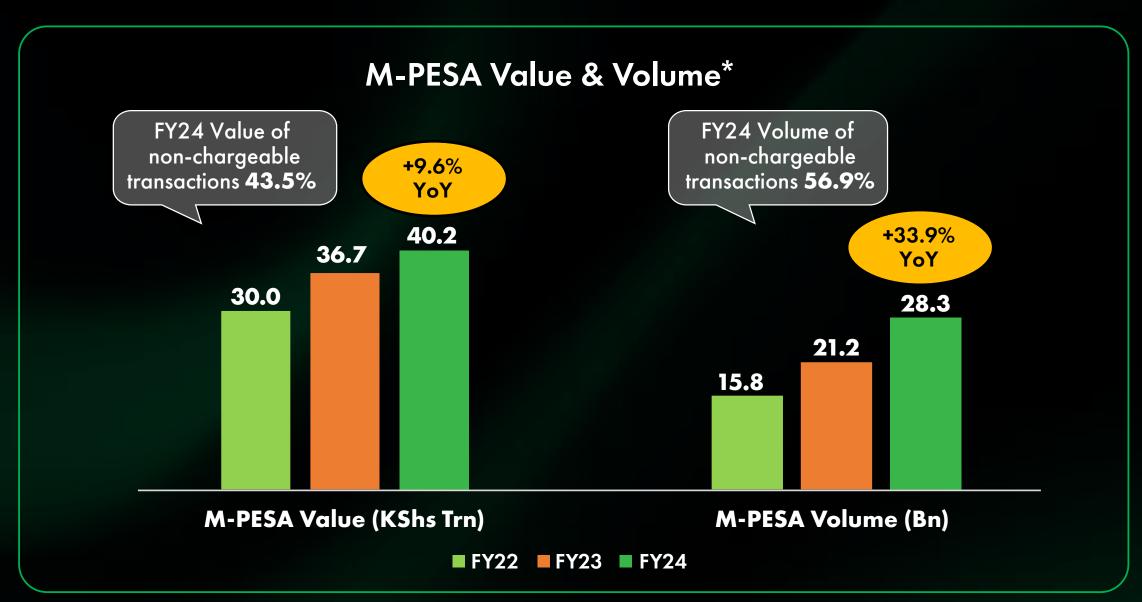


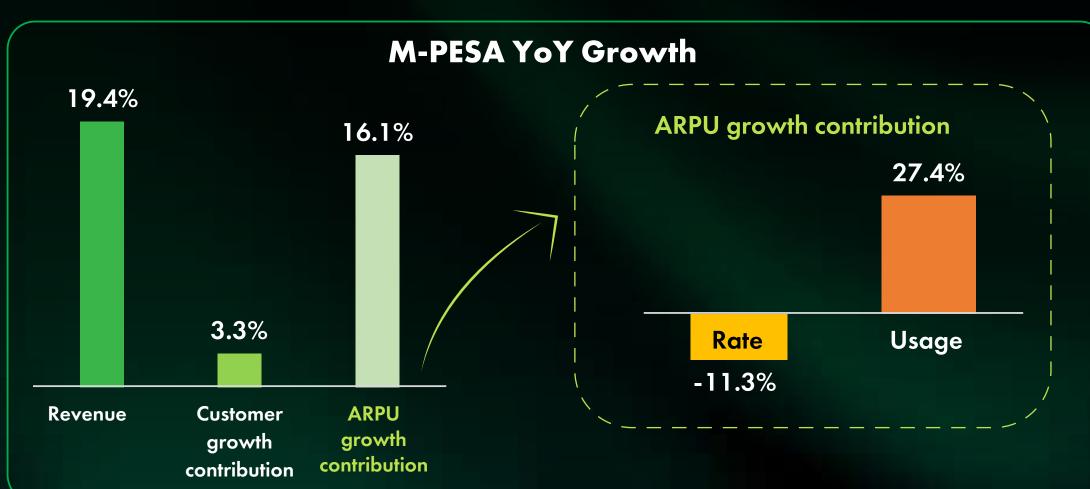


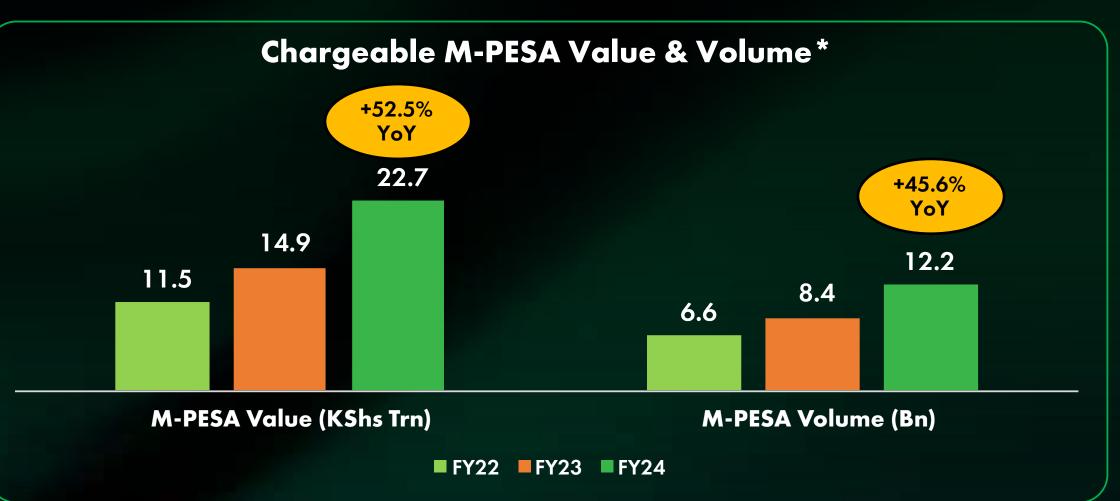


M-PESA | Growth Driven by Usage & Affordability





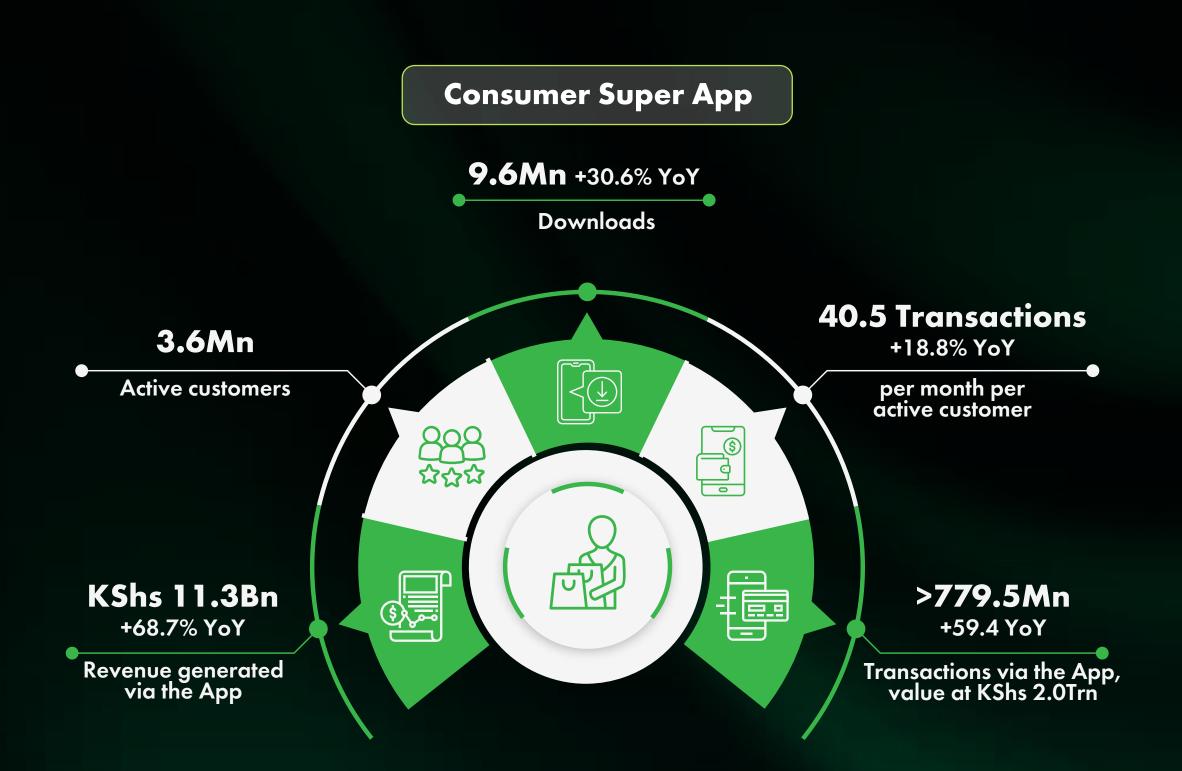


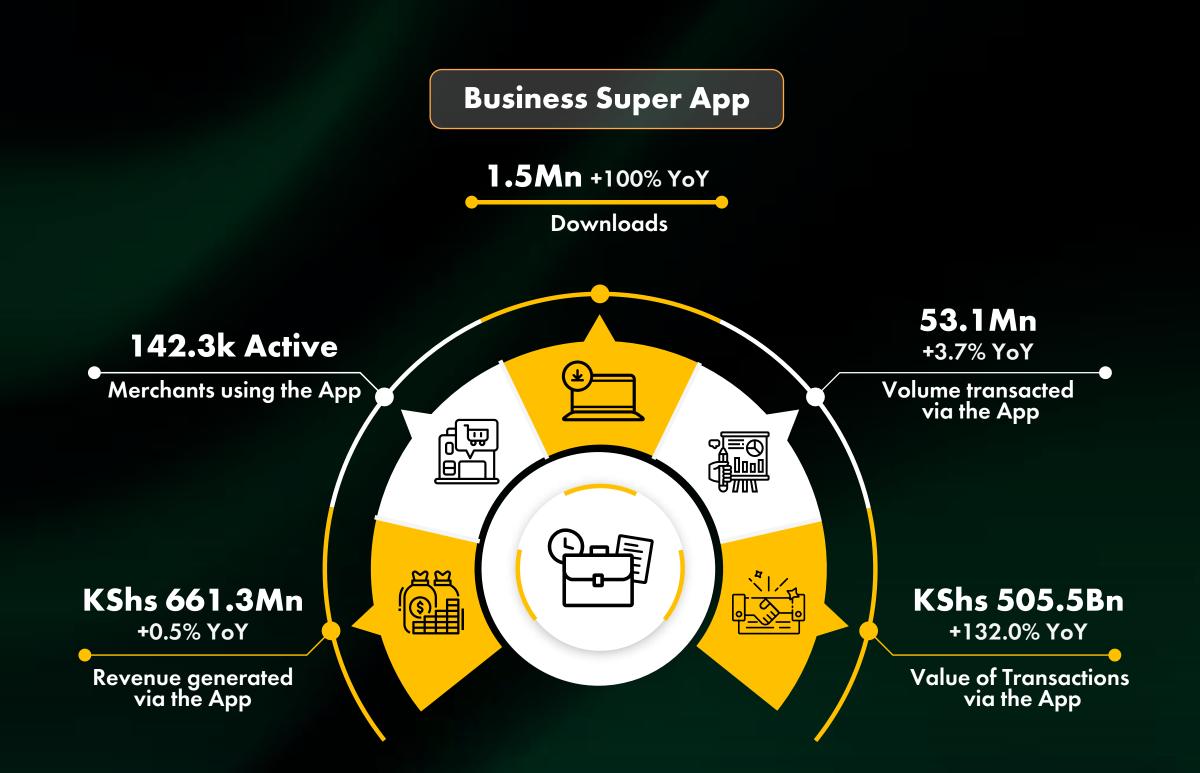




^{*}Prior year numbers have been adjusted to include Fuliza

