HY 2025
INVESTOR PRESENTATION

Our Regional Footprint

UGANDA

I&M Bank (Uganda) Ltd

- ✓81,700+ customers
- ✓12 Branches
- ✓14 ATMs
- ✓311 staff

RWANDA

I&M Bank (Rwanda) PLC

- ✓123,600+ customers
- ✓19 Branches
- ✓42 ATMs
- ✓514 staff

TANZANIA

I&M Bank (T) Ltd

- ✓36,700+ customers
- ✓8 Branches
- ✓12 ATMs
- ✓209 staff

KENYA

I&M Bank Ltd

- ✓562,200+ customers
- ✓64 Branches
- ✓72 ATMs
- ✓2,018 staff

MAURITIUS

Bank One Limited

- ✓47,300+ customers
- ✓7 Branches
- ✓10 ATMs
- ✓418 staff

MAURITIUS

110 Branches

150 ATMs

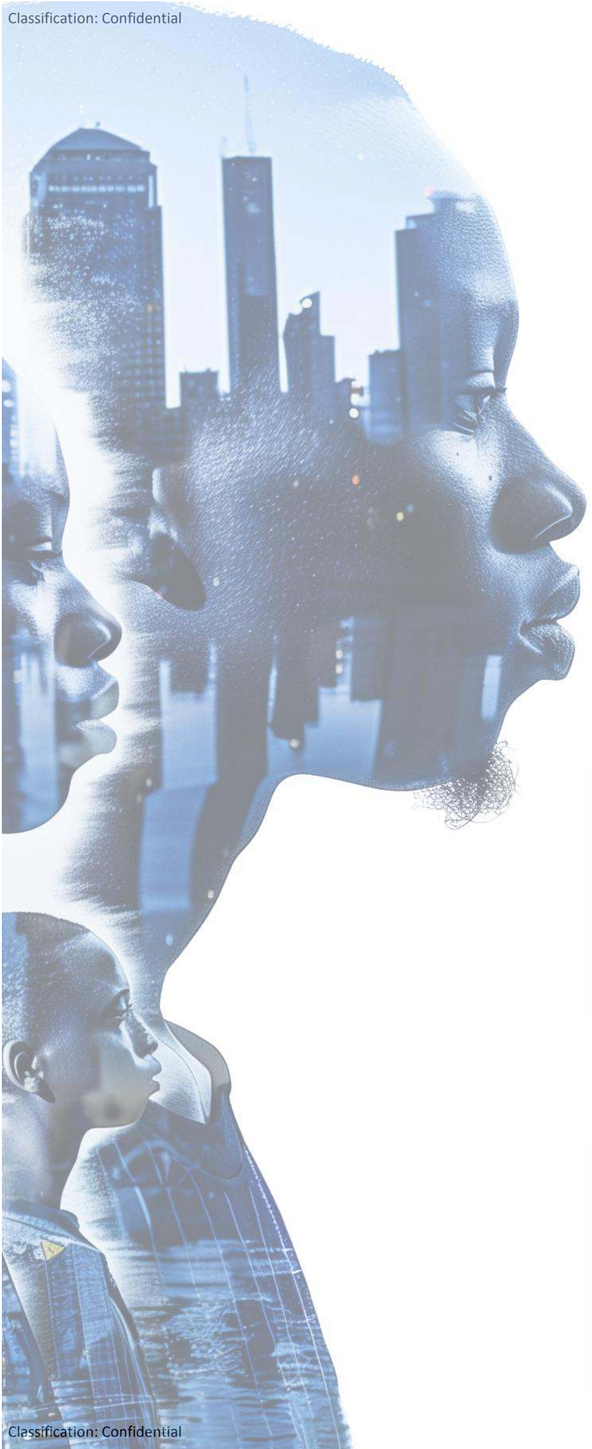
Over 851k Customers

Over 3k Staff

Over 5k 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

Return on Equity

+20%

Digitally Active Customers

+90%

Net Promoter Score

★★★ +70%

Grow to >1 Million Customers

Best Bank for Employee Experience

Impact

>10 Million Lives

Classification: Confidential

Our Key Successes

Lives Impacted

~8.3 Million

(851K+ direct customers & 7.4mn through ecosystem partners)

Customer Numbers

HY 2024 >635,000 → **HY 2025 >851,000**

Net Promoter Score

HY 2024 78% → **HY 2025 77%**

Digitally Active Customers

HY 2024 82% → **HY 2025 86%**

Revenue from New Business

HY 2024 22% → **HY 2025 24%**

Subsidiary PBT Contribution

HY 2024 26% → **HY 2025 24%**

Return on Equity

HY 2024 14% → **HY 2025 16%**

Developing Leadership in our Core Segment Corporate & Institutional Banking

Cross Border Business Revenue

USD 4.7Mn

+104% ↑

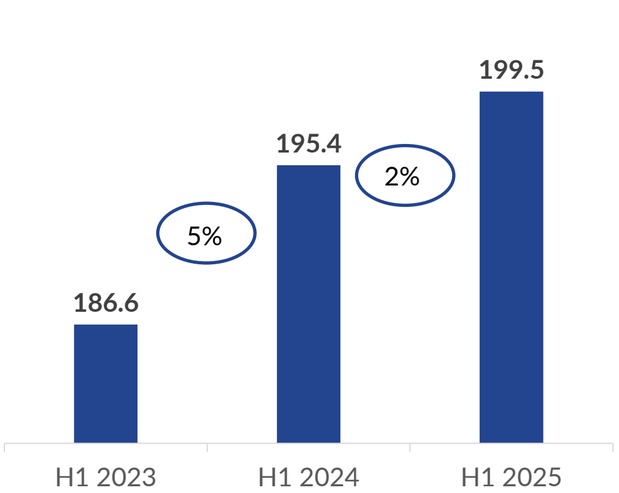
New Target Growth Areas

Oil & Gas Sector
Public Sector
China Desk
Leasing

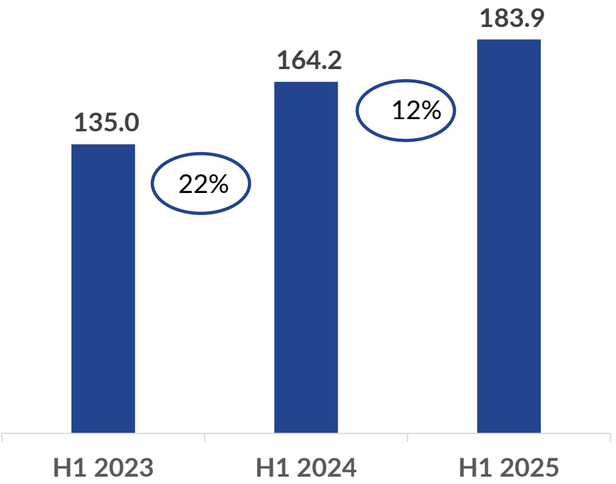
10% of CIB's Operating Income

Segment Expansion – Corporate & Institutional Banking

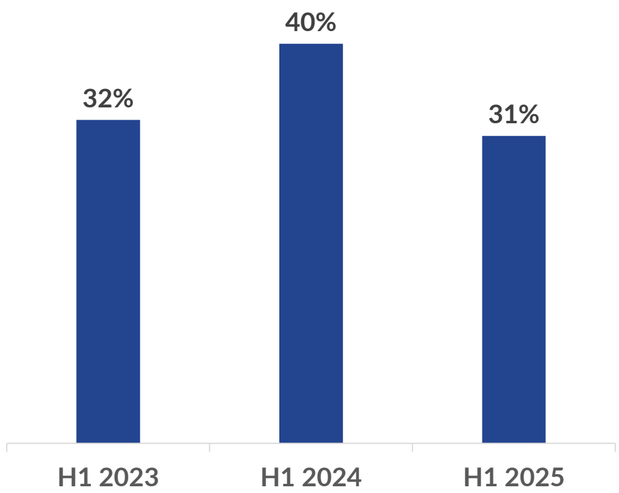
Net Loans & Advances (KES Bn)



Customer Deposits (KES Bn)



CIB Contribution to Operating Income



- Prudent expansion of the loan book evidenced by the 2% growth in net loans and advances. The Focus has been on yield protection and managing customer expectation and retention.
- Customer deposits are on an upward trend supported by customer acquisition and focus on retention of existing customer deposits.

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

Accelerating Growth through Customer Centric Product Innovation

34% ↑

Growth in Customer Numbers

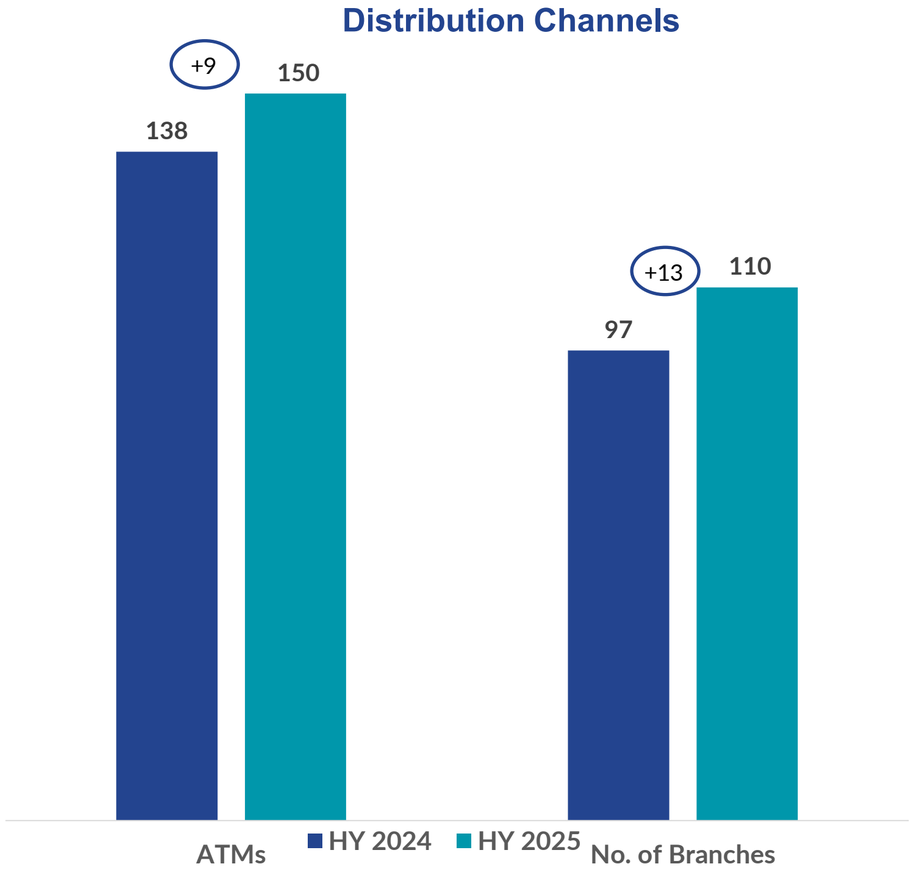
Segment Focus Areas

Among others Includes:

Asset Finance
Home Loans
Bancassurance
Digital Lending

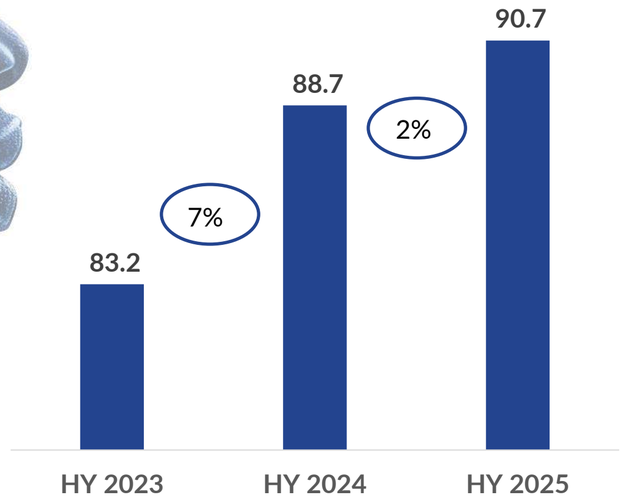
22% of RBB's Operating Income

Engaging our Customers with Improved Phygital Experiences

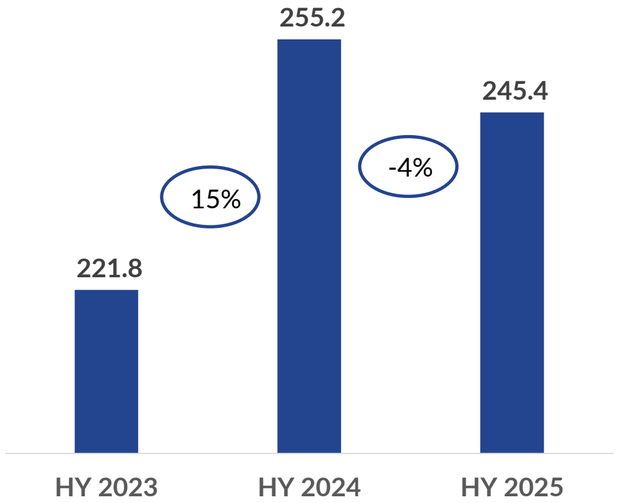


Segment Expansion – Retail & Business Banking (RBB)

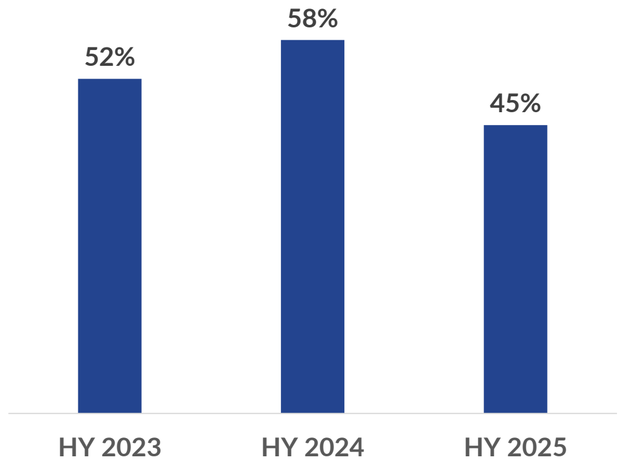
Net Loans & Advances (KES Bn)



Customer Deposits (KES Bn)



RBB Contribution to Operating Income



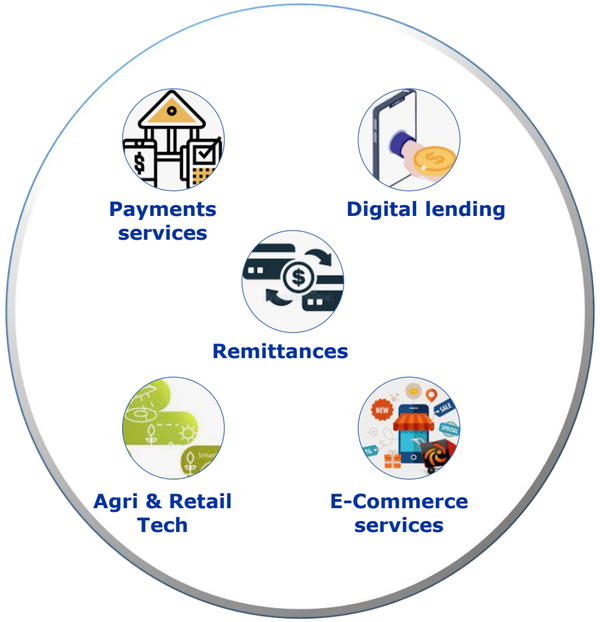
- Net Loans and advances increased marginally with mixed performance across the subsidiaries; Kenya saw decline in growth due to prudent lending decisions while subsidiaries saw growth in the retail and business banking loan portfolio in local currency.
- Deposit growth muted, as a resulted of tough macro economic environment with competitive rates across the industry.

