



Corporate Profile

# 2025

*On Your Side*



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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*



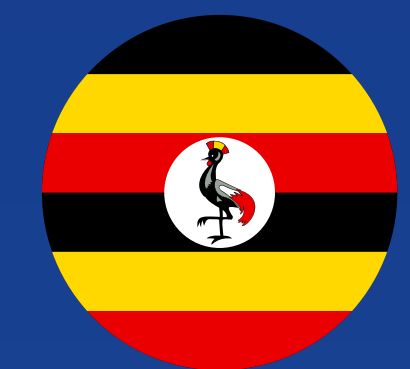
*Mauritius*



*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**



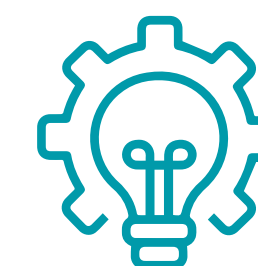
Integrity



Trust



Respect

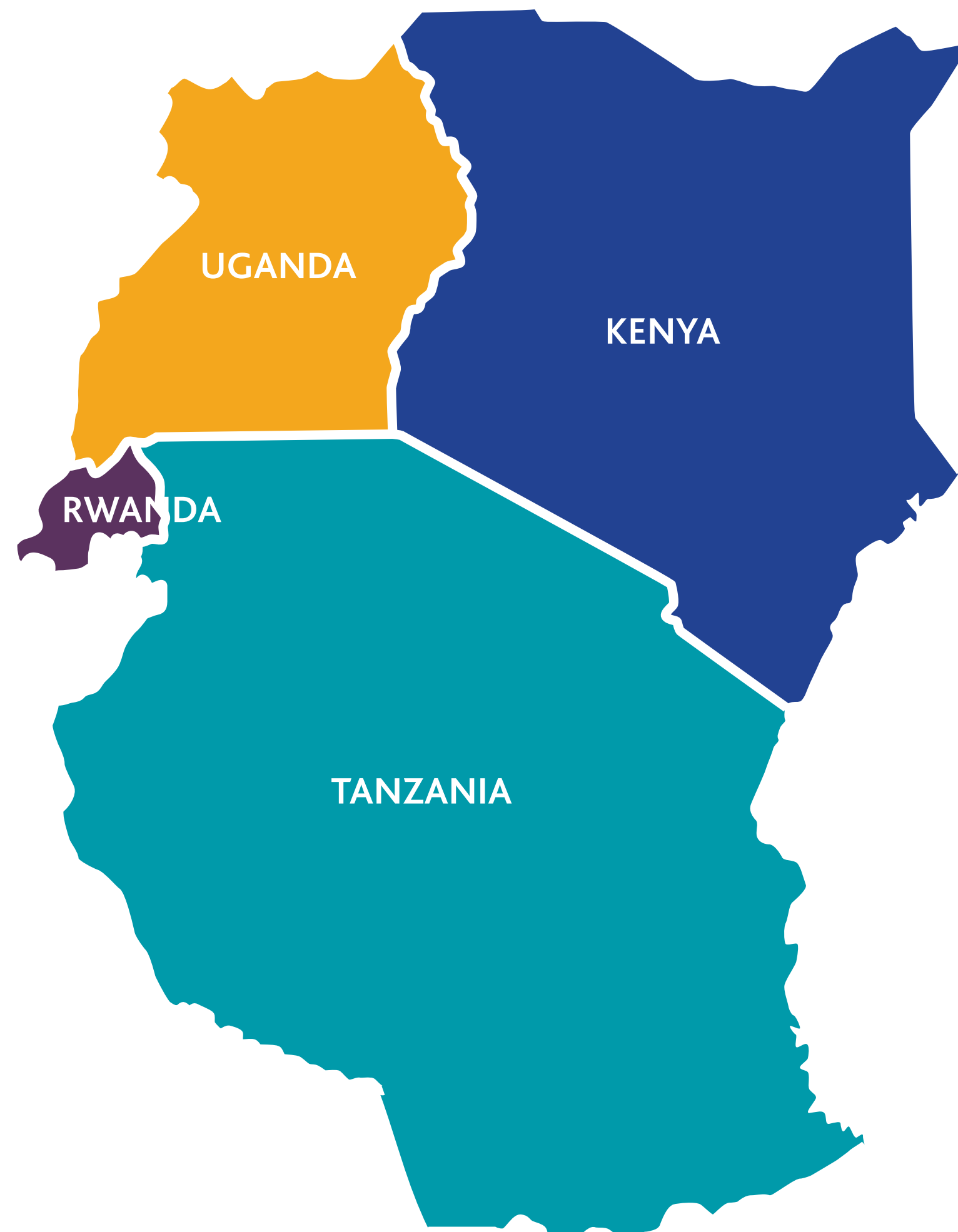


Innovation



Courage

## **Brand Promise** On Your Side



MAURITIUS 

## KENYA

### I&M Bank Limited

- 503,000+ customers
- 64 branches
- 73 ATMs
- 1,974 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

