

STATEMENT OF FINANCIAL POSITION	BANK						GROUP						OTHER DISCLOSURES	BANK					
	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	UNAUDITED SEP 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED JUN 2025 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	UNAUDITED SEP 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)	3,140,331	3,996,746	3,549,705	3,845,607	4,291,457	3,638,591	4,433,947	3,897,516	4,246,213	4,798,178									
2 Balances due from central banks	16,064,045	15,399,932	12,148,209	12,030,859	13,256,857	18,527,360	19,577,858	16,688,465	15,196,178	17,504,631									
3 Kenya Government and other securities held for dealing purposes																			
4 Financial Assets at fair value through profit and loss (FVTPL)																			
5 Investment Securities:																			
a) Held at amortised cost																			
a. Kenya Government securities	40,766,131	40,072,602	36,313,525	34,910,637	35,356,500	40,766,131	40,072,602	36,313,525	34,910,637	35,356,500									
b. Other securities	23,183,064	19,341,331	8,283,125	5,889,681	2,584,371	30,916,236	28,226,764	15,248,249	12,186,784	9,885,006									
b) Fair value through other comprehensive income (FVOCI):																			
a. Kenya Government securities	54,535,982	61,336,491	65,844,725	92,795,045	117,954,218	54,680,059	61,484,816	65,993,103	92,956,994	118,110,321									
b. Other securities	4,636,886	4,560,609	5,277,255	4,557,402	4,568,280	4,684,913	4,614,680	5,326,679	4,606,502	4,621,609									
6 Deposits and Balances due from local banking Institutions	4,077,381	5,051,245	2,774,738	6,601,563	2,270,742	4,077,381	5,051,245	2,774,738	6,601,563	2,270,742									
7 Deposits and Balances due from banking Institutions abroad	22,118,425	20,423,017	10,641,526	10,343,296	12,496,243	25,673,833	24,004,351	16,008,182	15,319,192	19,143,611									
8 Tax recoverable																			
9 Loans and advances to customers (net)	213,960,896	216,087,376	217,512,164	211,185,829	218,006,193	234,338,184	239,290,323	242,953,975	235,609,128	242,831,567									
10 Balances due from banking institutions in the Group	1,184,397	2,552,369	6,791,088	3,988,963	3,961,263	105,635	1,113,330	187,855	538,881	250,331									
11 Investment in associates																			
12 Investment in subsidiary companies	3,882,712	3,882,712	3,882,712	3,882,712	3,882,712														
13 Investment in joint ventures																			
14 Investment properties																			
15 Property and equipment	3,289,470	3,282,372	3,231,113	3,104,907	3,115,407	4,001,391	4,022,590	3,839,392	3,818,656	3,892,791									
16 Prepaid lease rentals																			
17 Intangible assets	2,397,481	2,307,121	2,189,754	2,170,308	2,081,705	3,260,605	3,329,179	3,194,168	3,191,173	3,169,921									
18 Deferred tax asset	9,004,556	9,723,687	9,723,687	9,723,687	9,723,687	9,608,495	10,418,878	10,361,298	10,357,287	10,409,691									
19 Retirement benefit asset																			
20 Other assets	5,495,071	6,855,764	4,854,285	6,289,128	5,834,963	6,111,785	6,452,684	5,212,983	6,660,234	6,690,351									
21 TOTAL ASSETS	407,736,828	414,873,374	393,017,611	411,319,624	439,384,598	440,465,060	452,314,625	428,125,741	446,327,017	479,180,513									
B LIABILITIES																			
22 Balances due to central banks																			
23 Customer deposits	16,023,735	14,010,049	-	-	-	16,023,735	14,010,049	-	-	-									
24 Deposits and balances due to local banking Institutions	303,765,511	303,765,965	291,572,146	314,824,218	327,304,093	332,439,607	333,043,966	323,999,084	343,128,901	358,035,219									
25 Deposits and balances due to foreign banking Institutions	5,737,313	8,110,686	11,377,671	9,182,165	18,823,531	5,737,313	8,110,686	11,377,671	9,182,165	18,823,531									
26 Other money market deposits																			
27 Borrowed funds	10,059,077	10,310,689	6,493,024	6,668,388	6,487,734	10,214,289	10,485,431	6,651,473	7,473,860	7,340,418									
28 Balances due to banking institutions in the Group	254,737	86,588	101,440	643,115	272,214	544,758	261,024	39,165	380,311	1,041,752									
29 Tax payable	618,356	1,118,973	2,338,587	337,672	377,507	806,335	1,133,802	2,486,613	543,638	636,168									
30 Dividends payable																			
31 Deferred tax liability																			
32 Retirement benefit liability																			
33 Other liabilities	10,548,531	8,991,762	13,782,115	8,050,845	9,392,227	10,921,456	10,018,421	10,886,326	8,942,248	10,472,283									
34 TOTAL LIABILITIES	347,942,115	348,651,776	327,466,069	340,463,322	363,100,894	378,066,621	382,394,367	359,121,017	371,377,105	398,722,144									
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	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	5,531,267	5,531,267									
37 Revaluation reserves																			
38 Retained earnings	45,574,967	45,103,433	46,602,461	50,827,279	53,972,349	46,964,479	47,086,893	48,590,765	52,882,155	57,010,525									
39 Statutory loan loss reserves	10,151,013	10,313,446	11,660,184	10,358,960	10,175,819	10,652,348	10,547,305	12,199,139	10,827,698	10,077,046									
40 Other Reserves	(4,462,534)	(2,526,548)	(1,242,370)	1,138,796	3,604,269	(4,471,537)	(2,534,886)	(1,246,546)	1,143,598	3,607,978									
41 Proposed dividends		4,800,000	-	-	-	4,800,000	-	-	-	-									
42 Translation reserve						(438,251)	113,087	(375,034)	92,489	86,703									
43 TOTAL SHAREHOLDERS' EQUITY	59,794,713	66,221,598	65,551,542	70,856,302	76,283,704	61,238,306	68,543,666	67,699,591	73,477,207	79,313,519									
44 Non-controlling interest						1,160,133	1,376,592	1,305,133	1,472,705	1,144,850									
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	407,736,828	414,873,374	393,017,611	411,319,624	439,384,598	440,465,060	452,314,625	428,125,741	446,327,017	479,180,513									

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 30 September 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, First Parklands Avenue, Nairobi.

The financial statements were approved by the Board of Directors on 10 November 2025 and signed on its behalf by:

Nikhil Hira
Director

Sarit S. Raja Shah
Director

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Bank to M-PESA

#NiSareKabisa

Kwako na kwa Solo Biz



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