

I&M BANK (T) LTD

FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 F THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30 [™] JUNE 2017 (Amount in millions)		CONDENSED INTERIM STATEMENT OF INCOME AS AT 30 [™] JUNE 2017 (Amount in millions)					
. ASSETS	Current Quarter 30 [™] June 2017	Previous Quarter 31 ^{s⊤} March 2017		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cummulative	Comparati Year (Previous Y
Qual	5,139.31	4,136.98		30 [™] Sept 2017	30 [™] Sept 2016	30 [™] Sept 2017	30 [™] Sept 2
Cash Belenese with Benk of Tenzenia	22,999.18	4,136.98 28,928.99	1 Interest Income	10,314.98	9,045.68	20,164.65	17,626
Balances with Bank of Tanzania Investments in Government securities	66,562.95	64,664.02	2 Interest Expense	(4,510.10)	(3,796.47)	(8,938.14)	(7,426.
Balances with other banks and financial institutions	12,764.58	14,343.44	3 Net Interest Income (1 minus 2)	5,804.88	5,249.21	11,226.52	10,200
Cheques and items for clearing	39.63	34.10	4 Bad Debts Written-Off	-	-	-	
Inter branch float items	-	-	5 Impairment Losses on Loans and Advances	308.00	14.05	752.90	(1,733
Bills negotiated	_	_	6 Non Interest Income:	1,559.51	1,576.54	3,498.70	3,09
Customer liabilities for acceptances	-	-	6.1 Foreign Currency Dealings and Translation				4.00
Interbank Loans Receivables	-	-	Gains/(Loss)	379.83	530.73	958.93	1,08 2,00
Investments in other securities	-	-	6.2 Fees and Commissions 6.3 Dividend Income	1,179.68	1,045.81	2,539.77	2,00
Loans, advances and overdrafts			6.4 Other Operating Income	-	-	-	
(net of allowances for probable losses)	307,199.14	304,629.65	7 Non Interest Expenses:	- (4,887.54)	- (4,807.58)	- (9,785.44)	(8,704
Other assets	11,863.17	9,393.01	7.1 Salaries and Benefits	(4,887.54) (2,262.89)	(4,807.38) (2,126.93)	(9,785.44) (4,617.10)	(3,923
Equity Investments	500.00	500.00	7.2 Fees and Commission	(407.15)	(605.19)	(4,617.10) (845.21)	(838
Underwriting accounts	-	-	7.3 Other Operating Expenses	(2,217.50)	(2,075.46)	(4,323.14)	(3,94
Property, Plant and Equipment	4,939.50	4,808.82	8 Operating Income/(Loss)	2,168.85	2,004.11	(4,323.14) 4,186.87	6,31
TOTAL ASSETS	432,007.46	431,439.02	9 Income Tax Provision	(800.00)	(299.86)	4,186.87 (1,300.00)	(1,00
			10 Net Income/ (Loss) After Income Tax	1,368.85	(299.88) 1,704.25	(1,300.00) 2,886.87	5,31
LIABILITIES			11 Other Comprehensive Income (itemize)			2,000.07	
Deposits from other banks and financial institutions	22,751.50	31,447.88	12 Total comprehensive income/(loss) for the				
Customer deposits	291,622.89	280,885.60	quarter / year	1,368.85	1,704.25	2,886.87	5,31
Cash letters of credit	-	-	13 Number of Employees	175	163	175	
Special deposits	279.59	254.78	14 Basic Earnings Per Share	0.49	0.71	1.03	
Payment orders/transfers payable	-	-	15 Number of Branches	8	8	8	
Bankers' cheques and drafts issued	317.72	334.90 8 072 22					
Accrued taxes and expenses payable	8,733.96	8,073.32	SELECTED PERFORMANCE INDICATORS				
Acceptances outstanding	-		(i) Return on Average Total Assets	1.25%	1.73%	1.33%	2
Interbranch float items		- 2,056.12	(ii) Return on Average Shareholders' Fund	10.07%	15.90%	10.72%	25
Unearned income and other deferred charges	2,008.45	2,056.12	(iii) Non Interest Expense to Gross Income	41.16%	70.43%	41.35%	65.
Other liabilities	1,545.10 50,389.68	1,890.96 52,704.44	(iv) Net Interest Income to Average Earning Assets	6.17%	6.17%	5.88%	6.
Borrowings TOTAL LIABILITIES	50,389.68 377,648.89	52,704.44 377,648.00					
	,						
NET ASSETS/(LIABILITIES)(16 minus 29)	54,358.57	53,791.02					
SHAREHOLDERS' FUNDS							
SHAREHOLDERS' FUNDS Paid up share capital	2,792.00	2,792.00					
SHAREHOLDERS' FUNDS Paid up share capital Share premium			CONDENSED INTERIM STATEME	NT OF CASH F	LOW AS AT 30	[™] JUNE 2017	
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves	2,792.00 17,995.75 -	2,792.00 17,995.75 -		NT OF CASH F nt in millions)	LOW AS AT 30	[™] JUNE 2017	
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings	2,792.00 17,995.75 - 28,129.46	2,792.00 17,995.75 - 28,829.82			LOW AS AT 30	[™] JUNE 2017	0
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account	2,792.00 17,995.75 - 28,129.46 2,886.87	2,792.00 17,995.75 - 28,829.82 1,518.02			LOW AS AT 30 ¹		
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve	2,792.00 17,995.75 - 28,129.46	2,792.00 17,995.75 - 28,829.82			LOW AS AT 30 ¹	TH JUNE 2017 Current Year Cummulative	Cummu
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 -	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 -		nt in millions)		Current Year	Cummu (Previous
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest	2,792.00 17,995.75 - 28,129.46 2,886.87	2,792.00 17,995.75 - 28,829.82 1,518.02		<i>nt in millions)</i> Current Quarter	Previous Quarter	Current Year Cummulative	Cummu (Previou
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02	(Amou	<i>nt in millions)</i> Current Quarter	Previous Quarter	Current Year Cummulative	Cummu (Previou 30 [™] Jun
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49	(Amou	nt in millions) Current Quarter 30 [™] June 2017 2,168.85	Previous Quarter 31 ^{s⊤} March 2017 2,018.02	Current Year Cummulative 30 [™] June 2017 4,186.87	Cummu (Previou 30 [™] Jun
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47	(Amou I: Cash flow from operating activities: Net income(loss)	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80	Cummu (Previou 30 [™] Jun 6,31 (526
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49	(Amou I: Cash flow from operating activities: Net income(loss) Adjustments for:	nt in millions) Current Quarter 30 [™] June 2017 2,168.85	Previous Quarter 31 ^{s⊤} March 2017 2,018.02	Current Year Cummulative 30 [™] June 2017 4,186.87	Cummu (Previou 30 [™] Jun 6,31 (52€
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47	(Amou I: Cash flow from operating activities: Net income(loss) Adjustments for: - Impairment/Amortization - Net change in Loans and Advances - Gain/loss on Sale of Assets	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) -	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) -	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) -	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47	(Amou I: Cash flow from operating activities: Net income(loss) Adjustments for: - Impairment/Amortization - Net change in Loans and Advances - Gain/loss on Sale of Assets - Net change in Deposits	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 -	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 -	(Amou I: Cash flow from operating activities: Net income(loss) Adjustments for: - Impairment/Amortization - Net change in Loans and Advances - Gain/loss on Sale of Assets	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48)	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72)	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20)	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 -	(Amou I: Cash flow from operating activities: Net income(loss) Adjustments for: - Impairment/Amortization - Net change in Loans and Advances - Gain/loss on Sale of Assets - Net change in Deposits - Net change in Short Term Negotiable Securities - Net change in Other Liabilities	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10)	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 15
