



Corporate Profile 2023



We are on your side

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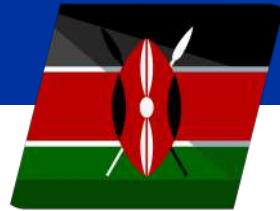
We are on your side

Overview

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 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



Rwanda



Tanzania



Uganda

Our Ambition

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 and
- 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

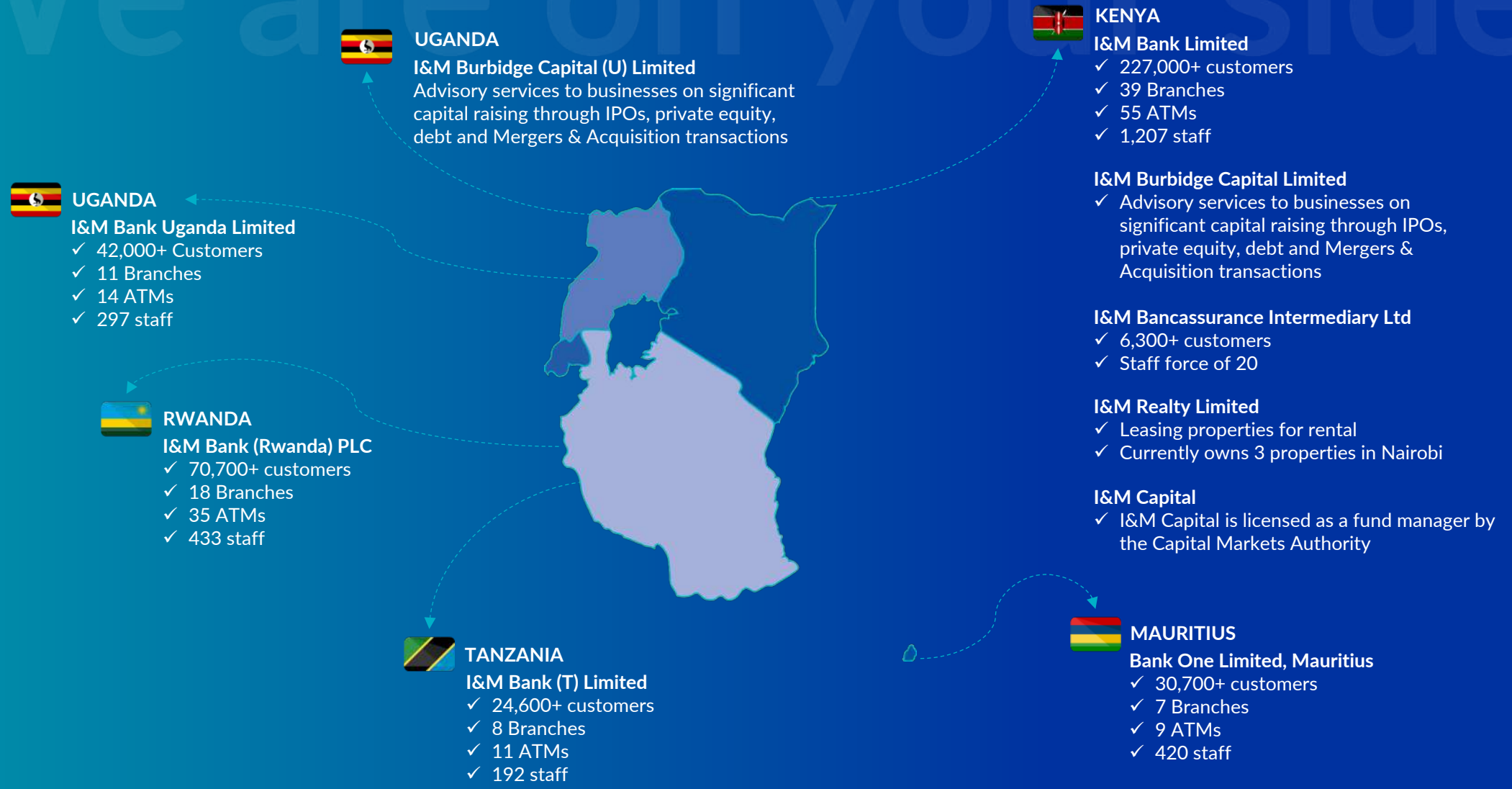
Brand Promise

We are on your side



Our Geographical Footprint

We are on your side



UGANDA
I&M Burbidge Capital (U) Limited
Advisory services to businesses on significant capital raising through IPOs, private equity, debt and Mergers & Acquisition transactions

