

The Board of Directors of I&M Group PLC is pleased to announce unaudited results of the Group as at 30 September 2024

A ASSES A ASSES A ASSES Balan B A ASSES B A ASSES B A ENTRY	n (both local and foreign) nces due from central banks va Government and other securities held for dealing	UNAUDITED SEP 2023 [KSHS'000]	AUDITED DEC 2023 [KSHS'000]	UNAUDITED MAR 2024 [KSHS'000]	UNAUDITED JUN 2024 [KSHS'000]	UNAUDITED	UNAUDITED SEP 2023 [KSHS'000] 7,159,033 21,846,508 - 2,399,800 - - 36,760,149 27,068,573 47,888,911 8,281,001	AUDITED DEC 2023 [KSHS'000] 6,501,173 34,774,324 - 2,779,798 - 26,878,671 27,471,365 - 51,224,351 9,062,794	UNAUDITED MAR 2024 [KSHS'000] 7,220,787 22,490,473 2,745,435 24,870,213 27,208,654 48,472,233	UNAUDITED JUN 2024 [KSHS'000] 4,981,699 29,401,245 - 2,406,221 - 37,508,649 44,758,516	UNAUDITEI SEP 202: [KSHS'000 5,885,79: 25,893,70: 548,45: 40,766,13 50,436,41
Cash Cash	n (both local and foreign) nces due from central banks va a Government and other securities held for dealing oses ncial Assets at fair value through profit or loss (FVTPL) stment Securities: eld at amortised cost: Kenya Government securities Other securities Other securities ivralue through other comprehensive income (FVOCI): Kenya Government securities Other securities soists and Balances due from local banking institutions soists and Balances due from banking institutions abroad recoverable as and advances to customers (net) nnces due from banking institutions in the Group stment in associates stment in subsidiary companies	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	7,159,033 21,846,508 2,399,800 2,399,800 36,760,149 27,068,573 47,888,911 8,281,001	(KSHS'000) 6,501,173 34,774,324 - 2,779,798 - 26,878,671 27,471,365 - 51,224,351	7,220,787 22,490,473 2,745,435 2,745,435 24,870,213 27,208,654	4,981,699 29,401,245 - 2,406,221 - 37,508,649 44,758,516	5,885,79, 25,893,70, 548,45; 40,766,13 50,436,41
Cash Cash	n (both local and foreign) nces due from central banks va a Government and other securities held for dealing oses ncial Assets at fair value through profit or loss (FVTPL) stment Securities: eld at amortised cost: Kenya Government securities Other securities Other securities ivralue through other comprehensive income (FVOCI): Kenya Government securities Other securities soists and Balances due from local banking institutions soists and Balances due from banking institutions abroad recoverable as and advances to customers (net) nnces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	21,846,508 - 2,399,800 - 36,760,149 27,068,573 - 47,888,911 8,281,001	2,779,798 - 26,878,671 27,471,365 - 51,224,351	22,490,473 - 2,745,435 - 24,870,213 27,208,654	29,401,245 - 2,406,221 - - 37,508,649 44,758,516	25,893,70i 548,45i 40,766,13 50,436,41
2 Balan	nces due from central banks as Government and other securities held for dealing oses ncial Assets at fair value through profit or loss (FVTPL) stment Securities: led at amortised cost: Kenya Government securities Other securities other securities iri value thorugh other comprehensive income (FVOCI): Kenya Government securities Other securities	3,257,686 - 9,855 -	-	-		-	21,846,508 - 2,399,800 - 36,760,149 27,068,573 - 47,888,911 8,281,001	2,779,798 - 26,878,671 27,471,365 - 51,224,351	22,490,473 - 2,745,435 - 24,870,213 27,208,654	29,401,245 - 2,406,221 - - 37,508,649 44,758,516	25,893,70i 548,45i 40,766,13 50,436,41
