



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).



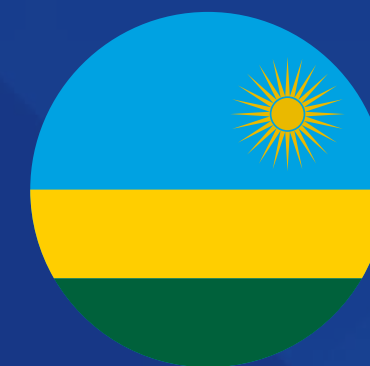
Kenya



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



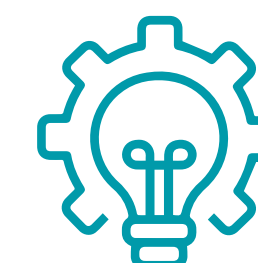
Integrity



Trust



Respect



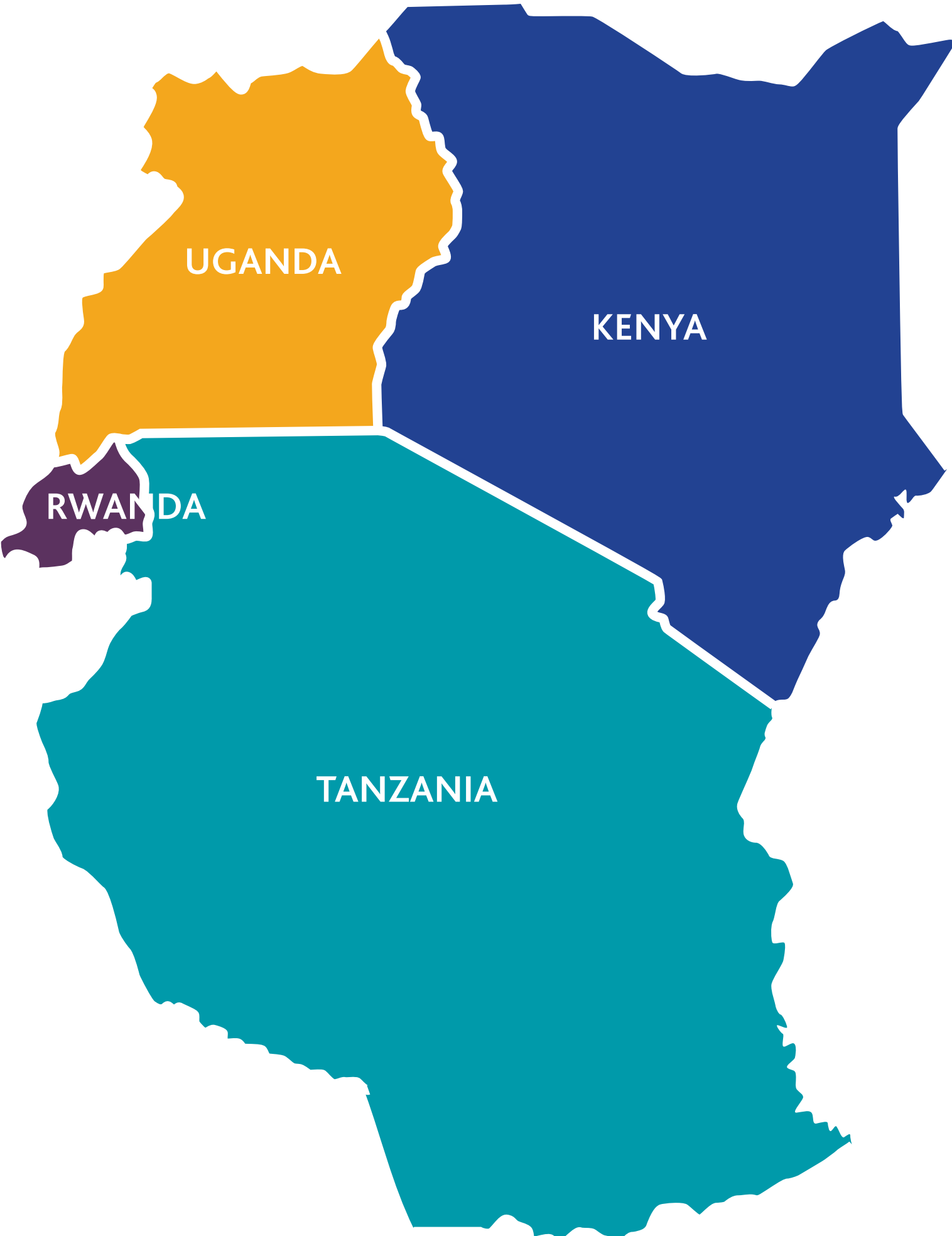
Innovation



Courage

Brand Promise

On Your Side



MAURITIUS 

KENYA

I&M Bank Limited

- 808,400+ customers
- 73 branches
- 79 ATMS
- 2,305 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

