

STATEMENT OF FINANCIAL POSITION	BANK UNAUDITED MAR 2015 (KSHS'000)	BANK AUDITED DEC 2015 (KSHS'000)	BANK UNAUDITED MAR 2016 (KSHS'000)	GROUP UNAUDITED MAR 2015 (KSHS'000)	GROUP AUDITED DEC 2015 (KSHS'000)	GROUP UNAUDITED MAR 2016 (KSHS'000)
A ASSETS						
1. Cash (both local and foreign)	1,042,542	1,026,976	947,396	1,267,316	1,410,068	1,205,470
2. Balances due from central banks	4,400,258	4,850,610	9,146,359	6,500,350	6,929,635	10,902,851
3. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-
4. Financial assets at fair value through profit and loss	-	-	-	-	-	-
5. Investment Securities:	-	-	-	-	-	-
a) Held to Maturity:	-	-	-	-	-	-
a. Kenya Government securities	16,740,701	15,336,539	17,555,738	16,740,701	15,336,539	17,555,738
b. Other securities	-	-	-	2,565,728	1,819,720	1,905,409
b) Available for Sale:	-	-	-	-	-	-
a. Kenya Government securities	16,682,232	15,670,421	16,670,030	16,682,232	15,670,421	16,670,030
b. Other securities	423,508	330,770	320,593	423,508	354,480	343,951
6. Deposits and balances due from local banking institutions	58,806	643,404	125,117	377,176	933,173	448,234
7. Deposits and balances due from banking institutions abroad	191,406	1,539,396	1,543,082	1,024,232	1,865,720	2,138,955
8. Tax recoverable	-	2,144	-	-	4,354	-
9. Loans and advances to customers (net)	93,655,309	102,188,164	104,300,776	105,509,824	114,927,247	117,416,562
10. Balances due from banking institutions in the group	485,923	54,669	37,212	-	-	-
11. Investment in associates	-	-	-	-	-	-
12. Investment in subsidiary companies	1,123,111	1,123,111	1,123,111	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-
15. Property and equipment	626,984	724,691	718,330	2,274,985	2,388,852	2,420,405
16. Prepaid lease rentals	-	-	-	288,887	284,606	283,178
17. Intangible assets	250,720	172,810	181,582	912,413	844,271	856,218
18. Deferred tax asset	712,469	596,334	596,334	734,985	675,581	674,297
19. Retirement benefit asset	-	-	-	-	-	-
20. Other assets	4,123,421	3,586,300	4,510,121	2,035,566	1,377,942	2,462,691
21. TOTAL ASSETS	140,517,390	147,846,339	157,775,781	157,337,903	164,822,609	175,283,990
B LIABILITIES						
22. Balances due to central banks	-	-	-	-	-	-
23. Customer deposits	93,579,664	103,740,626	110,098,482	105,519,485	116,791,317	122,119,761
24. Deposits and balances due to local banking institutions	37,970	182,265	457,082	37,970	337,422	689,863
25. Deposits and balances due to foreign banking institutions	9,084,972	3,653,266	5,872,970	11,584,183	5,381,342	7,366,207
26. Other money market deposits	-	-	-	24,362	-	-
27. Borrowed funds	13,654,029	12,281,869	12,241,570	14,986,898	13,636,819	14,805,016
28. Balances due to banking institutions in the group	81,498	97,932	82,237	-	-	-
29. Tax payable	539,516	-	627,856	576,113	64,504	713,836
30. Dividends payable	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	75	75
32. Retirement benefit liability	-	-	-	-	-	-
33. Other liabilities	1,380,321	1,703,703	1,913,149	1,846,226	1,794,877	2,295,836
34. TOTAL LIABILITIES	118,357,970	121,659,661	131,293,346	134,575,237	138,006,356	147,990,595
C SHAREHOLDERS' EQUITY						
35. Paid up/ Assigned share capital	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245	2,880,245
36. Share premium/ (discount)	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237	3,773,237
37. Revaluation reserves - (Building)	-	-	-	629,739	629,739	629,739
38. Retained earnings/(Accumulated losses)	15,143,664	18,039,316	19,655,317	14,458,117	17,379,759	19,082,332
39. Statutory loan loss reserves	625,189	625,190	625,190	625,189	644,928	690,813
40. Other reserves - (AFS portfolio)	(262,915)	(505,187)	(451,554)	(262,915)	(505,187)	(451,554)
41. Proposed dividends	-	1,373,877	-	-	1,373,877	-
42. Translation reserve	-	-	-	(98,289)	(157,650)	(172,812)
43. TOTAL SHAREHOLDERS' EQUITY	22,159,420	26,186,678	26,482,435	22,005,323	26,018,948	26,432,000
44. Non controlling interest	-	-	-	757,343	797,305	861,395
45. TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	140,517,390	147,846,339	157,775,781	157,337,903	164,822,609	175,283,990

