

STATEMENT OF FINANCIAL POSITION	BANK			GROUP		
	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED
	MAR 2025 (KSHS'000)	DEC 2025 (KSHS'000)	MAR 2026 (KSHS'000)	MAR 2025 (KSHS'000)	DEC 2025 (KSHS'000)	MAR 2026 (KSHS'000)
A ASSETS						
1 Cash (both local and foreign)	3,549,705	4,573,512	5,118,630	3,897,516	5,278,435	5,859,390
2 Balances due from central banks	12,148,209	11,625,673	11,689,762	16,688,465	16,220,143	16,584,505
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss (FVTPL)	-	-	-	5,597	-	-
5 Investment Securities:						
a) Held at amortised cost						
a. Kenya Government securities	36,313,525	32,576,500	31,276,190	36,313,525	32,576,500	31,276,190
b. Other securities	8,283,125	2,595,668	2,570,860	15,248,249	10,417,727	10,385,722
b) Fair value through other comprehensive income (FVOCI):						
a. Kenya Government securities	65,844,725	121,279,965	166,463,364	65,993,103	121,447,473	166,627,042
b. Other securities	-	-	-	5,326,679	4,849,290	4,890,945
6 Deposits and Balances due from local banking Institutions	2,774,738	5,649,540	3,327,655	2,774,738	5,649,540	3,327,655
7 Deposits and Balances due from banking Institutions abroad	10,641,526	27,242,761	29,252,742	16,008,182	33,035,056	33,659,333
8 Tax recoverable	-	941,564	-	120,016	1,162,230	68,704
9 Loans and advances to customers (net)	217,512,164	217,988,489	224,361,565	242,953,975	245,674,847	250,503,547
10 Balances due from banking institutions in the Group	6,791,088	4,357,942	3,021,666	187,855	1,201,027	834,560
11 Investment in associates	-	-	-	-	-	-
12 Investment in subsidiary companies	3,882,712	3,882,712	3,882,712	-	-	-
13 Investment in joint ventures	-	-	-	-	-	-
14 Investment properties	-	509,492	518,042	-	509,492	518,042
15 Property and equipment	3,231,113	3,135,585	3,356,255	3,839,392	3,972,534	4,136,243
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	2,189,754	1,978,999	1,896,599	3,194,168	3,059,136	2,946,810
18 Deferred tax asset	9,723,687	9,426,049	9,927,180	10,361,298	10,176,360	10,646,384
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	4,854,285	7,130,690	7,721,668	5,212,983	7,114,983	8,419,607
21 TOTAL ASSETS	393,017,611	459,691,271	509,224,991	428,125,741	502,344,773	550,684,679
B LIABILITIES						
22 Balances due to central banks	-	-	-	-	-	-
23 Customer deposits	291,572,146	348,660,947	365,169,354	323,999,084	380,658,195	396,379,968
24 Deposits and balances due to local banking institutions	11,377,671	15,029,263	41,011,529	11,377,671	15,029,263	41,011,529
25 Deposits and balances due to foreign banking institutions	1,801,086	2,445,665	2,037,862	3,680,685	5,542,768	3,848,421
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	6,493,024	6,652,064	6,526,342	6,651,473	7,500,059	14,900,553
28 Balances due to banking institutions in the Group	101,440	222,459	155,372	39,165	494,429	657,966
29 Tax payable	2,338,587	-	286,094	2,486,613	7,969	6,405,407
30 Dividends payable	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	13,782,115	7,842,146	14,398,288	10,886,326	8,923,329	2,348,789
34 TOTAL LIABILITIES	327,466,069	380,852,544	429,584,841	359,121,017	418,156,012	465,552,633
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
36 Share premium	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267
37 Revaluation reserves	-	-	-	-	-	-
38 Retained earnings	46,602,461	52,535,834	56,731,199	48,590,765	53,784,563	58,339,539
39 Statutory loan loss reserves	11,660,184	10,884,877	10,002,195	12,199,139	10,856,075	9,973,393
40 Other Reserves	(1,242,370)	646,749	4,375,489	(1,246,546)	660,219	4,389,274
41 Proposed dividends	-	6,240,000	-	-	6,240,000	-
42 Translation reserve	-	-	-	(375,034)	73,642	(293,456)
43 TOTAL SHAREHOLDERS' EQUITY	65,551,542	78,838,727	79,640,150	67,699,591	80,145,766	80,940,017
44 Non-controlling interest	-	-	-	1,305,133	4,042,995	4,192,029
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	393,017,611	459,691,271	509,224,991	428,125,741	502,344,773	550,684,679