KENYA
I&M Bank Limited
✓ 227,000+ customers
✓ 39 Branches
✓ 55 ATMs
✓ 1,207 staff

UGANDA
I&M Bank Uganda Limited
✓ 42,000+ Customers
✓ 11 Branches
✓ 14 ATMs
✓ 297 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 Ltd
✓ 6,300+ customers
✓ Staff force of 20

RWANDA
I&M Bank (Rwanda) PLC
✓ 70,700+ customers
✓ 18 Branches
✓ 35 ATMs
✓ 433 staff

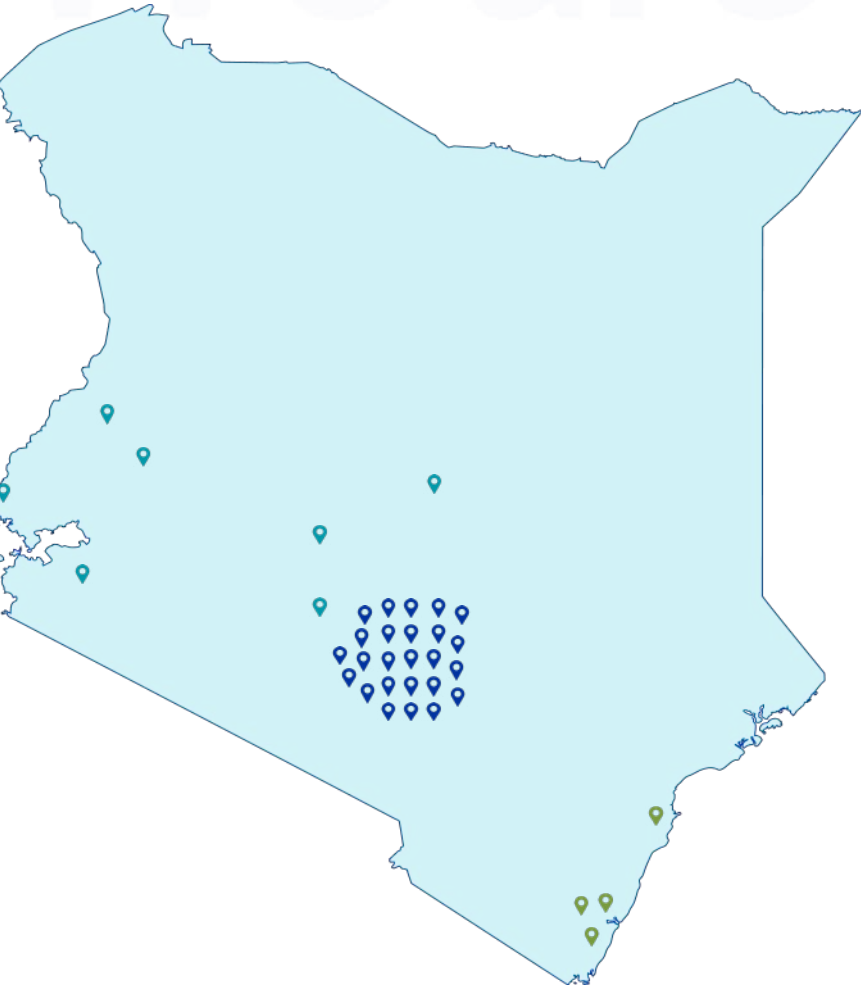
I&M Realty Limited
✓ Leasing properties for rental
✓ Currently owns 3 properties in Nairobi

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

TANZANIA
I&M Bank (T) Limited
✓ 24,600+ customers
✓ 8 Branches
✓ 11 ATMs
✓ 192 staff

MAURITIUS
Bank One Limited, Mauritius
✓ 30,700+ customers
✓ 7 Branches
✓ 9 ATMs
✓ 420 staff

Our Branches (I&M Bank Kenya)



Nairobi Branches

Kenyatta Avenue | Sarit Centre | Village Market | One Park | 2nd Ngong Avenue | Spring Valley | Ridge Court | Dunga Road | Eldama Park | Cross Road | Garden City Mall | Gateway Mall | Yaya Centre | Lunga Lunga | Lavington Mall | Karen | Riverside Drive | South C | Ongata Rongai | Wilson Airport | Panari Sky Centre | Valley Arcade | Langata Link | Industrial Area | Biashara Street