Becoming a Leader in Ecosystems

7.4Mn
Lives Impacted

8%
Contribution to Operating Income

> 4Mn
Average Monthly Digital Transactions



HY 2025 Achievements

- Contributed **KES 1.7Bn** to Group operating income driven by successful enhancement in the ecosystem network and digital enablement (Ecosystems accounted for 14% of RBB's operating income);
- Over **KES 14Bn** disbursed at Group level via different ecosystem partnerships;
- Partnership with Safaricom for M-Pesa Agent Financing in Kenya; Uganda Partnered with, UGEFA (Uganda Green Enterprise Finance Accelerator) for a subsidised lending for green SMEs

Engaging our Customers with Improved Phygital Experiences

99% Service Availability

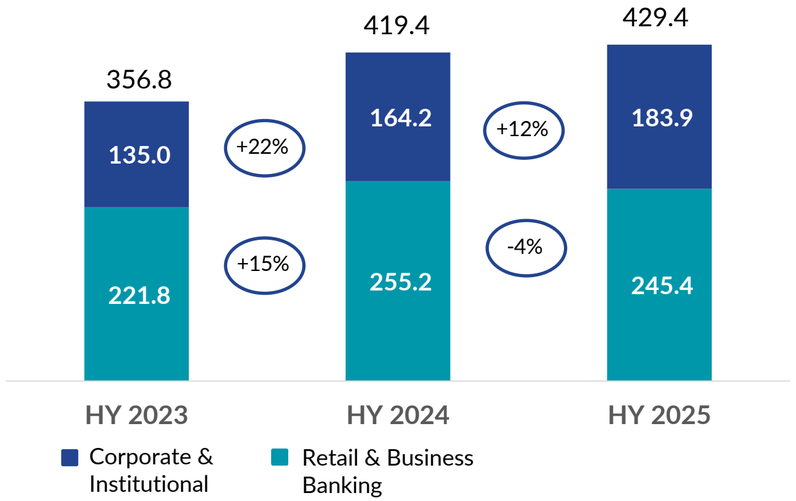
99% Transaction Success Rate

Classification: Confidential

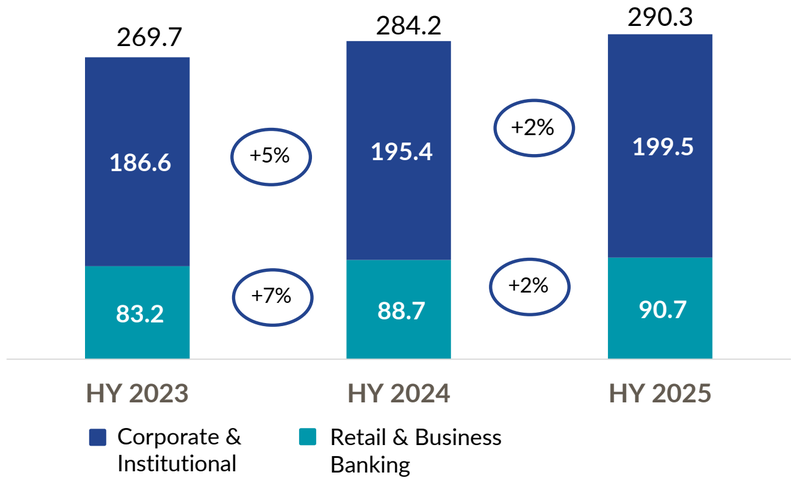
Classification: Confidential

Financial Contribution: All Segments

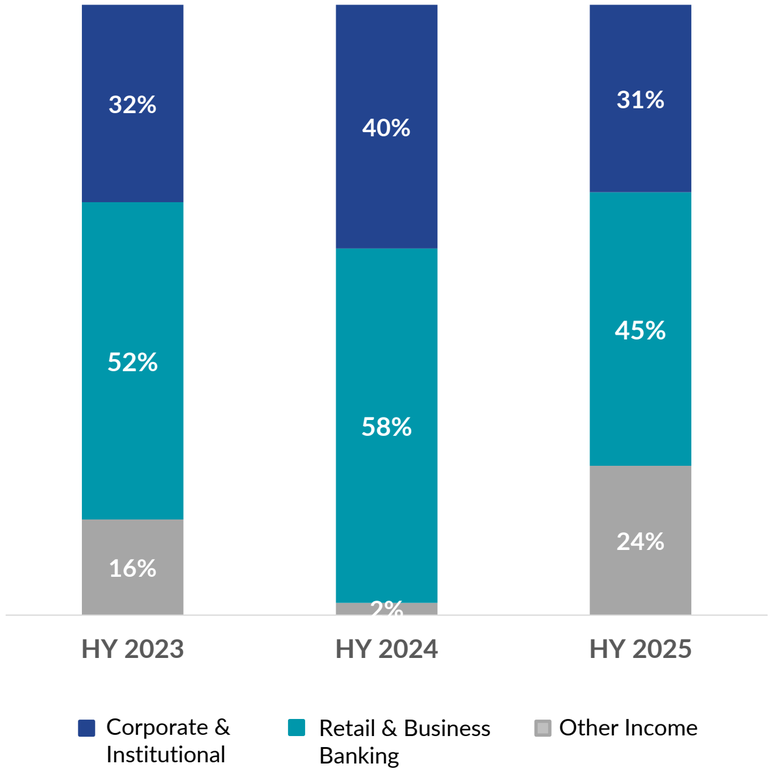
Customer Deposits (KES Bn)



Net Loans & Advances (KES Bn)



Contribution to Operating Income



Classification: Confidential

Strategy Review: Investing for Growth

Digitization

Investment in Technology as % of Total Capital Expenditure	10%

Digitally Active Customers

86%

+4% ↑

People

Investment in People as a % of Total Operating Expenses	42%
Employee Engagement Score	78%
Gender Diversity M:F	48%:52%
% Women in Senior Management	40%

Pamoja
Together We Shine

Brand

Investment in Brand as a % of Total Operating Expenses	3%

Spontaneous Brand Awareness Score

34%

+14% ↑

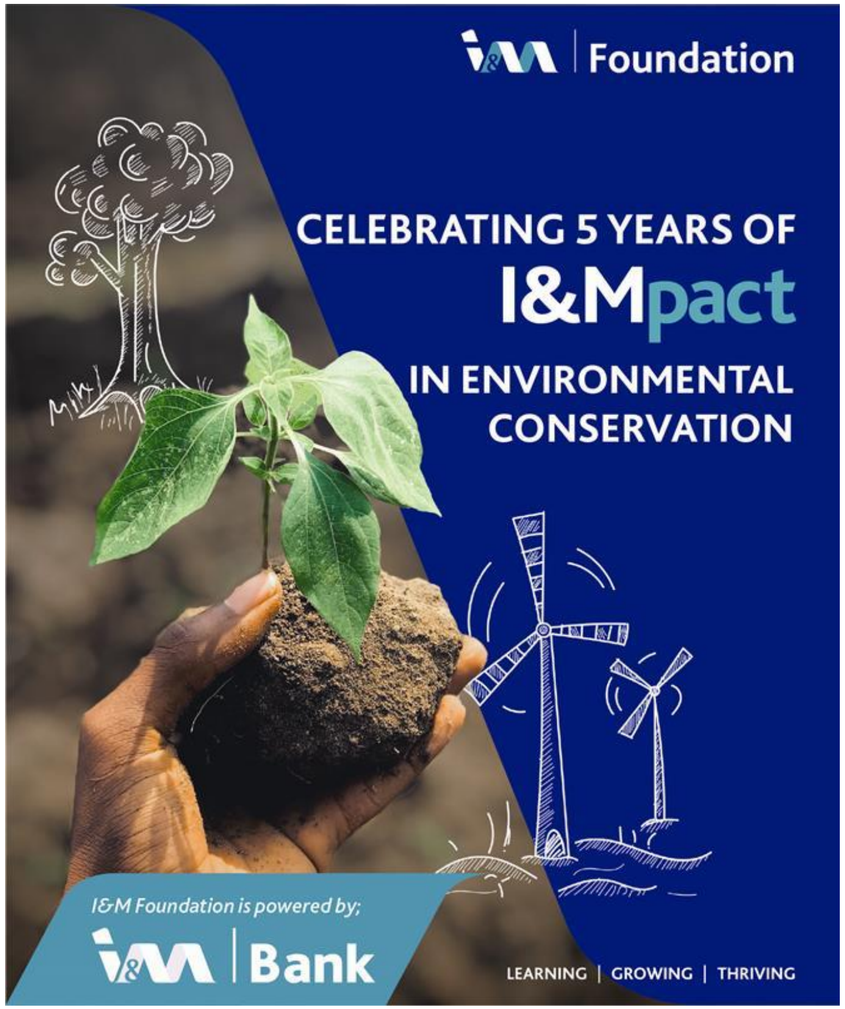
Creating Impact - > 600,000 Trees Grown

Environment Conservation

In 2025, I&M Foundation has committed KES 88.5M in tree-growing initiatives, supporting biodiversity, restoring ecosystems, and creating green jobs for local communities.

KENYA Forest Service

MOUNT KENYA WILDLIFE CONSERVANCY
NANYUKI KENYA EAST AFRICA



Classification: Confidential

Creating Impact > 650 Scholarships in Secondary and Tertiary level

Education and Skills Development

I&M Foundation is investing KES 48.1M over 3 years to expand the Enterprise Challenge equipping 1,716 students in 5 counties with digital, financial, and entrepreneurial skills to become future community leaders.

A program developed by King's Trust International and delivered in partnership with the Asante Africa Foundation.

Creating Impact > 600 women and youth trained and skilled in sustainable avenues for income generation.

Economic Empowerment

In Kenya, I&M Foundation partners with Jonathan Jackson Foundation to empower youth and women in informal settlements, and with Maa Trust to help Maasai women build sustainable livelihoods through social enterprise.

THE MAA TRUST

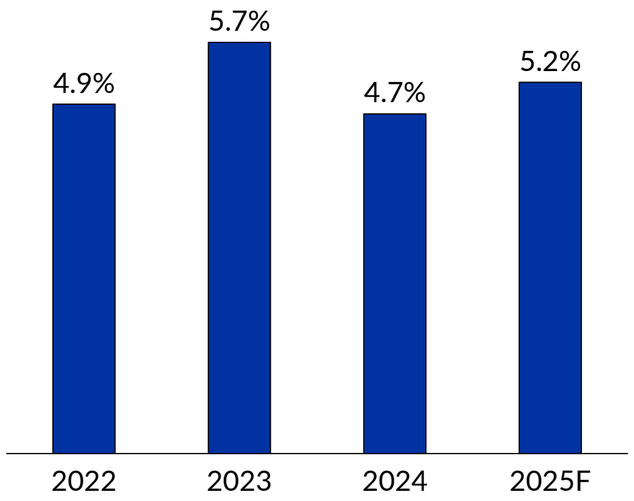
JONATHAN JACKSON FOUNDATION

I&M BANK LIMITED, KENYA

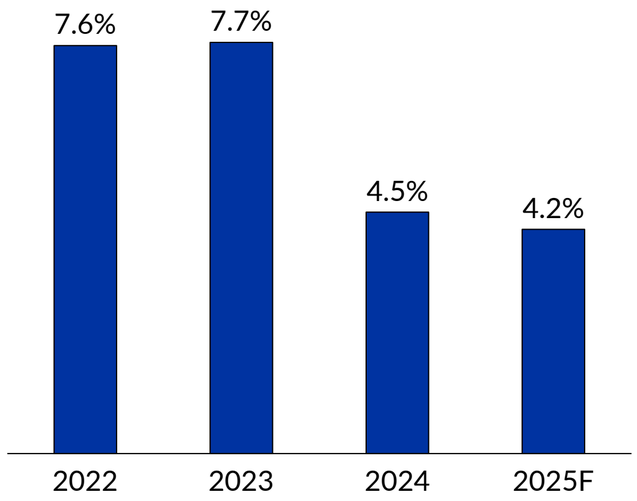
Classification: Internal Use

Kenya Macroeconomic Update

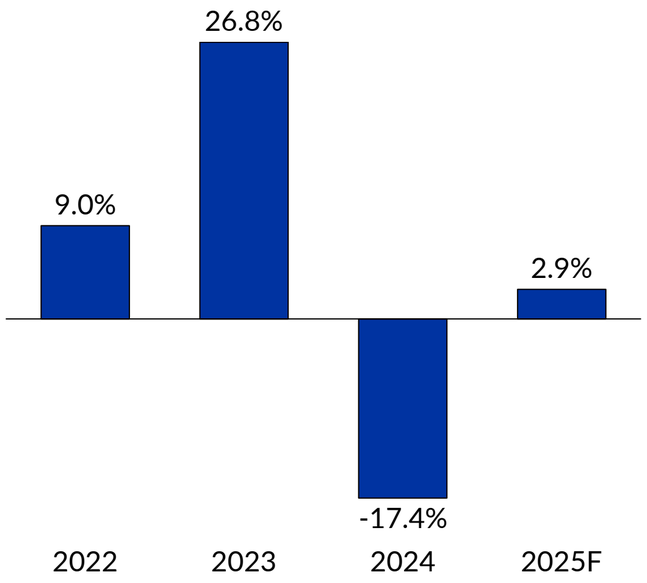
Real GDP Growth



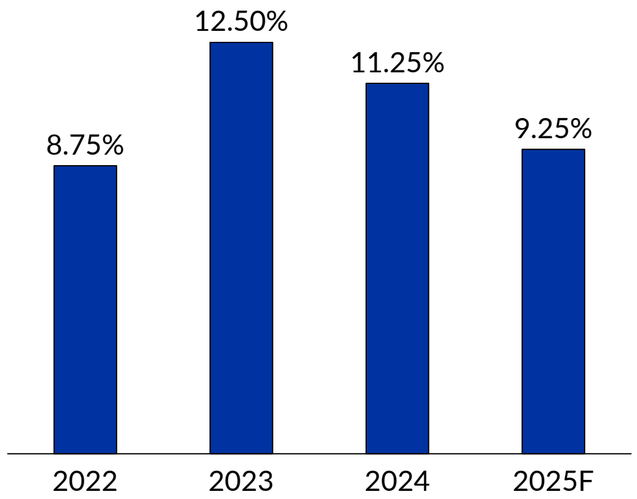
Headline Inflation Rate (avg)



USDKES YoY Change (eop)



Monetary Policy (CBR, eop)



Key Highlights

Real GDP Growth: Moderate but stable growth underpinned by regional integration efforts, public infrastructure investments and a recovery in key sectors (i.e. agriculture, services and mining.)

Headline Inflation (avg): Cooling inflation, a reflection of FX stabilization and a softening of global supply chain pressures, is a welcome relief after a period of elevated cost pressures.

USDKES Trends: FX stabilization supported by a combination of policy reforms, external support and market normalization which have reduced volatility and improved confidence in the FX market.

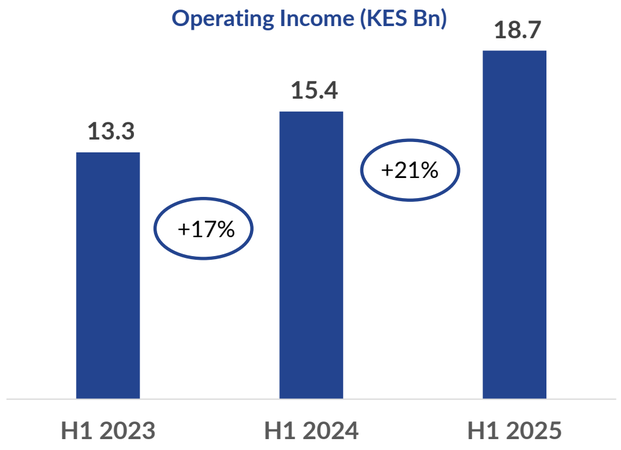
Monetary Policy: Cautious policy normalization underway signaling growing confidence in inflation control and a pivot towards supporting GDP growth.

