

| STATEMENT OF FINANCIAL POSITION                                   | COMPANY                     |                             | GROUP                                  |                             |
|---|-----------------------------|-----------------------------|--|-----------------------------|
|   | AUDITED DEC 2024 (KSHS'000) | AUDITED DEC 2025 (KSHS'000) | AUDITED DEC 2024 (Restated) (KSHS'000) | AUDITED DEC 2025 (KSHS'000) |
| <b>A ASSETS</b>   |                             |                             |  |                             |
| 1 Cash (both local and foreign)                                   | 1,602,550                   | 1,512,650                   | 7,182,677                              | 9,813,534                   |
| 2 Balances due from Central Banks                                 | -                           | -                           | 26,280,285                             | 23,574,792                  |
| 3 Kenya Government and other securities held for dealing purposes | -                           | -                           | -                                      | -                           |
| 4 Financial Assets at fair value through profit or loss (FVTPL)   | -                           | -                           | 883,972                                | 1,067,709                   |
| 5 Investment Securities:  |                             |                             |  |                             |
| a) Held at amortised cost:  |                             |                             |  |                             |
| a. Kenya Government securities                                    | -                           | -                           | 40,072,602                             | 32,576,500                  |
| b. Other securities   | -                           | -                           | 48,878,066                             | 39,022,476                  |
| b) Fair value through other comprehensive income (FVOCI):         |                             |                             |  |                             |
| a. Kenya Government securities                                    | 910,411                     | 5,347,477                   | 62,395,227                             | 126,794,950                 |
| b. Other securities   | -                           | -                           | 8,339,399                              | 22,213,409                  |
| 6 Deposits and Balances due from local banking institutions       | -                           | -                           | 5,051,245                              | 5,649,540                   |
| 7 Deposits and Balances due from banking institutions abroad      | -                           | -                           | 43,768,110                             | 49,634,859                  |
| 8 Tax recoverable   | 10,021                      | 92,974                      | 189,106                                | 1,417,912                   |
| 9 Loans and advances to customers (net)                           | -                           | -                           | 287,489,372                            | 306,279,926                 |
| 10 Balances due from banking institutions in the Group            | -                           | -                           | -                                      | -                           |
| 11 Investment in associates                                       | -                           | -                           | -                                      | -                           |
| 12 Investment in subsidiary companies                             | 34,698,390                  | 35,751,144                  | -                                      | -                           |
| 13 Investment in joint ventures                                   | 2,515,591                   | 2,515,591                   | 6,514,568                              | 6,914,692                   |
| 14 Investment properties  | -                           | -                           | 1,814,246                              | 2,292,079                   |
| 15 Property and equipment   | -                           | -                           | 14,185,675                             | 13,497,555                  |
| 16 Prepaid lease rentals  | -                           | -                           | -                                      | -                           |
| 17 Intangible assets  | -                           | -                           | 6,897,074                              | 7,169,987                   |
| 18 Deferred tax asset   | 33,342                      | 811                         | 12,519,272                             | 12,339,004                  |
| 19 Retirement benefit asset                                       | -                           | -                           | -                                      | -                           |
| 20 Other assets   | 500                         | 7,546                       | 8,444,089                              | 8,625,104                   |
| <b>21 TOTAL ASSETS</b>  | <b>39,770,805</b>           | <b>45,228,193</b>           | <b>580,904,985</b>                     | <b>668,884,028</b>          |
| <b>B LIABILITIES</b>  |                             |                             |  |                             |
| 22 Balances due to Central Banks                                  | -                           | -                           | 14,010,049                             | -                           |
| 23 Customer deposits  | -                           | -                           | 412,179,477                            | 483,935,081                 |
| 24 Deposits and balances due to local banking institutions        | -                           | -                           | 8,110,686                              | 15,029,263                  |
| 25 Deposits and balances due to foreign banking institutions      | -                           | -                           | 12,925,743                             | 22,004,353                  |
| 26 Other money market deposits                                    | -                           | -                           | -                                      | -                           |
| 27 Borrowed funds   | -                           | -                           | 14,069,877                             | 11,071,017                  |
| 28 Balances due to banking institutions in the Group              | -                           | -                           | -                                      | -                           |
| 29 Tax payable  | -                           | -                           | 1,325,662                              | 474,928                     |
| 30 Dividends payable  | 2,149,708                   | 2,610,182                   | 2,149,708                              | 2,610,182                   |
| 31 Deferred tax liability   | -                           | -                           | 658,429                                | 686,794                     |
| 32 Retirement benefit liability                                   | -                           | -                           | -                                      | -                           |
| 33 Other liabilities  | 173,024                     | 199,523                     | 14,545,405                             | 11,090,223                  |
| <b>34 TOTAL LIABILITIES</b>                                       | <b>2,322,732</b>            | <b>2,809,705</b>            | <b>479,975,036</b>                     | <b>546,901,841</b>          |
| <b>C SHAREHOLDERS' EQUITY</b>                                     |                             |                             |  |                             |
| 35 Paid up/Assigned share capital                                 | 1,653,621                   | 1,740,121                   | 1,653,621                              | 1,740,121                   |
| 36 Share premium  | 17,561,629                  | 21,663,459                  | 17,561,629                             | 21,663,459                  |
| 37 Revaluation reserves   | -                           | -                           | 1,460,251                              | 1,543,277                   |
| 38 Retained earnings  | 15,418,781                  | 14,942,742                  | 62,424,619                             | 75,003,909                  |
| 39 Statutory loan loss reserves                                   | -                           | -                           | 12,167,593                             | 12,488,641                  |
| 40 Other reserves   | (56,615)                    | 156,894                     | (2,566,650)                            | 646,798                     |
| 41 Proposed dividends   | 2,870,657                   | 3,915,272                   | 2,870,657                              | 3,915,272                   |
| 42 Translation reserve  | -                           | -                           | (1,756,351)                            | (1,840,479)                 |
| <b>43 TOTAL SHAREHOLDERS' EQUITY</b>                              | <b>37,448,073</b>           | <b>42,418,488</b>           | <b>93,815,369</b>                      | <b>115,160,998</b>          |
| 44 Non controlling interest                                       | -                           | -                           | 7,114,580                              | 6,821,189                   |
| <b>45 TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>            | <b>39,770,805</b>           | <b>45,228,193</b>           | <b>580,904,985</b>                     | <b>668,884,028</b>          |

