

The Board of Directors of I&M Holdings PLC is pleased to announce unaudited results of the Group for the period ended 31 March 2020 STATEMENT OF UNAUDITED UNAUDITED

	TEMENT OF ANCIAL POSITION	UNAUDITED MAR 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)
A 01. 02.	ASSETS Cash (both local and foreign) Balances due from central banks	-		-	2,251,722 17,132,942	2,361,064 13,024,765	2,901,161 16,092,625
03. 04.	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit or loss (FVTPL)	-	-	-	13,132,072	13,744,048	11,633,652
05.	Investment Securities: a) Held at armotised cost/Held to Maturity: a. Kenya Government securities b. Other securities	-	-	- -	21,471,173 9,148,032	18,925,430 8,145,589	18,909,448 8,792,556
	b) Fair Value throught Other Comprehensive Income (FVOCI) a. Kenya Government securities	137,295	27,679	26,508	10,144,499	10,757,407	12,023,683
06.	b. Other securities Deposits and Balances due from local banking Institutions	-	-	-	1,606,401 1,142,853	2,351,791 1,123,415	2,693,102 1,254,708
07. 08. 09.	Deposits and Balances due from banking Institutions abroad Tax recoverable Loans and advances to customers (net)	6,291	5,253	4,826	31,794,231 57,411 168,936,685	42,538,989 37,819 175,329,426	51,612,713 19,156 182,881,841
10. 11. 12.	Balances due from banking institutions in the Group Investment in associates Investment in subsidiary companies	25,662,294	25,662,294	25,662,294		-	
13. 14.	Investment in joint ventures Investment properties	1,679,971	2,110,591	2,110,591	4,714,233	5,398,545	5,040,093
15 16 17	Property and equipment Prepaid lease rentals Intancible assets	-	-	-	7,783,791 241,535 4,995,471	10,152,429 5,156,678	10,364,298 5,355,277
18. 19.	Deferred tax asset Retirement benefit asset	-		-	1,932,553	3,014,836	3,025,892
20. 21. B	Other assets TOTAL ASSETS LIABILITIES	1,643,730 29,129,581	88,157 27,893,974	2,024,054 29,828,273	3,138,590 299,624,194	3,228,443 315,290,674	3,356,919 335,957,12 4
22. 23.	Balances due to central banks Customer deposits		-	-	221,169,203	229,736,509	240,728,556
24. 25. 26.	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	-	-	-	161,407 7,242,524	113,250 7,892,354	4,594,733 8,588,434
27. 28.	Borrowed funds Balances due to banking institutions in the Group	-	•	-	10,583,951	10,855,626	11,769,791
29. 30. 31.	Tax payable Dividends payable Deferred tax liability	-	-	-	833,098	894,694 -	1,685,656
32. 33.	Retirement benefit liability Other liabilities TOTAL LIABILITIES	3,566,071 3,566,071	1,972,173 1,972,173	1,975,311 1,975,311	6,463,128 246,453,311	4,936,068 254,428,501	5,941,585 273,308,75 5
C 35.	SHAREHOLDERS' EQUITY Paid up/ Assigned share capital	413,405	826,811	826,811	413,405	826,811	826,811
36. 37. 38.	Share premium/ (discount) Revaluation reserves - (Buildings) Retained earnings/(Accumulated losses)	18,805,359 - 6,339,977	18,390,507 - 6,704,522	18,390,507 - 8,636,047	18,805,359 820,277 29,279,609	18,390,507 875,985 33,918,324	18,390,507 869,480 34,818,048
39. 40.	Statutory Ioan Ioss reserves Other reserves	4,769	(39)	(403)	2,160,305 (309,668)	5,518,392 (374,844)	6,252,252 (373,417)
41. 42. 43.	Proposed dividends Translation reserve TOTAL SHAREHOLDERS' EQUITY	25,563,510	25,921,801	27,852,962	(1,041,025) 50,128,262	(1,416,566) 57,738,609	(1,454,673) 59,329,008
44.	Non controlling interest TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	-	-	-	3,042,621	3,123,564	3,319,361
45.	TOTAL LIABILITIES & STARLINGEBERS EQUIT	29,129,581	27,893,974	29,828,273	299,624,194	315,290,674	335,957,124
		UNAUDITED	COMPANY	UNAUDITED	UNAUDITED	GROUP AUDITED	UNAUDITED
STA	TEMENT OF MPREHENSIVE INCOME		COMPANY			GROUP	UNAUDITED MAR 2020
STA	TEMENT OF MPREHENSIVE INCOME INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	UNAUDITED MAR 2019	COMPANY AUDITED DEC 2019	UNAUDITED MAR 2020	UNAUDITED MAR 2019	GROUP AUDITED DEC 2019	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145
STA COM	ITEMENT OF MPREHENSIVE 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	UNAUDITED MAR 2019 (KSHS'000)	COMPANY AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928
STA	TEMENT OF MPREHENSIVE 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	UNAUDITED MAR 2019 (KSHS'000)	COMPANY AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000) - 755 1,423	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588	UNAUDITEC MAR 2020 (KSHS'000) 5,311,702 1,010,148 147,928 6,469,778 2,601,711