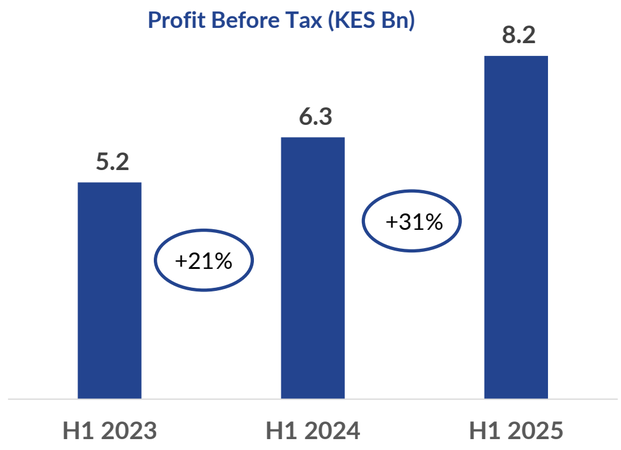
Source: BMI, Various Central Banks, In-house views

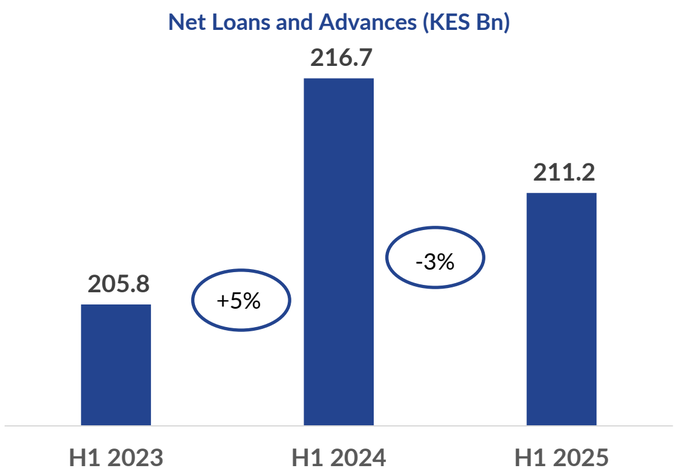
Classification: Internal Use

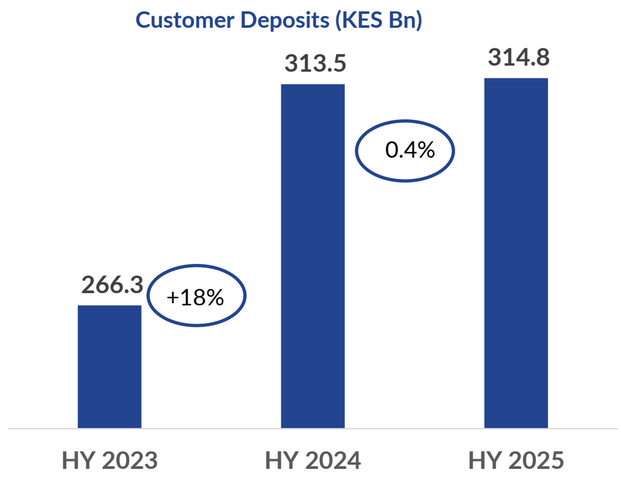
Classification: Confidential

Financial Update: Kenya Delivers 21% Income Growth and 31% PBT Increase in H1-2025









75% (2024:74%) **contribution to Profit Before Tax; 71%** (2024:73%) **to Total Assets**

Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Cost to income ratio	41%	39%	42%	40%
Cost of Risk	2.6%	2.9%	2.5%	2.8%
ROE	18.5%	17.7%	16.0%	15.0%
Loan to Deposit Ratio	71%	67%	69%	77%
Net NPA	5.3%	4.6%	5.6%	6.8%

- Strong operating income growth (21%) supported by improved cost efficiency.
- Profit Before Tax (PBT) rose 31% reflecting stronger core earnings.
- Customer deposits remained stable while net loans slightly dipped.
- Overall, asset quality improved while ROE gains signal resilient returns despite margin pressure.

NB: Including Bancassurance and I&M Capital, Operating Income grew 21.9% YoY and PBT rose 32.0% YoY in H1-2025

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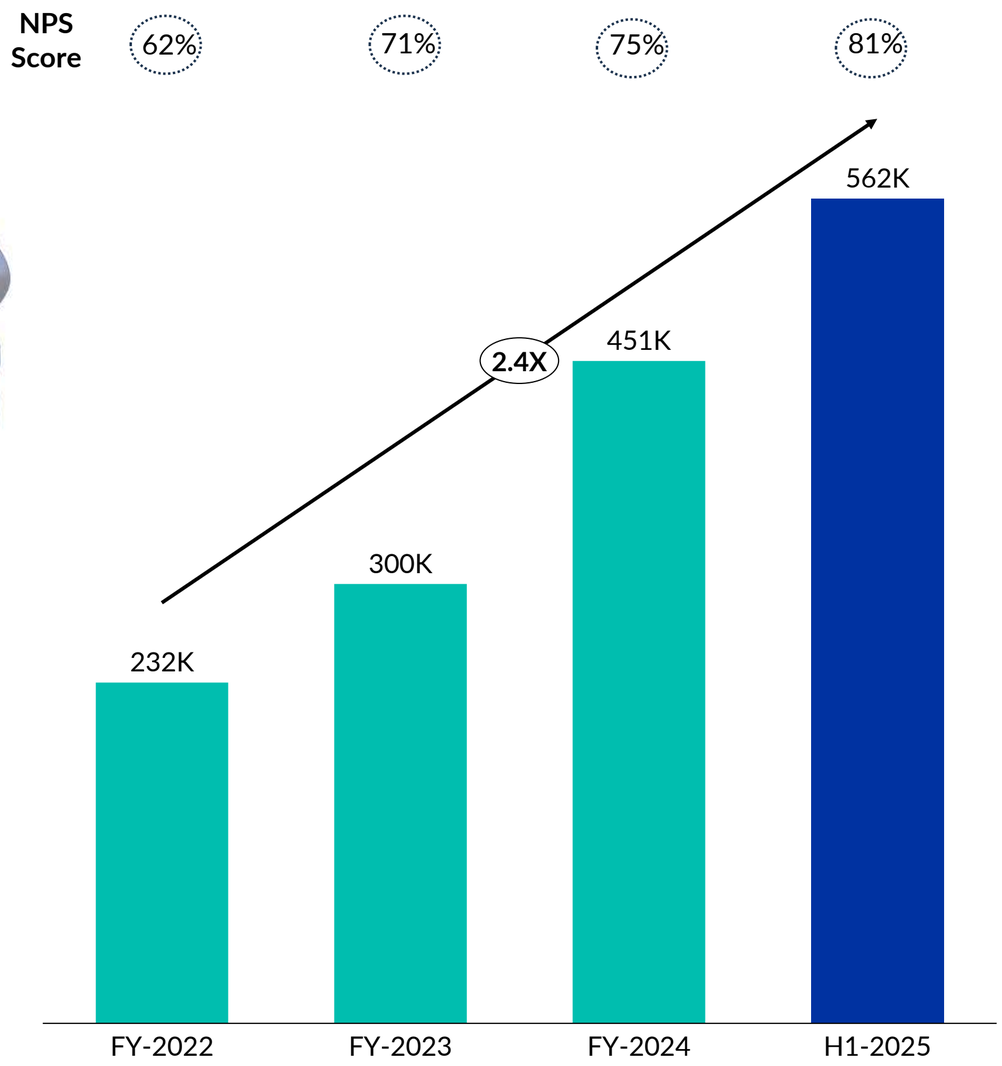
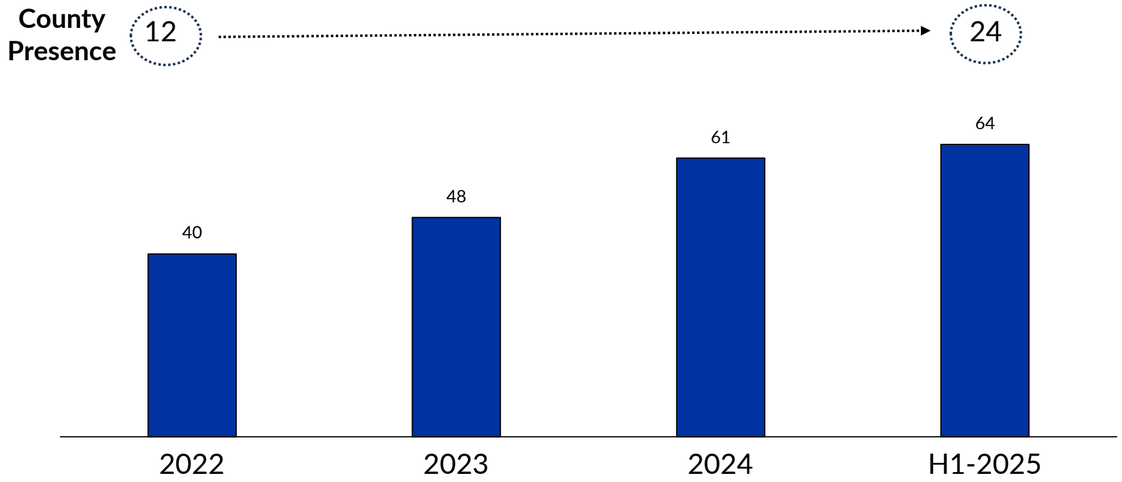
Customer-Centric Growth at Scale: Fueling Growth Through Trust, Access and Digitization

Customer Growth Trajectory

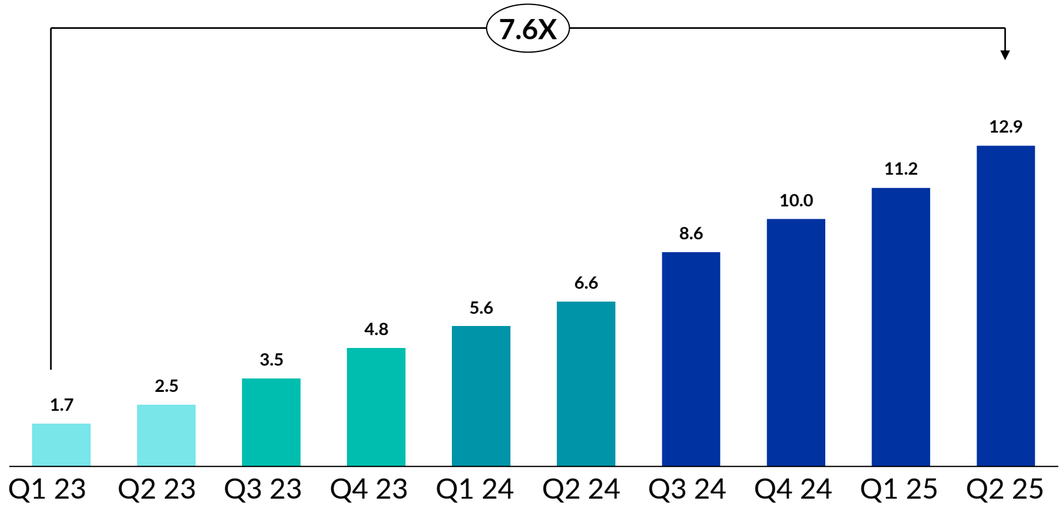


Total Customer Count - *Based on end -period total unique customer count data*

Number of Branches



Quarterly Digital Transactions (Mn)



Classification: Confidential

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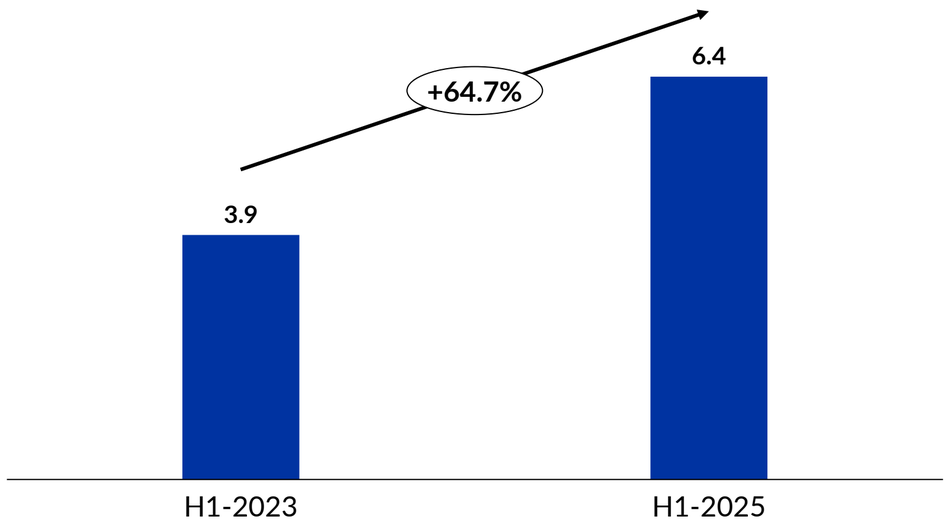
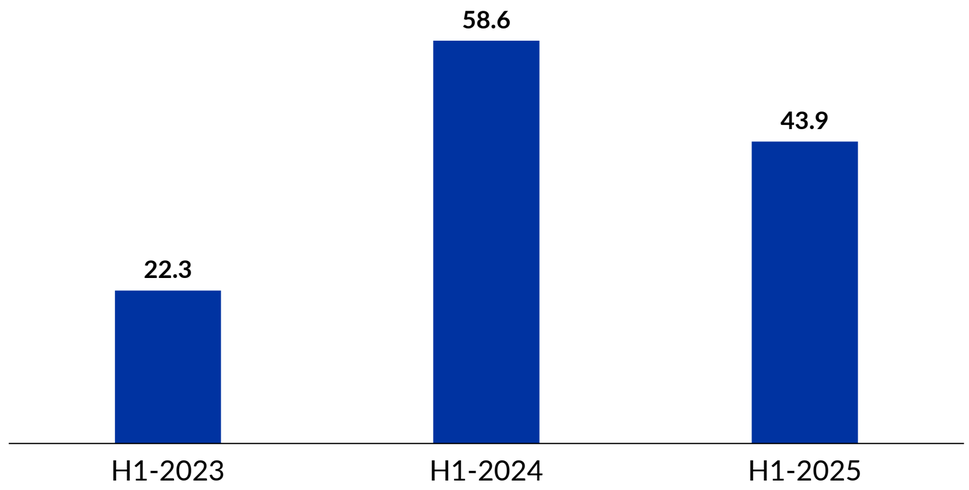
Corporate and Institutional Banking (CIB): Strong Growth Anchored in Higher Margins and Diversification

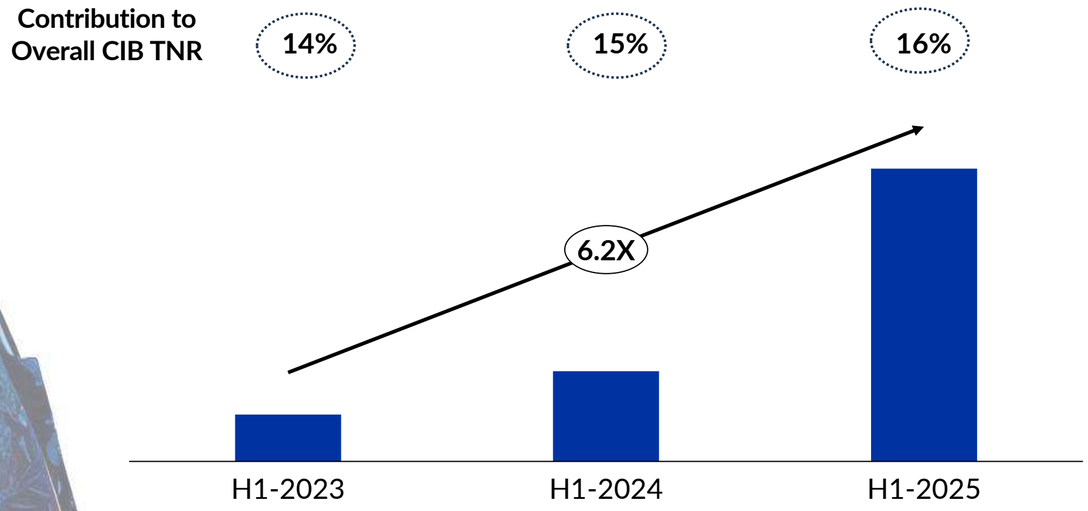
CIB Operating Income (KES, Bn)



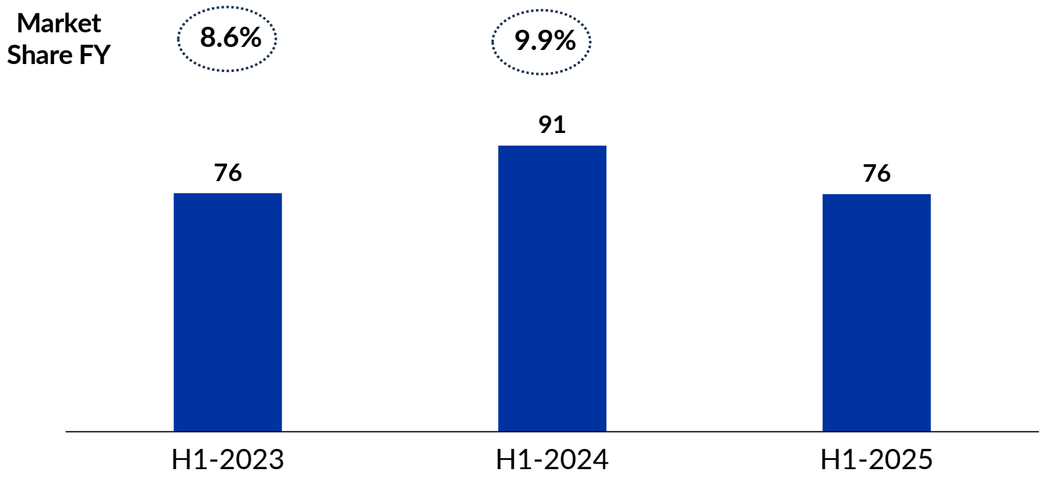
CIB CASA (KES, Bn)



