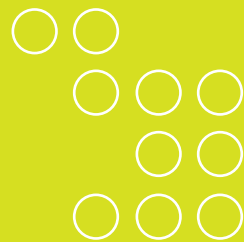


CONTENTS

Statistical Highlights	1
Chairman's Review	2
Directors' Particulars	4
Directors' Report	5
Statement of Financial Performance	6
Statement of Financial Position	7
Statement of Cash Flows	8
Notes to the Half-Year Financial Report	9
Directors' Declaration	15
Independent Review Report to the Members of IMB Ltd	16
Shareholders' Diary	17



STATISTICAL HIGHLIGHTS

IMB Ltd now has a milestone \$3.2 billion assets under management, an increase of 18.0% compared to December 2002. These business levels have assisted in IMB achieving its highest first half-yearly pre tax profit of \$9.0 million. Net profit, at \$6.4 million is also a record for the first half of a year.

AT 31 DECEMBER		2003	CONSOLIDATED 2002	2001
Net assets/total assets	%	5.2	5.2	5.8
Risk weighted capital adequacy	%	10.6	10.3	10.1
Liquid assets/total liabilities	%	29.5	20.5	14.4
Non interest expenses/operating income	%	76.2	78.7	78.2
Shares on issue	000	38,743	37,652	36,483
Net tangible assets per share*	\$	3.53	3.34	3.28
FOR THE HALF YEAR ENDED 31 DECEMBER				
Total loans approved	\$m	563	412	613
- of which residential	\$m	442	355	439
Annualised after tax return on				
- average total assets	%	0.5	0.3	0.6
- average net assets	%	9.4	13.1	9.3
Earnings per share	cents	16.5	9.9	15.0
Interim dividend per share**	cents	7.0	7.0	7.0
Dividend cover	times	2.4	1.4	2.1
Highest share price	\$	3.33	3.20	2.80
Lowest share price	\$	2.85	2.99	2.40
Average share price	\$	3.10	3.09	2.62
Last sale price	\$	3.08	3.05	2.70
Shares traded	000	1,098.9	1,045.0	821.1
Turnover	%	2.9	2.8	2.3

* Under the Company's constitution, depositors have an equity interest in the net assets of the consolidated entity upon its winding up. Therefore, in the event of winding up, the amount attributable to shareholders would be reduced by an amount equal to the equity interest of depositors at that time.

** Interim dividend relating to the profit for the period was declared after the end of the reporting period but before the signing of this report.



CHAIRMAN'S REVIEW

PERFORMANCE

Net profit, at \$6.4 million, is a significant improvement on the previous corresponding period, with pre tax profit at \$9.0 million being an increase of 24.6% on that period.

The result has been achieved in a market of intense competition and consequent contractions in interest margins.

The group's initiatives focus on growth through geographic expansion and product diversification. They will continue to require capital investment but the Board is confident that longer term they will contribute to company profits.

DIVIDEND

The Board has declared a fully franked interim dividend of seven cents per share payable after close of business on 28 February, 2004 to shareholders as of that date. This dividend has been held at the same level as the previous year. The dividend reinvestment plan will operate at a discount of 3% of the then current market price.

INCOME

Net interest income for the half year was \$26.7 million, 5.2% above the previous corresponding period.

Non interest income was \$11.8 million, 301% above the previous corresponding period. Excluding revenue from land development the non interest income from ordinary activities was 301% over the previous corresponding period.

EXPENSES

Bad and doubtful debt expense was \$0.5 million, 21.9% below the previous corresponding period. IMB's mortgage loan arrears continue to be considerably less than both state and national averages for the industry.

Non interest expense was \$28.7 million, 7.8% above the previous corresponding period.

LENDING

On balance sheet loans outstanding increased during the six months by \$19.0 million or 1.0% to \$1.9 billion (including off balance sheet securitised loans the increase was \$96.3 million or 4.0%).

At \$563 million, total loan approvals for the half year were \$151 million above the previous corresponding period. It is expected that lending approvals will increase in the second half of the year.

This level of lending supported by significant growth in deposits assisted IMB in exceeding \$2.6 billion in assets during the six months. Including securitised off balance sheet loans, total assets under management now exceed \$3.2 billion.

DEVELOPMENTS

In the June 2003 annual report I discussed IMB's investment in technology to replace the front end of our loan processing system, and upgrade our call centre.

