

STATEMENT OF FINANCIAL POSITION	BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	GROUP
	UNAUDITED SEP 2016 (KSHS'000)	AUDITED DEC 2016 (KSHS'000)	UNAUDITED MAR 2017 (KSHS'000)	UNAUDITED JUN 2017 (KSHS'000)	UNAUDITED SEP 2017 (KSHS'000)	UNAUDITED SEP 2016 (KSHS'000)	AUDITED DEC 2016 (KSHS'000)	UNAUDITED MAR 2017 (KSHS'000)	UNAUDITED JUN 2017 (KSHS'000)	UNAUDITED SEP 2017 (KSHS'000)
<b>A ASSETS</b>										
01. Cash (both local and foreign)	1,027,004	1,199,322	1,224,509	1,276,332	1,455,083	1,262,600	1,447,295	1,416,291	1,515,660	1,672,741
02. Balances due from central banks	5,416,284	5,460,673	7,155,607	5,979,426	5,260,916	6,981,120	7,206,930	8,496,697	7,050,935	6,567,018
03. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
04. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
05. Investment Securities:										
a) Held to Maturity:										
a. Kenya Government securities	19,282,305	16,848,441	20,772,710	19,729,261	20,629,590	19,282,305	16,848,441	20,772,710	19,729,261	20,629,590
b. Other securities	-	-	-	-	-	2,514,600	2,758,818	3,160,179	3,316,376	3,614,819
b) Available for sale:										
a. Kenya Government securities	19,851,696	21,592,275	23,634,871	23,029,614	20,635,403	19,851,696	21,592,275	23,634,870	23,029,614	20,635,403
b. Other securities	320,705	3,830,992	3,820,704	3,832,041	3,820,816	343,906	3,854,644	3,843,883	3,855,336	3,843,837
06. Deposits and Balances due from local banking institutions	1,173,892	1,083,504	7,868	256,999	196,083	2,009,370	1,083,504	7,868	550	196,083
07. Deposits and Balances due from banking Institutions abroad	491,418	1,646,542	5,374,828	1,809,397	4,261,052	786,210	2,169,765	5,946,509	2,670,006	4,473,454
08. Tax recoverable	-	2,015	-	615,644	605,447	-	2,015	-	618,903	610,880
09. Loans and advances to customers (net)	107,655,720	106,585,737	113,579,480	114,994,775	119,301,207	121,517,823	120,696,861	127,704,862	129,244,036	133,197,090
10. Balances due from banking institutions in the group	29,506	132,447	57,399	29,648	28,273	-	-	33,003	-	831
11. Investment in associates	-	-	-	-	-	-	-	-	-	-
12. Investment in subsidiary companies	1,942,031	2,324,126	2,324,126	2,324,126	2,324,126	-	-	-	-	-
13. Investment in joint ventures	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-
15. Property and equipment	674,998	655,069	660,914	676,321	650,624	917,872	891,796	816,871	906,582	879,320
16. Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17. Intangible assets	176,101	172,453	193,014	190,634	218,739	845,165	835,596	905,848	840,793	870,679
18. Deferred tax asset	596,334	677,926	677,926	677,926	677,926	673,880	781,962	779,906	780,409	779,218
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20. Other assets	6,092,008	1,904,600	2,098,119	1,907,441	2,752,591	6,262,621	1,987,580	2,232,402	2,097,704	2,968,482
