

	COMPANY			GROUP		
STATEMENT OF FINANCIAL POSITION	UNAUDITED MAR 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED MAR 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)
A ASSETS						
1 Cash (both local and foreign)	-	-	-	7,220,787	7,182,677	6,869,583
2 Balances due from central banks	-	-	-	22,490,473	26,280,285	22,498,290
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss (FVTPL)	-	-	-	2,745,435	1,098,455	1,190,164
5 Investment Securities:	-	-	-	-	-	-
a) Held at amortised cost:	-	-	-	-	-	-
a. Kenya Government securities	-	-	-	24,870,213	40,072,602	36,313,525
b. Other securities	-	-	-	27,208,654	48,878,066	38,768,192
b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-
a. Kenya Government securities	861,872	910,411	899,938	48,472,233	62,246,902	66,744,663
b. Other securities	-	-	-	7,802,673	9,516,032	9,379,267
6 Deposits and Balances due from local banking Institutions	1,176,654	1,602,550	5,995,394	6,319,704	5,051,245	2,774,738
7 Deposits and Balances due from banking Institutions abroad	-	-	-	47,811,712	43,768,110	41,331,991
8 Tax recoverable	-	10,021	16,806	93,108	189,106	200,557
9 Loans and advances to customers (net)	-	-	-	291,481,776	287,082,574	293,661,598
10 Balances due from banking institutions in the Group	-	-	-	-	-	-
11 Investment in associates	-	-	-	-	-	-
12 Investment in subsidiary companies	34,698,390	34,698,390	34,698,390	-	-	-
13 Investment in joint ventures	2,515,591	2,515,591	2,515,591	6,546,276	6,514,568	6,826,541
14 Investment properties	-	-	-	-	-	-
15 Property and equipment	-	-	-	14,001,988	15,999,921	14,915,067
16 Prepaid lease rentals	-	-	-	-	-	-
17 Intangible assets	-	-	-	6,536,534	6,897,074	7,242,747
18 Deferred tax asset	523	33,342	33,342	11,170,170	12,211,941	12,202,564
19 Retirement benefit asset	-	-	-	-	-	-
20 Other assets	3,197	500	3,944	8,190,831	8,290,742	7,494,167
21 TOTAL ASSETS	39,256,227	39,770,805	44,163,405	532,962,567	581,280,300	568,413,654
B LIABILITIES						
22 Balances due to central banks	-	-	-	10,044,781	14,010,049	-
23 Customer deposits	-	-	-	383,876,624	412,179,477	407,041,675
24 Deposits and balances due to local banking institutions	-	-	-	4,806,837	8,110,686	11,377,671
25 Deposits and balances due to foreign banking institutions	-	-	-	14,060,218	12,925,743	14,609,214
26 Other money market deposits	-	-	-	-	-	-
27 Borrowed funds	-	-	-	14,603,226	14,069,877	9,819,955
28 Balances due to banking institutions in the Group	-	-	-	-	-	-
29 Tax payable	52,307	-	-	1,160,216	1,325,662	2,669,979
30 Dividends payable	-	2,149,708	-	-	2,149,708	-
31 Deferred tax liability	-	-	-	435,276	658,429	698,963
32 Retirement benefit liability	-	-	-	-	-	-
33 Other liabilities	151,916	173,024	191,385	10,318,104	14,203,614	15,238,386
34 TOTAL LIABILITIES	204,223	2,322,732	191,385	439,305,282	479,633,245	461,455,843
C SHAREHOLDERS' EQUITY						
35 Paid up/ Assigned share capital	1,653,621	1,653,621	1,688,621	1,653,621	1,653,621	1,688,621
36 Share premium	17,561,629	17,561,629	19,221,329	17,561,629	17,561,629	19,221,329
37 Revaluation reserves	-	-	-	1,241,566	1,460,251	1,460,251
38 Retained earnings	15,708,098	15,418,781	20,241,340	57,745,952	63,083,313	65,170,549
39 Statutory loan loss reserves	-	-	-	10,514,903	12,167,593	13,819,427
40 Other Reserves	(88,079)	(56,615)	(49,927)	(4,421,934)	(2,566,650)	(2,127,964)
41 Proposed dividends	4,216,735	2,870,657	2,870,657	4,216,735	2,870,657	2,870,657
42 Translation reserve	-	-	-	(1,266,671)	(1,756,351)	(2,232,873)
43 TOTAL SHAREHOLDERS' EQUITY	39,052,004	37,448,073	43,972,020	87,245,801	94,474,063	99,869,997
44 Non controlling interest	-	-	-	6,411,484	7,172,992	7,087,814
45 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	39,256,227	39,770,805	44,163,405	532,962,567	581,280,300	568,413,654

