I&M | Group

HY 2026

Investor Presentation

On Your Side

I&M Group

Our Regional Footprint

Kenya
- 808,400+ Customers
- 73 Branches
- 79 ATMs
- 2,305 Staff

Uganda
- 66,200+ Customers
- 12 Branches
- 14 ATMs
- 331 Staff

Rwanda
- 139,500+ Customers
- 20 Branches
- 42 ATMs
- 564 Staff

Tanzania
- 32,700+ Customers
- 9 Branches
- 12 ATMs
- 248 Staff

Mauritius
- 39,900+ Customers
- 5 Branches
- 9 ATMs
- 419 Staff

119 Branches

156 ATMs

Over 1M Total Customers

Over 3,800 Staff

Over 9K Shareholders

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	HY 2026
+20% Return on Equity	17%
+90% Digitally Active Customers	92%
+70% Net Promoter Score	73%
>1 Million Customers	1.1 Million
Positively Impact >10 Million Lives	> Positively Impacted 17.9 Million Lives *(inc. 1.1mn direct customers)*

Our Key Successes –iMara 3.0

>17.9 Million
Lives Impacted
(inc. 1.1mn direct customers)

Metric	HY 2025	HY 2026
Customer Numbers	+851K	1.1M
Net Promoter Score	77%	73%
Digitally Active Customers	86%	92%
Revenue Contribution from New Business	24%	25%
Subsidiary PBT Contribution	25%	33%
Return on Equity	16%	17%

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HY 2026

Group Highlights

On Your Side

I&M Group

MACROECONOMIC OVERVIEW

The Region's macroeconomic outlook for 2026 remains cautiously positive following the middle East crisis , but underpinned by strong regional growth, easing inflation, expanding infrastructure investment, and digital transformation.

2026 Growth Outlook

5.8% – 5.9% East Africa GDP Growth

East Africa remains Africa's fastest growing region

IMF Regional Economic Outlook: Sub-Saharan Africa (April 2026)
World Bank Africa Economic Update (April 2026

Regional Macroeconomic Highlights

Regional Highlights

Headwinds

- Rising Energy prices & Middle East Conflict
- High Public Debt & Debt Service Burden
- Climate Change & Agricultural Vulnerability
- Tight Financing Conditions
- Global Trade Fragmentation
- Tight Weak Private Sector Investment & Productivity

Tailwinds

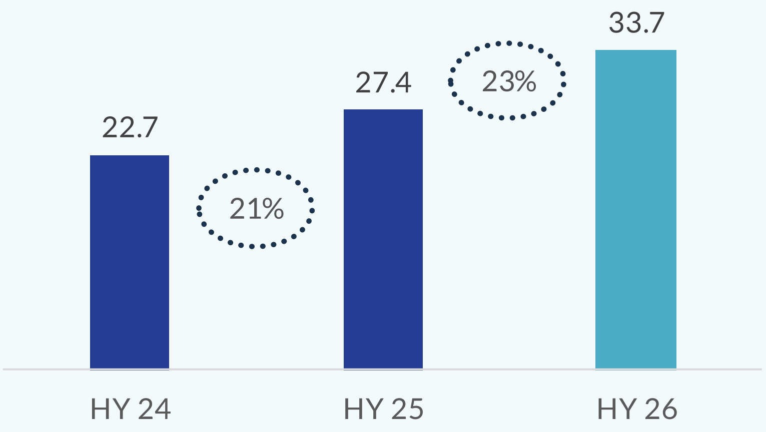
- Strong Regional Economic Growth
- Moderating Inflation & Easier Monetary Conditions
- Infrastructure & Energy Investments
- Digital & Services Growth
- Regional Integration & Trade Opportunities
- Strong Exports and Remittances Flows

Group Income Statement

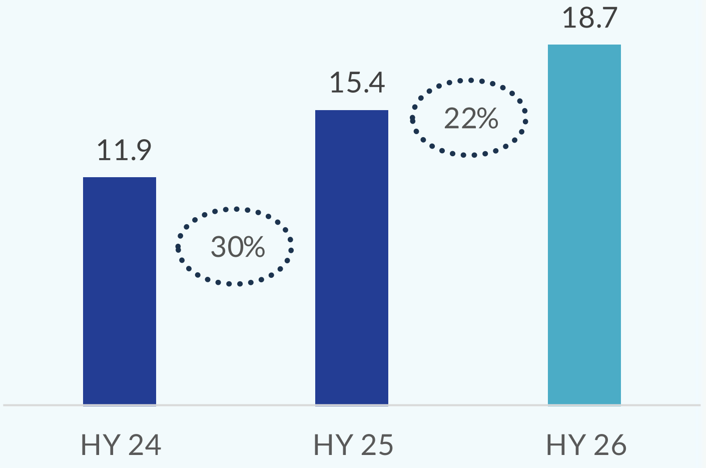
- Overall operating income grew strongly, supported by broad-based growth in both net interest income and non-interest income, reflecting continued business momentum and diversified revenue growth.
- Operating expenses increased by 24% on the back of continued branch expansion, brand visibility and staff capability while maintaining a healthy cost-to-income ratio of 44%.
- Provisions increased by 38%, underscoring the Group's prudent and proactive approach to credit risk management across markets, with cost of risk of 3.6%.
- Profit before tax increased by 15% despite higherprovisions, demonstrating the underlying resilience of the Group's earnings profile.

Key Ratios	HY 2024	HY 2025	HY 2026
Cost to income ratio	48%	44%	44%
Cost of Risk	2.5%	2.8%	3.6%
ROE	14%	16%	17%
ROA	2.3%	2.9%	3.0%

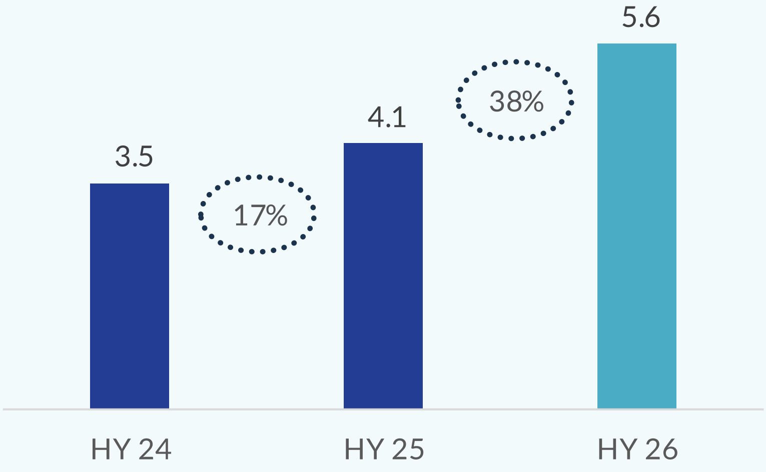
Total Operating Income (KES Bn)



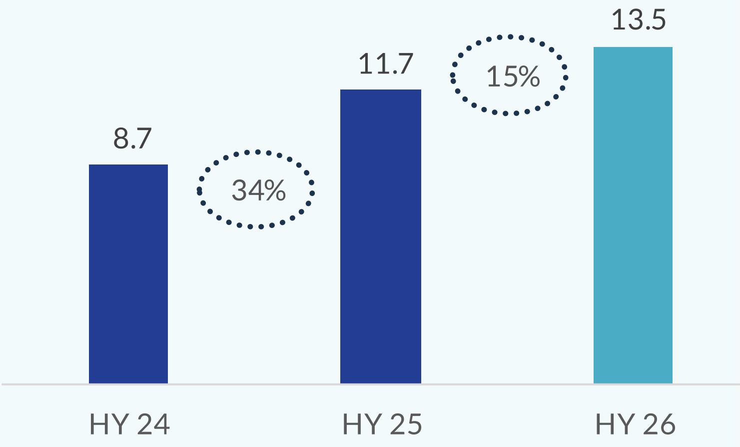
Profit Before Provisions (KES Bn)



Provisions (KES Bn)



Profit Before Tax (KES Bn)



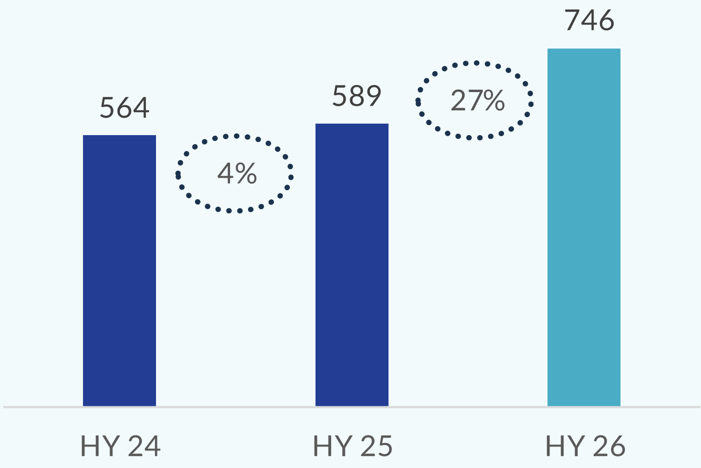
Represents year on year % change

Group Balance Sheet

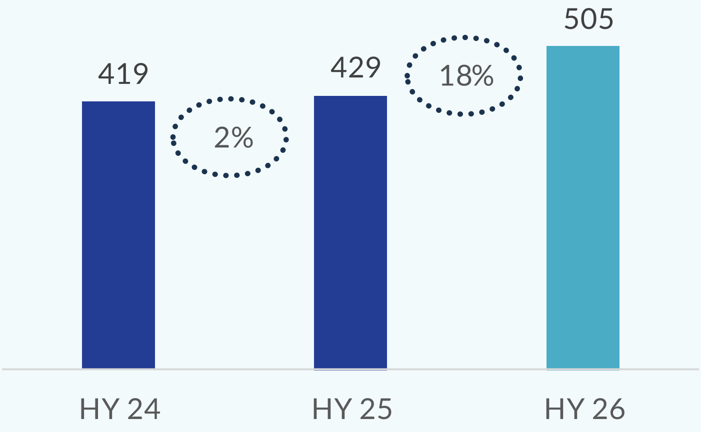
- The Group balance sheet expanded strongly supported by a 15% loan book growth and continued investments in Government securities.
- AssetFocus on asset quality led to the gross NPLs declining from KES 34 bn to KES 30 bn demonstrating impact of focused portfolio management and proactive credit risk actions.
- Customer deposits grew by 18% providing a strong funding base to support business growth
- Capital and liquidity ratio remained strong across all subsidiaries reinforcing Group's financial resilience and capacity to support growth.

Key Ratios	HY 2024	HY 2025	HY 2026
Loans to Deposits	68%	68%	66%
Net NPA	5.2%	4.1%	2.3%
Total Capital/Total Risk Weighted Assets	18%	20%	22%
Liquidity Ratio	51%	54%	65%

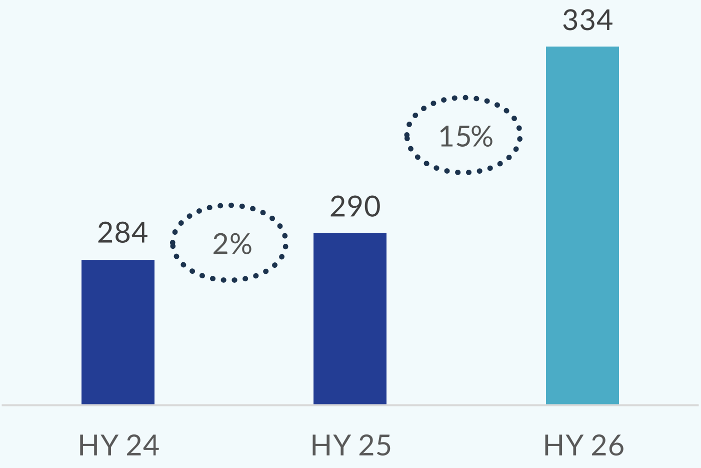
Total Assets (KES Bn)



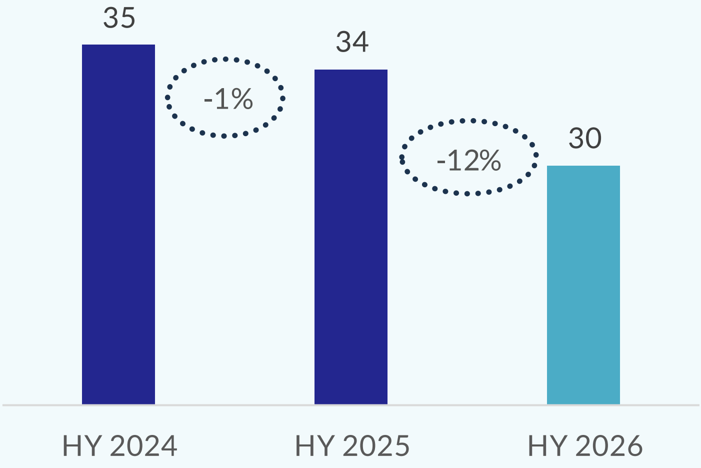
Customer Deposits (KES Bn)



Net Loans and Advances (KES Bn)