It gives me great pleasure to report that in December 2003, we were successful in rolling out the second phase of the loan processing system front end. This phase of the project will realise significant efficiency improvements for mortgage loan administration, with the next phase rollout, which occurred in mid-January 2004, providing increased product handling and functional capability, enabling all areas of IMB to utilise the benefits of the new system.

I can also report that the project to upgrade our call centre is progressing well with the implementation of the telephony platform. We are confident of meeting the original completion date of the project of March 2004, which should see an enhanced level of service for IMB members.

During the period, IMB exited its shareholding in Callidus Funds Management.

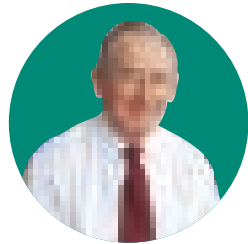
BOARD

Mr Peter Bolt, a director since 1993, retired on 26 November, 2003. During Mr Bolt's time on the board, IMB has grown from an asset base of \$961 million to the current assets under management exceeding \$3.2 billion. I thank Mr Bolt for his valuable contribution to IMB over an extended period of time and wish him a long and healthy retirement.

Mr Michael Cole accepted an invitation to join the board on 8 December, 2003. I welcome Mr Cole to the board and look forward to his future contribution to IMB.

OUTLOOK

Undoubtedly the continuation of the extremely low interest rate environment, at levels unprecedented over the last 30 years is having an adverse impact on interest margins and forcing us to work much harder to increase profits. The increases announced by the Reserve Bank in November and December will have some adverse impact on the confidence enjoyed by the market. This will be evident in the second half of the current financial year. Your Board is nevertheless confident that the combination of flexible business channels, emphasis on personal service and new initiatives, together with the much appreciated energy and commitment of IMB staff will allow the company to maintain reasonable profit levels.



A handwritten signature in black ink that reads "Ken McKinnon".

KR McKinnon
Chairman



DIRECTORS' PARTICULARS

KENNETH RICHARD MCKINNON AO

AUA (Adel) BA BEd (Qld) EdD (Harv) DLitt (Hon) Deakin DLitt (Hon) Wgong DLitt (Hon) UNSW DUniv (Hon) James Cook FACE
Professor McKinnon was appointed Chairman on 20 December 2000 and has been a director since 1993. He is a member of the Remuneration Committee, and the Nomination and Corporate Governance Committee.

MICHAEL JOHN COLE

BEc (Syd) MEc (Syd) ASIA

Mr Cole was appointed as director of the board on 8 December 2003.

GEORGE ANTHONY EDGAR

Mr Edgar was appointed as director of the board on 20 December 2000. He is a member of the Remuneration Committee, and the Nomination and Corporate Governance Committee.

LINDSAY RUSSELL FREDERICKS

FPNA FAICD FAIM

Mr Fredericks has been a director since 1990. He is Chairman of the Audit and Risk Management Committee and a member of the IMB Community Foundation Committee.

LYNETTE THERESE GEARING

B.Comm Dip Valuations Cert Bus.Studies (Real Estate) FASFA

Ms Gearing was appointed as a director of the board on 28 May 2003. She is a member of the Audit and Risk Management Committee, and the Nomination and Corporate Governance Committee.

HAROLD HANSON AM

Dip.Law (Sydney)

Mr Hanson has been a director since 1990. He is a member of the Remuneration Committee, the Nomination and Corporate Governance Committee, and the IMB Community Foundation Committee.

VIVIEN JENNIFER TWYFORD

BA Grad Dip Com AFAIM FAICD

Ms Twyford has been a director since 1990 and is Chairperson of the IMB Community Foundation Committee.

DIRECTORS' REPORT

The directors have pleasure in presenting their report together with the consolidated financial report of the consolidated entity, being IMB Limited ("the Company") and its controlled entities, for the half-year ended 31 December 2003 and the independent review report thereon.

DIRECTORS

The directors of the Company at any time during or since the end of the half-year are:

Name	Period of directorship
Kenneth Richard McKinnon AO, Chairman	Director since 1993, appointed Chairman 2000
Peter Francis Bolt OAM	Director since 1993, retired 26 November 2003
Michael John Cole	Appointed 8 December 2003
George Anthony Edgar	Director since 2000
Lindsay Russell Fredericks	Director since 1990
Lynette Therese Gearing	Director since 2003
Harold Hanson AM	Director since 1990
Vivien Jennifer Twyford	Director since 1990

REVIEW OF OPERATIONS

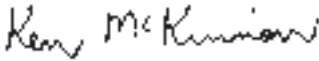
Members are referred to the Chairman's Review.

