

		COMPANY			GROUP						
STA	ATEMENT OF	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITE
FIN	ANCIAL POSITION	SEP 2021 (KSHS'000)	DEC 2021	MAR 2022 (KSHS'000)	JUN 2022 (KSHS'000)	SEP 2022 (KSHS'000)	SEP 2021 (KSHS'000)	DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)	JUN 2022 (KSHS'000)	SEP 202 (KSHS'000
A	ASSETS	(K3H3 000)	(КЗНЗ 000)	(КЗНЗ 000)	(K3H3 000)	(K3H3 000)	(КЗПЗ 000)	(K3H3 000)	(КЗПЗ 000)	(K3H3 000)	(KSHS 000
01.	Cash (both local and foreign)	846,323	834,431	4,763,027	380,290	462,464	4,358,924	6,202,636	9,338,287	4,751,464	5,254,33
02.	Balances due from central banks	0.10,323	-	- 1,7 03,027	500,250	-	20,209,230		19,496,822	20,193,076	18,589,84
03.	Kenya Government and other securities						20,203,230	21,515,555	15,150,022	20,133,070	10,505,0
05.	held for dealing purposes	_	_	_	_	_	_	_	_	_	
04.	Financial Assets at fair value through profit or loss (FVTPL)	_	_	_	_	_	15,235,224	16,368,165	15,415,984	15,036,750	15,607,19
05.	Investment Securities:	_	_	_	_	_		-	-	-	15,001,1
05.	a) Held at amortised cost:	_	_	_	_	_	_	_	_	_	
	a. Kenya Government securities	_	_	_	_	_	30,353,304	30,605,205	30,876,479	34,819,286	30,090,1
	b. Other securities	_	_	_	_	_	14,397,976	14,551,505	17,396,308	16,862,911	18,069,4
	b) Fair value through other comprehensive income (FVOCI):						14,557,570	14,551,505	17,550,500	10,002,511	10,005,4
	a. Kenya Government securities	27,160	27,019	25,769	934,881	917,891	51,212,941	57,101,222	53,022,865	47,281,667	43,780,4
	b. Other securities	27,100	27,015	25,705	334,001	517,051	6,324,464	6,909,050	7,266,458	7,403,447	6,892,5
06.	Deposits and balances due from local banking Institutions						6,164	62,774	2,077,259	1,399,968	1,099,8
07.	Deposits and balances due from banking Institutions Deposits and balances due from banking Institutions abroad	_	_	·	·	Ī	11,212,423	15,455,050	20,808,525	23,190,268	20,428,7
08.	Tax recoverable	8,412	3,463	3,463	11,670	12,939	967,563	430,450	20,808,323	244,732	301,1
		8,412	3,403	3,403	11,670	12,939			210 406 270		
09. 10.	Loans and advances to customers (net) Balances due from banking institutions in the Group]	-			-	207,605,440	210,619,661	218,406,278	231,069,562	231,240,3
11.	Investment in associates									_	
12.	Investment in associates Investment in subsidiary companies	30.661.558	30,435,895	30,442,895	30,885,121	31,336,158					
13.		2,515,591	2,515,591	2,515,591	2,515,591	2,515,591	5,183,751	5,226,107	5,090,818	5,240,396	5,459,6
14.	Investment in joint ventures	2,515,591	2,515,591	2,515,591	2,515,591	2,515,591	3,103,731	3,226,107	3,090,616	3,240,396	3,433,0
	Investment properties	-	-	-	-	-	12.651.242	12.002.620	12 020 025	12.750.055	12.554.6
15.	Property and equipment	-	-	-	-	-	12,651,343	12,883,629	12,929,835	12,759,955	12,554,8
16.	Prepaid lease rentals	-	-	-	-	-			5 520 074	-	6 704 7
17.	Intangible assets	-	-	-	-	-	5,815,419	6,579,059	6,530,874	6,737,707	6,791,2