- 47,000+ Customers
- 7 branches
- 10 ATMs
- 422 staff

## TANZANIA

### I&M Bank (T) Limited

- 23,600+ customers
- 8 Branches
- 11 ATMs
- 213 staff

## RWANDA

### I&M Bank (Rwanda) PLC

- 113,600+ customers
- 20 branches
- 40 ATMs
- 505 staff

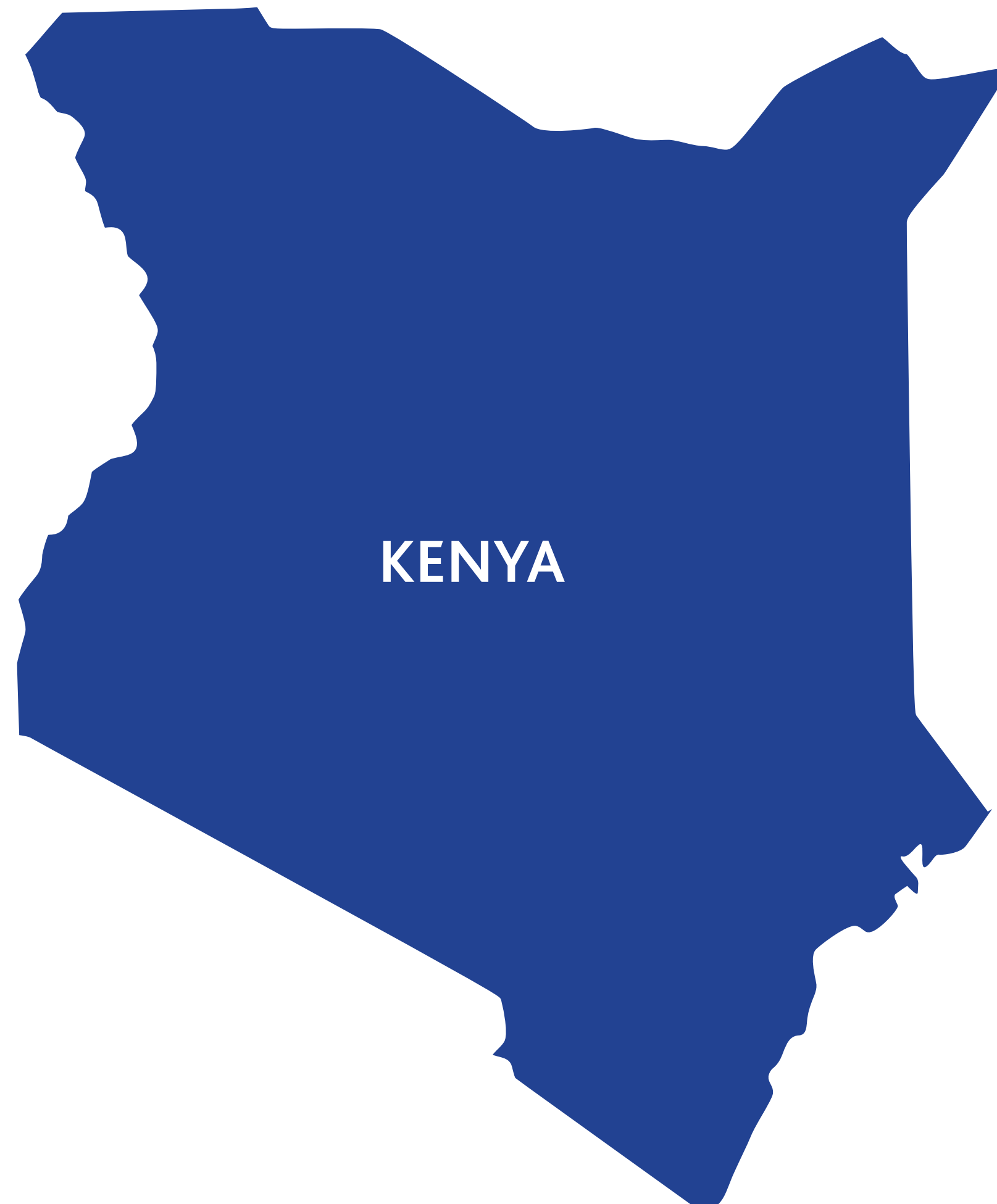
## UGANDA

### I&M Bank Uganda Limited

- 80,500+ customers
- 12 Branches
- 14 ATMs
- 311 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

### ABC Place Branch

ABC Place, Ground Floor,  
Waiyaki Way  
P. O. Box 30238  
00100 Nairobi

### BB Mall Eastleigh Branch

3rd Floor, BBS Mall,  
General Waruinge  
P. O. Box 30238  
00100 Nairobi

### Biashara Street Branch

Ansh Plaza  
P. O. Box 30238  
00100 Nairobi

### Cross Road Branch

Off River Road  
P. O. Box 30238  
00100 Nairobi

### Eldama Branch

Eldama Park  
P. O. BOX 30238  
00100 Nairobi

### Gikomba Branch

1st Floor, Nafuu Building,  
Kombo Munyiri Road  
P. O. Box 30238  
00100 Nairobi

### Industrial Area Branch

Dunga road  
P. O. Box 30238  
00100 Nairobi

### Karen Branch

Karen Office Park,  
Langata Road  
P. O. Box 30238  
00100 Nairobi

### Kawangware Branch

Soko Safi Mall, Ground  
Floor, Naivasha Road  
P. O. Box 30238  
00100 Nairobi

### Kenyatta Avenue Branch

I&M Bank Tower  
P. O. Box 30238  
00100 Nairobi

### Langata Link Complex Branch

Langata South Road  
P. O. Box 30238  
00100 Nairobi

### Lavington Mall Branch

James Gichuru Road  
P. O. Box 30238  
00100 Nairobi

### Lunga Lunga Branch

Lunga Lunga Square  
P. O. Box 30238  
00100 Nairobi

### Lusaka Road Branch

CMC Motors, Lusaka Road  
P. O. Box 30238  
00100 Nairobi

### Panari Centre Branch

Mombasa Road  
P. O. Box 30238  
00100 Nairobi

### 1 Park Avenue Branch

1st Parklands Avenue.  
P. O. Box 30238  
00100 Nairobi

### Ridge Court Branch

Parklands  
P. O. Box 30238  
00100 Nairobi

### 14 Riverside Drive Branch

Riverside  
P. O. Box 30238  
00100 Nairobi

### Ruaraka Branch

Kenafric Business Park  
P. O. Box 30238  
00100 Nairobi

### Saifee Park

Kipevu Link, Opposite  
SaifeePark, Karen  
P. O. Box 30238  
00100 Nairobi

### Sarit Centre Branch

Karuna Road Westlands  
P. O. Box 30238  
00100 Nairobi

### Sarit Centre - Select Branch

New wing, Basement Sarit  
Centre Mall  
P. O. Box 30238  
00100 Nairobi

### South C Shopping Centre Branch

South C  
P. O. Box 30238  
00100 Nairobi

### Spring Valley Branch

Business Park, Ground floor,  
P. O. Box 30238  
00100 Nairobi

### Valley Arcade Branch

Kenol Kobil Station,  
Gitanga Road  
P. O. Box 30238  
00100 Nairobi

## Village Market Shopping Complex

New Wing, 1st Floor,  
Limuru Road  
P. O. Box 30238  
00100 Nairobi

## Wilson Airport Branch

Pewin House Wilson  
Airport  
P. O. Box 30238  
00100 Nairobi

## Yaya Centre Branch

Argwings Kodhek Road  
P. O. Box 30238  
00100 Nairobi

## NAKURU

### Naivasha Branch

Moi Avenue, Naivasha  
P. O. Box 1710-20117  
Naivasha

### Nakuru Branch

Polo Centre, Kenyatta  
Avenue  
P. O. Box 1710-20117  
Naivasha

## NAROK

### Narok Branch

Basic Moran Mall, Ground  
Floor, Kaplong-Narok Mai  
Mahiu Road,  
P. O. Box 423-20500  
Narok

## NYERI

### Nyeri Branch

Ground Floor, Nyaatha  
Plaza, Kimathi Way  
P. O. Box 423 - 20500  
Nyeri

## TRANS-NZOIA

### Kitale Branch

Ground Floor, Mega Centre  
Mall, Kitale  
P. O. Box 423 - 0500  
Kitale

## UASIN GISHU

### Eldoret Branch

Imperial Court, Eldoret  
P. O. Box 9362 - 30100  
Eldoret

## MURANGA

### Kenol Branch

Kilele Mall, Meru - Thika

Super Highway, Muranga  
County

P. O. Box 30238 Nairobi

## MOMBASA

### Changamwe Branch,

Airport Centre Mall,  
1st Floor, Changamwe  
Magongo Road  
P. O. Box 86357 - 80100  
Mombasa

### Haile Selassie Branch

Patel Samaj Building,  
Haile Selassie Avenue  
Mombasa  
P.O. Box 86357  
80100, Mombasa

### Nyali Cineplex Branch

Nyali Cineplex,  
Main Nyali Road  
P. O. Box 86357 - 80100  
Mombasa

### Nyerere Avenue Branch

Ground Floor, Acacia Centre,  
Nyerere Avenue  
P. O. Box 86357 - 80100  
Mombasa

## MERU

### Meru Branch

P&K Plaza, Ground Floor  
Moi Avenue

P. O. Box 512-60100  
Meru

### Meru Makutano Branch

Meru - Nairobi Highway,  
Makutano, Next to  
Kingsway, Moi Avenue  
P. O. Box 512-60100  
Meru

## MACHAKOS

### Gateway Mall Branch

Gateway Mall, Mombasa  
Road, Opposite Kappa Oil  
Co. Limited  
P. O. Box 30238 - 00100  
Nairobi

## LAIKIPIA

### Nanyuki Branch

Hussein Building, Ground  
Floor, Nyeri Nanyuki Road  
P. O. Box 747 - 301 Nyeri  
Nanyuki