ROUNDING OFF

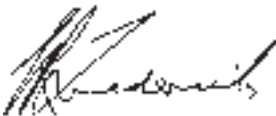
The Company is of a kind referred to in ASIC Class Order 98/100 dated July 10, 1998 and in accordance with that Class Order, amounts in the financial report and directors' report have been rounded off to the nearest thousand dollars, unless otherwise stated.

Dated at Wollongong this thirtieth day of January 2004.

Signed in accordance with a resolution of the directors:



KR McKinnon AO Chairman



LR Fredericks Director

STATEMENT OF FINANCIAL PERFORMANCE

FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

	CONSOLIDATED FOR THE HALF-YEAR ENDED	
	Dec 2003 \$000	Dec 2002 \$000
Interest revenue	74,804	70,749
Interest expense	(47,642)	(44,780)
Net interest income	27,162	25,969
Bad and doubtful debts expense	(463)	(593)
Net interest income after bad and doubtful debts	26,699	25,376
Income from equity investments	(949)	(697)
Net earning asset income	25,750	24,679
Revenue from land development	-	3
Other revenue from ordinary activities	11,873	9,126
Net ordinary income before non interest expenses	37,623	33,808
Personnel expense	(12,468)	(11,257)
Occupancy expense	(2,691)	(2,791)
Land development expense	(9)	(14)
Payment system charges	(2,364)	(2,259)
Marketing expense	(2,073)	(1,989)
Data processing charges	(678)	(926)
Other expenses from ordinary activities	(8,328)	(7,268)
Share of losses of associates and joint ventures accounted for using the equity method	(57)	(100)
Profit from ordinary activities before income tax expense	8,955	7,204
Income tax expense relating to ordinary activities	(2,588)	(3,516)
Net profit	6,367	3,688
Net loss attributable to outside equity interest	-	80
Net profit attributable to members of the parent entity	6,367	3,768
	¢	¢
Basic and diluted earnings per share	16.5	9.9

The calculation of earnings per share was based on the weighted average number of permanent shares being 38,533,000 (31 December 2002 37,414,000). The consolidated entity does not have any potential ordinary shares that may be considered dilutive therefore diluted earnings per share is the same as basic earnings per share. Earnings per share is based on a half-year profit of \$6,367,000. Nil (2002 Nil) shares have been issued since 31 December 2003 and to the date of the signing of this report.

The statement of financial performance is to be read in conjunction with the notes to the half-year financial report set out on pages 9 to 14.

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2003

	Note	CONSOLIDATED	
		Dec 2003 \$000	June 2003 \$000
ASSETS			
Cash assets		13,051	17,849
Due from other financial institutions		2,986	428
Trading securities		60,167	112,413
Receivables		4,278	14,110
Investment securities		660,721	459,783
Loans		1,850,873	1,831,901
Investments accounted for using the equity method		964	1,004
Other financial assets		1,328	837
Inventories		607	570
Property, plant and equipment		24,925	21,706
Intangible assets		251	892
Deferred tax assets		2,017	2,068
Other		4,789	5,812
Total Assets		2,626,957	2,469,373
LIABILITIES			
Due to other financial institutions		465	319
Payables		11,413	15,395
Deposits		2,460,869	2,300,781
Interest bearing liabilities		11,755	10,000
Current tax liabilities		258	1,796
Deferred tax liabilities		1,242	4,177
Provisions		4,240	3,990
Total Liabilities		2,490,242	2,336,458
Net Assets		136,715	132,915
EQUITY			
Contributed equity	6	43,234	41,209
Reserves		30,880	30,880
Retained profits	3	62,601	60,617
Total parent entity interest		136,715	132,706
Outside equity interests		-	209
Total Equity	7	136,715	132,915

The statement of financial position is to be read in conjunction with the notes to the half-year financial report set out on pages 9 to 14.