| STATEMENT OF COMPREHENSIVE INCOME   | COMPANY                     |                             | GROUP                                  |                             |
|---|-----------------------------|-----------------------------|--|-----------------------------|
|   | AUDITED DEC 2024 (KSHS'000) | AUDITED DEC 2025 (KSHS'000) | AUDITED DEC 2024 (Restated) (KSHS'000) | AUDITED DEC 2025 (KSHS'000) |
| <b>1 INTEREST INCOME</b>  |                             |                             |  |                             |
| 1.1 Loans and advances  | -                           | -                           | 50,309,940                             | 45,597,419                  |
| 1.2 Government securities   | 118,267                     | 488,976                     | 16,541,160                             | 21,209,126                  |
| 1.3 Deposits and placements with banking institutions                               | 183,627                     | 117,175                     | 3,200,011                              | 2,251,505                   |
| 1.4 Other interest income   | -                           | -                           | 97,285                                 | 133,659                     |
| <b>1.5 Total interest income</b>  | <b>301,894</b>              | <b>606,151</b>              | <b>70,148,396</b>                      | <b>69,191,709</b>           |
| <b>2 INTEREST EXPENSE</b>   |                             |                             |  |                             |
| 2.1 Customer deposits   | -                           | -                           | 25,369,294                             | 19,281,971                  |
| 2.2 Deposits and placements from banking institutions                               | -                           | -                           | 3,525,331                              | 2,648,422                   |
| 2.3 Other interest expenses   | -                           | -                           | 1,648,531                              | 1,310,494                   |
| <b>2.4 Total interest expense</b>   | <b>-</b>                    | <b>-</b>                    | <b>30,543,156</b>                      | <b>23,240,887</b>           |
| <b>3 NET INTEREST INCOME</b>  | <b>301,894</b>              | <b>606,151</b>              | <b>39,605,240</b>                      | <b>45,950,822</b>           |
| <b>4 OTHER OPERATING INCOME</b>   |                             |                             |  |                             |
| 4.1 Fees and commissions on loans and advances                                      | -                           | -                           | 2,610,441                              | 2,649,768                   |
| 4.2 Other fees and commissions  | -                           | -                           | 3,288,119                              | 4,481,911                   |
| 4.3 Foreign exchange trading income   | (84,028)                    | (1,800)                     | 3,588,475                              | 3,378,344                   |
| 4.4 Dividend income   | 4,607,564                   | 5,530,026                   | -                                      | -                           |
| 4.5 Other income  | -                           | -                           | 1,505,072                              | 3,866,275                   |
| <b>4.6 Total non-interest income</b>  | <b>4,523,536</b>            | <b>5,528,226</b>            | <b>10,992,107</b>                      | <b>14,376,298</b>           |
| <b>5 TOTAL OPERATING INCOME</b>   | <b>4,825,430</b>            | <b>6,134,377</b>            | <b>50,597,347</b>                      | <b>60,327,120</b>           |
| <b>6 OTHER OPERATING EXPENSES</b>   |                             |                             |  |                             |
| 6.1 Loan loss provisions  | -                           | -                           | 7,818,349                              | 8,689,931                   |
| 6.2 Staff costs   | -                           | -                           | 9,071,745                              | 10,910,257                  |
| 6.3 Directors' emoluments   | 17,096                      | 27,208                      | 127,290                                | 160,407                     |
| 6.4 Rentals charges   | -                           | -                           | 651,218                                | 711,015                     |
| 6.5 Depreciation charge on property and equipment                                   | -                           | -                           | 2,009,487                              | 2,237,623                   |
| 6.6 Amortisation charges  | -                           | -                           | 1,047,178                              | 1,005,207                   |
| 6.7 Other operating expenses  | 27,703                      | 42,595                      | 11,017,131                             | 13,209,774                  |
| <b>6.8 Total other Operating Expenses</b>   | <b>44,799</b>               | <b>69,803</b>               | <b>31,742,398</b>                      | <b>36,924,214</b>           |
| <b>7 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS</b>                                    | <b>4,780,631</b>            | <b>6,064,574</b>            | <b>18,854,949</b>                      | <b>23,402,906</b>           |
| 8 Share of profit of joint Venture  | -                           | -                           | 896,971                                | 777,053                     |
| <b>9 PROFIT AFTER EXCEPTIONAL ITEMS</b>   | <b>4,780,631</b>            | <b>6,064,574</b>            | <b>19,751,920</b>                      | <b>24,179,959</b>           |
| 10 Current tax  | (49,918)                    | (15,159)                    | (5,949,320)                            | (3,469,032)                 |
| 11 Deferred tax   | -                           | -                           | 2,134,043                              | (873,800)                   |
| <b>12 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS</b>                                    | <b>4,730,713</b>            | <b>6,049,415</b>            | <b>15,936,643</b>                      | <b>19,837,127</b>           |
| 13 Non controlling interest   | -                           | -                           | (1,216,058)                            | (1,055,678)                 |
| <b>14 PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST</b>          | <b>4,730,713</b>            | <b>6,049,415</b>            | <b>14,720,585</b>                      | <b>18,781,449</b>           |
| <b>15 OTHER COMPREHENSIVE INCOME</b>  |                             |                             |  |                             |
| 15.1 Gains/(Losses) from translating the financial statements of foreign operations | -                           | -                           | (7,310,932)                            | (214,559)                   |
| 15.2 Fair value changes in financial assets at FVOCI                                | 33,343                      | 213,509                     | 3,829,018                              | 4,535,766                   |
| 15.3 Revaluation surplus on property, plant and equipment                           | -                           | -                           | 402,625                                | 58,412                      |
| 15.4 Fair value changes on employee benefits  | -                           | -                           | (42,900)                               | 23,675                      |
| 15.5 Income tax relating to components of other comprehensive income                | -                           | -                           | (1,112,081)                            | (1,329,430)                 |
| <b>16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX</b>                        | <b>33,343</b>               | <b>213,509</b>              | <b>(4,234,270)</b>                     | <b>3,073,864</b>            |
| <b>17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>                                   | <b>4,764,056</b>            | <b>6,262,924</b>            | <b>11,702,373</b>                      | <b>22,910,991</b>           |
| <b>18 EARNING PER SHARE - BASIC &amp; DILUTED (KSHS)</b>                            | <b>2.76</b>                 | <b>3.48</b>                 | <b>8.90</b>                            | <b>10.79</b>                |
| <b>19 DIVIDEND PER SHARE - (KSHS)</b>   | <b>3.00</b>                 | <b>3.75</b>                 | <b>3.00</b>                            | <b>3.75</b>                 |

