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		BANK	BANK	BANK	BANK	GROUP	GROUP AUDITED	GROUP	GROUP		BANK	BANK	BANK UNAUDITED	BANK
	EMENT OF	JUN 2017 (KSHS'000)	DEC 2017 (KSHS'000)	MAR 2018 (KSHS'000)	JUN 2018 (KSHS'000)	JUN 2017 (KSHS'000)	DEC 2017 (KSHS'000)	MAR 2018 (KSHS'000)	JUN 2018 (KSHS'000)	OTHER DISCLOSURES	JUN 2017 (KSHS'000)	DEC 2017 (KSHS'000)	MAR 2018 (KSHS'000)	JUN 2018 (KSHS'000)
A. ASSETS		(1010 000)	((((((1313 000)	01. NON-PERFORMING LOANS AND ADVANCES				
01.	Cash (both local and foreign)	1,276,332	1,785,443	1,641,715	1,429,614	1,515,660	2,034,166	1,919,248	1,765,297	a) Gross Non-performing Loans and advances	8,869,176	17,668,513	20,266,495	20,284,353
03.	Balances due from Central banks Kenya Government and other securities held for	5,979,426	5,251,820	6,999,864	7,509,143	7,050,935	6,696,404	8,279,179	8,943,922	Less b) Interest in suspense	0 (55 000	0.000.000	0.007.454	0.751.690
04.	dealing purposes Financial Assets at fair value through profit and loss		1	- 7,309,456	- 10,233,670	-	1	7,309,456	- 10,233,670	c) Total Non-performing loans and advances (a-b)	2,655,330 6,213,846	2,223,192 15,445,321	3.097.456	3.751,689 16,532,664
	Investment Securities: a) Held to Maturity:	-	1	-	-	1	1	1.1	-	Less				
	a. Kenya Government securities b. Other securities	19,729,261	20,747,773	18,980,690	17,083,774	19,729,261 3,316,376	20,747,773 3,750,093	18,980,690	17,083,774 4,272,635	d) Loan loss provisions	2,979,716	4,103,198	4.599.315	4.953,832
	b) Available for sale:	-	-	-	-	-	-	-	-	e) Net Non Performing Loans (c-d) f) Discounted value of securities	3,234,130 3,234,130	11,342,123 11,342,123	12,569,724 12,569,724	11,578,832 11,578,832
	a. Kenya Government securities b. Other securities	23,029,614 3,832,041	20,470,148 4,532,006	13,847,303 4,583,632	7,077,744 4,582,876	23,029,614 3,855,336	20,470,148 4,569,514	13,572,303 4,619,895	7,077,744 4,343,801	g) Net NPLs exposure (e-f)	- 3,234,130	-	-	-
	Deposits and Balances due from Local banking Institutions Deposits and Balances due from banking	256,999	10,551	693,966	1,223,166	550	10,551	693,966	1,223,166	02. INSIDER LOANS AND ADVANCES				
	Tax recoverable	1,809,397 615,644	2,533,974 545,305	4,622,101	34,888,280 860,814	2,670,006 618,903	2,601,826 548,383	5,246,999	35,352,048 876,168	 a) Directors, shareholders and associates b) Employees 	1,926,666 1,256,978	2,139,497 1,326,950	3,542,166 1,365,624	3,436,185 1,345,352
09.	Loans and advances to customers (net) Balances due from banking institutions in the group	114,994,775 29,648	120,656,819	121,557,437 22,521	129,516,118 1,101,610	129,244,036	135,098,394 549	135,246,341 420	144,672,085 450,247	c) Total Insider Loans and Advances	3,183,644	3,466,447	4,907,790	4,781,537
11.	Investment in associates	-	-	-	-	-	- 549	-	430,247	03. OFF-BALANCE SHEET ITEMS a) Letters of Credit, Guarantees, Acceptances	04 550 904	05 000 055	00 540 080	07 000 540
13.	Investment in subsidiary companies Investment in joint ventures	2,324,126	2,324,126	2,750,752	2,750,753	-	-	-	-	b) Forwards, swaps and options	36,553,806 35,172,574	37,298,075 16,276,454	39,563,382 20,538,804	37,333,560 27,662,289
	Investment properties Property and equipment	- 676,321	- 627,695	- 609,881	- 611,250	- 906,582	- 856,764	- 876,356	- 907,016	c) Other contingent liabilities d) Total Contingent liabilities	3,549,826 75,276,206	4,634,904 58,209,433	4,014,136 64,116,322	3,071,316 68,067,165
	Prepaid lease rentals Intangible assets	- 190,634	- 250,558	- 371,957	- 585.739	- 840,793	- 788,734	- 885,988	- 1,320,042	04. CAPITAL STRENGTH				
	Deferred tax asset Retirement benefit asset	677,926	1,338,451	1,338,451	1,338,451	780,409	1,504,199	1,498,749	1,497,272	a) Core capital b) Minimum statutory capital	26,106,103 1,000,000	29,790,221 1,000,000	30,438,121 1,000,000	31,135,138 1,000,000
20.	Other assets	1,907,441	2,855,571	3,758,213	4.350.539	2,097,704	2,967,515	3,890,963	4,141,458	c) Excess/ (deficiency)	25,106,103	28,790,221	29,438,121	30,135,138
	TOTAL ASSETS	177,329,585	183,952,517	189,087,939	225,143,541	195,656,165	202,645,013	207,067,379	244,160,345	d) Supplementary capital e) Total capital (a+d)	2,006,377 28,112,480	2,437,143 32,227,364	1,508,802 31,946,923	1,324,636 32,459,774
22.	Balances due to central banks	-	· -		-				-	f) Total risk weighted assets	162,501,459	173,455,079	175,301,908	190,798,986
	Customer deposits Deposits and balances due to local banking institutions	126,893,666 3,344,938	132,800,892 439,396	135,083,997 149,493	174,772,318 119,071	140,779,079 3,344,938	147,582,171 439,396	149,514,299 149,493	189,140,419 119,071	g) Core capital/Total deposit liabilities h) Minimum statutory ratio	20.20% 8.00%	21.88% 8.00%	21.73% 8.00%	17.64% 8.00%
	Deposits and balances due to foreign banking institutions Other money market deposits	619,705	1,006,882	2,943,157	1,050,286	1,679,620	1,678,683	3,651,427	2,389,638	i) Excess /(Deficiency) (g-h)	12.20%	13.88%	13.73%	9.64%
27.	Borrowed funds Balances due to banking institutions in the group	9,129,474 49,452	9,645,894 17,362	9,704,072 34,939	8,726,997 184,353	11,499,973 3,464,339	11,827,014 671,281	11,785,848 507,614	10,681,111 601,480	j) Core capital/Total risk weighted assets k) Minimum statutory ratio	16.07% 10.50%	17.17% 10.50%	17.36% 10.50%	16.32% 10.50%
29.	Tax payable Dividends Payable		-	39,089	-	96,615	5.635	95,826		l) Excess /(Deficiency) (j-k)	5.57%	6.67% 18.58%	6.86% 18.22%	5.82%
31.	Deferred tax liability	14	-	-	-	-	-	1	-	m)Total capital/Total risk weighted assets n) Minimum statutory ratio	17.30% 14.50%	14.50%	14.50%	14.50%
	Retirement benefit liability Other liabilities	6,817,406	- 5,018,580	- 5,537,701	- 4,403,628	- 3,541,900	- 4,571,985	- 4,791,582	- 4,295,580	o) Excess /(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities*	2.80%	4.08%	3.72% 21.78%	2.51% 17.72%
	TOTAL LIABILITIES	146,854,641	148,929,006	153,492,448	189,256,653	164,406,464	166,776,165	170,496,089	207,227,299	(q) Adjusted Core Capital/Total Risk Weighted Assets* (r) Adjusted Total Capital/Total Risk Weighted Assets*	-	-	17.40% 18.69%	16.38% 17.54%