Trend in CIB Revenue Diversification Initiatives



Trade Finance Leadership: Letters of Credit, Guarantees, Acceptances (KES, Bn)



Classification: Confidential

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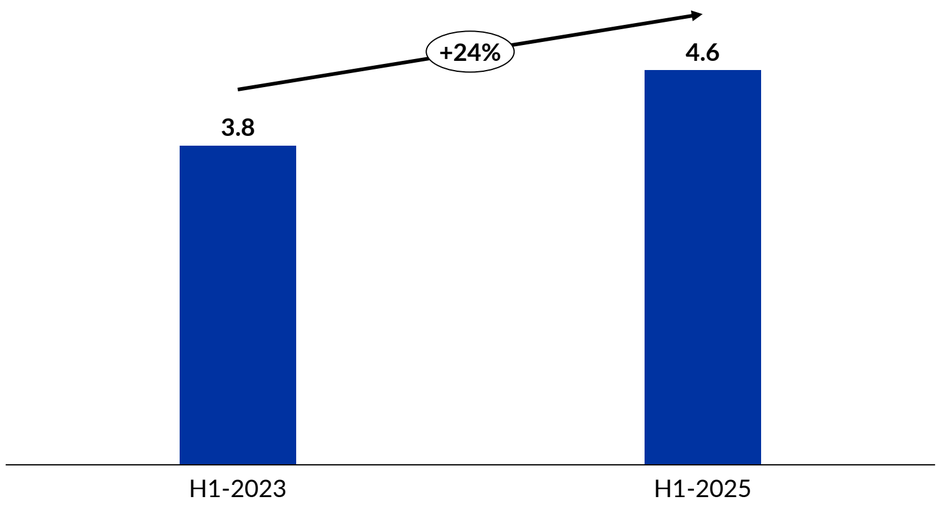
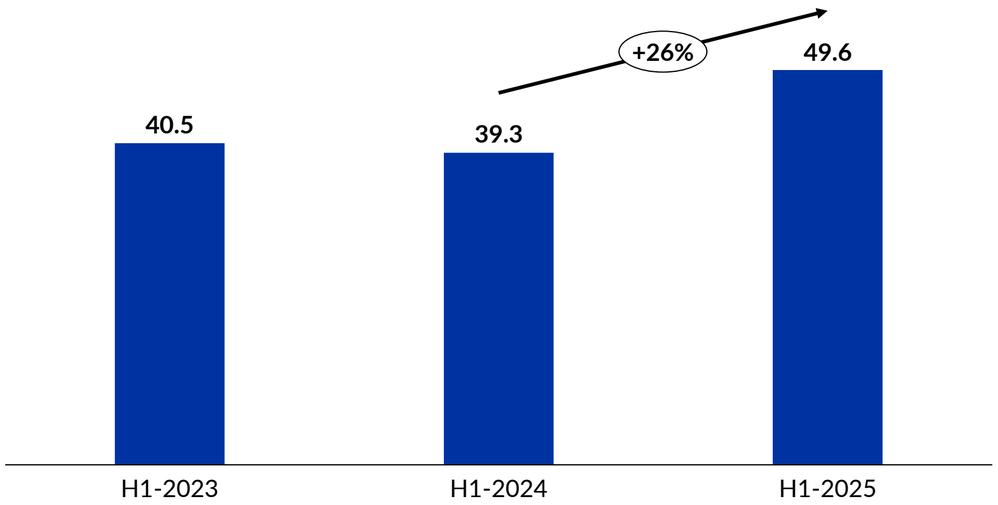
Retail Banking (RB): Unlocking Lending Potential Across Segments While Growing Deposits

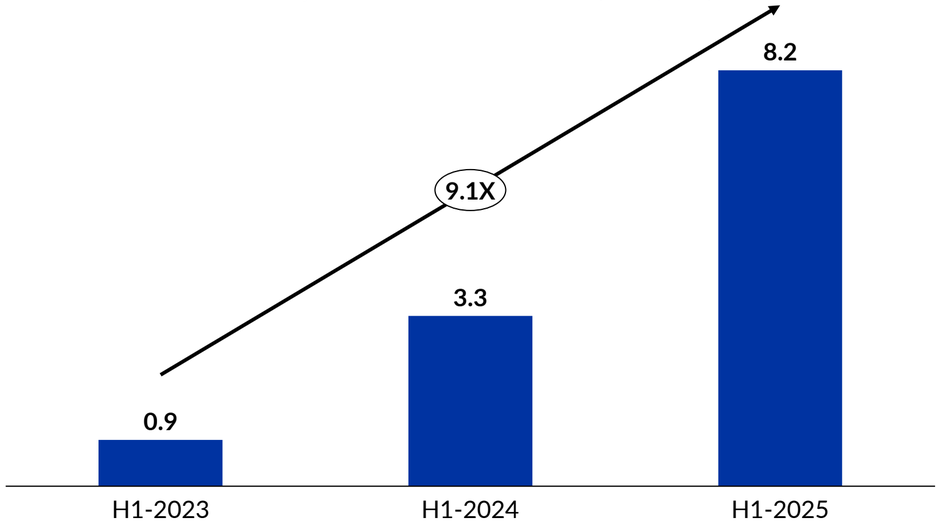
RB Operating Income (KES, Bn)



RB CASA (KES, Bn)



Key Loan Disbursements (KES, Bn)



Key Highlights

- Retail and Business Banking contributing 44% of overall Bank revenue
- MSME customers comprise +30% of the new customer acquisitions.
- Significant growth in Agri-lending, Workplace Banking and Short-term digital lending.

Classification: Confidential

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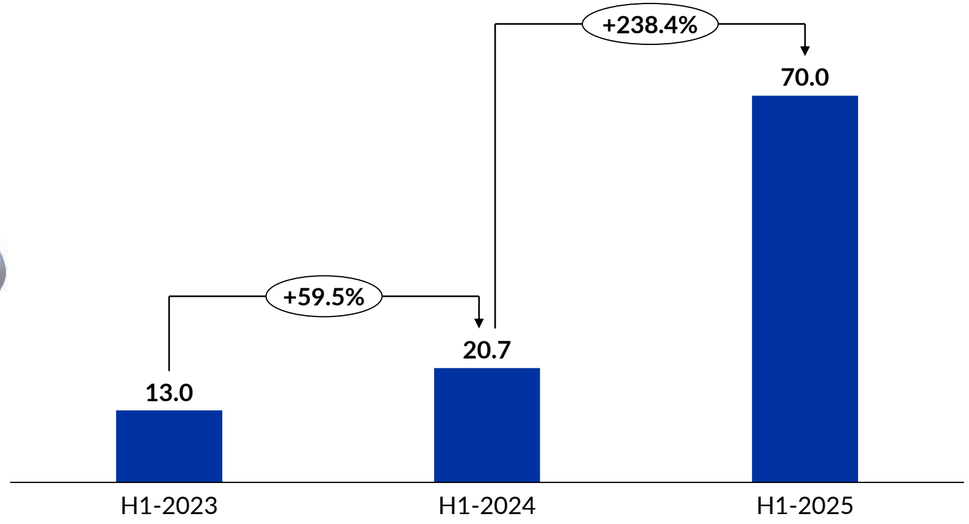
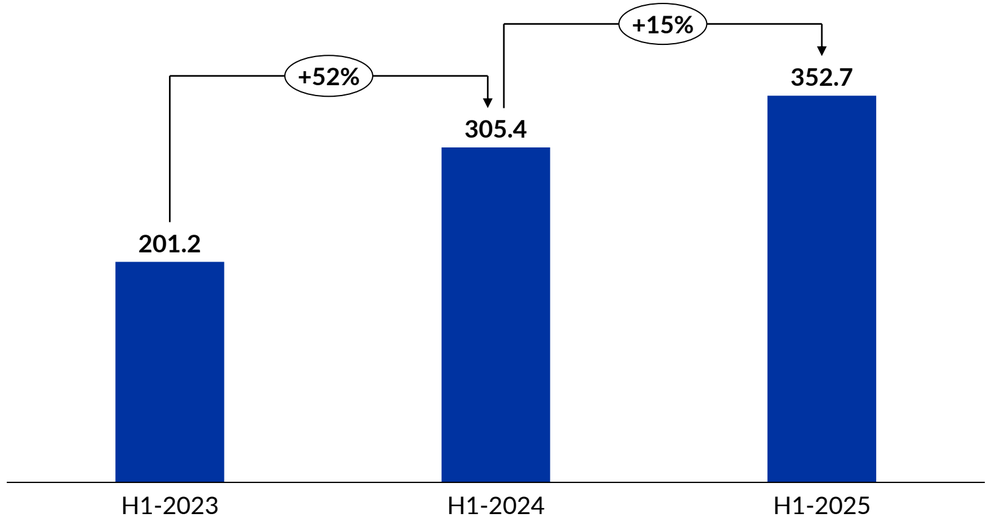
Wealth Management and Bancassurance: Expanding Assets, Reach and Revenue

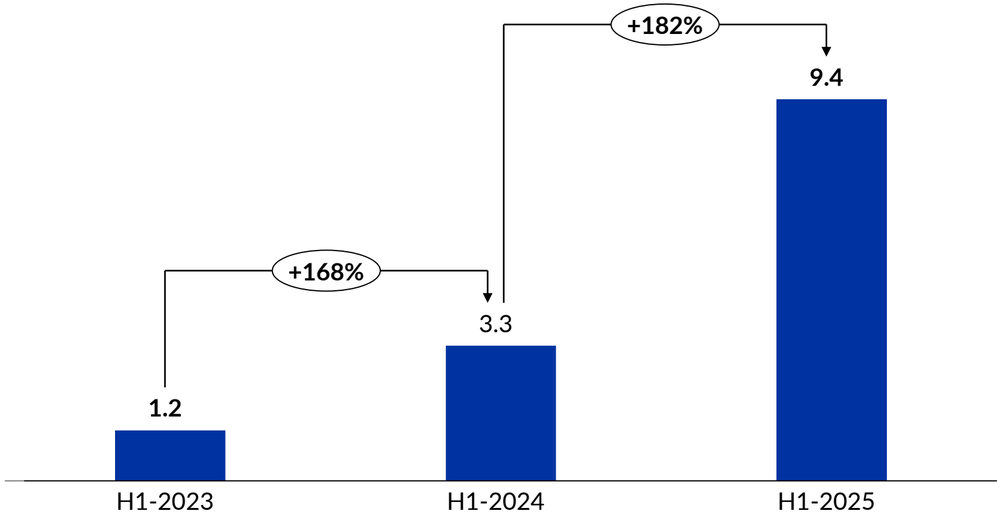
Wealth Management - AUM (KES Bn)



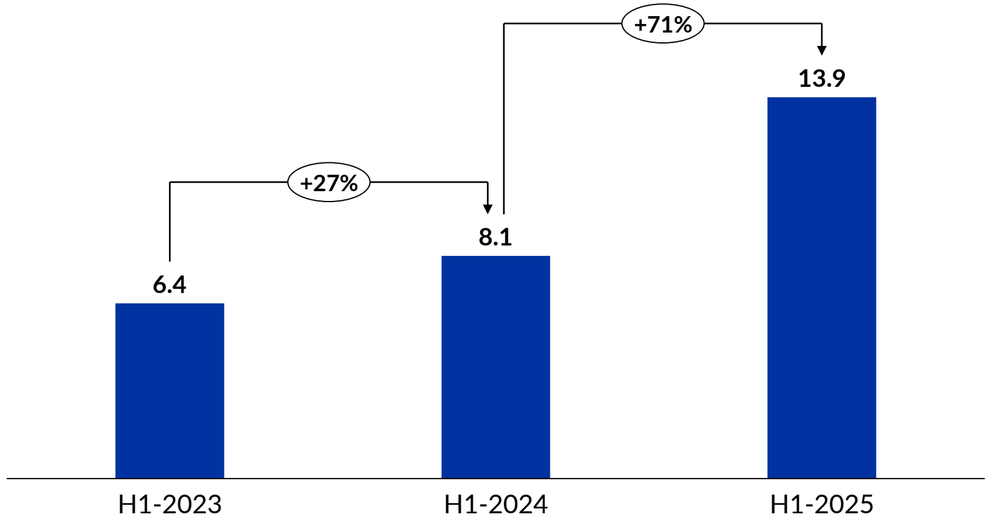
Total Bancassurance Revenue (Commission & Interest Income KES Mn)



No. of Wealth Management Customers in "000"



No. of Bancassurance Customers in "000"



Classification: Confidential

I&M Bank

Lifetime Achievement Awards

Congratulations

Founder & Chairman Emeritus S.B.R. Shah

Many Accolades, One Heartfelt Thank You

Winner
Best Bank in Retail Banking
Best Bank in Product Marketing
Best Bank in Product Innovation

1st Runner Up
Best Bank in Corporate Banking
Best Bank in Digital Banking
Best Bank in Trade Banking

2nd Runner Up
Best Bank in Mobile Banking
Best Bank in Internet Banking

16th Africa Bank 4.0 Awards 2025:
🏆 Excellence in Retail Banking

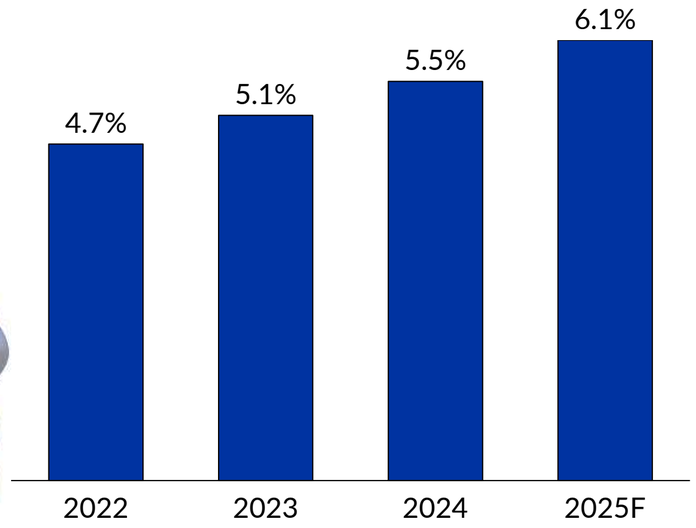
Mastercard Recognition:
🏆Top Performing POS Payments Partner in Kenya by Mastercard

On Your Side

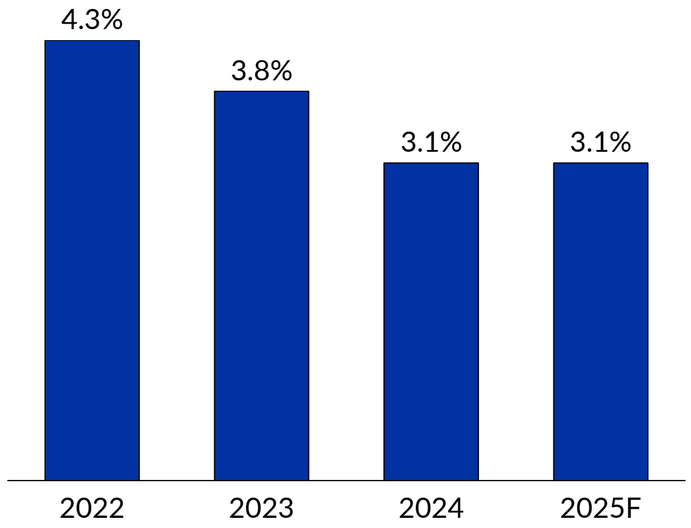
SUBSIDIARY PERFORMANCE HIGHLIGHTS

Tanzania Macroeconomic Update

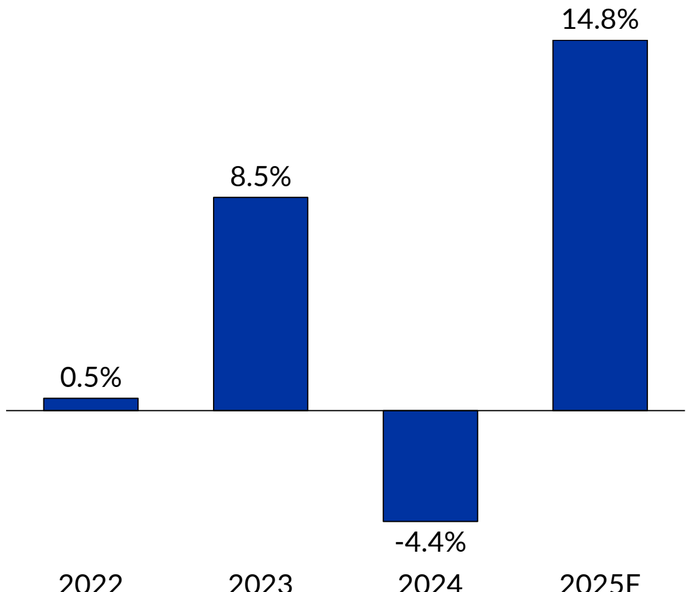
Real GDP Growth



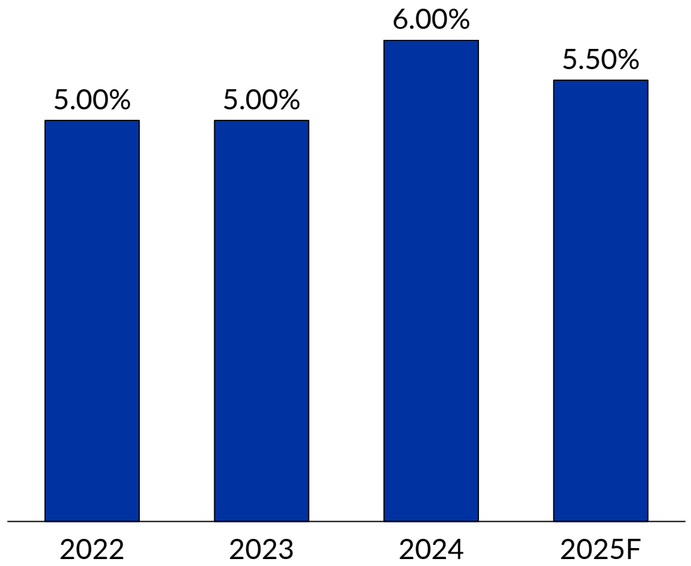
Headline Inflation Rate (avg)



USDTZS YoY Change (eop)



Monetary Policy (CBR, eop)



Key Highlights

Real GDP Growth: GDP growth is expected to remain strong driven by investment in infrastructure, agriculture and mining. Further improvements in the business environment to support continued resilience in key sectors.