Kenya Kenya Kenya	va Government and other securities held for dealing oses oses of circle Assets at fair value through profit or loss (FVTPL) streent Securities: eld at amortised cost: Kenya Government securities Other securities Other securities ir value thorugh other comprehensive income (FVOCI): Kenya Government securities Other securities Other securities osits and Balances due from local banking institutions osits and Balances due from banking institutions obits and Balances due from banking institutions abroad recoverable stand advances to customers (net) neces due from banking institutions in the Group streent in associates streent in subsidiary companies	3,257,686 - 9,855 -	-	-		-	2,399,800 - - 36,760,149 27,068,573 - 47,888,911 8,281,001	2,779,798 - - 26,878,671 27,471,365 - 51,224,351	2,745,435 - - 24,870,213 27,208,654	2,406,221 - - 37,508,649 44,758,516	548,45i 40,766,13 50,436,41
purpose purp	oses Incial Assets at fair value through profit or loss (FVTPL) stment Securities: eld at amortised cost: Kenya Government securities Other securities Other securities Other securities Other securities Other securities osits and Balances due from local banking institutions soits and Balances due from banking institutions abroad recoverable is and advances to customers (net) neces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	36,760,149 27,068,573 - 47,888,911 8,281,001	- 26,878,671 27,471,365 - 51,224,351	- 24,870,213 27,208,654 -	- 37,508,649 44,758,516	40,766,13 50,436,41
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a) Hel a. K. b. C. b) Fairi a. K. b. C. c) b) Fairi a. K. b. C. c) b) Fairi b. C. c) b) Fairi complete for the fair complete for th	eld at amortised cost: Kenya Government securities Other securities Other securities Other securities Kenya Government securities Other securities Other securities other securities other securities other securities other securities institutions abroad solds and Balances due from local banking institutions abroad recoverable is and advances to customers (net) neces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	27,068,573 - 47,888,911 8,281,001	27,471,365 - 51,224,351	27,208,654	44,758,516 -	50,436,41
a. K. b. C. c. c. d. A. K. b. C. c. c. d. A. K. b. C. c. d. A. K. b. C. d. d. A. K. b. C. d. d. A. K. d.	Kenya Government securities Other securities ir value thorugh other comprehensive income (FVOCI): Kenya Government securities Other securities osits and Balances due from local banking institutions soits and Balances due from banking institutions abroad recoverable as and advances to customers (net) nnces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	27,068,573 - 47,888,911 8,281,001	27,471,365 - 51,224,351	27,208,654	44,758,516 -	50,436,4
b. C. C. b. fail in a c.	Other securities ir value thorugh other comprehensive income (FVOCI): Kenya Government securities Other securities osits and Balances due from local banking institutions osits and Balances due from banking institutions abroad recoverable as and advances to customers (net) neces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	27,068,573 - 47,888,911 8,281,001	27,471,365 - 51,224,351	27,208,654	44,758,516 -	50,436,4
b) Fain a. K.	sir value thorugh other comprehensive income (FVOCI): Kenya Cowernment securities Other securities Other securities osits and Balances due from local banking institutions osits and Balances due from banking institutions abroad recoverable is and advances to customers (net) noces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	47,888,911 8,281,001	51,224,351		-	
a. K. b. C.	Kenya Government securities Other securities Other securities osits and Balances due from local banking institutions osits and Balances due from banking institutions abroad recoverable sa and advances to customers (net) nnces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	8,281,001		48,472,233	-	