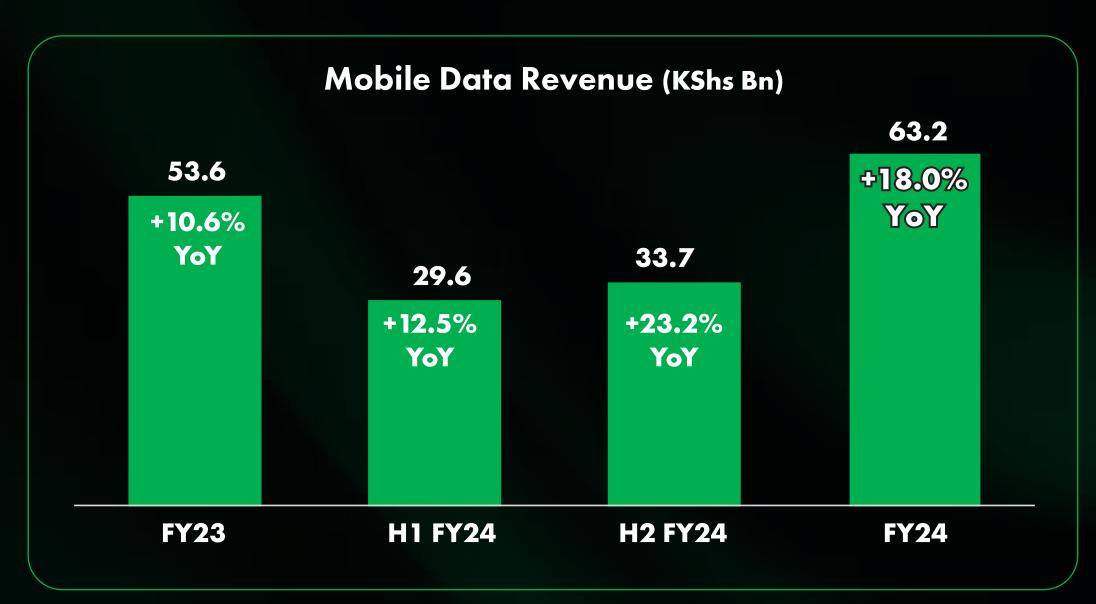
M-PESA SUPER APPS | Positioning M-PESA as a Lifestyle & Business Platform of Choice

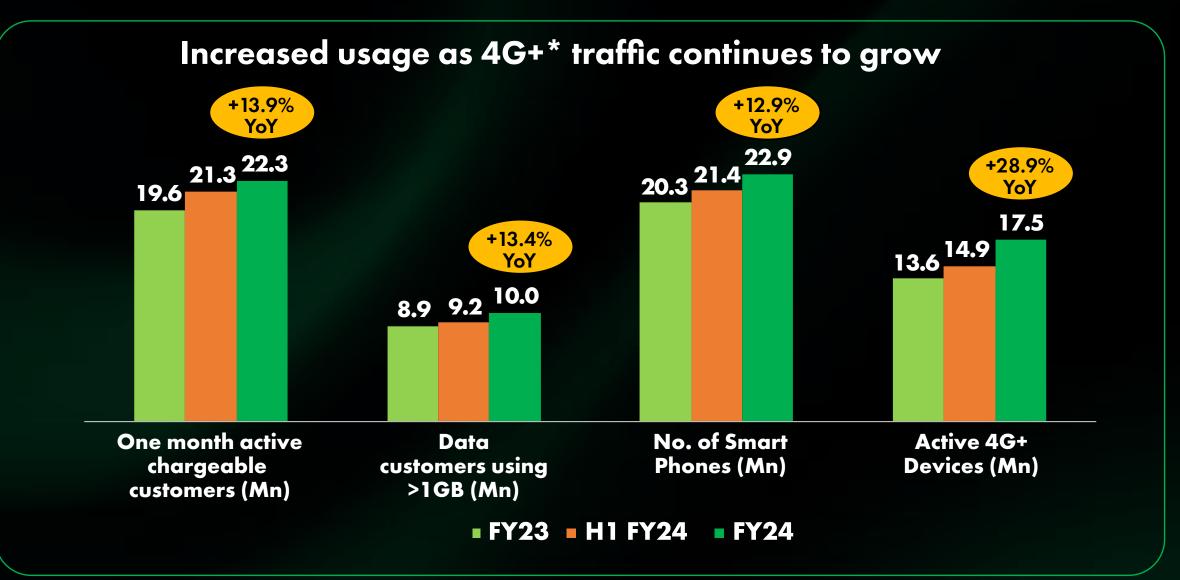


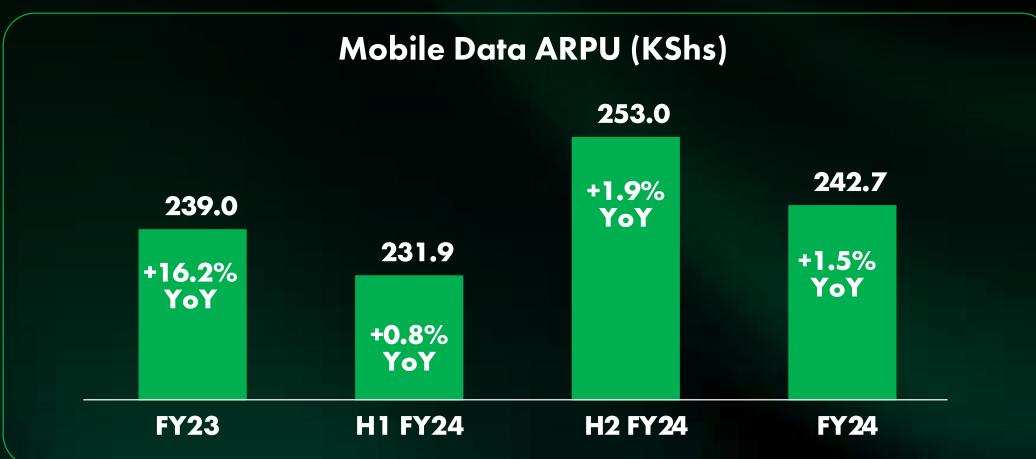


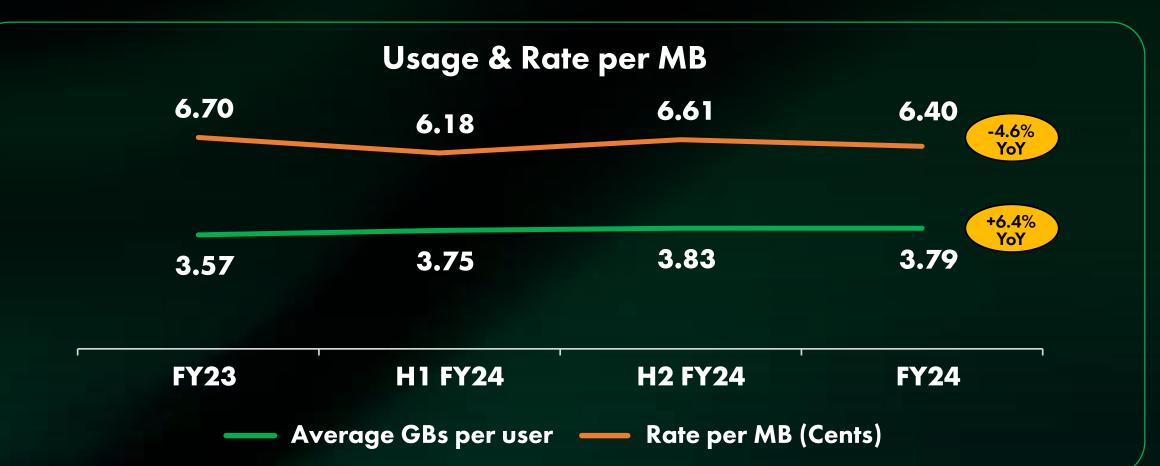


MOBILE DATA | Double-Digit Growth Driven by Customer Value Management Initiatives