| OTHER DISCLOSURES  | GROUP                       |                             |
|--|-----------------------------|-----------------------------|
|  | AUDITED DEC 2024 (KSHS'000) | AUDITED DEC 2025 (KSHS'000) |
| <b>1 NON - PERFORMING LOANS AND ADVANCES</b>             |                             |                             |
| a) Gross Non- performing loans and advances              | 35,513,109                  | 31,428,168                  |
| Less   |                             |                             |
| b) Interest in suspense                                  | 4,502,142                   | 4,414,114                   |
| <b>c) Total Non- performing loans and advances (a-b)</b> | <b>31,010,967</b>           | <b>27,014,054</b>           |
| Less   |                             |                             |
| d) Loan loss provisions                                  | 17,613,309                  | 18,084,639                  |
| <b>e) Net Non Performing Loans(c-d)</b>                  | <b>13,397,658</b>           | <b>8,929,415</b>            |
| f) Discounted value of securities                        | 13,397,658                  | 8,929,415                   |
| <b>g) Net NPLs exposure (e-f)</b>                        | <b>-</b>                    | <b>-</b>                    |
| <b>2 INSIDER LOANS AND ADVANCES</b>                      |                             |                             |
| a) Directors, shareholders and associates                | 3,815,015                   | 9,593,479                   |
| b) Employees   | 4,612,509                   | 5,793,177                   |
| <b>c) Total Insider Loans and Advances</b>               | <b>8,427,524</b>            | <b>15,386,656</b>           |
| <b>3 OFF- BALANCE SHEET ITEMS</b>                        |                             |                             |
| a) Letters of credit, guarantees, acceptances            | 92,817,922                  | 113,324,907                 |
| b) Forwards, swaps and options                           | 65,427,081                  | 114,239,115                 |
| c) Other contingent liabilities                          | 6,109,985                   | 5,560,786                   |
| <b>d) Total Contingent liabilities</b>                   | <b>164,354,988</b>          | <b>233,124,808</b>          |
| <b>4 CAPITAL STRENGTH</b>                                |                             |                             |
| a) Core capital  | 85,478,583                  | 99,715,333                  |
| b) Minimum statutory capital                             | 1,000,000                   | 3,000,000                   |
| <b>c) Excess/ (deficiency)</b>                           | <b>84,478,583</b>           | <b>96,715,333</b>           |
| d) Supplementary capital                                 | 17,028,536                  | 18,838,573                  |
| <b>e) Total capital (a+d)</b>                            | <b>102,507,119</b>          | <b>118,553,906</b>          |
| <b>f) Total risk weighted assets</b>                     | <b>508,222,734</b>          | <b>590,538,927</b>          |
| g) Core capital/Total deposit liabilities                | 20.74%                      | 20.61%                      |
| h) Minimum statutory ratio                               | 8.00%                       | 8.00%                       |
| <b>i) Excess /(Deficiency) (g-h)</b>                     | <b>12.74%</b>               | <b>12.61%</b>               |
| j) Core capital/Total risk weighted assets               | 16.82%                      | 16.89%                      |
| k) Minimum statutory ratio                               | 10.50%                      | 10.50%                      |
| <b>l) Excess /(Deficiency) (j-k)</b>                     | <b>6.32%</b>                | <b>6.39%</b>                |
| m) Total capital/Total risk weighted assets              | 20.17%                      | 20.08%                      |
| n) Minimum statutory ratio                               | 14.50%                      | 14.50%                      |
| <b>o) Excess /(Deficiency) (m-n)</b>                     | <b>5.67%</b>                | <b>5.58%</b>                |
| <b>5 LIQUIDITY</b>                                       |                             |                             |
| a) Liquidity ratio                                       | 51.57%                      | 59.68%                      |
| b) Minimum statutory ratio                               | 20.00%                      | 20.00%                      |
| <b>c) Excess /(Deficiency) (a-b)</b>                     | <b>31.57%</b>               | <b>39.68%</b>               |