Headline Inflation (avg): Softer inflation reflects a favourable food supply outlook, stable fuel prices and consistent central bank intervention to contain imported inflation.

USDTZS Trends: FX pressure to continue as seasonal export fluctuations continue to weigh on FX earnings.

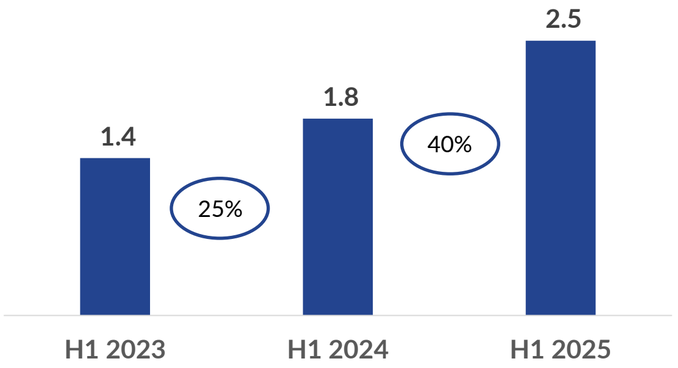
Monetary Policy: Bank of Tanzania's (BoT's) cautious monetary easing cycle is supported by low inflation, improving FX dynamics and strong growth prospects.

Source: BMI, Various Central Banks, In-house views

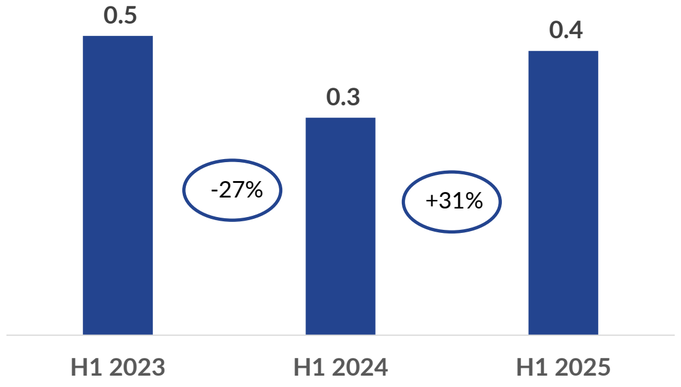
Classification: Confidential

Tanzania : 5% (Q1 2024:5%) contribution to Profit Before Tax

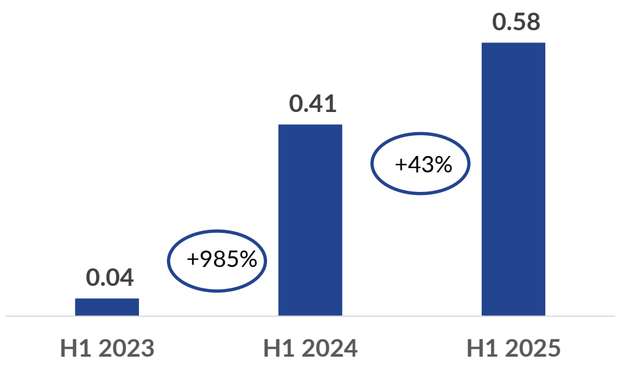
Operating Income (KES Bn)



Loan Loss Provision expense (KES Bn)



PBT (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Cost to income ratio	55%	54%	59%	64%
Cost of Risk	4.9%	5.8%	2.9%	4.2%
ROE	13.6%	12.6%	10.2%	1.0%
ROA	2.0%	1.9%	1.5%	0.2%

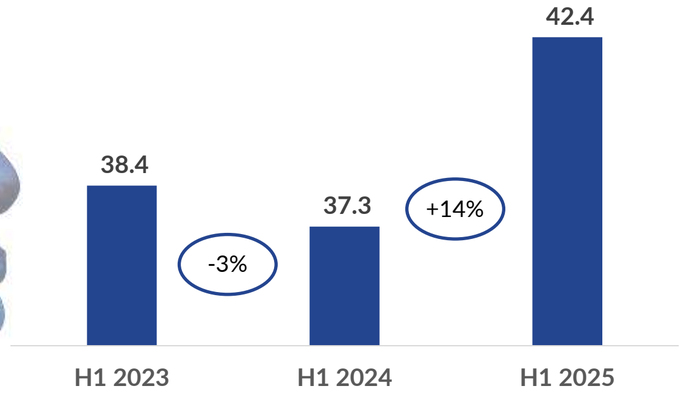
- Operating income grew on the back of a 45% increase in net interest income from robust growth in digital loans (Kamilisha product) and increase in overdraft utilization. NFI grew by 37% supported by growth in trade finance income and fees & commissions.
- Cost to income ratio was below regulatory threshold.
- Cost of risk improved during first half of 2025 on the back of strong recoveries, leading to strong PBT growth

Classification: Confidential

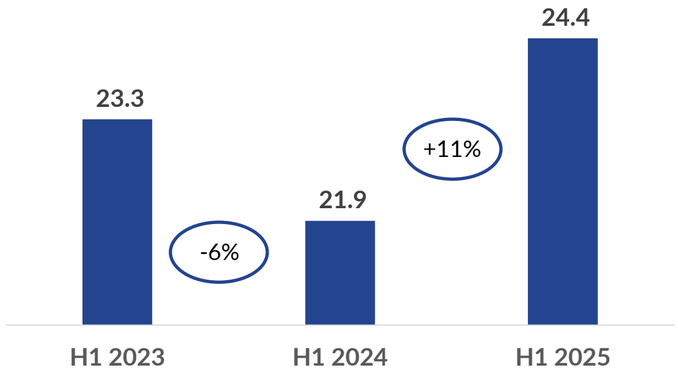
Classification: Confidential

Tanzania: 7% (Q1 2024:7%) contribution to Total Assets

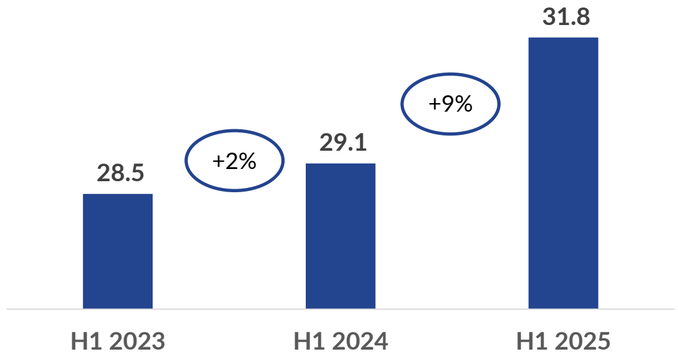
Total Assets (KES Bn)



Net Loans & Advances (KES Bn))



Customer Deposits (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Loan to Deposit Ratio	79%	86%	76%	82%
Net NPA	6.4%	6.8%	5.8%	14%
Total Capital/Total Risk Weighted Assets	18%	16%	18%	24%
Liquidity Ratio	35%	29%	29%	26%

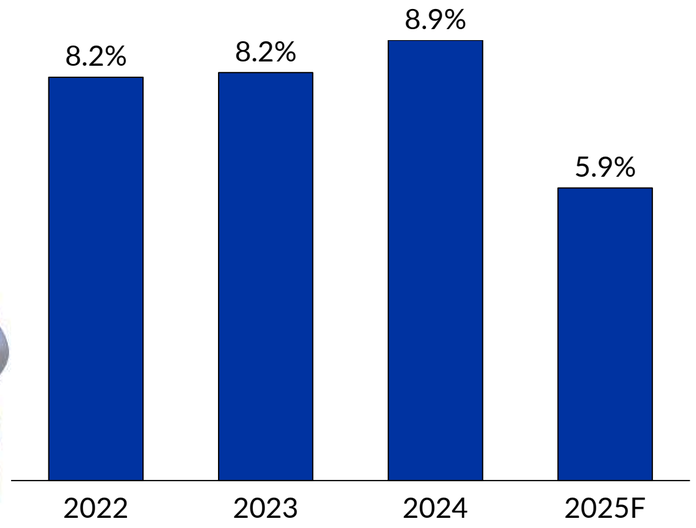
- Loans and advances growth is largely driven by demand on digital loans - *Kamilisha*;
- Customer deposits saw a marginal decline year on year. The Bank has intensified mobilization efforts to support asset growth;
- Capital and Liquidity ratio remain adequate to continue supporting growth of the business;

Classification: Confidential

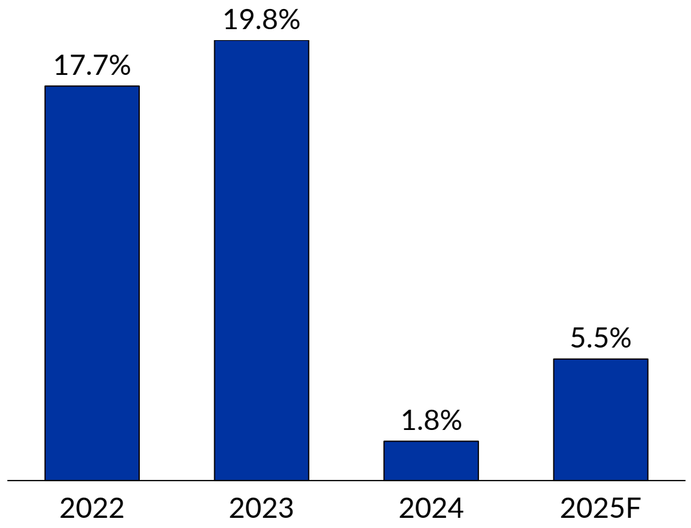
Classification: Internal Use

Rwanda Macroeconomic Update

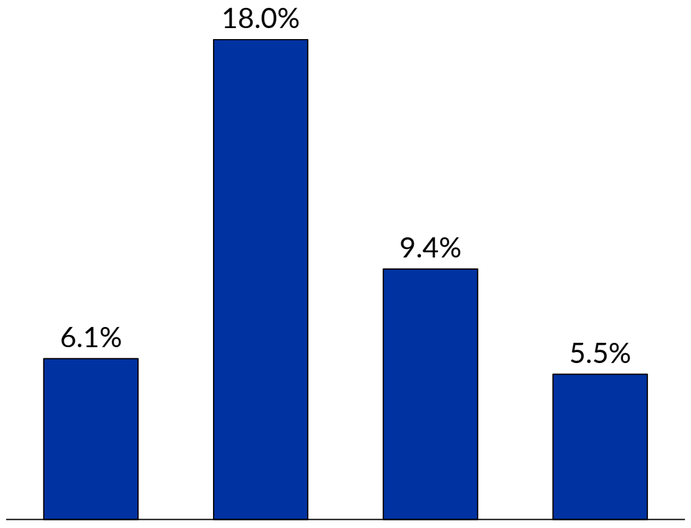
Real GDP Growth



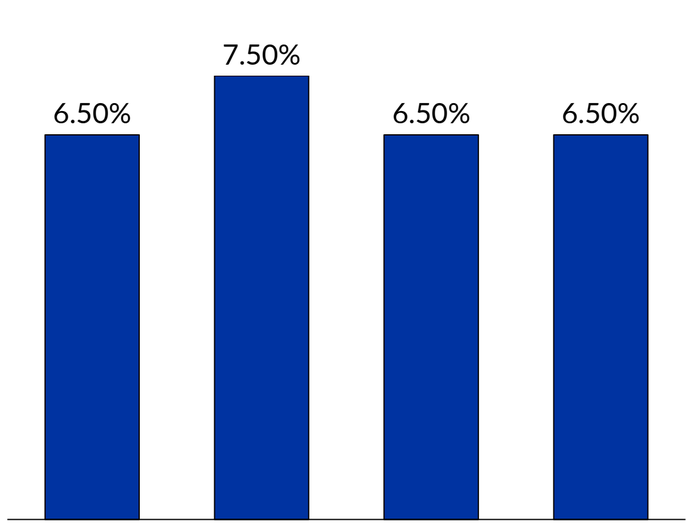
Headline Inflation Rate (avg)



USDRWF YoY Change (eop)



Monetary Policy (CBR, eop)



Key Highlights

Real GDP Growth: GDP growth is expected to significantly fall below trend largely reflecting base effects. Even then, compared to its regional peers, the growth trajectory remains relatively robust and will be complimented by a recovery in services and manufacturing.

Headline Inflation (avg): Expected modest price pressures in 2025 reflects base effects and gradually firming domestic demand.

USDRWF Trends: The expected improved FX position reflects higher FX reserves, a narrowing of the current account deficit and relatively stable capital inflows.

Monetary Policy: A cautious shift towards monetary policy accommodation reflects the need to support growth while also ensuring macroeconomic stability.