STA CON 01.	INTEREST 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 2.3 Other interest expenses NET INTEREST INCOME/ (LOSS)	UNAUDITED MAR 2019 (KSHS'000)	COMPANY AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000) - 755 1,423 - 2,178	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,926 6,469,775 2,601,711 170,275 201,174 2,973,160
STA CON 01.	INTEREST 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 IL5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions	UNAUDITED MAR 2019 (KSHS'000) - 3,906 - - - - -	COMPANY AUDITED DEC 2019 (KSHS'000) - 24,309 17,708 - 42,017	UNAUDITED MAR 2020 (KSHS'000) - 755 1,423 - 2,178	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,144 147,928 6,469,775 2,601,711 170,276 201,174 2,973,160 3,496,616 470,380 649,090
STA CON 01.	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 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 4.5 Other income	UNAUDITED MAR 2019 (KSHS'000) - 3,906 - - - - -	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 - 42,017 - 42,017 - 351,580 16,866	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,144 147,928 6,469,778 2,601,711 170,278 201,172 2,973,160 3,496,618 470,386 649,090 586,607
STA CON 01. 02. 03. 04.	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 2.3 Other interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME	UNAUDITED MAR 2019 (KSHS'000) - 3,906 - - - - -	COMPANY AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000) - 755 1,423 - 2,178	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518	UNAUDITED MAR 2020 (KSHS 000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,276 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031
STA CON 01. 02. 03. 04.	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 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 NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income	UNAUDITED MAR 2019 (KSHS'000) 3,906 	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017 351,580 16,866 368,446	UNAUDITED MAR 2020 (KSHS'000) 7555 1,423 - 2,178 - - - 2,178 - - - 1,937,000 - 1,937,000	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,926 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646
STA CON 01. 02. 03. 04.	INTEREST 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 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME 3.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges	UNAUDITED MAR 2019 (KSHS'000) - 3,906	COMPANY AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000) - 755 1,423 - 2,178	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 14,960 150,578 150,899 85,819	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721	UNAUDITED MAR 2020 (KSHS 000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 114,608 209,902 114,821
01. 02. 03. 04.	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 1.5 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 NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and advances 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 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses	UNAUDITED MAR 2019 (KSHS'000) 3,906	COMPANY AUDITED DEC 2019 (KSHS'000) 244,309 17,708 42,017 42,017	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 - 2,178 2,178 - 1,937,000 1,937,000 1,939,178 7,226 7,226	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 14,260 150,578 150,899 85,819 700,448 2,426,329	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 666,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 2,011,774 2,973,160 3,496,615 470,386 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 844,214 3,020,388
02. 03. 04. 05. 06.	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 1.5 Total interest income INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses PART INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend 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 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER EXCEPTIONAL ITEMS	UNAUDITED MAR 2019 (KSHS'000)	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017 351,580 368,466 410,463 40,699 40,699 369,764	UNAUDITED MAR 2020 (KSHS'000)	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,873 3,341,893 388,926 602,454 645,255 - 427,421 2,064,056 5,405,949 199,417 1,124,908 14,260 150,578 150,899 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 2,775,518 2,775,518 2,828,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,926 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 16,208 209,902 114,821 844,214 3,020,388 2,693,257 (206,569) 2,486,688
