I&M GROUP PLC
UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2026

		I&M BANK LIMITED					I&M GROUP PLC									
		BANK					COMPANY					GROUP				
	STATEMENT OF FINANCIAL POSITION	UNAUDITED SEPT 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)
A	**ASSETS**															
1	Cash (both local and foreign)	4,291,457	4,573,512	5,118,630	4,123,435	4,124,178	1,049,578	1,512,650	5,331,971	1,501,770	1,954,913	8,831,292	9,813,534	9,868,382	8,245,654	9,131,959
2	Balances due from central banks	13,256,857	11,625,673	11,689,762	19,183,751	20,124,059	-	-	-	-	-	24,923,066	23,574,792	26,647,421	34,855,825	43,205,764
3	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial Assets at fair value through profit or loss (FVTPL)	-	-	-	-	-	-	-	-	-	-	1,042,117	1,067,709	1,344,679	1,631,743	1,563,124
5	Investment Securities:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Held at amortised cost:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Kenya Government securities	35,356,500	32,576,500	31,276,190	27,462,673	25,348,873	-	-	-	-	-	35,356,500	32,576,500	31,276,190	27,462,673	25,348,873
	b. Other securities	2,584,371	2,595,668	2,570,860	636,328	1,932,795	-	-	-	-	-	40,655,262	39,022,476	40,217,234	42,320,415	50,872,775
	b) Fair value through other comprehensive income (FVOCI):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Kenya Government securities	117,954,218	121,279,965	166,463,364	171,405,831	176,049,325	5,433,313	5,347,477	5,677,990	5,338,486	5,542,541	123,543,634	126,794,950	172,305,032	176,906,756	181,591,866
	b. Other securities	4,568,280	4,796,130	4,840,101	4,660,522	4,838,937	-	-	-	-	-	10,534,769	22,213,409	22,857,107	23,252,257	25,066,473
6	Deposits and Balances due from local banking institutions	2,270,742	5,649,540	3,327,655	2,826,800	8,721,000	-	-	-	-	-	2,270,742	5,649,540	3,327,655	2,826,800	8,721,000
7	Deposits and Balances due from banking institutions abroad	12,496,243	27,242,761	29,252,742	14,386,956	19,721,190	-	-	-	-	-	39,760,352	49,634,859	58,721,503	41,937,237	47,685,105
8	Tax recoverable	-	941,564	-	90,886	-	26,958	92,974	93,745	100,025	101,127	342,376	1,417,912	331,553	389,283	289,813
9	Loans and advances to customers (net)	218,006,193	217,988,489	224,361,565	230,659,298	249,118,970	-	-	-	-	-	301,905,407	306,279,926	322,921,631	333,810,989	356,872,845
10	Balances due from banking institutions in the Group	4,500,144	5,558,969	3,856,226	3,438,136	4,593,196	-	-	-	-	-	-	-	-	-	-
11	Investment in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Investment in subsidiary companies	3,882,712	3,882,712	3,882,712	3,882,712	100	35,341,239	35,751,144	35,751,144	36,243,194	40,125,806	-	-	-	-	-
13	Investment in joint ventures	-	-	-	-	-	2,515,591	2,515,591	2,515,591	2,515,591	2,515,591	6,934,927	6,914,692	7,056,518	6,960,412	7,144,484
14	Investment properties	720,387	509,492	518,042	592,814	592,814	-	-	-	-	-	2,464,473	2,292,079	2,307,096	2,371,843	2,611,483
15	Property and equipment	3,115,407	3,135,585	3,356,255	3,304,952	3,904,804	-	-	-	-	-	13,423,238	13,497,555	13,590,971	13,563,576	14,272,590
16	Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Intangible assets	2,081,705	1,978,999	1,896,599	1,889,194	1,852,505	-	-	-	-	-	7,345,114	7,169,987	6,988,637	6,923,662	6,807,597
18	Deferred tax asset	9,723,687	9,426,049	9,927,180	10,537,510	11,418,190	33,342	811	811	811	811	12,369,470	12,339,004	12,642,428	13,295,976	14,017,311
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	4,575,695	5,929,663	6,887,108	6,384,415	6,902,597	611,011	7,546	4,127	2,788	1,530	8,713,936	8,625,104	10,103,339	9,552,815	11,750,290