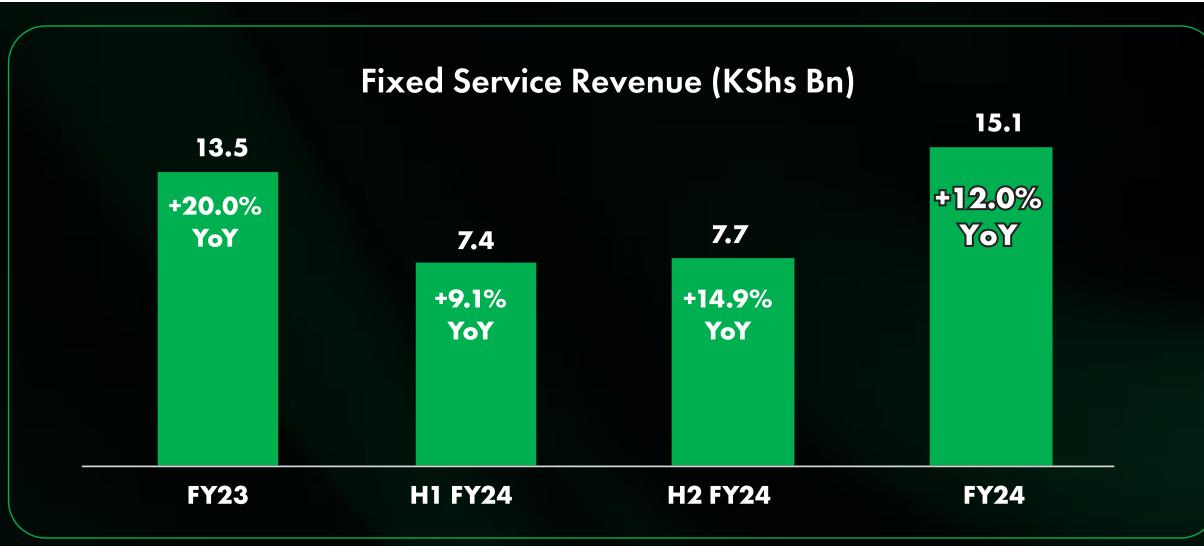


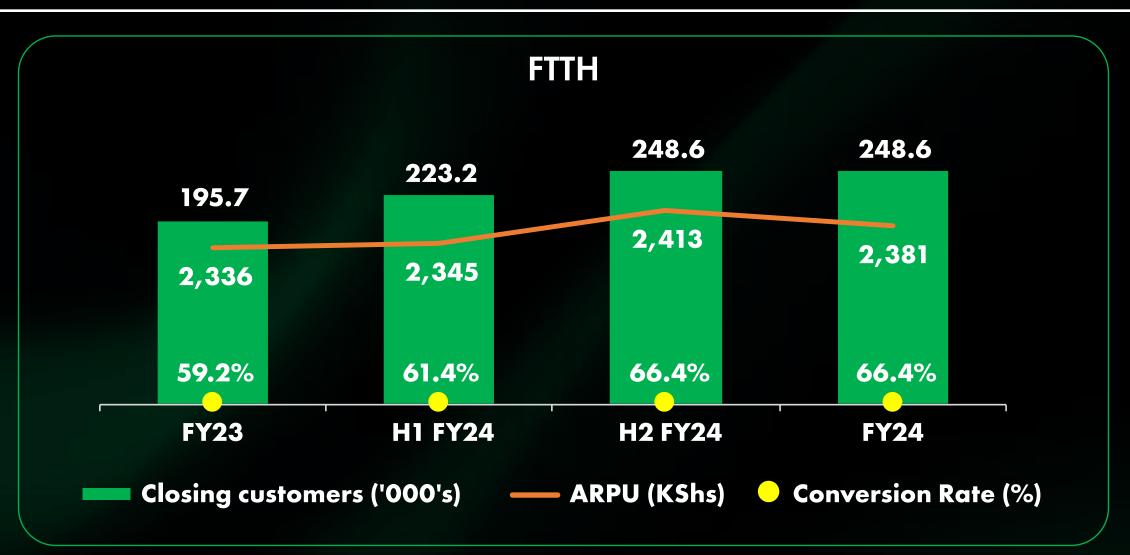


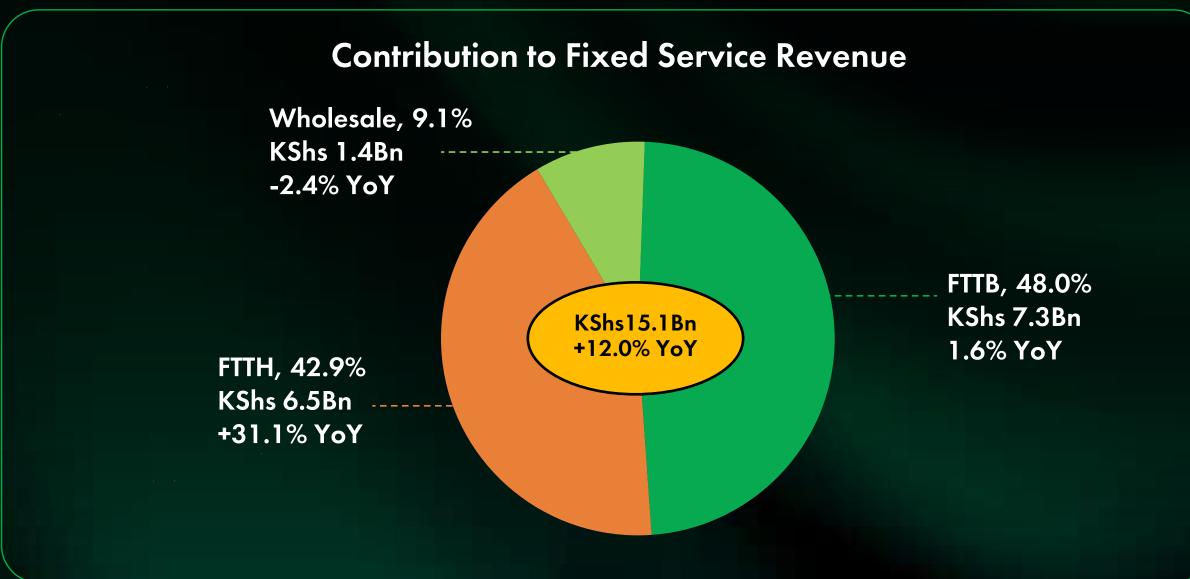


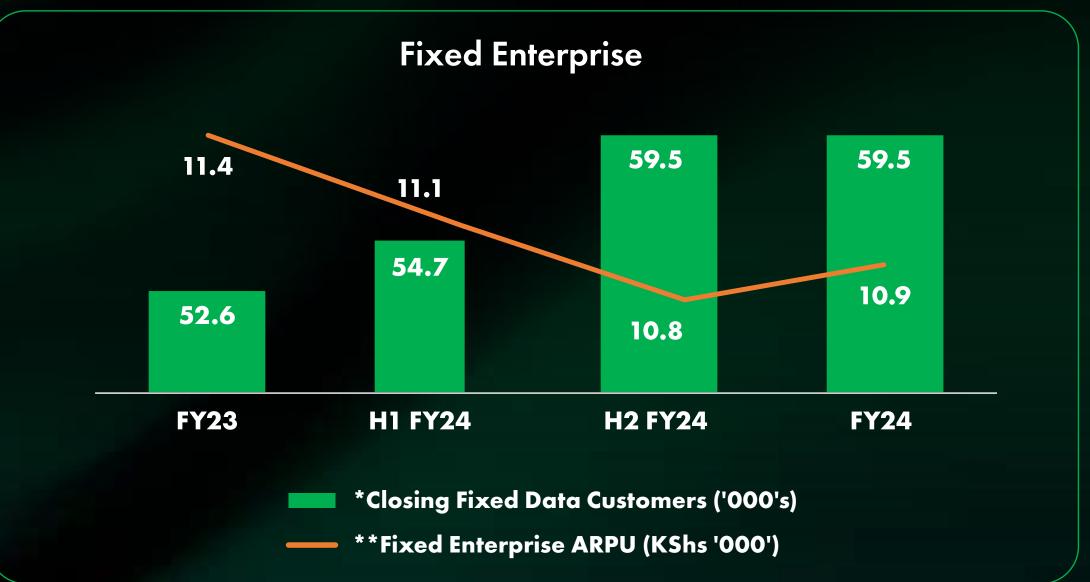


FIXED SERVICE | Enhanced Customer Engagement & Connections Supporting Growth





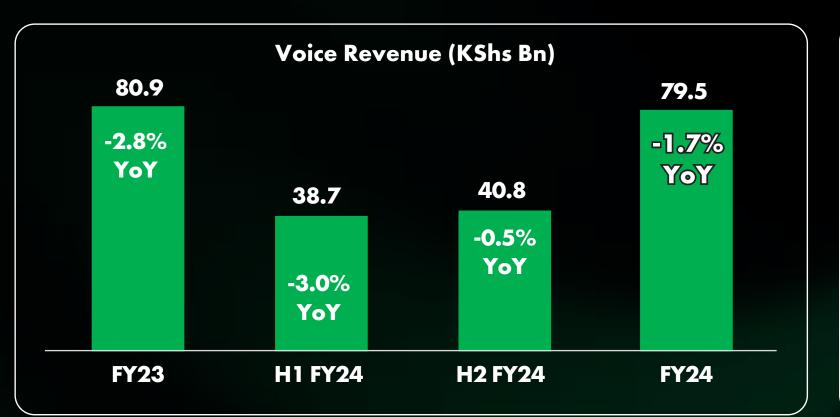


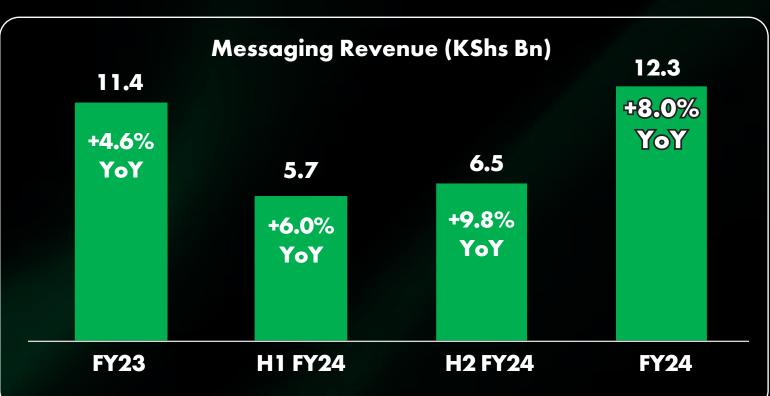




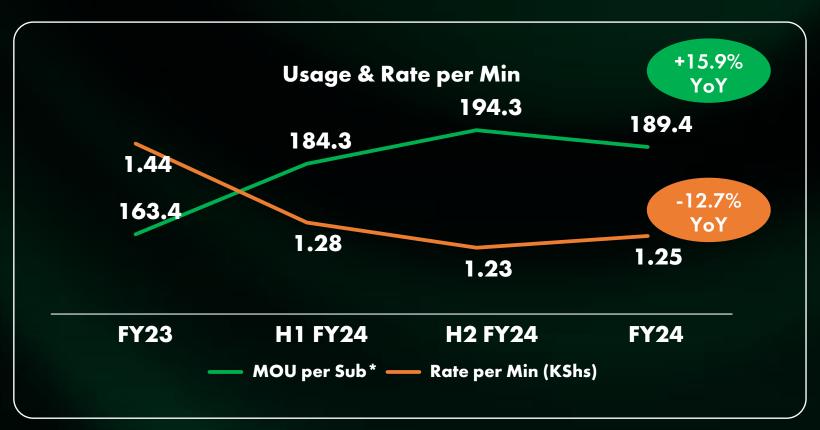
VOICE & MESSAGING | Customer Value Propositions Enhancing Usage