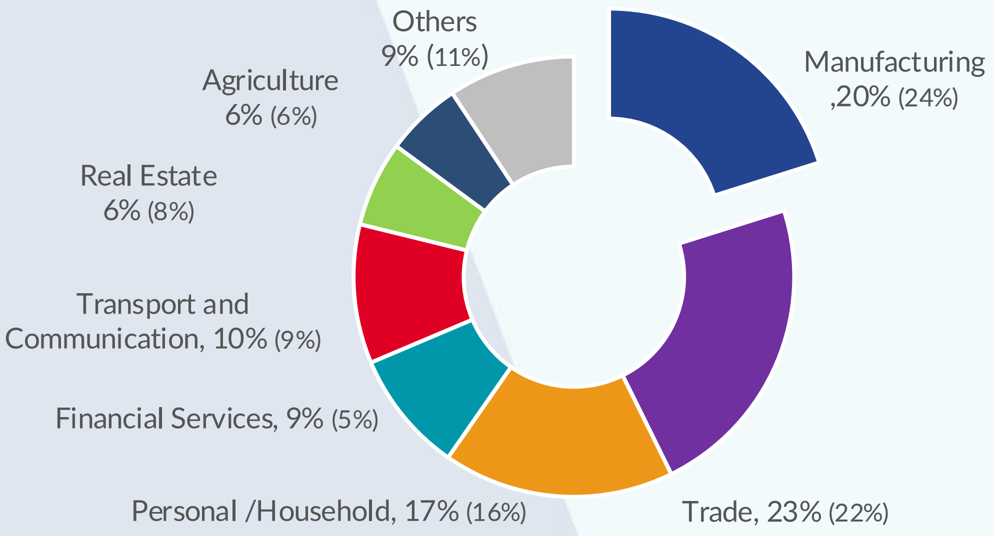


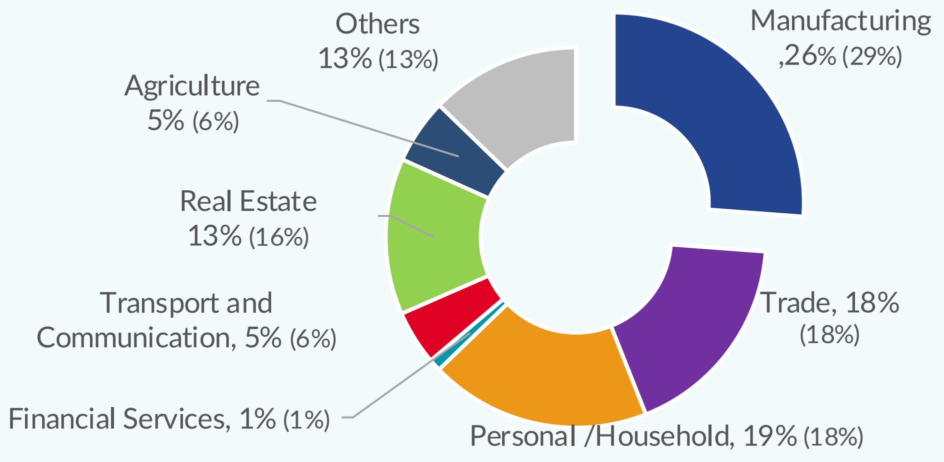
Gross Non-Performing Loans (KES Bn)

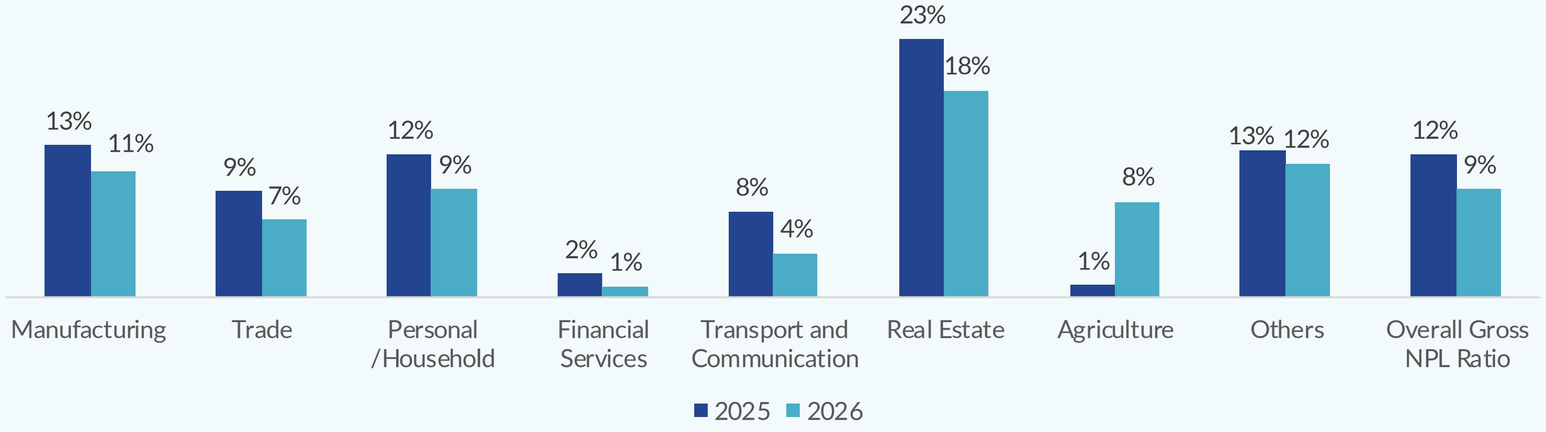


Represents year on year % change

Group Loans & Advances







- Loan portfolio remains well diversified.
- 68% of the loan portfolio is in local currency (HY 2025: 72%).
- An improved Gross NPL ratio of 9% while Net NPA ratio dropped to 2.3%.

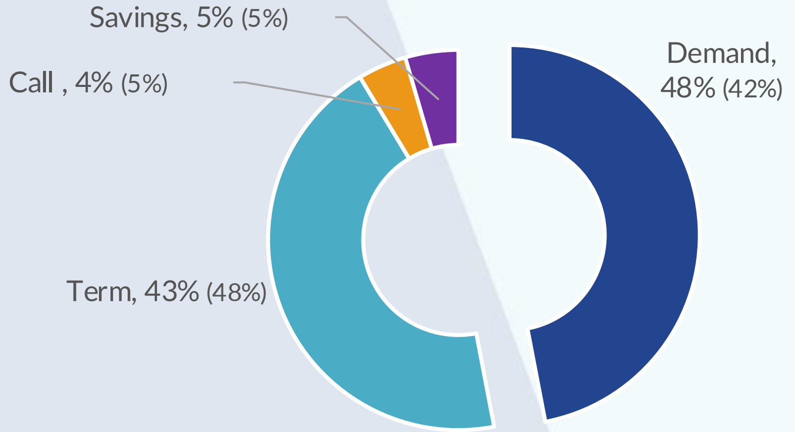
HY 2025 shown in brackets

Others include Hospitality, Real Estate, Energy & Water, and Building & Construction

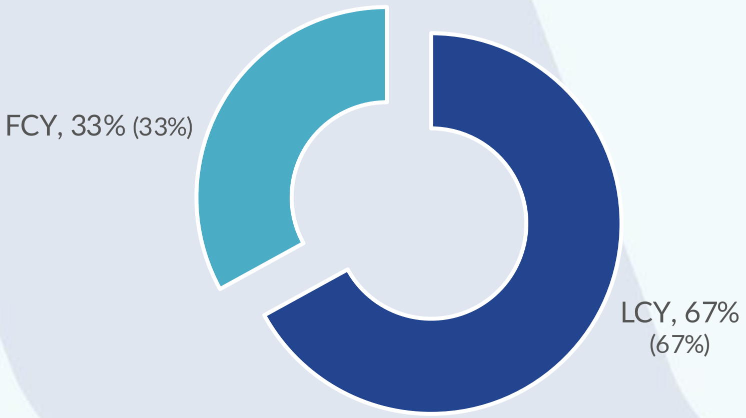
Gross NPLs Ratio – Gross NPLs/ Gross Loans

Group Customer Deposits

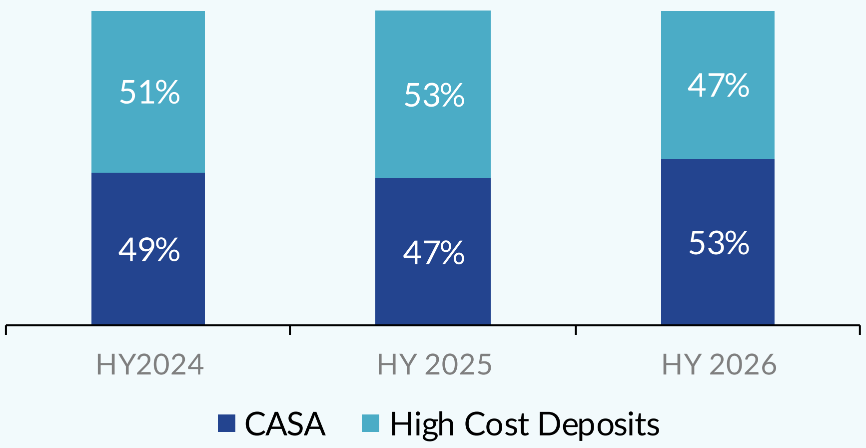
Customer Deposits by Deposit Type



Customer Deposits by Currency



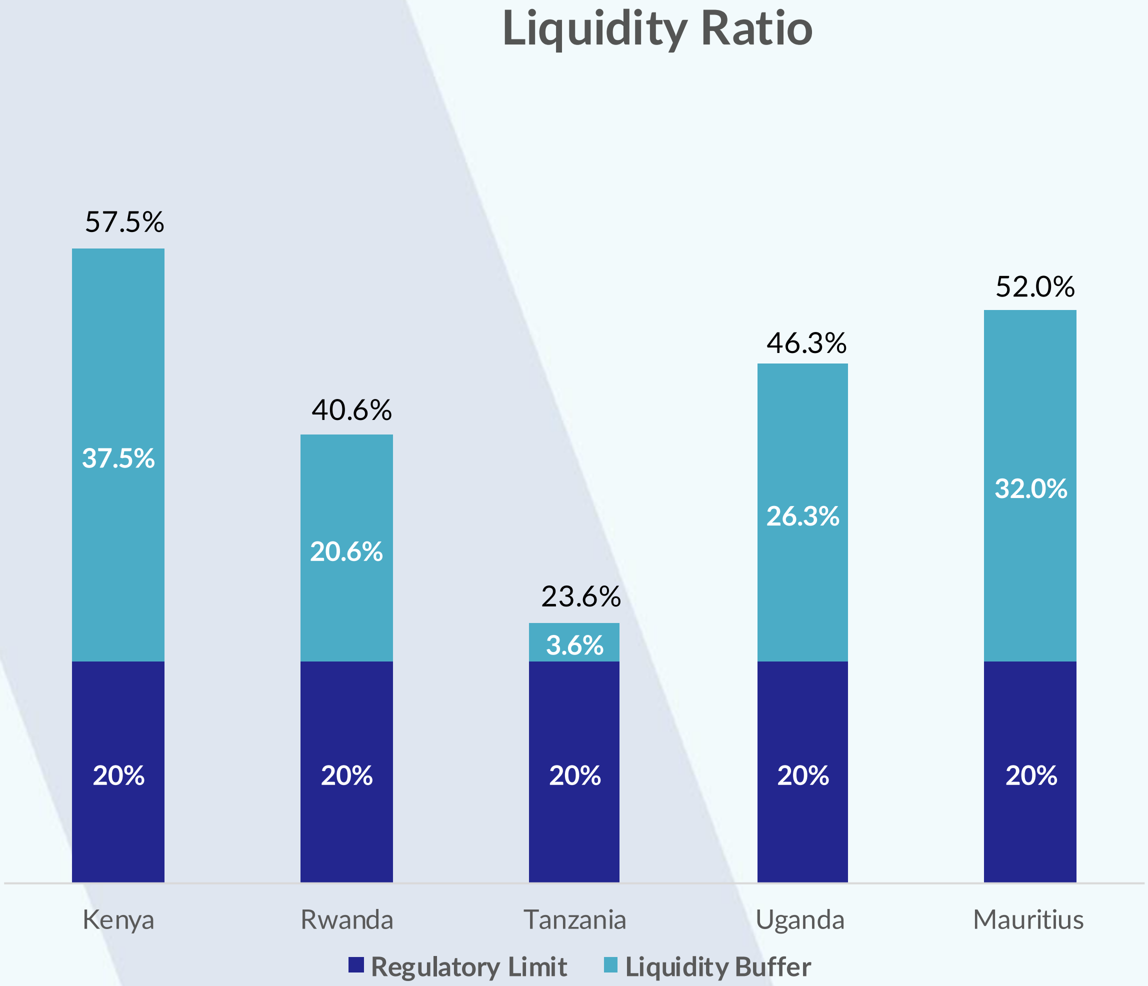
CASA Contribution



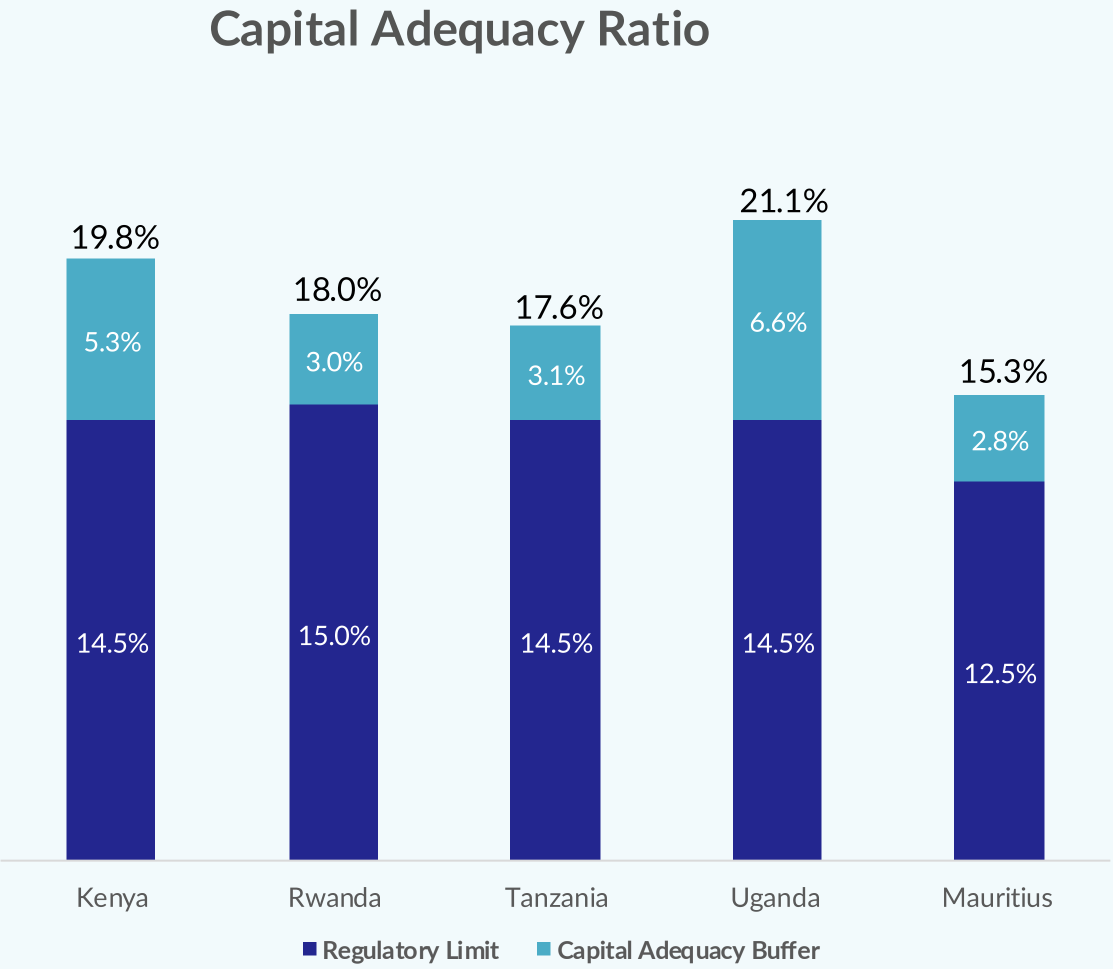
- CASA ratio improved from 47% to 53% on the back of strong deposit growth.
- Local currency deposits made up 67% of total deposits (HY 2025: 67%).