21	**TOTAL ASSETS**	**439,384,598**	**459,691,271**	**509,224,991**	**505,466,213**	**539,243,533**	**45,011,032**	**45,228,193**	**49,375,379**	**45,702,665**	**50,242,319**	**640,416,675**	**668,884,028**	**742,507,376**	**746,307,916**	**806,953,352**
B	**LIABILITIES**															
22	Balances due to central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Customer deposits	327,304,093	348,660,947	365,169,354	355,909,520	397,551,890	-	-	-	-	-	455,849,090	483,935,081	512,101,269	505,157,363	570,265,017
24	Deposits and balances due to local banking institutions	18,823,531	15,029,263	41,011,529	37,461,445	32,434,695	-	-	-	-	-	18,823,531	15,029,263	41,011,529	37,461,445	32,434,695
25	Deposits and balances due to foreign banking institutions	443,588	2,445,665	2,037,862	2,836,005	982,377	-	-	-	-	-	18,909,527	22,004,353	30,537,164	34,777,011	24,295,072
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	6,487,734	6,652,064	6,526,342	19,862,638	18,477,393	-	-	-	-	-	10,510,161	11,071,017	13,462,875	26,769,325	32,221,380
28	Balances due to banking institutions in the Group	652,525	716,888	813,338	575,007	552,118	-	-	-	-	-	-	-	-	-	-
29	Tax payable	377,507	-	286,094	-	917,301	-	-	-	-	-	938,844	474,928	791,913	586,575	1,382,869
30	Dividends payable	-	-	-	-	-	-	2,610,182	-	-	-	-	2,610,182	-	-	-
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	703,653	686,794	729,296	734,683	746,187
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	9,011,916	7,347,717	13,740,322	10,179,751	9,489,070	225,914	199,523	237,336	301,674	272,125	13,433,863	11,090,223	13,286,615	13,656,340	13,558,509
34	**TOTAL LIABILITIES**	**363,100,894**	**380,852,544**	**429,584,841**	**426,824,366**	**460,404,844**	**225,914**	**2,809,705**	**237,336**	**301,674**	**272,125**	**519,168,669**	**546,901,841**	**611,920,661**	**619,142,742**	**674,903,729**
C	**SHAREHOLDERS' EQUITY**															
35	Paid up/ Assigned share capital	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121	1,740,121
36	Share premium	5,531,267	5,531,267	5,531,267	5,531,267	5,531,267	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459	21,663,459
37	Revaluation reserves	-	-	-	-	-	-	-	-	-	-	1,460,251	1,543,277	1,543,277	1,543,277	1,543,277
38	Retained earnings	53,972,349	52,535,834	56,731,199	61,296,533	61,968,429	18,539,843	14,942,742	21,342,006	21,846,675	22,791,178	72,965,253	75,003,909	80,620,775	86,552,143	88,782,780
39	Statutory loan loss reserves	10,175,819	10,884,877	10,002,195	8,581,180	8,558,830	-	-	-	-	-	11,801,310	12,488,641	11,593,093	10,234,601	10,245,260
40	Other Reserves	3,604,269	646,749	4,375,489	232,867	(219,837)	231,513	156,894	477,185	150,736	730,223	3,089,771	646,798	4,872,129	451,408	691,311
41	Proposed dividends	-	6,240,000	-	-	-	2,610,182	3,915,272	3,915,272	-	3,045,213	2,610,182	3,915,272	3,915,272	-	3,045,213
42	Translation reserve	-	-	-	-	-	-	-	-	-	-	(1,544,511)	(1,840,479)	(2,650,701)	(2,772,528)	(3,607,518)
43	**TOTAL SHAREHOLDERS' EQUITY**	**76,283,704**	**78,838,727**	**79,640,150**	**78,641,847**	**78,838,689**	**44,785,118**	**42,418,488**	**49,138,043**	**45,400,991**	**49,970,194**	**113,785,836**	**115,160,998**	**123,297,425**	**119,412,481**	**124,103,903**
44	Non controlling interest	-	-	-	-	-	-	-	-	-	-	7,462,170	6,821,189	7,289,290	7,752,693	7,945,720
45	**TOTAL LIABILITIES & SHAREHOLDERS' EQUITY**	**439,384,598**	**459,691,271**	**509,224,991**	**505,466,213**	**539,243,533**	**45,011,032**	**45,228,193**	**49,375,379**	**45,702,665**	**50,242,319**	**640,416,675**	**668,884,028**	**742,507,376**	**746,307,916**	**806,953,352**