18.	Deferred tax asset	-	-	-	-	-	5,501,811	6,104,185	6,148,393	5,925,024	5,946,1
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	
20.	Other assets	22,217	229,786	230,787	587,034	81,011	8,033,280	4,708,714	6,025,619	6,748,967	6,569,7
21.	TOTAL ASSETS	34,081,261	34,046,185	37,981,532	35,314,587	35,326,054	399,069,257	415,151,367	430,830,804	439,665,180	428,675,9
В	LIABILITIES										
22.	Balances due to central banks	-	-	-	-	-	-	-	-	7,195,001	3,588,2
23.	Customer deposits	-	-	-	-	-		296,746,509	309,423,713	313,178,863	
24.	Deposits and balances due to local banking institutions	-	-	-	-	-	2,728,462	2,854,277	4,783,087	10,095,327	4,217,2
25.	Deposits and balances due to foreign banking institutions	-	-	-	-	-	6,849,928	16,260,030	12,953,946	10,944,262	11,859,8
26.	Other money market deposits	-	-	-	-	-	-	-	-	-	
27.	Borrowed funds	-	-	-	-	-	20,318,849	19,546,073	19,938,979	19,314,781	18,667,4
28.	Balances due to banking institutions in the Group	-	-	-	-	-	-	-	-	-	
29.	Tax payable	-	-	-	-	-	236,410	-	715,609	-	
30.	Dividends payable	-	-	-	-	-	-	-	-	\ -	
31.	Deferred tax liability	-	-	-	-	-	-	-	-	-	
32.	Retirement benefit liability	-	-	-	-	-	-	-	-	\-	
33.	Other liabilities	1,969,187		1,708,111	1,514,611	1,502,715	8,039,191	5,696,401	7,771,715	7,486,420	8,803,0
34.	TOTAL LIABILITIES	1,969,187	2,029,063	1,708,111	1,514,611	1,502,715	326,857,727	341,103,290	355,587,049	368,214,654	355,181,30
С	SHAREHOLDERS' EQUITY										
35.	Paid up/ Assigned share capital	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,6
36.	Share premium/ (discount)	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,6
37.	Revaluation reserves - (Buildings)	12.000 400	12.002.205	17.050.400	14 645 065	14 600 065	929,217	1,036,048	1,036,048	1,036,048	1,034,9
38.	Retained earnings/(Accumulated losses)	12,896,433	12,802,385	17,059,119	14,615,985	14,639,805	42,457,820	43,903,009	46,340,421	45,131,788	47,224,0
39.	Statutory loan loss reserves	201	(542)	(0.40)	(24.250)	(24.744)	7,583,658	8,051,567	8,178,974	9,030,875	9,067,8
40.	Other Reserves	391	(513)	(948)	(31,259)	(31,716)	(693,791)	(856,084)	(2,682,516)	((6,412,677)	(6,808,58
41. 42.	Proposed dividends	-		-	-	-	(1.495.703)	(1.756.750)	(1 576 624)	(1 477 767)	/1 201 0
42. 43.	Translation reserve TOTAL SHAREHOLDERS' EQUITY	22 112 074	32,017,122	36,273,421	33,799,976	33,823,339	(1,485,783) 68,006,371	(1,756,759) 69,593,031	(1,576,631) 70,511,546	(1,477,767) 66,523,517	(1,291,08
43 . 44.	-	32,112,074	32,017,122	36,273,421	53,799,976	55,825,339	4,205,159			4,927,009	68,442,3
44. 45.	Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	34,081,261	34 046 105	37,981,532	25 214 507	35 326 054		4,455,046	4,732,209 430,830,804		5,052,3
	TOTAL LIMBILITIES & SHAKEHOLDERS EQUITY	34,081,261	34,040,185	31,361,332	33,314,38/	35,520,054	333,009,237	+15,151,56/	+30,030,804	455,005,180	720,075,9