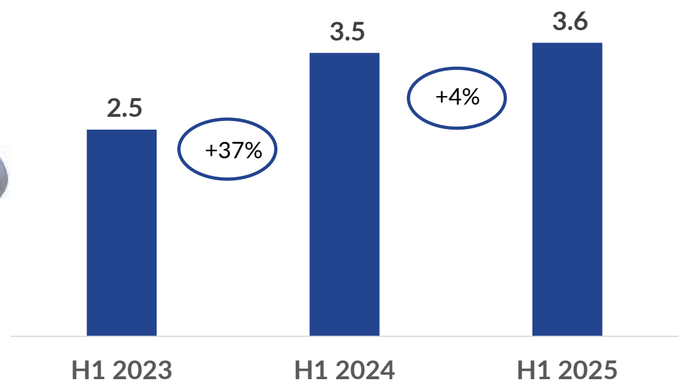
Source: BMI, Various Central Banks, In-house views

Classification: Internal Use

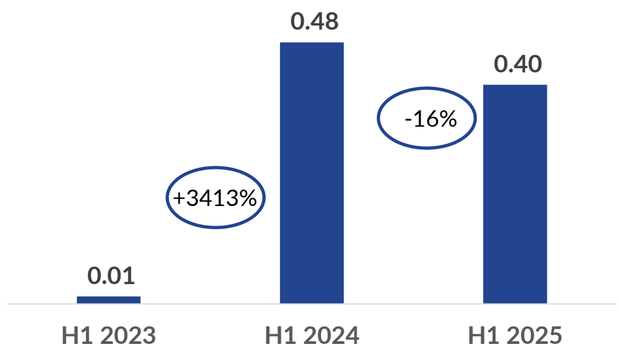
Classification: Confidential

Rwanda : 15% (Q1 2024:16%) contribution to Profit Before Tax

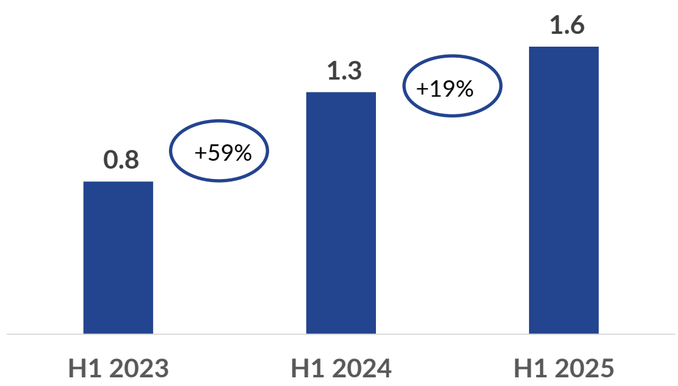
Operating Income (KES Bn)



Loan Loss Provision expense (KES Bn)



PBT (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Cost to income ratio	51%	45%	48%	67%
Cost of Risk	2.0%	1.8%	2.9%	0.1%
ROE	21.2%	22.5%	20.9%	13.3%
ROA	2.5%	2.6%	2.5%	1.8%

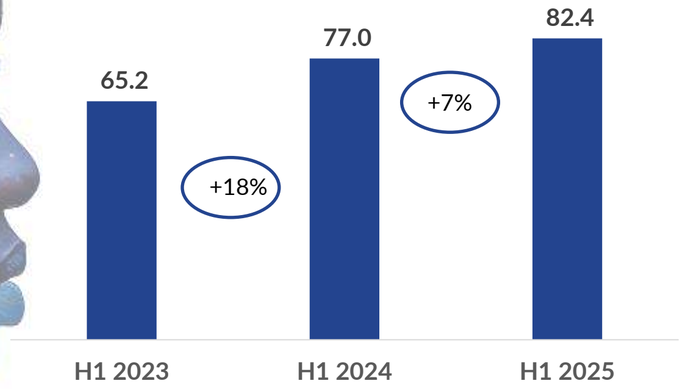
- The performance was driven by a deliberate strategy to deepen relationships with high-impact anchor clients, particularly in oil & gas, manufacturing, and breweries sectors central to our ecosystem approach
- Growth in operating income was supported by 8% increase in net interest income with growth in performing loans and investment securities;
- Cost to income ratio tampered down with Operating expenses holding stable year on year;
- PBT growth led to an improvement in ROE to 22.5% during the period;

Classification: Confidential

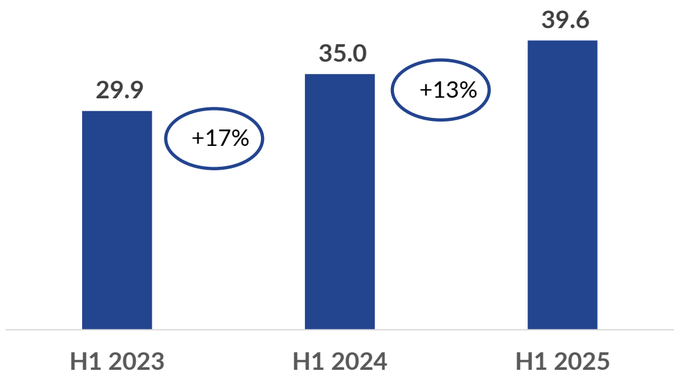
Classification: Confidential

Rwanda: 14% (Q1 2024:14%) contribution to Total Assets

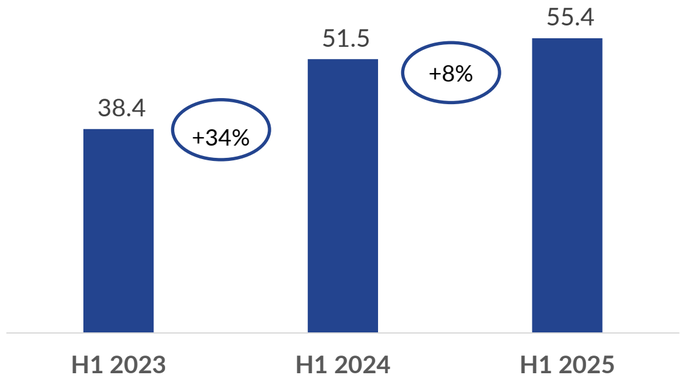
Total Assets (KES Bn)



Net Loans & Advances (KES Bn)



Customer Deposits (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Loan to Deposit Ratio	64%	71%	68%	78%
Net NPA	1.2%	0.0%	1.9%	1.5%
Total Capital/Total Risk Weighted Assets	18%	17%	17%	19%
Liquidity Ratio	51%	42%	52%	45%

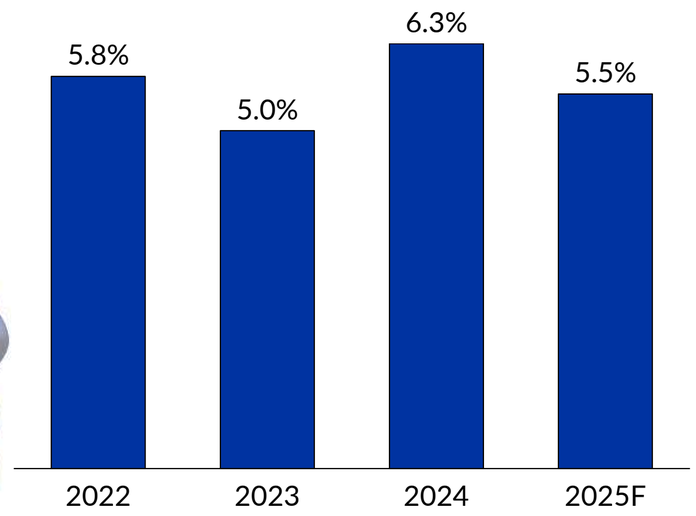
- Total Assets growth year-on-year was supported by growth in both net lending and government securities; Business and Retail segments have intensified efforts in growing loans and advances.
- Customer deposits growth largely supported by inflows from the corporate business; CASA ratio remained above 80% for H1 2025;

Classification: Confidential

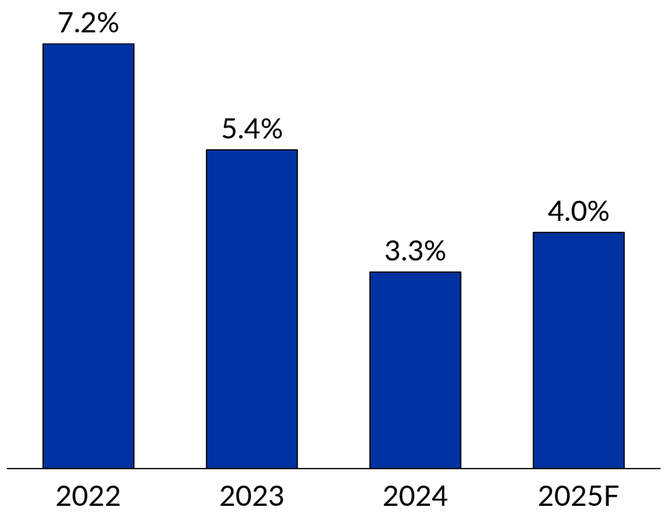
Classification: Internal Use

Uganda Macroeconomic Update

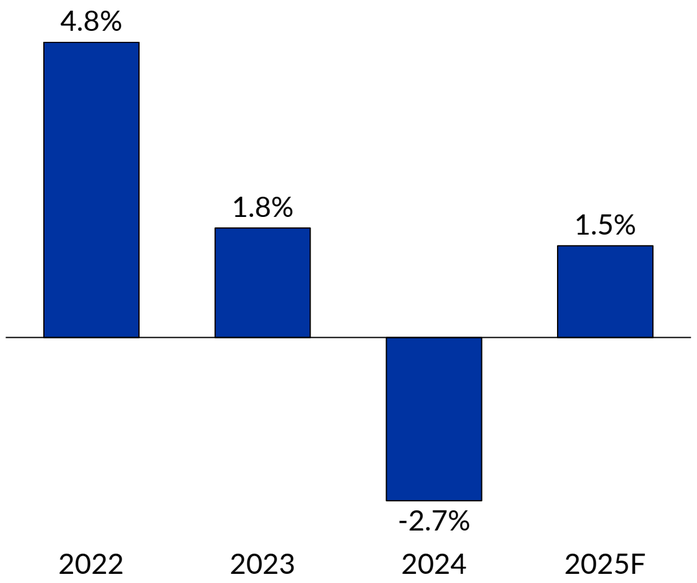
Real GDP Growth



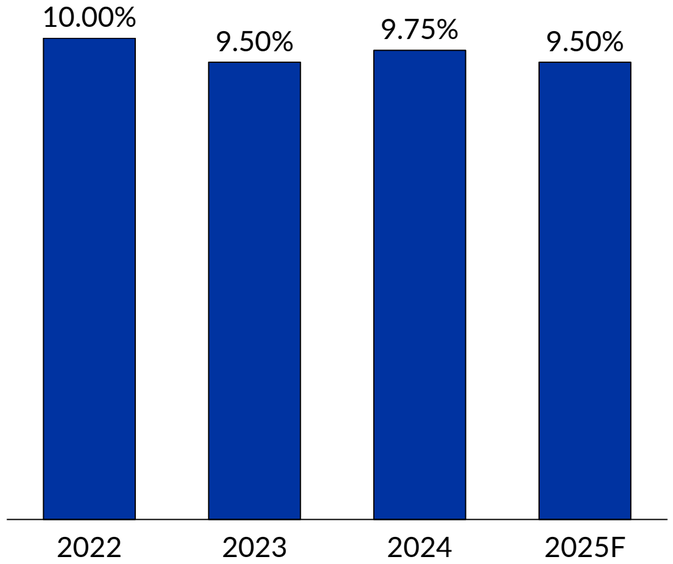
Headline Inflation Rate (avg)



USDUGX YoY Change (eop)



Monetary Policy (CBR, eop)



Key Highlights

Real GDP Growth: Softer growth linked to tighter fiscal conditions and external headwinds. Presently, policymakers are focusing on structural stability to reinforce confidence in Uganda's long-term fundamentals.

Headline Inflation (avg): Muted inflation, reflects lower global commodity prices, improved food supply and stable FX dynamics.

USDUGX Trends: UGX strength is supported by a narrowing of the current account deficit, muted price pressures and a recovery in remittance and tourism inflows. There is however need for caution as the external environment remains fragile.

Monetary Policy: The Bank of Uganda (BoU) is expected to initiate a cautious easing cycle underpinned by sustained disinflation and the need to stimulate private sector credit in a cooling growth environment.

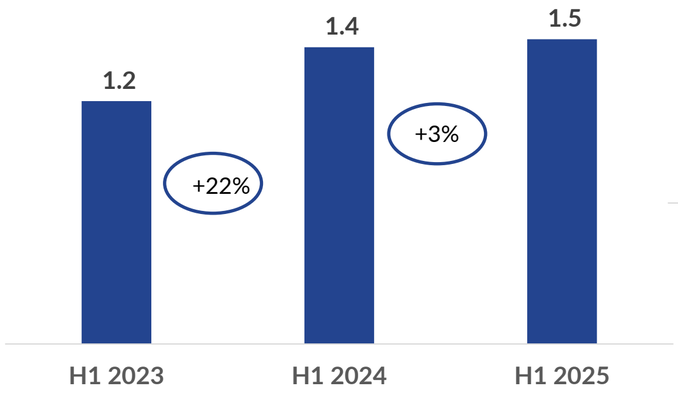
Source: BMI, Various Central Banks, In-house views

Classification: Internal Use

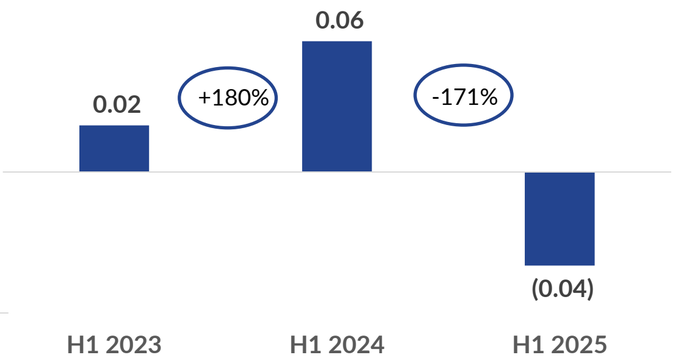
Classification: Confidential

Uganda : 2% (Q1 2024:2%) contribution to Profit Before Tax

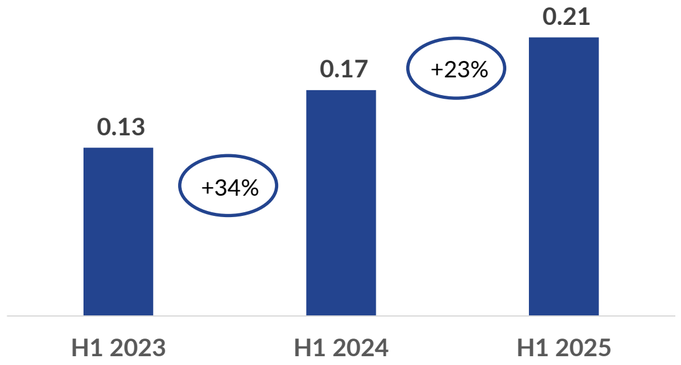
Operating Income (KES Bn)



Loan Loss Provision Expense (KES Bn)



PBT (KES Bn



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Cost to income ratio	78%	96%	84%	88%
Cost of Risk	-0.2%	-0.5%	1.1%	0.5%
ROE	9.8%	4.0%	3.2%	1.9%
ROA	2.0%	0.8%	0.8%	0.4%

The Bank was recognized by Mastercard as the **Fastest Growing Debit Card Portfolio in Uganda 2024-2025**

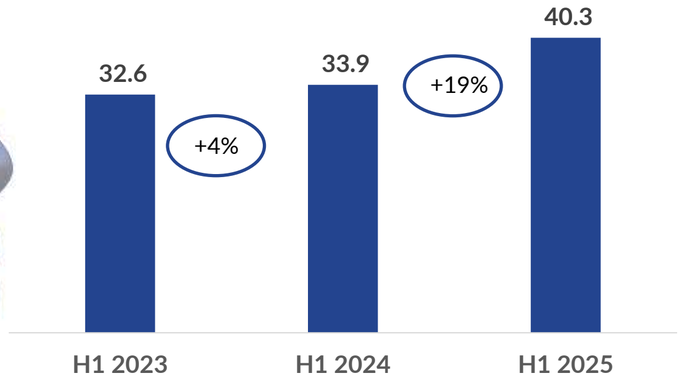
- Deeper penetration in the market through POS merchants and growth in agency banking supporting new customer acquisition.
- Operating income growth is largely on the back of growth in FX Income and bond trading; NII impacted by tightening of liquidity across the industry leading to build up in expensive term deposits
- Operating expenses increased year on year leading to a higher cost to income ratio during the period;
- Loan loss provisions dropped during the period on the back of strong recovery efforts and tightened monitoring and resolution of accounts at risk resulting to an improved bottom line.