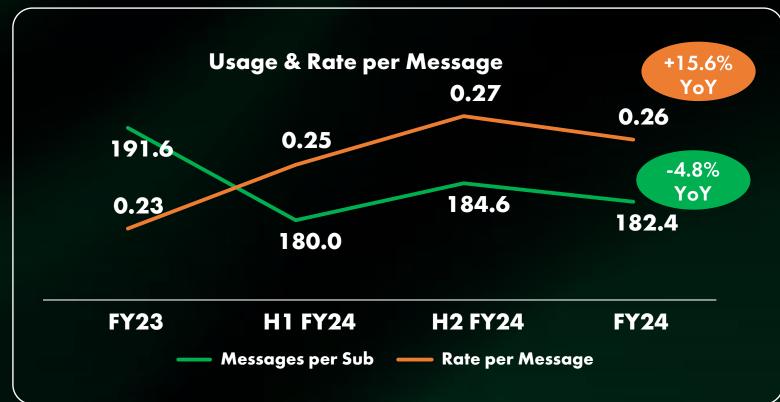
Revenue





Usage & Rate Per Min/SMS





Connectivity
Performance
FY24**



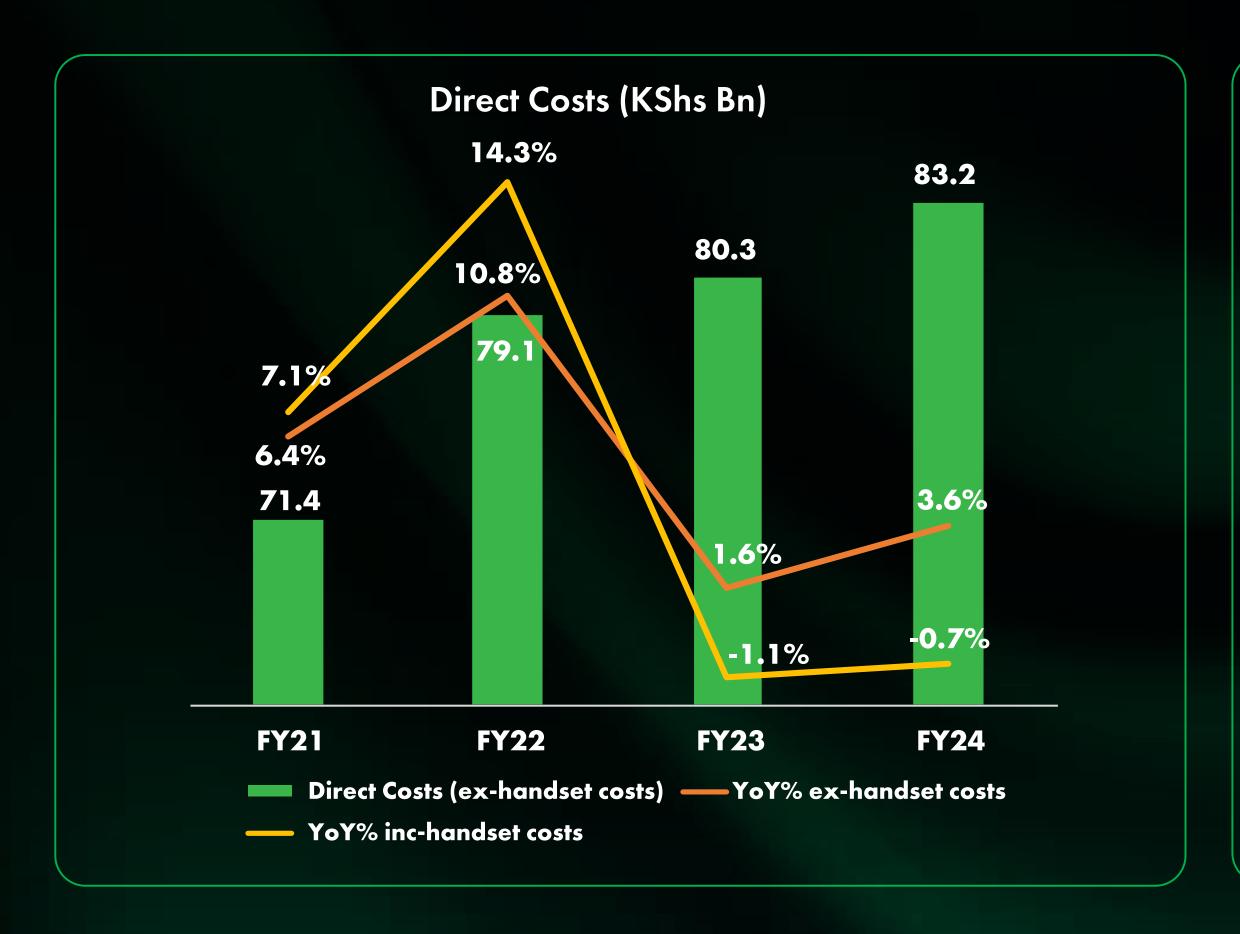


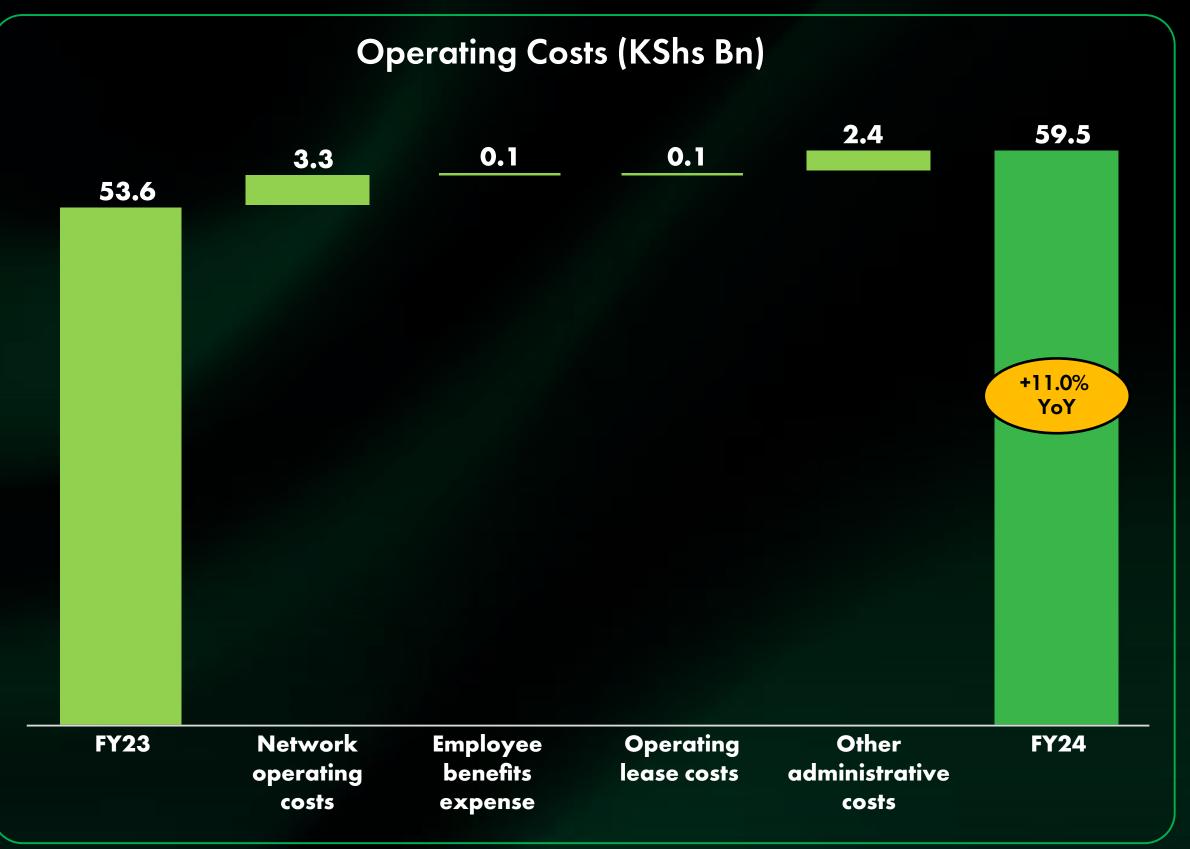


*MOU - Minutes of Use Per One Month Active Subscriber **GSM excluding M-PESA, Fixed & IoT Revenues