## KWALE

### Diani Branch

Diani Beach Shopping Centre  
P. O. Box 5600 - 80401  
Diani

## KISUMU

### Kisumu Branch

Bon Accord House,

Oginga Odinga Street  
P. O. Box 424 - 40100  
Kisumu

## KISII

### Kisii Branch

Royal Towers, Hospital Road,  
P. O Box 4474 - 40200  
Kisii

## KILIFI

### Kilifi Branch

Ground Floor, Ganze Road,  
P. O. Box 339 - 80108  
Watamu

### Malindi Branch

Ground Floor, Sabaki Centre,  
Lamu Road  
P. O. Box 1125 - 80200  
Malindi

### Mtwapa Branch

Along Mombasa - Malindi  
Highway near Mtwapa Mall  
Lamu Road  
P. O. Box 1125 - 80109  
Malindi

### Watamu Branch

Ground Floor, Watamu Mall,  
Jacaranda Road,  
P. O. Box 349-80202  
Watamu

## KIAMBU

### Ruiru Branch

Thika Super Hiway and Kamiti  
Road, Inside The Nord Mall  
Building, First Floor  
P. O. Box 30238 - 00100  
Nairobi

### Tatu City Branch

Off Ruiru - Kiambu Road  
Ground Floor, Eneo Building  
P. O. Box 30238 - 00100  
Nairobi

### Thika Branch

Ground Floor, 80 West Place,  
Opposite Quickmart  
Supermarket  
P. O. Box 30238 - 00100  
Nairobi

## KERICHO

### Kericho Branch

Chai Plaza, Ground Floor,  
Kenyatta Road  
P. O. Box 30238 - 00100  
Nairobi

## KAKAMEGA

### Kakamega Branch

Ground Floor, Kenyatta  
Avenue  
P. O. Box 30238 - 00100  
Nairobi

## KAJIADO

### Ongata Rongai Branch

First Floor, Maasai Mall  
P. O. Box 30238  
00100 Nairobi

## EMBU

### Embu Branch

Kariithi Flats, Ground Floor,  
Meru-Nairobi Highway  
P. O. Box 512-60100  
Embu

## BUSIA

### Busia

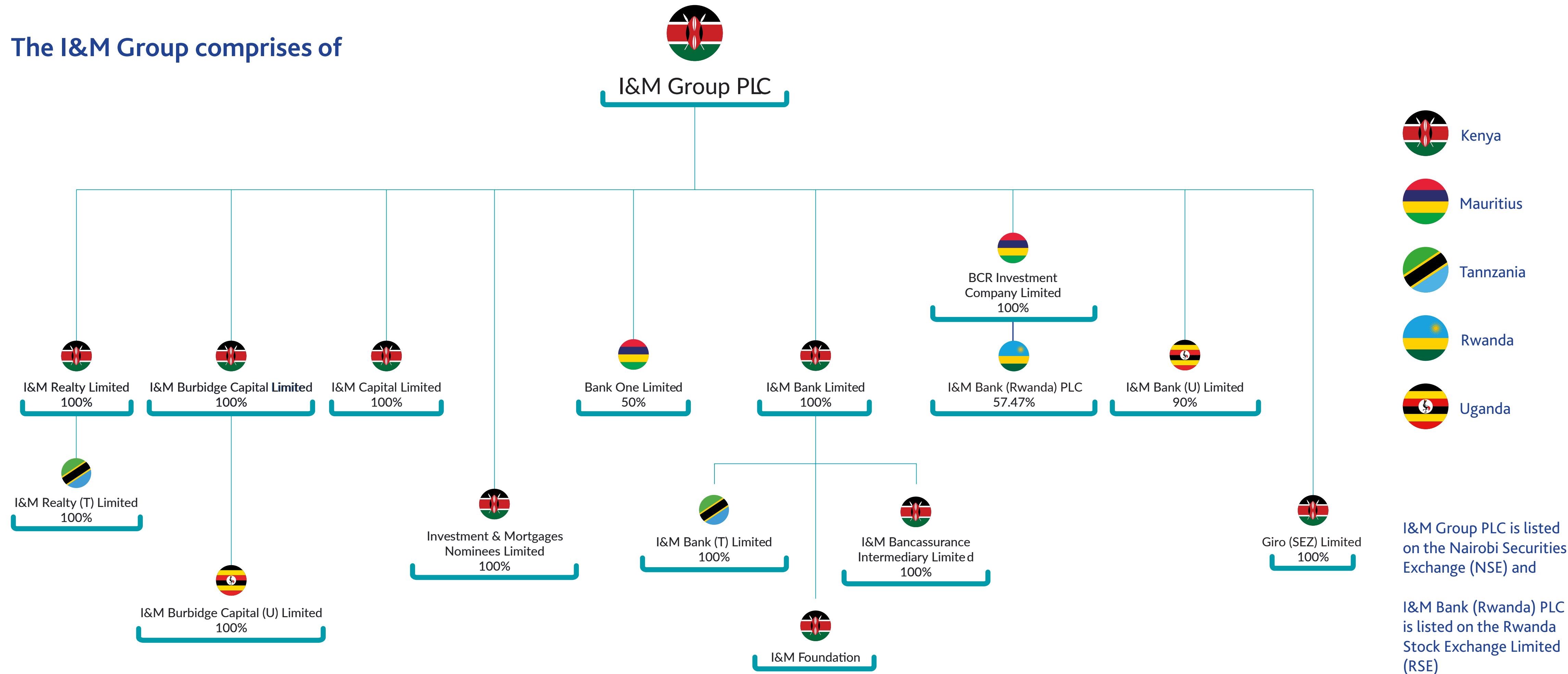
Hotel Linton's Plaza, Ground  
Floor, Kisumu-Busia Road,  
Busia  
P. O. Box 128-50400  
Nairobi