OTHER DISCLOSURES	BANK		
	UNAUDITED	AUDITED	UNAUDITED
	MAR 2025 (KSHS'000)	DEC 2025 (KSHS'000)	MAR 2026 (KSHS'000)
1 NON-PERFORMING LOANS AND ADVANCES			
a) Gross Non-performing Loans and advances	30,466,820	29,084,717	28,860,009
Less			
b) Interest in suspense	4,086,556	3,828,901	3,722,271
c) Total Non-performing loans and advances (a-b)	26,380,264	25,255,816	25,137,738
Less			
d) Loan loss provisions	15,866,396	16,814,975	17,288,104
e) Net Non-performing Loans (c-d)	10,513,868	8,440,841	7,849,634
f) Discounted value of securities	10,513,868	8,440,841	7,849,634
g) Net NPLs exposure (e-f)	-	-	-
2 INSIDER LOANS AND ADVANCES			
a) Directors, shareholders and associates	6,429,597	7,209,252	8,536,803
b) Employees	3,365,114	4,084,007	4,166,125
c) Total Insider Loans and Advances	9,794,711	11,293,259	12,702,928
3 OFF-BALANCE SHEET ITEMS			
a) Letters of Credit, Guarantees, Acceptances	78,044,458	94,505,764	105,172,311
b) Forwards, swaps and options	67,244,968	114,239,115	135,723,421
c) Other contingent liabilities	3,144,201	2,934,013	2,560,763
d) Total Contingent liabilities	148,433,627	211,678,892	243,456,495
4 CAPITAL STRENGTH			
a) Core capital	46,402,160	53,562,171	55,853,966
b) Minimum statutory capital	1,000,000	3,000,000	3,000,000
c) Excess/ (deficiency)	45,402,160	50,562,171	52,853,966
d) Supplementary capital	8,055,456	7,676,949	7,551,393
e) Total capital (a+d)	54,457,616	61,239,120	63,405,359
f) Total risk weighted assets	336,943,771	369,984,289	397,175,959
g) Core capital/Total deposit liabilities	15.55%	15.21%	14.96%
h) Minimum statutory ratio	8.00%	8.00%	8.00%
i) Excess/ (Deficiency) (g-h)	7.55%	7.21%	6.96%
j) Core capital/Total risk weighted assets	13.77%	14.48%	14.06%
k) Minimum statutory ratio	10.50%	10.50%	10.50%
l) Excess/ (Deficiency) (j-k)	3.27%	3.98%	3.56%
m) Total capital/Total risk weighted assets	16.16%	16.55%	15.96%
n) Minimum statutory ratio	14.50%	14.50%	14.50%
o) Excess/ (Deficiency) (m-n)	1.66%	2.05%	1.46%
5 LIQUIDITY			
a) Liquidity ratio	47.14%	55.34%	56.85%
b) Minimum statutory ratio	20.00%	20.00%	20.00%
c) Excess / (Deficiency) (a-b)	27.14%	35.34%	36.85%

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 31 March 2026 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 11 May 2026 and signed on its behalf by:

