

# 2025

# Investor

# Presentation

*On Your Side*

# Our Regional Footprint



119  
Branches



154  
ATMs



Over 965k Total  
Customers



Over 3,500  
Staff



Over 6k  
Shareholders

## Kenya

- 673,600+ Customers
- 71 Branches
- 78 ATMs
- 2094 Staff

## Uganda

- 66,700+ Customers
- 12 Branches
- 14 ATMs
- 318 Staff

## Rwanda

- 146,500+ Customers
- 20 Branches
- 40 ATMs
- 529 Staff



## Tanzania

- 38,200+ Customers
- 8 Branches
- 11 ATMs
- 234 Staff

## Mauritius

- 40,700+ Customers
- 8 Branches
- 11 ATMs
- 426 Staff



# iMara 3.0 Strategy (2024-2026)

Long Term Ambition

Eastern Africa's Leading Financial Partner for Growth

3 Year Impact Objectives

+10 Mn Lives Impacted

Best Bank for Customer Experience (NPS>70%)

>90 % Digitally Active Customers

Our Participation Choices

1

Develop Leadership in our Core Segments (Corporate & Commercial)

2

Build Relevance in Emerging Customer Segments (Retail & SMEs)

3

Become a Leader in Ecosystems

Where we are Investing

Brand Relevance

Group Synergies

Business Resilience

Digitization

Cultural Transformation

Key Focus Area

Embedding sustainability across our business and value chain to positively impact our stakeholders and leverage I&M Foundation to further sustainability initiatives



# Our North Star



Develop Leadership in our Core Segments (Corporate & Commercial)



Build Relevance in Emerging Customer Segments (Retail & SMEs)



Become a leader in Ecosystems



## 2026 Aspiration



**+20%**  
Return on Equity



**+90%**  
Digitally Active Customers



**+70%**  
Net Promoter Score



**>1**  
Million Customers



Best Bank for Employee Experience



Impact  
**>10**  
Million Lives



# Our Key Successes – at the end of Y2 of iMara 3.0

**>11 Million**  
Lives Impacted

## Customer Numbers

2024		2025
<b>+727K</b>		<b>+965K</b>

## Net Promoter Score

2024		2025
<b>75%</b>		<b>79%</b>

## Digitally Active Customers

2024		2025
<b>83%</b>		<b>86%</b>

## Employee Engagement Score

2024		2025
<b>78%</b>		<b>81%</b>

## Revenue Contribution from New Business

2024		2025
<b>25%</b>		<b>24%</b>

## Subsidiary PBT Contribution

2024		2025
<b>28%</b>		<b>24%</b>

## Return on Equity

2024		2025
<b>17%</b>		<b>18%</b>

## Dividend Per Share (KES)

2024		2025*
<b>3.00</b>		<b>3.75</b>

\*Includes interim dividend of KES 1.50 and Final Dividend of KES 2.25 per share;

# 2025 Group Highlights

*On Your Side*

The region's real GDP growth expected to average above

**5.0%**

in 2026

Inflationary pressures are moderating across the region  
Currencies trend towards stabilisation, however global risks spill over could impact the trend

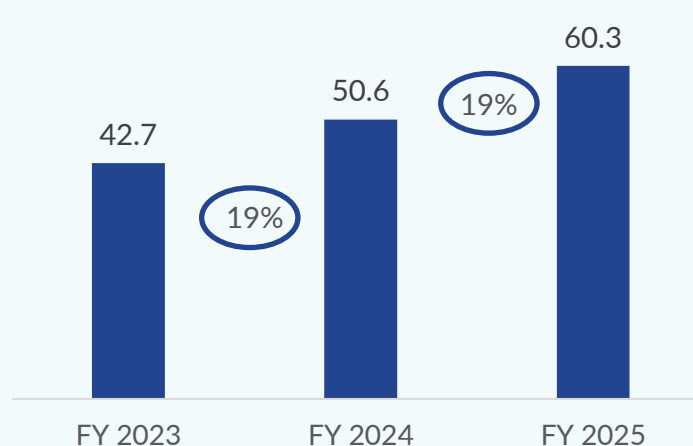


# Group Income Statement

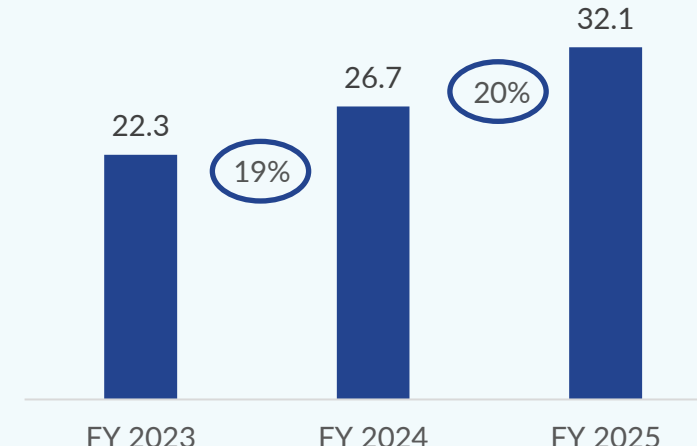
- Overall strong growth in total operating income driven by a 31% increase in non-interest income supported by a 33% increase in customer numbers during the year;
- Operating expenses increased by 19% on the back of branch expansion, investment in our brand and staff upskilling;
- Provisions increased by 11% year on year reflecting risks in the different economies leading to higher cost of risk ratio of 2.9%;
- ROE improved to 18% during the year;

Key Ratios	FY 2025	FY 2024	FY 2023
Cost to income ratio	46%	47%	48%
Cost of Risk	2.9%	2.6%	2.5%
ROE	18%	17%	15%
ROA	3.2%	2.9%	2.6%

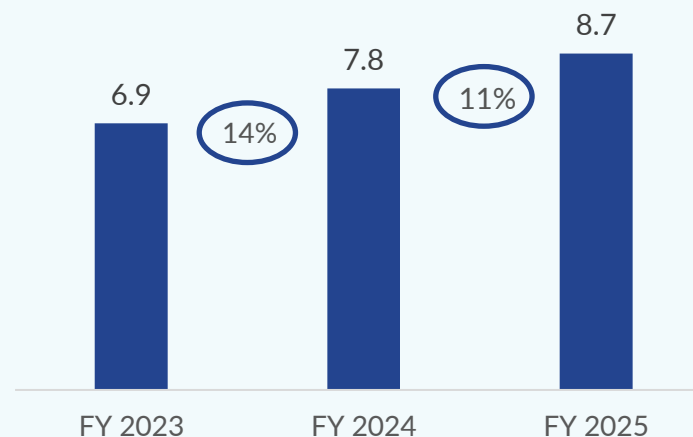
Total Operating Income (KES Bn)



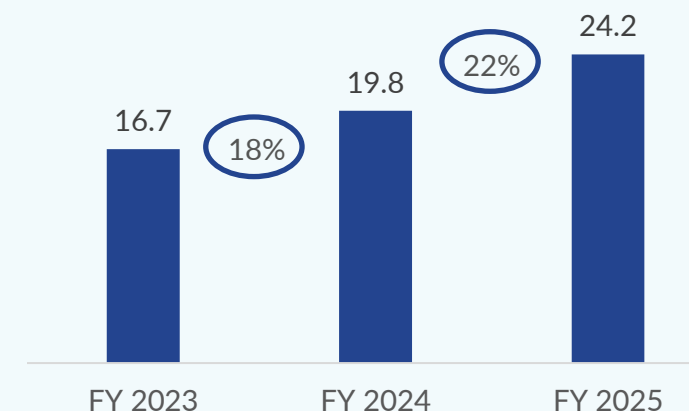
Profit Before Provisions (KES Bn)



Provisions (KES Bn)



Profit Before Tax (KES Bn)

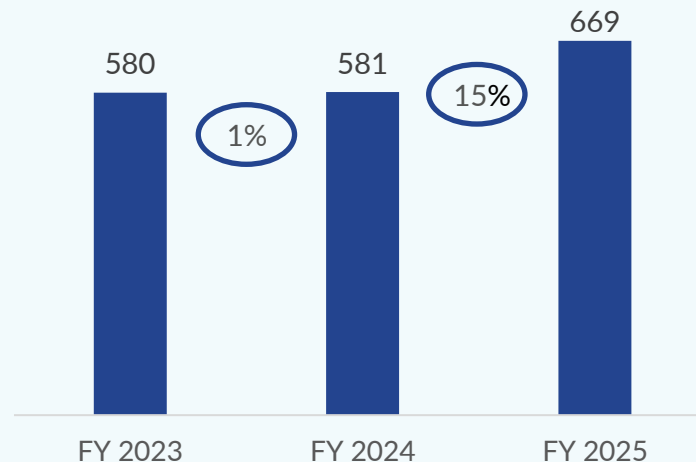


# Group Balance Sheet

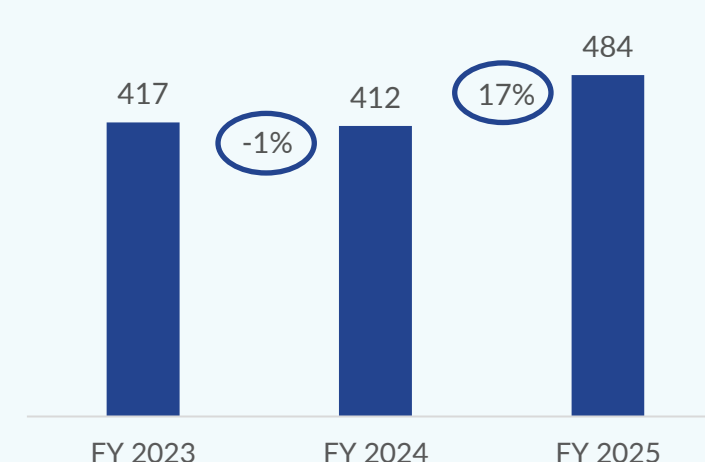
- ❑ The Group balance sheet expanded on the back of growth across all subsidiaries;
- ❑ Focus on asset quality led to the Gross NPLs declining from KES 36 bn to KES 31bn, leading to an improved Gross NPL ratio of 9.8% while Net NPA ratio dropped to 2.9%;
- ❑ The Group CASA ratio remained steady at 49% in 2025;
- ❑ Capital and Liquidity ratio remained strong across all subsidiaries;

Key Ratios	FY 2025	FY 2024	FY 2023
Loans to Deposits	63%	70%	75%
Net NPA	2.9%	4.7%	5.0%
Total Capital/Total Risk Weighted Assets	20%	20%	19%
Liquidity Ratio	60%	52%	45%

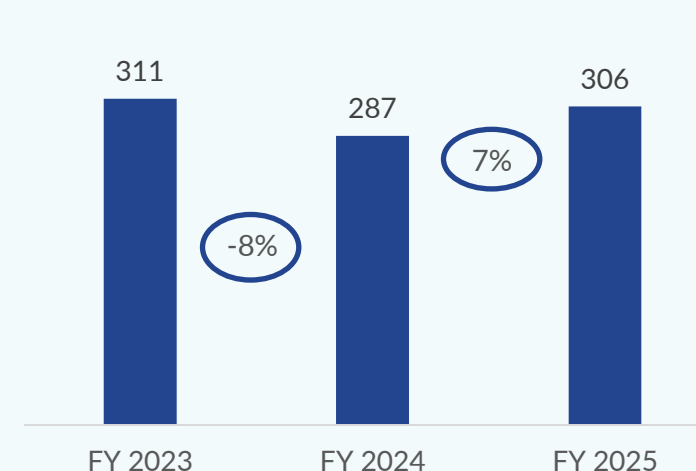
Total Assets (KES Bn)