| SUMMARY OF CONSOLIDATED STATEMENT OF CASH FLOWS             | COMPANY                     |                             | GROUP                                  |                             |
|---|-----------------------------|-----------------------------|--|-----------------------------|
|   | AUDITED DEC 2024 (KSHS'000) | AUDITED DEC 2025 (KSHS'000) | AUDITED DEC 2024 (Restated) (KSHS'000) | AUDITED DEC 2025 (KSHS'000) |
| Net cash flows from operating activities                    | 6,534,777                   | 2,255,363                   | (14,406,479)                           | 19,053,707                  |
| Net cash flows from investing activities                    | (4,284,013)                 | (1,052,754)                 | 138,984                                | (2,076,601)                 |
| Net cash flows from financing activities                    | (1,862,392)                 | (1,292,509)                 | 3,456,805                              | (5,358,278)                 |
| <b>Net increase/(decrease) in cash and cash equivalents</b> | <b>388,372</b>              | <b>(89,900)</b>             | <b>(10,810,690)</b>                    | <b>11,618,828</b>           |
| Cash and cash equivalents at beginning of period            | 446,059                     | 1,602,550                   | 21,472,404                             | 77,404,666                  |
| <b>Cash and cash equivalents at end of period</b>           | <b>834,431</b>              | <b>1,512,650</b>            | <b>10,661,714</b>                      | <b>89,023,494</b>           |