Mombasa Branches

Haile Selassie | Changamwe | Mombasa Main | Nyali Cineplex

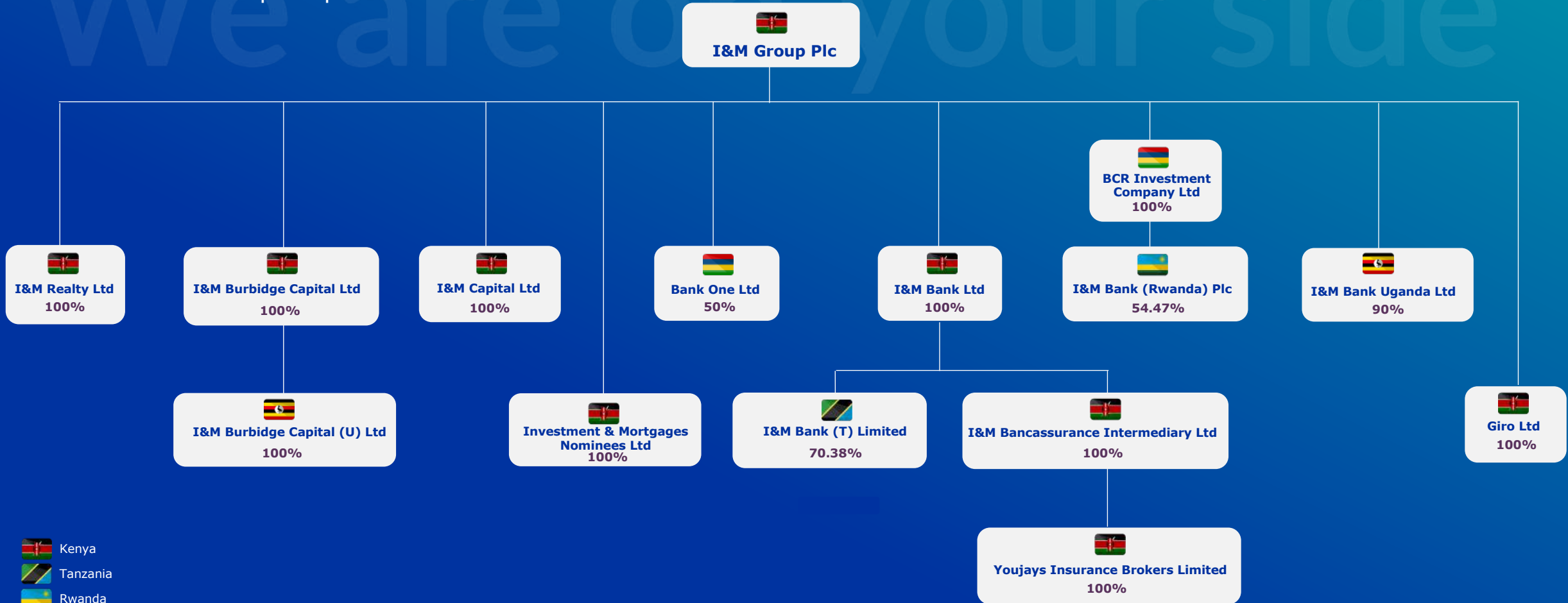
Other Branches






Meru | Nanyuki | Kitale | Thika | Nyeri | Malindi | Kisii | Eldoret | Nakuru | Kisumu



Group Legal Organisation

The I&M Group comprises of



-  Kenya
-  Tanzania
-  Rwanda
-  Mauritius
-  Uganda

I&M Group Plc is listed Nairobi Securities Exchange (NSE) and
I&M Bank (Rwanda) Plc is listed on the Rwanda Stock Exchange Limited (RSE)