35.	SHAREHOLDERS' EQUITY Paid up/ Assigned share capital	2,880,245	4,751,643	2,980,000	2,980,000	2,880,245	4,751,643	2,980,000	2,980,000	05. LIQUIDITY			1010770	17.5470
	Share premium/ (discount) Revaluation reserves - (Building)	3.773.237	3,759,624	5,531,267	5,531,267	3,773,237	3,759,624	5,531,267	5,531,267	a)Liquidity ratio b)Minimum statutory ratio	35.87% 20.00%	34.62% 20.00%	35.66% 20.00%	44.12% 20.00%
38.	Retained earnings/(Accumulated losses) Statutory loan loss reserves	23,145,406 753,639	24,004,831 1,556,786	26,480,568 810,588	26,765,709 810,588	23,322,691 817,242	24,320,473 1,619,262	26,844,643 869,506	27,236,296 842,961	c)Excess /(Deficiency) (a-b)	15.87%	14.62%	15.66%	24.12%
39. 40.	Other Reserves - (AFS Portfolio)	(77,583)	(158,267)	(206,932)	(200,676)	(77,583)	(151,215) 1 108 897	(199,880)	(193,624)		_			
39. 40. 41. 42.	Other Réserves - (AFS Portfolio) Proposed dividends Translation reserve	1	(158,267) 1,108,894 -	1	-	(77,583) - (197,724)	1,108,894 [314,716]	- (397,597)	- (424,067)					
39. 40. 41. 42. 43.	Other Reserves - (AFS Portfolio) Proposed dividends	(77.583) - - - - - - - - - -	(158,267)	(206,932) 	(200,676) - - 35,886,888 -	(77,583) -	1,108,894	-	-	MESSAGE FROM THE DIRECTORS				
39. 40. 41. 42. 43. 44.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY	1	(158,267) 1,108,894 - 35,023,511 -	- - 35,595,491 -	- - 35,886,888 -	(77,583) - (197,724) 30,518,108	1,108,894 (314,716) 35,093,965 774,883	(397,597) 35,627,939 943,351	- [424,067] 35,972,833	The above are extracts from the Bank's financial statements. The G				
39. 40. 41. 42. 43. 44. 45.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	30,474,944 177,329,585	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK	- 35,595,491 - 189,087,939 BANK	- - 35,886,888 - 225,143,541 BANK	(77.583) (197.724) 30,518,108 731,593 195,656,165 GROUP	1,108,894 (314,716) 35,093,965 774,883 202,645,013 GROUP	(397.597) 35,627,939 943.351 207,067,379 GROUP	(424,067) 35,972,833 960,213 244,160,345 GROUP	The above are extracts from the Bank's financial statements. The G 30 ^m June 2018 include I&M Bank (T) Limited, I&M Insurance Agency	y and Youjays Insu	rance Brokers		
39. 40. 41. 42. 43. 44. 45.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF		(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017	- 35,595,491 - 189,087,939 BANK UNAUDITED MAR 2018	- 35,886,888 - 225,143,541 BANK UNAUDITED JUN 2018	(77,583) (197,724) 30,518,108 731,593 195,656,165 GROUP UNAUDITED JUN 2017	1,108,894 (314,716) 35,093,965 774,883 202,645,013 GROUP AUDITED DEC 2017	(397.597) 35,627,939 943.351 207,067,379 GROUP UNAUDITED MAR 2018	(424,067) 35,972,833 960,213 244,160,345 GROUP UNAUDITED JUN 2018	The above are extracts from the Bank's financial statements. The G	y and Youjays Insu v.imbank.com as v	rance Brokers		
39. 40. 41. 42. 43. 44. 45. STAT COM	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	30,474,944 177,329,585 BANK UNAUDITED	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED	- 35,595,491 - 189,087,939 BANK UNAUDITED	- - - - - - - - - - - - - - - - - - -	(77.583) (197.724) 30,518,108 731.593 195,656,165 GROUP UNAUDITED	1,108,894 (314,716) 35,093,965 774,883 202,645,013 GROUP AUDITED	(397.597) 35,627,939 943.351 207,067,379 GROUP UNAUDITED	- [424,067] 35,972,833 960,213 244,160,345 GROUP UNAUDITED	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include 1&M Bank (T) Limited, 1&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at 1&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Kihara Maina	y and Youjays Insu v.imbank.com as v robi.	rance Brokers		
39. 40. 41. 42. 43. 44. 45. STAT COM 01.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578	35,595,491 389,087,939 BANK UNAUDITED MAR 2018 (KSHS'000) 3.311.594	225,143,541 BANK UNAUDITED JUN 2018 (KSH5'000) 7,028,941	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSHS'000) 7,228,517	1,108,894 (314,776) 35,093,965 7774,883 202,645,013 GROUP AUDITED DEC 2017 (KSHS 1000) 16,545,444	(397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2018 (KSHS'000 3.632.973	(424,067) 35,972,833 960,213 244,160,345 GROUP UNAUDITED JUN 2018 (KSHS'000) 7,708,574	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair	y and Youjays Insu v.imbank.com as v robi.	rance Brokers		
39. 40. 41. 42. 43. 44. 45. STAT COM	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6.530,674 2,223,171 11,423	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'000) 15,056,578 4,473,661 31,697	35,595,491 389,087,939 MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421	- 	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810	1,108,894 (314,776) 35,093,965 774,883 202,645,013 C02,645,013 GROUP AUDITED DEC 2017 (KSH5:000) 16,545,444 4,917,213 51,054	(397.597) 35,627,939 943.351 207,067,379 UNAUDTED MAR 2018 (KSHS'000 3,632,973 1,207,667 5,130	(424,067) 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSHS'000) 7.708,574 2,321,402 38,630	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include 1&M Bank (T) Limited, 1&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at 1&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Kihara Maina	y and Youjays Insu v.imbank.com as v robi.	rance Brokers		
39. 40. 41. 42. 43. 44. 45. STAT COM 01.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY FEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS '000) 6,530,674 2,223,171	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661	35,595,491 35,595,491 189,087,939 BANK UNAUDITED MAR 2018 (KSHS'000) 3.311,594 1,105,162	- 	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSHS'000) 7,228,517 2,441,282	1,108,894 (314,716) 35,093,965 7774,883 202,645,013 GROUP AUDITED DEC 2017 (KSHS:000) 16,545,444 4,917,213	(397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2018 (KSHS'000	(424,067) 35,972,833 960,213 244,160,345 3244,160,345 UNAUDITED JUN 2018 (KSHS'000) 7,708,574 2,321,402	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	nk
