



Corporate Profile

2024

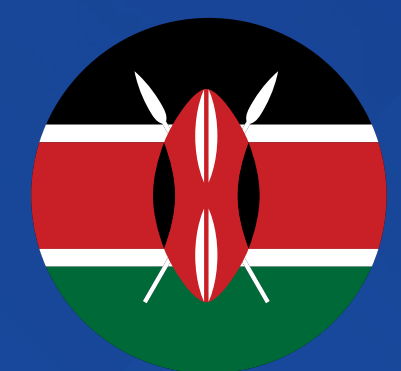
On Your Side

Overview	3
Our Ambition	4
Our Purpose	5
Brand Promise	5
Our Core Values	5
Our Geographical Footprint	6
Our Branches	7
Group Legal Organisation	9
Board of Directors I&M Bank Ltd	10
Group Management Team I&M Group PLC	11
Leadership Team I&M Bank Ltd	12
Key Milestones	13
Audited Financial Results December 2022 (Kes)	14
Our Customer Sentiments	15
I&M Foundation	16
Recognition and Awards	17
Our Target Customer Segments	18
Meeting Our Customer Needs - Products and Services	19
Corporate, Business, SME and Institutional Banking Products & Services	20
Personal and Premium Banking Products & Services	23

I&M Bank was founded in 1974 as a financial services company and later converted to a commercial bank. It is now a wholly owned subsidiary of I&M Group PLC, a public company listed at the Nairobi Securities Exchange (NSE).

The Bank prides itself on the possession of a rich heritage in banking and has over the years evolved from a community financial institution to a publicly listed major regional commercial bank offering a full range of corporate and retail banking services. The Bank is a dominant player in the Kenyan market that has continually grown, leveraging its enhanced digital capabilities to become a Tier 1 Bank in the Kenyan banking industry.

I&M Group PLC continues to take advantage of opportunities presented in different markets with its international networks with subsidiaries in Rwanda, Uganda and Tanzania and a joint venture in Mauritius (Bank One Ltd).



Kenya



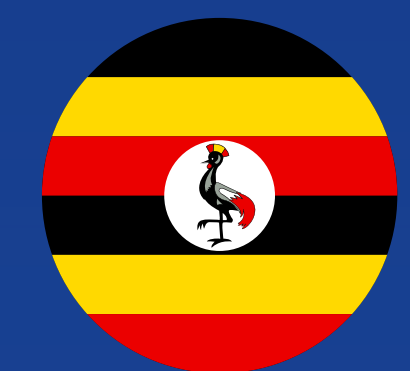
Mauritius



Tanzania



Rwanda



Uganda



Our Aspiration

To be Kenya's Leading Financial Partner for Growth



Vision

To become a company where:

- The best people want to work
- The first choice where customers want to do business
- Where shareholders are happy with their investment



Mission

To become partners of growth for all our stakeholders by meeting our customers expectations, motivating and developing every employee and enhancing shareholder value

Our Purpose Empowering Your Prosperity

Our Core Values



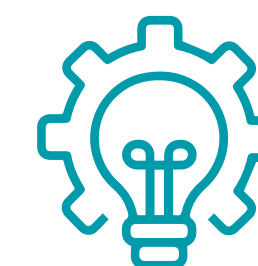
Integrity



Trust



Respect

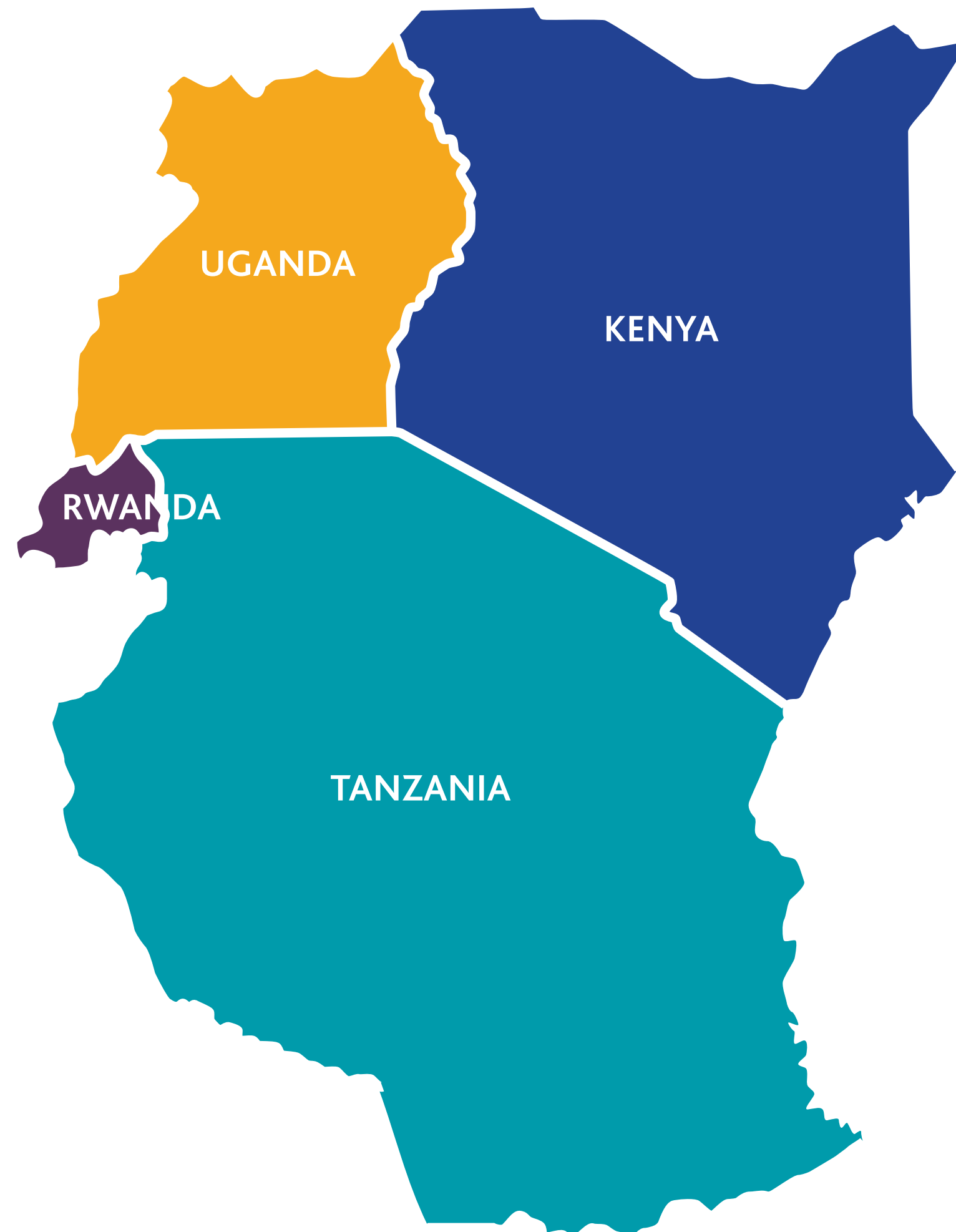


Innovation



Courage

Brand Promise On Your Side



MAURITIUS 

KENYA

I&M Bank Limited

- 365,000+ customers
- 49 Branches
- 57 ATMs
- 1,554 staff

I&M Burbidge Capital Limited

- Advisory services to businesses on significant capital raising through IPOs, private equity, debt and Mergers & Acquisition transactions