- 39,900+ Customers
- 5 branches
- 9 ATMs
- 419 staff

TANZANIA

I&M Bank (T) Limited

- 32,700+ customers
- 9 Branches
- 12 ATMs
- 248 staff

RWANDA

I&M Bank (Rwanda) PLC

- 139,500+ customers
- 20 branches
- 42 ATMs
- 564 staff

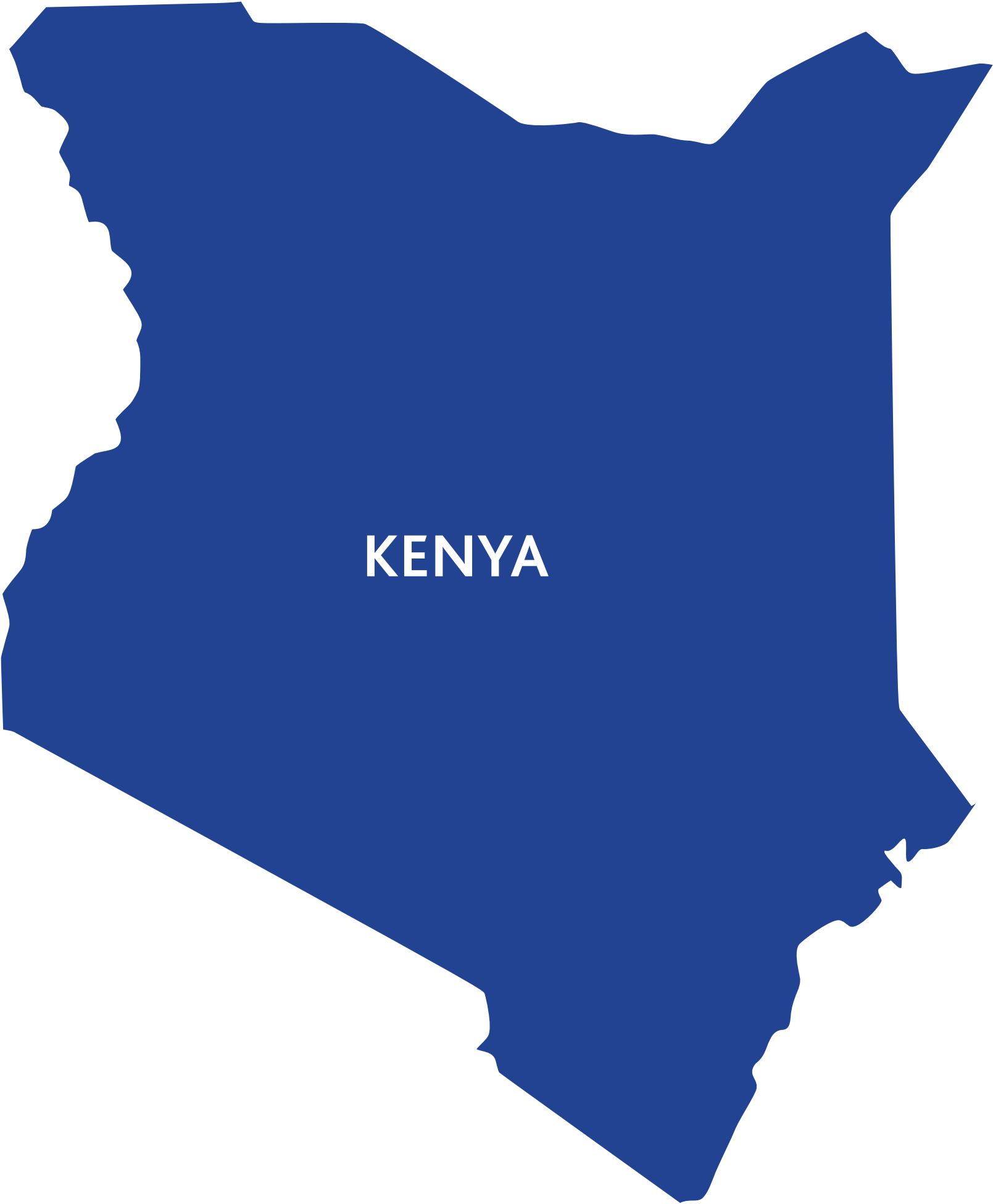
UGANDA

I&M Bank Uganda Limited

- 66,200+ customers
- 12 Branches