| SUMMARY OF CONSOLIDATED STATEMENT OF CHANGES IN EQUITY |                  | SHARE CAPITAL [KSHS'000] | SHARE PREMIUM [KSHS'000] | RETAINED EARNINGS [KSHS'000] | OTHER RESERVES [KSHS'000] | NON-CONTROLLING INTEREST [KSHS'000] | TOTAL [KSHS'000] |
|--|------------------|--------------------------|--------------------------|------------------------------|---------------------------|-------------------------------------|------------------|
|  |                  |                          |                          |                              |                           |                                     |                  |
| Other comprehensive income                             | -                | -                        | 13,802,363               | (1,793,700)                  | (306,290)                 | 11,702,373                          |                  |
| Transactions with owners                               | -                | -                        | (6,366,443)              | -                            | (106,236)                 | (6,472,679)                         |                  |
| <b>Audited at 31 December 2024 (Restated)</b>          | <b>1,653,621</b> | <b>17,561,629</b>        | <b>65,295,276</b>        | <b>9,304,843</b>             | <b>7,114,580</b>          | <b>100,929,949</b>                  |                  |
| At 1 January 2025                                      | 1,653,621        | 17,561,629               | 65,295,276               | 9,304,843                    | 7,114,580                 | 100,929,949                         |                  |
| Other comprehensive income                             | -                | -                        | 18,460,401               | 3,533,394                    | 917,196                   | 22,910,991                          |                  |
| Transactions with owners                               | 86,500           | 4,101,830                | (4,836,496)              | -                            | (1,210,587)               | (1,858,753)                         |                  |
| <b>Audited at 31 December 2025</b>                     | <b>1,740,121</b> | <b>21,663,459</b>        | <b>78,919,181</b>        | <b>12,838,237</b>            | <b>6,821,189</b>          | <b>121,982,187</b>                  |                  |

## MESSAGE FROM THE DIRECTORS

### Basis of Preparation

These financial statements are an extract from audited financial statements of the Company and Group for the period ended 31 December 2025. This, together with an interim dividend of KShs.1.50 per share amounting to KShs.2,610,181,500 paid on 14 January 2026, will result in a total dividend payout for the year amounting to KShs.6,525,453,750 or KShs.3.75 per share. A dividend of KShs. 3.00 per share amounting to KShs.5,020,364,427 in respect of the year ended 31 December 2024 was paid in 2025.

### Dividends

The Directors recommend payment of a final dividend of KShs.2.25 per share amounting to KShs.3,915,272,250 for the year ended 31 December 2025. The set of audited financial statements can be accessed from the Company's website: [www.imbankgroup.com](http://www.imbankgroup.com). They may also be accessed at the Company's head office located at 1 Park Avenue, 1st Parklands Avenue, Nairobi.

The financial statements were audited by PricewaterhouseCoopers LLP and received an unqualified opinion. The financial statements were approved by the Board of Directors on 24 March 2026 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)