I&M Bancassurance Intermediary Limited

- 6,300+ customers
- Staff force of 21

I&M Realty Limited

- Leasing properties for rental
- Currently owns 4 properties in Nairobi

I&M Capital

- I&M Capital is licensed as a fund manager by the Capital Markets Authority

MAURITIUS

Bank One Limited, Mauritius

- 48,000+ customers
- 7 Branches
- 10 ATMs
- 417 staff

TANZANIA

I&M Bank (T) Limited

- 22,000+ customers
- 8 Branches
- 11 ATMs
- 197 staff

RWANDA

I&M Bank (Rwanda) PLC

- 86,000+ customers
- 18 Branches
- 38 ATMs
- 461 staff

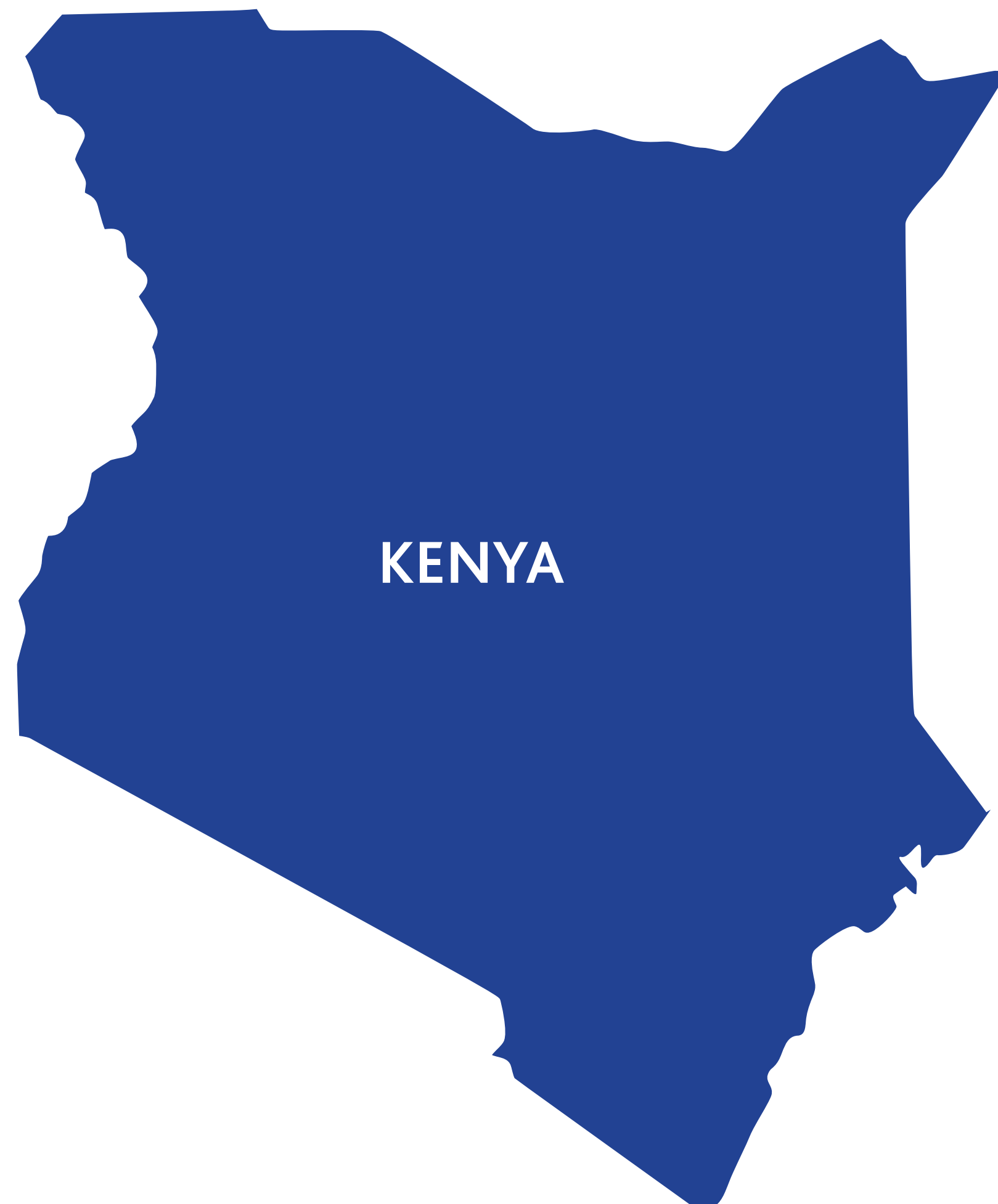
UGANDA

I&M Bank Uganda Limited

- 80,000+ customers
- 12 Branches
- 14 ATMs
- 307 staff

I&M Burbidge Capital (U) Limited

- Advisory services to businesses on significant capital raising through IPOs, private equity, debt and Mergers & Acquisition transactions



NAIROBI

14 Riverside Drive
Riverside
PO Box 30238
00100 Nairobi

1 Park Avenue
1st Parklands Avenue
PO Box 30238
00100 Nairobi

Ansh Plaza
Biashara Street
PO Box 30238
00100 Nairobi

Cross Road
Off River Road
PO Box 30238
00100 Nairobi

Eastleigh Branch
3rd Floor, BBS Mall, General Waruinge
PO Box 30238
00100 Nairobi

Eldama
Eldama Park
PO BOX 30238
00100 Nairobi

Gateway Mall
Mombasa road
PO Box 30238
00100 Nairobi

Gikomba Branch
1st Floor, Nafuu Building, Kombo Munyiri
Road
PO Box 30238
00100 Nairobi