	COMPANY			GROUP		
STATEMENT OF COMPREHENSIVE INCOME	UNAUDITED MAR 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)	UNAUDITED MAR 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)
1 INTEREST INCOME						
1.1 Loans and advances	-	-	-	11,415,591	48,267,068	10,455,610
1.2 Government securities	29,405	118,267	29,082	3,279,387	16,568,160	4,461,367
1.3 Deposits and placements with banking institutions	58,568	183,627	13,247	863,930	3,200,011	538,068
1.4 Other interest income	-	-	-	17,513	70,285	21,460
1.5 Total interest income	87,973	301,894	42,329	15,576,421	68,105,524	15,476,505
2 INTEREST EXPENSE						
2.1 Customer deposits	-	-	-	5,708,627	25,369,294	5,148,485
2.2 Deposits and placements from banking institutions	-	-	-	1,043,071	3,525,331	632,424
2.3 Other interest expenses	-	-	-	437,420	1,648,531	320,319
2.4 Total interest expense	-	-	-	7,189,118	30,543,156	6,101,228
3 NET INTEREST INCOME/ (LOSS)	87,973	301,894	42,329	8,387,303	37,562,368	9,375,277
4 OTHER OPERATING INCOME						
4.1 Fees and commissions on loans and advances	-	-	-	584,546	2,610,441	615,980
4.2 Other fees and commissions	-	-	-	1,390,474	5,330,991	1,447,101
4.3 Foreign exchange trading income/ (loss)	-	(84,028)	(1,842)	945,728	3,588,475	931,382
4.4 Dividend income	-	4,607,564	4,800,000	-	-	-
4.5 Other incomes	(76,058)	-	-	238,138	2,126,582	597,069
4.6 Total non-interest income	(76,058)	4,523,536	4,798,158	3,158,886	13,656,489	3,591,532
5 TOTAL OPERATING INCOME	11,915	4,825,430	4,840,487	11,546,189	51,218,857	12,966,809
6 OTHER OPERATING EXPENSES						
6.1 Loan loss provisions	-	-	-	1,536,957	7,818,349	1,598,715
6.2 Staff costs	-	-	-	1,963,989	9,071,745	2,369,499
6.3 Directors' emoluments	3,670	17,096	5,384	44,355	127,290	31,823
6.4 Rentals charges	-	-	-	157,206	651,218	169,321
6.5 Depreciation charge on property and equipment	-	-	-	481,317	2,009,487	448,080
6.6 Amortisation charges	-	-	-	271,471	1,047,178	230,280
6.7 Other operating expenses	8,580	27,703	12,545	2,182,934	10,614,204	2,440,319
6.8 Total other Operating Expenses	12,250	44,799	17,929	6,638,229	31,339,471	7,288,037
7 PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	(335)	4,780,631	4,822,558	4,907,960	19,879,386	5,678,772
8 Share of Profit of Joint Venture	-	-	-	193,554	896,971	215,900
9 PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	(335)	4,780,631	4,822,558	5,101,514	20,776,357	5,894,672
10 Current tax	-	(49,918)	-	(1,503,364)	(5,949,320)	(1,675,756)
11 Deffered tax	-	-	-	-	1,826,712	-
12 PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	(335)	4,730,713	4,822,558	3,598,150	16,653,749	4,218,916
13 Non controlling interest	-	-	-	(275,084)	(1,274,470)	(292,817)
14 PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST	(335)	4,730,713	4,822,558	3,323,066	15,379,279	3,926,099
15 OTHER COMPREHENSIVE INCOME						
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	(6,453,229)	(7,310,932)	(709,750)
15.2 Fair value changes in financial assets at FVOCI	1,879	33,343	6,688	812,107	3,829,018	431,137
15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	402,625	-
15.4 Fair value changes on employee benefits	-	-	-	-	(42,900)	-
15.5 Income tax relating to components of other comprehensive income	-	-	-	-	(1,112,081)	19,117
16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	1,879	33,343	6,688	(5,641,122)	(4,234,270)	(259,496)
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	1,544	4,764,056	4,829,246	(2,042,972)	12,419,479	3,959,420
18 EARNING PER SHARE - BASIC & DILUTED	(0.00)	2.86	2.92	2.01	9.30	2.37
19 DIVIDEND PER SHARE	-	3.00	-	-	3.00	-