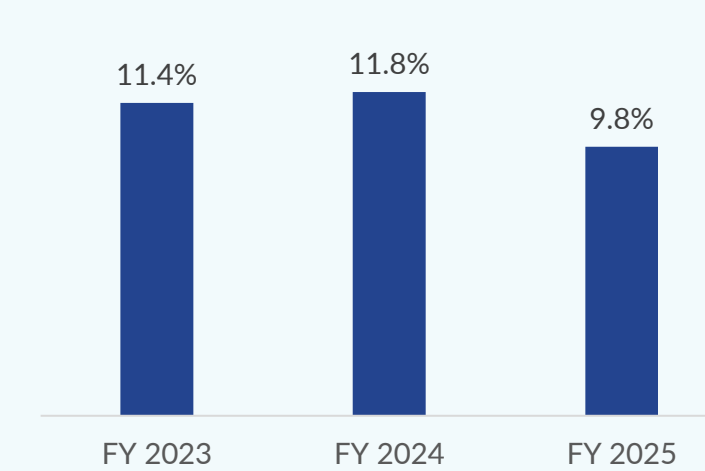
Customer Deposits (KES Bn)



Net Loans and Advances (KES Bn)



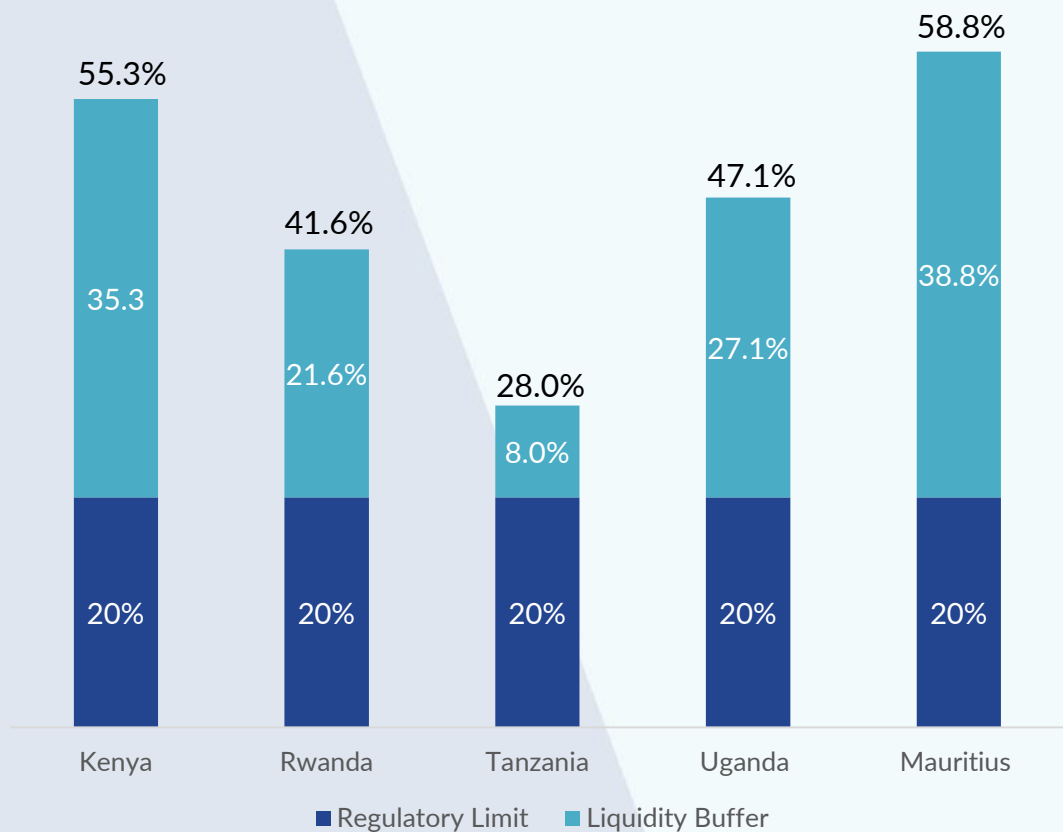
Gross NPL Ratio



Gross NPLs Ratio – Gross NPLs/ Gross Loans

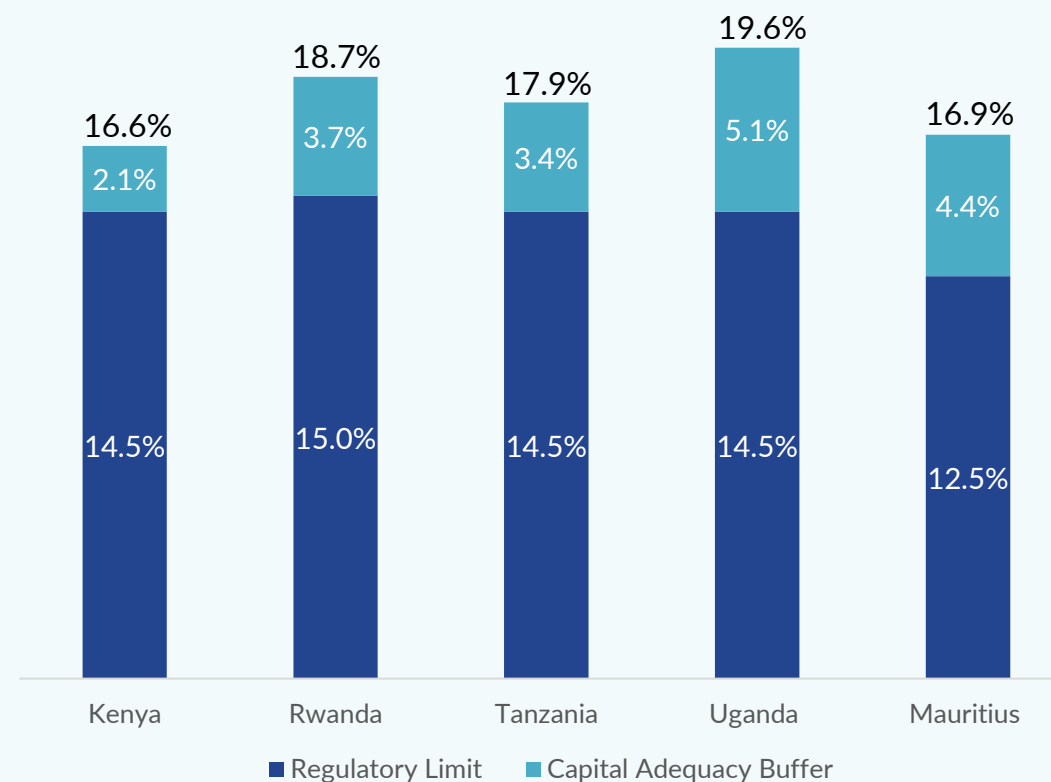
# Strong Liquidity and Capital Position across Subsidiaries

## Liquidity Ratio



*\*Mauritius has no regulatory limit, measured against internal threshold*

## Capital Adequacy Ratio



Total Capital to Total Risk Weighted Asset Ratio

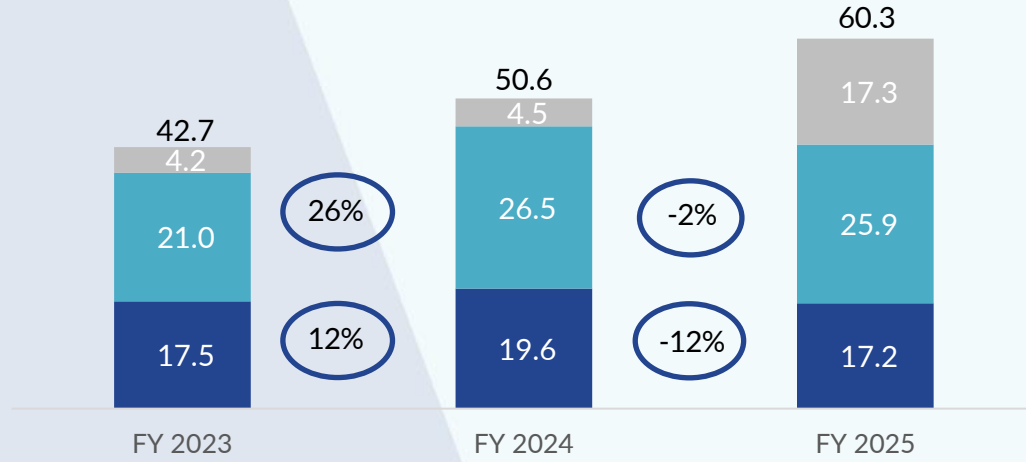
# 2025

## Segment Highlights

*On Your Side*

# Group Segment Contribution

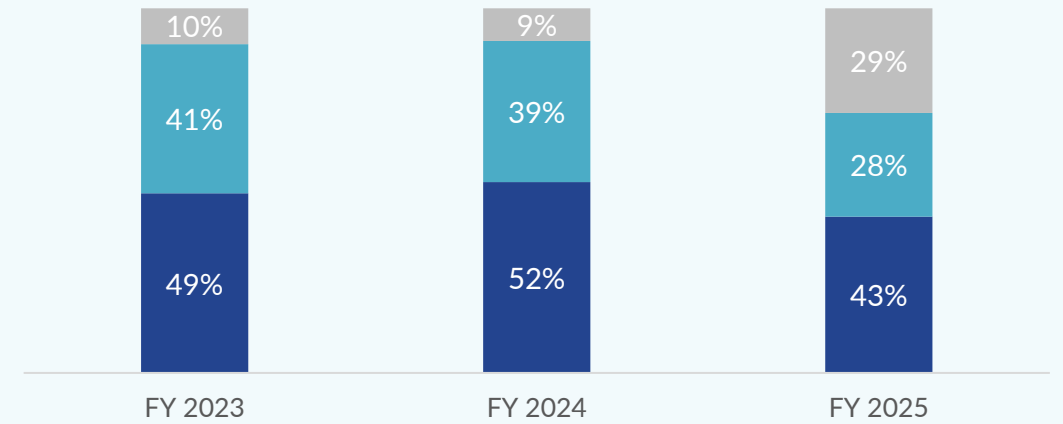
### Operating Income (KES Bn)



■ Corporate & Institutional Banking ■ Retail & Business Banking ■ Other Income

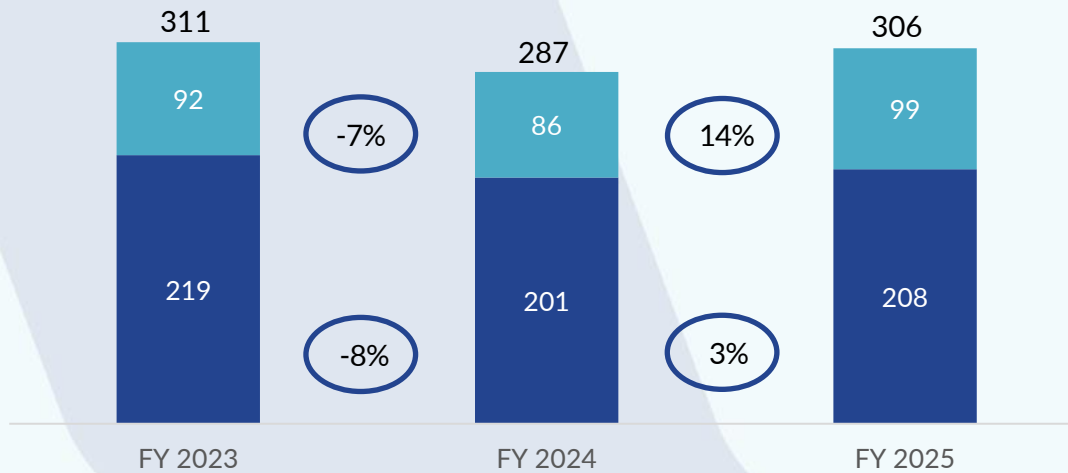
Other income includes treasury income, rental income and income from non-banking subsidiaries