Board of Directors | I&M Bank Ltd



Daniel Ndonye
Chairman



Suresh B R Shah, MBS
Non-Executive Director



Sarit S Raja Shah
Group Executive Director



Sachit S Raja Shah
Non-Executive Director



Gul Khan
CEO, I&M Bank Kenya



Nikhil Hira
Independent Director



Nyambura Koigi
Independent Director



Alan James Dodd
Independent Director



Muchemi Wambugu
Independent Director



Madabhushi Soundararajan
Independent Non-Executive Director



Group Management Team | I&M Group PLC



Mwihaki Wachira
Group General Manager,
Marketing and Communication



Amit Budhdev
Group Chief Finance Officer



Josephine Mwaniki
Group GM, HR



Gauri Gupta
Group GM, Corporate Advisory



Zipporah Gitau
Group
Chief Risk Officer



Rohit Gupta
Group GM,
ICT



Ruma Shah
Group GM,
Internal Audit



Sandeep Sinha
Group GM,
Credit



Nelson Nasongo
Group Chief
Information Security Officer



Leadership Team | I&M Bank Ltd



*AV Chavda
Director,
Credit*



*L.A Sivaramkrishnan
Divisional Head,
Business Development*



*Shameer Patel
GM, Business &
Personal Banking*



*Winnie Hunja
GM, Corporate & Institutional
Banking*



*Harish Thyagarajan
GM,
Treasury*



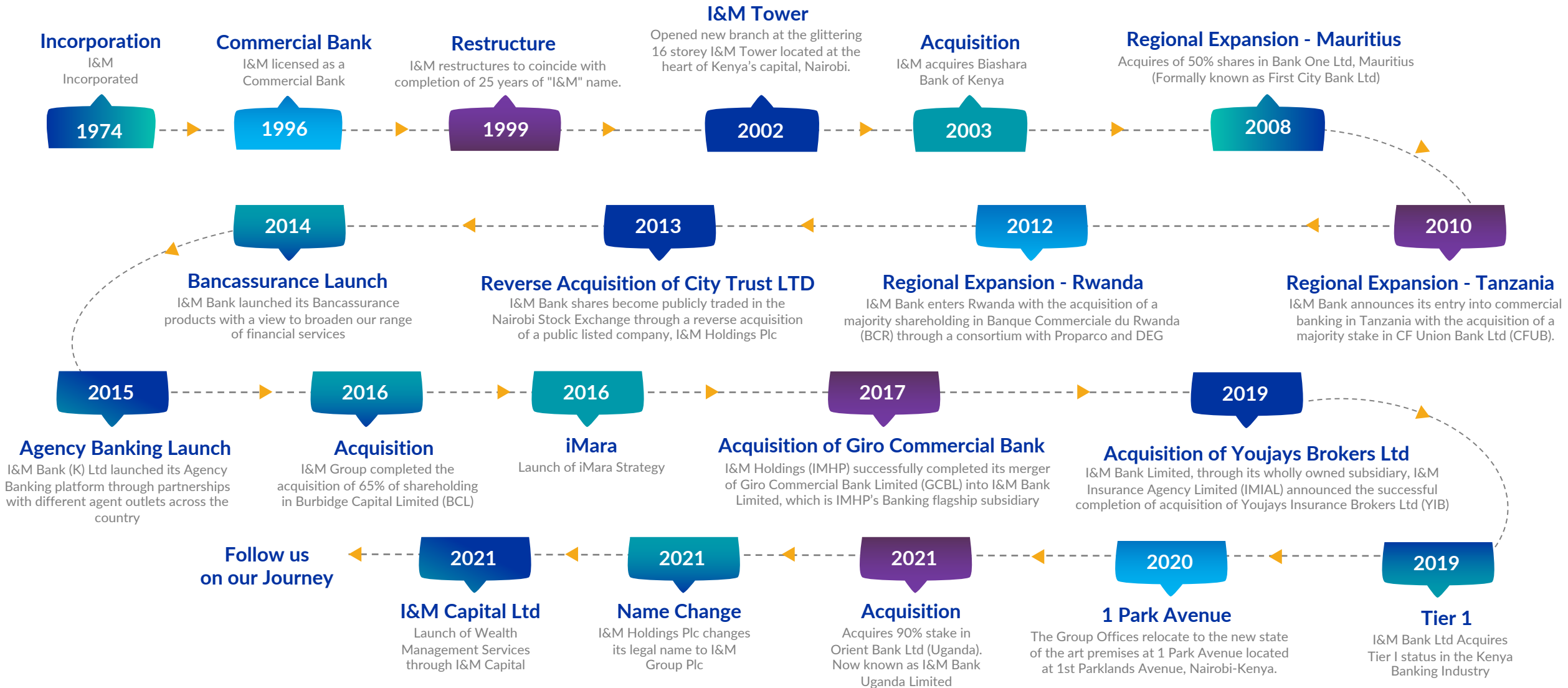
*Joseph Njomo
GM,
Operations*



*Michael Mwangi
Head of
Digital Business*



Key Milestones



Audited Financial Results December 2022 (Kes)



Our Customer Sentiments

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

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

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

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.

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

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 Foundation

I&M Bank Kenya 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:



Environment Conservation

We preserve, protect, and restore the environment and promote sustainable use of ecosystems.