STATEMENT OF CASH FLOWS

FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

	Note	CONSOLIDATED FOR THE HALF-YEAR ENDED	
		Dec 2003 \$000	Dec 2002 \$000
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest received		73,854	70,928
Loss on equity investments		(230)	(697)
Dividends received		22	6
Other cash receipts in the course of operations		19,161	9,123
Interest paid			
- deposits		(49,518)	(42,122)
- borrowings		-	(2)
Other cash payments in the course of operations		(30,637)	(30,864)
Income taxes paid		(7,013)	(1,243)
Net cash flows from operating activities		5,639	5,129
CASH FLOWS FROM INVESTING ACTIVITIES			
Net increase in loans		(96,309)	(132,393)
Net increase in investments		(149,567)	(171,118)
Disposal of controlled entity	5	80	-
Expenditure on property, plant and equipment		(3,939)	(799)
Proceeds from sale of property, plant and equipment		135	110
Net cash flows from investing activities		(249,600)	(304,200)
CASH FLOWS FROM FINANCING ACTIVITIES			
Net increase in deposits		162,428	243,889
Proceeds from sale of securitised loans		77,338	50,000
Dividends paid		(2,358)	(2,039)
Net cash flows from financing activities		237,408	291,850
Net decrease in cash held		(6,553)	(7,221)
Cash at the beginning of the financial period		17,849	18,630
Cash at the end of the financial period	8	11,296	11,409

The statement of cash flows is to be read in conjunction with the notes to the half-year financial report set out on pages 9 to 14.

NOTES TO THE FINANCIAL REPORT

FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

1 BASIS OF PREPARATION OF HALF-YEAR FINANCIAL REPORT

The half-year consolidated financial report is a general purpose financial report which has been prepared in accordance with the requirements of the Corporations Act 2001, Accounting Standard 1029 "Interim Financial Reporting", the recognition and measurement requirements of applicable AASB standards, other authoritative pronouncements of the Australian Accounting Standards Board and Urgent Issues Group Consensus Views. The half-year financial report is to be read in conjunction with the 30 June 2003 annual financial report and any public announcements by IMB Ltd and its controlled entities during the half-year.

The half-year financial report has been prepared on the basis of historical costs and except where stated, does not take into account changing money values or fair values of non current assets.

These accounting policies have been consistently applied by each entity in the consolidated entity and are consistent with those applied in the 30 June 2003 annual financial report.

The carrying amounts of non current assets are reviewed to determine whether they are in excess of their recoverable amount at the end of the half-year. If the carrying amount of a non current asset exceeds the recoverable amount, the asset is written down to the lower amount. In assessing recoverable amounts the relevant cash flows have not been discounted to their present value.

The half-year report does not include full note disclosures of the type normally included in an annual financial report.

For the purpose of preparing the half-year financial statements, the half-year has been treated as a discrete reporting period.

NOTES TO THE FINANCIAL REPORT continued

FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

	CONSOLIDATED FOR THE HALF-YEAR ENDED	
	Dec 2003	Dec 2002
Note	\$000	\$000

2 INCOME TAX EXPENSE

Individually significant income tax items:

Additional income tax payable on Research and Development syndicates	262	1,360
--	-----	-------

In the 2002/2003 financial year the Company paid \$1,360,000 in additional income tax as the result of a negotiated settlement agreement being reached with the Australian Taxation Office ("ATO") relating to two R&D transactions for periods dating from 1994.

The settlement amount was recognised as a charge against income tax expense in the 2003 annual accounts, and a corresponding increase in provision for income tax.

In November 2003 the company paid a further \$3,339,000 as a result of a final settlement agreement being reached with the ATO relating to another R&D transaction dating from 1994. This is the final payment to be made in relation to these syndicates. The net impact on the 31 December 2003 result was \$262,000 as provisions for this payment had been made in prior periods.

3 RETAINED PROFITS

Retained profits at the beginning of the half-year	60,617	55,126
Net profit	6,367	3,688
Outside equity interest	-	80
Dividends	4 (4,383)	(4,246)
Retained profits at the end of the half-year	62,601	54,648

CONSOLIDATED FOR THE
HALF-YEAR ENDED

Dec 2003 \$000	Dec 2002 \$000
----------------------	----------------------

4 DIVIDENDS

Fully franked final dividend declared on 31 July 2002

- \$0.115 per share franked to 100% at a tax rate of

30% paid on 30 August 2002 on 36,932,864 shares

-	4,246
---	-------

Fully franked final dividend declared on 1 August 2003

- \$0.115 per share franked to 100% at a tax rate of 30% paid

on 30 August 2003 on 38,110,072 shares

4,383	-
-------	---

4,383	4,246
-------	-------

Subsequent events:

On 30 January 2004, the Board declared an interim ordinary dividend of 7 cents per share amounting to \$2,712,000 franked to 100% at a tax rate of 30%, in respect to the period ended 31 December 2003. The dividend is payable on 28 February 2004. The financial effect of this interim dividend has not been brought to account in the financial statements for the period ended 31 December 2003.