b.C. b.C. b.C. b.C. columnts columnts b.C. columnts co	Other securities soits and Balances due from local banking institutions soits and Balances due from banking institutions abroad recoverable s and advances to customers (net) nces due from banking institutions in the Group stment in associates stment in subsidiary companies	3,257,686 - 9,855 -	-	-		-	8,281,001		48,472,233		
6 Depo: 7 Depo: 8 Tax re ray	osits and Balances due from local banking institutions osits and Balances due from banking institutions abroad recoverable s and advances to customers (net) nces due from banking institutions in the Group stment in associates stment in subsidiary companies	9,855	3,576,645 - -	1,176,654	- 1,040,235 -	1,599,293				52,604,436	55,422,1
7 Depois 8 Tax re 9 Loans 9 Loans 11 Invest 22 Invest 33 Invest 44 Invest 54 Invest 66 Prepa 77 Intang 88 Defen 99 Retire 10 TOTA 11 TOTA 11 TOTA 12 Balan 13 Custo 14 Depois 15 Depois 16 Other 17 Borror 17 Borror 18 Depois 18 Depois 19 Depois 19 Depois 10 Depois 10 Depois 10 Depois 10 Depois 11 Depois 12 Depois 13 Depois 14 Depois 15 Depois 16 Other 17 Borror	osits and Balances due from banking institutions abroad recoverable is and advances to customers (net) noces due from banking institutions in the Group strment in associates strment in subsidiary companies	9,855	3,576,645	1,176,654	1,040,235	1,599,293			7,802,673	8,260,652	10,067,2
8 Tax res 9 Loans 0 Balan 1 Invest 2 Invest 3 Invest 3 Invest 4 Invest 5 Prope 6 Prepa 7 Intan 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo 5 Depo 6 Other 7 Borror	recoverable is and advances to customers (net) noces due from banking institutions in the Group stment in associates stment in subsidiary companies						9,342,608	4,279,293	6,319,704	6,356,421	4,077,3
9 Loans 0 Balan 1 Invest 2 Invest 3 Invest 4 Invest 5 Prope 6 Prepa 7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Lippon 5 Depon 6 Other 7 Borror	ss and advances to customers (net) nces due from banking institutions in the Group stment in associates stment in subsidiary companies					-	52,553,732	54,897,696	47,811,712	47,980,259	46,906,7
0 Balan 1 Invest 2 Invest 3 Invest 4 Invest 6 Prepa 6 Prepa 7 Intan 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Lusto 4 Depo: 5 Depo: 6 Other 7 Borror	nces due from banking institutions in the Group stment in associates stment in subsidiary companies				50,345	34,725	718,462	690,697	93,108	198,282	193,8
1 Invest 2 Invest 3 Invest 4 Invest 5 Prope 6 Prepa 7 Intang 8 Defen 9 Retire 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror	stment in associates stment in subsidiary companies			-		-	287,333,683	311,330,840	291,481,776	284,152,164	281,342,1
2 Invest 3 Invest 4 Invest 5 Prope 6 Prepa 7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B B LIABII 2 Balana 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror	stment in subsidiary companies			-		-		-		-	
3 Invest 4 Invest 5 Prope 6 Prepa 7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror				-		-		-		-	
4 Invest 5 Prope 6 Prepa 7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror	stment in joint ventures	32,297,365	32,298,390	34,698,390	34,698,390	34,698,390		-	-	-	
5 Prope 6 Prepa 7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror		2,515,591	2,515,591	2,515,591	2,515,591	2,515,591	7,045,323	7,878,467	6,546,276	5,997,815	6,496,9
6 Prepa 7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror	stment properties	-	-	-		-	-			-	
7 Intang 8 Defen 9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror	erty and equipment	-	-			-	12,940,556	14,487,824	14,001,988	13,130,164	13,414,8