GTC
Global Trade Centre,
Chiromo lane, Westlands,
PO Box 30238
00100 Nairobi

I&M Bank House
2nd Ngong Avenue
PO Box 30238
00100 Nairobi

I&M Bank Tower
Kenyatta Avenue
PO Box 30238
00100 Nairobi

Industrial Area
Dunga road
PO Box 30238
00100 Nairobi

Karen Office Park
Langata Road
PO Box 30238
00100 Nairobi

Kenol Kobil Valley Arcade
Gitanga Road
PO Box 30238
00100 Nairobi

KCC Building
Changamwe Road
PO Box 30238
00500 Nairobi

Langata Link Complex
Langata South Road
PO Box 30238
00100 Nairobi

Lavington Mall
James Gichuru Road
PO Box 30238
00100 Nairobi

Lunga Lunga
Lunga Lunga Square
PO Box 30238
00100 Nairobi

Ongata Rongai
Maasai Mall
PO Box 30238
00100 Nairobi

Panari Centre
Mombasa Road
PO Box 30238
00100 Nairobi

Ridge Court
Parklands
PO Box 30238
00100 Nairobi

Ruaraka Branch
Kenafric Business Park
PO Box 30238
00100 Nairobi

Saifee Park
Kipevu Link, Opposite Saifee Park, Karen
PO Box 30238
00100 Nairobi

Sarit Centre
Karuna Road Westlands
PO Box 30238
00100 Nairobi

South C Shopping Centre
South C
PO Box 30238
00100 Nairobi

Spring Valley Business Park
Ground floor
PO Box 30238
00100 Nairobi

Village Market Shopping Complex
New Wing, 1st Floor, Limuru Road
PO Box 30238
00100 Nairobi

Wilson Airport
Pewin House
PO Box 30238
00100 Nairobi

Yaya Centre
Argwings Kodhek Road
PO Box 30238
00100 Nairobi

COAST

Acacia Centre
Nyerere Avenue
PO Box 86357
80100 Mombasa

Airport Centre Mall
North Airport Road
PO Box 86357
80100 Mombasa

Diani Branch
Diani Beach Shopping Centre
PO Box 5600-80401
Diani

Haile Selassie Avenue
Patel Samaj Building
Mombasa

Kilifi Branch
Ganze Road, Kilifi
PO Box 339-80108
Watamu

Nyali Cinemax
Main Nyali Road
PO Box 86357
80100 Mombasa

Sabaki Centre
Lamu Road
PO Box 1125
80200 Malindi

Watamu Branch
Watamu Mall, Jacaranda Road
PO Box 349-80202
Watamu

WESTERN

Basic Moran Plaza
Ground Floor
PO Box 423
20500, Narok, Kenya

Bon Accord House
Oginga Odinga Street
PO Box 424
40100 Kisumu

Hotel Linton's Plaza
Ground Floor
Along Kisumu-Busia Road, Busia
PO Box 128
50400, Busia

Imperial Court
Uganda Road
PO Box 9362
30100 Eldoret

Mega Centre Mall
Makasembo Road
PO Box 2278
30200 Kitale

Royal Towers
Hospital Road
PO Box 4474
40200 Kisii

CENTRAL

80, West Place
Kenyatta Highway
PO Box 1207
01000 Thika

Hopewell Place
Gakere Road
PO Box 747
301 Nyeri

Nanyuki
Hussein Building
Nyeri Nanyuki Road
Nanyuki

P&K Plaza, Ground floor
Moi Avenue
Meru

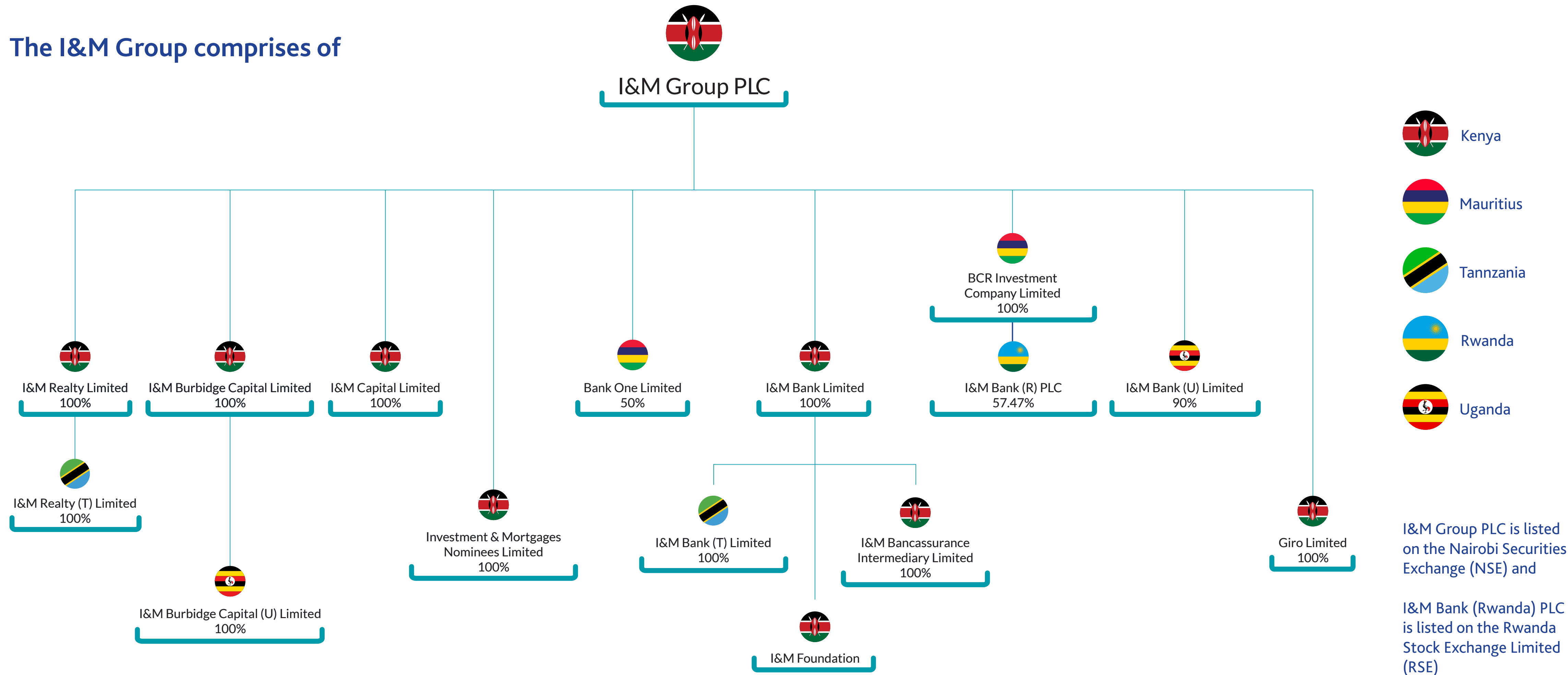
Tatu City
Ground Floor, Eneos Building
off Kiambu Road