### Contribution to Operating Income



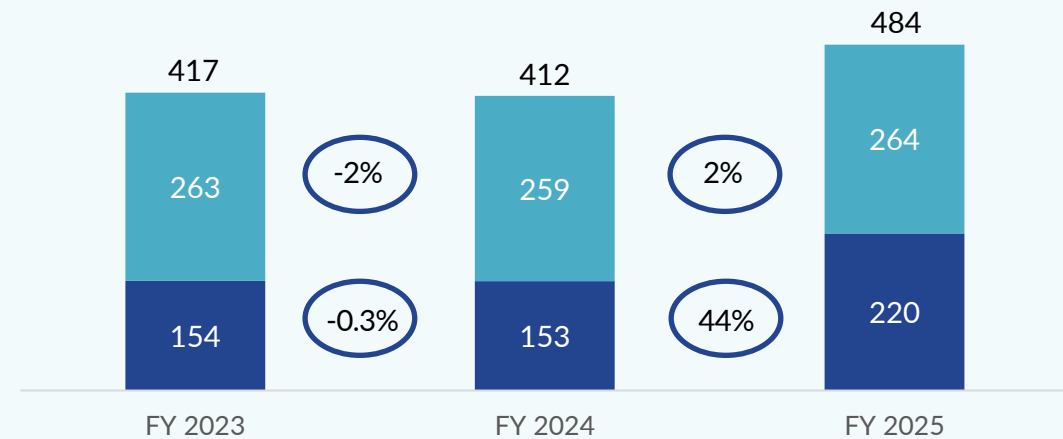
■ Retail & Business Banking ■ Corporate & Institutional Banking ■ Other Income

### Net Loans and Advances (KES Bn)



■ Corporate & Institutional ■ Retail & Business Banking

### Customer Deposits (KES Bn)



■ Corporate & Institutional ■ Retail & Business Banking

# Developing Leadership in our Core Segment Corporate & Institutional Banking (CIB)

Segment Revenue

**KES 17.2 Bn**

Contribution to Total  
Operating income

**29%**

New Target Growth Areas

Oil & Gas Sector  
Public Sector  
China Desk  
Leasing

**24%**

(2024: 20%)  
of CIB's Operating  
Income



Trade at the  
**SPEED**  
of the market  
with I&M FX Direct

Experience transparent orders  
with real time, personalized  
currency conversions

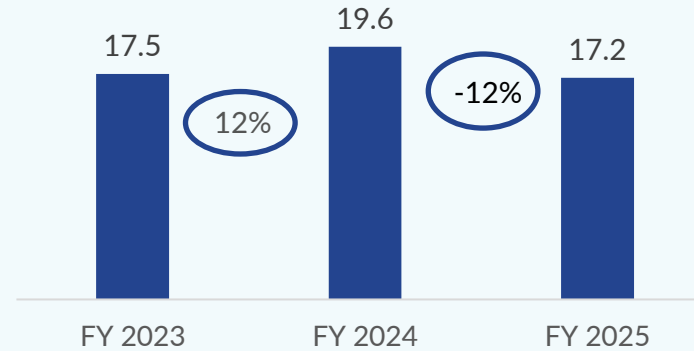


For more information, reach us at:  
☎ 0719 088 000, or 🌐 [www.imbankgroup.com](http://www.imbankgroup.com)

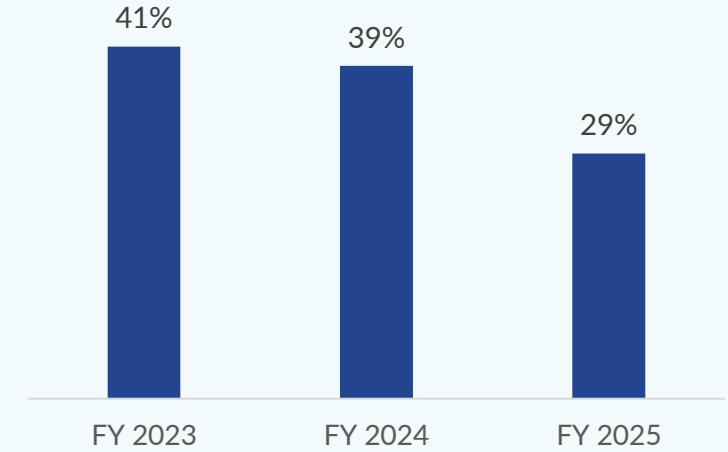
# Financial Contribution: Corporate & Institutional Banking (CIB)

- Decline in operating income is partly attributable to the depreciation the regional currencies against KES especially Rwanda;
- Contribution to total income dropped as a result of robust growth in other income;
- Loans & advances witnessed strong growth in Tanzania, Rwanda and Uganda while remaining steady in Kenya;
- Deposit drive across all subsidiaries yield strong growth of 44% year on year supporting the balance sheet expansion;

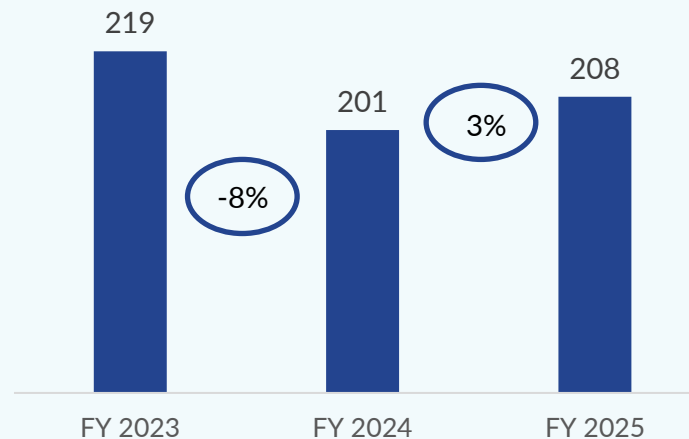
Operating Income (KES Bn)



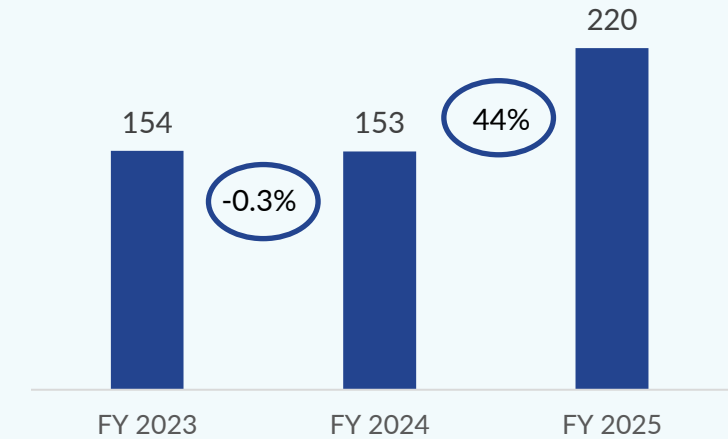
CIB Contribution to Total Operating Income



Net loans & Advances (KES Bn)



Customer Deposits (KES Bn)



# Building Relevance in Emerging Customer Segment Retail & Business Banking (RBB)

Accelerating Growth through Customer Centric Product Innovation

**33% ↑**

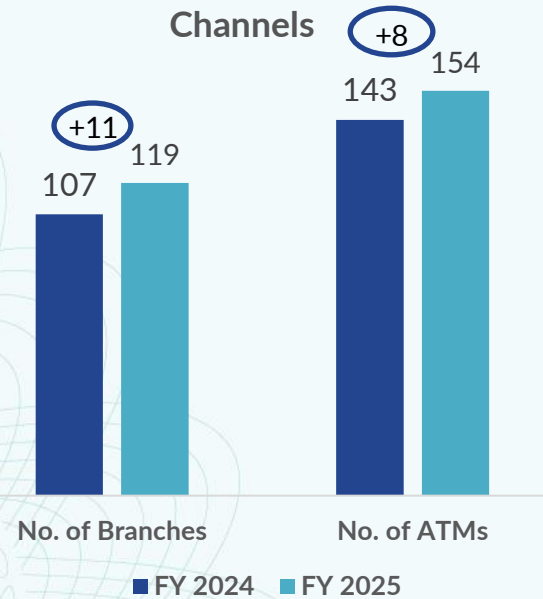
Growth in Customer Numbers

Building Scale and Relevance in Emerging Customer Segment

**46% ↑**

Revenue Growth from MSME segment

Distribution Channels



Engaging our Customers with Improved Phygital Experiences

**99%** Service Availability

**c.KES 20.6Bn** Value of financing accessed through digital channels

BCLB NUMBER 0000260  
Campaign period: 12th August - 12th November 2025

**i&M** | Bank

**Shinda MILLIONI!**

CONGRATULATIONS YOU HAVE **WON** **KES 1,000,000**

**Monthly Prize**  
KES **1,000,000**

**Weekly Prizes:**  
KES **50,000**  
*\*10 winners a week!*

**DEPOSIT MORE - WIN BIG**

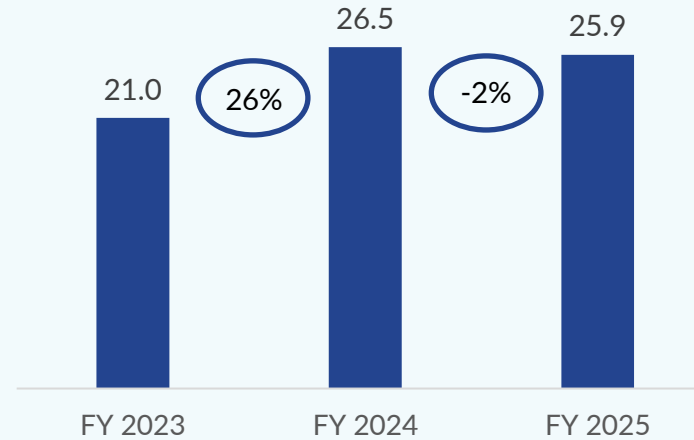
*On Your Side*

i&M Bank is regulated by the Central Bank of Kenya | T&Cs Apply

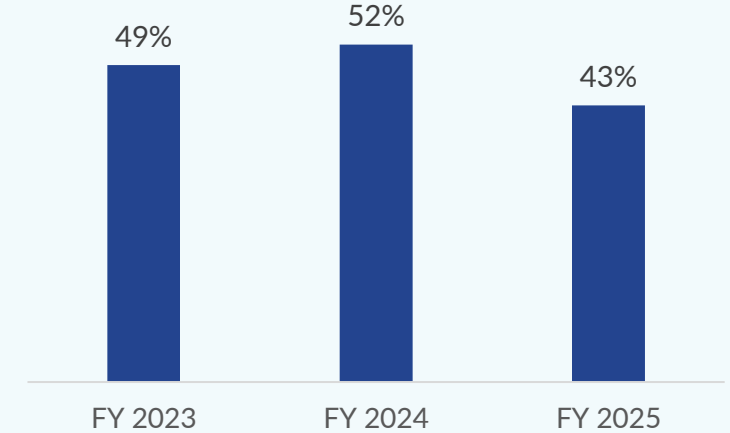
# Financial Contribution: Retail & Business Banking (RBB)

- Slight decline in operating income mainly attributable to the depreciation of regional currencies against KES especially Rwanda; All subsidiaries showed strong growth in local currency;
- Contribution to total income also dropped as a result of robust growth in other income;
- Retail and SME loans continued to witness strong growth across all subsidiaries;
- Deposit growth was muted at 2% mainly as a result of slower growth in this segment in Kenya;

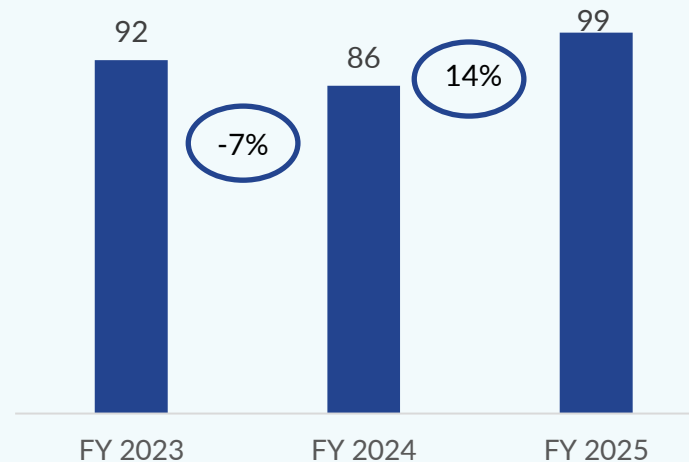
Operating Income (KES Bn)