39. 40. 41. 42. 43. 44. 45. STAT COM 01.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income	30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 40,815 19,602,751	- 35,595,491 - 189,087,939 UNAUDITED MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421 10,064 4,431,241	- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849	1,108,894 (314,716) 35,093,965 774,883 202,645,013 GROUP AUDITED DEC 2017 (KSH5 000) 16,545,444 4,917,213 51,054 40,815 21,554,526	(397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2017 (KSHS'000 3,632,973 1,207,667 5,130 10,064	(424,067) 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include 1&M Bank (T) Limited, 1&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at 1&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Kihara Maina	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as		nk
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'000) 15,056,578 4,473,661 19,602,751 6,296,570 175,150	35,595,491 35,595,491 189,087,939 MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421 10,064 4,431,241 1,693,359 13,466	- - - - - - - - - - - - - - - - - - -	(77,583) (197,724) 30,518,108 731,593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024	1,108,894 (314,776) 35,093,965 7774,883 202,645,013 GROUP AUDITED DEC 2017 (KSHS'000) 16,545,444 4,917,213 51,054 40,815 21,554,526 6,956,427 198,336	(397.597) 35,627,939 943.351 207,067,379 GROUP UNAUDITED MAR 2018 (KSHS'000 3.632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449	- [(424,063) 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 JUN 2018 (KSHS'000) 7.708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	nk
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 02.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income I.5 Total interest income 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 355,948 3,390,195	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'000) 15,056,578 4,473,661 31,697 40,815 19,602,751 6,296,570 175,150 0704,086 7,175,806	35,595,491 389,087,939 MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421 10,064 4,431,241 1,693,359 13,466 179,967 1,886,792	- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,864,703	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804	1,108,894 [314,776] 35,093,965 7774,883 202,645,013 AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287	(397.597) 35,627,939 943,351 207,067,379 UNAUDITED MAR 2018 (KSHS'000 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 18,6297 2,094,757	- [(424,067)] 35,972,833 960,213 244,160,345 000000000000000000000000000000000000	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expense NET INTEREST INCOME(LLOSS) OTHER OPERATING INCOME	30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 2,940,108 2,940,108 3,390,195 5,395,313	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 40,815 19,602,751 6,296,570 175,150 704,086 7,175,806 12,426,945	35,595,491 389,087,939 BANK UNAUDITED MAR 2018 (KSHS'000) 3.311.594 1,105,162 4,421 10,064 4,431,241 1,693,359 13,466 179,967 1,886,792 2,544,449	- 35,886,888 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,649,237 3,5449 357,017 3,861,703 5,338,004	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045	1,108,894 [314,776] 35,093,965 774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5:000) 16,545,444 4,917,213 51,054 4,0,815 21,554,526 6,956,427 198,336 856,524 8,011,287 13,543,239	(397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2018 (KSH5'000 3.632,973 1.207,667 5.130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,761,077	[424,067] 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 430,935 4,275,085 5,813,761	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	nk
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Oeposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NTEREST INCOME/LIOSS)	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSH5'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 355,948 3,390,195	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'000) 15,056,578 4,473,661 31,697 40,815 19,602,751 6,296,570 175,150 0704,086 7,175,806	35,595,491 389,087,939 MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421 10,064 4,431,241 1,693,359 13,466 179,967 1,886,792	- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,864,703	(77.583) (197.724) 30,518,108 731.593 195,656,165 UMAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804	1,108,894 [314,776] 35,093,965 7774,883 202,645,013 AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287	(397.597) 35,627,939 943,351 207,067,379 UNAUDITED MAR 2018 (KSHS'000 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 18,6297 2,094,757	- [(424,067)] 35,972,833 960,213 244,160,345 000000000000000000000000000000000000	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	nk
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 02. 03. 04.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.3 Other interest expenses 3.4 Toreign exchange trading income (Loss)	30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 2,940,108 2,940,108 3,390,195 5,395,313 372,286 725,962 755,270	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 31,697 19,602,751 6,296,570 175,150 704,086 7,175,806 12,426,945 845,102 1,586,762 1,373,188		- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,5449,237 3,5449,357,017 3,861,703 5,338,004 5,338,004	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045	1,108,894 (314,716) 35,093,965 774,883 202,645,013 6GOUP DEC 2017 (KSH5:000) 16,545,444 4,917,213 51,054 4,917,213 51,054 21,554,524 6,956,427 198,336 856,524 8,011,287 13,564,239 925,248	(397.597) 35,627,939 943.351 207,067,379 UNAUDIED MAR 2018 (KSH5'000 3,632.973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,761,077 336,370	(424,067) 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 4,30,935 4,275,085 5,813,761 645,627	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 02. 03. 04.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Obeposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total expensions 4.5 Other interest expanse 4.2 Other interest expanse 4.2 Other interest expanse 4.3 Construction 5.5 Other interest expanse 5.5 O	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 372,286 725,5270 32,359 2,40,470	(158,267) 1,108,894 35,023,511 		- 	(77,583) (197,724) 30,518,108 731,593 195,656,165 UNAUDITED JUN 2017 (KSHS'0007 7 ,228,517 2,441,282 26,810 20,240 9,716,849 3 ,265,503 109,024 435,277 3,809,804 5,907,045 411,978 816,293 799,744	1,108,894 [314,776] 35,093,965 774,883 202,645,013 AUDITED DEC 2017 (KSH5:000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 - 296,218	(397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2018 (KSHS'000 3,632,973 1,207,667 5,130 10,064 4,855,834 4,855,834 1,861,011 17,449 216,297 2,094,757 2,764,077 336,370 542,422 515,466	[(424,067) 35,972,833 960,213 244,160,345 000000000000000000000000000000000000	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	N K
