

STATEMENT OF FINANCIAL POSITION		BANK				GROUP			
		UNAUDITED JUN 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED JUN 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)
A ASSETS									
1 Cash (both local and foreign)		2,191,729	3,996,746	3,549,705	3,845,607	2,600,326	4,433,947	3,897,516	4,246,213
2 Balances due from central banks		15,201,200	15,399,932	12,148,209	12,030,859	17,327,545	19,577,858	16,688,465	15,196,178
3 Kenya Government and other securities held for dealing purposes		-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss (FVTPL)		-	-	-	-	-	90,078	5,597	8,365
5 Investment Securities:		-	-	-	-	-	-	-	-
a) Held at amortised cost		-	-	-	-	-	-	-	-
a. Kenya Government securities		37,508,649	40,072,602	36,313,525	34,910,637	37,508,649	40,072,602	36,313,525	34,910,637
b. Other securities		19,497,186	19,341,331	8,283,125	5,889,681	28,090,412	28,226,764	15,248,249	12,186,784
b) Fair value through other comprehensive income (FVOCI):		-	-	-	-	-	-	-	-
a. Kenya Government securities		51,431,815	61,336,491	65,844,725	92,795,045	51,594,674	61,484,816	65,993,103	92,956,994
b. Other securities		4,636,787	4,560,609	5,277,255	4,557,402	4,686,512	4,614,680	5,326,679	4,606,502
6 Deposits and Balances due from local banking Institutions		6,356,421	5,051,245	2,774,738	6,601,563	6,356,421	5,051,245	2,774,738	6,601,563
7 Deposits and Balances due from banking Institutions abroad		30,090,057	20,423,017	10,641,526	10,343,296	32,201,349	24,004,351	16,008,182	15,319,192
8 Tax recoverable		-	-	-	-	-	131,300	120,016	119,230
9 Loans and advances to customers (net)		216,692,078	216,087,376	217,512,164	211,185,829	238,618,322	239,290,323	242,953,975	235,609,128
10 Balances due from banking institutions in the Group		1,282,524	2,552,369	6,791,088	3,988,963	115,050	1,113,330	187,855	538,881
11 Investment in associates		-	-	-	-	-	-	-	-
12 Investment in subsidiary companies		3,882,712	3,882,712	3,882,712	3,882,712	-	-	-	-
13 Investment in joint ventures		-	-	-	-	-	-	-	-
14 Investment properties		-	-	-	-	-	-	-	-
15 Property and equipment		3,469,225	3,282,372	3,231,113	3,104,907	4,172,120	4,022,590	3,839,392	3,818,656
16 Prepaid lease rentals		-	-	-	-	-	-	-	-
17 Intangible assets		2,462,603	2,307,121	2,189,754	2,170,308	3,364,866	3,329,179	3,194,168	3,191,173
18 Deferred tax asset		9,004,556	9,723,687	9,723,687	9,723,687	9,629,142	10,418,878	10,361,298	10,357,287
19 Retirement benefit asset		-	-	-	-	-	-	-	-
20 Other assets		4,996,717	6,855,764	4,854,285	6,289,128	5,411,935	6,452,684	5,212,983	6,660,234
21 TOTAL ASSETS		408,704,259	414,873,374	393,017,611	411,319,624	441,677,323	452,314,625	428,125,741	446,327,017
B LIABILITIES									
22 Balances due to central banks		6,013,821	14,010,049	-	-	6,013,821	14,010,049	-	-
23 Customer deposits		313,501,576	303,765,965	291,572,146	314,824,218	342,421,776	333,043,966	323,999,084	343,128,901
24 Deposits and balances due to local banking institutions		5,000,114	8,110,686	11,377,671	9,182,165	5,000,114	8,110,686	11,377,671	9,182,165
25 Deposits and balances due to foreign banking institutions		3,273,232	2,257,064	1,801,086	756,919	3,627,348	5,330,988	3,680,685	1,725,982
26 Other money market deposits		-	-	-	-	-	-	-	-
27 Borrowed funds		10,313,827	10,310,689	6,493,024	6,668,388	10,474,524	10,485,431	6,651,473	7,473,860
28 Balances due to banking institutions in the Group		68,588	86,588	101,440	643,115	1,401,184	261,024	39,165	380,311
29 Tax payable		430,141	1,118,973	2,338,587	337,672	546,044	1,133,802	2,486,613	543,638
30 Dividends payable		-	-	-	-	-	-	-	-
31 Deferred tax liability		-	-	-	-	-	-	-	-
32 Retirement benefit liability		-	-	-	-	-	-	-	-
33 Other liabilities		10,832,895	8,991,762	13,782,115	8,050,845	10,319,738	10,018,421	10,886,326	8,942,248
34 TOTAL LIABILITIES		349,434,194	348,651,776	327,466,069	340,463,322	379,804,549	382,394,367	359,121,017	371,377,105
C SHAREHOLDERS' EQUITY									
35 Paid up/ Assigned share capital		3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
36 Share premium		5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
37 Revaluation reserves		-	-	-	-	-	-	-	-
38 Retained earnings		44,103,977	45,103,433	46,602,461	50,827,279	45,481,898	47,086,893	48,590,765	52,882,155
39 Statutory loan loss reserves		9,117,642	10,313,446	11,660,184	10,358,960	9,432,777	10,547,305	12,199,139	10,827,698
40 Other Reserves		(2,482,821)	(2,526,548)	(1,242,370)	1,138,796	(2,477,089)	(2,534,886)	(1,246,546)	1,143,598
41 Proposed dividends		-	4,800,000	-	-	-	4,800,000	-	-
42 Translation reserve		-	-	-	-	(256,526)	113,087	(375,034)	92,489
43 TOTAL SHAREHOLDERS' EQUITY		59,270,065	66,221,598	65,551,542	70,856,302	60,712,327	68,543,666	67,699,591	73,477,207
44 Non controlling interest		-	-	-	-	1,160,447	1,376,592	1,305,133	1,472,705
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		408,704,259	414,873,374	393,017,611	411,319,624	441,677,323	452,314,625	428,125,741	446,327,017