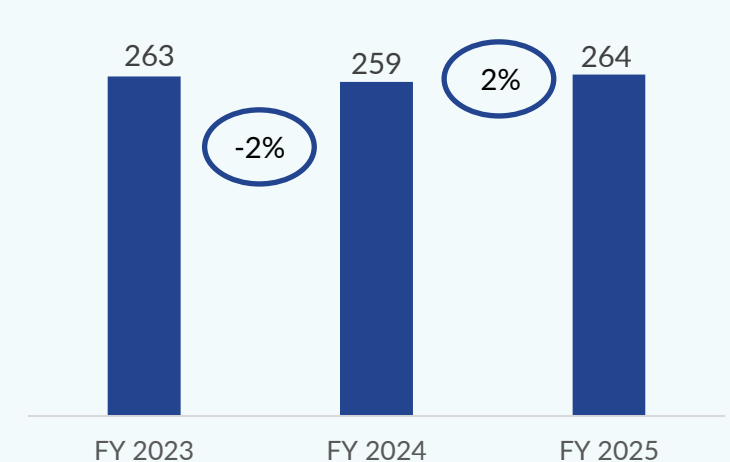
RBB Contribution to Total Operating Income



Net loans & Advances (KES Bn)



Customer Deposits (KES Bn)



# Becoming a Leader in Ecosystems



**11.1Mn**  
Lives  
Impacted



**8%**  
Contribution to Total  
Operating Income



**>KES 5.5Bn**  
Lending in Short Term  
Loans



Payments  
services



Digital  
lending



Remittances



Agri & Retail  
Tech



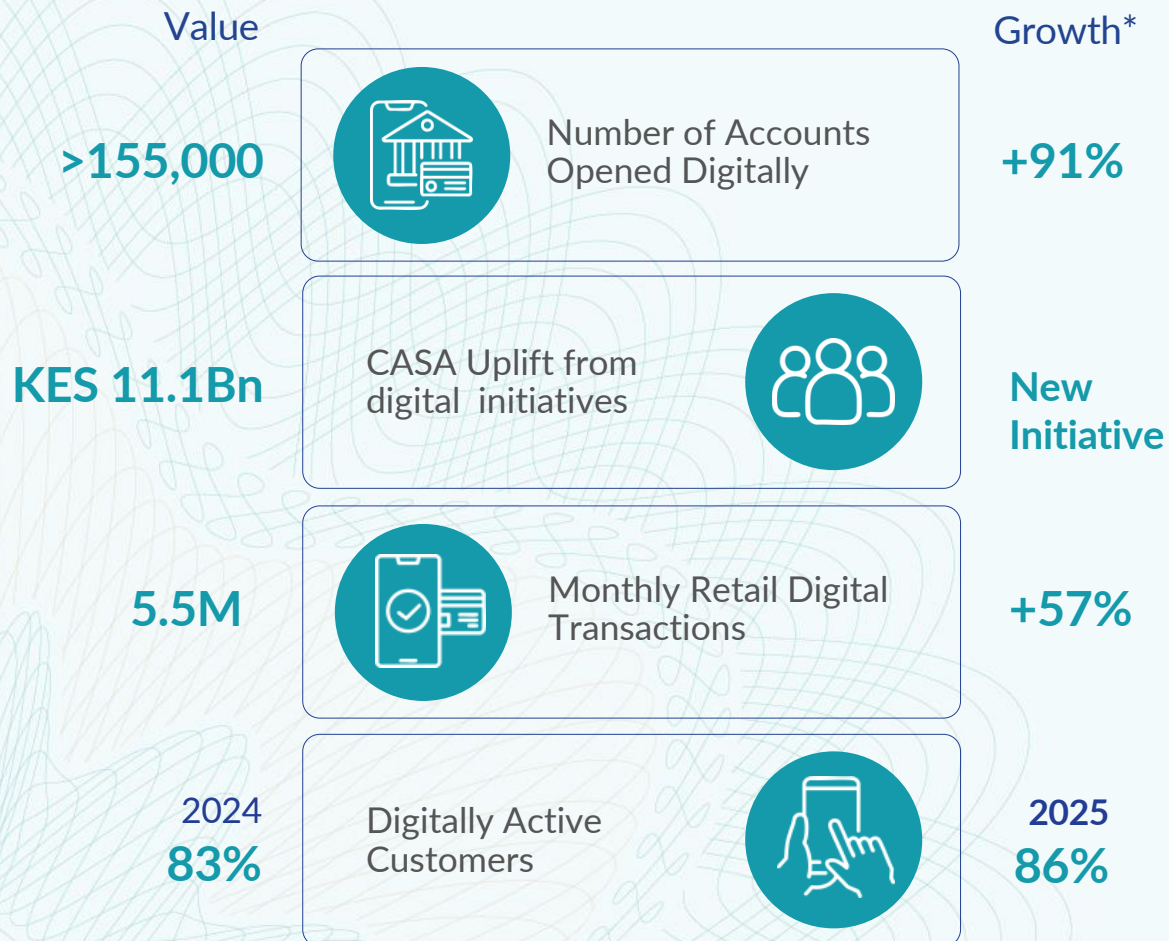
E-Commerce  
services

## 2025 Achievements

- ❑ Digital business accounted for 18% (2024:10%) of RBB's total operating income;
- ❑ Over **KES 5.9Bn (+90% increase year on year)** disbursed at Group level via different ecosystem partnerships;
- ❑ 13 new partnerships closed in 2025 across the Group;

# Investing for Growth: Digitization

51% of Total Capital Expenditure spent on Technology Platform



\*Growth from FY 2024

- ❑ In 2025, 69% (2024: 50%) of new to bank accounts were opened through our digital channels;
- ❑ Total revenue from digital channels increased by 231% from 2024 to KES 4.0Bn;



**Bank to M-PESA**  
#NiSareKabisa  
Kwako na kwa Solo Biz

0%

Open your Account via the I&M Bank OTG App

m-pesa airtel

I&M Bank is regulated by the Central Bank of Kenya | TSCA Apply

On Your Side

# Investing for Growth : People



HR costs amounted to 30% of Total Operating Expenses



Talent To Support Growth

2025

3,601

2024

3,246



Talent Engagement

81%

78%



Overall, Gender Diversity Ratio F:M

50%:50%

52%:48%



Senior Management Gender Diversity Ratio F:M

45%:55%

40%:60%

- ❑ In 2025, the Group's workforce grew by **11%**, to reach 3,601 employees;
- ❑ The Group remained dedicated to fostering a highly engaged workforce, as evidenced by the overall employee engagement score of **81%** and the **Top Employer** certification in Kenya;
- ❑ The gender ratio (F:M) was at an average of **50%:50%**, demonstrating a balanced composition while the ratio of women in leadership positions improved to 45%;
- ❑ The average training days per employee increased **11%** to 5.3 days;

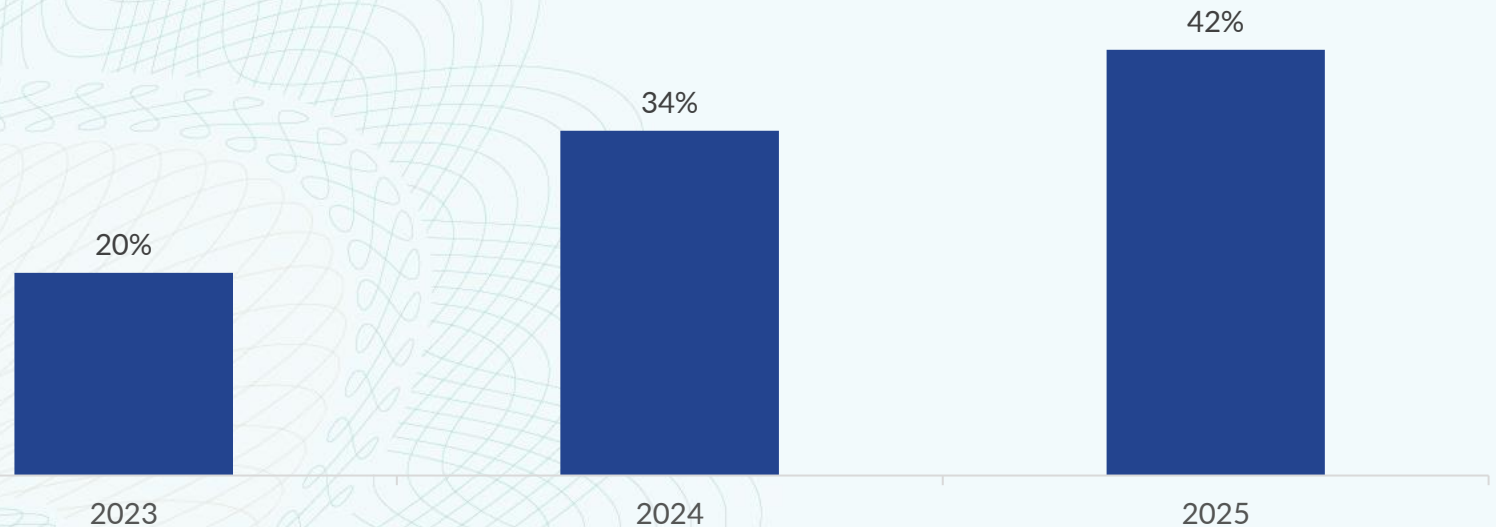


# Investing for Growth: Brand

3% (KES 930 Mn) of Total Operating Expenses invested in Brand

- ❑ Sustained investment in building brand and customer relevance yielding significant growth on our spontaneous Brand Awareness Score to 42%;
- ❑ Relevance has grown as per consumer insights 2026 report emerging as the as the most preferred and recommended bank;

Brand Awareness Score



# Creating Impact

## Resource Efficiency



**7%**  
decrease in  
energy  
consumption per  
employee



**11%**  
Reduction in  
paper  
usage per  
employee



**98%**  
of total waste  
recycled  
(including e-waste)



**9%**  
increase in  
water  
consumption per  
employee

## Enhancing the Quality of Life



**1,041,250**  
Total number of  
trees grown



**440**  
Number of  
scholarships  
provided



**>38K**  
Women and youth  
empowered



**c.KES 400Mn**  
Invested in  
impact  
initiatives






**c.300K**  
Lives impacted  
via these  
initiatives

# Recognition: Living Our Brand Promise 'On Your Side' – Awards

 <p>Best Bank in Retail Banking</p>	 <p>Best Bank in Product Marketing</p>	 <p>Best Bank in Product Marketing</p>	 <p>1st Runner Up Best Bank in Sustainable Corporate Social Responsibility</p>	 <p>1st Runner Up Best Bank in Digital Banking</p>	 <p>1st Runner Up Best Bank in Corporate Banking</p>
 <p>2nd Runner Up Internet Banking</p>	 <p>2nd Runner Up Best Bank in Mobile Banking</p>	 <p>Excellence in Retail Banking</p>	 <p>2nd Runner Up Agri Lender of the Year</p>		
 <p>Best bank in Sustainability Awareness and Advocacy</p>					