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY FEMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME I.3 Deposits and placements with banking institutions I.4 Other interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest inCOME INTEREST INCOME/ IA Fees and commissions on loans and advances 4.3 Greign exchange trading income [Loss] 4.4 Dividend income	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4139 9,4139 9,4139 9,4139 355,948 3,390,195 5,395,313 372,286 725,962 755,270 32,359	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 40,815 19,602,751 6,296,570 704,086 7,175,806 12,426,945 845,102 1,586,762 1,373,188 32,359	35,595,491 35,595,491 189,087,939 UNAUDITED MAR 2018 (KSH5'000) 3,311,594 1,105,162 4,421 1,005,46 4,431,241 1,693,359 13,466 179,967 1,886,792 2,544,449 315,697 479,037 483,166 15,000		(177.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,277,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,267,503 3,277,503 3	1,108,894 [314,776] 35,093,965 774,883 202,645,013 Contemport AUDITED DEC 2017 (KSH5:000) 16,545,444 4,917,213 51,054 4,917,213 51,054 21,554,524 6,956,427 198,336 856,524 8,011,287 13,564,239 925,248 1,813,928 1,468,282 1,468,282	(397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2018 (KSH5'000 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,094,757 2,761,077 336,370 542,422 515,466	(424,067) 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 4,30,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	NK
39. 40. 41. 42. 43. 44. 45. STAI COM 01. 01. 02. 03. 04. 05. 06.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME I.3 Deposits and placements with banking institutions I.4 Other interest income INTEREST INCOME/LOSS) OTHER OPERATING INCOME A:1 Fees and commissions A:3 Foreign exchange trading income [Loss] A:4 Dividend income A:5 Other	30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,5048 3,390,195 5,395,313 372,286 725,942 3,390,195 5,395,313 372,286 725,5270 32,359 240,470 2,126,347 7,521,660	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'000) 15,056,578 4,473,661 31,697 40,815 19,602,751 0,296,570 175,150 704,086 7,175,806 12,426,945 8,45,102 1,586,762 1,373,188 32,359 30,3688 4,141,279 16,568,224		- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 35,449,237 35,449,237 3,5,439 35,447,703 5,338,004 5,777,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045 5,907,045 411,978 816,293 799,744 425,302 2,273,317 8,180,362	1,108,894 [314,776] 35,093,965 774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5 000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 1,468,282 - 296,218 8,064,915 18,046,915	(397.597) 35,627,939 943.351 207,067,379 04,8351 04,800 04,800 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,761,077 336,370 542,422 515,466 - 101,939 1,496,197 4,257,274	[424,067] 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSHS'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 3,794,016 3,794,016 3,794,016 5,813,761 645,627 1,017,551 1,078,282 5,813,761	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	nk
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04. 05. 06.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest expenses 2.2 Loposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 4.3 Foreign exchange trading income [Loss] 4.4 Dividend income 4.5 Other income 4.5 Other income 5.5 Other income 4.5 Other income 5.5 Oth	30,474,974 30,474,974 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 355,948 3,390,195 5,395,313 372,286 725,962 755,270 32,359 2,40,470 2,126,347 7,521,660 869,979 1,209,962	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'0000 15,056,578 4,473,661 15,056,578 4,473,661 175,150 704,086 12,426,945 845,102 1,586,762 1,373,188 32,359 32,3868 4,141,279 16,568,224 3,853,113 2,435,688	- 35,595,491 - 189,087,939 MAR 2018 (KSHS'000) 3.311.594 1,105,162 4,421 10,064 4,431,241 1,693.359 13,466 179,967 1,886,792 2,544,449 315,697 483,166 1,399,406 3,943,855 564,273 700,928	- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,864,703 5,338,004 5,777,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5*000) 7,228,517 2,441,282 20,240 9,716,849 3,265,503 109,024 435,277 3,265,503 109,024 435,277 3,265,503 109,024 435,277 445,507 2,273,317 8,180,362 956,944 1,415,157	1,108,894 (314,716) 35,093,965 774,883 202,645,013 AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 296,218 4,503,676 18,046,915	- (397.597) 35,627,939 943.351 207,067,379 MAR 2018 (KSHS'000 3.632.973 1.207,667 5.130 10,064 4,855,834 4,855,834 1,861,011 17,449 216,297 2,094,757 2,764,077 336,370 542,422 515,466 - 101,939 1,496,197 4,257,274	[(424,067) 35,972,833 960,213 244,160,345 0,213 244,160,345 0,213 0,214,02 3,017 2,021 10,088,846 3,794,016 50,134 4,207,5085 5,813,761 6,455,627 1,017,551 1,078,282 5,813,761 6,455,627 1,017,553 1,078,285 8,829,696 1,303,234 1,657,335	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	LWTED