OTHER DISCLOSURES		BANK			
		UNAUDITED JUN 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)
1 NON-PERFORMING LOANS AND ADVANCES					
a) Gross Non-performing Loans and advances		28,857,980	30,944,300	30,466,820	29,955,851
Less		-	-	-	-
b) Interest in suspense		3,677,407	3,877,472	4,086,556	3,700,075
c) Total Non-performing loans and advances (a-b)		25,180,573	27,066,828	26,380,264	26,255,776
Less		-	-	-	-
d) Loan loss provisions		13,016,845	15,592,034	15,866,396	16,536,415
e) Net Non-performing Loans (c-d)		12,163,728	11,474,794	10,513,868	9,719,361
f) Discounted value of securities		12,163,728	11,474,794	10,513,868	9,719,361
g) Net NPLs exposure (e-f)		-	-	-	-
2 INSIDER LOANS AND ADVANCES					
a) Directors, shareholders and associates		3,207,298	3,204,343	6,429,597	3,672,024
b) Employees		2,531,460	3,342,761	3,365,114	3,685,108
c) Total Insider Loans and Advances		5,738,758	6,547,104	9,794,711	7,357,132
3 OFF-BALANCE SHEET ITEMS					
a) Letters of Credit, Guarantees, Acceptances		91,290,598	78,074,544	78,044,458	75,804,465
b) Forwards, swaps and options		55,553,481	65,427,081	67,244,968	81,539,152
c) Other contingent liabilities		2,377,468	2,316,464	3,144,201	1,794,172
d) Total Contingent liabilities		149,221,547	145,818,089	148,433,627	159,137,789
4 CAPITAL STRENGTH					
a) Core capital		44,425,213	47,945,750	46,402,160	49,441,484
b) Minimum statutory capital		1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/ (deficiency)		43,425,213	46,945,750	45,402,160	48,441,484
d) Supplementary capital		9,584,275	8,582,197	8,055,456	7,896,070
e) Total capital (a+d)		54,009,488	56,527,947	54,457,616	57,337,554
f) Total risk weighted assets		324,620,275	324,995,089	336,943,771	335,475,263
g) Core capital/Total deposit liabilities		13.93%	15.58%	15.55%	15.61%
h) Minimum statutory ratio		8.00%	8.00%	8.00%	8.00%
i) Excess/ (Deficiency) (g-h)		5.93%	7.58%	7.55%	7.61%
j) Core capital/Total risk weighted assets		13.69%	14.75%	13.77%	14.74%
k) Minimum statutory ratio		10.50%	10.50%	10.50%	10.50%
l) Excess/ (Deficiency) (j-k)		3.19%	4.25%	3.27%	4.24%
m) Total capital/Total risk weighted assets		16.64%	17.39%	16.16%	17.09%
n) Minimum statutory ratio		14.50%	14.50%	14.50%	14.50%
o) Excess/ (Deficiency) (m-n)		2.14%	2.89%	1.66%	2.59%
5 LIQUIDITY					
a) Liquidity ratio		45.72%	47.44%	47.14%	51.79%
b) Minimum statutory ratio		20.00%	20.00%	20.00%	20.00%
c) Excess /(Deficiency) (a-b)		25.72%	27.44%	27.14%	31.79%