# Recognition: Living Our Brand Promise 'On Your Side' – Awards

 <p>Outstanding Customer Centric Bank Uganda 2025</p>	 <p>Best Emerging Commercial Bank Uganda 2025</p>	 <p>Excellence in Digital Banking innovation East Africa 2025</p>	 <p>Best Private Bank Uganda 2025</p>	 <p>Most Innovative Digital Bank Uganda 2025</p>	 <p>Best Innovation 2025 – I&amp;M Select Banking Sapphire Club</p>	 <p>Fastest Growing Debit Portfolio in Uganda</p>
 <p>Best SME Bank</p>	 <p>STP Excellence Award</p>	 <p>1st Runner Up Training and Talent Development Program of the year 2025</p>	 <p>Green and Sustainable Workplace Award</p>	 <p>Best Retail Bank Rwanda 2025</p>		
 <p>Financial Reporting and Excellence Award</p>	 <p>Gold Gender Equality Certification</p>	 <p>First World Elite Card Launch in Tanzania</p>				

# Group Summary Highlights

Total Operating Income (KES)

**60.3bn**

+18% ↑

Profit Before Tax (KES)

**24.1 bn**

+22% ↑

Profit After Tax (KES)\*

**19.8 bn**

+22% ↑

\*PAT before non-controlling interest

Net Loans & Advances (KES)

**306 bn**

+7% ↑

Customer Deposits (KES)

**484 bn**

+17% ↑

Cost of Risk

**2.9%**

Absolute ↑  
+0.3%

Return on Equity

**18%**

Absolute ↑  
1.6%

Return on Assets

**3.2%**

Absolute ↑  
0.3%

Dividend (KES)

**3.75**

per share  
Absolute ↑  
KES 0.75



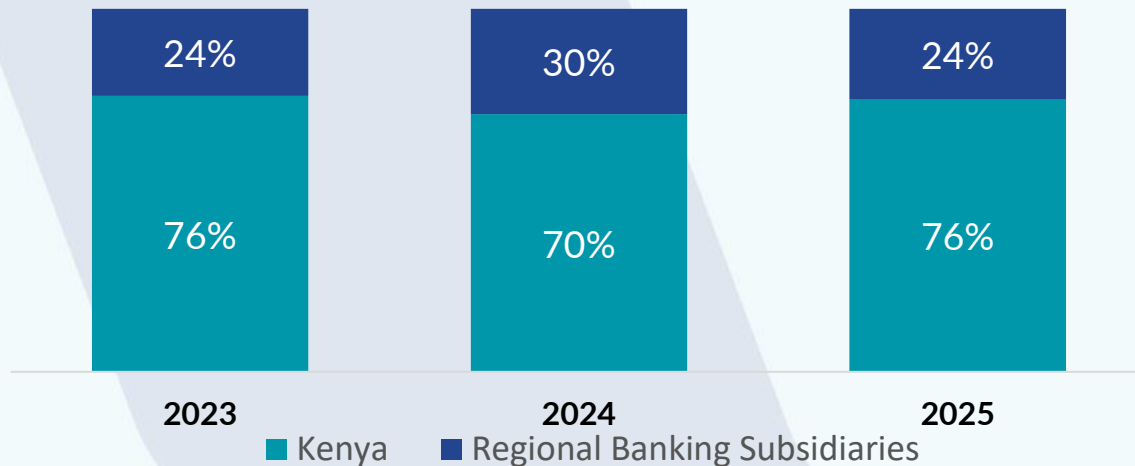
# 2025 Subsidiary Highlights

*On Your Side*

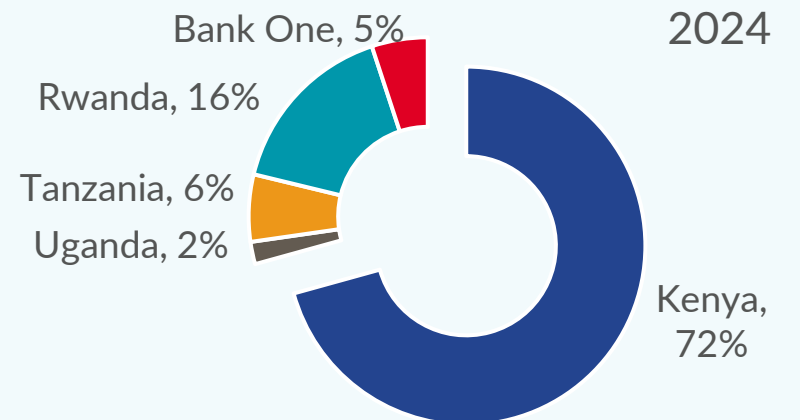
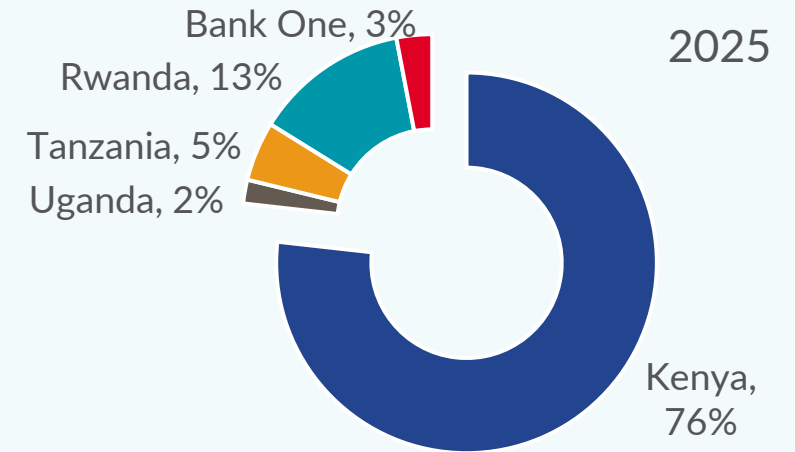
# Geographical Diversification

- 24% - Subsidiaries contribution to PBT;
- 30% - Subsidiaries contribution to Total Assets;
- USD 10.6 Mn - Cross-border business revenues (76%↑ from 2024);

PBT Percentage Contribution by Regional Subsidiaries



Subsidiary PBT Contribution Breakdown



*Kenya's economy projected to grow by*

**4.9%**

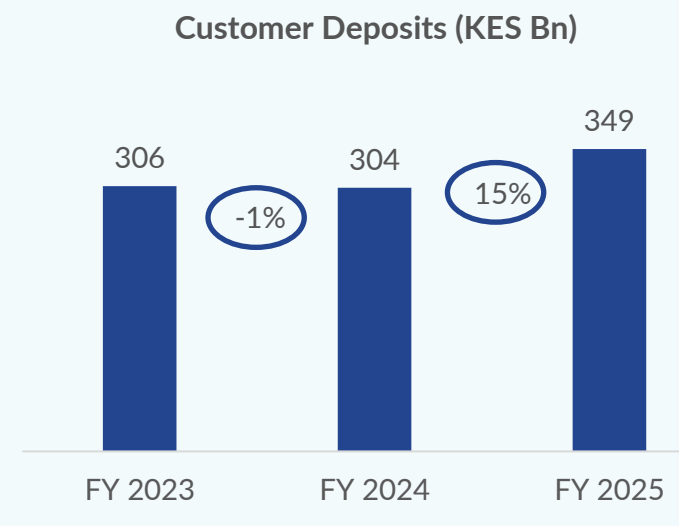
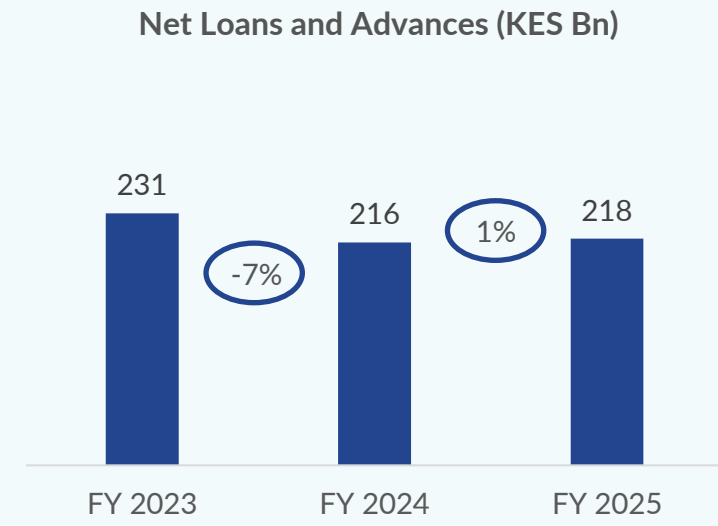
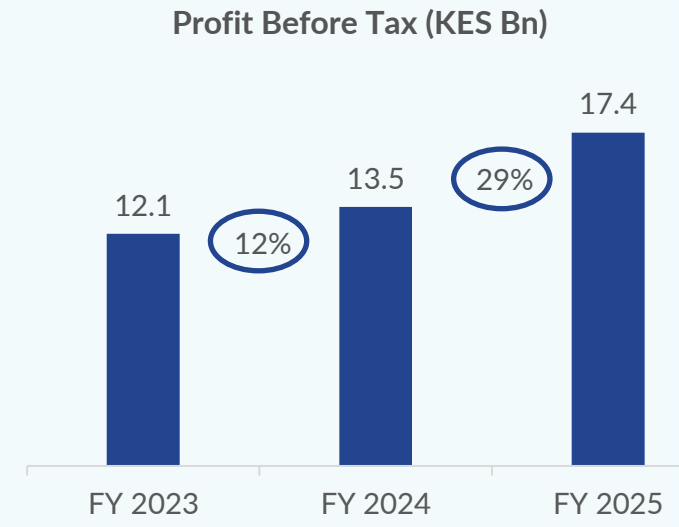
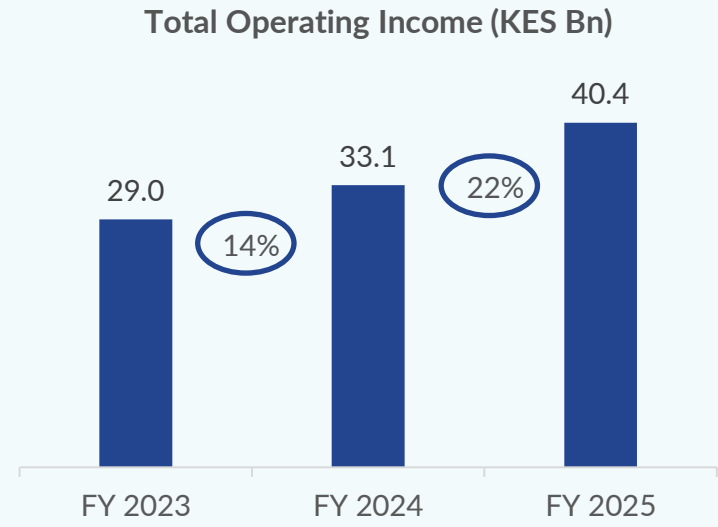
*in 2026 driven by sectors like agriculture, transport, finance, and recovering construction / mining.*