COSTS Navigating a Complex Operating Environment With Addressable Opportunities



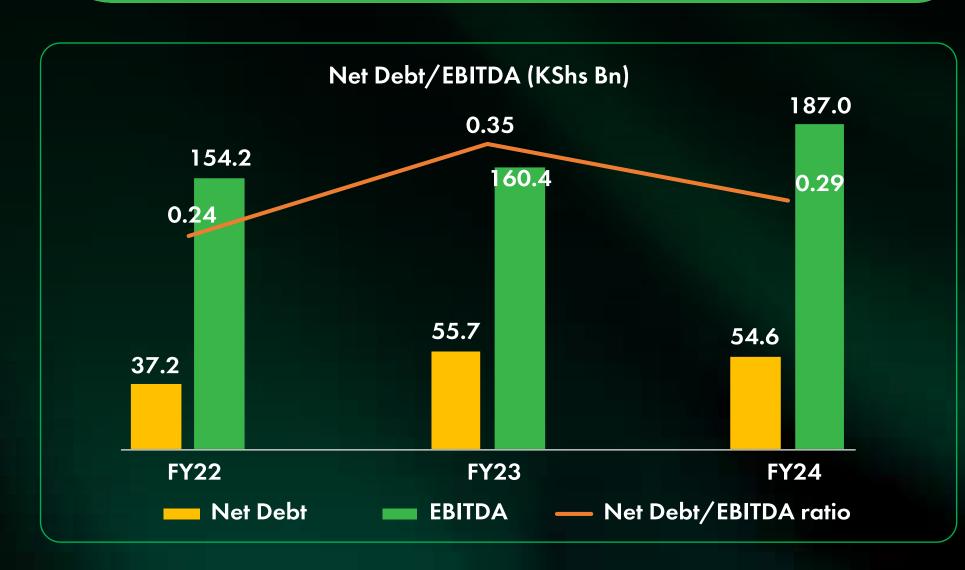


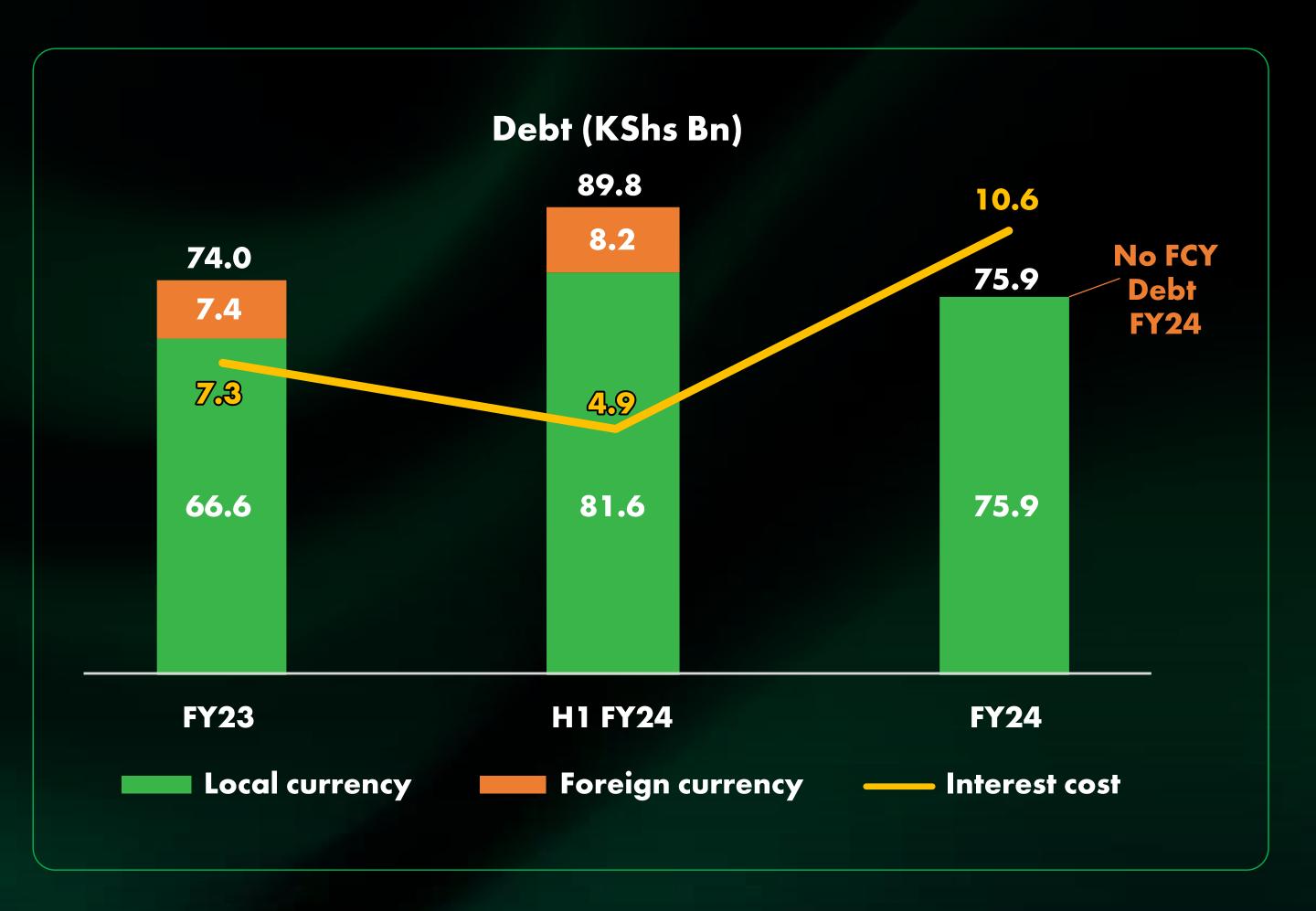


^{*}Other admin costs - Sales & Advertising, Travel & Accommodation, Inventory Storage costs, Repairs & Maintenance, Office admin, Consultancy, Computer maintenance & Auditors remuneration, foreign exchange gains

DEBT & FINANCE COSTS | Growing Finance Costs on the Back of Increased Interest Rates

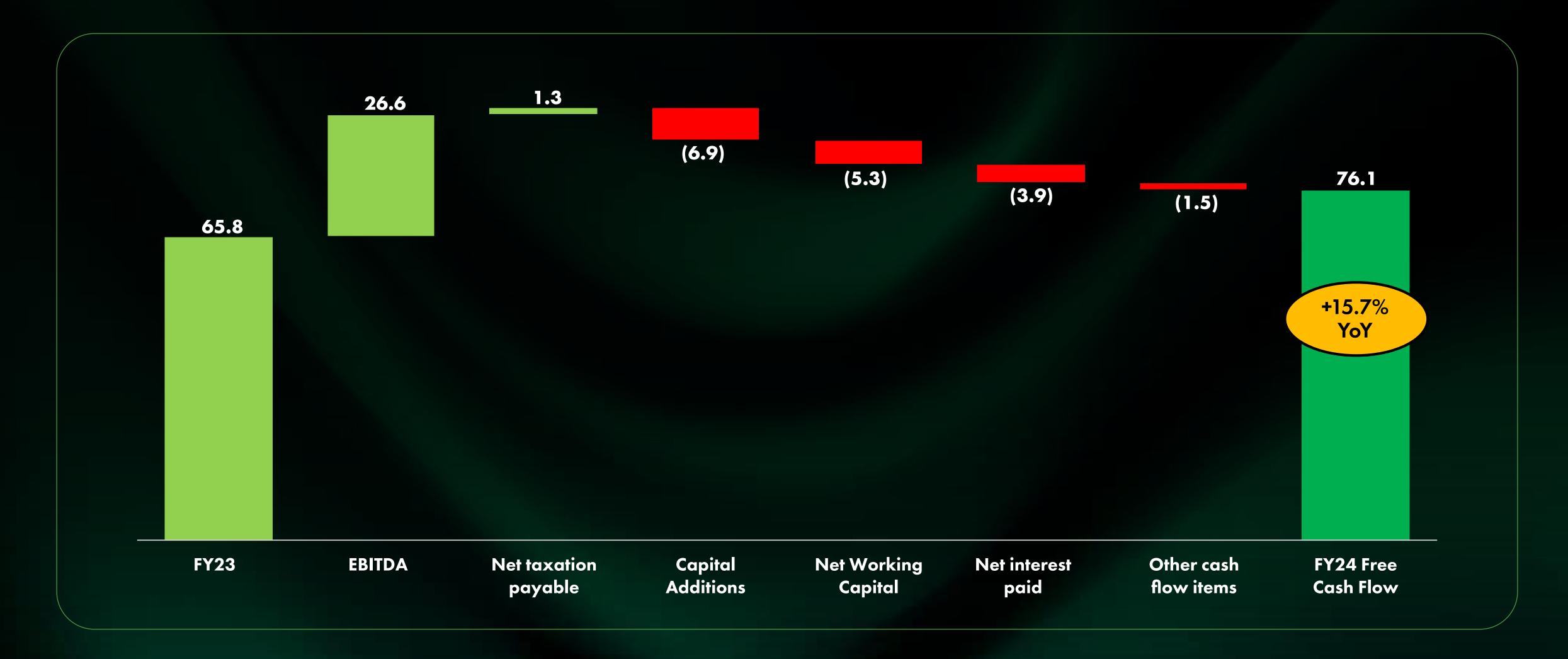
Net Debt (KShs Bn)			
	FY22	FY23	FY24
Cash & Cash Equivalents	28.1	18.3	21.3
Short term borrowings	(20.4)	(35.5)	(39.8)
Long term borrowings	(44.9)	(38.5)	(36.1)
Net Debt	(37.2)	(55.7)	(54.6)







CASH FLOW STATEMENT | Strong Cash Flow Position



Numbers are in KShs Bn



FINANCIAL KPIs | Improved Margins, Well Positioned to Create Value

Contribution Margin %

EBITDA Margin %

EBIT Margin %

OPEX Intensity

CAPEX Intensity

ROCE

Net Debt to EBITDA

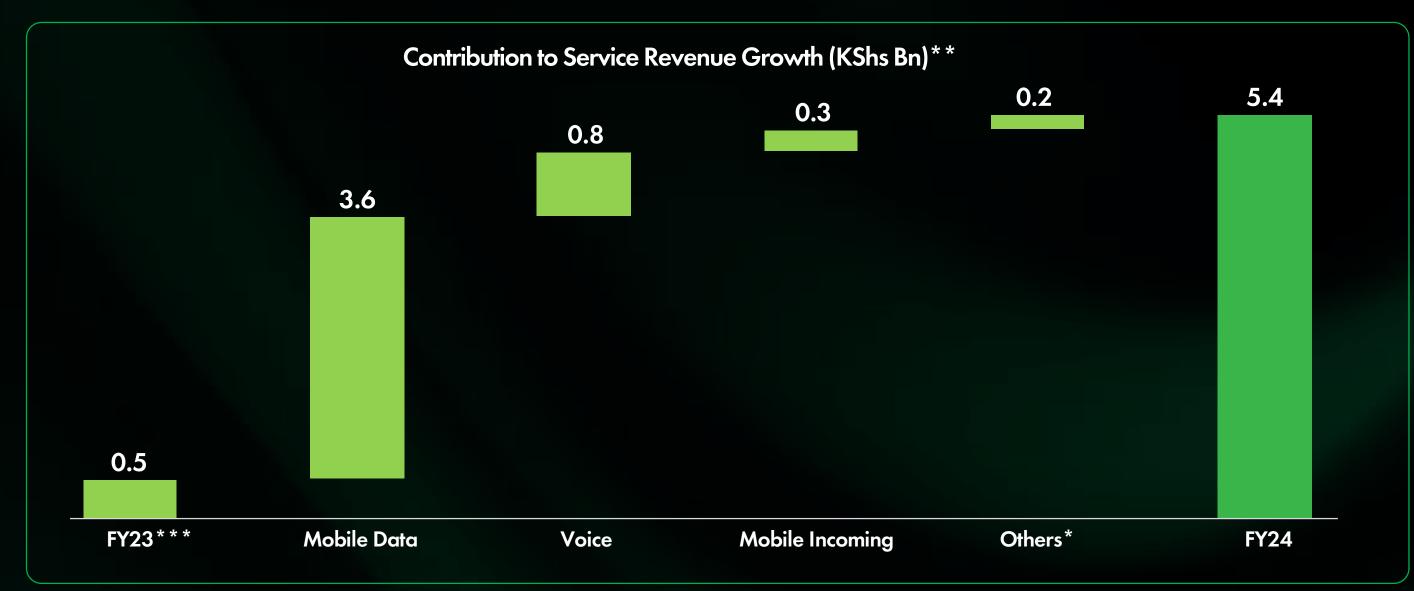
FY21	FY22	FY23	FY24
68.5%	68.5%	69.9%	72.1%
51.0%	50.0%	51.9%	54.7%
36.5%	36.6%	37.6%	40.9%
17.5%	18.5%	17.5%	17.4%
13.2%	13.2%	13.1%	13.8%
62.5%	71.7%	65.0%	70.0%
	0.24	0.35	0.29