	COMPANY					GROUP					
STATEMENT OF	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDI	
COMPREHENSIVE INCOME	SEP 2021	DEC 2021	MAR 2022	JUN 2022	SEP 2022	SEP 2021	DEC 2021	MAR 2022	JUN 2022	SEP 2	
	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS'000)	(KSHS)	
01. INTEREST INCOME											
1.1 Loans and advances	-	-	-	-	-	16,186,889	23,769,022	5,970,215	12,047,073	18,53	
1.2 Government securities	2,265	3,028	773	26,602	56,312	6,486,716	9,070,237	2,562,105	5,218,771	7,86	
1.3 Deposits and placements with banking institutions	26,608	33,963	3.354	29,938	32,461	171,459	231,501	60,446	167,390	36	
1.4 Other interest income	_	_	_	_	_	-	10,708	10,965	22,159	3	
I.5 Total interest income	28,873	36,991	4,127	56,540	88,773	22,845,064	33,081,468	8,603,731	17,455,393	26,79	
02. INTEREST EXPENSE			.,	,	,			-,,	,,		
2.1 Customer deposits	_	_	_	_	_	7,499,362	10,256,364	2,782,328	5,589,410	8,53	
2.2 Deposits and placements from banking institutions	_	_		_	_	672,797	961,451	319,066	733,106	1,12	
2.3 Other interest expenses						684,746	986,759	297,097	611,527	97	
2.4 Total interest expense	-						12,204,574	3,398,491	6,934,043	10,63	
03. NET INTEREST INCOME/ (LOSS)	28,873	36,991	4,127	56,540	88,773	13,988,159	20,876,894	5,205,240	10,521,350	16,16	
04. OTHER OPERATING INCOME	20,073	30,991	4,127	30,340	00,773	15,900,159	20,676,694	3,203,240	10,321,330	10,10	
	_					1 271 760	1 020 402	406 564	000 400	1.00	
4.1 Fees and commissions on loans and advances	-	-	-	-	-	1,371,760	1,938,483	496,564	999,406	1,60	
4.2 Other fees and commissions	-		-	-	-	2,061,583	2,937,743	865,008	1,870,563	2,71	
4.3 Foreign exchange trading income /(loss)			_	-	-	1,181,807	1,732,746	612,821	1,908,064	3,77	
4.4 Dividend income	6,778,527	6,778,527	4,262,682	4,262,682	4,266,638	-	-	-	-		
4.5 Other income	2,774	2,817	215	215	215	1,569,323	2,126,648	220,897	279,802	74	
4.6 Total non-interest income	6,781,301	6,781,344	4,262,897	4,262,897	4,266,853	6,184,473	8,735,620	2,195,290	5,057,835	8,84	
05. TOTAL OPERATING INCOME	6,810,174	6,818,335	4,267,024	4,319,437	4,355,626	20,172,632	29,612,514	7,400,530	15,579,185	25,00	
06. OTHER OPERATING EXPENSES											
6.1 Loan loss provisions	-	-	-	-	-	2,825,040	4,199,601	480,741	1,309,276	3,60	
6.2 Staff costs	-	-	-	-	-	4,314,354	5,896,892	1,331,827	3,014,453	4,75	
6.3 Directors' emoluments	-	_	-	-	-	68,206	105,021	26,255	52,511		
6.4 Rentals charges	_	_	-	-	-	359,821	568,098	167,138	336,245	5	
6.5 Depreciation charge on property and equipment	_	_	-	-	_	891,146	1,320,783	374,188	750,587	1,11	