<b>21. TOTAL ASSETS</b>	<b>164,730,002</b>	<b>164,116,122</b>	<b>181,582,075</b>	<b>177,329,585</b>	<b>182,817,876</b>	<b>183,249,168</b>	<b>182,157,482</b>	<b>199,751,899</b>	<b>195,656,165</b>	<b>200,939,445</b>
<b>B LIABILITIES</b>										
22. Balances due to central banks	-	-	-	-	2,699,229	-	-	-	-	2,699,229
23. Customer deposits	114,855,915	116,978,501	134,885,162	126,893,666	127,269,632	128,953,029	129,636,067	148,212,532	140,779,079	141,310,136
24. Deposits and balances due to local banking institutions	2,650,677	390,694	594,667	3,344,938	2,987,181	2,918,249	390,694	594,667	3,344,938	2,987,181
25. Deposits and balances due to foreign banking institutions	3,112,672	3,219,632	707,850	619,705	1,664,685	3,387,046	4,049,239	2,141,314	1,679,620	2,306,391
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	11,072,762	9,994,671	10,096,672	9,129,474	9,188,906	13,609,057	12,513,267	12,579,948	11,499,973	11,493,629
28. Balances due to banking institutions in the group	51,695	42,290	296,279	49,452	81,347	-	-	203,026	3,464,339	312,440
29. Tax payable	226,271	-	583,381	-	-	310,815	11,112	642,067	96,615	119,026
30. Dividends Payable	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33. Other Liabilities	2,608,898	2,185,505	5,672,998	6,817,406	7,407,807	3,165,906	3,470,591	5,827,721	3,541,900	7,281,697
<b>34. TOTAL LIABILITIES</b>	<b>134,578,890</b>	<b>132,811,293</b>	<b>152,837,009</b>	<b>146,854,641</b>	<b>151,298,787</b>	<b>152,344,102</b>	<b>150,070,970</b>	<b>170,201,275</b>	<b>164,406,464</b>	<b>168,509,729</b>
<b>C SHAREHOLDERS' EQUITY</b>										
35. Paid up/ Assigned share capital	2,880,245	2,880,245	2,880,245	2,880,245	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	3,773,237	3,773,237	3,773,237	3,773,237
37. Revaluation reserves - (Building)	-	-	-	-	-	-	-	-	-	-
38. Retained earnings/(Accumulated losses)	22,869,733	22,929,382	21,809,213	23,145,406	24,150,075	23,095,709	23,088,383	22,029,507	23,322,691	24,443,151
39. Statutory loan loss reserves	625,190	630,390	753,639	753,639	753,639	706,408	698,894	822,143	817,242	814,805
40. Other Reserves - (AFS portfolio)	2,707	(355,748)	(471,268)	(77,583)	(38,107)	2,707	(355,748)	(471,268)	(77,583)	(38,107)
41. Proposed dividends	-	1,447,323	-	-	-	-	1,447,323	-	-	-
42. Translation reserve	-	-	-	-	-	(180,622)	(159,573)	(203,203)	(197,724)	(209,844)
<b>43. TOTAL SHAREHOLDERS' EQUITY</b>	<b>30,151,112</b>	<b>31,304,829</b>	<b>28,745,066</b>	<b>30,474,944</b>	<b>31,519,089</b>	<b>30,277,684</b>	<b>31,372,761</b>	<b>28,830,661</b>	<b>30,518,108</b>	<b>31,663,487</b>
44. Non controlling interest	-	-	-	-	-	627,382	713,751	719,963	731,593	766,229
<b>45. TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>164,730,002</b>	<b>164,116,122</b>	<b>181,582,075</b>	<b>177,329,585</b>	<b>182,817,876</b>	<b>183,249,168</b>	<b>182,157,482</b>	<b>199,751,899</b>	<b>195,656,165</b>	<b>200,939,445</b>