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39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04. 05. 06.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income INTEREST INCOME/LIOSS) OTHER OPERATING INCOME INTEREST INCOME/LIOSS) OTHER OPERATING INCOME I.4 Teres and commissions 4.3 Foreign exchange trading income [Loss] 4.4 Dividend income I.5 Other I.	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS '000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,508 3,390,195 5,395,313 372,286 775,5270 32,359 240,470 32,359 240,470 7,521,660 869,979 1,209,962 41,115	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 40,815 19,602,751 0,296,570 175,150 704,086 7,175,806 12,426,945 8,45,102 1,586,762 1,373,188 32,359 303,868 4,141,279 16,568,224 3,853,113 2,435,688 109,763		- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 3,5,449 35,7017 3,861,703 5,338,004 5,777,700 902,247 1,009,684 1,700 283,605 8,126,240	(177.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 3,265,503 3,209,804 5,907,045 4,35,277 3,809,804 5,907,045 5,907,045 4,11,978 8,180,362 2,273,317 8,180,362	1,108,894 [314,776] 35,093,965 774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5 000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 13,543,239 925,248 1,813,928 1,468,282 1,468,283 2,96,218 4,953,676 18,046,915 4,058,882 2,751,775 110,156	(397.597) 35,627,939 943.351 207,067,379 04,83351 04,855,836 3,632,973 1,207,667 5,130 10,064 4,855,836 1,861,011 17,449 216,297 2,094,757 2,761,077 336,370 542,422 515,466 - 10,939 1,496,197 4,257,274	[424,067] 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 4,205,085 5,813,761 645,627 1,017,551 1,078,282 5,813,761 645,627 1,017,555 1,078,282 5,813,761 645,627 1,017,828 5,813,761 645,627 1,017,828 5,813,761 645,627 1,017,828 5,813,761 645,627 1,017,828 5,813,761 645,627 1,017,828 8,829,696 1,303,234 1,657,335 63,761	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	INTER
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04. 05. 06.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY FEMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME INTEREST INCOME IS Total interest income IS Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest income INTEREST INCOME 4.1 Fees and commissions 4.3 Foreign exchange trading income (Loss) 4.4 Dividend income 4.5 Other income INTER Charling Income (Loss) 4.4 Dividend income 4.5 Other income 5.5 Cotal incom	30,474,974 30,474,974 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139 355,948 3,390,195 5,395,313 372,286 725,962 755,270 32,359 2,40,470 2,126,347 7,521,660 869,979 1,209,962 4,115 2,85,443 10,4,030	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSHS'0000 15,056,578 4,473,661 15,056,578 4,473,661 175,150 704,086 12,426,945 10,758 845,102 1,586,762 1,373,188 32,359 33,868 4,141,279 16,568,224 3,853,113 2,435,688 109,763 607,775 218,095 219,095 218,095	- 35,595,491 35,595,491 189,087,939 MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421 10,064 4,431,241 1,693,359 13,466 179,967 1,886,792 2,544,449 315,697 483,166 1,399,406 3,943,855 564,273 700,928 33,488 163,477 51,835	- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 35,449 357,017 3,861,703 5,338,004 5,777,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 3,35,858 102,600	(177.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 4,11,978 8,180,362 2,273,317 8,180,362 9,56,944 1,415,157 4,709 2,324,671 125,726 51,946 1,204,456	1,108,894 (314,716) 35,093,965 774,883 202,645,013 AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 296,218 4,503,676 18,046,915 8,046,915	- (397.597) 35,627,939 943.351 207,067,379 UNAUDITED MAR 2018 (KSHS'000 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,764,077 336,370 542,422 515,466 - 101,939 1,496,197 4,257,274 536,160 7778,602 34,111 182,529 63,379	[(424,067)] 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 [KSH5'000] 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 4,30,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 6,3,761 3,30,814 1,26,289 7,1,226	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 nd Ngong Avenue, Nair S B R Shah Chairman Kihara Maina Chief Executive	y and Youjays Insu v.imbank.com as v robi.	rance Brokers well as	Limited.	
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39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04. 05. 06. 05. 06.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY TEMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME INTEREST INCOME INTEREST INCOME INTEREST INCOME INTEREST EXPENSE 1.0 downrow deposits 2.0 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest income 100000000000000000000000000000000000	30,474,974 30,474,974 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 94,139 25,5948 3,390,195 5,395,313 372,286 725,948 3,390,195 5,395,313 372,286 725,948 3,390,195 5,395,313 372,286 725,948 3,390,195 5,395,313 372,286 725,948 3,390,195 5,395,313 372,286 725,948 3,390,195 5,395,313 372,286 725,948 3,390,195 1,209,962 4,1115 285,443 104,030 3,8775 1,040,840 3,590,144	(158,267) 1,108,894 35,023,511 		- 	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSHS'0007 (KSHS'0007 7,228,517 2,441,282 2,26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045 5,907,045 4,11,978 8,160,293 7,99,744 2,45,302 2,273,317 8,180,362 9,56,944 1,415,157 4,70,092 3,24,671 125,726 5,1946 1,204,455 4,125,992	1,108,894 [314,716] 35,093,965 774,883 202,645,013 Colored States of the second states o	(397.597) 35,627,939 943.351 207,067,379 MAR 2018 IKSHS'000 3.632.973 1.207,667 5.130 10,064 4,855,834 1.861,011 17,449 216(297 2,761,077 2,761,077 336,370 542,422 515,466 101,939 1,496,197 4,257,274 536,160 778,602 536,160 778,602 34,111 182,529 63,379 36,281 34,285 35,285 34,28534,285	[(424,067)] 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 [KSHS'000] 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 4,30,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 5,813,761 645,627 1,017,551 1,078,282 5,813,761 645,627 1,017,553 8,829,696 1,303,234 1,657,335 6,3,761 3,303,234 1,657,335 6,3,761 3,33,814 1,657,335 6,3,741	The above are extracts from the Bank's financial statements. The G got June 2018 include 1&M Bank [T] Limited, 1&M Insurance Agency. These statements can be accessed on the institution's website www at the registered office at 1&M Bank House, 2th Ngong Avenue, Nair S B R Shah Chairman Kinara Maina Chief Executive	y and Youjays Insu wimbank.com as w obi. • Officer • Officer	A WORL	Limited.	