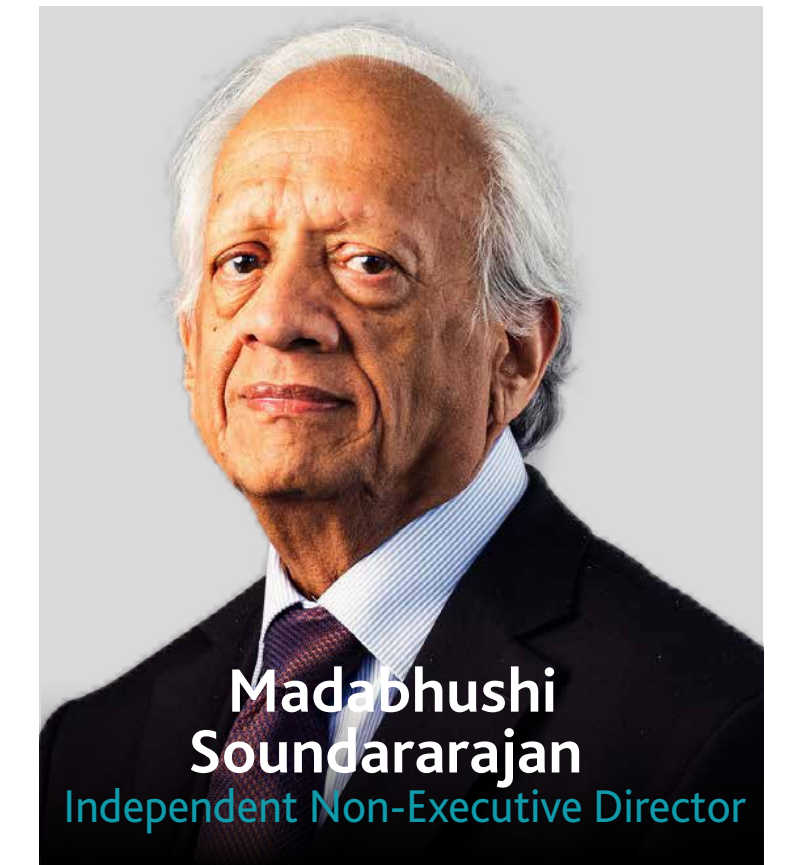
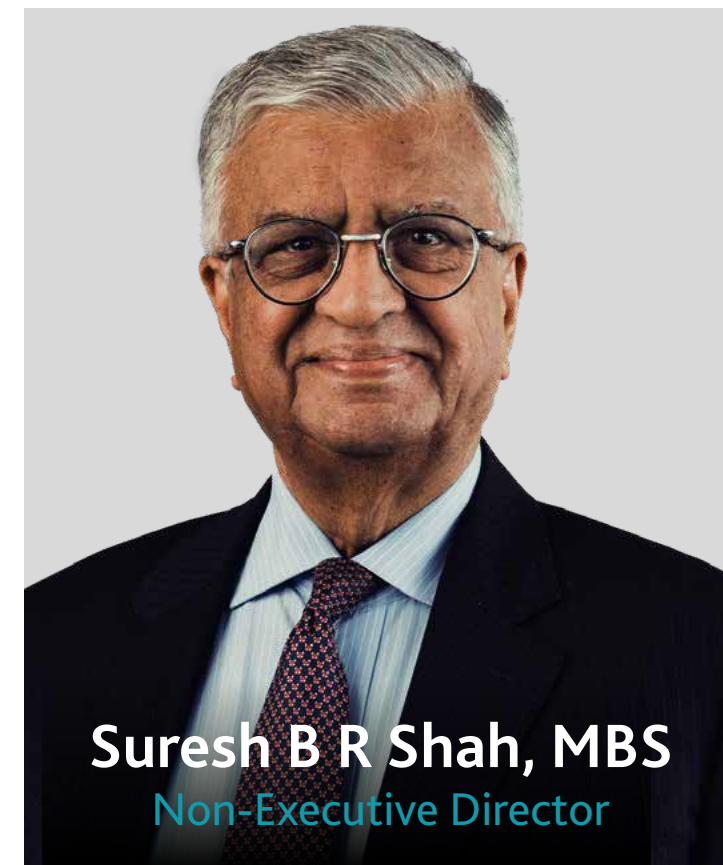
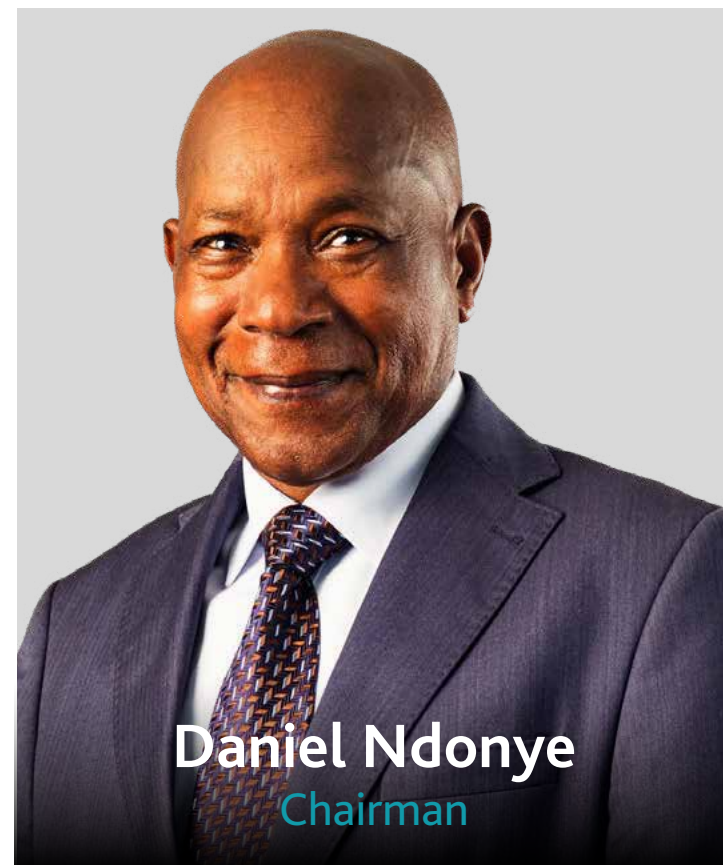
## BUNGOMA