Education & Skills Development

We enhance education outcomes that ensures inclusive and equitable quality education, self-reliance, and gainful livelihoods for Kenyans.



Economic Empowerment

We promote sustainable economic growth, productive employment, and decent work for Micro, Small and Medium enterprises (MSMEs).



Enable Giving

We strengthen partnerships for sustainable community development.



Recognition and Awards

2023

7th Ed. Connected Banking Summit

Winner
Excellence in Customer Experience Award

2022

Think Business

Winner
Best in Bank Operations – Sustainable Finance Initiative (SFI Catalyst Awards)

2nd Runner-Up
The Best Bank in Tier I

2nd Runner-Up
The Most efficient Bank in Kenya

2nd Runner-Up
The Best Bank in Retail Banking

2021

Think Business

2nd Runner-Up
The Best Bank in Tier I
Dear Makers Africa

2nd Runner-Up
The Most efficient Bank in Kenya

2020

2020 Global Banking & Finance Awards

Winner
Best Digital KYC Onboarding Initiative Kenya

2019

Think Business

Winner
Bank with the lowest charge overall

1st Runner-Up
Bank with the lowest charge overall

2nd Runner-Up
Most efficient Bank in Kenya

CIO 100 Awards

Silver Category
Excellence Enterprise Information Technology Adoption on Digital and Advanced Analytics

Nairobi Legal Awards 2019

2nd Runner-Up
Corporate Legal Department of the year

2017

Annual Visa Dinner

Winner
Visa E-Commerce Acquiring Award for the highest e-commerce volumes

Think Business

2nd Runner-Up
Most efficient Bank in Kenya

2016

Visa Awards

E-Commerce
Warrior Award

East Africa Awards

Winner
Best Bank in Corporate Governance

Think Business

Runners Up
Best Bank in Kenya

2015

Think Business

2nd Runner Up
Most Efficient Bank

Winner
Best Bank in Kenya – Tier 2

Winner
Best Bank in Internet Banking

East Africa Banking Awards

Winner
Best Diaspora Offering



Our Target Customer Segments



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

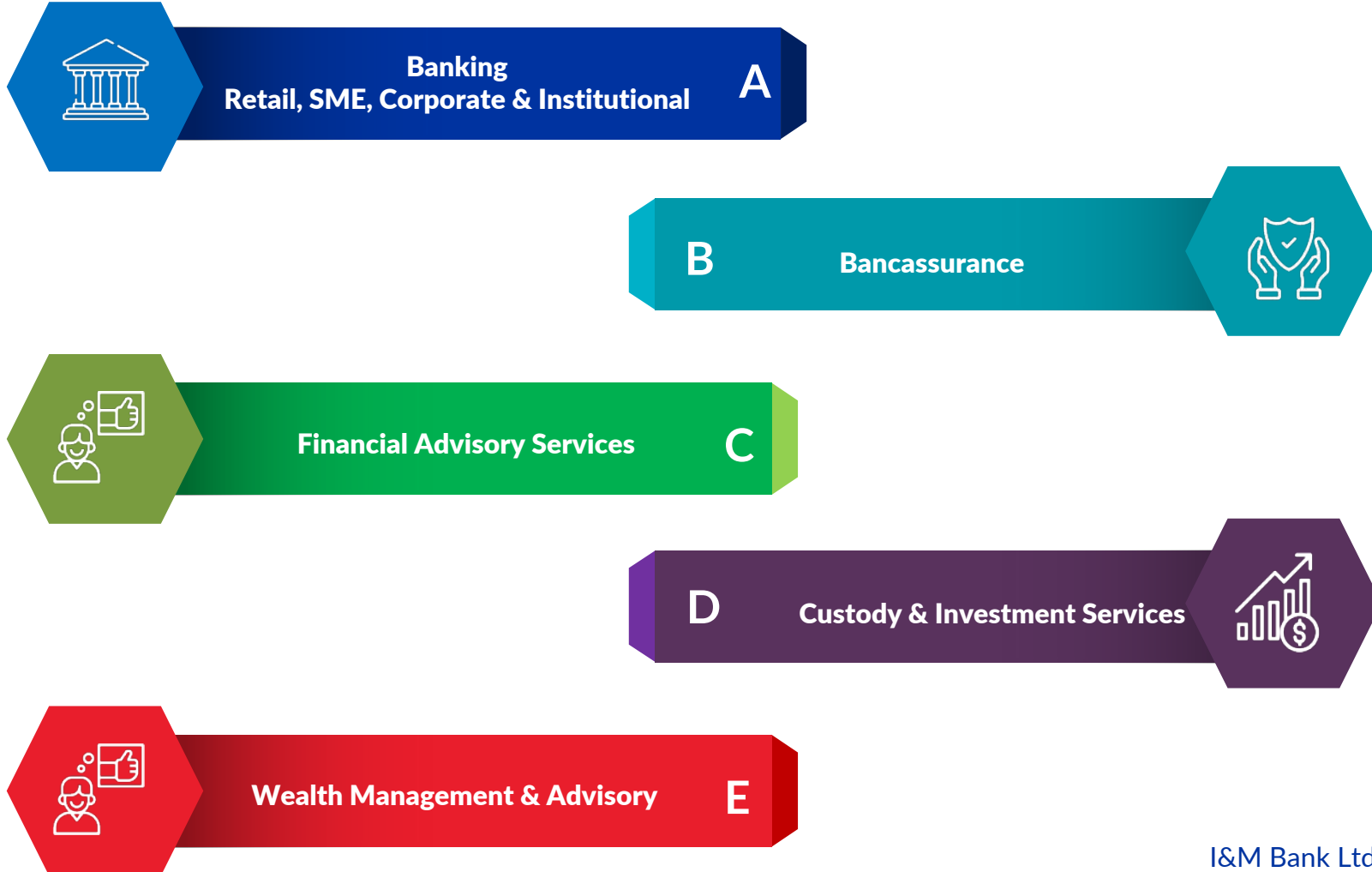
Delivering the utmost in personal financial services