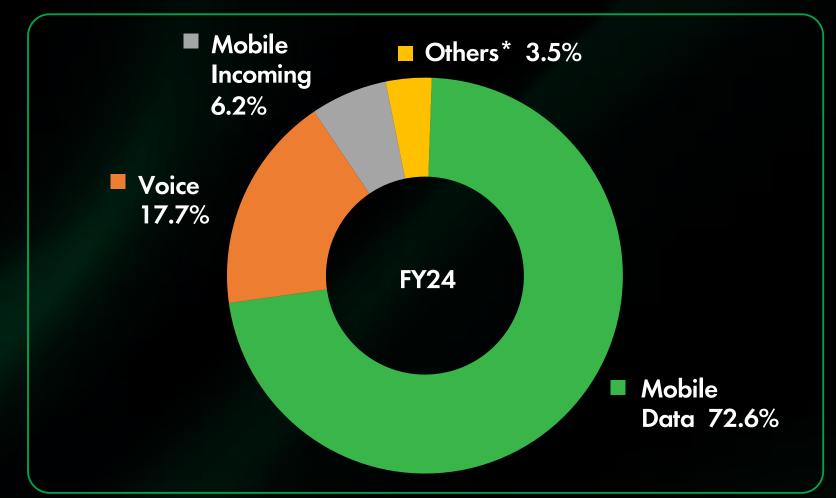
These are Safaricom Kenya numbers

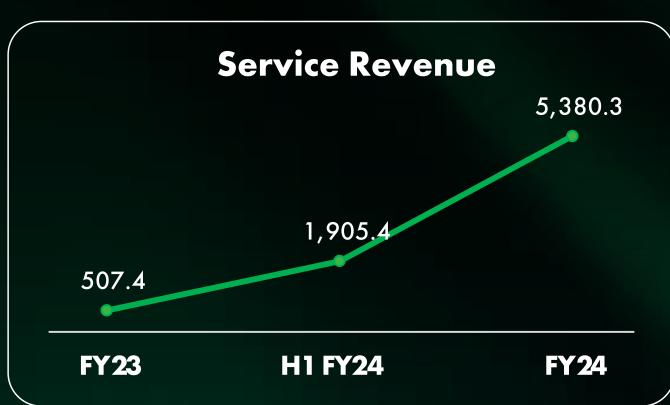


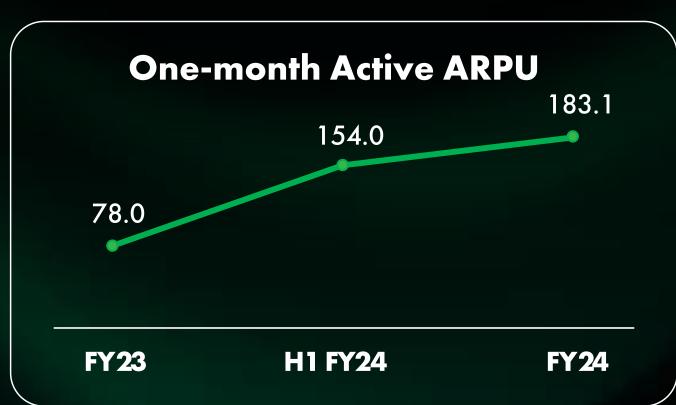


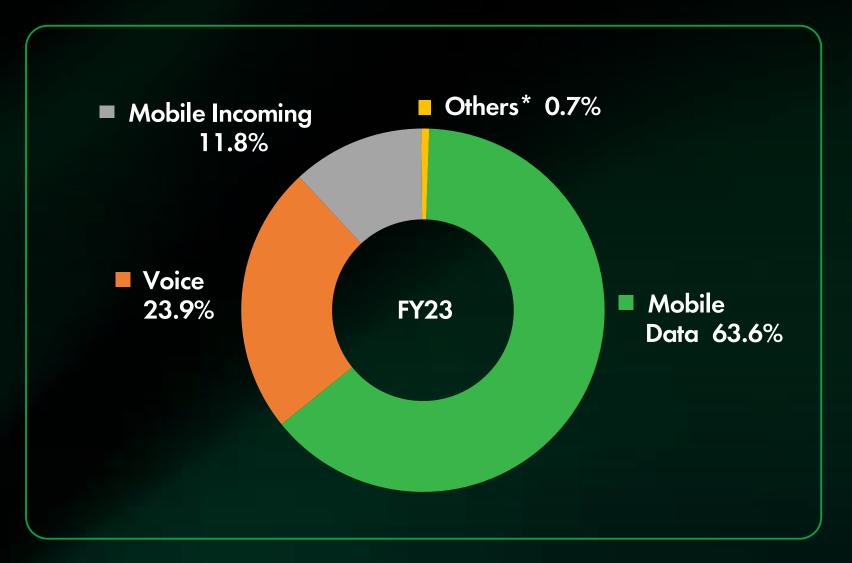
SERVICE REVENUE | Solid Growth in the 1st Full Year Driven by Mobile Data







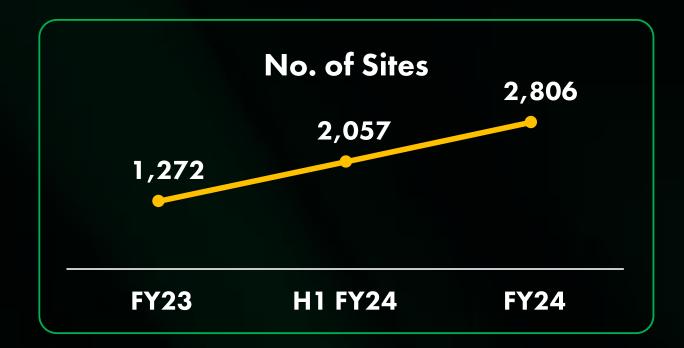


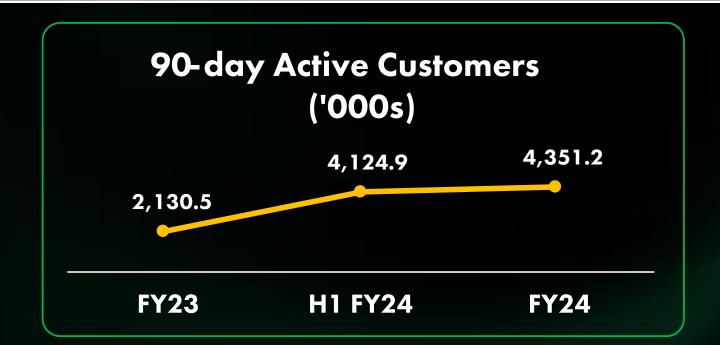


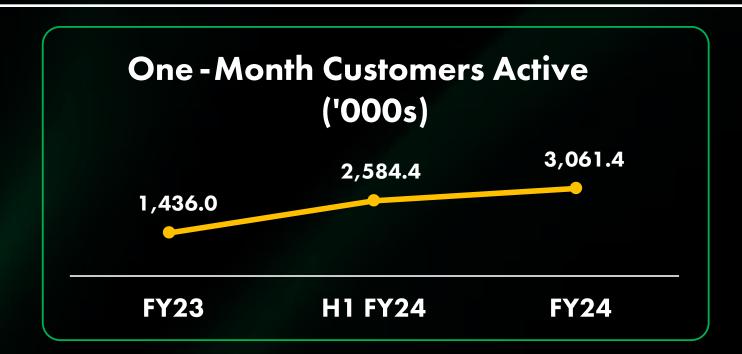
*Others – M-PESA Revenue, Messaging Revenue, Fixed Line Wholesale & Transit Revenue and Other Mobile Service Revenue ** Exclusive of IAS29 ***7 months of commercial operations

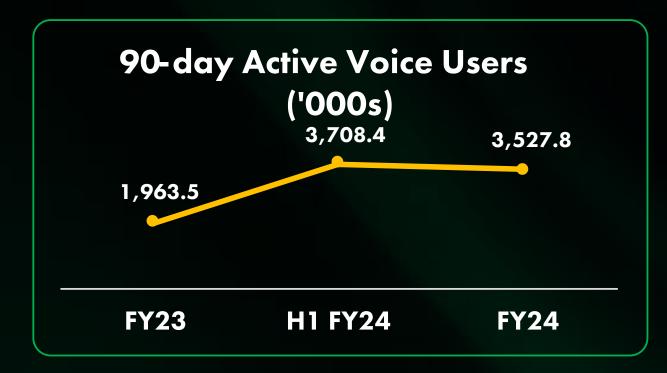


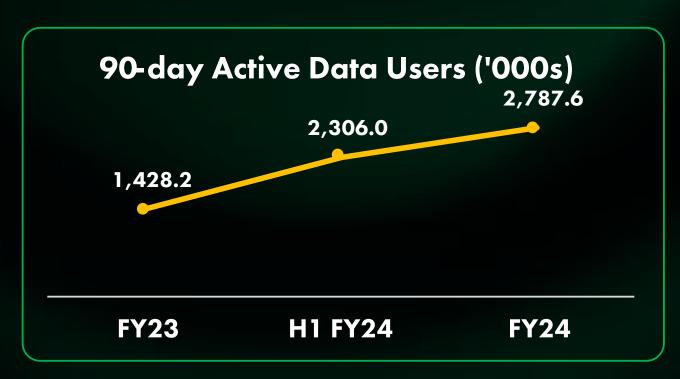
CUSTOMERS & USAGE | Sustained Growth Momentum