OTHER DISCLOSURES	BANK UNAUDITED MAR 2015 (KSHS'000)	BANK AUDITED DEC 2015 (KSHS'000)	BANK UNAUDITED MAR 2016 (KSHS'000)
1. NON - PERFORMING LOANS AND ADVANCES			
a) Gross Non- performing Loans and advances	2,420,581	5,072,214	5,773,421
Less			
b) Interest in suspense	585,286	986,864	1,290,125
c) Total Non- performing loans and advances (a-b)	1,835,295	4,085,350	4,483,296
Less			
d) Loan loss provisions	761,804	1,127,127	1,246,272
e) Net Non Performing Loans (c-d)	1,073,491	2,958,223	3,237,024
f) Discounted value of securities	1,073,491	2,873,733	3,017,584
g) Net NPLs exposure (e-f)	-	84,490	219,440
2. INSIDER LOANS AND ADVANCES			
a) Directors, shareholders and associates	2,318,128	879,950	4,756,609
b) Employees	598,241	868,624	872,810
c) Total Insider Loans and Advances	2,916,369	1,748,574	5,629,419
3. OFF- BALANCE SHEET ITEMS			
a) Letters of Credit, Guarantees, Acceptances	21,670,483	30,067,563	28,009,488
b) Forwards, swaps and options	30,930,765	18,812,112	26,357,261
c) Other contingent liabilities	5,941,663	4,190,719	3,476,559
d) Total Contingent liabilities	58,542,911	53,070,394	57,843,308
4. CAPITAL STRENGTH			
a) Core capital	19,892,688	23,559,141	24,366,941
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
c) Excess/ (deficiency)	18,892,688	22,559,141	23,366,941
d) Supplementary capital	3,548,999	2,984,952	2,800,785
e) Total capital (a+d)	23,441,687	26,544,093	27,167,726
f) Total risk weighted assets	127,970,290	138,178,796	145,055,589
g) Core capital/Total deposit liabilities	21.14%	22.55%	21.98%
h) Minimum statutory ratio	8.00%	8.00%	8.00%
i) Excess / (Deficiency) (g-h)	13.14%	14.55%	13.98%
j) Core capital/Total risk weighted assets	15.54%	17.05%	16.80%
k) Minimum statutory ratio	10.50%	10.50%	10.50%
l) Excess / (Deficiency) (j-k)	5.04%	6.55%	6.30%
m) Total capital/Total risk weighted assets	18.32%	19.21%	18.73%
n) Minimum statutory ratio	14.50%	14.50%	14.50%
o) Excess / (Deficiency) (m-n)	3.82%	4.71%	4.23%
5. LIQUIDITY			
a) Liquidity ratio	31.81%	33.50%	35.10%
b) Minimum statutory ratio	20.00%	20.00%	20.00%
c) Excess / (Deficiency) (a-b)	11.81%	13.50%	15.10%

MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 31 March 2016 include I&M Bank (T) Limited.

These statements can be accessed on the institutions website www.imbank.com as well as at the registered office at I&M Bank House, 2nd Ngong Avenue, Nairobi.

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 Chairman

 Kihara Maina
 Chief Executive Officer

www.imbank.com

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