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.



Meeting our customers needs - Products and Services

I&M Bank Ltd provides the following services:



We are on your side

Corporate, Business, SME and Institutional Banking
Products & Services



Account to suit every business needs

BP

Business Premier Current Account

Business Premier Current Account is the best bet for your growing business. We are set to move your banking experience from ordinary to extraordinary and open a world of new possibilities.

BC

Business Current Account

Stay winning as we help you grow your business! Our Business Current Account is specially designed to create a success story for you.



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)



Asset Finance that makes Your dream come true!

Asset Finance product at I&M Bank Ltd covers all forms of business and personal assets, which are moveable in nature and Identifiable through a serial/registration number. This largely covers motor vehicles, machinery and equipment.

Quick and simple application process

Financed assets are self securing

Insurance Premium Financing is available

Option of direct import finance through selected dealers

Effective working relationship with vehicle dealers/vendors country wide

Talk to any I&M Bank Relationship Manager to take your business to the next level or get yourself your dream car!



Business Connect

I&M Business Connect presents an efficient and convenient way for organisations to collect and account for payments owed to them by their customers or members. As a value add, we provide you with instant payment notifications for all successful Payments. We have two options below based on your organisation set-up.

Direct integration with your Information System or Account System. This allows for real time customer details validation and subsequent update of your system with successful payments collected by the Bank.

If you don't have a system yet or your current system is not ready for integration, we have a free Web portal and Mobile App to enable you access your payment reports and upload billing information.

Ideal For:

- ✓ Fees collection in schools, universities, colleges and other institutions
- ✓ Membership subscriptions for clubs or professional bodies
- ✓ Rent collections
- ✓ Utility bills collections
- ✓ Invoice/bill collections in businesses against goods/services sold



Go Cashless with I&M WebPay - Link

Accept Visa, MasterCard and UnionPay for your business with I&M WebPay - Link

- ✓ Safe and Secure
- ✓ Quick set up at no cost
- ✓ No website required

We offer 3 different options for different categories of merchants

L

Lite is best suited for Small and Medium sized merchants. The Lite option requires very little integration and reduces the deployment time.

E

Enterprise is ideal for medium and large transaction websites. It gives the merchant the flexibility to customize as much as they wish.

L_k

The Link option is designed for merchants who do not necessarily have websites or those with websites without a shopping cart or a booking engine



mastercard

VISA



Corporate Loans and Other services

We are here to take you business to greater heights

Corporate Loans and Overdrafts

OVERDRAFTS

- ✓ Overdrafts extended for Working capital Requirement
- ✓ Available in Kes, USD, GB Pounds and Euros

TERM LOANS

For:

- ✓ Purchase of long-term assets such as land, buildings, machines and motor vehicles
- ✓ Construction Loans/Real Estate Development Loans
- ✓ Asset Finance – New and used Motor vehicle and machines purchases
- ✓ Business acquisitions
- ✓ Business expansions
- ✓ Agri-production, Agri-processing loans
- ✓ Short loans for working capital needs

Inter Country Service

As you grow your business or travel within East Africa (Kenya, Tanzania and Rwanda), we are here to walk the journey with you.