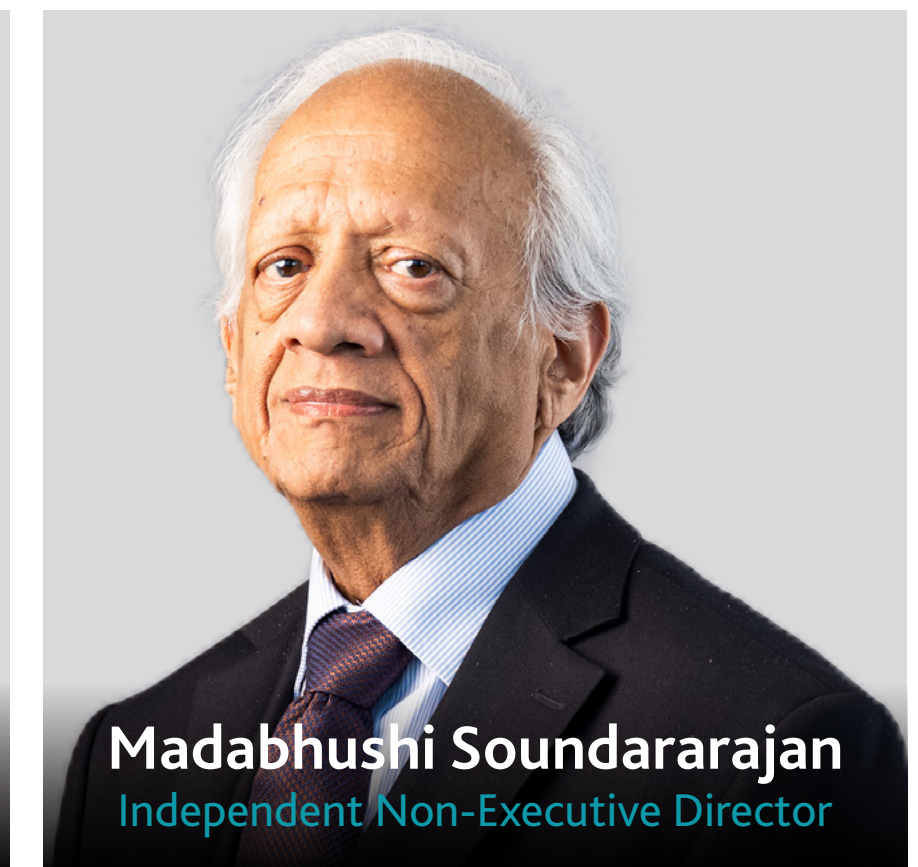
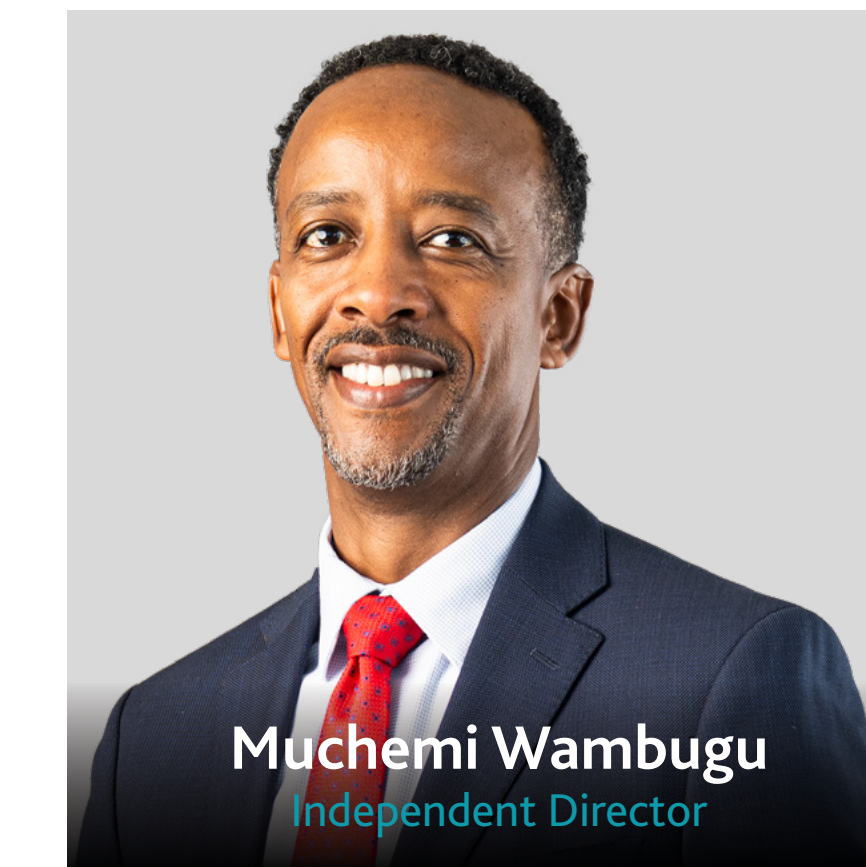
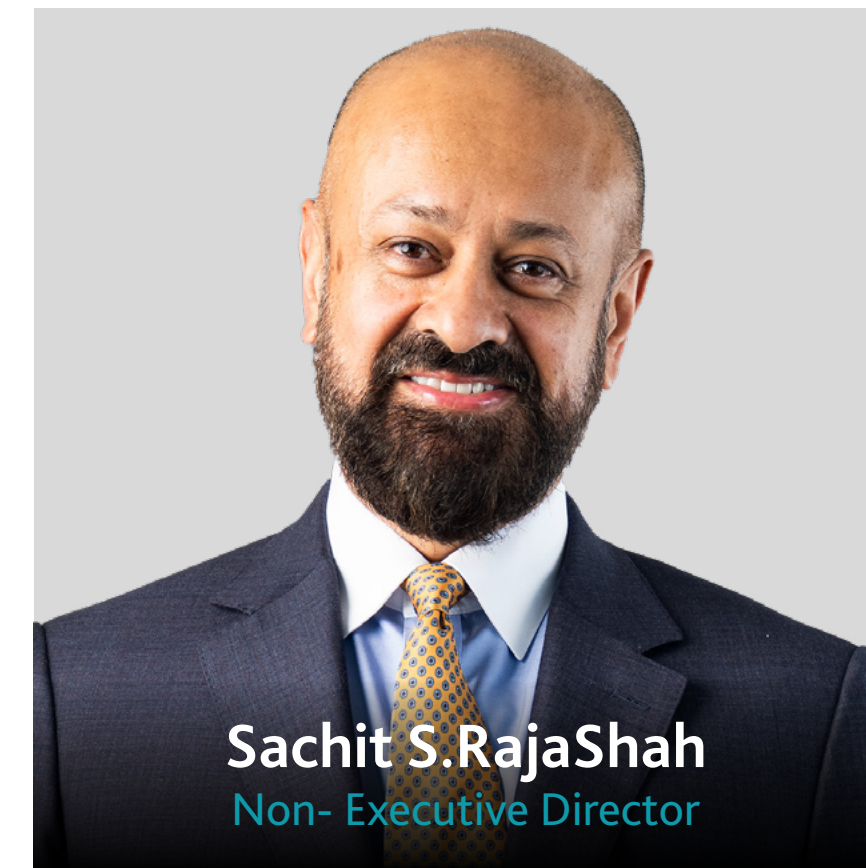
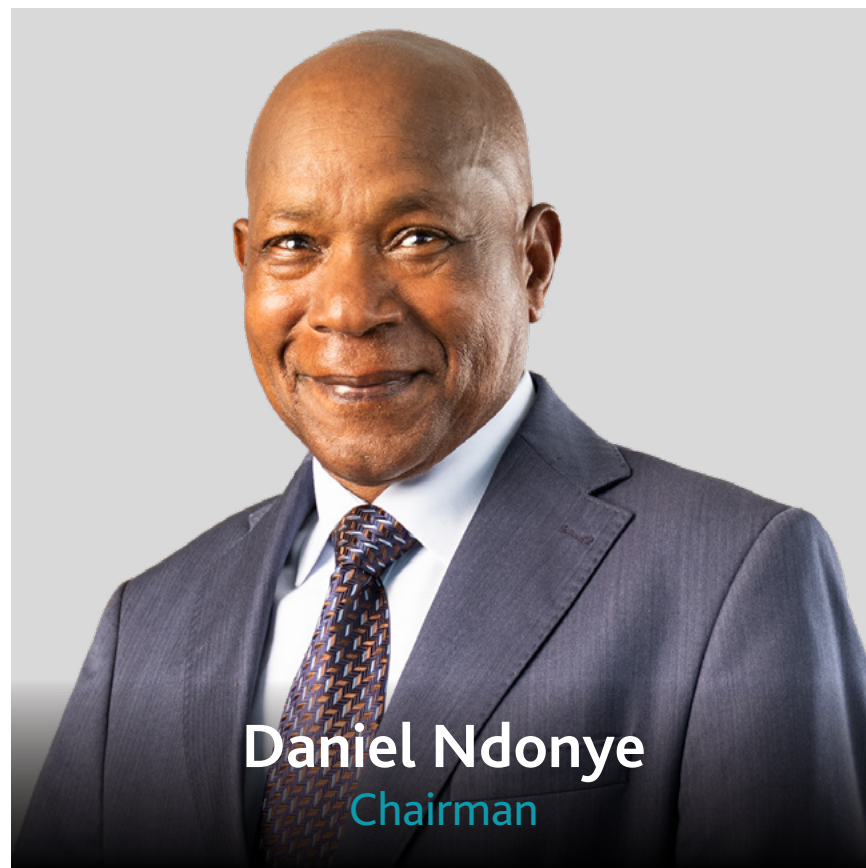
RIFT VALLEY