**76% (2024:72%) contribution to Profit Before Tax**  
**70% (2024:72%) contribution to Total Assets**

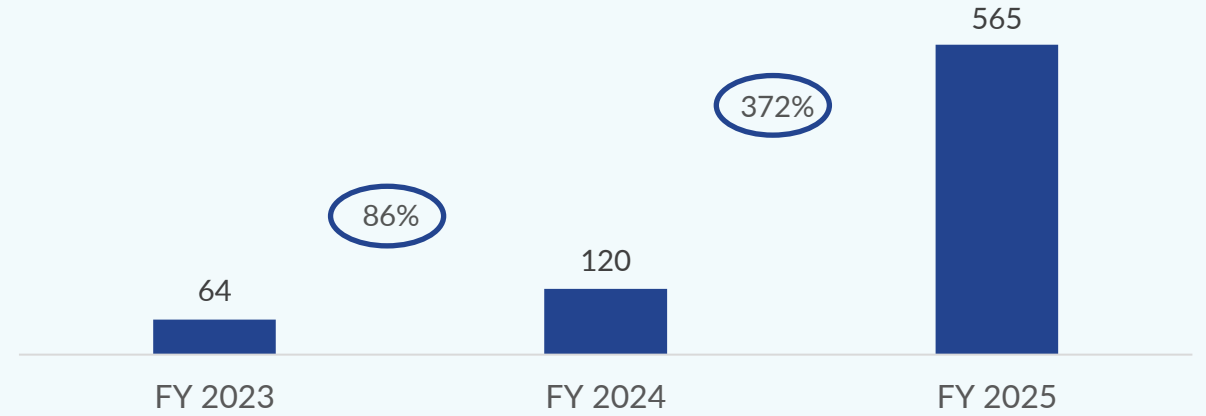
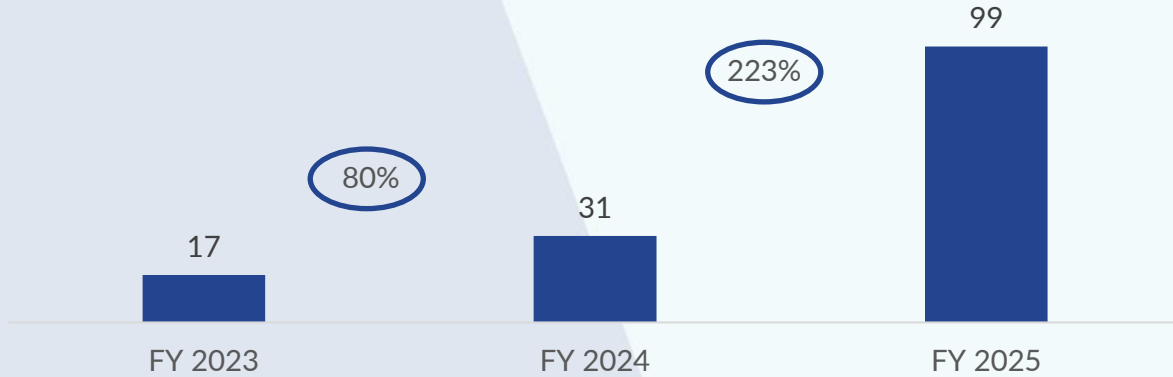
- ❑ Strong total operating income growth supported by growth in interest income from earning assets driven by a 49% growth in customer numbers;
- ❑ Profit before tax grew by 29% on the back of improved cost efficiency in spite of continued expansion and investments;
- ❑ Overall balance sheet remained resilient with muted growth in loan book;
- ❑ Resilient returns reflected in higher ROE at 20%, supported by improving asset quality despite margin compression;
- ❑ CASA ratio at 43% highlighting the progress in strengthening our funding structure;



Key Ratios	FY 2025	FY 2024	FY 2023
Cost to income ratio	40%	41%	40%
Cost of Risk	3.3%	2.6%	2.6%
ROE	20%	18%	17%
ROA	3.4%	2.7%	2.7%
Loan to Deposit Ratio	63%	71%	76%
Net NPA	3.9%	5.3%	5.1%
Liquidity Ratio	55%	47%	39%

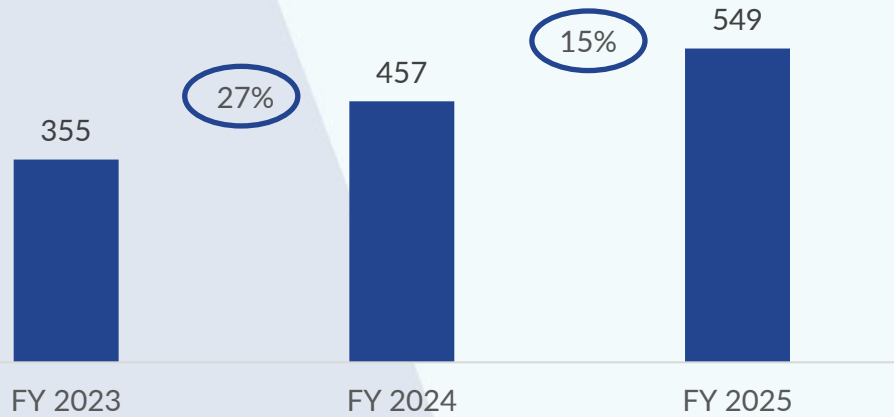
Assets Under Management (KES Bn)

Total Revenue (KES Mn)

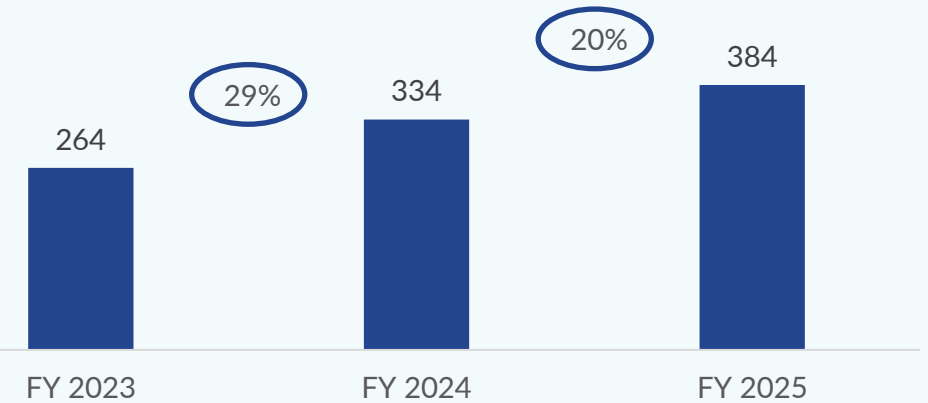


- ❑ Strong overall revenue growth achieved during the year driven by robust growth in AUM;
- ❑ Wealth Fund and USD Fixed-Income products dominated performance, contributing 85% of gross revenue;
- ❑ Investor appetite increased during the period driven by declining interest rate environment played a key role in driving investment into these asset classes;

Total Revenues (KES Mn)



Profit Before Tax (KES Mn)



- ❑ 20% growth in revenues driven by a 68% growth in underwritten premiums of KES 4.7bn (2024:KES 2.8bn);
- ❑ Supported by a 44% increase in in total customers of 41%;
- ❑ Bancassurance is being driven by consistent growth in traditional clients and rising market frontier in MSME;

*Tanzania's economy projected  
to grow by*

**6.3%**

*in 2026, driven by sectors like  
services including tourism,  
construction, agriculture, and  
industry.*





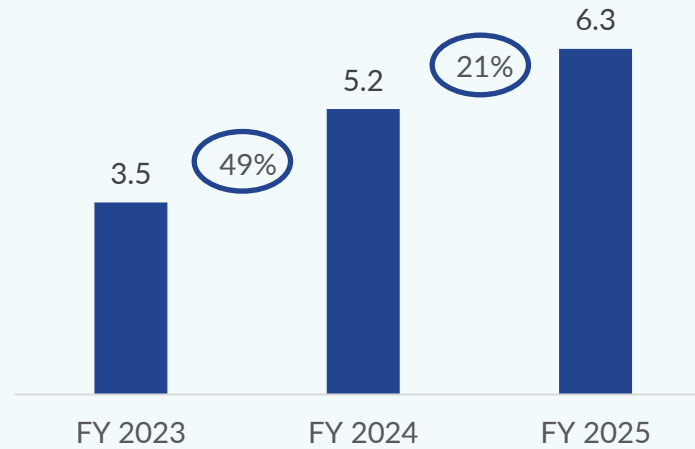
Tanzania

5% (2024:6%) contribution to Profit Before Tax  
8% (2024:7%) contribution to Total Assets

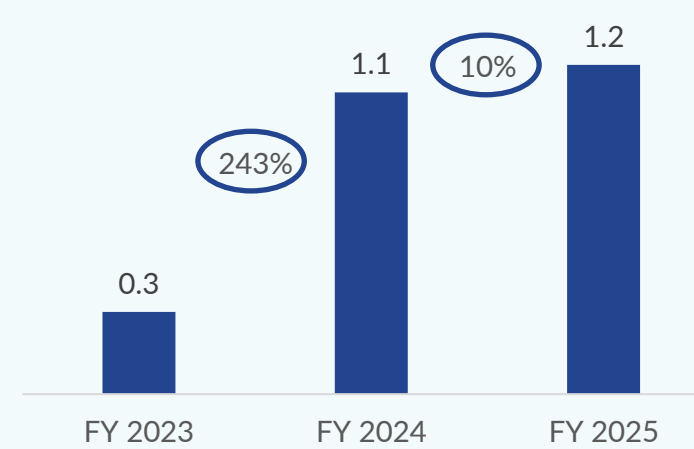
- Strong growth in total operating income driven by a 29% increase in non-funded income on the back of robust trade finance growth;
- Net Interest income grew by 19% on the back of increasing demand in credit;
- Profit before tax was partly impacted by higher provisioning in the year in tandem with the credit growth, leading to an increase in the cost of risk;
- Total Assets grew by 17% in driven by strong growth in loans of 19%, while net NPA decreased during the period;
- Deposits grew by 12%, as the Bank maintained the CASA ratio at 40%;

Key Ratios	FY 2025	FY 2024	FY 2023
Cost to income ratio	55%	55%	62%
Cost of Risk	6.5%	4.9%	5.4%
ROE	15%	14%	4.8%
ROA	2.3%	2.0%	0.7%
Loan to Deposit Ratio	87%	79%	80%
Net NPA	2.2%	5.3%	11%
Liquidity Ratio	28%	35%	29%

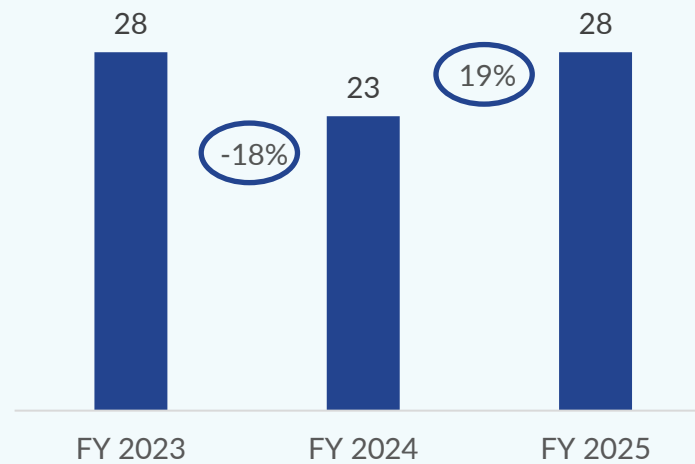
Total Operating Income (KES Bn)



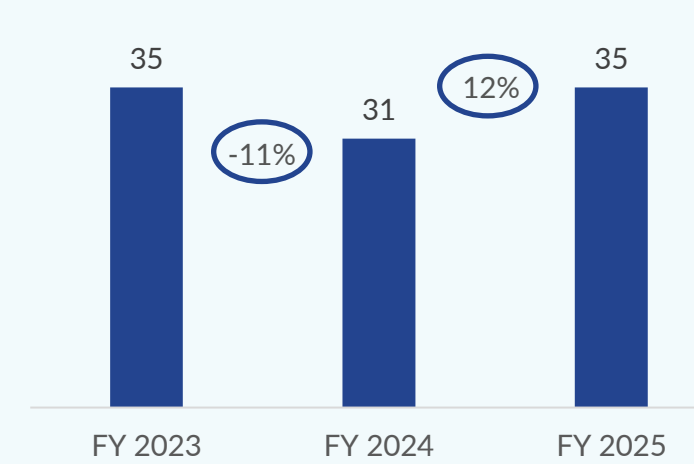
Profit Before Tax (KES Bn)



Net Loans and Advances (KES Bn)



Customer Deposits (KES Bn)



*Rwanda economy projected to grow by,*

**7.5%**

*in 2026 driven by vibrant services, industrial sectors and improving agriculture, supported by digital infrastructure.*