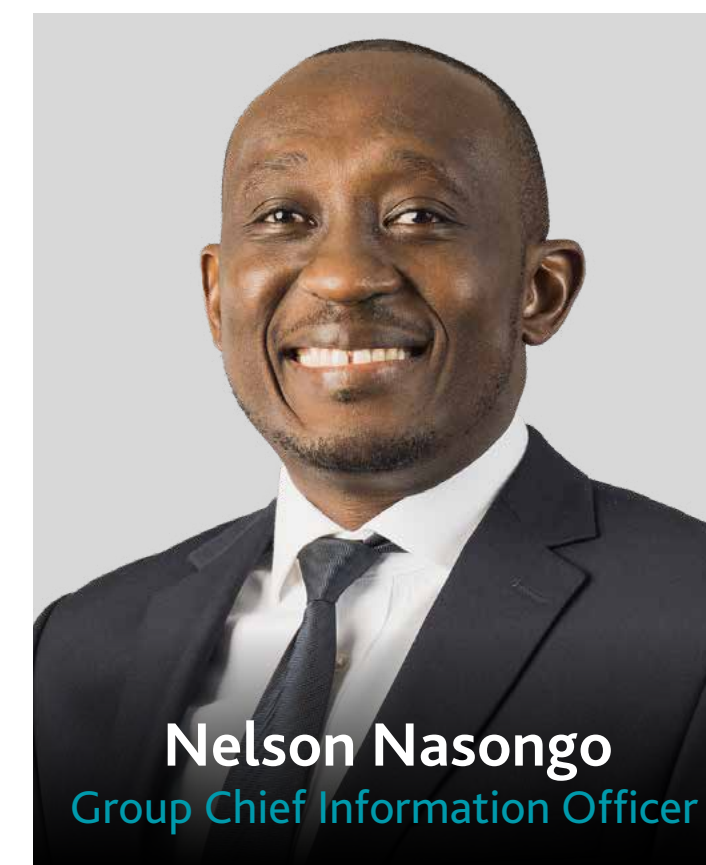
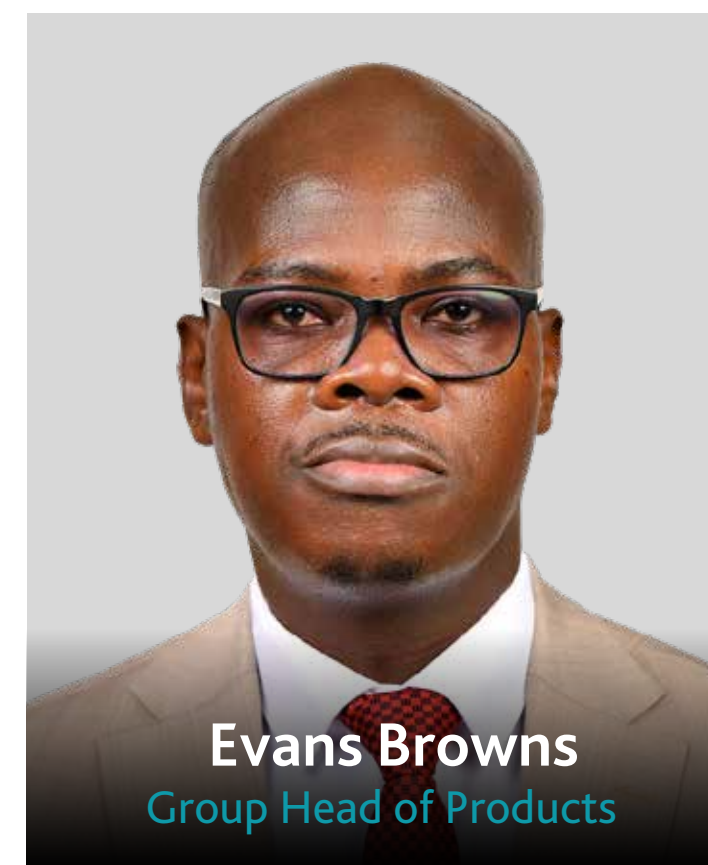
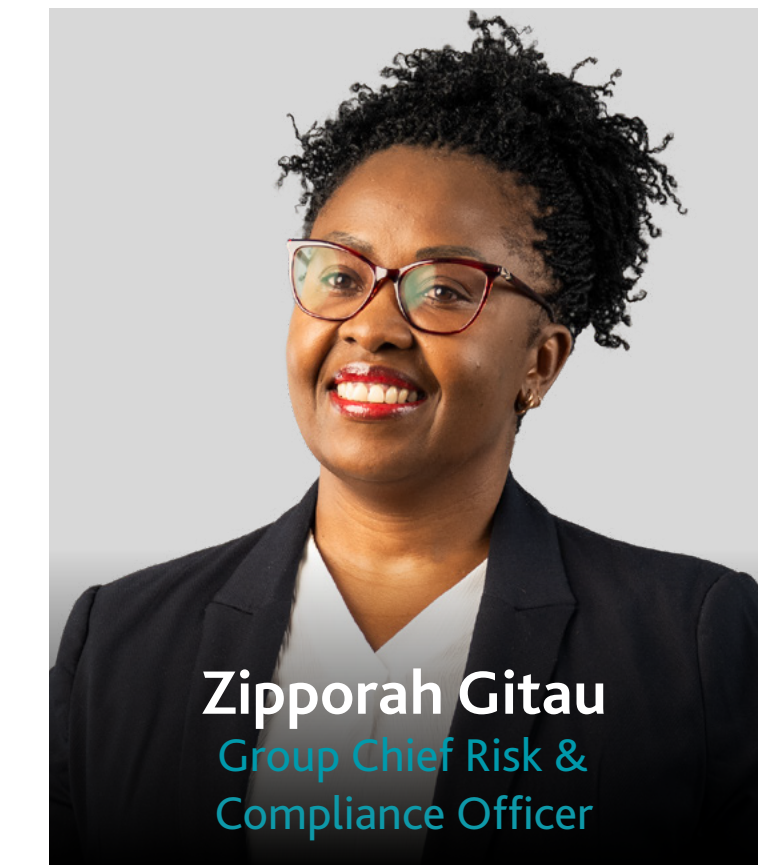
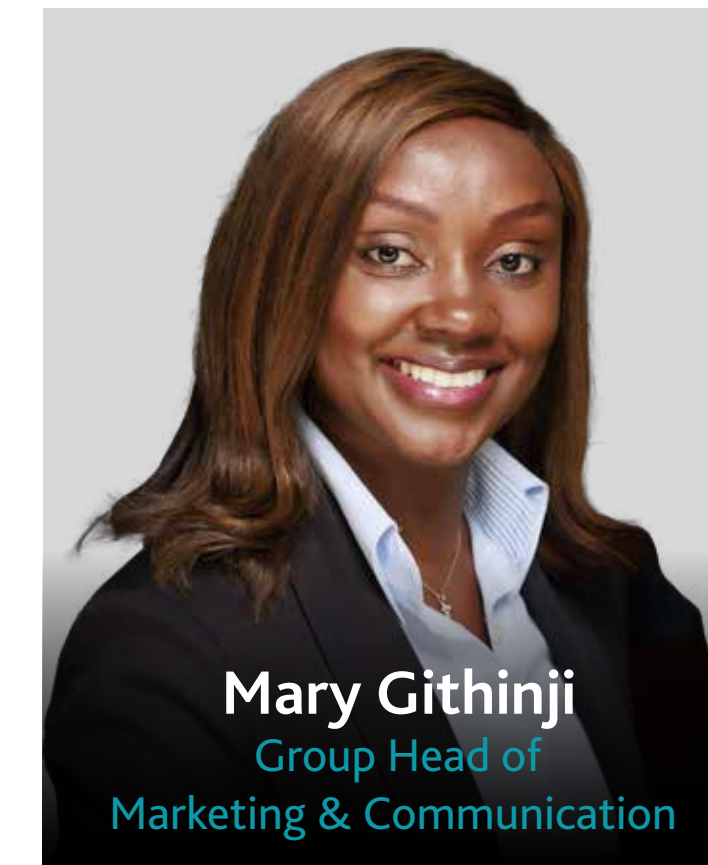
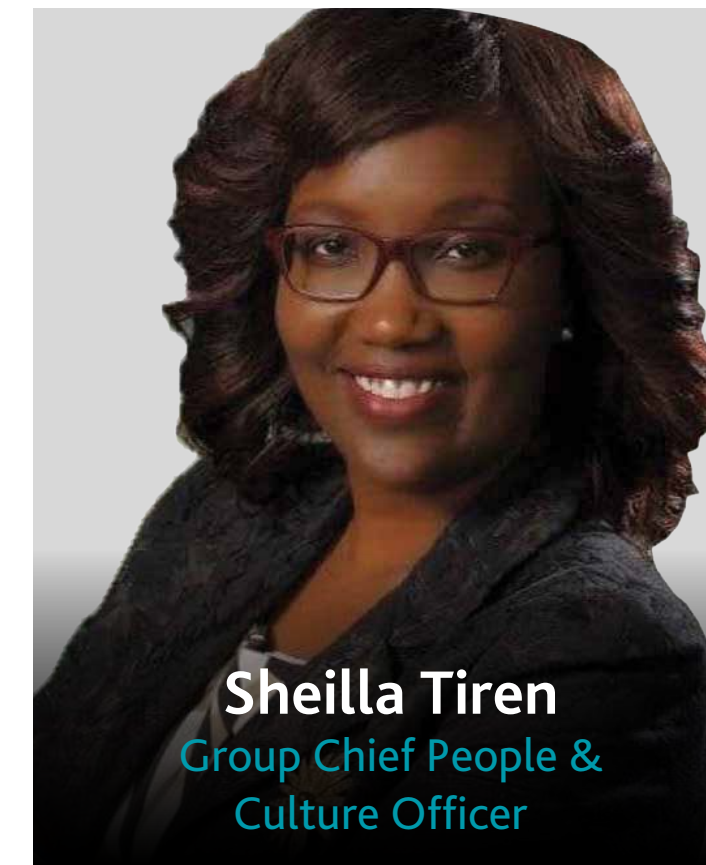
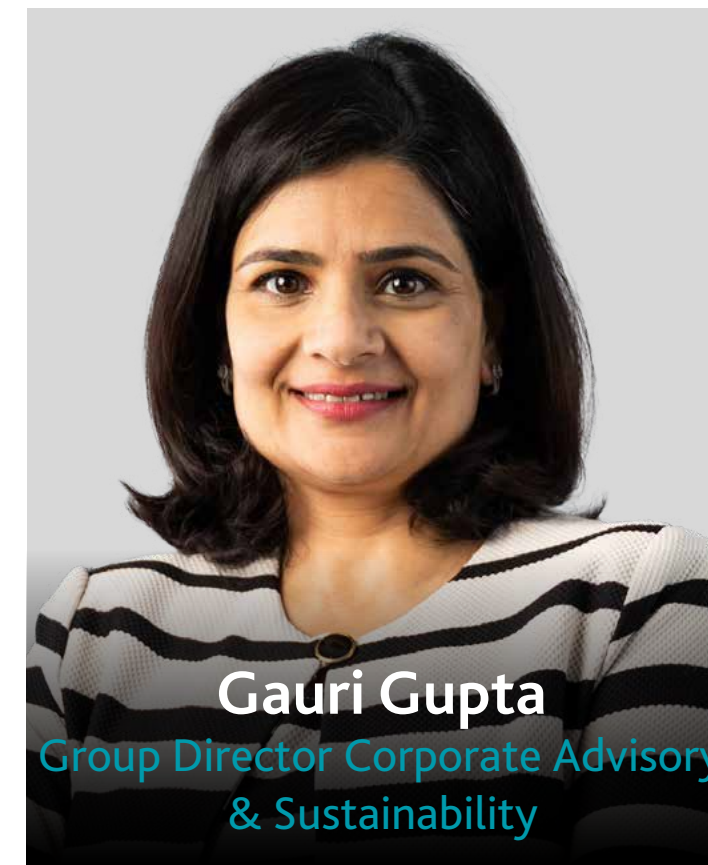
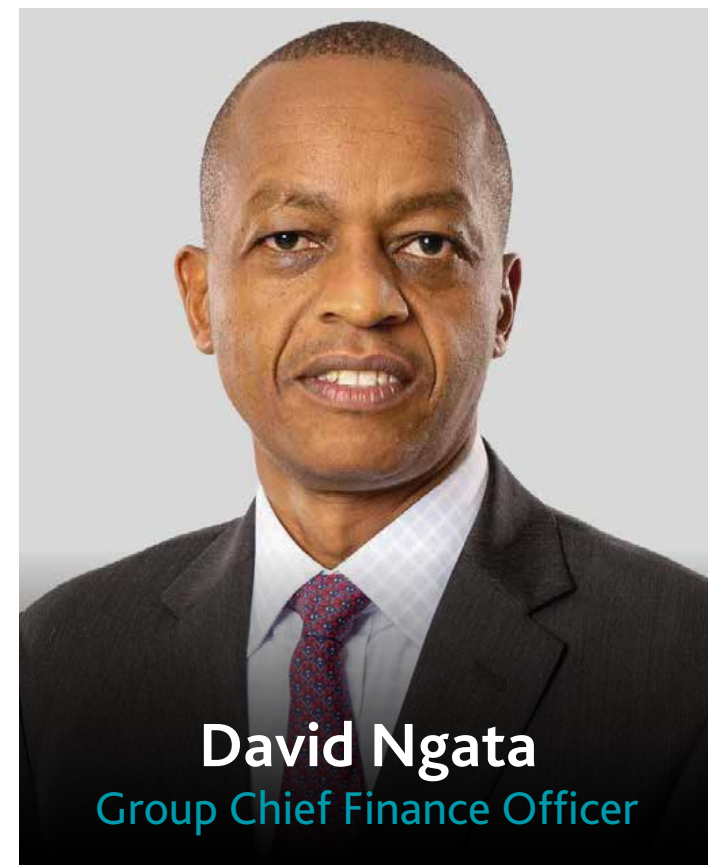
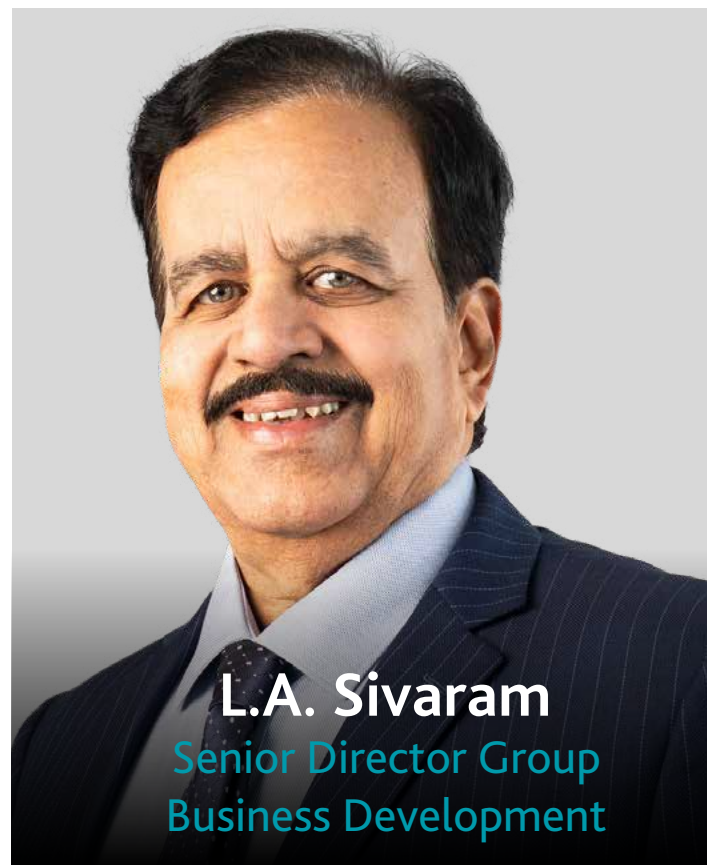
### Bungoma Branch