6.6 Amortisation charges	_	_	_	_	_	497,564	702,187	196,052	396,807	6	
6.7 Other operating expenses	20.158	114,249	10.290	25,405	37,774	3,571,335	4,955,916	1,274,028	2,737,101	4.23	
6.8 Total other Operating Expenses	20,158	114,249	10,290	25,405	37,774		17,748,498	3,850,229	8,596,979	14,92	
07. PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	6,790,016	6,704,086	4,256,734	4,294,032	4,317,852	7,645,166	11,864,016	3,550,301	6,982,206	10,08	
08. Share of profit of Joint Venture	0,750,010	0,7 0 4,000	4,230,734	4,234,032	4,517,052	450,285	548,890	120,306	205,681	34	
09. PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	6,790,016	6,704,086	4,256,734	4,294,032	4,317,852		12,412,906	3,670,607	7,187,887	10,43	
10. Current tax	0,730,010	(8,118)	4,230,734	4,234,032	4,317,632	(2,357,461)	(3,883,574)	(960,823)	(2,262,187)	(3,25	
11. Deffered tax	_	(0,110)	-	-	-	(2,337,401)	94,604	(960,623)	(2,202,107)	(3,23	
12. PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	6 700 016	6.605.060	4.256.724	4 20 4 022	4 247 052	F 727 000		2 700 704	4.025.700	7 17	
	6,790,016	6,695,968	4,256,734	4,294,032	4,317,852	5,737,990	8,623,936	2,709,784	4,925,700	7,17	
13. Non controlling interest	-	-	-	-	-	(290,806)	(493,194)	(149,109)	(244,450)	(36	
14. PROFIT/ (LOSS) AFTER TAX , EXCEPTIONAL ITEMS											
AND NON CONTROLLING INTEREST	6,790,016	6,695,968	4,256,734	4,294,032	4,317,852	5,447,184	8,130,742	2,560,675	4,681,250	6,80	
15. OTHER COMPREHENSIVE INCOME											
15.1 Gains/(Losses) from translating the financial											
statements of foreign operations	-	-	-	-	-	(218,214)	(515,333)	314,922	494,131	67	
15.2 Fair value changes in financial assets at FVOCI	(371)	(1,275)	(435)	(30,746)	(31,203)	(537,649)	(752,181)	(1,829,028)	(5,555,076)	(5,940	
15.3 Statutory loan loss reserve	-	-	-	-	-	-	-	-	-		
15.4 Fair value changes on employee benefits	-	-	-	-	-	26,991	35,022	-	-	(23	
15.5 Income tax relating to components of other											
comprehensive income	-	-	-	-	-	-	111,898	-	-	(2	
16. OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(371)	(1,275)	(435)	(30,746)	(31,203)	(728,872)	(1,120,594)	(1,514,106)	(5,060,945)	(5,293	
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR	6,789,645	6,694,693	4,256,299	4,263,286	4,286,649	5,009,118	7,503,342	1,195,678	(135,245)	1,88	
18. EARNING PER SHARE - DILUTE & BASIC (KSHS)	4.11	4.05	2.57	2.60	2.61	3.29	4.92	1,155,676	2.83	.,50	
19. DIVIDEND PER SHARE - PROPOSED (KSHS)	4.11	1.50	2.31	2.00	2.01	3.29	1.50	1.33	2.03		