02. 03. 04. 05. 06.	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 1.5 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 NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend 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 Rentals charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,906 3,906 1 3,906 1 188 188 188 (56)	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 - 42,017 42,017 - 42,017 - 42,017 - 42,017 - 40,699 40,699 369,764 - 369,764 - 5,088)	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178 - 7,226 7,226 1,931,952 - 1,931,952 (427)	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 150,578 150,899 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397)	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 4,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,925 6,469,775 2,601,711 170,275 2,011,774 2,973,160 3,496,615 470,386 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 3,020,388 2,693,257 (206,568) 2,486,688 (823,994)
02. 03. 04. 05. 06.	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 1.5 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 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Director's emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,906 3,906 188 188 (56) 132	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 - 42,017 42,017 42,017 42,017 42,017 42,017 40,699 40,699 369,764 (5,088) 364,676	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178 - 7,226 7,226 1,931,952 - 1,931,952 - 1,931,555 - 1,931,555	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 14,260 1550,578 150,899 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397) 2,364,888 (93,886)	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 1,029,836 1,559,841 1,867,240 2,126,408 2,577,518 4,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 3,143,687 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 (459,576)	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,174 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,208 114,608 209,902 114,821 3,020,389 2,693,257 (206,569) 2,486,688 (823,994) 1,662,694 (98,658)
02. 03. 04. 05. 06.	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 1.5 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 NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend 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 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,906 3,906 1 3,906 1 188 188 188 (56)	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 - 42,017 42,017 - 42,017 - 42,017 - 42,017 - 40,699 40,699 369,764 - 369,764 - 5,088)	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178 - 7,226 7,226 1,931,952 - 1,931,952 (427)	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 150,578 150,578 150,589 98,391 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397) 2,364,888 (93,886) 2,271,002	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 1,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 821,799 343,721 3,143,687 110,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 (459,576) 10,309,038	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,144 147,928 6,469,775 2,601,711 170,276 201,172 2,973,160 3,496,618 470,380 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 16,200 114,821 844,214 3,020,388 2,693,257 (206,569) 2,486,688 (823,994) 1,662,694 (98,658) 1,564,036
02. 03. 04. 05. 06.	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 1.5 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 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 4.5 Other income 4.6 Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING SEXPENSES 6.1 Loan loss provisions 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX, EXCEPTIONAL ITEMS AND NON CONTROLLING INTEREST OTHER COMPREHENSIVE INCOME 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,906 3,906 188 188 (56) 132	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 - 42,017 42,017 42,017 42,017 42,017 42,017 40,699 40,699 369,764 (5,088) 364,676	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178 - 7,226 7,226 1,931,952 - 1,931,952 - 1,931,555 - 1,931,555	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 14,260 1550,578 150,899 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397) 2,364,888 (93,886)	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 1,029,836 1,559,841 1,867,240 2,126,408 2,577,518 4,714,375 8,285,541 23,795,382 636,455 4,662,868 64,830 423,951 3,143,687 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 (459,576)	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,925 6,469,775 2,601,711 170,275 2,011,774 2,973,160 3,496,615 470,386 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,276 114,608 209,902 114,821 3,020,389 2,693,257 (206,5659) 2,486,688 (823,994) (98,658) 1,564,036