HY 2025 shown in brackets

Strong Liquidity and Capital Position across Subsidiaries



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



Total Capital to Total Risk Weighted Asset Ratio

Group

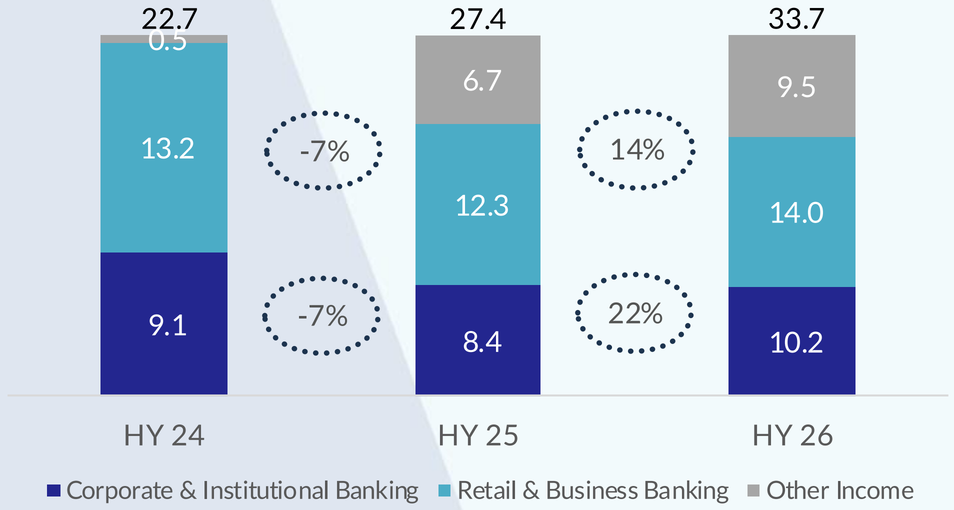
HY 2026

Segment Highlights

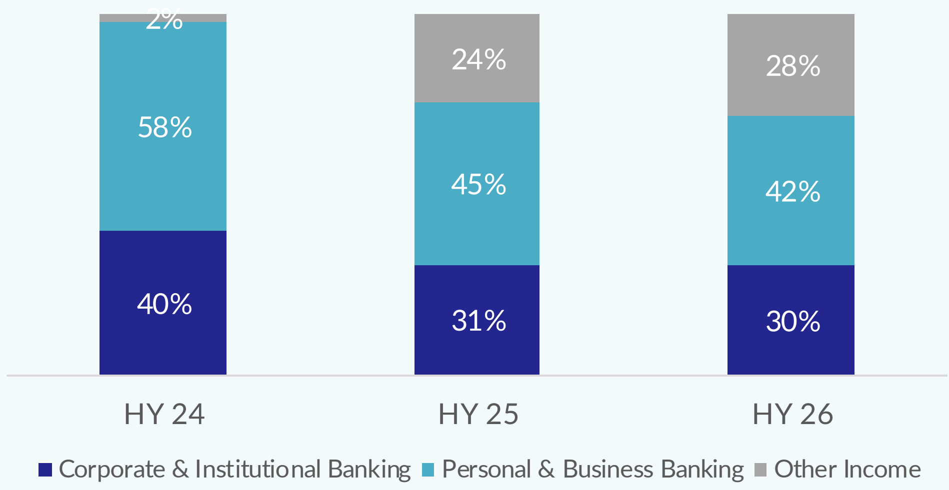
On Your Side

Group Segment Contribution

Operating Income (KES Bn)

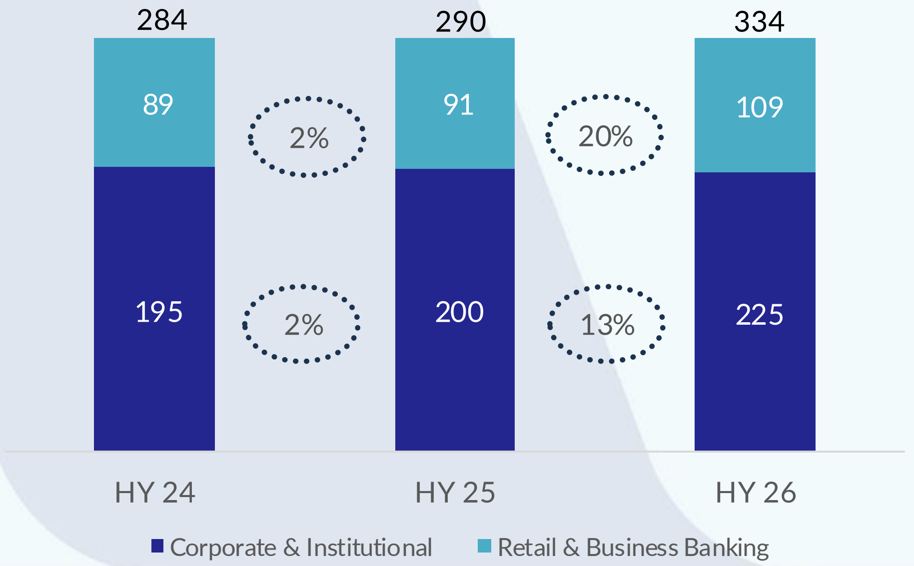


Contribution to Operating Income

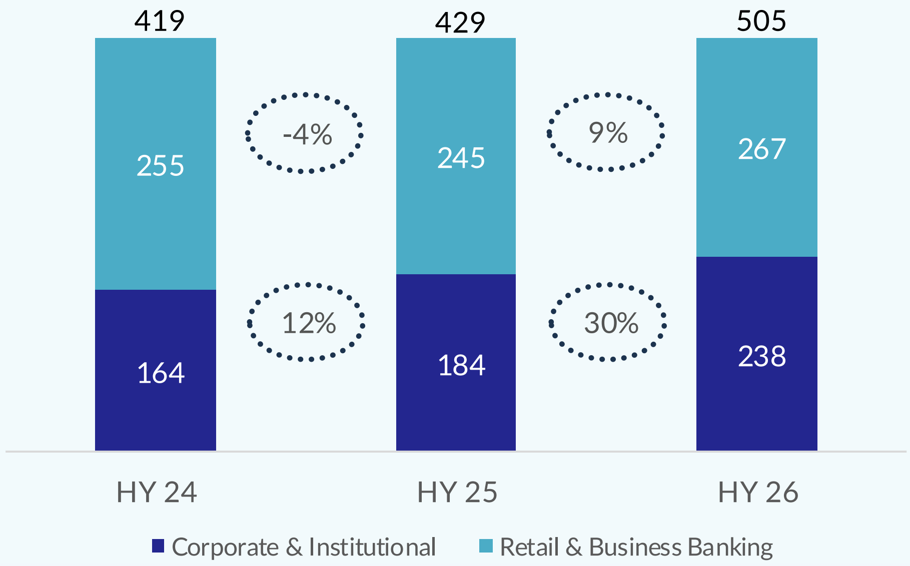


Other income includes treasury income, rental income and income from non-banking subsidiaries

Net Loans and Advances (KES Bn)



Customer Deposits (KES Bn)



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

KES 6.1 Bn

Generated through Cross border business development initiative

30% ⬆

Segment Revenue

KES 10.2 Bn

Contribution to Total Operating income

30%

New Target Growth Areas

Oil & Gas Sector
Public Sector
China Desk
Leasing

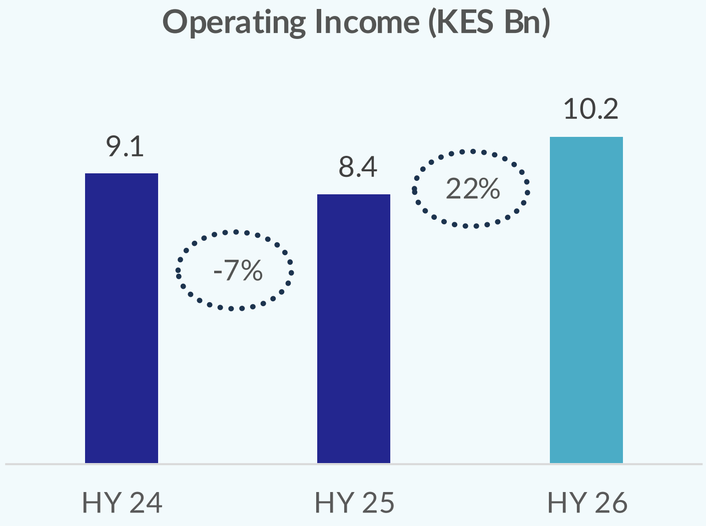
7%

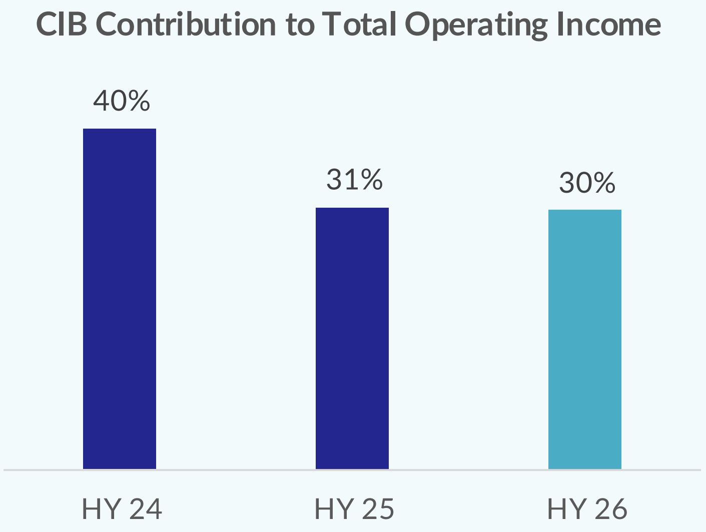
(2025: 10%)

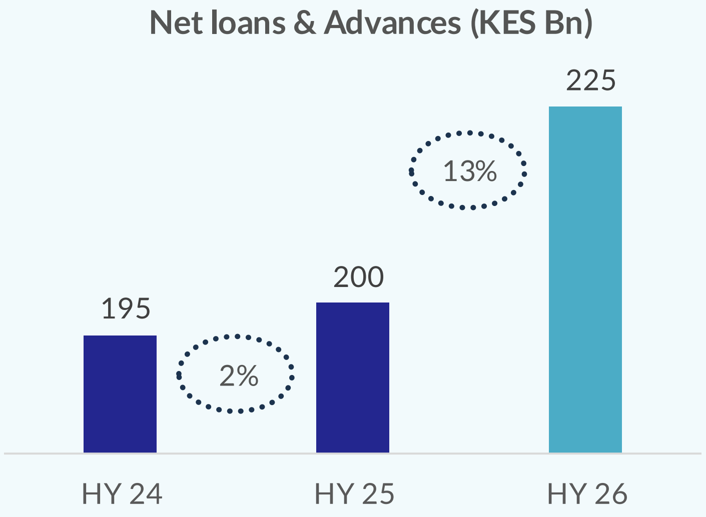
of CIB's Operating Income

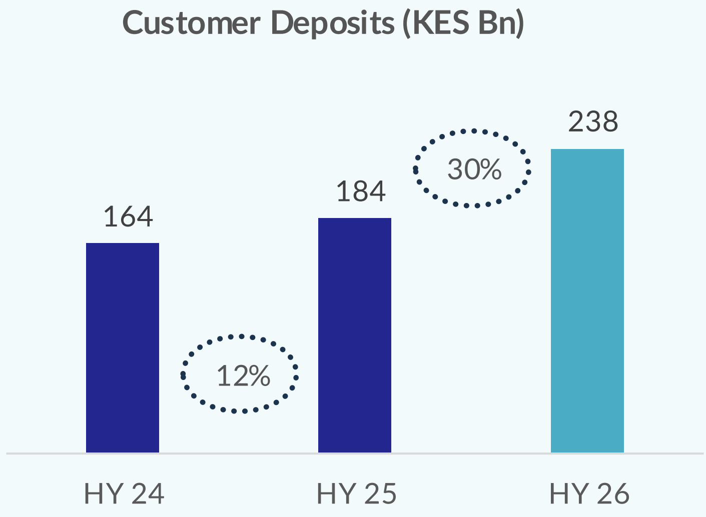
Financial Contribution: Corporate & Institutional Banking (CIB)

- Strong growth in operating income supported by robust upward trend across subsidiaries, particularly Uganda and Tanzania.
- Contribution to total income remained broadly stable at 30%, reflecting growth across other income.
- Loans & advances witnessed strong growth across all subsidiaries, particularly Rwanda that recorded a 50% increase.
- Deposits grew at 30% year on year as a result of drive across all subsidiaries, with Rwanda recording the strongest growth of 40%.