	GROUP		
OTHER DISCLOSURES	UNAUDITED MAR 2024 (KSHS'000)	AUDITED DEC 2024 (KSHS'000)	UNAUDITED MAR 2025 (KSHS'000)
1 NON - PERFORMING LOANS AND ADVANCES			
a) Gross Non- performing Loans and advances	33,708,717	35,513,109	34,450,966
Less			
b) Interest in suspense	4,192,311	4,502,142	4,693,929
c) Total Non-performing loans and advances (a-b)	29,516,406	31,010,967	29,757,037
Less			
d) Loan loss provisions	15,454,806	17,613,309	17,224,816
e) Net Non Performing Loans (c-d)	14,061,600	13,397,658	12,532,221
f) Discounted value of securities	14,061,600	13,397,658	12,532,221
g) Net NPLs exposure (e-f)	-	-	-
2 INSIDER LOANS AND ADVANCES			
a) Directors, shareholders and associates	5,291,798	3,815,015	8,840,087
b) Employees	3,664,961	4,612,509	4,594,831
c) Total Insider Loans and Advances	8,956,759	8,427,524	13,434,918
3 OFF-BALANCE SHEET ITEMS			
a) Letters of credit, guarantees, acceptances	118,272,340	92,817,922	92,897,943
b) Forwards, swaps and options	51,022,475	65,427,081	67,244,968
c) Other contingent liabilities	5,173,226	6,109,985	6,245,235
d) Total Contingent liabilities	174,468,041	164,354,988	166,388,146
4 CAPITAL STRENGTH			
a) Core capital	76,545,706	85,478,583	85,570,593
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
c) Excess/ (deficiency)	75,545,706	84,478,583	84,570,593
d) Supplementary capital	17,122,041	17,028,536	13,424,713
e) Total capital (a+d)	93,667,747	102,507,119	98,995,306
f) Total risk weighted assets	523,482,073	508,222,734	525,330,097
g) Core capital/Total deposit liabilities	19.94%	20.74%	21.02%
h) Minimum statutory ratio	8.00%	8.00%	8.00%
i) Excess /(Deficiency) (g-h)	11.94%	12.74%	13.02%
j) Core capital/Total risk weighted assets	14.62%	16.82%	16.29%
k)Minimum statutory ratio	10.50%	10.50%	10.50%
l) Excess /(Deficiency) (j-k)	4.12%	6.32%	5.79%
m) Total capital/Total risk weighted assets	17.89%	20.17%	18.84%
n)Minimum statutory ratio	14.50%	14.50%	14.50%
o) Excess /(Deficiency) (m-n)	3.39%	5.67%	4.34%
5 LIQUIDITY			
a)Liquidity ratio	44.24%	51.57%	50.44%
b) Minimum statutory ratio	20.00%	20.00%	20.00%
c) Excess /(Deficiency) (a-b)	24.24%	31.57%	30.44%

MESSAGE FROM THE DIRECTORS

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the records of the Group.

The set of unaudited financials statements can be accessed from the Company's website: www.imbankgroup.com. They may also be accessed at the Company's head office located at One Park Avenue, 1st Parklands Avenue, Nairobi.

The financial statements were approved by the Board of Directors on **26 May 2025** and were signed on its behalf by:

Oliver Fowler
Chairman

Sarit S. Raja Shah
Group Executive Director

Rose W. Kinuthia
Board Audit and Risk Management
Committee (Chair)

Regional Footprint