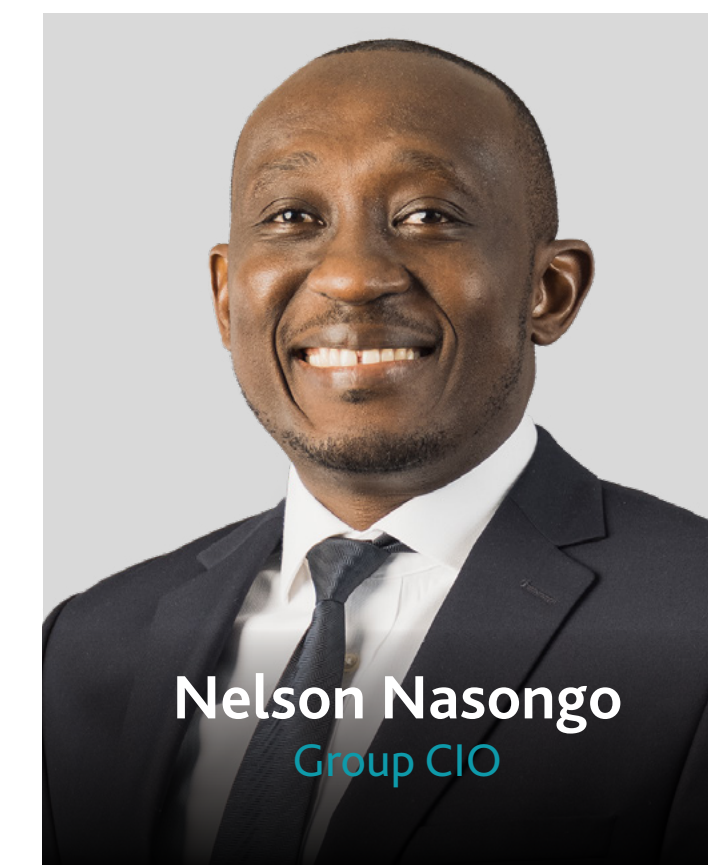
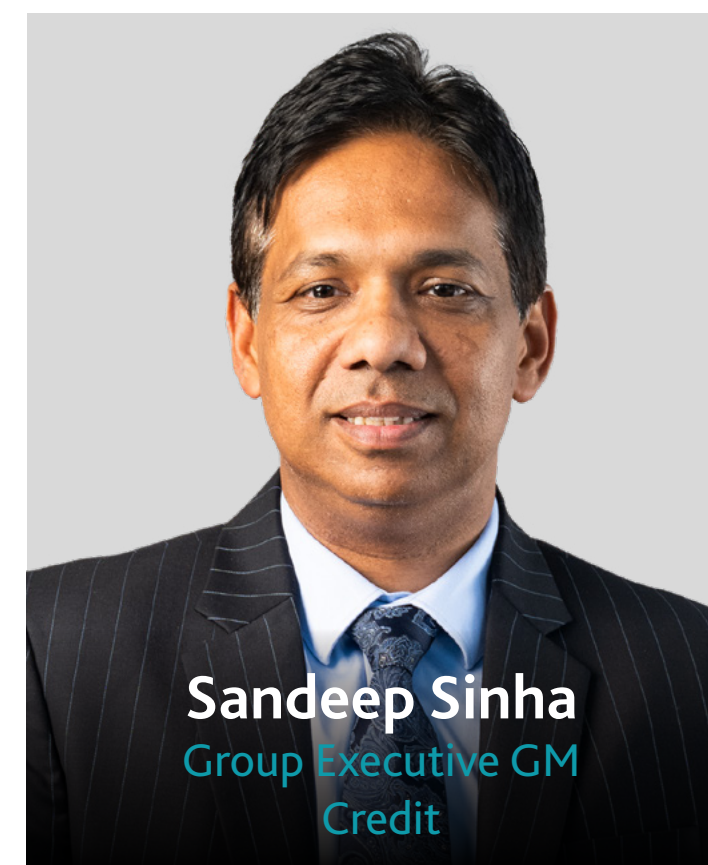
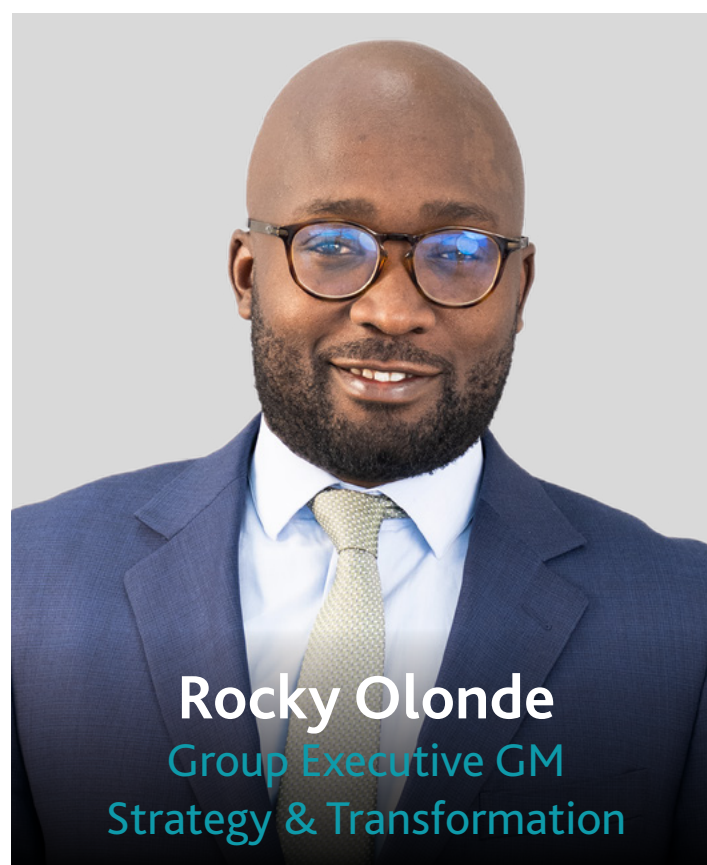
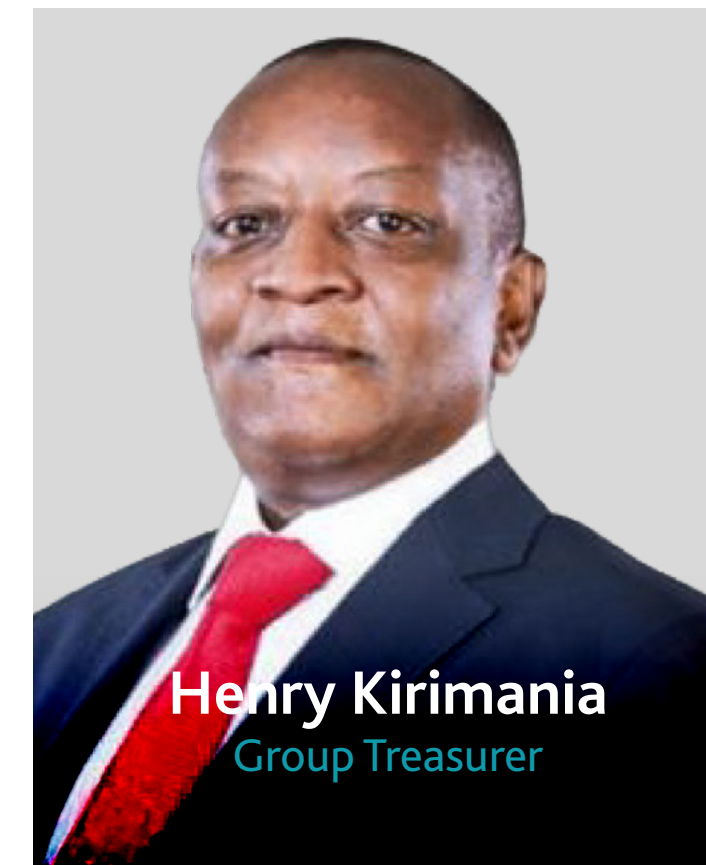
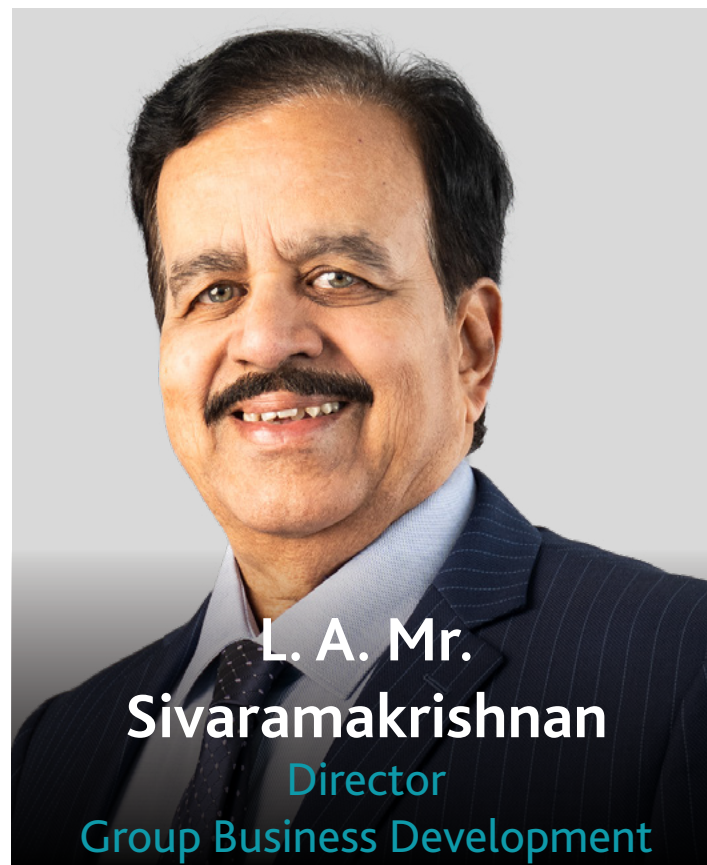
Naivasha Branch
Moi Avenue, Naivasha
PO Box 1710-20117
Naivasha