02. 03. 04. 05. 06.	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 1.5 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 NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 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 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,906 3,906 188 188 (56) 132 132	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 - 42,017 42,017 42,017 - 351,580 16,866 368,446 410,463 40,699 40,699 369,764 - 364,676 - 364,676	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178 7,226 7,226 1,931,952 1,931,525 1,931,525	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 150,578 150,899 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397) 2,364,888 (93,886) 2,271,002	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 285,541 23,795,382 636,542 636,868 64,830 423,951 10,097,311 13,698,071 905,037 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 (459,576)	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,925 6,469,775 2,601,711 170,275 2,011,774 2,973,160 3,496,615 470,386 649,090 586,607 510,954 2,217,031 5,713,646 555,272 1,165,364 114,608 209,902 114,821 3,020,389 2,693,257 (206,5659) 2,486,688 (823,994) 1,662,694 (98,658) 1,564,036
02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13. 14.	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 1.5 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 2.4 Total interest expenses NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 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 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS CURRENT TAX PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS CURRENT TAX PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX IN EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX IN EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX IN EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX IN EXCEPTIONAL ITEMS Non controlling interest PROFIT/ (LOSS) AFTER TAX OF PROFIT OF JOINT VENTURE PROFIT/ (LOSS) AFTER TAX OF PROFIT OF JOINT VENTURE 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in financial assets at FVOCI 15.3 Statutory loan loss reserve 15.4 Fair value changes on employee benefits 15.6 Income tax relating to components of other comprehen	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,906 3,906 3,906 3,906 13,906 131 132 11792 1,792	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017 42,017 42,017 44,017 40,699 40,699 40,699 369,764 (5,088) - 364,676 - 364,676 - (3,016)	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 2,178 2,178 2,178 1,937,000 1,937,000 1,939,178 7,226 7,226 1,931,952 1,931,525 1,931,525 1,931,525 (364) (364)	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 14,260 150,578 150,899 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397) 2,364,888 (93,886) 2,271,002 (252,411) 210,469 (41,942)	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 285,541 23,795,382 6364,830 423,951 10,097,311 13,698,071 905,037 11,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 (459,576) 10,309,038 (750,519) 190,557 (30,681) 55,708	UNAUDITED MAR 2020 (KSHS'000) 5,311,702 1,010,145 147,928 6,469,775 2,601,711 170,275 201,1774 2,973,160 3,496,615 470,380 649,090 586,607 510,954 2,217,031 5,713,646 7555,272 1,165,364 114,608 209,902 114,821 3,020,389 2,693,257 (206,569) 2,486,688 (823,994) 1,662,694 (98,658) 1,564,036 113,520 4,864 5,118
02. 03. 04. 05. 06. 07. 08. 09. 10. 11. 12. 13. 14.	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 1.5 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 NET INTEREST INCOME/ (LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income / (loss) 4.4 Dividend income 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 Rentals charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses PROFIT / (LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS EXCEPTIONAL ITEMS - SHARE OF PROFIT OF JOINT VENTURE PROFIT / (LOSS) AFTER EXCEPTIONAL ITEMS CURRENT TAX DEFERRED TAX PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) AFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest PROFIT / (LOSS) OFTER TAX AND EXCEPTIONAL ITEMS Non controlling interest	UNAUDITED MAR 2019 (KSHS'000) 3,906 