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

Accelerating Growth through Customer Centric Product Innovation

28% ↑

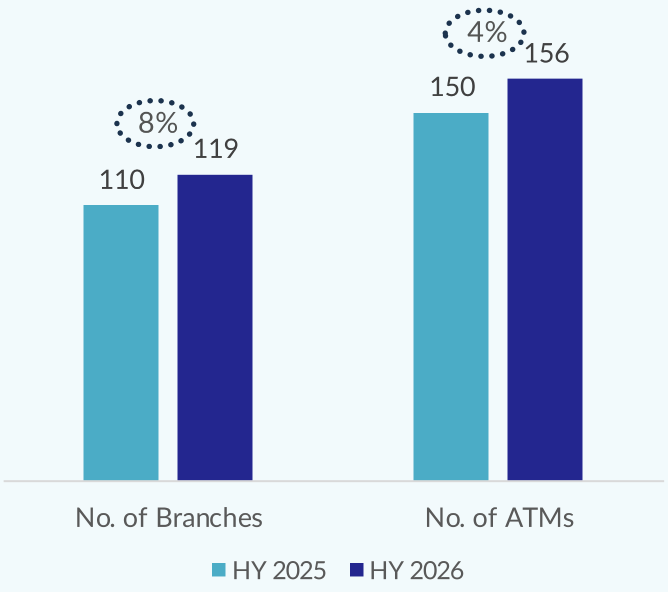
Growth in Customer Numbers

Building Scale and Relevance in Emerging Customer Segment

41% ↑

Revenue Growth from MSME segment

Distribution Channels



Engaging our Customers with Improved Phygital Experiences

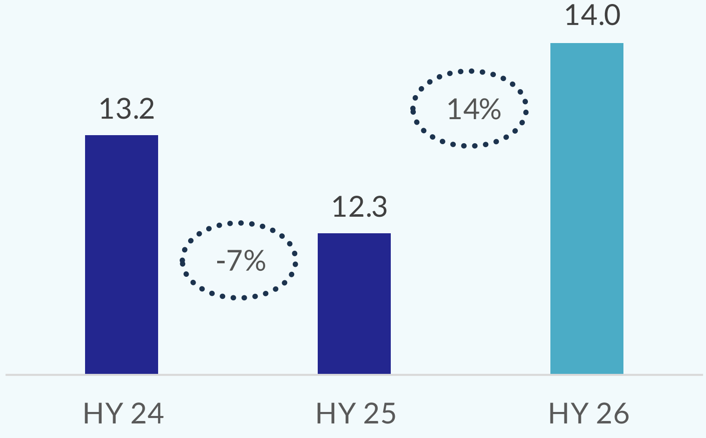
99% Service Availability

c.KES 15.7Bn Value of financing accessed through digital channels

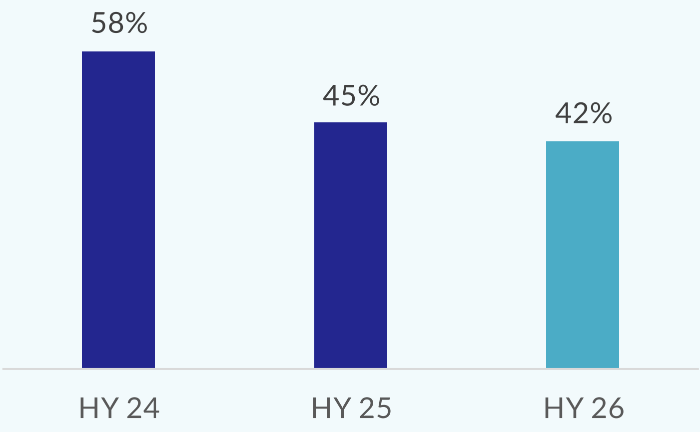
Financial Contribution: Retail & Business Banking (RBB)

- ❑ Operating income increased by 14% driven by subsidiary performance, particularly Rwanda and Uganda.
- ❑ Retail and SME loans continued to witness strong growth across all subsidiaries.
- ❑ Deposits grew at 9% year on year, driven primarily by strong deposit mobilization in Kenya, Uganda and Rwanda.

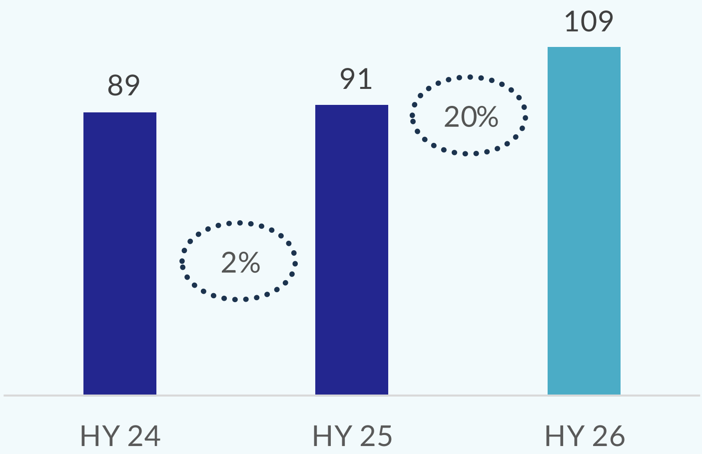
Operating Income (KES Bn)



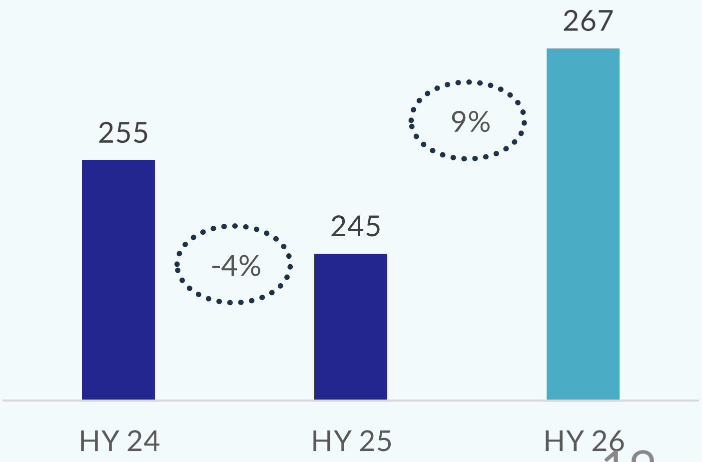
RBB Contribution to Total Operating Income



Net loans & Advances (KES Bn)



Customer Deposits (KES Bn)



Becoming a Leader in Ecosystems

16.8Mn
Lives Impacted

9.2%
Contribution to Total Operating Income

>KES 15.7Bn
Lending in Short Term Loans

Payments services

Digital lending

Remittances

Agri & Retail Tech

E-Commerce services

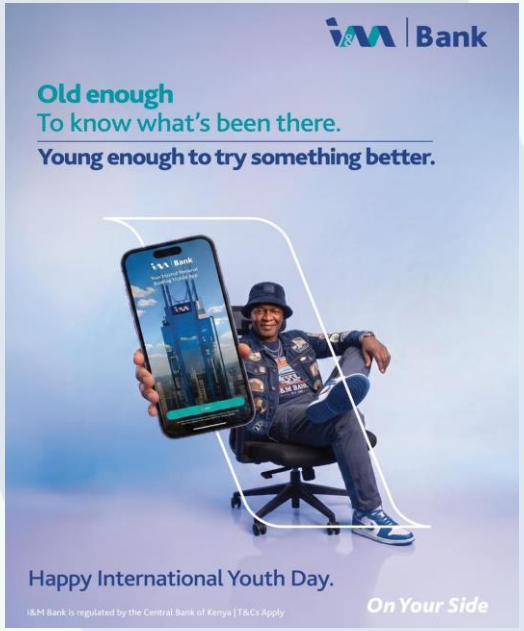
2025 Achievements

- Digital business and Ecosystem partnerships accounted for 21.7% (HY 2025:14%) of RBB's total operating income.
- Over **KES 4.9Bn** disbursed at Group level via different ecosystem partnerships.
- 5 new partnerships closed in 2026 across the Group.

Investing For Growth

Digitization

Metric	HY 2025	HY 2026
Investment in Technology/Total Capital Expenditure	10%	11%
Digitally Active Customers	86%	92%



People

Metric	HY 2025	HY 2026
Investment in People/Total Operating Expenses	42%	41%
Gender Diversity Score	48:52	50:50
Women in Senior Management	40%	43%

Pamoja
Together We Shine

Brand

Metric	HY 2025	HY 2026
Investment in Brand /Total Operating Expenses	3%	3%
Spontaneous Brand Awareness	34%	44%

Creating Impact

Enhancing the Quality of Life

1,450,150
Total number of trees grown

686
Number of scholarships provided

c.KES 269Mn
Invested in impact initiatives

c.519K
Lives impacted via these initiatives

>22K
Women and youth empowered

Recognition: Living Our Brand Promise ‘On Your Side’ – Awards

Group Summary Highlights

Operating Income (KES) 33.7bn +23% ⬆	Profit Before Tax (KES) 13.5 bn +15% ⬆	Profit After Tax (KES)* 10.2 bn +22% ⬆ *PAT before non-controlling interest
Net Loans & Advances (KES) 334 bn +15% ⬆	Customer Deposits (KES) 505 bn +18% ⬆	Cost of Risk 3.6% Absolute +0.8% ⬆
Return on Equity 17% Absolute 0.8% ⬆	Return on Assets 3.0% Absolute 0.1% ⬆	Subsidiary PBT Contribution 33% Absolute 8% ⬆

I&M | Group

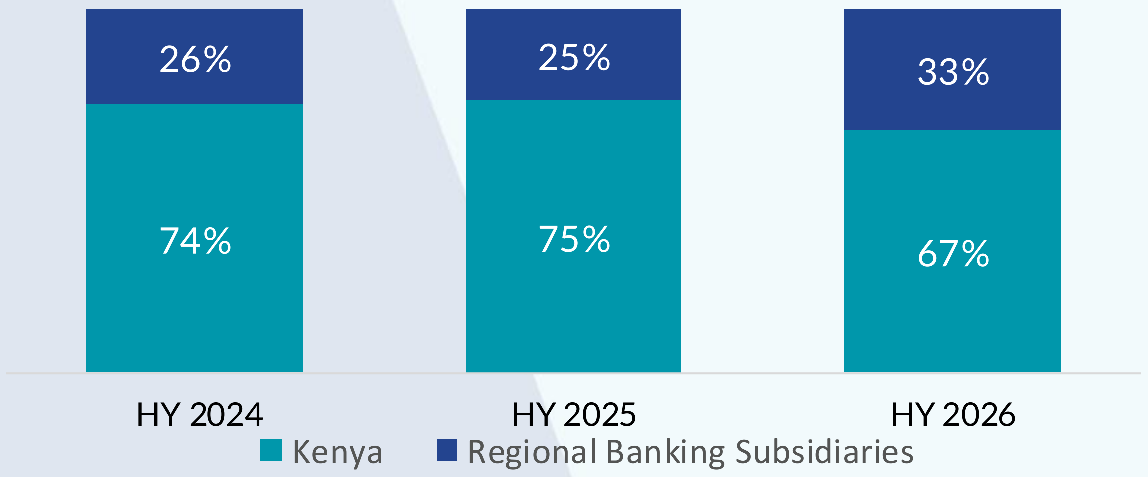
HY 2026

Subsidiary Highlights

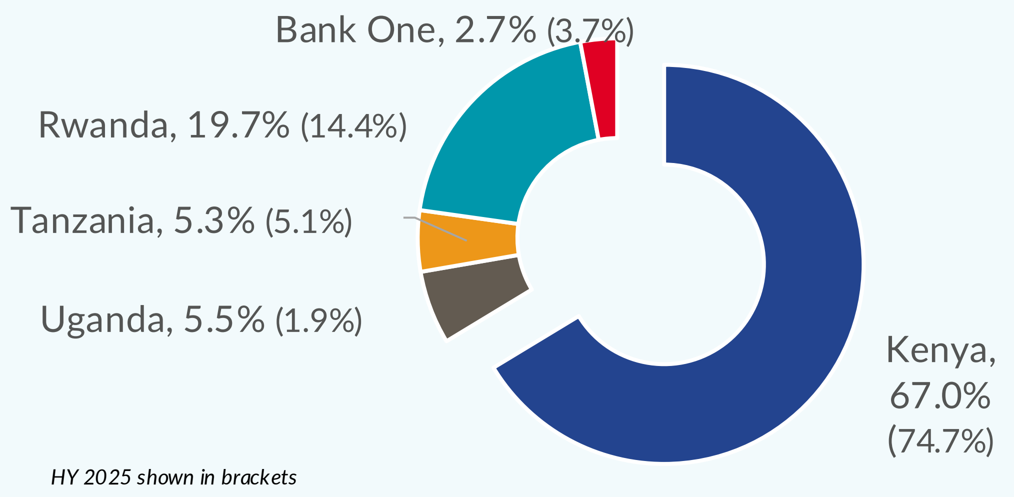
On Your Side

Geographical Diversification

PBT Percentage Contribution by Regional Subsidiaries



Subsidiary PBT Contribution Breakdown



- **33%** - Subsidiaries' contribution to PBT, (8% ⬆ from HY 2025).
- **31%** - Subsidiaries' contribution to Total Assets, (**5%** ⬆ from HY 2025).
- **USD 6.1 Mn** - Cross-border business revenues, (**39%** ⬆ from HY 2025).

Kenya

Real GDP Growth
Kenya's GDP grew 5.3% in Q1 2026 (Q1 2025:4.9%), driven by stronger manufacturing activity and continued tourism recovery.

Headline Inflation
Inflation eased to 6.4% in June 2026, remaining within the CBK target range.

Monetary Policy:
Monetary policy was maintained, with the CBK holding the Central Bank Rate at 8.75% to date.

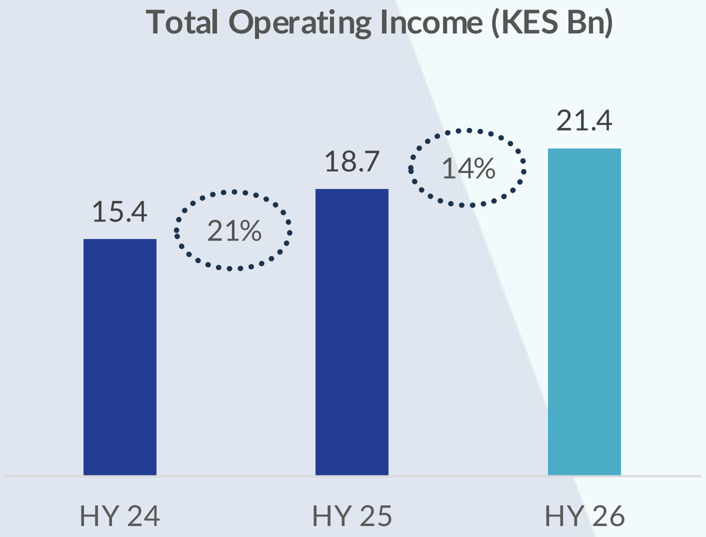
Banking Sector:
NPL ratio improved to 15.3% in May 2026.