8 Defense 8 Defense 9 Retire 9 Retire 9 Defense 9 Retire 1 TOTA 1 TOTA 8 LIABII 2 Balana 3 Custo 4 Depos 5 Depos 6 Other 7 Borror 7	aid lease rentals	-	-	-		-		-		-	
9 Retire 0 Other 1 TOTA B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borror	ngible assets	-	-	-	-	-	7,314,653	7,492,131	6,536,534	7,400,049	6,789,7
O Other TOTA B LIABII B Balan Custo Depos Depos Other Borror	erred tax asset	-	523	523	523	523	9,664,733	11,913,221	11,170,170	11,349,275	11,341,4
TOTA B LIABII 2 Balan 3 Custo 4 Depos 5 Depos 6 Other 7 Borror	rement benefit asset	-		-	-	-	-	-		-	
B LIABII 2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borro	er assets	28,684	2,318	3,197	456,867	1,613	6,389,945	8,056,793	8,190,831	7,897,401	8,136,4
2 Balan 3 Custo 4 Depo: 5 Depo: 6 Other 7 Borro	AL ASSETS	38,953,457	39,270,299	39,256,227	39,771,713	39,736,296	544,707,670	579,719,438	532,962,567	564,383,248	567,719,2
Grant Custo Custo Depos Depos Other Borro	SILITIES										
4 Depos 5 Depos 6 Other 7 Borro	nces due to central banks	-	-	-	-	-	6,014,203	13,025,651	10,044,781	6,013,821	16,023,7
5 Depos 6 Other 7 Borro	omer deposits	-	-	-	-	-	402,410,659	416,674,435	383,876,624	419,351,138	413,806,0
6 Other 7 Borro	osits and balances due to local banking institutions	-	-	-	-	-	6,144,395	4,685,311	4,806,837	5,000,114	5,737,3
7 Borro	osits and balances due to foreign banking institutions	-	-	-	-	-	16,466,520	21,788,127	14,060,218	14,669,843	11,387,0
	er money market deposits	-	-	-	-	-	-	-	-	-	
	owed funds	-	-	-	-	-	18,786,690	18,271,289	14,603,226	14,567,279	13,919,0
8 Balan	nces due to banking institutions in the Group	-	-	-	-	-	-	-		-	
9 Tax pa	payable	-	71,095	52,307	-	-	84,337	219,406	1,160,216	730,213	1,008,4
0 Divide	dends payable	-	-	-	-	-	-	-		-	
1 Defen	erred tax liability	-	-	-	-	-	522,727	476,359	435,276	427,299	418,3
2 Retire	rement benefit liability	-	-	-	-	-	-			-	
3 Other	er liabilities	167,986	148,744	151,916	227,133	204,277	9,015,433	8,878,605	10,318,104	10,852,270	11,308,6
4 ТОТА	AL LIABILITIES	167,986	219,839	204,223	227,133	204,277	459,444,964	484,019,183	439,305,282	471,611,977	473,608,6
C SHAR	REHOLDERS' EQUITY										
5 Paid u	up/Assigned share capital	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,621	1,653,6
	re premium/ (discount)	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,629	17,561,6
	sluation reserves - (Buildings)						1,154,325	1,241,566	1,241,566	1,240,203	1,240,1
		19,675,673	19,925,168	19,924,833	20,286,257	18,240,485	53,784,462	57,859,356	61,962,687	60,063,363	59,976,7
	ined earnings/ (Accumulated losses)						10,678,247	11,249,371	10,514,903	10,477,899	11,979,6
	, 0,	(105,452)	(89,958)	(88,079)	43,073	(73,424)	(7,838,797)	(5,231,077)	(4,421,934)	(2,831,565)	(4,952,4
	ined earnings/ (Accumulated losses) utory loan loss reserves	(,.52)	(22,230)	(,3)	,.,,	2,149,708	(-,,- 3-)	(-,,-/)	(.,,_,,,	(=,== ,= 33)	2,149,7
	ined earnings/ (Accumulated losses) utory loan loss reserves er reserves					2,1.5,100	2,104,535	3,838,683	(1,266,671)	(1,767,752)	(1,992,9
	ined earnings/ (Accumulated losses) utory loan loss reserves er reserves osed dividends	-		20.052.004		39,532,019					87,616,1
	ined earnings/ (Accumulated losses) utory (oan loss reserves er reserves osed dividends slation reserve	38 785 471	39.050.460		39 544 580		79 098 022		87 245 801		
5 TOTA	ined earnings/ (Accumulated losses) utory loan loss reserves er reserves osed dividends	38,785,471	39,050,460	39,052,004	39,544,580	35,332,015	79,098,022 6,164,684	88,173,149 7,527,106	87,245,801 6,411,484	86,397,398 6,373,873	6,494,4