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 30 June 2025 includes I&M Bank (T) Limited and I&M Bancassurance Intermediary Limited.

These statements can be accessed on the institution's website www.imbankgroup.com as well as at the registered office at 1 Park Avenue, 1st Parklands Avenue, Nairobi.

The financial statements were approved by the Board of Directors on 7 August 2025 and signed on its behalf by:

Nikhil Hira
Director

Gul Khan
Chief Executive Officer

STATEMENT OF COMPREHENSIVE INCOME		BANK				GROUP			
		UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED
		JUN 2024	DEC 2024	MAR 2025	JUN 2025	JUN 2024	DEC 2024	MAR 2025	JUN 2025
		(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)
1	INTEREST INCOME								
	1.1 Loans and advances	17,160,534	36,139,056	7,366,986	15,227,261	18,948,977	40,672,447	8,602,122	17,824,968
	1.2 Government securities	4,844,024	12,029,882	3,380,888	7,010,280	5,357,599	13,121,717	3,603,009	7,438,450
	1.3 Deposits and placements with banking institutions	1,068,191	1,928,605	302,483	689,257	1,101,853	1,993,869	315,017	706,334
	1.4 Other interest income	34,126	70,285	21,460	43,103	34,126	70,285	21,460	43,103
	1.5 Total interest income	23,106,875	50,167,828	11,071,817	22,969,901	25,442,555	55,858,318	12,541,608	26,012,855
2	INTEREST EXPENSE								
	2.1 Customer deposits	10,193,187	21,185,632	4,102,982	7,795,612	10,978,448	22,826,953	4,480,898	8,590,636
	2.2 Deposits and placements from banking institutions	1,045,830	2,205,976	310,749	464,339	1,080,305	2,284,305	345,926	534,697
	2.3 Other interest expenses	673,990	1,205,165	253,699	482,686	701,774	1,267,162	266,047	511,978
	2.4 Total interest expense	11,913,007	24,596,773	4,667,430	8,742,637	12,760,527	26,378,420	5,092,871	9,637,311
3	NET INTEREST INCOME	11,193,868	25,571,055	6,404,387	14,227,264	12,682,028	29,479,898	7,448,737	16,375,544
4	OTHER OPERATING INCOME								
	4.1 Fees and commissions on loans and advances	867,691	1,907,425	477,558	983,715	886,628	1,996,566	484,908	1,012,935
	4.2 Other fees and commissions	1,732,485	3,630,097	959,609	1,920,325	2,088,289	4,352,929	1,267,194	2,374,958
	4.3 Foreign exchange trading income	1,159,015	1,911,245	467,923	804,495	1,368,958	2,359,519	577,158	1,010,144
	4.4 Dividend income	227,000	227,000	-	200,000	-	-	-	-
	4.5 Other incomes	265,677	433,542	346,188	577,229	258,616	811,319	346,610	553,535
	4.6 Total non-interest income	4,251,868	8,109,309	2,251,278	4,485,764	4,602,491	9,520,333	2,675,870	4,951,572