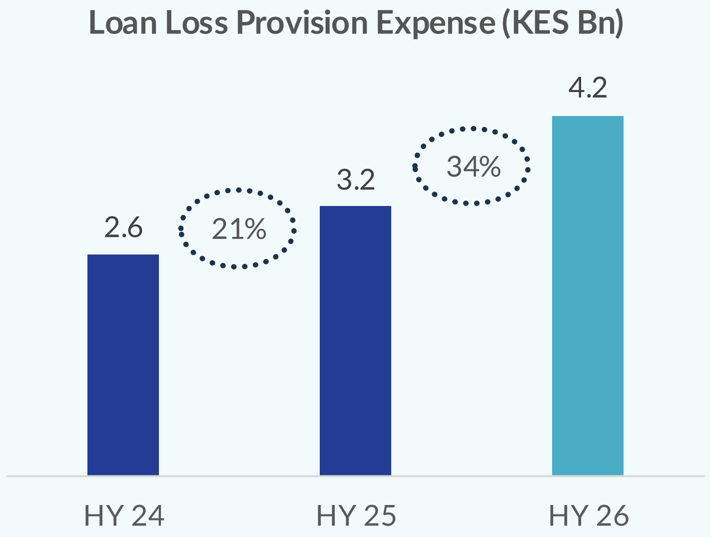
FX Rate Environment
The Kenya Shilling remained stable, supported by strong external reserves and improved market liquidity

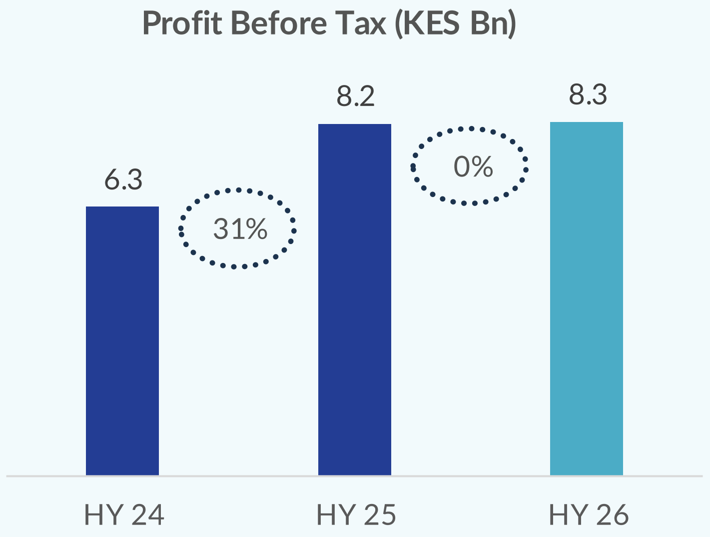
Source: Kenya National Bureau of Statistics, Central Bank of Kenya

Kenya

67% (HY 2025:75%) Contribution to Profit Before Tax







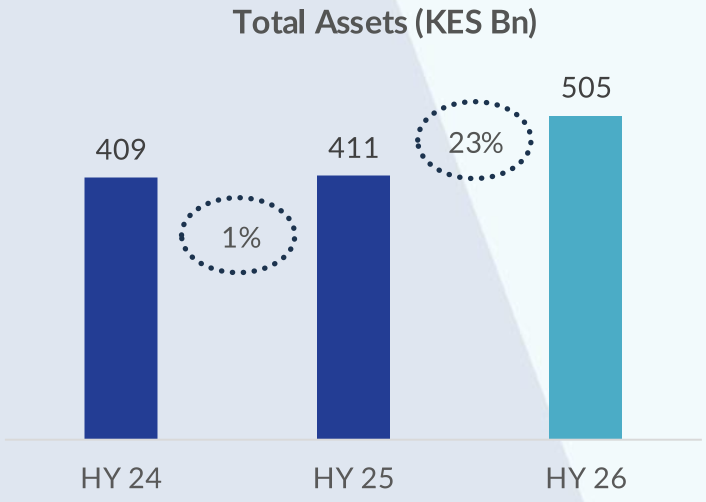
Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Cost to income ratio	42%	39%	40%	42%
Cost of Risk	2.4%	3.0%	3.3%	3.8%
ROE	16.0%	17.7%	20.3%	17.3%
ROA	2.3%	2.8%	3.4%	2.8%

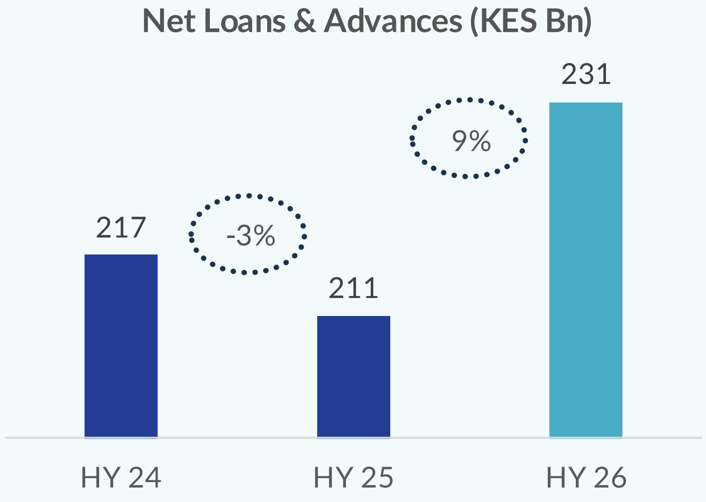
- Strong growth in total operating income was supported by an 18% increase in non-interest income, driven by robust growth in foreign exchange trading income and a 9% increase in net interest income.
- Operating expenses increased by 21% year on year, reflecting branch expansion and ongoing staff investment.
- Profit before tax remained broadly flat at KES 8.3bn as strong revenue growth was offset by higher provision expenses.
- ROE moderated slightly to 17.3% (HY25: 17.7%).

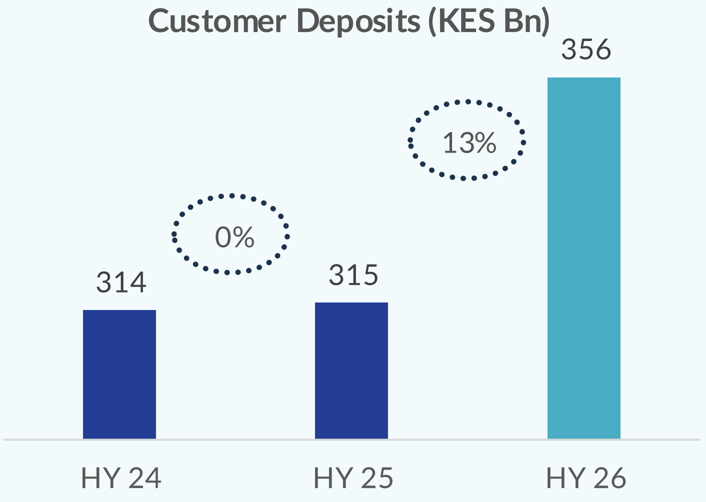
Represents year on year % change

Kenya

69% (HY 2025:71%) Contribution to Total Assets







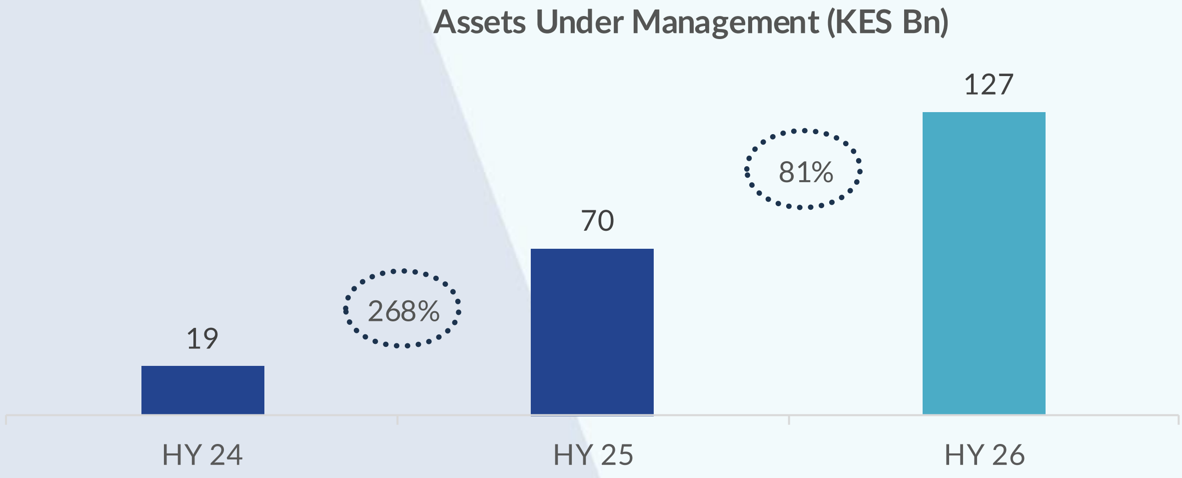
Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Loan to Deposit Ratio	69%	67%	63%	65%
Total Capital/Total Risk Weighted Assets	17%	17%	17%	20%
Net NPA	5.6%	4.6%	3.9%	3.0%
Liquidity Ratio	46%	52%	55%	57%

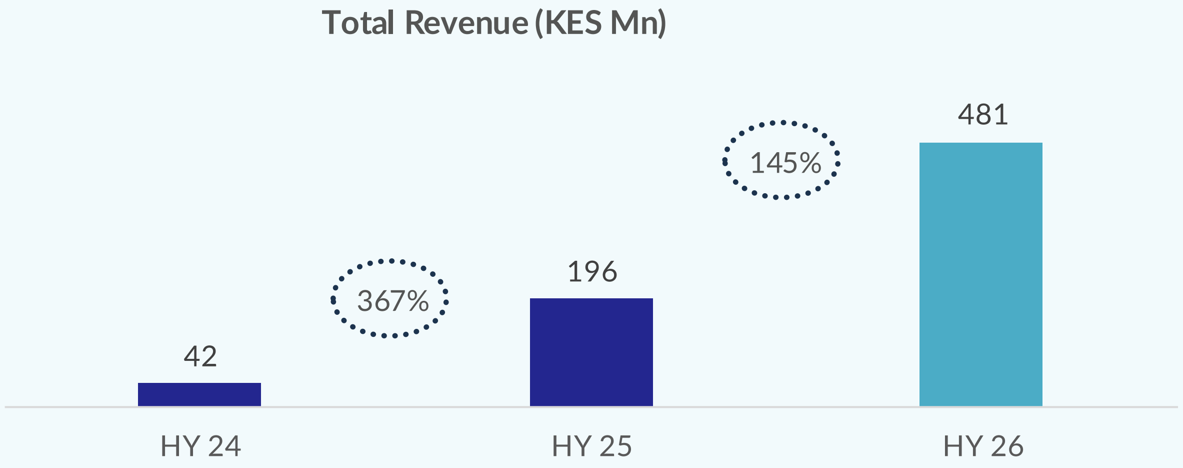
- Balance sheet continued to grow on the back of an increase in customer deposits and investments in government securities and the loan portfolio.
- Loans and advances grew by 9% as a result of growth in both corporate and retail segments (sector loan growth stood at 10.2%);
- The gross non-performing loans ratio reduced to 11.2% (HY 2025: 13.4%), supported by improved asset quality.
- Deposits grew by 13%, reflecting the deposit mobilisation efforts during the period, resulting in a year-on-year improvement in the CASA ratio to 47% (HY25: 39%).

Represents year on year % change

Kenya

Wealth Management Business

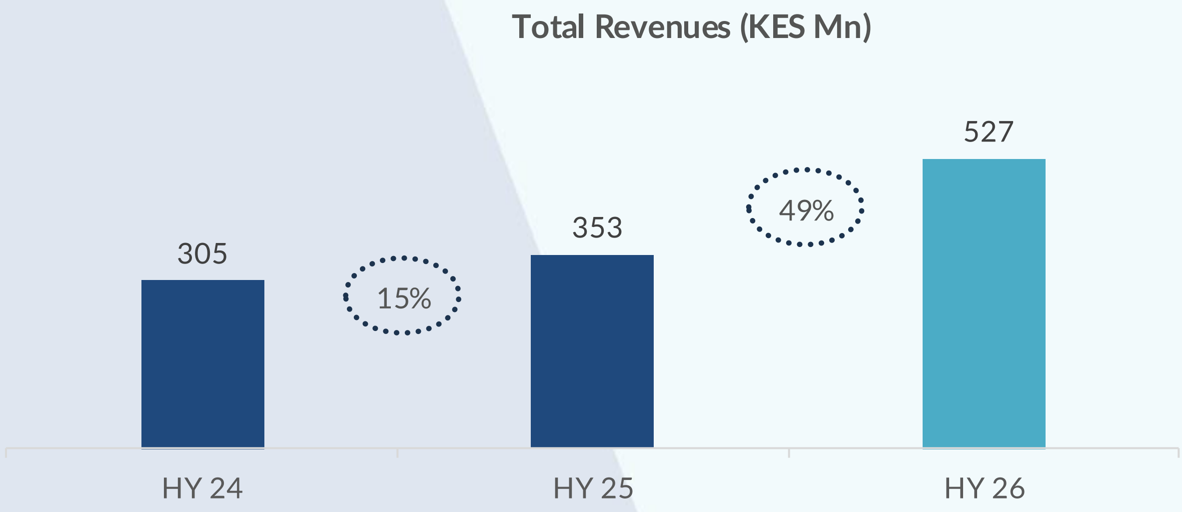


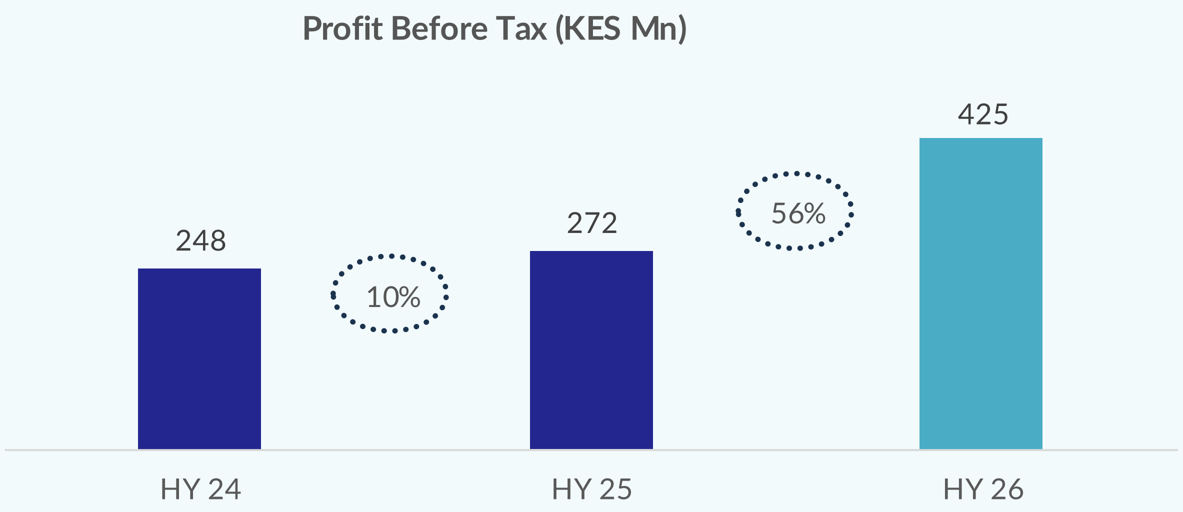


- Strong overall revenue growth achieved during the year driven by robust growth in AUM.
- Wealth Fund, USD Fixed-Income products and offshore accounts dominated performance, contributing 96% of revenue.
- Investor appetite increased during the period driven by declining interest rate environment played a key role in driving investment into these asset classes.