		BANK					COMPANY					GROUP				
	STATEMENT OF COMPREHENSIVE INCOME	UNAUDITED SEPT 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)
1	**INTEREST INCOME**															
	1.1 Loans and advances	22,309,878	29,559,042	6,756,160	13,711,326	20,923,157	-	-	-	-	-	32,448,448	45,597,419	11,083,327	22,742,133	34,848,709
	1.2 Government securities	11,327,903	15,817,987	4,843,596	10,403,920	16,072,665	320,271	488,976	165,056	331,960	500,690	15,021,827	21,209,126	6,687,150	14,059,528	21,601,955
	1.3 Deposits and placements with banking institutions	1,059,930	1,348,507	315,602	555,119	811,974	93,541	117,175	5,764	52,237	73,951	1,767,199	2,251,505	551,590	1,064,879	1,704,816
	1.4 Other interest income	65,034	133,659	143,874	289,367	456,708	-	-	-	-	-	65,034	133,659	143,874	289,367	456,708
	1.5 Total interest income	**34,762,745**	**46,859,195**	**12,059,232**	**24,959,732**	**38,264,504**	**413,812**	**606,151**	**170,820**	**384,197**	**574,641**	**49,302,508**	**69,191,709**	**18,465,941**	**38,155,907**	**58,612,188**
2	**INTEREST EXPENSE**															
	2.1 Customer deposits	11,446,339	14,829,037	3,464,328	6,905,005	10,437,039	-	-	-	-	-	14,722,063	19,281,971	4,805,434	9,590,648	14,733,764
	2.2 Deposits and placements from banking institutions	780,858	1,274,807	474,899	1,366,528	1,962,918	-	-	-	-	-	1,768,738	2,648,422	1,044,720	2,644,290	3,846,286
	2.3 Other interest expenses	711,547	925,263	217,543	624,059	1,235,023	-	-	-	-	-	992,761	1,310,494	323,840	884,671	1,664,565
	2.4 Total interest expense	**12,938,744**	**17,029,107**	**4,156,770**	**8,895,592**	**13,634,980**	**-**	**-**	**-**	**-**	**-**	**17,483,562**	**23,240,887**	**6,173,994**	**13,119,609**	**20,244,615**
3	**NET INTEREST INCOME**	**21,824,001**	**29,830,088**	**7,902,462**	**16,064,140**	**24,629,524**	**413,812**	**606,151**	**170,820**	**384,197**	**574,641**	**31,818,946**	**45,950,822**	**12,291,947**	**25,036,298**	**38,367,573**
4	**OTHER OPERATING INCOME**															
	4.1 Fees and commissions on loans and advances	1,526,705	2,101,909	470,137	1,105,922	1,712,423	-	-	-	-	-	2,074,564	2,649,768	766,184	1,513,918	2,257,211
	4.2 Other fees and commissions	3,055,042	4,217,719	1,051,501	2,257,889	3,688,732	-	-	-	-	-	4,657,964	4,481,911	1,191,989	2,726,301	4,372,038
	4.3 Foreign exchange trading income/(loss)	1,186,722	1,716,103	591,053	1,168,586	1,764,392	(1,613)	(1,800)	47	5	6	2,415,280	3,378,344	998,368	1,974,350	2,894,045
	4.4 Dividend income	327,000	300,000	-	200,000	473,595	5,396,468	5,530,026	6,240,000	6,556,136	10,377,263	-	-	-	-	-
	4.5 Other income	1,318,256	2,208,336	433,802	582,732	1,175,846	-	-	-	-	-	2,037,802	3,866,275	889,880	2,441,091	3,839,395
	4.6 Total non-interest income	**7,413,725**	**10,544,067**	**2,546,493**	**5,315,129**	**8,814,988**	**5,394,855**	**5,528,226**	**6,240,047**	**6,556,141**	**10,377,269**	**11,185,610**	**14,376,298**	**3,846,421**	**8,655,660**	**13,362,689**
5	**TOTAL OPERATING INCOME**	**29,237,726**	**40,374,155**	**10,448,955**	**21,379,269**	**33,444,512**	**5,808,667**	**6,134,377**	**6,410,867**	**6,940,338**	**10,951,910**	**43,004,556**	**60,327,120**	**16,138,368**	**33,691,958**	**51,730,262**