5 ACQUISITION/DISPOSAL OF CONTROLLED ENTITIES

For the half-year ended 31 December 2003

On 25 November 2003, the consolidated entity sold all of its ordinary shares of Callidus Group Investments Pty Limited to Pariven Investments Pty Ltd for \$80,000. The consolidated entity had a 50.1% interest in this company. Callidus Group Investments Pty Limited contribution to consolidated net profit for the December 2003 half-year was a loss of \$632,000.

For the half-year ended 31 December 2002

The consolidated entity did not gain or lose control over any entities during the half-year.

NOTES TO THE FINANCIAL REPORT continued

FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

**CONSOLIDATED FOR THE
HALF-YEAR ENDED**

**Dec
2003
\$000**

**June
2003
\$000**

6 CONTRIBUTED EQUITY

Issued and paid up capital

38,742,736 (June 2003 38,110,072)

ordinary shares, fully paid	43,234	41,209
-----------------------------	---------------	--------

Movements in ordinary share capital

Balance at the beginning of the half-year	41,209	39,835
---	---------------	--------

Issue on 6 March 2003 of 457,903 shares under the dividend reinvestment plan at a price of \$3.00 per share*	-	1,374
--	---	-------

Issue on 30 August 2003 of 632,664 shares under the dividend reinvestment plan at a price of \$3.20 per share*	2,025	-
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	43,234	41,209
--	---------------	--------

* Under the dividend reinvestment plan, the value of each share allotted and issued for each particular dividend is equal to the weighted average market price of all shares sold through the Company's share market during the last five business days on which shares were sold immediately prior to the last business day before the Books Closing Date for that dividend reduced by an amount of 3% or such other percentage as may be determined by the Board from time to time.

**CONSOLIDATED FOR THE
HALF-YEAR ENDED**

Dec Dec
2003 2002
\$000 \$000

7 TOTAL EQUITY RECONCILIATION

Total equity at the beginning of the period	132,915	124,084
Total changes in parent entity interest in equity recognised in the statement of financial performance	6,367	3,768
Transactions with owners as owners:		
– Shares purchased through the dividend re-investment plan	2,025	2,208
– Dividends	(4,383)	(4,246)
Total changes in outside equity interest	(209)	(80)
	136,715	125,734

8 NOTES TO THE STATEMENT OF CASH FLOWS

Reconciliation of cash

Cash as at the end of the financial period as shown in the statement of cash flows is reconciled to the related items in the balance sheet as follows;

Cash assets	13,051	14,278
Secured bank overdraft	(1,755)	(2,869)
	11,296	11,409

NOTES TO THE FINANCIAL REPORT continued

FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

9 CONTINGENT LIABILITIES

GUARANTEES GIVEN BY IMB LTD

Real Estate Development

Guarantee in favour of Shellharbour City Council \$545,000 (December 2002 \$545,000) in association with real estate development activities undertaken by a controlled entity, IMB Land Pty Ltd and that entity's joint venturer.

Indemnity of \$50,000 (December 2002 \$50,000) in favour of the Commonwealth Bank of Australia covering guarantees by the bank as part of conditions relating to the purchase of land in association with real estate development activities undertaken by a controlled entity, IMB Land Pty Ltd and that entity's joint venturer.

The Company has an agreement with its joint venturer to share equally in losses and liabilities.

Pledges

The Company has a pledge in favour of Westpac Banking Corporation of \$10,000,000 (December 2002 \$10,000,000) securing its cheque clearing facility.

Australian Taxation Office Audit – Research & Development Syndicates

Over recent years, the Australian Taxation Office ("ATO") has conducted an extensive program of auditing research and development syndicates. Under this program, the Company has been in negotiations with the ATO following the audit of one of its syndicates.

Late in 2003 an agreement was reached with the ATO in regards to this syndicate, and the result of this agreement on the group's performance is reflected in note 2.