Classification: Confidential

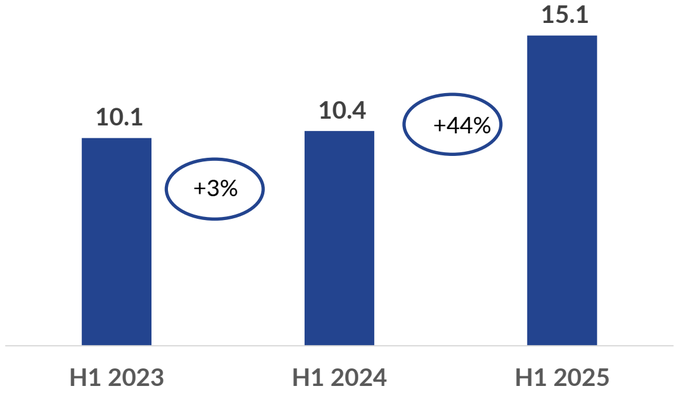
Classification: Confidential

Uganda: 7% (Q1 2024:6%) contribution to Total Assets

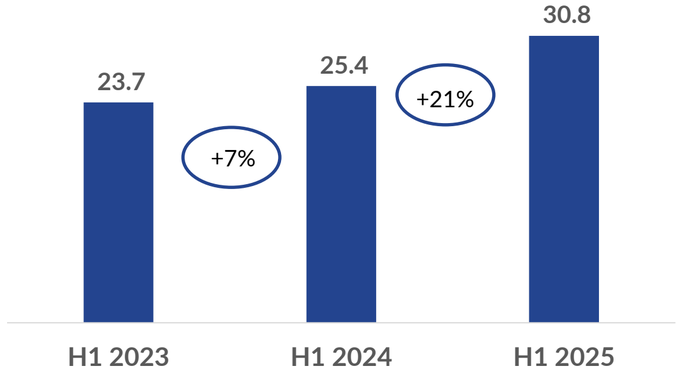
Total Assets (KES Bn)



Net Loans & Advances (KES Bn)



Customer Deposits (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Loan to Deposit Ratio	54%	49%	41%	42%
Net NPA	2.2%	2.2%	3.9%	7.6%
Total Capital/Total Risk Weighted Assets	21%	22%	32%	32%
Liquidity Ratio	41%	37%	49%	56%

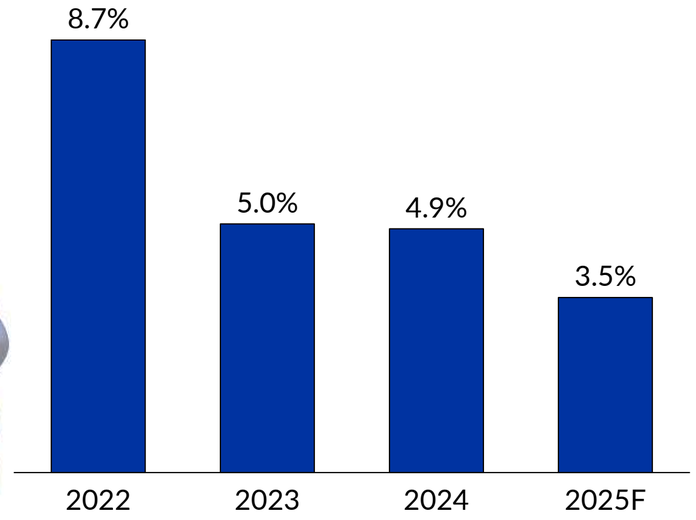
- Total Assets increased driven by growth in loans and advances and government securities;
- Loans to Deposit ratio continues to increase as the subsidiary focuses on expanding the balance sheet;
- Deposit growth was driven by FCY deposits mobilization and inflows from corporate and retail clients;
- Net NPA ratio improved on the back of recoveries;

Classification: Confidential

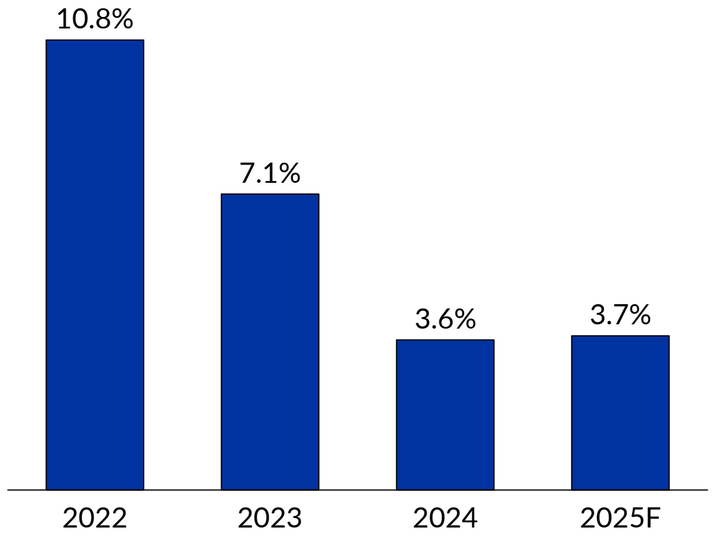
Classification: Internal Use

Mauritius Macroeconomic Update

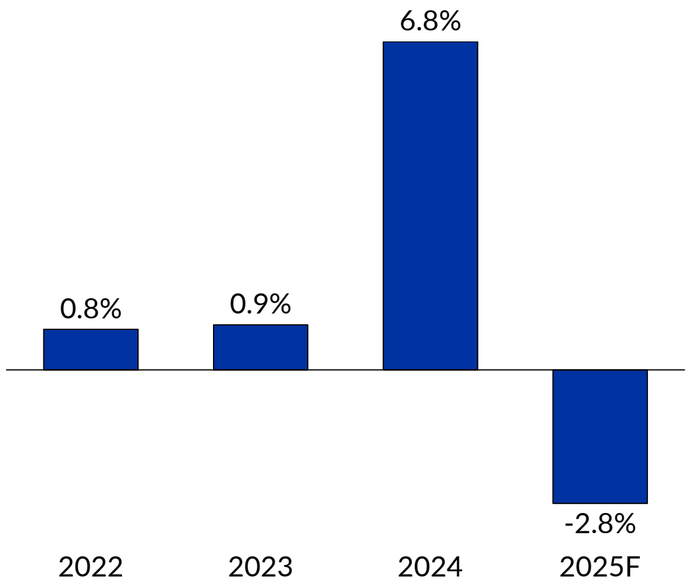
Real GDP Growth



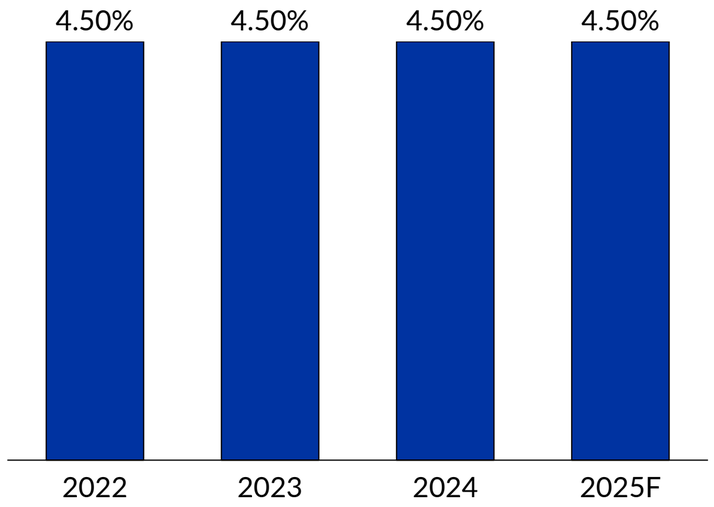
Headline Inflation Rate (avg)



USDMUR YoY Change (eop)



Monetary Policy (CBR, eop)



Key Highlights

Real GDP Growth: The economy us transitioning from a strong recovery phase to a more stable expansion supported by the financial services and tourism sectors. However, external demand risk remains and are likely to weigh on export growth thus moderating growth.

Headline Inflation (avg): Softer price pressures reflects improved supply chain dynamics, easing food and energy prices and effective monetary policy management.

USDMUR Trends: MUR gains are supported by sustained tourism receipts, health FX reserves and improved investor confidence. Additionally, capital inflows into the financial services sector and government efforts to diversify exports.

Monetary Policy: The Bank of Mauritius will maintain its policy rate this year given that inflation is under control and there is need to support economic activity.

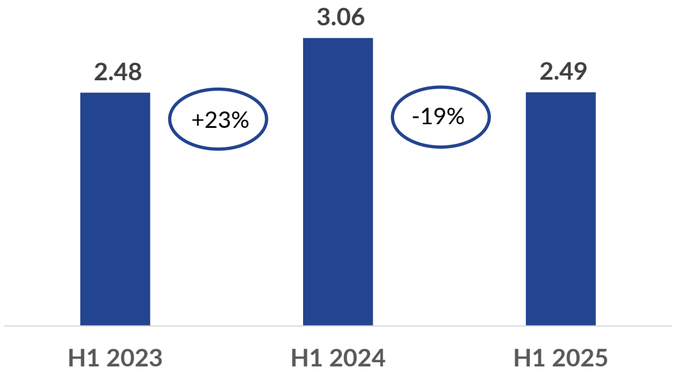
Source: BMI, Various Central Banks, In-house views

Classification: Internal Use

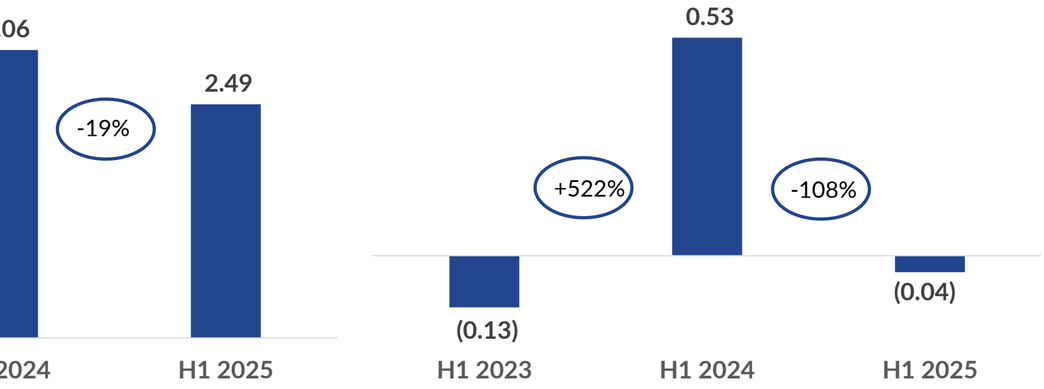
Classification: Confidential

Mauritius : 4% (Q1 2024:4%) contribution to Profit Before Tax

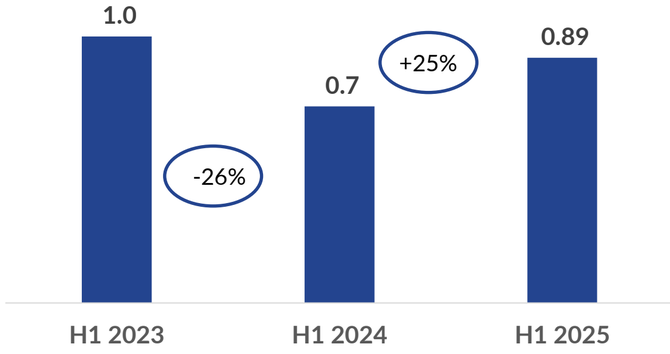
Operating Income (KES Bn)



Loan Loss Provision Expense (KES Bn)



PBT (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Cost to income ratio	60%	66%	59%	66%
Cost of Risk	0.6%	-0.1%	1.4%	-0.4%
ROE	13%	12.9%	12%	16%
ROA	1.0%	1.0%	0.8%	1.3%

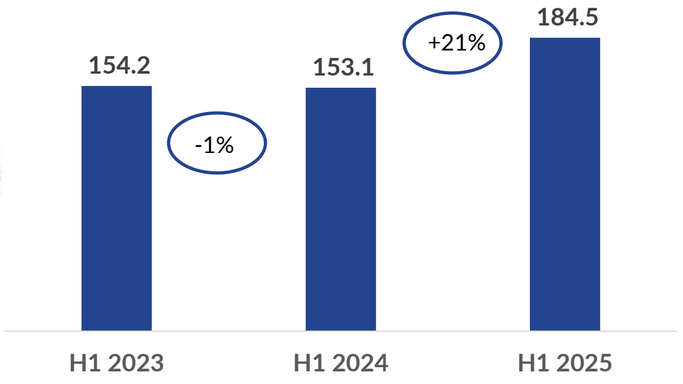
- Operating income dropped impacted by low loan book and high cost of funds;
- Cost of risk benefiting from recoveries;
- PBT continues to be supported by recoveries and cost containment measures during the period;

Classification: Confidential

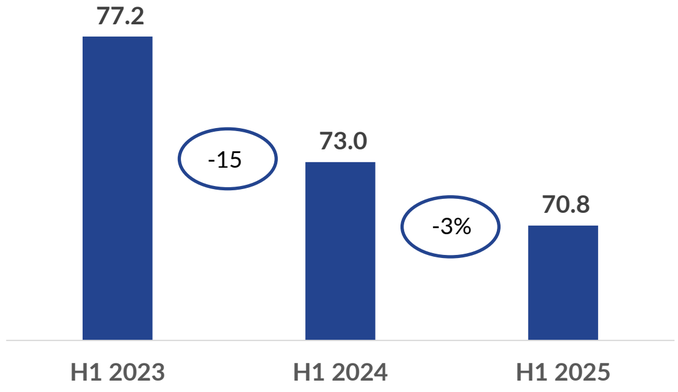
Classification: Confidential

Mauritius Balance Sheet

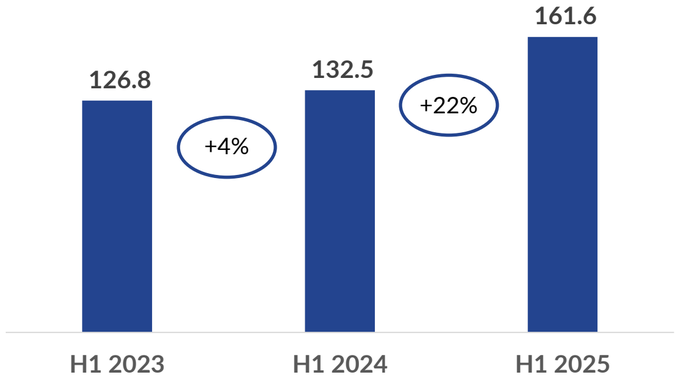
Total Assets (KES Bn)



Net Loans & Advances (KES Bn)



Customer Deposits (KES Bn)



Key Ratios	FY 2024	H1 2025	H1 2024	H1 2023
Loan to Deposit Ratio	49%	44%	55%	61%
Net NPA	3.1%	2.4%	2.8%	2.2%
Total Capital/Total Risk Weighted Assets	18%	16%	17%	17%
Liquidity Ratio	54%	57%	48%	37%

- Total Assets increased during the period supported by New to Bank Assets at 50% of assets booked in the year
- Offshore Personal and Private Banking remain the main drivers of growth, with our loan book and deposits
- The entity remains well capitalized to leverage balance sheet growth for the rest of the year;

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GROUP FINANCIAL HIGHLIGHTS

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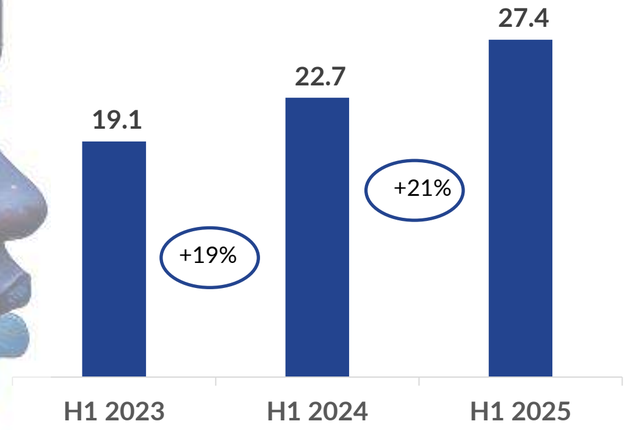
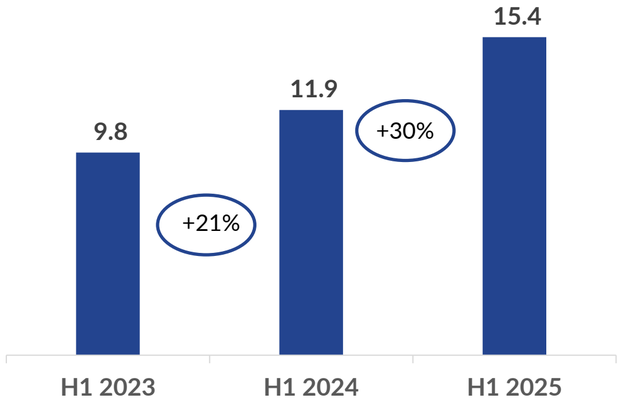
Group Income Statement

Operating Income (KES Bn)

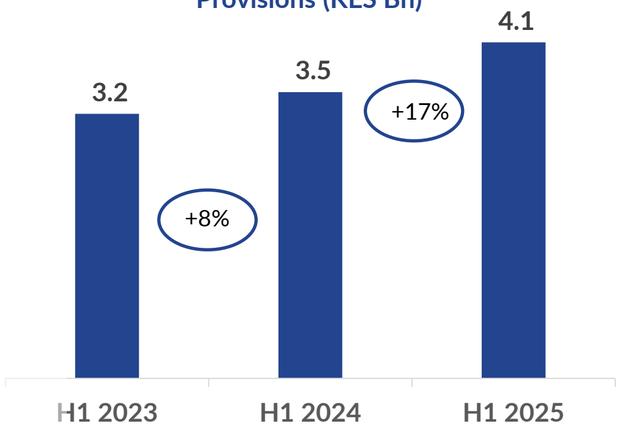


Profit before Provisions (KES Bn)*

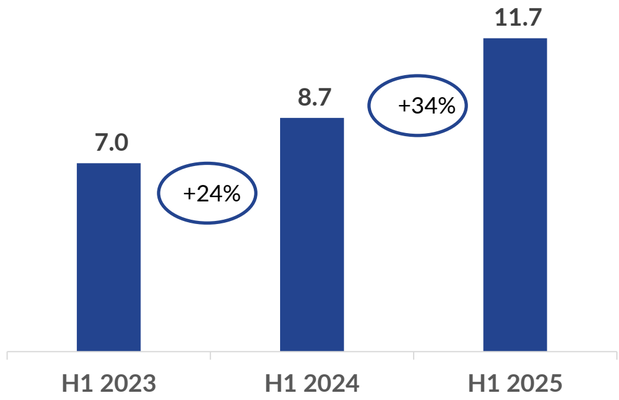


Doesn't include share of profit from JV

Provisions (KES Bn)



Profit before Tax (KES Bn)



Key Ratios	H1 2025	H1 2024	H1 2023
Cost to income ratio	43%	48%	49%
Cost of Risk	2.8%	2.5%	2.6%
ROE	16%	14%	13%
ROA	2.9%	2.3%	2.1%

- Operating income increased largely due to decline in cost of funds.
- Operating expenses increased by 12% driven by investments in staff and branch expansion.
- Profit before tax increased by 33% driven by strong operating income growth, cost containment measures and effective credit portfolio management.