- 14 ATMs
- 331 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

Kenafic 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

Our Branches



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

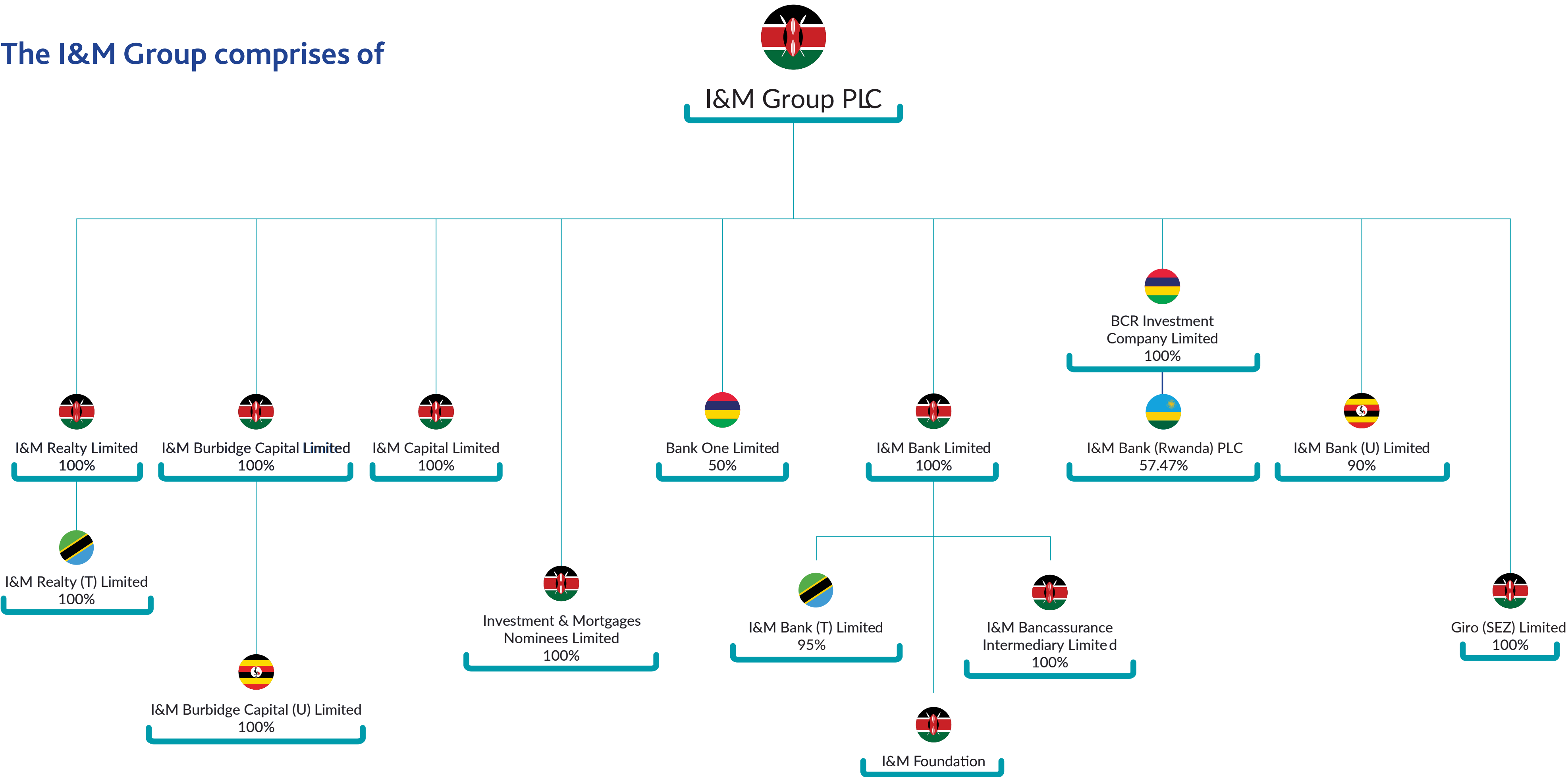
Hotel Linton's Plaza, Ground
Floor, Kisumu-Busia Road,
Busia
P. O. Box 128-50400
Nairobi