DIRECTORS' DECLARATION

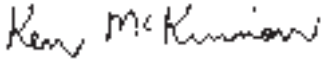
FOR THE HALF-YEAR ENDED 31 DECEMBER 2003

In the opinion of the directors of IMB Ltd ("the Company"):

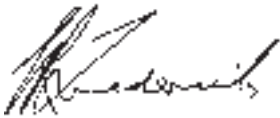
1. the financial statements and notes set out on pages 6 to 14, are in accordance with the Corporations Act 2001, including:
 - (a) giving a true and fair view of the financial position of the consolidated entity as at 31 December 2003 and of its performance, as represented by the results of its operations and cash flows for the half-year ended on that date; and
 - (b) complying with Australian Accounting Standard AASB1029 "Interim Financial Reporting" and the Corporations Regulations 2001; and
2. there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

Dated at Wollongong this thirtieth day of January 2004.

Signed in accordance with a resolution of the directors:



KR McKinnon AO Chairman



LR Fredericks Director

INDEPENDENT REVIEW REPORT TO THE MEMBERS OF IMB LTD

SCOPE

THE FINANCIAL REPORT AND DIRECTORS' RESPONSIBILITY

The financial report comprises the statement of financial position, statement of financial performance, statement of cash flows, accompanying notes 1 to 9 to the financial statements, and the directors' declaration for the IMB Limited consolidated entity ("the consolidated entity"), for the half-year ended 31 December 2003. The consolidated entity comprises IMB Limited ("the Company") and the entities it controlled during that half-year.

The directors of the Company are responsible for the preparation and true and fair presentation of the financial report in accordance with the Corporations Act 2001. This includes responsibility for the maintenance of adequate accounting records and internal controls that are designed to prevent and detect fraud and error, and for the accounting policies and accounting estimates inherent in the financial report.

REVIEW APPROACH

We conducted an independent review in order for the Company to lodge the financial report with the Australian Securities and Investments Commission. Our review was conducted in accordance with Australian Auditing Standards applicable to review engagements.

We performed procedures in order to state whether on the basis of the procedures described anything has come to our attention that would indicate the financial report does not represent fairly, in accordance with the Corporations Act 2001, Australian Accounting Standard AASB 1029 "Interim Financial Reporting" and other mandatory financial reporting requirements in Australia, a view which is consistent with our understanding of the consolidated entity's financial position, and of its performance as represented by the results of its operations and cash flows.

We formed our statement on the basis of the review procedures performed, which were limited primarily to:

- enquiries of company personnel; and
- analytical procedures applied to the financial data.

While we considered the effectiveness of management's internal controls over financial reporting when determining the nature and extent of our procedures, our review was not designed to provide assurance on internal controls.

The procedures do not provide all the evidence that would be required in an audit, thus the level of assurance is less than given in an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

A review cannot guarantee that all material misstatements have been detected.

INDEPENDENCE

In conducting our review, we followed applicable independence requirements of Australian professional ethical pronouncements and the Corporations Act 2001.

STATEMENT

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe the half-year financial report of IMB Limited is not in accordance with:

- (a) the Corporations Act 2001, including:
 - (i) giving a true and fair view of the consolidated entity's financial position as at 31 December 2003 and of its performance for the half-year ended on that date; and
 - (ii) complying with Australian Accounting Standard AASB 1029 "Interim Financial Reporting" and the Corporations Regulations 2001; and
- (b) other mandatory financial reporting requirements in Australia.

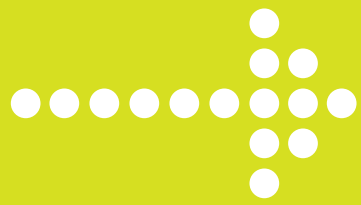


KPMG

A handwritten signature in black ink, appearing to read "Chris Hollis".

Chris Hollis
Partner

Wollongong 30 January 2004



SHAREHOLDERS' DIARY AND OTHER INFORMATION

REGISTERED OFFICE

253-259 Crown St
Wollongong NSW 2500

SHAREHOLDERS' DIARY

- Payment of interim dividend 28 February 2004.
- Announcement of full year results August 2004.

SHARE REGISTRY

IMB Ltd is not listed on the Australian Stock Exchange.
Shares are traded through an exempt market operated by the company.

The share register is available for inspection at:
Level 6 Executive Services
253-259 Crown St
Wollongong NSW 2500

ADVISERS

Solicitors

Watson Mangioni
Level 13
50 Carrington St
Sydney NSW 2000

Auditors

KPMG
Level 3
63 Market St
Wollongong NSW 2500

IMB Ltd, incorporated and domiciled in Australia, is a public unlisted company limited by shares.