Kenya

Bancassurance Business





- Revenue increased by 50%, underpinned by a 53% growth in commission income, reflecting successful new client onboarding and sustained momentum across commission-generating products.
- Profit before tax grew by 56%, supported by strong topline growth and disciplined cost management, while return on equity remained exceptionally strong at 86% despite a prior-year high base of 89.1%
- Bancassurance performance continues to gain traction, driven by sustained growth from traditional client segment and increasing penetration of MSME market frontier

Tanzania

Real GDP Growth
Tanzania's GDP grew 6% in Q1 2026, supported by services, construction and mining sectors.

Headline Inflation
Inflation eased to 4% in June 2026, reflecting a stable price environment.

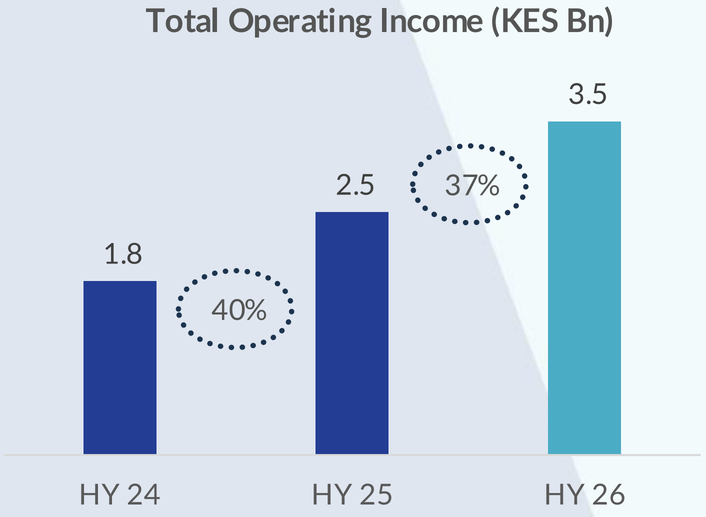
Monetary Policy:
The Bank of Tanzania maintained the Central Bank Rate at 5.75% amid stable inflation and growth.

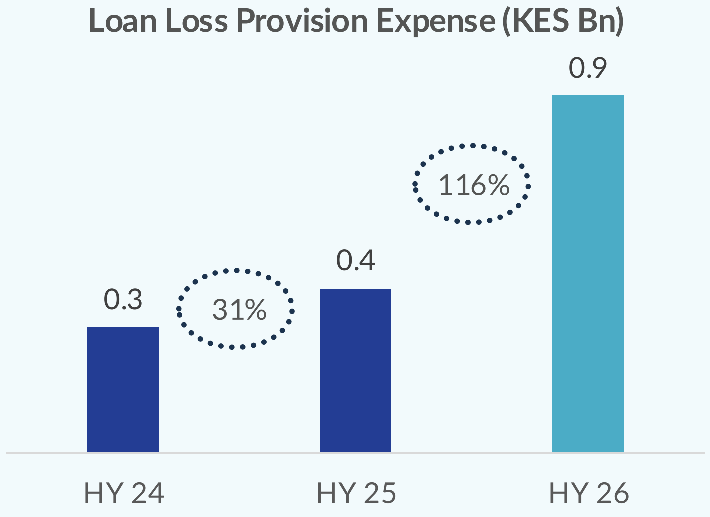
Banking Sector:
NPL ratio improved to 2.9% as at May 2026.

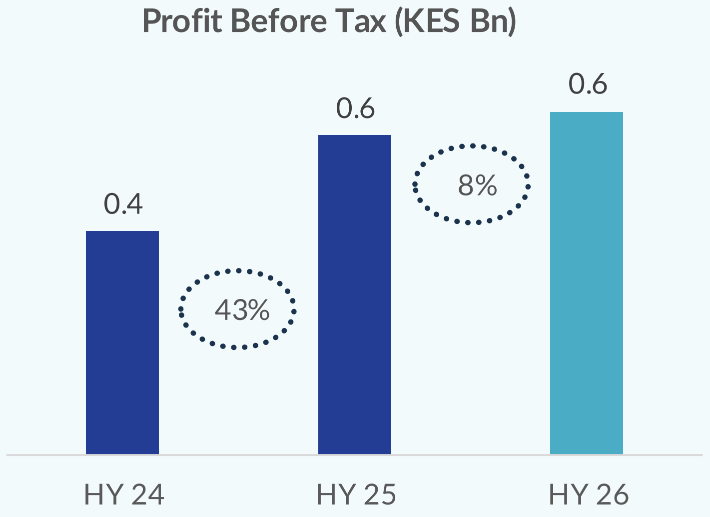
FX Rate Environment
The Tanzanian shilling weakened against the Kenyan shilling during HY 2026.

Source: National Bureau of Standards, Bank of Tanzania

Tanzania 5% (HY 2025: 5%) Contribution to Profit Before Tax





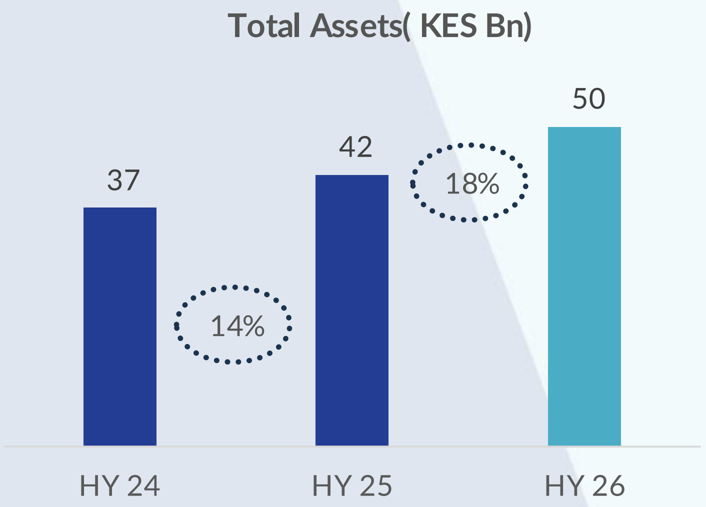


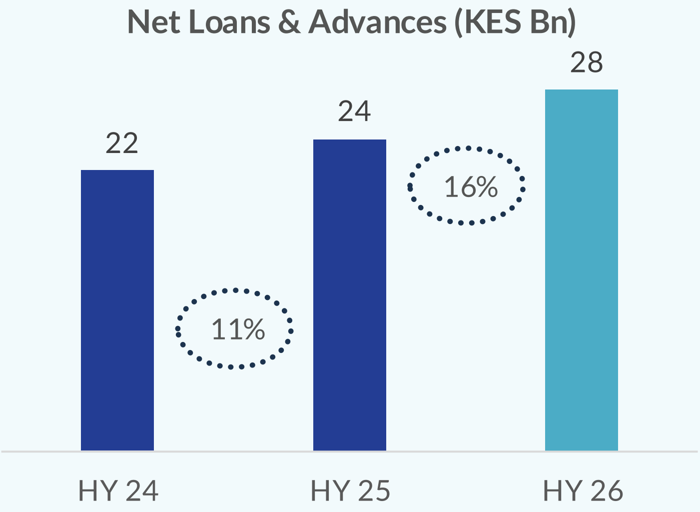
Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Cost to income ratio	59%	54%	55%	55%
Cost of Risk	2.9%	5.8%	7.0%	7.1%
ROE	10.2%	12.6%	14.7%	11.4%
ROA	1.5%	1.9%	2.3%	1.9%

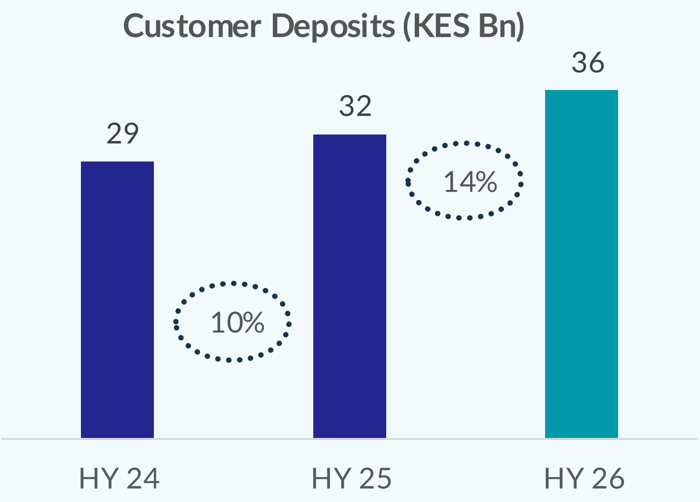
- Continued consistent growth in the total operating income driven by increase in both net interest and non-interest income.
- Operating expenses increased by 27% year-on-year due to continued investment in people and systems.
- Despite strong operating income growth, profit before tax increased by 8% due to a 34% rise in loan loss provisions, reflecting a prudent provisioning approach.

Represents year on year % change

Tanzania 7% (HY 2025: 7%) Contribution to Total Assets







Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Loan to Deposit Ratio	76%	86%	87%	86%
Total Capital/Total Risk Weighted Assets	18%	16%	19%	18%
Net NPA	5.8%	6.8%	2.2%	2.2%
Liquidity Ratio	29%	29%	28%	24%

- Total assets grew by 18% year on year, driven by a 16% growth in net loans and a 38% increase in government securities investments.
- The gross non-performing loans ratio dropped significantly to 4.2% (HY25: 8.6%) as a result of recoveries and prudent credit risk management.
- Customer deposits grew by 14%, supported by growth in LCY deposits. CASA ratio improved to 41% (HY25: 39%).

Represents year on year % change

Rwanda

Real GDP Growth
Rwanda's GDP grew 10% in Q1 2026, supported by industry, services and agriculture sectors.

Headline Inflation
Inflationary pressures remained elevated, with inflation increasing to 13.6% in June 2026.

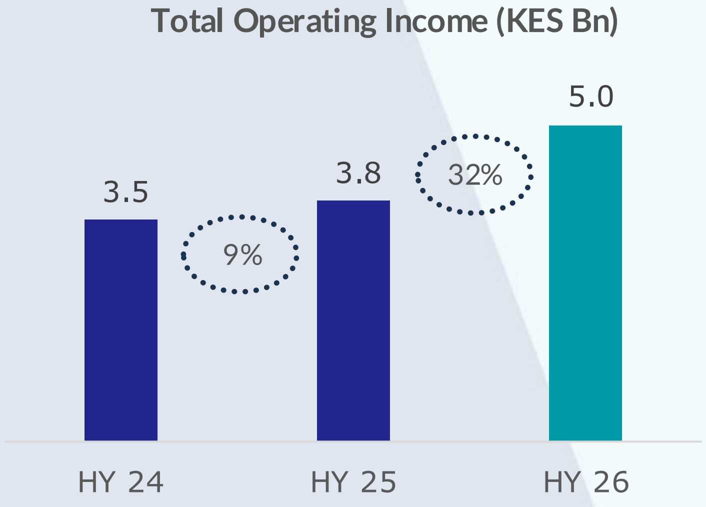
Monetary Policy:
In response to rising inflation, the National Bank of Rwanda maintained a tighter policy stance, increasing the policy rate by 100 basis points to 8.25% in May 2026.

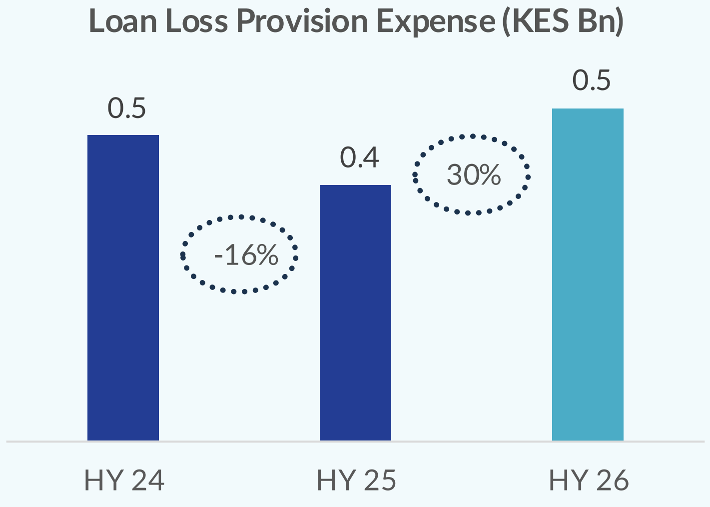
Banking Sector:
NPL ratio improved to 2.9% as at May 2026.

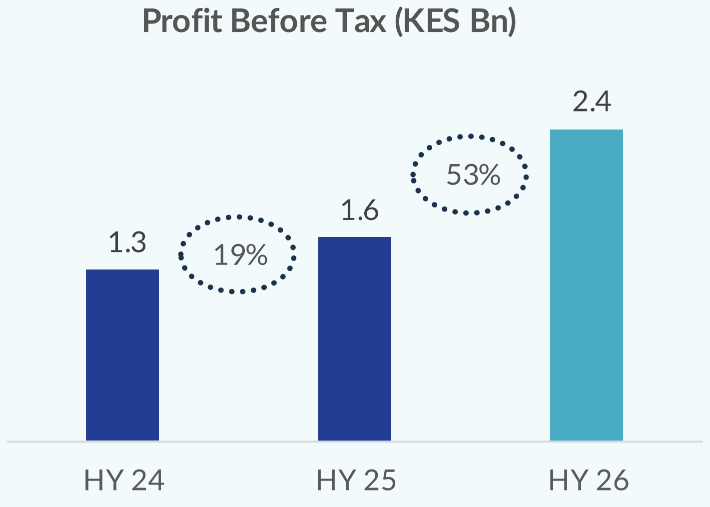
FX Rate Environment
The Rwandan Franc remained broadly stable against the Kenyan Shilling.

Source: National Institute of Statistics of Rwanda, National Bank of Rwanda

Rwanda 20% (HY 2025: 14%) Contribution to Profit Before Tax







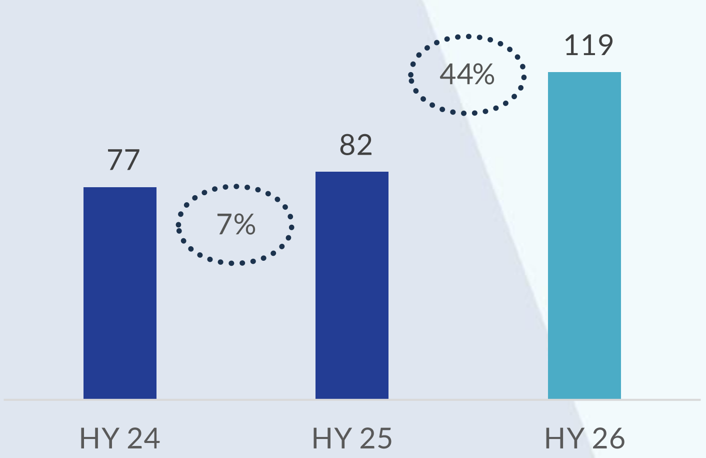
Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Cost to income ratio	48%	45%	48%	39%
Cost of Risk	2.9%	1.8%	-0.1%	1.9%
ROE	21%	23%	21%	29%
ROA	2.5%	2.6%	2.4%	2.9%

- Total operating income grew by 32% year-on-year, supported by a 26% increase in net interest income, driven by both corporate and retail segments.
- Profit before tax grew by 53%, underpinned by a lower cost-to-income ratio of 39% (HY25: 45%).
- ROE increased to 29% on the back of overall improved performance.