I&M GROUP PLC
UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2026

		I&M BANK LIMITED					I&M GROUP PLC									
		BANK					COMPANY					GROUP				
	STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)	UNAUDITED SEPT 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)	UNAUDITED SEP 2025 (KSHS'000)	AUDITED DEC 2025 (KSHS'000)	UNAUDITED MAR 2026 (KSHS'000)	UNAUDITED JUN 2026 (KSHS'000)	UNAUDITED SEP 2026 (KSHS'000)
6	**OTHER OPERATING EXPENSES**															
	6.1 Loan loss provisions	5,150,740	7,069,648	2,068,466	4,230,272	5,909,577	-	-	-	-	-	6,703,503	8,689,931	2,610,319	5,599,020	8,183,329
	6.2 Staff costs	4,960,679	6,971,347	1,871,693	3,799,218	5,868,570	-	-	-	-	-	7,518,809	10,651,495	2,887,949	5,907,811	9,134,889
	6.3 Directors' emoluments	289,975	354,459	57,337	188,467	246,698	20,436	27,208	5,909	11,618	17,655	336,713	419,169	70,876	216,561	290,791
	6.4 Rental charges	372,020	497,770	156,809	325,055	486,759	-	-	-	-	-	527,021	711,015	217,675	446,045	666,210
	6.5 Depreciation charge on property and equipment	738,665	1,064,162	244,638	489,420	719,379	-	-	-	-	-	1,374,881	2,237,623	476,224	934,922	1,405,589
	6.6 Amortisation charge	548,821	734,485	184,280	369,122	550,426	-	-	-	-	-	720,963	1,005,207	270,282	549,229	823,780
	6.7 Other operating expenses	4,703,556	6,318,215	1,825,772	3,699,506	6,073,298	34,113	42,595	5,694	20,848	29,154	8,663,413	13,209,774	3,364,561	6,906,856	10,984,154
	6.8 Total other Operating Expenses	**16,764,456**	**23,010,086**	**6,408,995**	**13,101,060**	**19,854,707**	**54,549**	**69,803**	**11,603**	**32,466**	**46,809**	**25,845,303**	**36,924,214**	**9,897,886**	**20,560,444**	**31,488,742**
7	**PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS**	**12,473,270**	**17,364,069**	**4,039,960**	**8,278,209**	**13,589,805**	**5,754,118**	**6,064,574**	**6,399,264**	**6,907,872**	**10,905,101**	**17,159,253**	**23,402,906**	**6,240,482**	**13,131,514**	**20,241,520**
8	Share of profit of Joint Venture	-	-	-	-	-	-	-	-	-	-	595,273	777,053	181,364	331,800	581,712
9	**PROFIT AFTER EXCEPTIONAL ITEMS**	**12,473,270**	**17,364,069**	**4,039,960**	**8,278,209**	**13,589,805**	**5,754,118**	**6,064,574**	**6,399,264**	**6,907,872**	**10,905,101**	**17,754,526**	**24,179,959**	**6,421,846**	**13,463,314**	**20,823,232**
10	Current tax	(3,741,981)	(3,430,599)	(1,228,406)	(2,431,537)	(3,870,437)	(22,874)	(15,159)	-	(3,937)	(11,452)	(5,078,603)	(3,469,032)	(1,883,681)	(3,903,833)	(5,925,313)
11	Deferred tax	-	745,419	501,131	610,331	880,680	-	-	-	-	-	-	(873,800)	501,131	610,331	880,680
12	**PROFIT AFTER TAX AND EXCEPTIONAL ITEMS**	**8,731,289**	**14,678,889**	**3,312,685**	**6,457,003**	**10,600,048**	**5,731,244**	**6,049,415**	**6,399,264**	**6,903,935**	**10,893,649**	**12,675,923**	**19,837,127**	**5,039,296**	**10,169,812**	**15,778,599**