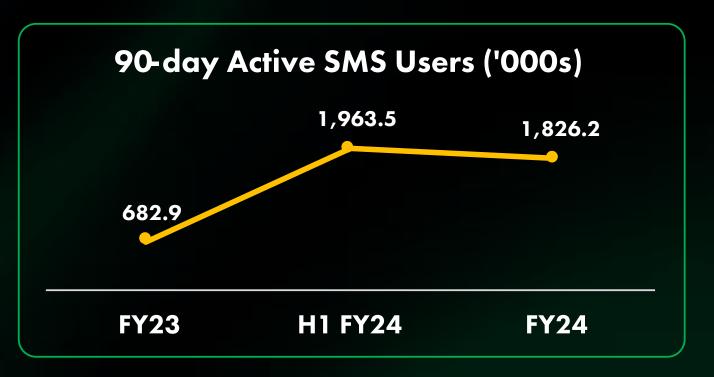


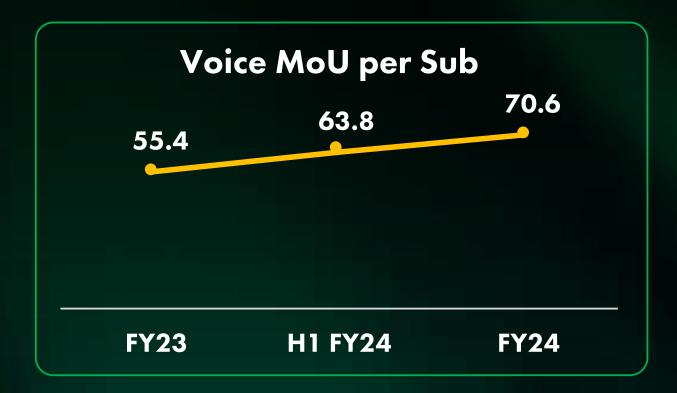


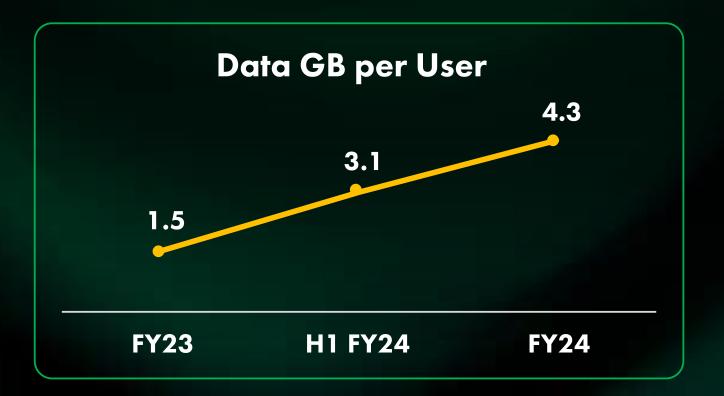


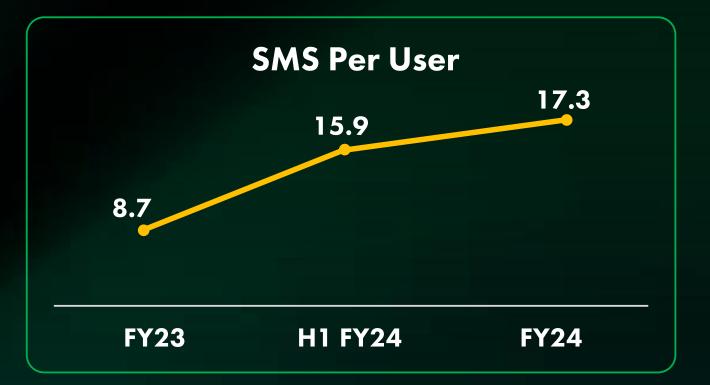














ETHIOPIA | Medium Term Capex Outlook and Funding



Capex Investment

5Yr Plan;

USD 1.0 - 1.3Bn

(Previously USD 1.5 - 2.0Bn)

3Yr Actual;

USD 853Mn

10Yr Sites Rollout;

Target; 8 - 10k (Previously 10 - 12k)

FY24 Actual; 2,806 sites



USD Mn	FY24
Equity cash funding	1,626
Local currency debt funding	134
IFC debt funding	100
Total Funding	1,860

- Total Equity Funding as at FY24 by;
- Shareholders*

Y1-Y3; USD 1,626Mn

- Safaricom PLC

Y1-Y3; USD 840Mn

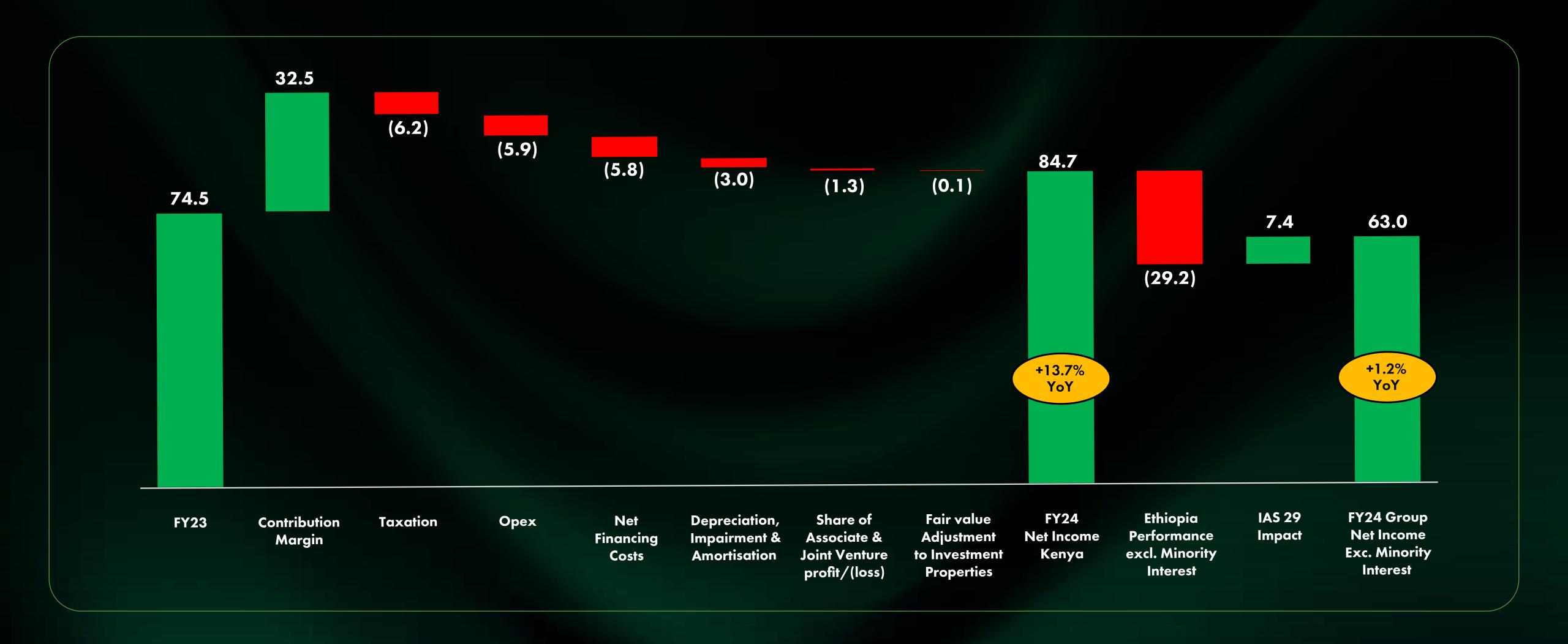
Deferred vendor payments

USD 301 Mn



^{*}Shareholders & their respective shareholding of Global Partnership for Ethiopia B.V (GPE), the investment vehicle to Ethiopia; Safaricom PLC (51.67%), Vodacom Group (5.74%), Sumitomo Corporation (25.23%), British International Investment (formerly CDC Group PLC) (10.11%) and IFC (7.25%).

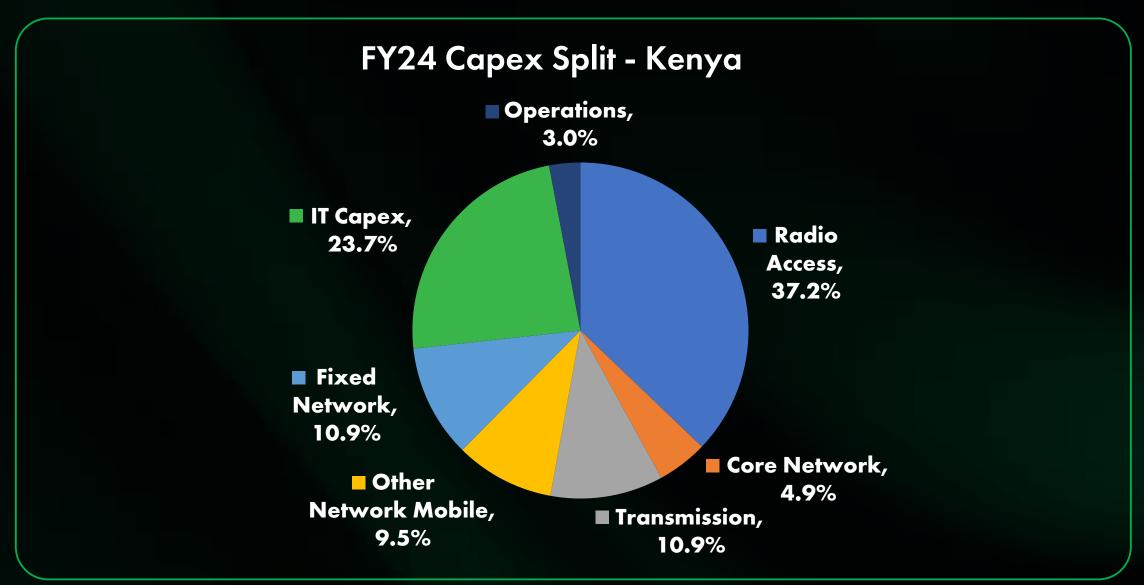
GROUP NET INCOME | Return to Growth on the Bottom Line