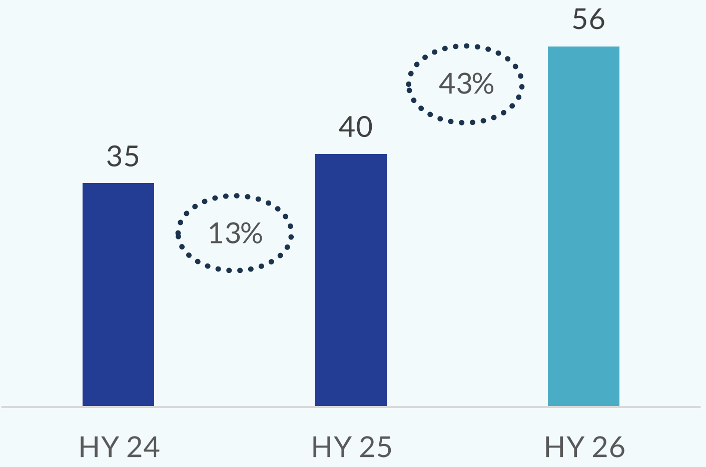
Represents year on year % change

Rwanda 16% (HY 2025: 14%) Contribution to Total Assets

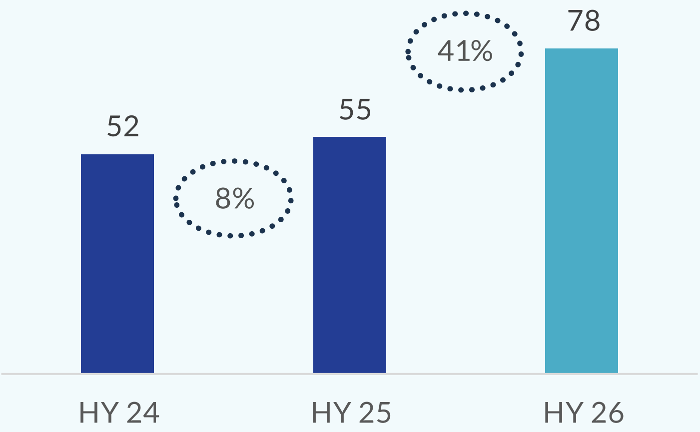
Total Assets (KES Bn)



Net Loans & Advances (KES Bn)



Customer Deposits (KES Bn)



Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Loan to Deposit Ratio	68%	71%	67%	74%
Total Capital/Total Risk Weighted Assets	17%	17%	19%	18%
Net NPA	1.9%	0.0%	0.5%	0.0%
Liquidity Ratio	52%	42%	42%	41%

- Total assets grew by 44% year-on-year, driven by a 43% increase in lending and a 62% increase in government securities investments.
- Strong loan growth supported by both corporate and retail segments.
- The gross non-performing loan ratio reduced to 1.5% (HY25: 2.1%).
- Strong deposit growth at 41% year on year; CASA ratio stood at 81% (HY25: 87%).

Represents year on year % change

Uganda

Real GDP Growth
Uganda’s GDP grew 5.8% in Q3 2025/26, supported by services, agriculture and industry sectors.

Headline Inflation
Inflation rose modestly to 3.7% in June 2026, remaining below Bank of Uganda's 5% target.

Monetary Policy:
The Bank of Uganda retained the Central Bank Rate at 9.75%, supported by a stable inflation outlook.

Banking Sector:
NPL ratio improved to 3% as at May 2026.

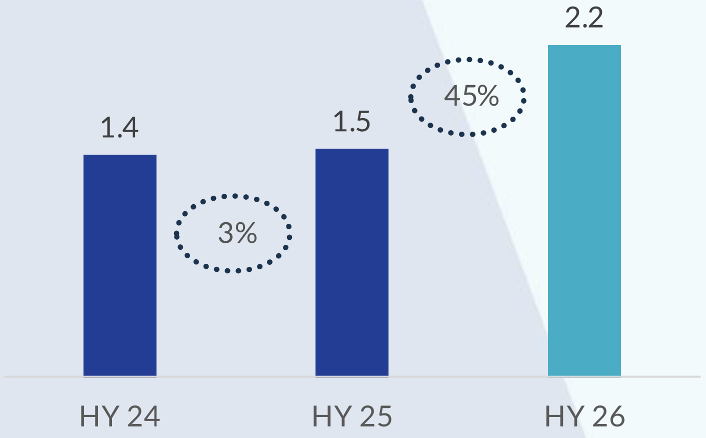
FX Rate Environment
The Ugandan Shilling remained broadly stable against the Kenyan Shilling, with marginal movement during HY 2026.

Source: Uganda Bureau of Statistics, Bank of Uganda

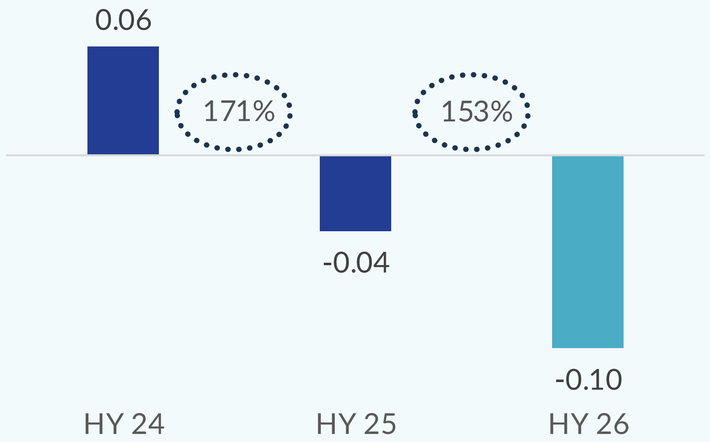
Uganda

6% (HY 2025: 2%) Contribution to Profit Before Tax

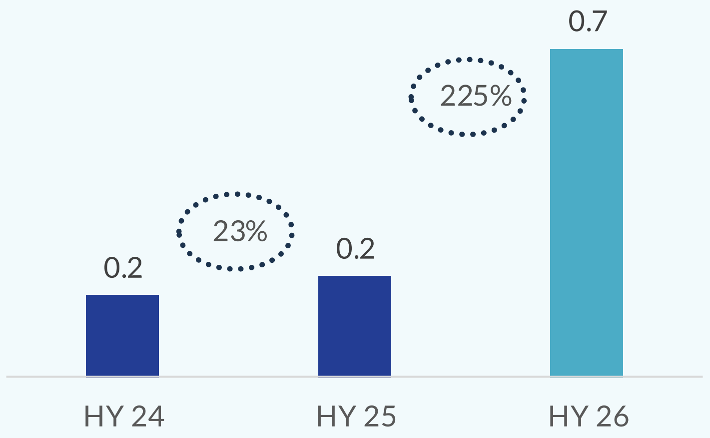
Total Operating Income (KES Bn)



Loan Loss Provision Expense (KES Bn)



Profit Before Tax (KES Bn)



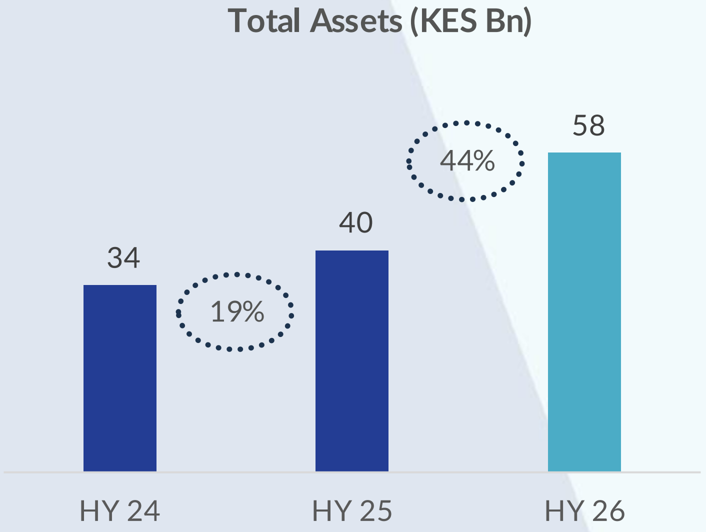
Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Cost to income ratio	84%	96%	88%	73%
Cost of Risk	1.1%	-0.6%	-0.2%	-1.2%
ROE	3.2%	4.0%	3.0%	12%
ROA	0.8%	0.8%	0.5%	1.8%

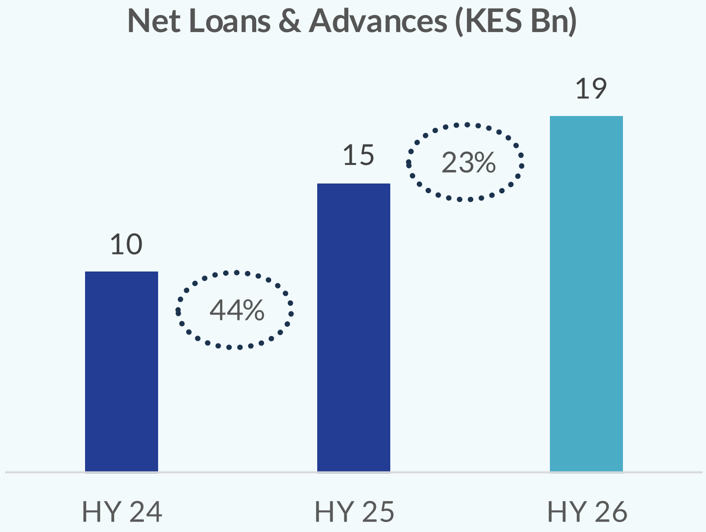
- Strong revenue momentum, with total operating income driven by a robust 58% growth in net interest income.
- Operating expenses increased by 21% in line with ongoing staff investment and expanded reach, while the cost-to-income ratio improved from 96% to 73% year on year.
- Loan loss provisions further dropped during the period on the back of strong recovery efforts and tightened monitoring and resolution of portfolios at risk.
- Profit before tax increased by 225% year on year, lifting return on equity from 4%to 12%.

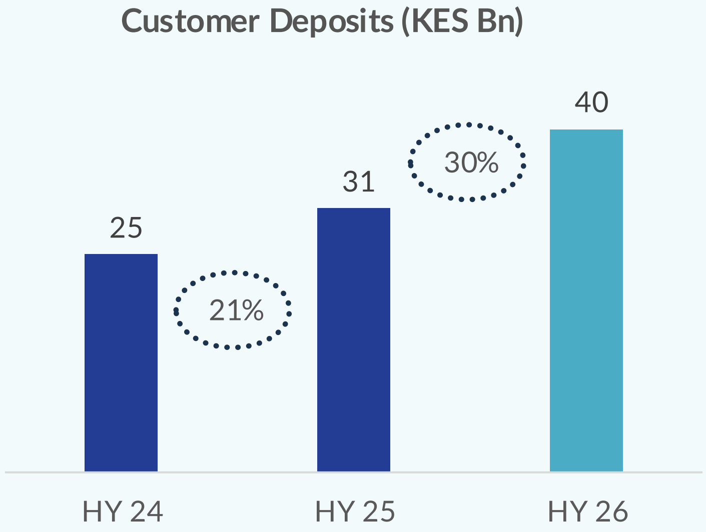
Represents year on year % change

Uganda

8% (2025: 7%) Contribution to Total Assets







Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Loan to Deposit Ratio	41%	49%	45%	46%
Total Capital/Total Risk Weighted Assets	32%	22%	20%	21%
Net NPA	3.9%	2.2%	1.0%	1.3%
Liquidity Ratio	49%	37%	47%	46%

- Total Assets expanded by 44% year-on-year, driven by lending growth and investments in government securities.
- Lending grew strongly across corporate and retail segments,
- The gross non-performing loans ratio improved to 1.4% (HY25: 2.6%).
- Deposit mobilisation efforts continue to deliver with corporate and retail inflows rising; CASA ratio stable at 56%.

Represents year on year % change

Mauritius

Real GDP Growth
Mauritius' GDP grew moderately by 2% in Q1 2026, reflecting weaker consumption, with government consumption declining 3.3%.

Headline Inflation
Inflation increased to 4.1% in June 2026 as a result of higher prices of food and energy.

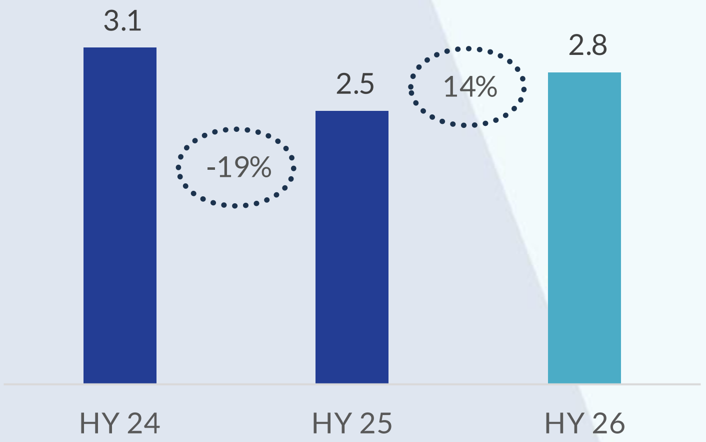
Monetary Policy:
In response to rising inflation, Bank of Mauritius raised the Key Rate to 4.75% in May 2026 (4.50%: February 2026)

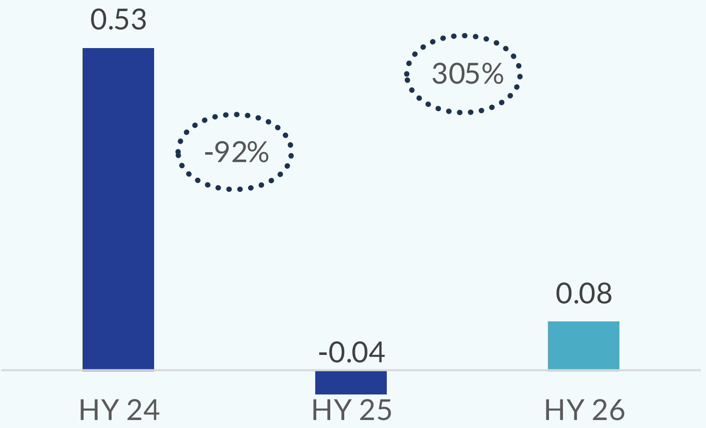
Banking Sector:
NPL ratio edged up slightly to 3.6% in March 2026.