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 02. 02. 03. 04. 05. 06. 05. 06.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest expenses 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest income INTER OPERATING INCOME INTER OPERATING INCOME INTER OPERATING INCOME I OTHER OPERATING EXPENSES I A Lana LAS PORTI //LOSSI BEFORE TAX AND EXCEPTIONAL ITEMS I I I I I I I I I I I I I I I I I I I	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,508 3,390,195 5,395,313 372,286 775,5270 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 33,3775 1,040,840 3,590,144 3,931,516	(158,267) 1,108,894 - 35,023,511 - 183,952,517 183,952,517 15,056,578 4,473,661 31,697 19,602,751 19,602,751 6,296,570 175,150 704,086 7,175,806 12,426,945 19,602,751 15,86,762 1,373,188 32,359 303,868 4,141,279 16,568,224 3,853,113 2,435,668 109,763 607,775 218,095 9,051,844 7,516,380		- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 3,549,237 3,549,237 3,549,237 3,549,237 3,541,703 5,338,004 5,777,00 902,247 1,009,684 15,000 20,286 8,126,240 1,313,658 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 1,500 1,500 1,500 1,500 1,500 1,500 1,500 1,500 2,788,236 8,126,240 1,313,658 1,404,813 6,527 9,15,102 4,182,129 3,944,111	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045 5,907,045 5,907,045 411,978 816,293 7799,744 445,302 2,273,317 8,180,362 9,56,944 1,415,157 47,092 324,671 125,726 51,946 1,204,456 4,125,992 4,054,370 4,054,370 4,054,370 4,054,370 4,054,370 4,054,370 1,204,456 1,204,	1,108,894 [314,776] 35,093,965 774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5:000) 16,545,444 4,917,213 51.054 40,815 21,554,524 6,956,427 198,336 856,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 2,96,218 2,96,218 4,058,882 2,751,775 18,046,915 4,058,882 2,751,775 110,156 685,512 2,182,753 10,175,262 7,871,653 -	(397.597) 35,627,939 943.351 207,067,379 UNAUDTED MAR 2018 (KSH5'000 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 1,861,011 1,449 216,297 2,094,757 2,761,077 336,370 542,422 515,466 515,466 515,466 778,602 34,111 182,529 4,3371 4,257,274	[424,067] 35,972,833 960,213 244,160,345 UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 3,794,016 3,794,016 430,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 5,813,761 645,627 1,017,551 1,078,282 5,813,761 645,627 1,017,551 1,078,282 5,813,761 1,078,282 5,813,761 1,078,282 5,813,761 1,078,283 5,813,761 1,078,283 5,813,761 1,078,283 5,813,761 1,078,283 3,015,935 8,829,696 1,303,234 1,657,335 6,3,761 3,53,814 126,289 1,103,553 4,599,412 4,230,284	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include I&M Bank (T) Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 th Ngong Avenue, Nair S B R Shah Chairman Www.imbank.com	y and Youjays Insu wimbank.com as w obi. e Officer	A WORL	Limited.	
39. 40. 41. 42. 43. 44. 45. STAT COM 01. 01. 02. 03. 04. 05. 06. 05. 06. 07. 08. 09. 10. 11. 12.	Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME INTEREST INCOME I.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income I.5 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest racome I.5 Other increst racome (Loss) 4.4 Dividend income 4.5 Other incerest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Anortisation charges 6.7 Other Operating Expenses PROFIT /(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS PROFIT (LOSS) AFTER TAX AND EXCEPTIONAL ITEM	30,474,974 30,474,974 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 9,4,139 1,5,9,48 3,390,195 5,395,313 3,75,21,660 869,979 1,209,962 41,115 2,85,433 10,40,30 3,8,775 1,040,840 3,590,144 3,931,516	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 19,602,751 6,296,570 175,150 704,086 7,175,806 12,426,945 845,102 1,536,762 845,102 1,536,762 845,102 1,536,763 1,730,807 9,051,844 7,516,380	35,595,491 35,595,491 189,087,939 UNAUDITED MAR 2018 (KSH5'000) 3,311,594 1,105,162 4,421 1,005,46 4,431,241 1,693,359 13,466 179,967 1,886,792 2,544,449 315,697 479,037 483,166 15,000 106,506 1,399,406 3,943,855 564,273 700,928 33,485 34,481 34,491 34,491 34,491 34,491 34,491 34,491 34,495 34,491 34,592 44,491 34,592 44,491 34,592 44,491 34,592 44,491 34,592 44,593 44,592 44,592 44,592 44,592 44,593 44,592 44,592 44,592 44,592 44,593 44,592 44,5	- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,469,237 3,5449 357,017 3,861,703 5,338,004 577,700 902,247 1,009,684 15,000 283,605 2,788,236 8,126,240 1,313,658 1,404,813 325,858 102,600 56,527 915,102 4,182,129 3,944,111	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 24,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045 5,907,045 5,907,045 5,907,045 4,105,727 4,109,202 2,273,317 8,180,362 9,56,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 47,092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,1092 3,24,67 1,25,726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5726 5,944 1,415,157 4,102,5792 4,054,3700 1,284,8051 1,284	1,108,894 [314,7716] 35,093,965 7774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 198,326 856,524 8,011,287 13,543,239 9,25,248 1,813,928 1,468,282 2,551,775 10,156 685,512 2,781,775 110,156 685,512 2,781,775 110,156 685,512 2,781,775 110,156 685,512 2,781,753 10,175,263 [2,145,835] [2,145,835] [2,145,835]	(397.597) 35,627,939 943.351 207,067,379 043.351 207,067,379 04,000 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,761,077 336,370 542,422 515,466 101,939 1,496,197 4,257,274 536,160 778,602 34,111 182,529 63,379 36,281 543,853 2,174,915 2,082,359 (624,765)	[424,067] 35,972,833 960,213 244,160,345 CROUP UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 5,0134 430,935 4,275,085 5,813,761 1,078,282 5,813,761 6,45,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 6,3,761 3,33,814 126,289 1,303,234 1,657,335 6,3,761 3,33,814 126,299,412 4,230,284 (1,272,702) 4,250,284 (1,272,702)	The above are extracts from the Bank's financial statements. The G got June 2018 include I&M Bank [T] Limited, I&M Insurance Agency. These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2th Ngong Avenue, Nair S B R Shah Chairman S B R Shah Chairman Www.imbank.com	y and Youjays Insu vimbank.com as v obi. • Officer PEN UP A IFINITE P	A WORL OSSIBIL	Limited.	