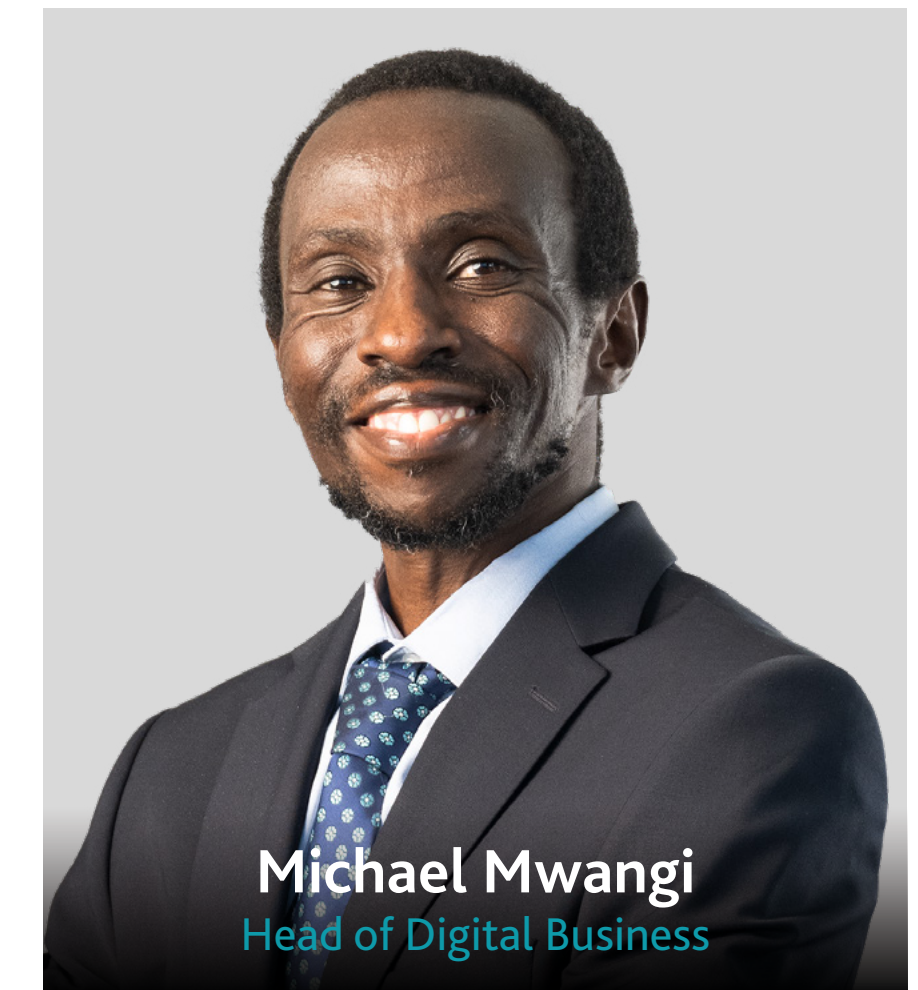
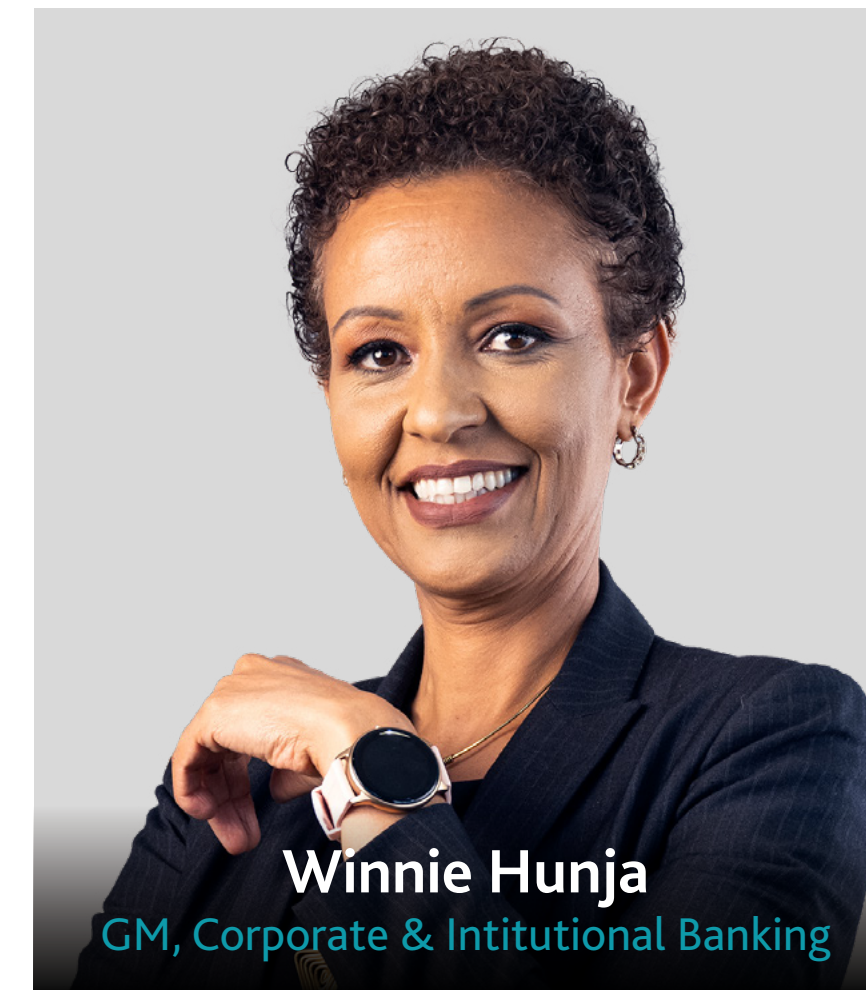
Polo Centre
Kenyatta Avenue
PO Box 18445
20100 Nakuru