	COMPANY					GROUP					
STATEMENT OF COMPREHENSIVE	UNAUDITED SEP 2023	AUDITED DEC 2023	UNAUDITED MAR 2024	UNAUDITED JUN 2024	UNAUDITED SEP 2024	UNAUDITED SEP 2023	AUDITED DEC 2023	UNAUDITED MAR 2024	UNAUDITED JUN 2024	UNAUDIT SEP 20	
INCOME	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'000]	[KSHS'0	
1 INTEREST INCOME											
1.1 Loans and advances	-	-		-	-	24,324,896	36,469,404	11,415,591	22,550,861	34,948,	
1.2 Government securities	88,215	117,944	29,405	58,810	78,845	8,620,083	11,954,812	3,279,387	6,962,112	10,177,	
1.3 Deposits and placements with banking institutions	79,562	149,318	58,568	134,078	150,275	1,169,967	1,959,987	863,930	1,593,937	2,352,	
1.4 Other interest income	-	-		-	-	56,277	74,371	17,513	34,126	1,543,	
1.5 Total interest income	167,777	267,262	87,973	192,888	229,120	34,171,223	50,458,574	15,576,421	31,141,036	49,021,	
2 INTEREST EXPENSE											
2.1 Customer deposits	-	-	-	-		12,149,190	17,622,668	5,708,627	12,030,072	18,784	
2.2 Deposits and placements from banking institutions	-	-	-	-	-	1,624,291	2,365,188	1,043,071	1,715,011	2,592	
2.3 Other interest expenses	-	-	-	-	-	1,264,555	1,840,252	437,420	882,230	1,365	
2.4 Total interest expense	-	-	-	-	-	15,038,036	21,828,108	7,189,118	14,627,313	22,741,	
3 NET INTEREST INCOME/ (LOSS)	167,777	267,262	87,973	192,888	229,120	19,133,187	28,630,466	8,387,303	16,513,723	26,280	
4 OTHER OPERATING INCOME											
4.1 Fees and commissions on loans and advances			-		-	2,033,019	2,748,749	584,546	1,187,119	1,906	
4.2 Other fees and commissions						3,022,985	4,120,082	1,390,474	2,546,861	3,911	
4.3 Foreign exchange trading income/(loss)	117,732	132,594	(76,058)	(76,645)	(88,465)	4,265,810	5,484,746	945,728	1,818,936	2,793	
4.4 Dividend income	6,691,995	6,929,595		4,504,364	4,607,564		-	- 1	-		
4.5 Other income	-	-	-	-	-	1,397,920	1,697,688	238,138	606,744	872	
4.6 Total non-interest income	6,809,727	7,062,189	(76,058)	4,427,719	4,519,099	10,719,734	14,051,265	3,158,886	6,159,660	9,484	
5 TOTAL OPERATING INCOME	6,977,504	7,329,451	11,915	4,620,607	4,748,219	29,852,921	42,681,731	11,546,189	22,673,383	35,764	
6 OTHER OPERATING EXPENSES											
6.1 Loan loss provisions	-			-		4,623,879	6,869,542	1,536,957	3,464,168	5,499	
6.2 Staff costs	-	-	-	-	-	5,595,979	7,477,130	1,963,989	4,183,748	6,428	
6.3 Directors' emoluments	10,684	14,956	3,670	7,899	10,300	85,742	177,419	44,355	88,710	133	
6.4 Rentals charges						639,005	818,821	157,206	337,803	506	
6.5 Depreciation charge on property and equipment	_	_		_	_	1,258,970	1,773,714	481,317	948,682	1,442	
6.6 Amortisation charges	_	_	_	_	_	807,689	1,098,527	271,471	532,435	785	
6.7 Other operating expenses	34,993	44,835	8,580	23,706	26,975	6,180,932	8,989,896	2,182,934	4,730,033	7,566	
6.8 Total other Operating Expenses	45,677	59,791	12,250	31,605	37,275	19,192,196	27,205,049	6,638,229	14,285,579	22,362	
7 PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	6,931,827	7,269,660	(335)	4,589,002	4,710,944	10,660,726	15,476,682	4,907,960	8,387,805	13,402	
8 Share of profit of Joint Venture	_	-		-		713,779	1,203,644	193,554	340,982	711	
9 PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	6,931,827	7,269,660	(335)	4,589,002	4,710,944	11,374,505	16,680,326	5,101,514	8,728,787	14,114	
10 Current tax	(103)	(88,441)	()	(11,178)	(29,184)	(3,172,975)	(4,765,100)	(1,503,364)	(2,632,530)	(4,168	
11 Deferred tax	(,	,				(, , , , ,	1,429,993	,		, , , , ,	
12 PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	6,931,724	7,181,219	(335)	4,577,824	4,681,760	8,201,530	13,345,219	3,598,150	6,096,257	9,946	
13 Non controlling interest		7,101,215	(555)	1,577,021	-1,001,700	(435,688)	(730,042)	(275,084)	(492,782)	(778,	
14 PROFIT/ (LOSS) AFTER TAX , EXCEPTIONAL ITEMS						(,.50)	(,- /-)	(=:=,==,1)	(,. 52)	(. , 0)	
AND NON CONTROLLING INTEREST	6,931,724	7,181,219	(335)	4,577,824	4,681,760	7,765,842	12,615,177	3,323,066	5,603,475	9,168	
15 OTHER COMPREHENSIVE INCOME											
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-121-	-		-	-	3,074,679	5,367,493	(6,453,229)	(7,105,138)	(7,493,	
15.2 Fair value changes in financial assets at FVOCI	(63,838)	(48,344)	1,879	133,031	16,534	(4,003,678)	(1,331,423)	812,107	2,440,116	316	
15.3 Statutory loan loss reserve				-		-			-		
15.4 Fair value changes on employee benefits	-					8,036	(60,203)		(33,271)	(34,0	
15.5 Income tax relating to components of other comprehensive income	-		-	-	-		88,145		(1,363)	(1,	
6 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(63,838)	(48,344)	1,879	133,031	16,534	(920,963)	4,064,012	(5,641,122)	(4,699,656)	(7,211	
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	6,867,886	7,132,875	1,544	4,710,855	4,698,294	7,280,567	17,409,231	(2,042,972)	1,396,601	2,734	
18 EARNING PER SHARE - DILUTED & BASIC (KSHS)	4.19	4.34	(0.00)	2.77	2.83	4.70	7.63	2.01	3.39		
19 DIVIDEND PER SHARE - PROPOSED (KSHS)	-	2.55	-		1.30	-	2.55				