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Other Reserves - (AFS Portfolio) Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY EMENT OF PREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest expenses 2.4 Total interest expenses 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.4 Other interest expenses 2.4 Other interest expenses 4.5 Other income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Anotisation charges 6.7 Other operating Expenses 6.8 Total other Operating Expenses 7.6 CHer Operating Expenses 7.6 Total other Operating Expenses <td>30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,508 2,940,108 8,785,508 3,390,195 5,395,313 372,286 775,5270 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 1,040,840 3,8775 1,040,840 3,931,516 (1,215,4921 - - 2,716,024 -</td> <td>(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 19,602,751 19,602,751 12,426,945 8,45,102 1,586,762 1,373,188 32,359 303,868 4,141,279 16,568,224 3,853,113 2,435,688 109,763 607,775 218,095 96,603 1,730,807 9,051,844 7,516,380 (2,028,889) - 5,487,491 - -</td> <td></td> <td>- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,3649,237 3,36,459 357,170 3,3649,237 3,35,459 357,700 902,247 9,199,707 5,338,004 5,77,700 902,247 1,009,684 1,500 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 3,544,111 1,183,233 3,944,111 1,183,233 -</td> <td>(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045 5,907,045 5,907,045 5,907,045 4,15,757 4,7092 324,671 125,762 51,946 1,204,456 1,204 1,204 1,204 1,204 1,204 1,204 1,204 1,204 1,20</td> <td>1,108,894 [314,716] 35,093,965 774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 18,954,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 1,658,882 2,751,775 18,046,915 4,058,882 2,751,775 110,156 685,512 261,919 124,265 2,182,753 10,175,262 7,871,653 [2,145,835] - 5,725,818 [67,553]</td> <td>(397.597) 35,627,939 943.351 207,067,379 043.351 207,067,379 04,201 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,094,757 2,761,077 336,370 542,422 336,370 542,422 101,939 1,496,197 4,257,274 4,257,274 5,336,160 778,602 34,111 182,529 6,3379 1,496,197 4,257,274 2,082,359 (524,765) 2,082,359 (524,765) -</td> <td>[424,067] 35,972,833 960,213 244,160,345 CROUP UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 3,794,016 3,794,016 4,275,085 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 8,829,676 1,303,234 1,657,335 63,761 343,814 126,289 9,1426 1,013,553 4,599,412 4,230,284 (1,272,702) </td> <td>The above are extracts from the Bank's financial statements. The G 30th June 2018 include 1&M Bank [T] Limited, 1&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at 1&M Bank House, 2thNgong Avenue, Nair S B R Shah Chairman Kiner Www.imbank.com</td> <td>y and Youjays Insu wimbank.com as w obi. • Officer • Officer • PEN UP A IFINITE Po the most of w serve, because • Visa Infinite</td> <td>A WORL OSSIBIL what you what</td> <td>Limited.</td> <td></td>	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,508 2,940,108 8,785,508 3,390,195 5,395,313 372,286 775,5270 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 1,040,840 3,8775 1,040,840 3,931,516 (1,215,4921 - - 2,716,024 -	(158,267) 1,108,894 - 35,023,511 - 183,952,517 BANK AUDITED DEC 2017 (KSH5'000) 15,056,578 4,473,661 31,697 19,602,751 19,602,751 12,426,945 8,45,102 1,586,762 1,373,188 32,359 303,868 4,141,279 16,568,224 3,853,113 2,435,688 109,763 607,775 218,095 96,603 1,730,807 9,051,844 7,516,380 (2,028,889) - 5,487,491 - -		- 35,886,888 - 225,143,541 UNAUDITED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,3649,237 3,36,459 357,170 3,3649,237 3,35,459 357,700 902,247 9,199,707 5,338,004 5,77,700 902,247 1,009,684 1,500 283,605 2,788,236 8,126,240 1,313,658 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 325,858 1,404,813 63,571 3,544,111 1,183,233 3,944,111 1,183,233 -	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDITED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 109,024 435,277 3,809,804 5,907,045 5,907,045 5,907,045 5,907,045 4,15,757 4,7092 324,671 125,762 51,946 1,204,456 1,204 1,204 1,204 1,204 1,204 1,204 1,204 1,204 1,20	1,108,894 [314,716] 35,093,965 774,883 202,645,013 CROUP AUDITED DEC 2017 (KSH5'000) 16,545,444 4,917,213 51,054 40,815 21,554,524 6,956,427 18,954,524 8,011,287 13,543,239 925,248 1,813,928 1,468,282 1,658,882 2,751,775 18,046,915 4,058,882 2,751,775 110,156 685,512 261,919 124,265 2,182,753 10,175,262 7,871,653 [2,145,835] - 5,725,818 [67,553]	(397.597) 35,627,939 943.351 207,067,379 043.351 207,067,379 04,201 3,632,973 1,207,667 5,130 10,064 4,855,834 1,861,011 17,449 216,297 2,094,757 2,094,757 2,761,077 336,370 542,422 336,370 542,422 101,939 1,496,197 4,257,274 4,257,274 5,336,160 778,602 34,111 182,529 6,3379 1,496,197 4,257,274 2,082,359 (524,765) 2,082,359 (524,765) -	[424,067] 35,972,833 960,213 244,160,345 CROUP UNAUDITED JUN 2018 (KSH5'000) 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 3,794,016 3,794,016 4,275,085 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 5,813,761 645,627 1,017,551 1,078,285 8,829,676 1,303,234 1,657,335 63,761 343,814 126,289 9,1426 1,013,553 4,599,412 4,230,284 (1,272,702) 	The above are extracts from the Bank's financial statements. The G 30 th June 2018 include 1&M Bank [T] Limited, 1&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at 1&M Bank House, 2 th Ngong Avenue, Nair S B R Shah Chairman Kiner Www.imbank.com	y and Youjays Insu wimbank.com as w obi. • Officer • Officer • PEN UP A IFINITE Po the most of w serve, because • Visa Infinite	A WORL OSSIBIL what you what	Limited.	