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56%	(Amout) I: Cash flow from operating activities: Net income(loss) Adjustments for: Impairment/Amortization Net change in Loans and Advances Gain/loss on Sale of Assets Net change in Deposits Net change in Short Term Negotiable Securities Net change in Other Liabilities Net change in Other Assets 	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33)	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17)	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 (30)
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82% 100.78%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56% 100.39%	 I: Cash flow from operating activities: Net income(loss) Adjustments for: Impairment/Amortization Net change in Loans and Advances Gain/loss on Sale of Assets Net change in Deposits Net change in Short Term Negotiable Securities Net change in Other Liabilities Net change in Other Assets Tax Paid 	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33) (879.82)	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17 (879.82)	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17) (1,759.64)	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 (305 (1,002
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total assets	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82% 100.78% 71.11%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56% 100.39% 70.61%	 Cash flow from operating activities: Net income(loss) Adjustments for: Impairment/Amortization Net change in Loans and Advances Gain/loss on Sale of Assets Net change in Deposits Net change in Short Term Negotiable Securities Net change in Other Liabilities Net change in Other Assets Tax Paid Others (Net change in SMR) 	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33) (879.82) 5,259.88	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17 (879.82) 1,680.29	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17) (1,759.64) 6,940.17	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 (305 (1,002 1,90
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total assets Earning Assets to Total Assets	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82% 100.78% 71.11% 90.07%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56% 100.39% 70.61% 89.81%	 I: Cash flow from operating activities: Net income(loss) Adjustments for: Impairment/Amortization Net change in Loans and Advances Gain/loss on Sale of Assets Net change in Deposits Net change in Short Term Negotiable Securities Net change in Other Liabilities Net change in Other Assets Tax Paid Others (Net change in SMR) 	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33) (879.82)	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17 (879.82)	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17) (1,759.64)	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 (305 (1,002 1,90
SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total deposits Loans and Advances to total assets Earning Assets to Total Assets Deposits Growth	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82% 100.78% 71.11% 90.07% 0.66%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56% 100.39% 70.61% 89.81% 2.28%	 Cash flow from operating activities: Net income(loss) Adjustments for: Impairment/Amortization Net change in Loans and Advances Gain/loss on Sale of Assets Net change in Deposits Net change in Short Term Negotiable Securities Net change in Other Liabilities Net change in Other Assets Tax Paid Others (Net change in SMR) Net cash provided (used) by operating activities 	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33) (879.82) 5,259.88	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17 (879.82) 1,680.29	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17) (1,759.64) 6,940.17	Cummu (Previou 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 (305 (1,002 1,90
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SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total assets Earning Assets to Total Assets Deposits Growth	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82% 100.78% 71.11% 90.07% 0.66%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56% 100.39% 70.61% 89.81% 2.28%	 I: Cash flow from operating activities: Net income(loss) Adjustments for: Impairment/Amortization Net change in Loans and Advances Gain/loss on Sale of Assets Net change in Deposits Net change in Deposits Net change in Other Liabilities Net change in Other Assets Tax Paid Others (Net change in SMR) Net cash provided (used) by operating activities I: Cash flow from investing activities: Dividend Received Purchase of Fixed Assets 	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33) (879.82) 5,259.88	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17 (879.82) 1,680.29	Current Year Cummulative 30 [™] June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17) (1,759.64) 6,940.17	Cummu (Previou: 30 [™] Jun 6,31 (526 (17,782 32,47 (9,528 (305 (1,002 1,90 11,70
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SHAREHOLDERS' FUNDS Paid up share capital Share premium Capital reserves Retained earnings Profit (Loss) account Provision Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS	2,792.00 17,995.75 - 28,129.46 2,886.87 2,554.49 - 54,358.57 144,045.67 18,443.14 9,901.10 - 12.58% 5.82% 100.78% 71.11% 90.07% 0.66% 0.13%	2,792.00 17,995.75 - 28,829.82 1,518.02 2,655.43 - 53,791.02 75,502.49 17,440.47 9,169.95 - 12.47% 5.56% 100.39% 70.61% 89.81% 2.28% 2.49%	Classification of the provided structure	nt in millions) Current Quarter 30 [™] June 2017 2,168.85 1,060.58 (3,300.64) - 10,762.10 (9,461.48) (550.10) (1,590.33) (879.82) 5,259.88 3,469.05 - (460.10) - (460.10) - (460.10) - (460.10) - (433.40) - (433.40) - (3,116.07) (107.12)	Previous Quarter 31 ^{s⊤} March 2017 2,018.02 1,273.22 (7,260.05) - 2,565.64 (2,117.72) 1,606.83 536.17 (879.82) 1,680.29 (577.43) - (136.69) - - (136.69) - (136.69) - (136.69) - (136.69) - (136.69) - (136.69) - (136.00) - (91.00)	Current Year Cummulative 30 TH June 2017 4,186.87 2,333.80 (10,560.69) - 13,327.74 (11,579.20) 1,056.73 (1,054.17) (1,759.64) 6,940.17 2,891.62 - (596.79) - - (596.79) - (596.79) - (596.79) - (3,207.07)	Comparatio Cummula (Previous 30 [™] June 6,319 (526. (17,782. 32,475 (9,528. 151 (305. (1,002. 1,900 11,700 (429. (429. (429. 1,465 24,168 25,633 36,904 8,640 45,545