5	TOTAL OPERATING INCOME	15,445,736	33,680,364	8,655,665	18,713,028	17,284,519	39,000,231	10,124,607	21,327,116
6	OTHER OPERATING EXPENSES								
	6.1 Loan loss provisions	2,596,737	5,766,648	1,121,828	3,152,066	2,932,836	7,051,157	1,325,009	3,597,028
	6.2 Staff costs	2,556,699	5,443,702	1,548,931	3,190,280	3,006,421	6,466,280	1,813,445	3,696,483
	6.3 Directors' emoluments	173,740	285,010	72,759	221,380	182,722	302,384	81,712	238,892
	6.4 Rentals charges	216,073	426,891	124,425	234,289	247,786	497,735	139,056	265,836
	6.5 Depreciation charge on property and equipment	573,121	1,148,882	243,915	490,535	651,015	1,321,982	280,022	560,197
	6.6 Amortisation charges	381,558	753,911	180,666	358,332	422,574	844,469	190,520	379,058
	6.7 Other operating expenses	2,659,138	5,740,321	1,297,762	2,824,203	3,095,848	7,211,088	1,712,897	3,694,015
	6.8 Total other Operating Expenses	9,157,066	19,565,365	4,590,286	10,471,085	10,539,202	23,695,095	5,542,661	12,431,509
7	PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	6,288,670	14,114,999	4,065,379	8,241,943	6,745,317	15,305,136	4,581,946	8,895,607
8	EXCEPTIONAL ITEMS	-	-	-	-	-	-	-	-
9	PROFIT AFTER EXCEPTIONAL ITEMS	6,288,670	14,114,999	4,065,379	8,241,943	6,745,317	15,305,136	4,581,946	8,895,607
10	Current tax	(1,886,601)	(4,345,020)	(1,219,614)	(2,472,583)	(2,079,062)	(4,676,416)	(1,377,551)	(2,732,399)
11	Deferred tax	-	1,627,350	-	-	-	1,716,005	-	-
12	PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	4,402,069	11,397,329	2,845,765	5,769,360	4,666,255	12,344,725	3,204,395	6,163,208
13	Non-controlling interest	-	-	-	-	(61,340)	(194,568)	(48,689)	(87,551)
14	PROFIT AFTER TAX , EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	4,402,069	11,397,329	2,845,765	5,769,360	4,604,915	12,150,157	3,155,706	6,075,657
15	OTHER COMPREHENSIVE INCOME								
	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	(1,591,403)	(1,135,135)	(608,269)	(140,743)
	15.2 Fair value changes in financial assets at FVOCI	2,162,906	3,177,998	1,200,774	3,665,343	2,185,816	3,342,131	1,204,937	3,802,311
	15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-
	15.4 Statutory credit reserve	-	-	-	-	-	-	-	-
	15.5 Income tax relating to components of other comprehensive income	-	(846,306)	-	-	-	(1,001,197)	-	(123,827)
16	OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	2,162,906	2,331,692	1,200,774	3,665,343	594,413	1,205,799	596,668	3,537,741
17	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	6,564,975	13,729,021	4,046,539	9,434,703	5,260,668	13,550,524	3,801,063	9,700,949