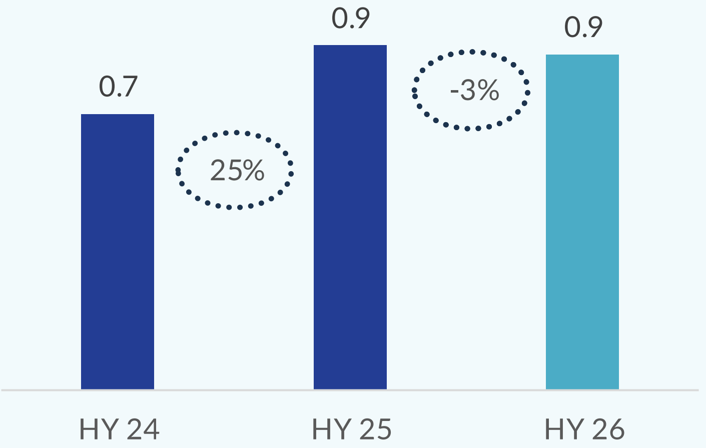
FX Rate Environment
The Mauritian Rupee remained broadly stable against the Kenyan Shilling, with marginal movement during HY 2026.

Source: Statistics Mauritius, Bank of Mauritius

Mauritius 3% (HY 2025: 4%) contribution to Profit Before Tax





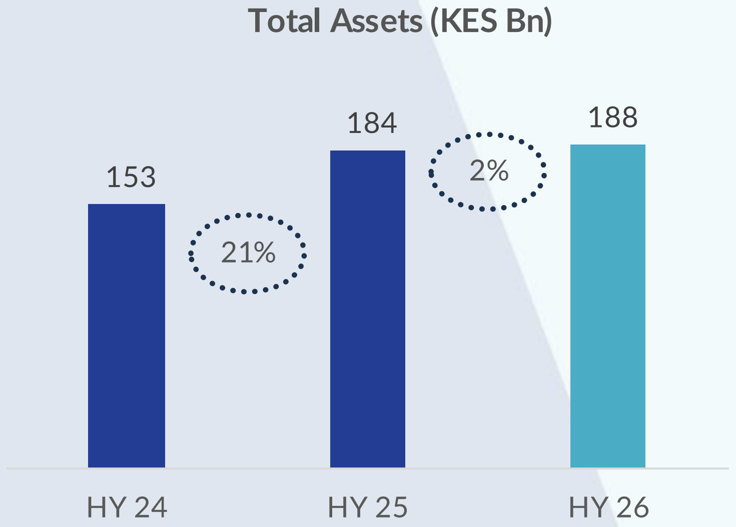


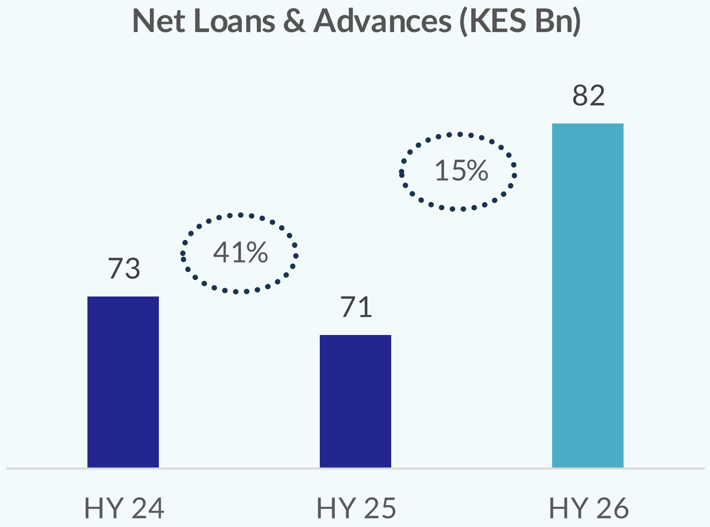
Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Cost to income ratio	59%	66%	66%	67%
Cost of Risk	1.4%	-0.1%	0.0%	0.2%
ROE	12%	13%	13%	10%
ROA	0.8%	1.0%	0.9%	0.7%

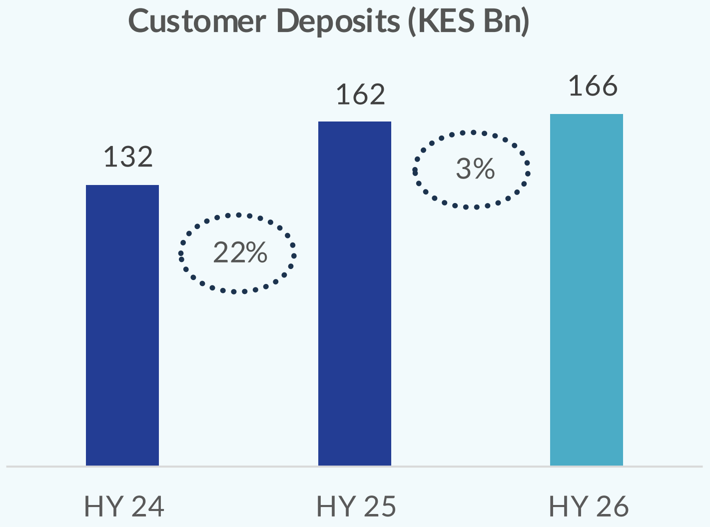
- Increase in the total operating income was driven by a 30% increase in net interest income from the loan portfolio and treasury investments.
- The cost-to-income ratio edged up slightly to 67% from 66% in HY25, reflecting continued strategic investment in brand visibility and talent to support long-term growth
- Provisions increased as part of the prudent credit risk stance on the back of slow macroeconomic growth and market conditions, leading to a 3% dip in profit before tax.

Represents year on year % change

Mauritius Balance Sheet







Key Ratios	HY 2024	HY 2025	FY 2025	HY 2026
Loan to Deposit Ratio	55%	44%	43%	49%
Total Capital/Total Risk Weighted Assets	17%	16%	17%	15%
Net NPA	2.8%	2.4%	2.0%	1.6%
Liquidity Ratio	48%	57%	59%	52%

- Total Assets grew by 2% year-on-year, supported by credit portfolio expansion and investments in government securities.
- Lending portfolio and customer deposits growth driven by robust growth in the private and international banking segments.
- The gross non-performing loans improved to 3% (HY25: 5.2%), reflecting disciplined monitoring and improved asset quality.
- Deposits increased by 3%, driven by growth in the private banking segment.

Represents year on year % change

Group

HY 2026

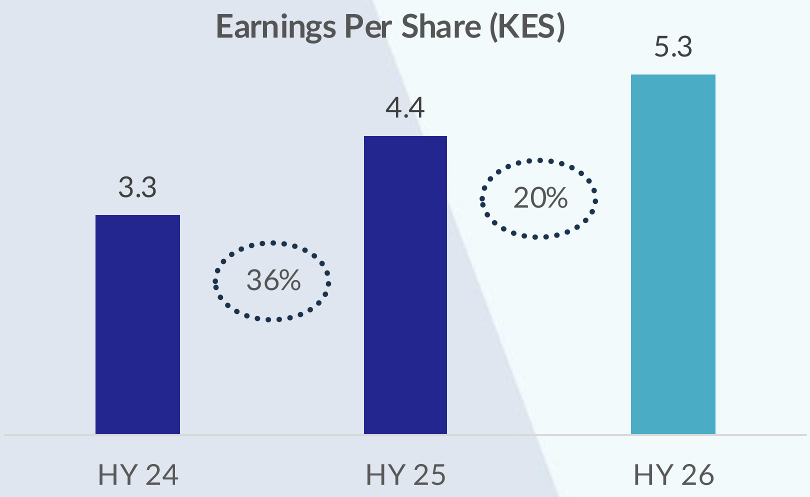
Financial Summary

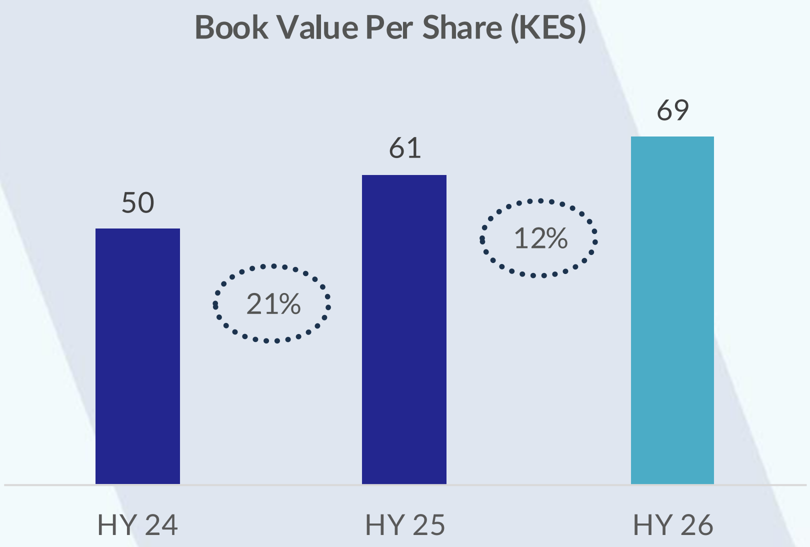
On Your Side

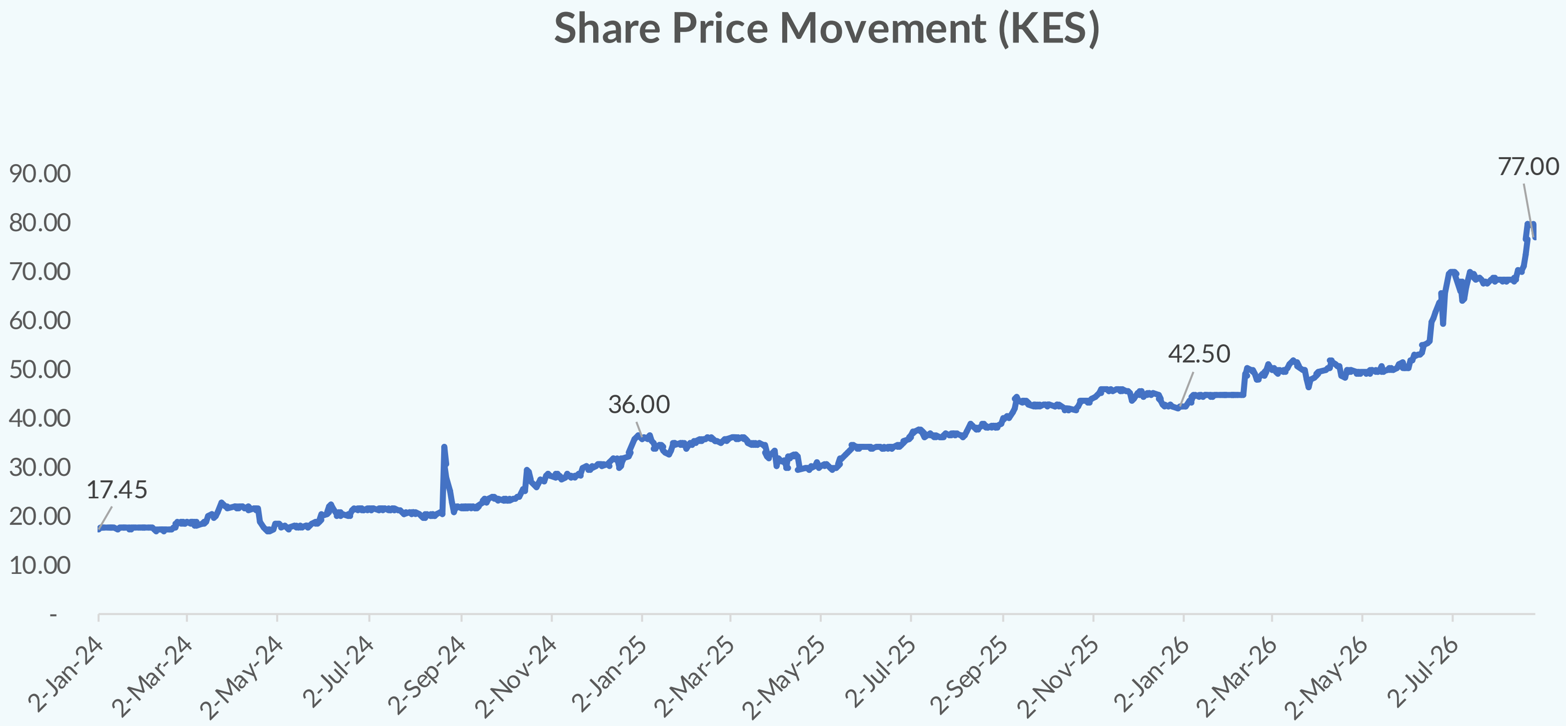
Group Summary Highlights

Operating Income (KES) 33.7bn +23% ↑	Profit Before Tax (KES) 13.5 bn +15% ↑	Profit After Tax (KES)* 10.2 bn +22% ↑ *PAT before non-controlling interest
Net Loans & Advances (KES) 334 bn +15% ↑	Customer Deposits (KES) 505 bn +18% ↑	Cost of Risk 3.6% Absolute +0.8% ↑
Return on Equity 17% Absolute 0.8% ↑	Return on Assets 3.0% Absolute 0.1% ↑	Subsidiary PBT Contribution 33% Absolute 8% ↑

Financial Metrics







- The share price closed at KES 77.00 on 25th August 2026; representing a 81% increase YTD;

Medium Term Outlook

Develop Leadership in our Core Segments (Corporate & Commercial)

Build Relevance in Emerging Customer Segments (Retail & SMEs)

Become a leader in Ecosystems

Metric	HY 2026	Medium Term
Loan Growth	15%	12%-18%
Deposit Growth	18%	15%-20%
Gross Loan NPL Ratio	9.0%	8%-10%
Cost to Income Ratio	44%	42%-46%
Subsidiary PBT Contribution	33%	25%-30%
Return on Equity	17%	18%-21%
Return on Assets	3.0%	3.1%-3.5%

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

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Thank You

Merci **Webale** Murakoze **Asante**

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