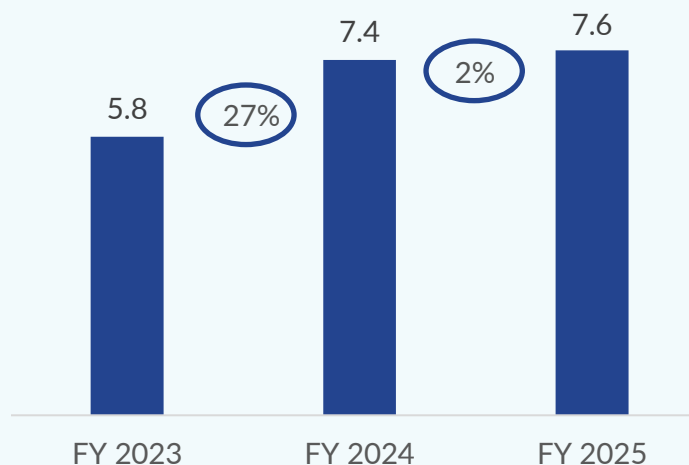
Rwanda

13% (2024:16%) contribution to Profit Before Tax

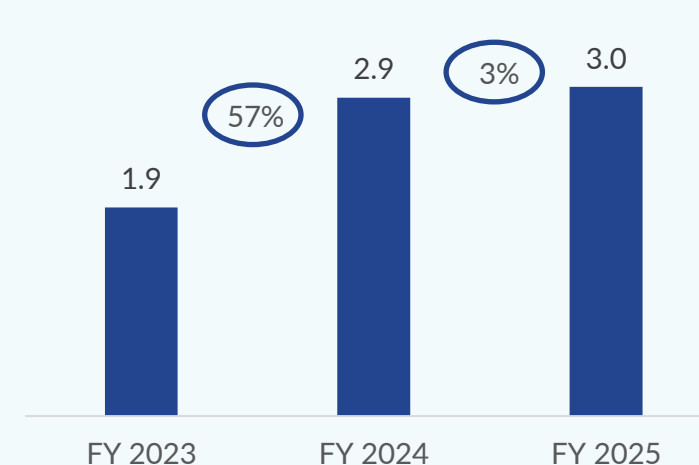
15% (2024:13%) contribution to Total Assets

- Rwanda's total operating income in Group's reporting currency showed steady state with 2% increase but increased by 23% in local currency and was driven by a 15% increase in net interest income on the back of strong growth in credit;
- Non-funded income saw a drop during the year partly driven by changes in foreign exchange directives;
- Operating expenses declined by 4% during the period leading to a 3% (LCY:24%) increase in PBT; ROE remained resilient at 21%;
- Balance sheet growth was robust at 26%, driven by both loans and deposit growth; CASA ratio stood at 86% (2024: 88%);

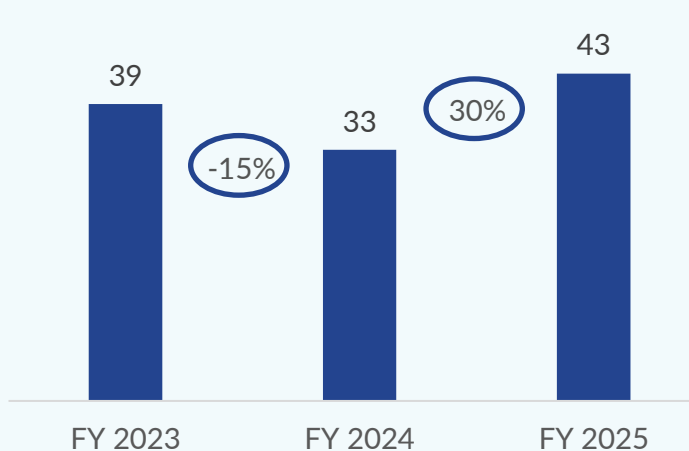
Total Operating Income (KES Bn)



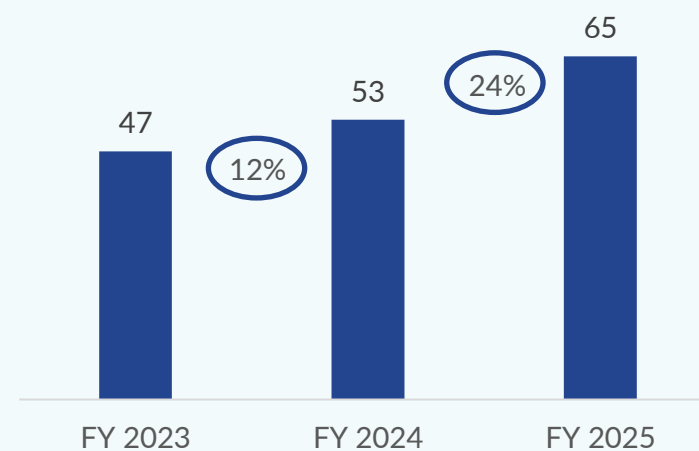
Profit Before Tax (KES Bn)



Net Loans and Advances (KES Bn)



Customer Deposits (KES Bn)



Key Ratios	FY 2025	FY 2024	FY 2023
Cost to income ratio	48%	51%	62%
Cost of Risk	-0.1%	2.0%	1.4%
ROE	21%	21%	14%
ROA	2.4%	2.5%	1.8%
Loan to Deposit Ratio	67%	64%	83%
Net NPA	0.5%	1.2%	2.0%
Liquidity Ratio	42%	51%	50%

*Uganda's economy projected to grow by*

**7.6%**

*in 2026, driven by robust domestic demand, expanding services, improving agriculture, and increased investment in industry and infrastructure.*



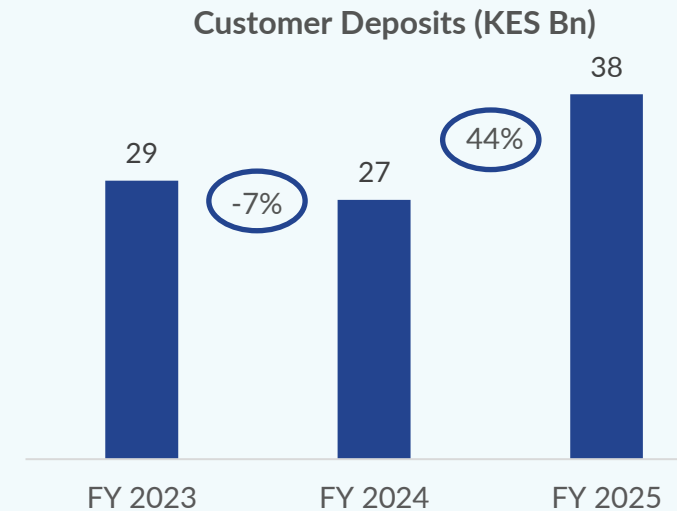
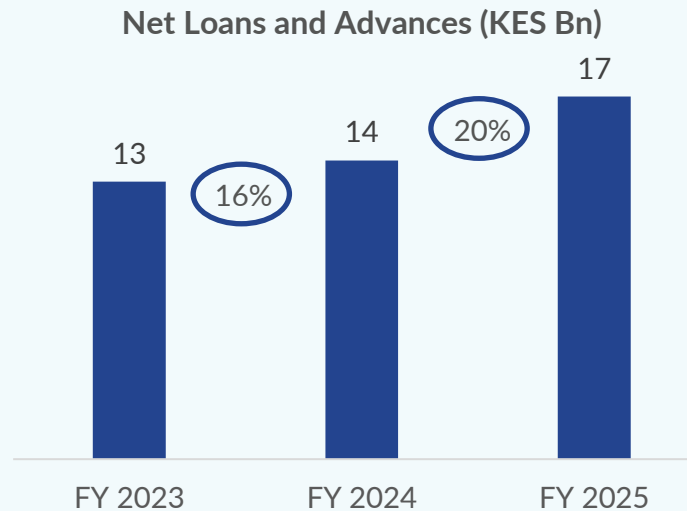
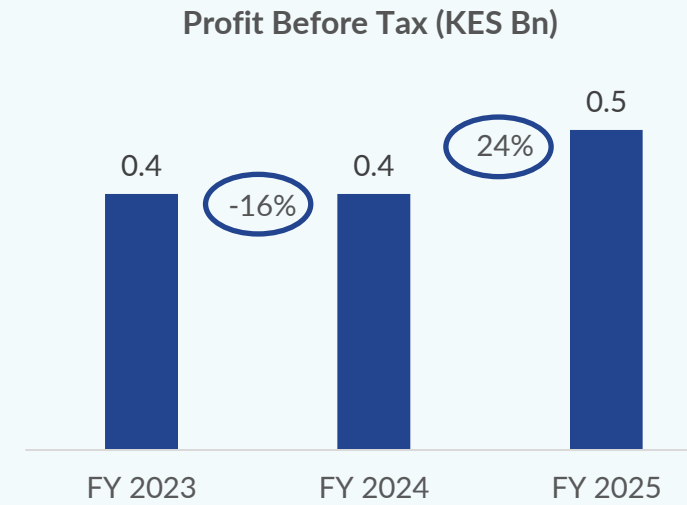
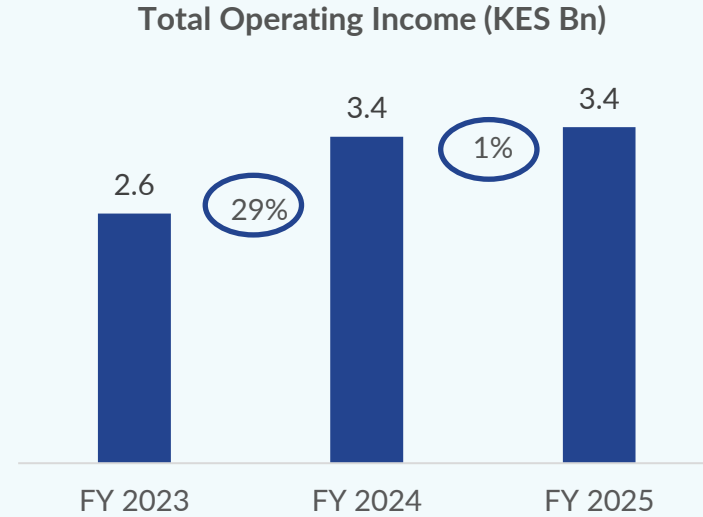


**2% (2024:2%) contribution to Profit Before Tax**  
**8% (2024:7%) contribution to Total Assets**



- ❑ The subsidiary continued to make positive strides with total operating income growing by 21% in local currency on the back of 13% increase in net interest income;
- ❑ Operating expenses decreased by 14% in local currency even as the bank continued to expand its reach;
- ❑ Provisions decreased by 3% in local currency despite credit growth of 20% as a result of improved recoveries;
- ❑ Profit before tax in local currency grew by 48% compared to FY 2024;
- ❑ Balance sheet expanded by 30%, supported by growth in loans and deposits; CASA ratio stood at 51% (2024:62%);

Key Ratios	FY 2025	FY 2024	FY 2023
Cost to income ratio	88%	91%	80%
Cost of Risk	-0.2%	-0.4%	0.8%
ROE	3.0%	7.5%	6.8%
ROA	0.5%	1.5%	1.3%
Loan to Deposit Ratio	45%	54%	48%
Net NPA	1.0%	1.4%	3.8%
Liquidity Ratio	47%	41%	52%



*Mauritius' economy  
projected to grow by*

**3.4%**

*in 2026, supported by strong  
performance in services,  
construction, and tourism,  
along with easing inflation and  
resilient domestic demand.*