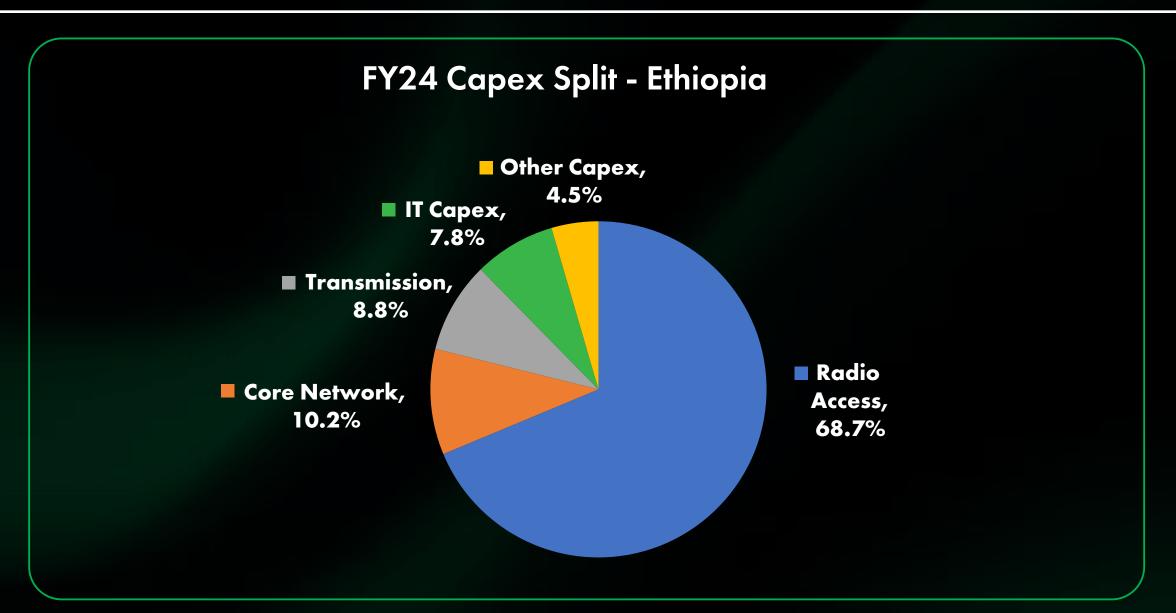


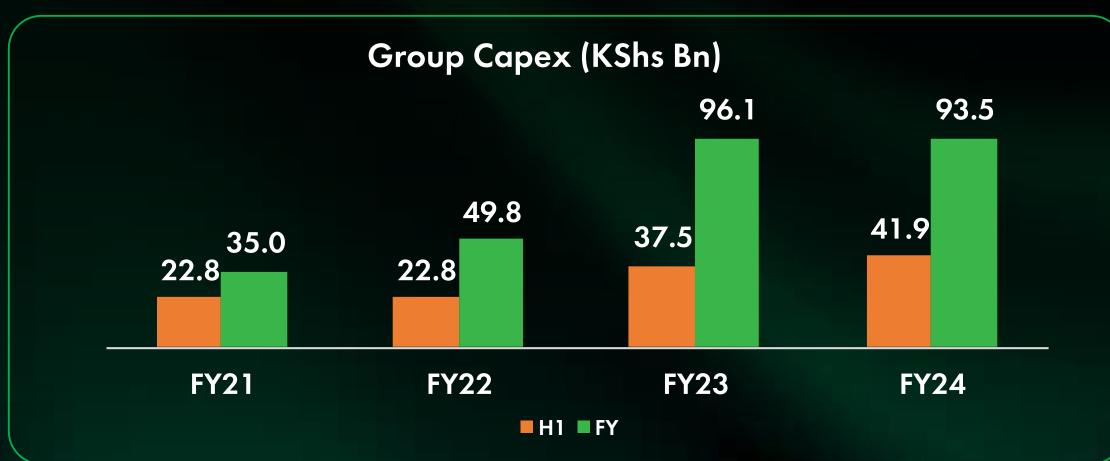
All numbers are in KShs (Bn)



CAPEX | Sustained Investment to Support Network Expansion in New Growth Areas & Ethiopia









*Excludes hyperinflationary impact



FY24 GROUP PERFORMANCE | Strong Results on Constant Currency Basis

	Kenya	Group Reported	Group Constant Currency
Service Revenue	+11.7%	+13.4%	+13.4%
EBITDA	+16.6%	+16.8%	+19.2%
EBIT	+20.4%	-5.5%	+0.5%
Net Income Excluding Minority Interest	+13.7%	+1.2%	+4.2%



FY24 GROUP PERFORMANCE

	Safaricom Kenya (KShs Mn)	Safaricom Ethiopia (KShs Mn)	Safaricom Group (KShs Mn)	Safaricom Kenya % YoY	Safaricom Ethiopia % YoY	Safaricom Group % YoY	Group Constant Currency % YoY
Service Revenue	329,805.6	5,758.3	335,353.1	11.7%	>100.0%	13.4%	13.4%
Total Revenue	342,098.0	7,379.9	349,447.2	10.7%	>100.0%	12.4%	12.3%
Direct Costs	(89,824.9)	(7252.7)	(97,046.9)	-0.7%	>100.0%	5.2%	4.9%
Contribution Margin	246,497.4	84.9	246,592.9	15.2%	>100.0%	15.3%	15.2%
Operating costs	(59,515.8)	(23,784.5)	(83,300.3)	11.0%	19.0%	12.4%	8.3%
Earnings Before Interest, Tax, Depreciation and Amortisation (EBITDA)	186,981.6	(23,699.6)	163,292.6	16.6%	18.8%	16.8%	19.2%
Depreciation & amortisation	(47,051.8)	(35,896.0)	(82,947.8)	6.7%	>100.0%	51.2%	47.5%
Earnings before Interest and Tax (EBIT)	139,929.8	(59,595.6)	80,344.8	20.4%	94.0%	-5.5%	-0.5%
Hyperinflation net monetary gain*	0.0	22,363.2	22,363.2	0.0%	>100.0%	115.4%	115.4%
Profit/ (loss) after tax excluding Minority Interest	84,739.5	(21,748.8)	62,991.7	13.7%	100.0%	1.2%	4.2%
Capex**	47,292.6	46,248.1	93,540.7	17.2%	-17.1%	-2.7%	-9.5%



^{*}The gain in monetary position is as a result of the Ethiopian economy being declared as hyper-inflationary on and after 31 March 2024.

^{**}Capex numbers exclude hyper-inflationary adjustments. Average ETB/KShs exchange rate is at 2.623. Safaricom Kenya numbers includes Kenyan subsidiaries. Safaricom Group is net of intercompany eliminations.





Strong Kenya performance



Gaining commercial progress in Ethiopia



Big Data
Acceleration



Launched device assembly plant



M-PESA Launch in Ethiopia



Delivered value for our customers



Partner in digitizing Kenya





KShs 23.24 Bn KShs 0.58 DPS FY23 Final Dividend

KShs 24.84 Bn KShs 0.62 DPS FY24 Interim Dividend

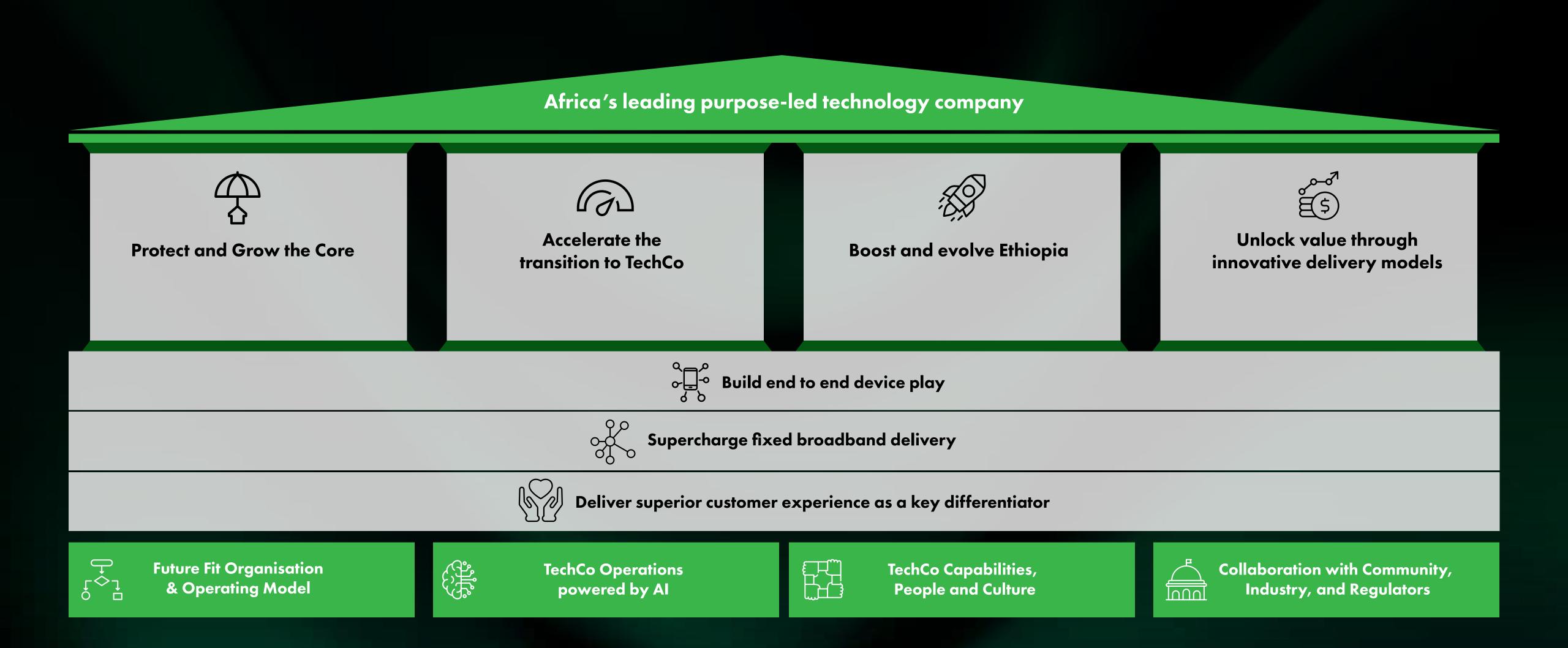
KShs 22.04 Bn KShs 0.55 DPS FY24
Proposed final
Dividend

KShs 26.04 Bn KShs 0.65 DPS

FY23 KShs 48.08Bn KShs 1.20 DPS FY24 KShs 48.08Bn KShs 1.20 DPS



2030 Vision | Anchored on Becoming Africa's Leading Purpose-led Tech-company





Kenya

- **Service revenue profile**
 - M-PESA; Double digit growth
 - Mobile connectivity; High single digit growth
 - Fixed; Double Digit Growth
- & EBITDA Margin; Stable
- **Capex**; Stable Capex Intensity

Ethiopia

- **EBITDA**; Breakeven in YR4 (FY26)
- © Commercial scale; 15-20Mn customers
- © Infrastructure scale; >4,000 sites





customer experience





Unlock segment led growth opportunities for the core business

Invest in tech capabilities to accelerate path towards TechCo





Accelerate Ethiopia commercial execution

Scale Best-in-class
Fixed Broadband services



FY25 GUIDANCE | Safaricom Kenya, Ethiopia & Group

All numbers are in KShs and exclude IAS 29

	Kenya	Ethiopia*	Group
EBIT	149 - 152Bn	(46 - 43)Bn	103 -109Bn
FY24 Actual	139.9Bn	(45.0)Bn	94.9Bn
Capex	52 - 55Bn	21 - 24Bn	73 - 79Bn
FY24 Actual	47.3Bn	46.2Bn	93.5Bn

*Ethiopia Guidance Assumptions



[•] Mobile customers target of 7 - 10Mn 90-day customers, 2.5 - 4Mn M-PESA 30-day active customers

[•] Target sites – 3,500 in FY25



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Upcoming Updates

AGM

July 2024

Safaricom Ethiopia Q1 Update

July 2024

HY25 Results

November 2024

Visit our website for more information

www.safaricom.co.ke