3,906 3,906 3,906 3,718 3,718 188 188 (56) 132 1,792	COMPANY AUDITED DEC 2019 (KSHS'000) 24,309 17,708 42,017 42,017 42,017 42,017 42,017 44,017 44,017 44,017 40,699 40,699 40,699 369,764 (5,088) - 364,676 - 364,676 - (3,016)	UNAUDITED MAR 2020 (KSHS'000) 755 1,423 - 2,178 2,178 - 1,937,000 1,939,178 7,226 7,226 1,931,952 1,931,525 - 1,931,525 - 1,931,525 - (364) - (364)	UNAUDITED MAR 2019 (KSHS'000) 4,955,469 1,030,816 122,422 10,064 6,118,771 2,408,277 107,525 261,076 2,776,878 3,341,893 388,926 602,454 645,255 427,421 2,064,056 5,405,949 199,417 1,124,908 14,260 150,589 85,819 700,448 2,426,329 2,979,620 283,665 3,263,285 (898,397) 2,364,888 (93,886) 2,271,002	GROUP AUDITED DEC 2019 (KSHS'000) 22,364,083 4,120,736 656,440 22,588 27,163,847 10,081,560 542,610 1,029,836 11,654,006 15,509,841 1,867,240 2,126,408 2,577,518 4,285,541 23,795,382 636,455 64,62,868 64,830 423,951 10,097,311 13,698,071 905,037 10,097,311 13,698,071 905,037 14,603,108 (4,992,740) 1,158,246 10,768,614 (459,576) 10,309,038 (750,519)	UNAUDITEI MAR 202: (KSHS'000 5,311,70 1,010,14 147,92 6,469,77 2,601,71 170,27 201,17 2,973,16: 3,496,61: 470,38: 649,09: 586,60 510,95: 2,217,03 5,713,64: 555,27: 1,165,36: 1,165,36: 209,90: 114,82: 3,020,38: 2,693,25: (206,569: 2,486,68: (823,994 1,662,69: (98,658 1,564,03: 113,520 4,86: 5,118

e Group for the period ended 31 March 2020								
	· · ·		GROUP					
OTH	IER CLOSURES	UNAUDITED MAR 2019 (KSHS'000)	AUDITED DEC 2019 (KSHS'000)	UNAUDITED MAR 2020 (KSHS'000)				
01.	NON - PERFORMING LOANS AND ADVANCES							
	a) Gross Non- performing loans and advances Less	23,736,772	21,310,499	22,224,597				
	b) Interest in suspense	6,572,701	3,960,897	4,044,751				
	c) Total Non- performing loans and advances (a-b)	17,164,071	17,349,602	18,179,846				
	Less							
	d) Loan loss provisions	7,053,718	8,625,013	9,030,600				
	e) Net Non Performing Loans(c-d)	10,110,353	8,724,589	9,149,246				
	f) Discounted value of securities	10,110,353	8,724,589	9,149,246				
	g) Net NPLs Exposure (e-f)	-	-	-				
02.	INSIDER LOANS AND ADVANCES							
	a) Directors, shareholders and associates	4,100,015	3,647,225	3,664,412				
	b) Employees	1,735,771	1,822,882	1,834,638				
	c) Total Insider Loans and Advances	5,835,786	5,470,107	5,499,050				
03.	OFF- BALANCE SHEET ITEMS							
	a) Letters of Credit,Guarantees,Acceptances	46,949,160	45,778,555	51,946,941				
	b) Forwards, swaps and options	47,563,695	56,691,811	46,168,708				
	c) Other contingent liabilities	2,667,511	1,605,766	1,854,809				
	d) Total Contingent liabilities	97,180,366	104,076,132	99,970,458				
04.	CAPITAL STRENGTH							
	a) Core capital	46,503,301	52,230,009	52,421,785				
	b) Minimum statutory capital	1,000,000	1,000,000	1,000,000				
	c) Excess/ (deficiency)	45,503,301	51,230,009	51,421,785				
	d) Supplementary capital	6,868,951	11,694,939	13,316,955				
	e) Total capital (a+d)	53,372,252	63,924,948	65,738,740				
	f) Total risk weighted assets	286,087,075	301,217,897	311,427,566				
	g) Core capital/Total deposit liabilities	21.03%	22.73%	21.78%				
	h) Minimum statutory ratio	8.00%	8.00%	8.00%				
	i) Excess /(Deficiency) (g-h)	13.03%	14.73%	13.78%				
	j) Core capital/Total risk weighted assets	16.25%	17.34%	16.83%				
	k) Minimum statutory ratio	10.50%	10.50%	10.50%				
	I) Excess /(Deficiency) (j-k)	5.75%	6.84%	6.33%				
	m) Total capital/Total risk weighted assets	18.66%	21.22%	21.11%				
	n) Minimum statutory ratio	14.50%	14.50%	14.50%				
	o) Excess /(Deficiency) (m-n)	4.16%	6.72%	6.61%				
	(p) Adjusted core capital/Total deposit liabilities*	20.60%	22.50%	21.92%				
	(q) Adjusted core capital/Total risk weighted assets*	16.46%	17.16%	16.94%				
	(r) Adjusted total capital/Total risk weighted assets*	18.86%	21.04%	21.22%				
05.	LIQUIDITY							
	a) Liquidity ratio	46.54%	46.31%	48.28%				
		00.000/	20.00%	00.000/				
	b) Minimum statutory ratio	20.00%	20.00%	20.00%				

*The Adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

MESSAGE FROM THE DIRECTORS

These financial statements are an extract from the unaudited financial statements of the Group for the period ended 31 March 2020 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The financial statements were approved by the Board of Directors on 28 May 2020 and were signed on its behalf by Messrs Daniel Ndonye, Sarit S.Raja Shah and Michael Turner.

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, 2nd Ngong Avenue, Nairobi.





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