13	Non-controlling interest	-	-	-	-	-	-	-	-	-	-	(873,913)	(1,055,678)	(317,978)	(864,716)	(1,188,086)
14	**PROFIT AFTER TAX, EXCEPTIONAL ITEMS AND NON-CONTROLLING INTEREST**	**8,731,289**	**14,678,889**	**3,312,685**	**6,457,003**	**10,600,048**	**5,731,244**	**6,049,415**	**6,399,264**	**6,903,935**	**10,893,649**	**11,802,010**	**18,781,449**	**4,721,318**	**9,305,096**	**14,590,513**
15	**OTHER COMPREHENSIVE INCOME**															
	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	73,049	(214,559)	(711,971)	(855,719)	(1,825,281)
	15.2 Fair value changes in financial assets at FVOCI	6,130,817	4,402,807	3,728,740	(413,883)	(866,587)	288,128	213,509	320,291	(6,159)	573,328	5,748,604	4,535,766	4,295,404	(99,359)	156,326
	15.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	58,412	-	-	-
	15.4 Fair value changes on employee benefits	-	-	-	-	-	-	-	-	-	-	17,840	23,675	-	-	(7,055)
	15.5 Income tax relating to components of other comprehensive income	-	(1,229,510)	-	-	-	-	-	-	-	-	(93,009)	(1,329,430)	(18,201)	(24,386)	(15,586)
16	**OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX**	**6,130,817**	**3,173,297**	**3,728,740**	**(413,883)**	**(866,587)**	**288,128**	**213,509**	**320,291**	**(6,159)**	**573,328**	**5,746,484**	**3,073,864**	**3,565,232**	**(979,464)**	**(1,691,596)**
17	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**	**14,862,106**	**17,852,186**	**7,041,425**	**6,043,120**	**9,733,461**	**6,019,372**	**6,262,924**	**6,719,555**	**6,897,776**	**11,466,977**	**18,422,407**	**22,910,991**	**8,604,528**	**9,190,348**	**14,087,003**
18	**EARNING PER SHARE - BASIC & DILUTED (KSHS)**	**291.04**	**489.30**	**110.42**	**215.23**	**353.33**	**3.29**	**3.48**	**3.68**	**3.97**	**6.26**	**6.78**	**10.79**	**2.71**	**5.35**	**8.38**
19	**DIVIDEND PER SHARE - (KSHS)**	**-**	**208.00**	**-**	**-**	**116.45**	**1.50**	**3.75**	**-**	**-**	**1.75**	**1.50**	**3.75**	**-**	**-**	**1.75**
	OTHER DISCLOSURES															
1	**NON - PERFORMING LOANS AND ADVANCES**															
	a) Gross Non-performing Loans and advances	29,629,570	29,084,717	28,860,009	27,319,677	25,854,191	-	-	-	-	-	33,172,539	31,428,168	31,578,638	30,107,281	28,635,292
	Less															
	b) Interest in suspense	3,883,436	3,828,901	3,722,271	3,486,258	3,163,552	-	-	-	-	-	4,522,518	4,414,114	4,373,882	4,185,060	3,970,368
	c) Total Non-performing loans and advances (a-b)	**25,746,134**	**25,255,816**	**25,137,738**	**23,833,419**	**22,690,639**	**-**	**-**	**-**	**-**	**-**	**28,650,021**	**27,014,054**	**27,204,756**	**25,922,221**	**24,664,924**
	Less															
	d) Loan loss provisions	17,240,770	16,814,975	17,288,104	17,012,118	17,129,270	-	-	-	-	-	18,539,448	18,084,639	18,816,736	18,338,918	19,181,773
	e) Net Non-Performing Loans (c-d)	**8,505,364**	**8,440,841**	**7,849,634**	**6,821,301**	**5,561,369**	**-**	**-**	**-**	**-**	**-**	**10,110,573**	**8,929,415**	**8,388,020**	**7,583,303**	**5,483,151**