We are excited to offer you seamless banking services at all I&M Bank branches in Kenya, Tanzania and Rwanda. You will now be able to enjoy the following services:

CASH DEPOSITS

- ✓ Direct cash deposit into your I&M account from any of the countries

CASH WITHDRAWAL

- ✓ Access Cash from any I&M Bank Branch in any of the mentioned countries

FUNDS TRANSFER

- ✓ Instant funds transfer between any I&M Bank accounts in these 3 countries.

Funds Transfer Services

- ✓ SWIFT
- ✓ Electronic Funds Transfer
- ✓ Real Time Gross Settlement
- ✓ PesaLink
- ✓ M-Pesa
- ✓ Airtel Money
- ✓ BRISK
- ✓ Western Union
- ✓ Monegram
- ✓ Kentrade Payments
- ✓ KRA Payments



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



Noble Account

Noble deeds deserve a noble account

This is a transaction account in Kenya Shillings or Foreign Currency (USD, GBP, EURO), specifically designed to meet the banking needs of: Local and international NGO'S, Faith -based organizations, Diplomatic missions, Membership organizations, Registered Trust and Self Help groups, Organizations with VAT and income tax waiver.

Account Features



Minimum Balance

Kes A/C: 10,000
GBP | Euro | USD : Nil



Ledger Fees

Nil



E-Commerce

For receiving online donations



Interest

Interest earning from balances of
5,000 for FCY(GBP, USD & Euro)



Cheque Book

Free (Except Stamp Duty)



Income SWIFT and RTGS

Free



**NOBLE
DEEDS
DESERVE
A NOBLE
ACCOUNT**



I&M BRISK. REDEFINING REGIONAL BANKING

Transact seamlessly using your
I&M Bank Account in 3 countries.

Enjoy:

- Real-time deposits to I&M Bank accounts in the 3 countries.
- Instant funds transfers to/from I&M Bank accounts in the 3 countries.
- Transactions in the 3 countries' local currencies or in GBP, USD or EUR.
- Competitive forex rates for cross-currency transactions.



Personal and Premium Banking Products & Services



Account to suit every Individual needs

CA

Club Account

The I&M Club Account is your unrivalled gateway to a world of privileges that align with your lifestyle requirements, matched with convenient banking services all just for one monthly flat fee

PG

PayGo Account

The PayGo Account offers you unparalleled flexibility and benefits as you set about achieving your financial goals. With no excessive fees to tie you down, you enjoy the peace of mind that comes with knowing you are only charged for what you use.



A range of I&M Bank Cards available to you!

Debit Card | Credit Card | Prepaid Card



#StayWinning with the I&M

World Elite



Debit Mastercard

BENEFITS

Airport Lounge Access (Lounge Key): Unlimited access for you and one free guest per visit to over 1000 lounges in more than 450 cities in over 135 countries worldwide

Comprehensive Travel Insurance for yourself, your family and helper. Card holder and spouse (100%), Children (25%), domestic helper (25%):

Travel inconvenience & cancellation insurance:

World Elite Debit Mastercard Concierge services

Airport Concierge

Premium Memberships for Hotel, Airlines, Car rentals & Chauffeur discounts

Rental Collision & Loss Damage waiver for rental cars:

Global Emergency Services: lost or stolen card reporting, emergency card replacement and emergency cash advance

Merchant offers and discounts at participating retailers

Fulfill visa assistance services

+ Many more local benefits



#StayWinning with the I&M

World

Debit Mastercard



BENEFITS

Airport Lounge Access (Lounge Key): Unlimited complimentary access for you as the card holder to over 1000 lounges in more than 450 cities in over 135 countries worldwide

Comprehensive Travel Insurance for yourself, your family and helper. Card holder and spouse (100%), Children {25%}, domestic helper {25%}

Travel inconvenience & cancellation insurance:

Premium Memberships: available for Hotel, Airlines, Car Rental and Chauffeur discounts

Global Emergency Services: lost or stolen card reporting, emergency card replacement and emergency cash advance

Merchant offers and discounts at participating retailers

Fulfill visa assistance services

+ Many more local benefits



#StayWinning with the I&M

Platinum

Debit Mastercard

BENEFITS



Premium Memberships & discounts:

- * Clear trip airline & hotel discounts of up to 30%
- * Up to 10% airfare discount on Travelstart
- * Booking.com cash back rewards
- * Up to 10% discount on hotels.com
- * Up to 10% cash back with booking.com
- * Discounts on Avis car rental & Rentalcars.com

Merchant offers and discounts:

- * 25% cashback on your Jumia Prime membership fee
- * European shopping villages offer
- * MyUS premium shipping membership

Fulfill visa assistance services

Purchase protection in case of theft or accidental damage for up to 180 days from date of purchase

Fraud protection:

- * Zero liability on fraudulent Point of Sale (POS) usage on lost or stolen card, after reporting loss



Welcome to the world of infinite possibilities

I&M Visa Infinite Credit Card offers you unparalleled services and privileges locally and abroad.



[APPLY TODAY](#)

FEATURES

Withdrawal up to Kshs 100,000 at local ATMs

Secure online transaction using Verified by Visa

Earn 1.5% of your spend amount when you shop online or transact on POS

Zero liability on fraudulent POS usage on lost or stolen cards, after reporting loss.

Accepted at all Kenswitch and VISA ATM networks across Kenya and all VISA ATMs world wide

KEY BENEFITS

Travel: Free unlimited airport lounge access at more than 800 LoungeKey lounges globally, as well as one free guest per visit.

Travel Insurance: You can qualify for up to \$1 million in Emergency Medical Expenses cover, for you and your travel companions as per Visa Multi-trip Travel Insurance T&Cs

Travel: Insurance || Visa Infinite provides you with comprehensive travel insurance benefits when you purchase travel tickets or make hotel reservations with your Visa Infinite card.

Lifestyle Concierge Services | Flight reservations | Hotel reservations | Restaurant reservations | Car rental reservations | Event ticket purchases | Trip planning | Other general requests



I&M On The Go

A new way to bank away from the bank

State of the art I&M On The Go (OTG) Personal Mobile App and Web channel. I&M On The Go has been developed with your needs in mind.

✓ View accounts balance

✓ Quick links for most used payments

✓ All accounts overview

✓ Unsecured Personal Loan

✓ Mobile Money, Local and International Payments

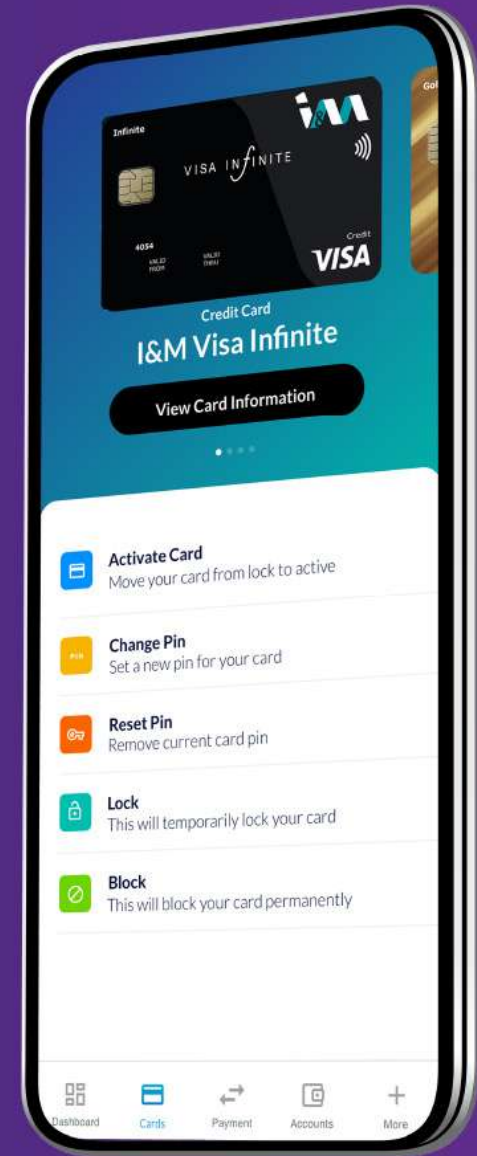
✓ Airtime | Utility | Pesalink | KRA Payments

✓ Approval policy for Joint Account Holders

✓ Service Requests: Stop Cheque | Lock/Unlock - Temporary Block

✓ Authentication through SMS/E-Mail or Google Authenticator and so much more!

Available on





**WE ARE ON
YOUR SIDE!**

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www.imbank.com

We are on your side