		GROUP							
OTH	IER DISCLOSURES	UNAUDITED	AUDITED	UNAUDITED	UNAUDITED	UNAUDIT			
		SEP 2023 [KSHS'000]	DEC 2023 [KSHS'000]	MAR 2024 [KSHS'000]	JUN 2024 [KSHS'000]	SEP 20 [KSHS'0			
1 N	NON - PERFORMING LOANS AND ADVANCES								
a) Gross Non- performing Loans and advances	36,119,195	35,366,964	33,708,717	34,838,851	35,662,			
b		4,082,596	4,237,429	4,192,311	4,314,643	4,706			
c	,	32,036,599	31,129,535	29,516,406	30,524,208	30,955			
	ess								
d) Loan loss provisions	14,644,917	15,483,060	15,454,806	15,856,720	17,17			
е	Net Non Performing Loans (c-d)	17,391,682	15,646,475	14,061,600	14,667,488	13,784			
f) Discounted value of securities	17,391,682	15,646,475	14,061,600	14,667,488	13,784			
g) Net NPLs exposure (e-f)	-		-	-				
2 11	NSIDER LOANS AND ADVANCES								
a) Directors, shareholders and associates	4,560,391	4,600,536	5,291,798	3,770,580	4,100			
b) Employees	3,393,246	3,914,017	3,664,961	3,599,671	4,29			
С) Total Insider Loans and Advances	7,953,637	8,514,553	8,956,759	7,370,251	8,394			
3 0	OFF- BALANCE SHEET ITEMS								
a		105,749,098	105,916,170	118,272,340	106,492,477	95,272			
Ь) Forwards, swaps and options	45,160,995	50,337,467	51,022,475	55,553,481	59,14			
C	, , ,	7,279,064	5,632,726	5,173,226	6,521,056	5,238			
d	,	158,189,157	161,886,363	174,468,041	168,567,014	159,658			
	CAPITAL STRENGTH								
a b		66,264,479	80,139,808	76,545,706	74,252,920	71,98			
C	, , ,	1,000,000 65,264,479	1,000,000 79,139,808	1,000,000 75,545,706	1,000,000 73,252,920	70,98			
d		23,997,821	24,091,953	17,122,041	16,907,507	16,523			
e	, ,, , ,	90,262,300	104,231,761	93,667,747	91,160,427	88,505			
f		510,387,082	551,385,301	523,482,073	502,690,348	492,366			
	· · · · · · · · · · · · · · · · · · ·	16.47%	19.23%	19.94%	17.71%	17			
g h		8.00%	8.00%	8.00%	8.00%	8			
				11.94%		9			
i)		8.47%	11.23%		9.71%				
j)		12.98%	14.53%	14.62%	14.77%	14.			
k	· · · · · · · · · · · · · · · · · · ·	10.50%	10.50%	10.50%	10.50%	10			
l)	Excess / (Deficiency) (j-k)	2.48%	4.03%	4.12%	4.27%	4			
n	n) Total capital/Total risk weighted assets	17.69%	18.90%	17.89%	18.13%	17.			
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.			
0	Excess /(Deficiency) (m-n)	3.19%	4.40%	3.39%	3.63%	3.			
5 L	IQUIDITY								
a) Liquidity ratio	48.24%	44.70%	44.24%	50.81%	51.			
b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.			
c		28.24%	24.70%	24.24%	30.81%	31.			

MESSAGE FROM THE DIRECTORS

These financial statements are an extract from unaudited financial statements of the Company and Group for the period ended 30 September 2024 which have been prepared in accordance with IFRS Accounting 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. 1.30 per share amounting to KShs. 2,149,707,918.

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, 16 December 2024. The payment of the interim dividend to the members (subject to withholding tax where applicable) will be paid on or about 14 January 2025.

These statements can be accessed from the institution's website: www.imbankgroup.com.

The financial statements were approved by the Board of Directors on 19 November 2024 and were signed on its behalf by:

Rose Wanjiru Kinuthia
Board Audit and Risk Management Committee (Chair)
Sarit S. Raja Shah
Group Executive Director



CELEBRATING A GOLDEN LEGACY



Regional Footprint





2008



2010







2012

 $I \\ensurement{\mathcal{S}{\it M}{\it Group PLC}} is {\it regulated by Central Bank of Kenya}$

On Your Side

2021