The I&M Group comprises of









Key Milestones



Total Assets (Kshs)



405.6 bn

Shareholder Fund (Kshs)



56.8 bn

Profit Before Tax



12.1 bn

Loans (Kshs)



231 bn

Deposits (Kshs)



306 bn

Profit Contribution



82%



It is easy to access I&M Bank because a dedicated relationship manager is only a phone call away.



Effective mechanism that has been put in place makes the whole banking experience worthwhile, the staff are organised in such a way that even a new customer doesn't find the the experience intimidating. Security staff are also awesome, quick on their feet to assist any customer who seems stranded.



As an SME owner, I appreciate I&M's relationship-focused approach. Its flexible offerings are tailored to my needs. This is not possible everywhere



Highly responsive to our needs and requirements, very efficient processing of transactions, easily accessible branches, very helpful and hardworking staff.
Institutional Banking Customer - Kenya



They give great customer care service, they value people and honestly I love the way they work. Everybody knows everything, you do not need to wait for the manager to solve your problem. They are simply awesome



It is an innovative bank which meets my financial needs and requirements. They also have professional and friendly staff.
Personal Banking Customer - Kenya

I&M Bank continues to offer sustainable socially responsible projects in the communities within which it operates through its Foundation that endeavours to deliver positive impact to the society.

The Foundation's approach is to work through partners to deliver its objectives by seeking to leverage and complement resources, skills, experiences, knowledge and track records of partner organizations in a catalytic and value adding manner. The Foundation is guided by the following:

VISION

Our vision is to positively transform the physical, social and economic environments of communities in Kenya.