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The G go ^m June 2018 include I&M Bank [T] Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 rd Ngong Avenue, Nair 2 B R Shah Chairman Kiner Chairman Chair Www.imbank.com	y and Youjays Insu wimbank.com as w obi. • Officer • Officer • PEN UP A IFINITE Po the most of w serve, because • Visa Infinite	rance Brokers well as	Limited.	
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The G go ^m June 2018 include I&M Bank [T] Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2 rd Ngong Avenue, Nair 2 B R Shah Chairman Kiner Chairman Chair Www.imbank.com	y and Youjays Insu vimbank.com as v obi. • Officer PEN UP A IFINITE Pu at the most of v serve, because e Visa Infinite of W Bank.	rance Brokers well as	Limited.	
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The G go^m June 2018 include I&M Bank [T] Limited, I&M Insurance Agency These statements can be accessed on the institution's website www at the registered office at I&M Bank House, 2rdNgong Avenue, Nair 2 B R Shah Chairman Kiner Chairman Chair Www.imbank.com</td> <td>y and Youjays Insu wimbank.com as w obi. e Officer PEN UP A IFINITE PO the most of w serve, because e Visa Infinite of W Bank. ply for yours</td> <td>rance Brokers well as</td> <td>Limited.</td> <td>21000</td>	30,474,944 30,474,944 177,329,585 BANK UNAUDITED JUN 2017 (KSHS'000) 6,530,674 2,223,171 11,423 20,240 8,785,508 2,940,108 8,785,508 2,940,108 3,390,195 5,395,313 372,286 725,5270 32,359 240,470 3,395,948 3,390,195 5,395,313 372,286 755,270 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 32,359 240,470 3,393,1516 (1,215,4921 - 2,716,024	(158,267) 1,108,894 35,023,511 183,952,517 183,952,517 183,952,517 15,056,578 4,473,661 15,056,570 14,473,661 19,602,751 6,296,570 175,150 704,086 12,426,945 845,102 1,556,762 1,373,188 32,359 33,868 4,141,279 16,568,224 3,853,113 2,435,688 109,763 3,730,809 9,051,844 7,516,380 1,736,389 1,7516,380 2,028,889] 	35,595,491 35,595,491 189,087,939 UNAUDITED MAR 2018 (KSHS'000) 3,311,594 1,105,162 4,421 1,0693,359 13,466 179,967 1,886,792 2,544,449 315,697 479,037 483,166 1,399,406 3,943,855 564,273 700,928 3,3488 163,477 51,835 28,811 448,410 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,952,633 1,366,845 1,366,845 1,366	- 35,886,888 - 225,143,541 UNAUDTED JUN 2018 (KSH5'000) 7,028,941 2,113,886 36,640 20,240 9,199,707 3,869,237 3,5449 357,170 9,199,707 3,861,703 5,338,004 5,338,004 1,30,684 1,009,684 15,000 902,247 1,009,684 15,000 902,247 1,009,684 15,000 902,247 3,861,703 5,338,004 1,313,658 8,126,240 1,313,658 1,404,813 63,571 325,858 8,126,240 5,527 915,102 4,182,129 3,944,1111 1,183,233] - 2,760,878 - 2,760,878 - 2,760,878 - -	(77.583) (197.724) 30,518,108 731.593 195,656,165 UNAUDTED JUN 2017 (KSH5'000) 7,228,517 2,441,282 26,810 20,240 9,716,849 3,265,503 3,265,503 3,205,503 109,024 435,277 3,809,804 5,907,045 5,907,045 5,907,045 5,907,045 4,119,78 8,180,362 2,273,317 8,180,362 956,944 1,415,157 4,7092 324,671 125,726 5,1946 1,204,456 4,125,992 4,054,370 (1,284,805) - - 2,769,565 (19,718) 2,749,847 (51,053) 2,78,164	1,108,894 [314,716] 35,093,965 774,883 202,645,013 AUDITED DEC 2017 (KSH5:000) 16,545,444 4,917,213 51,054 21,554,524 6,956,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 8,966,427 198,336 10,552 10,175,248 10,175,242 7,871,653 10,175,262 7,871,653 10,175,262 7,871,653 10,175,262 7,871,653 10,175,262 7,871,653 10,175,262 7,871,653 10,175,262 7,871,653 10,175,262 7,871,653 10,175,264 10,175,599] 296,499	(397.597) 35,627,939 943.351 207,067,379 043.351 207,067,379 3.632.973 1.207,667 5.130 10,064 4,855,834 4,855,834 1.861,011 17,449 216,297 2,094,757 2,761,077 336,370 542,422 515,466 101,939 1,496,197 4,257,274 4,257,274 536,160 778,602 515,466 533,79 34,211 182,529 63,379 34,281 18,2529 63,379 34,281 2,082,359 (624,765) - - 1,457,594 (625,460) 1,432,134	[424,067] 35,972,833 960,213 244,160,345 CROUP UNAUDITED JUN 2018 [KSH5'000] 7,708,574 2,321,402 38,630 20,240 10,088,846 3,794,016 50,134 4,30,935 4,275,085 5,813,761 645,627 1,017,551 1,078,282 274,475 3,015,935 8,829,696 1,303,234 1,657,335 6,3,761 33,814 126,289 71,426 6,3,761 33,814 126,289 71,426 4,230,284 (1,272,702] 2,957,582 [51,543] 2,906,039 [146,562] [146,562] [146,562] [146,562] [146,562] [146,562] [146,562] [146,562] [146,562] [146,562]	The above are extracts from the Bank's financial statements. 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