Nikhil Hira
Director

Sarit S Raja Shah
Group Executive Director

STATEMENT OF COMPREHENSIVE INCOME	BANK			GROUP		
	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED
	MAR 2025 (KSHS'000)	DEC 2025 (KSHS'000)	MAR 2026 (KSHS'000)	MAR 2025 (KSHS'000)	DEC 2025 (KSHS'000)	MAR 2026 (KSHS'000)
1 INTEREST INCOME						
1.1 Loans and advances	7,366,986	29,559,042	6,756,160	8,602,122	35,025,570	8,075,886
1.2 Government securities	3,380,888	15,817,987	4,843,596	3,603,009	16,720,158	5,074,920
1.3 Deposits and placements with banking institutions	302,483	1,348,507	315,602	315,017	1,407,517	354,069
1.4 Other interest income	21,460	133,659	143,874	21,460	133,659	143,874
1.5 Total interest income	11,071,817	46,859,195	12,059,232	12,541,608	53,286,904	13,648,749
2 INTEREST EXPENSE						
2.1 Customer deposits	4,102,982	14,829,037	3,464,328	4,480,898	16,513,897	3,932,822
2.2 Deposits and placements from banking institutions	310,749	1,274,807	474,899	345,926	1,381,916	489,240
2.3 Other interest expenses	253,699	925,263	217,543	266,047	1,022,445	252,681
2.4 Total interest expense	4,667,430	17,029,107	4,156,770	5,092,871	18,918,258	4,674,743
3 NET INTEREST INCOME	6,404,387	29,830,088	7,902,462	7,448,737	34,368,646	8,974,006
4 OTHER OPERATING INCOME						
4.1 Fees and commissions on loans and advances	477,558	2,101,909	470,137	484,908	2,192,645	499,329
4.2 Other fees and commissions	959,609	4,217,719	1,051,501	1,267,194	5,142,386	1,476,411
4.3 Foreign exchange trading income	467,923	1,716,103	591,053	577,158	2,162,333	745,066
4.4 Dividend income	-	300,000	-	-	-	-
4.5 Other incomes	346,188	2,208,336	433,802	346,610	2,936,630	701,653
4.6 Total non-interest income	2,251,278	10,544,067	2,546,493	2,675,870	12,433,994	3,422,459
5 TOTAL OPERATING INCOME	8,655,665	40,374,155	10,448,955	10,124,607	46,802,640	12,396,465
6 OTHER OPERATING EXPENSES						
6.1 Loan loss provisions	1,121,828	7,069,648	2,068,466	1,325,009	8,752,517	2,333,385
6.2 Staff costs	1,548,931	6,971,347	1,871,693	1,813,445	8,091,920	2,215,324
6.3 Directors' emoluments	72,759	354,459	57,337	81,712	391,961	64,967
6.4 Rentals charges	124,425	497,770	156,809	139,056	551,065	172,231
6.5 Depreciation charge on property and equipment	243,915	1,064,162	244,638	280,022	1,262,900	305,893
6.6 Amortisation charges	180,666	734,485	184,280	190,520	783,281	193,822
6.7 Other operating expenses	1,297,762	6,318,215	1,825,772	1,712,897	8,349,464	2,321,851
6.8 Total other Operating Expenses	4,590,286	23,010,086	6,408,995	5,542,661	28,183,108	7,607,473
7 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	4,065,379	17,364,069	4,039,960	4,581,946	18,619,532	4,788,992
8 EXCEPTIONAL ITEMS						
9 PROFIT AFTER EXCEPTIONAL ITEMS	4,065,379	17,364,069	4,039,960	4,581,946	18,619,532	4,788,992
10 Current tax	(1,219,614)	(3,430,599)	(1,228,406)	(1,377,551)	(3,719,644)	(1,453,117)
11 Deferred tax	-	745,419	501,131	-	813,457	501,131
12 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	2,845,765	14,678,889	3,312,685	3,204,395	15,713,345	3,837,006
13 Non-controlling interest	-	-	-	(48,689)	(415,593)	(415,593)
14 PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST	2,845,765	14,678,889	3,312,685	3,155,706	15,297,752	3