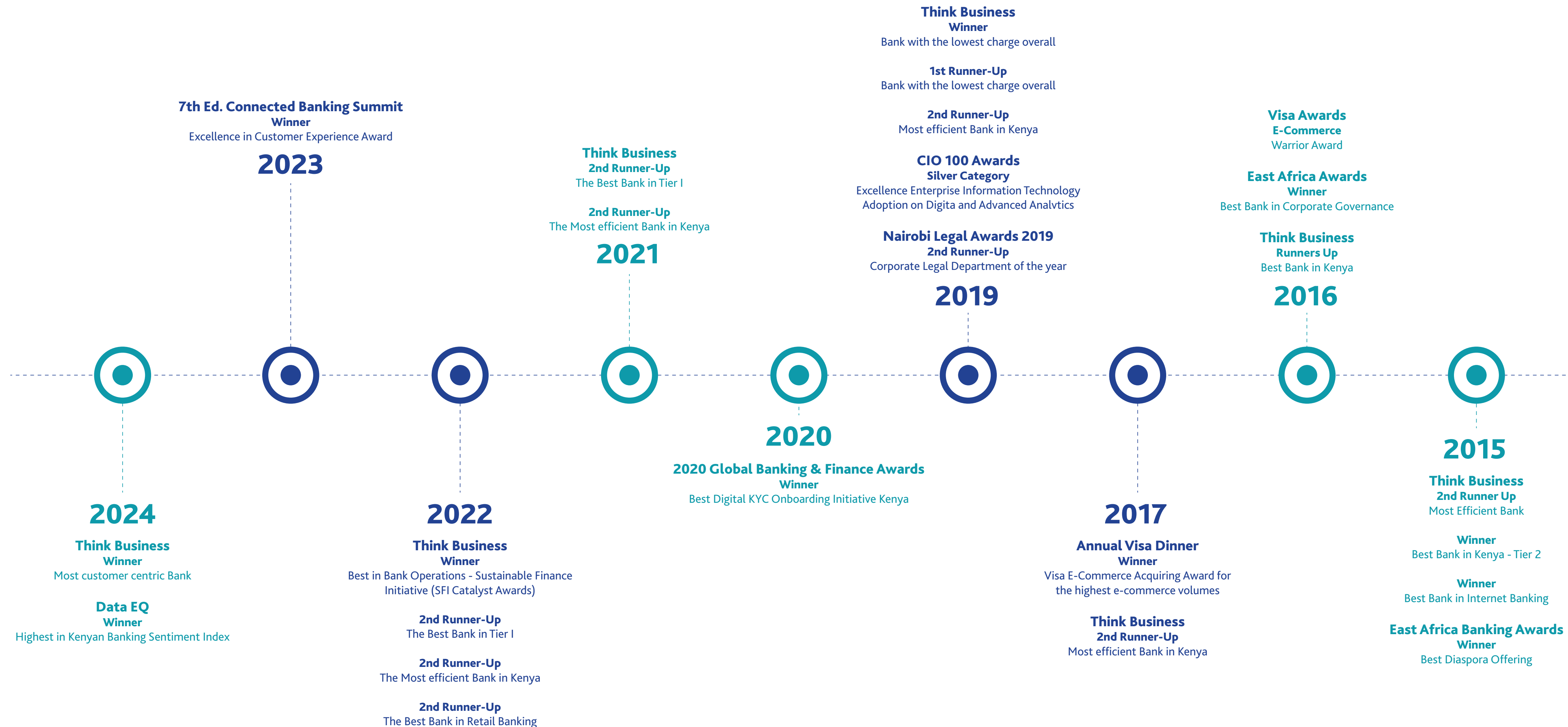
MISSION

Our mission is to deliver positive impact to society through lasting solutions by engaging planet, people and profit to create shared value for our stakeholders.

I&M Bank contributes **2% of Profit Before Tax (PBT)** to the Foundation.

The Foundation supports initiatives in the following key strategic thematic areas namely:







Corporate & Institutional Banking

Providing an array of financial solutions for large corporates and institutions



Business Banking

Providing financial solutions across medium, small and micro businesses



Premium Banking

Offering top notch services to the high net worth individuals



Personal Banking

Delivering the utmost in personal financial services

I&M Bank is traditionally known to service high net worth customers and corporate clients and also continues to achieve recognition for its services to small and medium sized enterprises, including many that have grown with the Bank, with an increasing emphasis on delivery through digital channels.

I&M Bank Ltd provides the following services:



**Banking:
Retail, SME, Corporate
& Institutional**



**Financial
Advisory Services**



Bancassurance



**Custody &
Investment Services**



**Wealth Management
& Advisory**

Corporate, Business, SME and Institutional Banking Products & Services

Take advantage of I&M Bank's Trade Finance Solutions and expand your import and export business.



Capability to offer trade finance services to all major financial centers worldwide through correspondent banking relationships with a host of major multinational Banks



Cross-border financing arrangements through established financing lines from major worldwide correspondent Banks in several countries



Ability to deal in most major currencies



A Dedicated Trade Finance Department that provides very efficient services

Trade Finance Products

- ⊙ Letters of Credit (Import & Export)
- ⊙ Guarantees | Bonds | Unsecured Bid Bonds
- ⊙ Documentary Collections (Import & Export)
- ⊙ Transactions under Export Credit Guarantee (GSM-102) program under United States Department of Agriculture
- ⊙ Bill Avalization
- ⊙ Bill/Invoice Discounting
- ⊙ Import Bill Refinancing
- ⊙ 2- Year LC under Global Trade Finance program (GTFP) of International Finance Corporation (IFC)

Medical Equipment Financing

Empowering you to deliver quality healthcare

Theater | Laboratory | ICU | Radiology | Renal

We provide you with the best financing solutions tailor-made to your specific needs. Whether you are a doctor in private practice or a hospital seeking to expand operations, we shall support you to ensure you achieve your goals

Benefits of our medical equipment financing scheme:



In-chamber service - a designated Relationship Manager will visit your premises to guide you through the process.



A flexible facility tailor-made to meet specific customer needs



A wide range of equipment covered



An All Risk insurance cover for the financed equipment at a discounted premium from GA Insurance, through I&M Bancassurance Intermediary Ltd



Competitive rates on Insurance Premium Financing (IPF)



No penalty for early repayment



Personal and Premium Banking Products & Services

MY DAY-TO-DAY BUSINESS PARTNER

Enjoy financial control with
multiple solutions in one card



 0719 088 000

I&M Bank is regulated by the Central Bank of Kenya | T&C's apply

A woman with glasses and headphones, smiling and listening to music, set against a dark background with blue and red lighting.

ASANTE KENYA! YOUR VOICE IS MUSIC TO OUR EARS.

YOUR sentiments helped us rank first in a countrywide rating of the banking sector powered by Data EQ. This milestone reflects our dedication to offering products & services that are relevant to YOU through active customer listening for which we were presented the Most Customer-centric Bank Award at the 2024 Think Business Banking Awards.

On Your Side



i&M | Bank

Thank You

Merci **Webale** Murakoze **Asante**