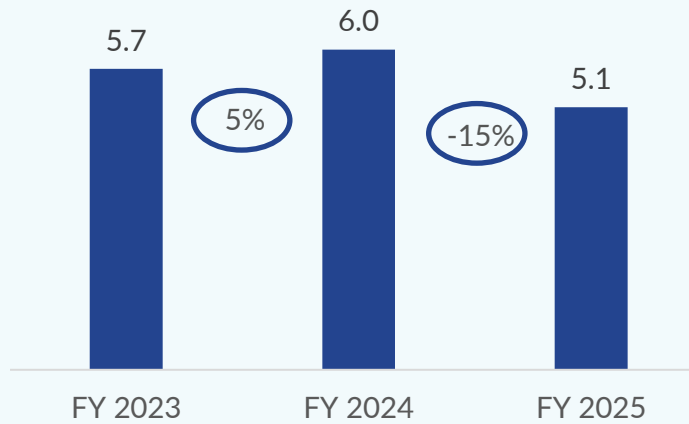


# Mauritius 3% (2024:5%) contribution to Profit Before Tax

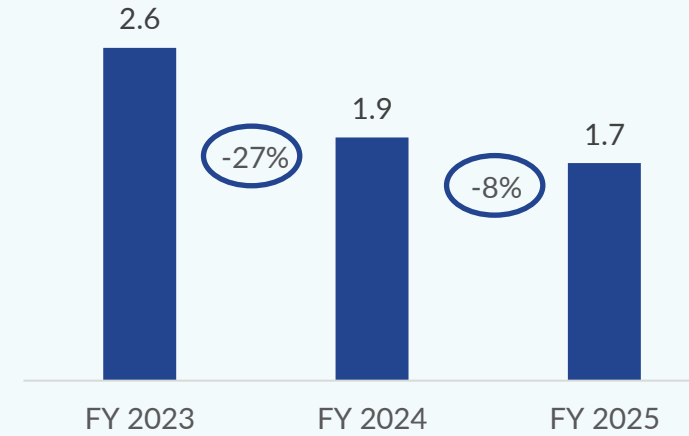
- ❑ Total operating income declined during the year on the back of lower yields and marginal growth in non-funded income;
- ❑ Operating expenses increased by only 6% in local currency as a result of cost containment during the year;
- ❑ Returns remained steady during the year with a 4% increase in Profit before tax in local currency;
- ❑ The balance sheet growth was driven by strong growth in deposits of 25%, with an improvement in the CASA ratio;

Key Ratios	FY 2025	FY 2024	FY 2023
Cost to income ratio	66%	60%	62%
Cost of Risk	0.0%	0.6%	-0.7%
ROE	13%	13%	20%
ROA	0.9%	1.1%	1.6%
Loan to Deposit Ratio	43%	49%	43%
Net NPA	2.0%	3.1%	2.3%
Liquidity Ratio	59%	54%	35%

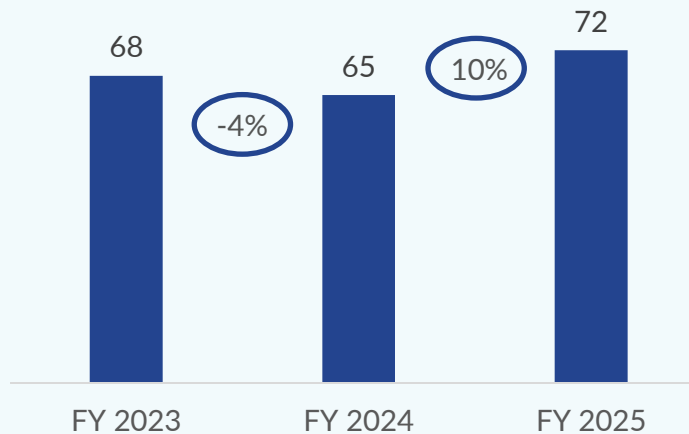
### Total Operating Income (KES Bn)



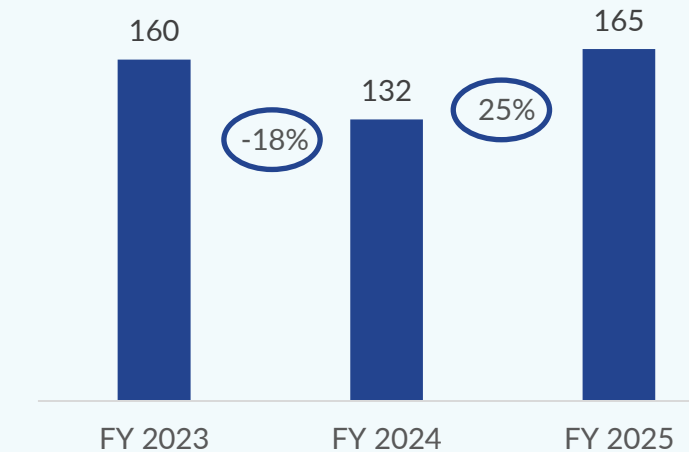
### Profit Before Tax (KES Bn)



### Net Loans and Advances (KES Bn)



### Customer Deposits (KES Bn)



# 2025

# Financial

# Summary

*On Your Side*

# Group Summary Highlights

Total Operating Income (KES)

**60.3bn**

+18% ↑

Profit Before Tax (KES)

**24.1 bn**

+22% ↑

Profit After Tax (KES)\*

**19.8 bn**

+22% ↑

\*PAT before non-controlling interest

Net Loans & Advances (KES)

**306 bn**

+7% ↑

Customer Deposits (KES)

**484 bn**

+17% ↑

Cost of Risk

**2.9%**

Absolute ↑  
+0.3%

Return on Equity

**18%**

Absolute ↑  
1.6%

Return on Assets

**3.2%**

Absolute ↑  
0.3%

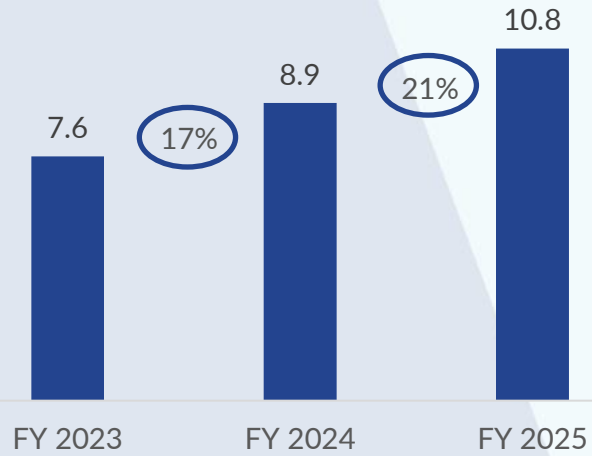
Dividend (KES)

**3.75**

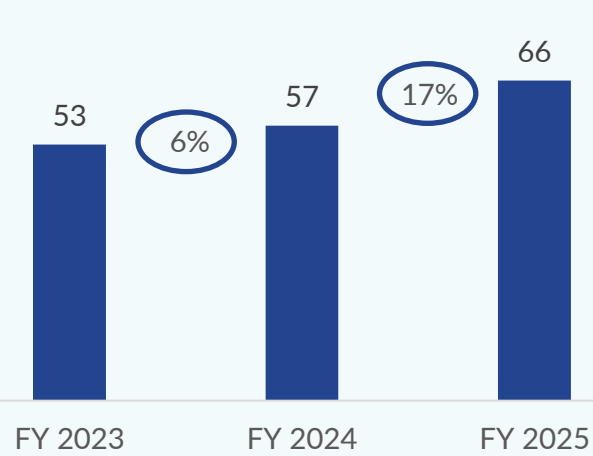
per share  
Absolute ↑  
KES 0.75

# Financial Metrics

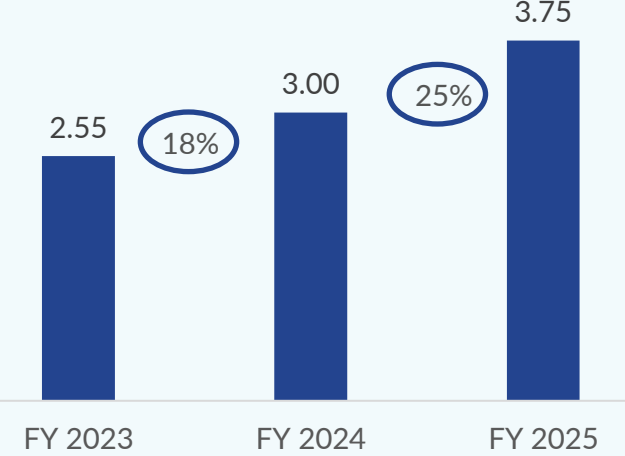
### Earnings Per Share (KES)



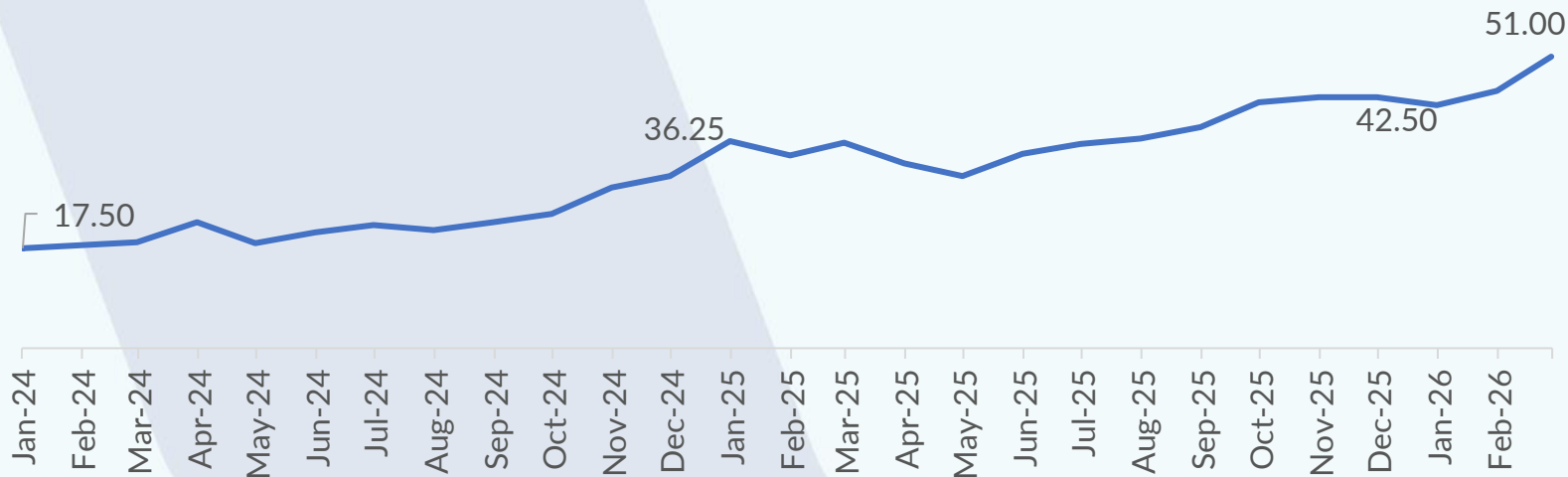
### Book Value Per Share (KES)



### Dividends Per Share (KES)



### Share Price Movement (KES)



The share price closed at KES 42.50 on 31<sup>st</sup> December 2025; This reflects a 17% increase over the prior year;

# Medium Term Outlook



Develop Leadership in our Core Segments (Corporate & Commercial)



Build Relevance in Emerging Customer Segments (Retail & SMEs)



Become a leader in Ecosystems



## Loan Growth

2025  
7%



Medium Term  
12%-18%

## Deposit Growth

2025  
17%



Medium Term  
15%-20%

## Gross Loan NPL Ratio

2025  
9.8%



Medium Term  
8%-10%

## Cost to Income Ratio

2025  
46%



Medium Term  
42%-46%

## Subsidiary PBT Contribution

2025  
24%



Medium Term  
25%-30%

## Return on Equity

2025  
18%



Medium Term  
18%-21%

## Return on Assets

2025  
3.2%



Medium Term  
3.1%-3.5%

\*Includes interim dividend of KES 1.50 and Final Dividend of KES 2.25 per share;

# Disclaimer

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The Financial results of the Group can be sourced from the link

<https://www.imbank.com/about-us/i-and-m-holdings/investor-relations/financial-results>

**Thank You**  
Merci Webale Murakoze Asante

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***On Your Side***