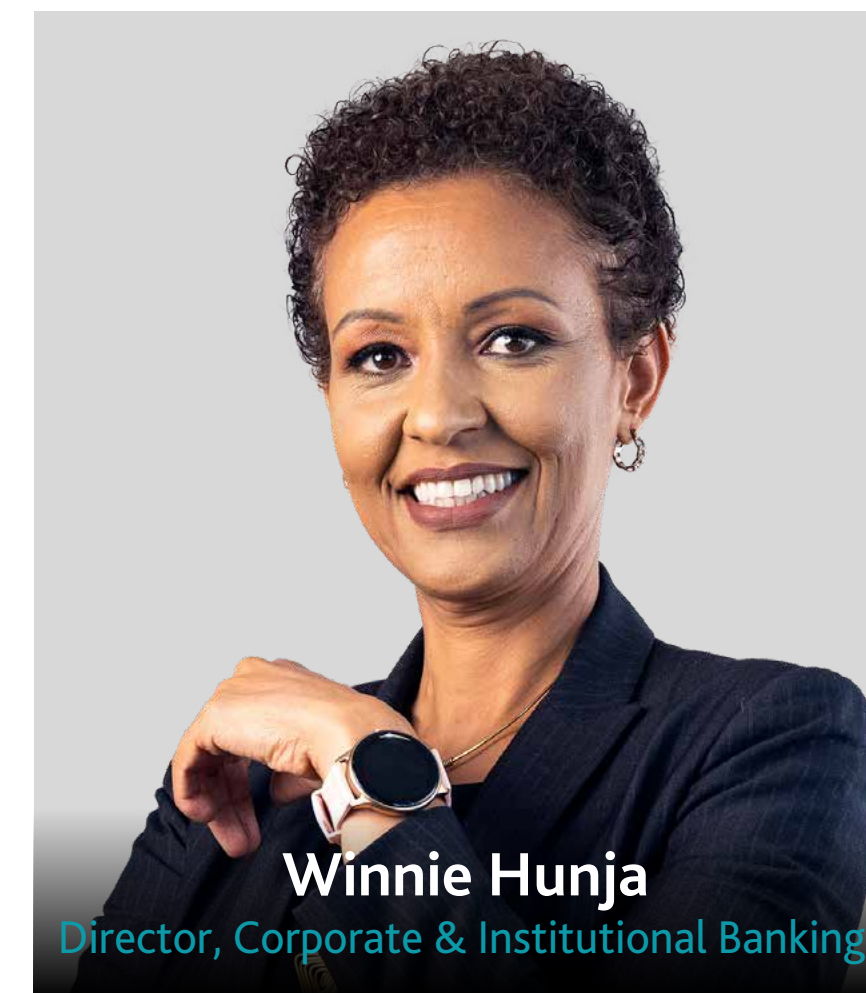
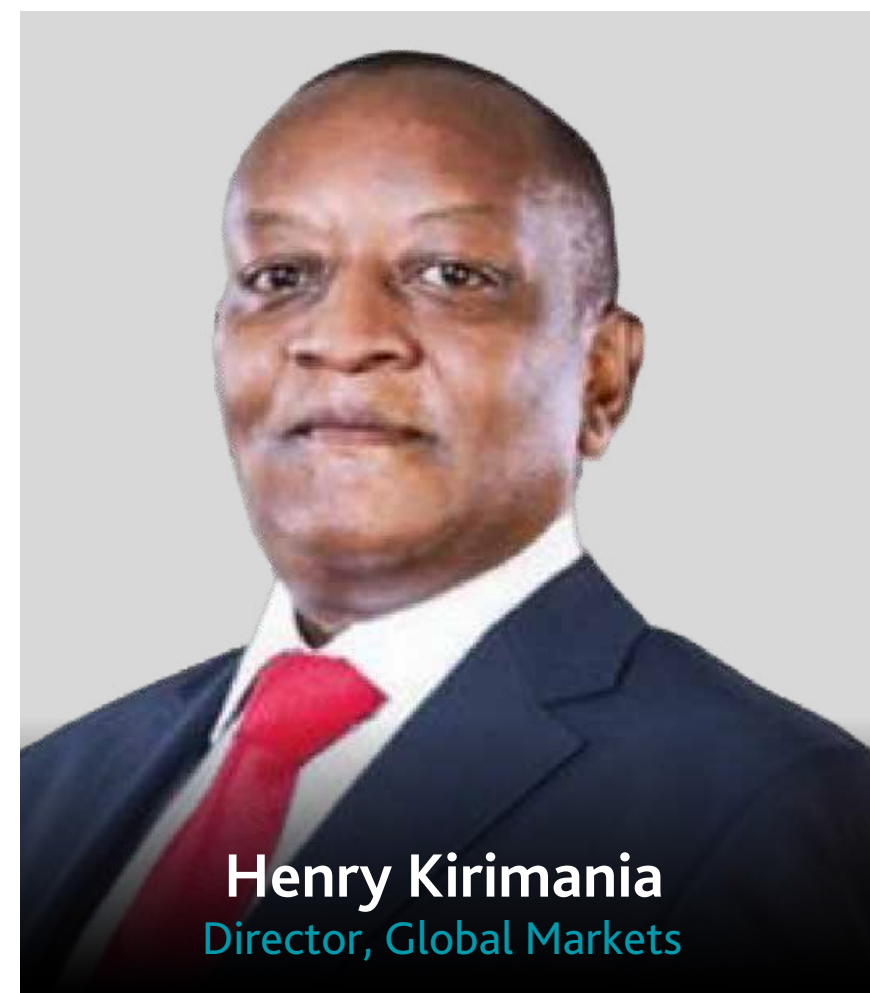
Shiv Plaza, Ground Floor,  
Mumias-Kanduyi Road  
P. O. Box 30238  
00100 Nairobi