	f) Discounted value of securities	8,505,364	8,440,841	7,849,634	6,821,301	5,561,369	-	-	-	-	-	10,110,573	8,929,415	8,388,020	7,583,303	5,483,151
	g) Net NPLs exposure (e-f)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2	**INSIDER LOANS AND ADVANCES**															
	a) Directors, shareholders and associates	6,551,777	7,209,252	8,536,803	8,619,641	13,843,961	-	-	-	-	-	5,921,497	9,593,479	10,427,919	10,555,125	14,218,519
	b) Employees	3,871,303	4,084,007	4,166,125	4,417,319	4,638,008	-	-	-	-	-	5,227,689	5,793,177	5,932,714	6,231,109	6,543,217
	c) Total Insider Loans and Advances	**10,423,080**	**11,293,259**	**12,702,928**	**13,036,960**	**18,481,969**	**-**	**-**	**-**	**-**	**-**	**11,149,186**	**15,386,656**	**16,360,633**	**16,786,234**	**20,761,736**
3	**OFF- BALANCE SHEET ITEMS**															
	a) Letters of credit, guarantees, acceptances	75,107,157	94,505,764	105,172,311	130,654,923	155,853,697	-	-	-	-	-	94,179,567	113,324,907	126,082,567	152,821,209	184,200,445
	b) Forwards, swaps and options	111,143,320	114,239,115	135,723,421	157,962,114	161,613,128	-	-	-	-	-	111,143,320	114,239,115	135,723,421	157,962,114	161,613,128
	c) Other contingent liabilities	813,178	2,934,013	2,560,763	2,198,932	1,554,167	-	-	-	-	-	3,858,780	5,560,786	6,719,019	6,129,987	6,458,628
	d) Total Contingent liabilities	**187,063,655**	**211,678,892**	**243,456,495**	**290,815,969**	**319,020,992**	**-**	**-**	**-**	**-**	**-**	**209,181,667**	**233,124,808**	**268,525,007**	**316,913,310**	**352,272,201**
4	**CAPITAL STRENGTH**															
	a) Core capital	51,272,000	53,562,171	55,853,966	58,536,126	59,958,508	-	-	-	-	-	94,990,768	99,715,333	111,522,675	104,738,159	107,038,071
	b) Minimum statutory capital	1,000,000	3,000,000	3,000,000	3,000,000	3,000,000	-	-	-	-	-	1,000,000	3,000,000	3,000,000	3,000,000	3,000,000
	c) Excess/(deficiency)	**50,272,000**	**50,562,171**	**52,853,966**	**55,536,126**	**56,958,508**	**-**	**-**	**-**	**-**	**-**	**93,990,768**	**96,715,333**	**108,522,675**	**101,738,159**	**104,038,071**
	d) Supplementary capital	7,560,267	7,676,949	7,551,393	20,615,326	20,803,787	-	-	-	-	-	13,799,758	18,838,573	21,708,592	24,313,727	24,659,694
	e) Total capital (a+d)	**58,832,267**	**61,239,120**	**63,405,359**	**79,151,452**	**80,762,295**	**-**	**-**	**-**	**-**	**-**	**108,790,526**	**118,553,906**	**133,231,267**	**129,051,886**	**131,697,765**
	f) Total risk weighted assets	**348,551,279**	**369,984,289**	**397,175,959**	**399,655,524**	**422,105,286**	**-**	**-**	**-**	**-**	**-**	**555,756,916**	**590,538,927**	**628,791,841**	**591,615,571**	**626,665,803**
	g) Core capital/Total deposit liabilities	15.56%	15.21%	14.96%	16.22%	14.96%	-	-	-	-	-	20.84%	20.61%	21.78%	20.73%	18.77%