## OTHER DISCLOSURES

	BANK UNAUDITED SEP 2016 (KSHS'000)	BANK AUDITED DEC 2016 (KSHS'000)	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK UNAUDITED JUN 2017 (KSHS'000)	BANK UNAUDITED SEP 2017 (KSHS'000)
<b>01. NON - PERFORMING LOANS AND ADVANCES</b>					
<b>a) Gross Non-performing Loans and advances</b>	<b>6,230,495</b>	<b>8,215,798</b>	<b>8,240,527</b>	<b>8,869,176</b>	<b>9,912,171</b>
<b>Less</b>					
b) Interest in suspense	1,819,570	2,165,222	2,235,102	2,655,330	3,073,092
<b>c) Total Non-performing loans and advances (a-b)</b>	<b>4,410,925</b>	<b>6,050,576</b>	<b>6,005,425</b>	<b>6,213,846</b>	<b>6,839,079</b>
<b>Less</b>					
d) Loan loss provisions	1,501,392	2,216,057	2,610,075	2,979,716	3,258,038
<b>e) Net Non Performing Loans(c-d)</b>	<b>2,909,533</b>	<b>3,834,519</b>	<b>3,395,350</b>	<b>3,234,130</b>	<b>3,581,041</b>
<b>f) Discounted value of securities</b>	<b>2,909,533</b>	<b>3,834,519</b>	<b>3,395,350</b>	<b>3,234,130</b>	<b>3,581,041</b>
<b>g) Net NPLs exposure (e-f)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>02. INSIDER LOANS AND ADVANCES</b>					
a) Directors, shareholders and associates	2,087,855	1,305,032	1,910,900	1,926,666	2,340,197
b) Employees	1,029,015	1,583,034	1,220,732	1,256,978	1,333,321
<b>c) Total Insider Loans and Advances</b>	<b>3,116,870</b>	<b>2,888,066</b>	<b>3,131,632</b>	<b>3,183,644</b>	<b>3,673,518</b>
<b>03. OFF- BALANCE SHEET ITEMS</b>					
a) Letters of Credit,Guarantees, Acceptances	30,829,877	28,799,259	32,478,080	36,553,806	32,986,290
b) Forwards, swaps and options	25,305,627	19,041,170	27,227,498	35,172,574	24,183,284
c) Other contingent liabilities	2,905,450	3,523,517	3,617,581	3,549,826	3,370,805
<b>d) Total Contingent liabilities</b>	<b>59,040,954</b>	<b>51,363,946</b>	<b>63,323,159</b>	<b>75,276,206</b>	<b>60,540,379</b>
<b>04. CAPITAL STRENGTH</b>					
a) Core capital	24,791,824	24,684,820	25,438,009	26,106,103	26,608,439
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>c) Excess/(Deficiency)</b>	<b>23,791,824</b>	<b>23,684,820</b>	<b>24,438,009</b>	<b>25,106,103</b>	<b>25,608,439</b>
d) Supplementary capital	2,430,628	2,249,438	2,190,544	2,006,377	1,820,187
<b>e) Total capital (a+d)</b>	<b>27,222,452</b>	<b>26,934,258</b>	<b>27,628,553</b>	<b>28,112,480</b>	<b>28,428,626</b>
f) Total risk weighted assets	150,400,844	148,383,014	163,589,578	162,501,459	165,286,856
g) Core capital/Total deposit liabilities	21.42%	20.82%	18.65%	20.20%	20.29%
h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%
<b>i) Excess/(Deficiency) (g-h)</b>	<b>13.42%</b>	<b>12.82%</b>	<b>10.65%</b>	<b>12.20%</b>	<b>12.29%</b>
j) Core capital/Total risk weighted assets	16.48%	16.64%	15.55%	16.07%	16.10%
k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%
<b>l) Excess/(Deficiency) (j-k)</b>	<b>5.98%</b>	<b>6.14%</b>	<b>5.05%</b>	<b>5.57%</b>	<b>5.60%</b>
m) Total capital/Total risk weighted assets	18.10%	18.15%	16.89%	17.30%	17.20%
n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%
<b>o) Excess/(Deficiency) (m-n)</b>	<b>3.60%</b>	<b>3.65%</b>	<b>2.39%</b>	<b>2.80%</b>	<b>2.70%</b>
<b>05. LIQUIDITY</b>					
a) Liquidity ratio	35.22%	37.26%	40.79%	35.87%	33.90%
b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%
<b>c) Excess/(Deficiency) (a-b)</b>	<b>15.22%</b>	<b>17.26%</b>	<b>20.79%</b>	<b>15.87%</b>	<b>13.90%</b>

## MESSAGE FROM THE DIRECTORS

The above are extracts from the Bank's financial statements. The Group's financial statements as at 30<sup>th</sup> September 2017 include I&M Bank (T) Limited and I&M Insurance Agency.

These statements can be accessed on the institution's website www.imbank.com as well as at the registered office at I&M Bank House, 2<sup>nd</sup> Ngong Avenue, Nairobi.

S B R Shah  
Chairman

Kihara Maina  
Chief Executive Officer

## STATEMENT OF COMPREHENSIVE INCOME

	BANK UNAUDITED SEP 2016 (KSHS'000)	BANK AUDITED DEC 2016 (KSHS'000)	BANK UNAUDITED MAR 2017 (KSHS'000)	BANK UNAUDITED JUN 2017 (KSHS'000)	BANK UNAUDITED SEP 2017 (KSHS'000)	GROUP UNAUDITED SEP 2016 (KSHS'000)	GROUP AUDITED DEC 2016 (KSHS'000)	GROUP UNAUDITED MAR 2017 (KSHS'000)	GROUP UNAUDITED JUN 2017 (KSHS'000)	GROUP UNAUDITED SEP 2017 (KSHS'000)
<b>01. INTEREST INCOME</b>										
1.1 Loans and advances	11,357,859	15,721,942	3,309,567	6,530,674	10,327,631	12,339,319	17,115,612	3,642,570	7,228,517	11,388,693
1.2 Government securities	3,126,428	4,197,843	1,097,0							