## The I&M Group comprises of









# Key Milestones



Total Assets (Kshs)



**411.3 bn**

Shareholder Fund (Kshs)



**70.8 bn**

Profit Before Tax



**8.2 bn**

Loans (Kshs)



**211.2 bn**

Deposits (Kshs)



**314.8 bn**

Profit Contribution



**75%**



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

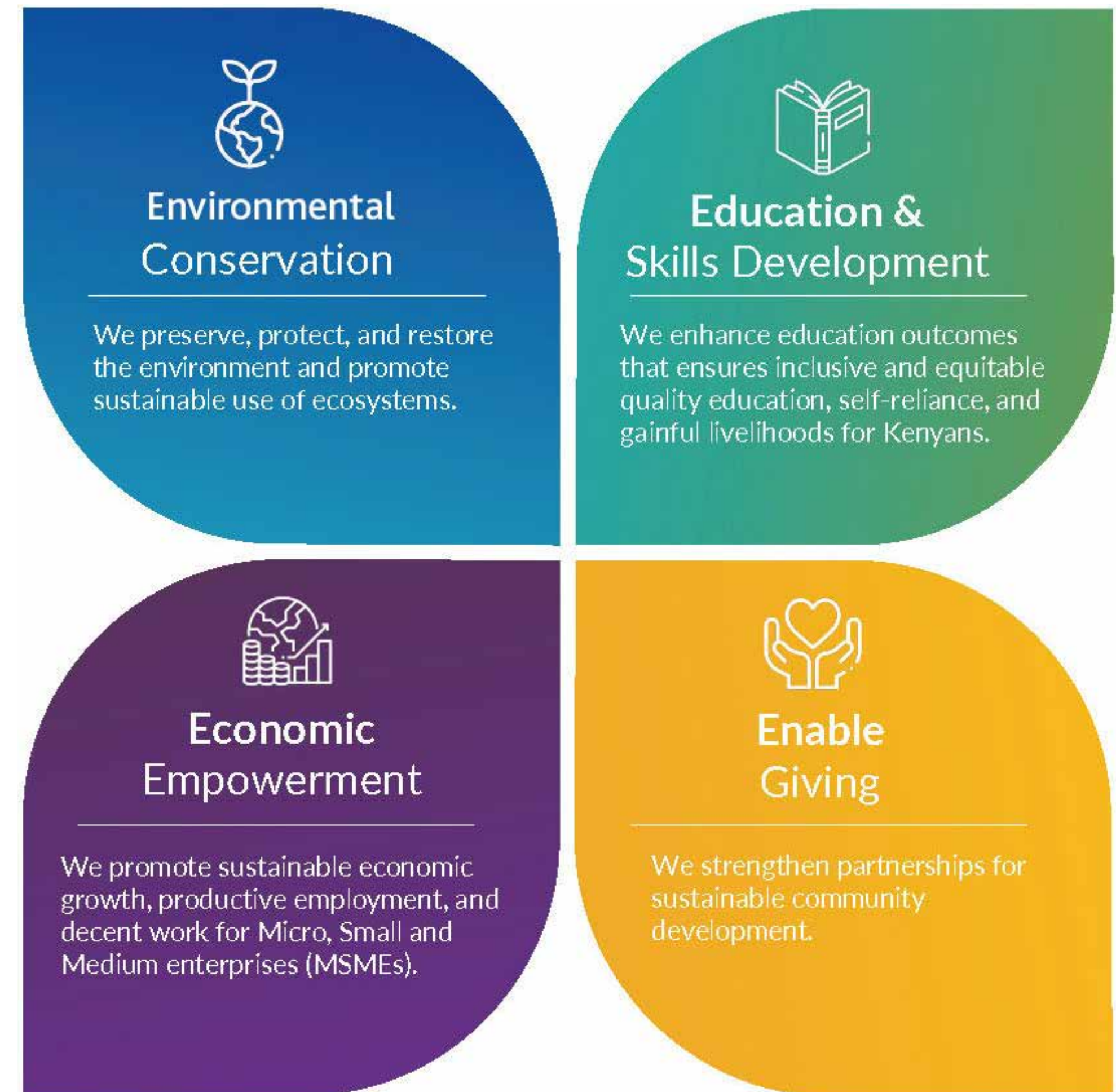
Our vision is to positively transform the physical, social and economic environments of communities in Kenya.