П		GROUP				
	OTHER DISCLOSURES	UNAUDITED		UNAUDITED	UNAUDITED	UNAUDITED
		SEP 2021 (KSHS'000)	DEC 2021 (KSHS'000)	MAR 2022 (KSHS'000)	JUN 2022 (KSHS'000)	SEP 2022 (KSHS'000)
	01. NON - PERFORMING LOANS AND ADVANCES	(K3113 000)				
П	a) Gross Non- performing Loans and advances	22,721,929	21,448,072	23,638,491	23,280,334	23,681,810
П	Less	EE,/ E 1,5E5	21,110,072	25,050,451	25,200,551	23,001,010
П	b) Interest in suspense	3,951,374	3,677,075	3,998,890	4,281,661	4,305,479
П	c) Total Non- performing loans and advances (a-b)	18,770,555	17,770,997	19,639,601	18,998,673	19,376,331
П	Less	,,	,	,,	,,	,,
П	d) Loan loss provisions	12,088,476	11,640,501	13,038,389	13,771,484	13,553,106
П	e) Net Non Performing Loans(c-d)	6,682,079	6,130,496	6,601,212	5,227,189	5,823,225
П	f) Discounted value of securities	6,682,079	6,130,496	6,601,212	5,227,189	5,823,225
П	g) Net NPLs exposure (e-f)	-	-	-	-	-
П	02. INSIDER LOANS AND ADVANCES					
П	a) Directors, shareholders and associates	5,120,198	4,673,365	4,575,187	2,791,867	2,808,661
П	b) Employees	2,343,864	2,498,739	2,566,924	2,684,224	2,713,476
П	c) Total Insider Loans and Advances	7,464,062	7,172,104	7,142,111	5,476,091	5,522,137
П	03. OFF- BALANCE SHEET ITEMS					
П	 a) Letters of credit, guarantees, acceptances 	60,064,088	67,686,750	73,408,305	79,102,758	76,219,710
П	 Forwards, swaps and options 	22,024,215	21,704,283	24,878,410	24,768,654	47,182,806
П	c) Other contingent liabilities	3,402,832	4,068,916	4,897,672	5,591,570	4,505,084
П	d) Total Contingent liabilities	85,491,135	93,459,949	103,184,387	109,462,982	127,907,600
П	04. CAPITAL STRENGTH					
П	a) Core capital	58,599,703	62,133,314	61,789,618	62,443,413	63,714,823
П	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
П	c) Excess/ (deficiency)	57,599,703	61,133,314	60,789,618	61,443,413	62,714,823
П	d) Supplementary capital	17,545,258	18,339,954	18,554,114	19,811,492	19,909,575
П	e) Total capital (a+d)	76,144,961	80,473,268	80,343,732	82,254,905	83,624,398
П	f) Total risk weighted assets		375,078,849	390,747,466	415,112,474	417,076,134
П	g) Core capital/Total deposit liabilities	20.30%	20.94%	19.97%	19.94%	20.68%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%
П	i) Excess /(Deficiency) (g-h)	12.30%	12.94%	11.97%	11.94%	12.68%
П	j) Core capital/Total risk weighted assets	15.93%	16.57%	15.81%	15.04%	15.28%
П	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%
	l) Excess /(Deficiency) (j-k)	5.43%	6.07%	5.31%	4.54%	4.78%
П	m) Total capital/Total risk weighted assets	20.70%	21.46%	20.56%	19.82%	20.05%
П	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%
П	o) Excess /(Deficiency) (m-n)	6.20%	6.96%	6.06%	5.32%	5.55%
	(p) Adjusted Core Capital/Total Deposit Liabilities*	20.35%	20.98%	20.01%	19.96%	20.70%
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	15.97% 20.74%	16.60%	15.85%	15.06%	15.29% 20.06%
	(r) Adjusted Total Capital/Total Risk Weighted Assets*05. LIQUIDITY	20.74%	21.49%	20.60%	19.83%	20.06%
	a) Liquidity ratio	49.42%	52.26%	52.75%	48.81%	46.60%
	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%
	c) Excess /(Deficiency) (a-b)	29.42%	32.26%	32.75%	28.81%	26.60%
	c) Excess /(Deficiency) (a-b)	29.42%	32.20%	32./3%	20.01%	20.00%

* The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

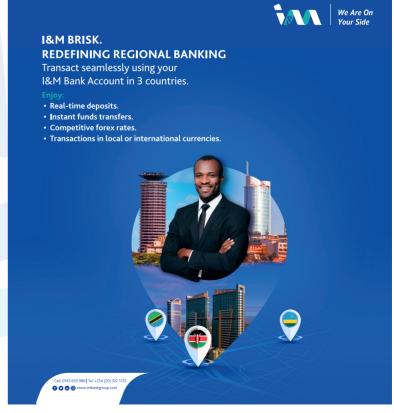
These financial statements are an extract from unaudited financial statements of the Group for the period ended 30 September 2022 which have been prepared in accordance with International Financial Reporting Standards [IFRSs] and Kenyan Company Act, 2015.

The financial statements were approved by the Board of Directors on 18 November 2022 and were signed on its behalf by Messrs Daniel Ndonye, Sarit S.Raja Shah and Michael Turner.

These statements can be accessed from the institution's website https://www.imbankgroup.com.

BY ORDER OF CHAIRMAN
18 November 2022





I&M Group PLC is regulated by the Central Bank of Kenya.