I&M BANK (T) LTD

FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 F THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30THJUNE 2017 (Amounts in million shillings)

	Share Capital	Share Premium	Retained Profit	Regulatory Reserve	General Provision Reserve	Others	Total
CURRENT QUARTER							
Balance as at the beginning of the quarter (01.04.2017)	2,792.00	17,995.75	30,347.84	_	2,655.43	-	53,791.02
Profit for the the quarter	-	-	1,368.85	_	-	_	1,368.85
Other Comprehensive Income	-	-	-	_	-	-	-
Transactions with owners	-	-	-	_	-	-	-
Dividends Paid	-	-	(801.30)	_	-	-	(801.30)
Regulatory Reserve	-	-	100.94	_	(100.94)	-	-
General Provision Reserve	-	-	-	_	-	-	-
Others	-	-	-	_	-	-	-
Balance as at the end of the current quarter (30.06.2017)	2,792.00	17,995.75	31,016.33	-	2,554.49	-	54,358.57
Previous Quarter (31.03. 2017)							
Balance as at the beginning of the quarter (01.01. 2017)	2,792.00	17,995.75	28,781.30	_	2,703.95	-	52,273.00
Profit for the quarter	-	-	1,518.02	_	-	-	1,518.02
Other Comprehensive Income	-	-	-	_	-	-	-
Transactions with owners	-	-	-	_	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	_	-	-	-
General Provision Reserve	-	-	48.52	_	(48.52)	-	-
Others	-	-	_				-
Balance as at the end of the quarter (31.03.2017	2,792.00	17,995.75	30,347.84	-	2,655.43	-	53,791.02

Signed by:	Name
Chief Executive Officer	Baseer Mohammed
Head of Finance	Amulike Kamwela
Chief Internal Auditor	Aimtonga Adolph

We, the undersigned non-executive members of the Board of directors, attest to the correctness of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in comformance with the instructions and are true and correct.

Signed by:	Name
Chairman	Sarit S.Raja Shah
Director	Pratul H. Shah



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