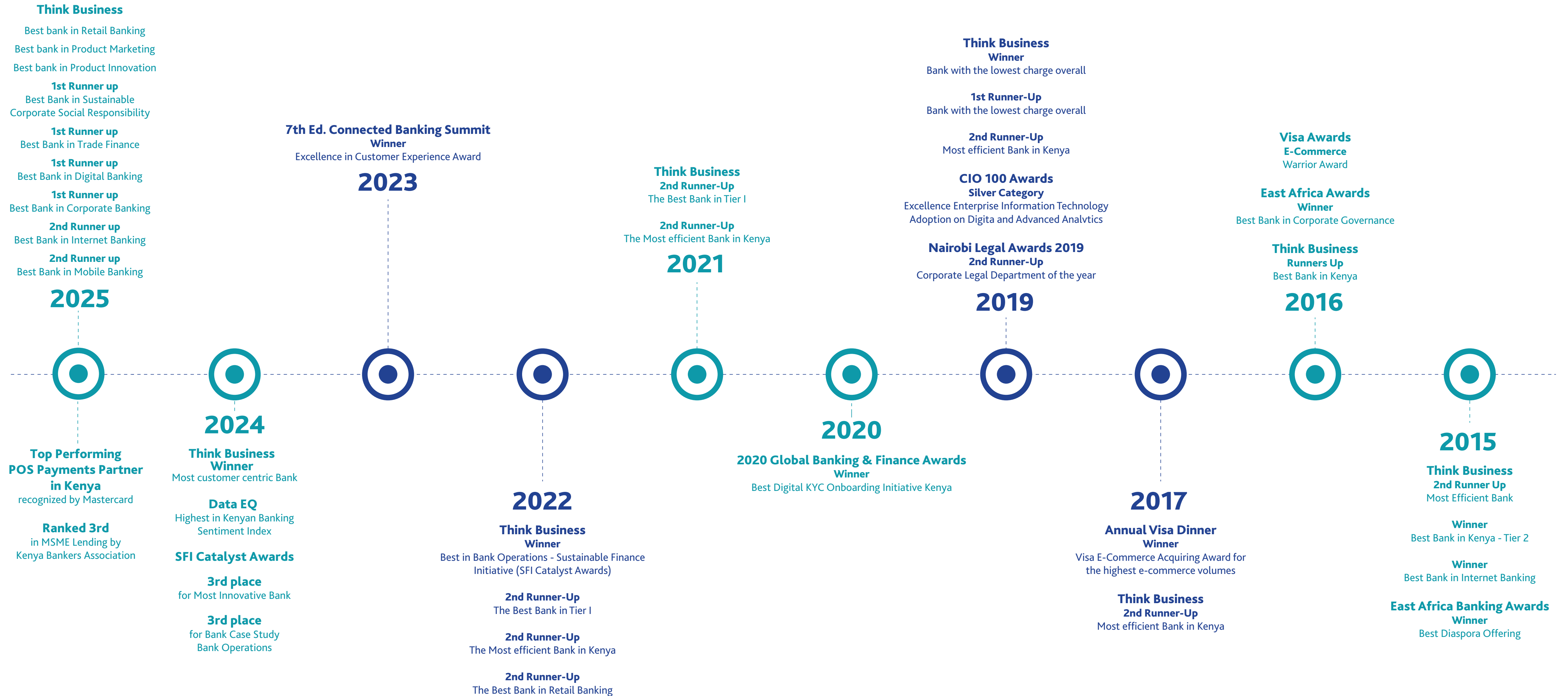
## MISSION

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



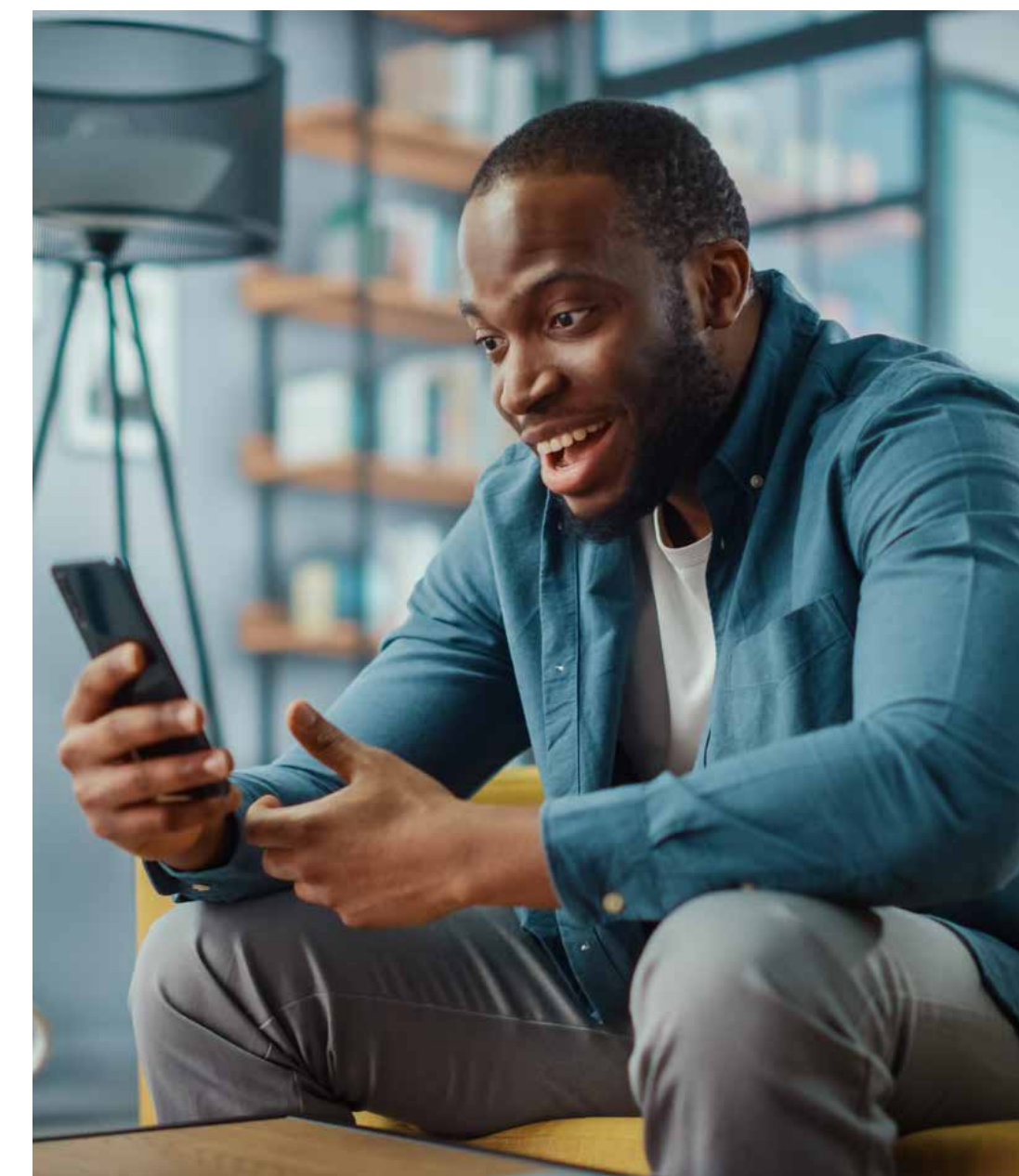
## Business Banking

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**



**Real Estate  
Investment**



**Bancassurance**



**Custody &  
Investment  
Services**



**Wealth  
Management &  
Advisory**



**i&M | Bank**

**Thank You**

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