	h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%	-	-	-	-	-	8.00%	8.00%	8.00%	8.00%	8.00%
	i) Excess/(Deficiency) (g-h)	**7.56%**	**7.21%**	**6.96%**	**8.22%**	**6.96%**	**-**	**-**	**-**	**-**	**-**	**12.84%**	**12.61%**	**13.78%**	**12.73%**	**10.77%**
	j) Core capital/Total risk weighted assets	14.71%	14.48%	14.06%	14.65%	14.20%	-	-	-	-	-	17.09%	16.89%	17.74%	17.70%	17.08%
	k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-	-	-	10.50%	10.50%	10.50%	10.50%	10.50%
	l) Excess/(Deficiency) (j-k)	**4.21%**	**3.98%**	**3.56%**	**4.15%**	**3.70%**	**-**	**-**	**-**	**-**	**-**	**6.59%**	**6.39%**	**7.24%**	**7.20%**	**6.58%**
	m) Total capital/Total risk weighted assets	16.88%	16.55%	15.96%	19.80%	19.13%	-	-	-	-	-	19.58%	20.08%	21.19%	21.81%	21.02%
	n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%	-	-	-	-	-	14.50%	14.50%	14.50%	14.50%	14.50%
	o) Excess/(Deficiency) (m-n)	**2.38%**	**2.05%**	**1.46%**	**5.30%**	**4.63%**	**-**	**-**	**-**	**-**	**-**	**5.08%**	**5.58%**	**6.69%**	**7.31%**	**6.52%**
5	**LIQUIDITY**															
	a) Liquidity ratio	54.68%	55.34%	56.85%	57.49%	58.11%	-	-	-	-	-	57.78%	59.68%	65.00%	64.86%	63.83%
	b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%	-	-	-	-	-	20.00%	20.00%	20.00%	20.00%	20.00%
	c) Excess/(Deficiency) (a-b)	**34.68%**	**35.34%**	**36.85%**	**37.49%**	**38.11%**	**-**	**-**	**-**	**-**	**-**	**37.78%**	**39.68%**	**45.00%**	**44.86%**	**43.83%**

MESSAGE FROM THE DIRECTORS

Basis of Preparation

The above financial statements are extracts from the Group's, Bank's and Company's financial statements for the period ended 30 September 2026 which have been prepared in accordance with International Financial Reporting Standards and in a manner required by the Kenyan Companies Act, 2015.

Dividends

The Directors are pleased to announce the payment of an interim dividend of KShs. 1.75 per share amounting to KShs. 3,045,212,583. For the purposes of calculation of the interim dividend and determination of the shareholders of the Company entitled to receipt thereof, the interim dividends will be payable to the members of the Company registered on the share register of the Company (the "Share Register") on the book closure date, 15 December 2026. The payment of the interim dividend to the members (subject to withholding tax where applicable) will be paid on or about 14 January 2027

The set of unaudited financial statements can be accessed from the Company's website: www.imbankgroup.com. They may also be accessed at the Company's head office located at 1 Park Avenue, 1st Parklands Avenue, Nairobi. The financial statements were approved by the Board of Directors on 23 November 2026 and were signed on its behalf by:

Oliver Fowler
Chairman

Kihara Maina
Regional Chief Executive Officer

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