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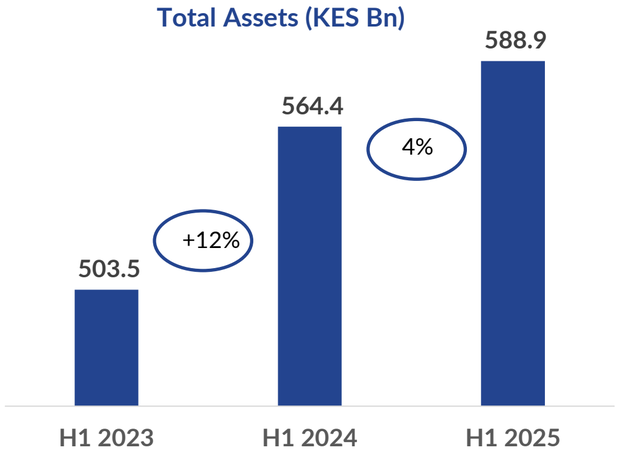
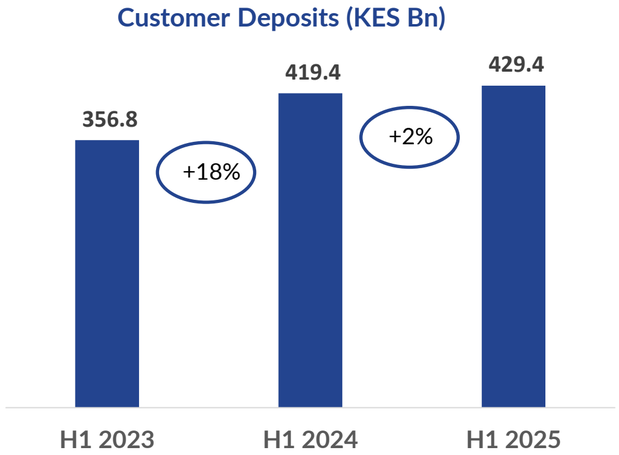
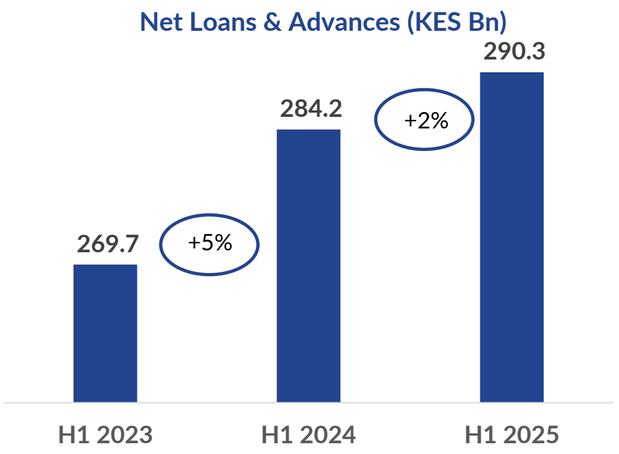
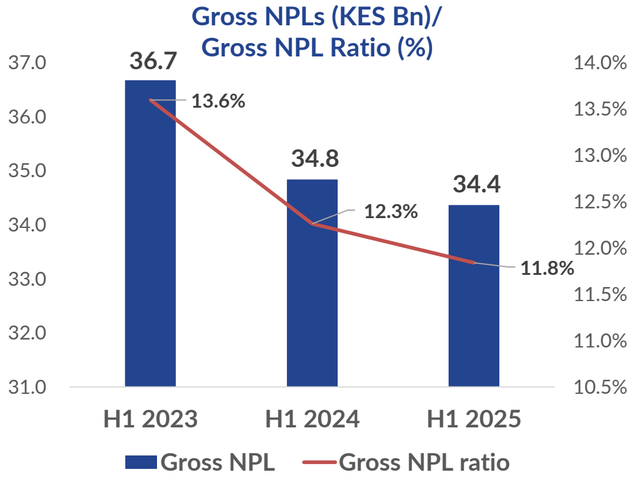
Group Balance Sheet





Key Ratios	H1 2025	H1 2024	H1 2023
Loans to Deposits	67.6%	67.8%	75.6%
Net NPA	4.1%	5.2%	6.8%
Total Capital/Total Risk Weighted Assets	20%	18%	19%
Liquidity Ratio	54%	51%	47%





- Total Assets grew marginally by 4% with slow growth, especially in Kenya, as improvements in economic conditions evolved much slower than expected.
- Prudence in credit reviews resulted to decrease in Gross NPL's to lower Net NPL's.

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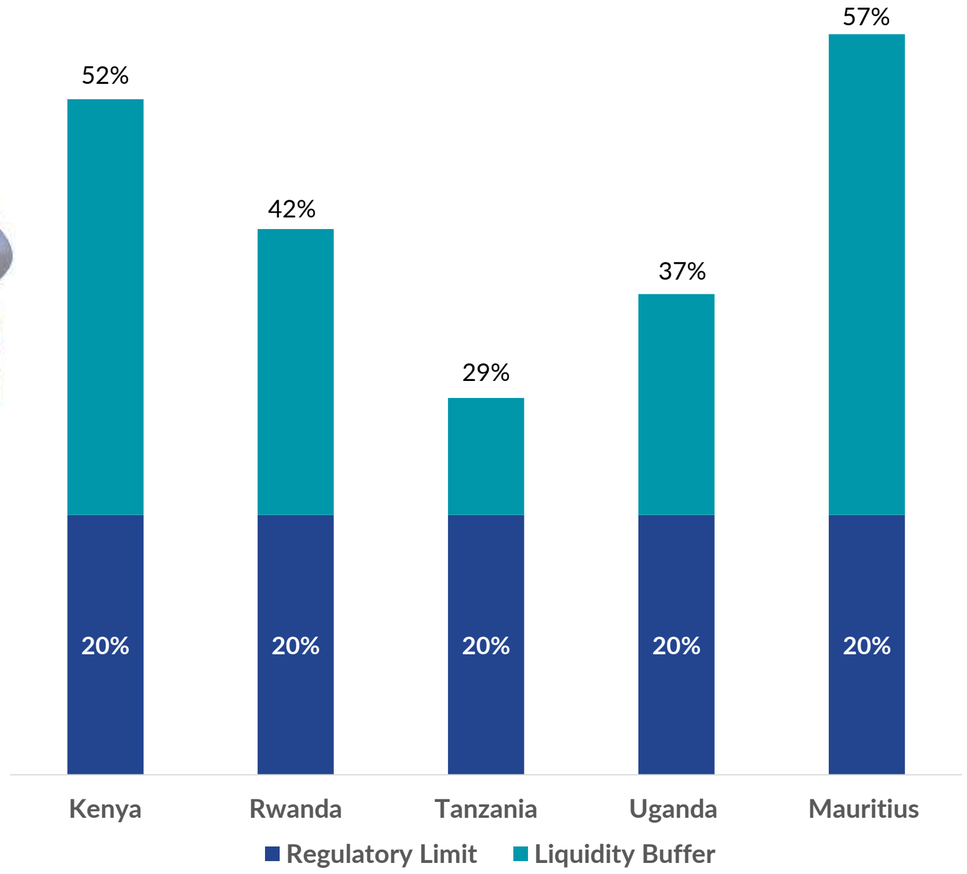
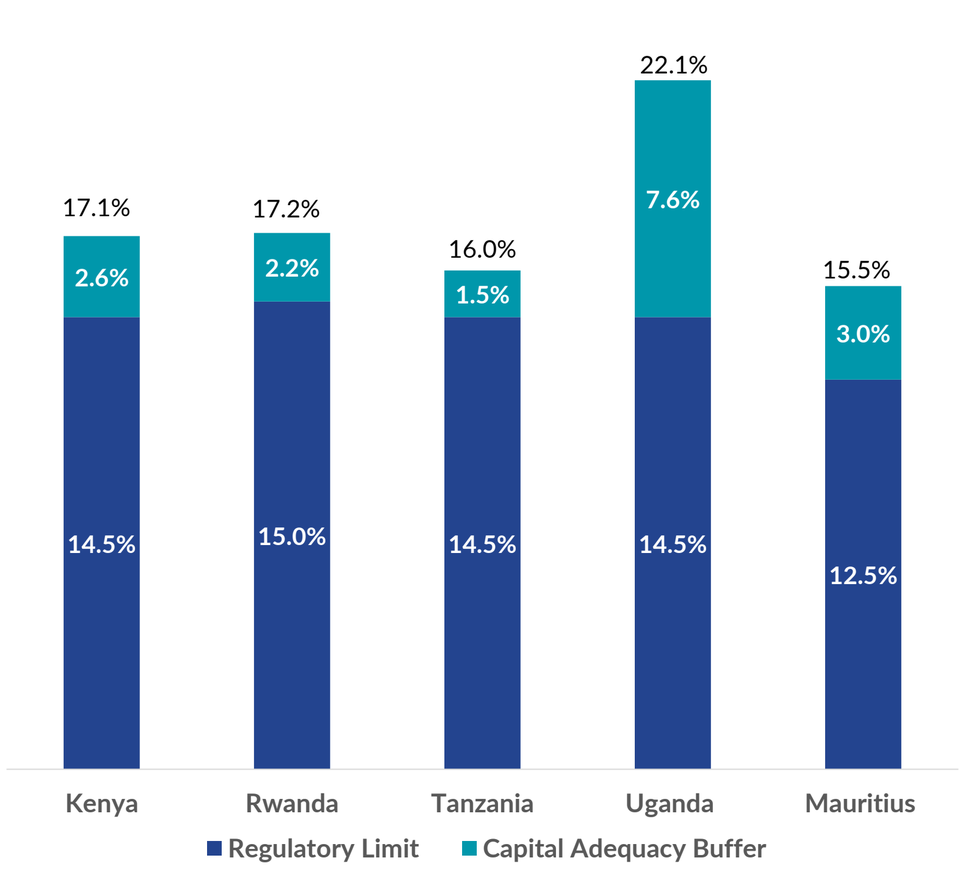
Strong Liquidity and Capital Position Across Subsidiaries

Liquidity Ratio



- Mauritius has no regulatory limit, measured against internal threshold

Capital Adequacy



Total Capital to Total Risk Weighted Asset Ratio

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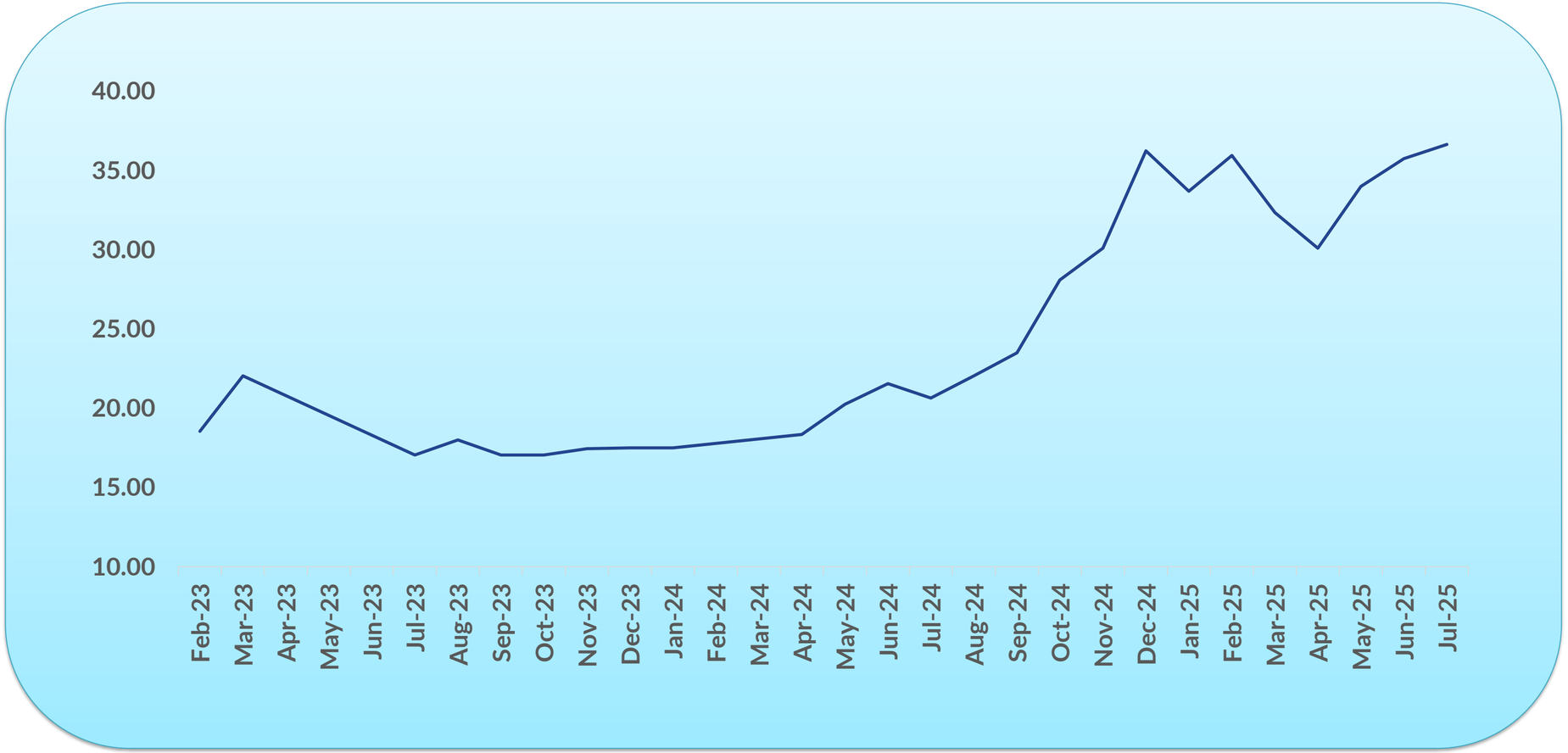
Share Price Movement (KES)



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Group Summary Highlights

Total Income (KES)

27.4bn

+21%

Profit Before Tax (KES)

11.7 bn

+34%

Profit After Tax (KES)*

8.3 bn

+36%

*PAT before non-controlling interest

Net Loans & Advances (KES)

290 bn

+2%

Customer Deposits (KES)

429 bn

+2%

Cost of Risk

2.8%

Absolute +0.3%

Return on Equity

16%

Absolute 2.3%

Return on Assets

2.9%

Absolute 0.6%

Cost to income Ratio

43%

Absolute -5%

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Thank You

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