BUNGOMA

Bungoma Branch

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

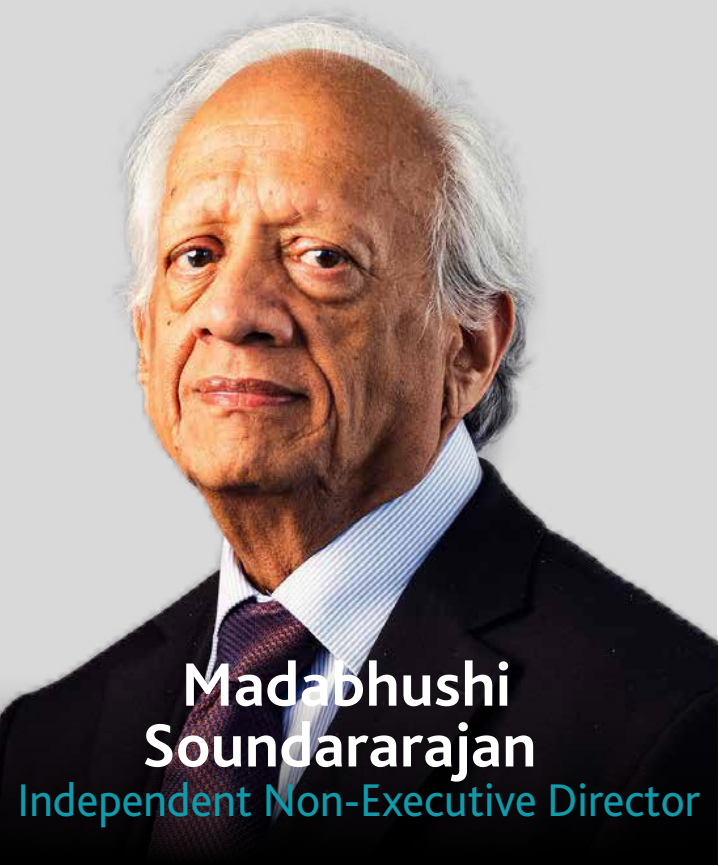
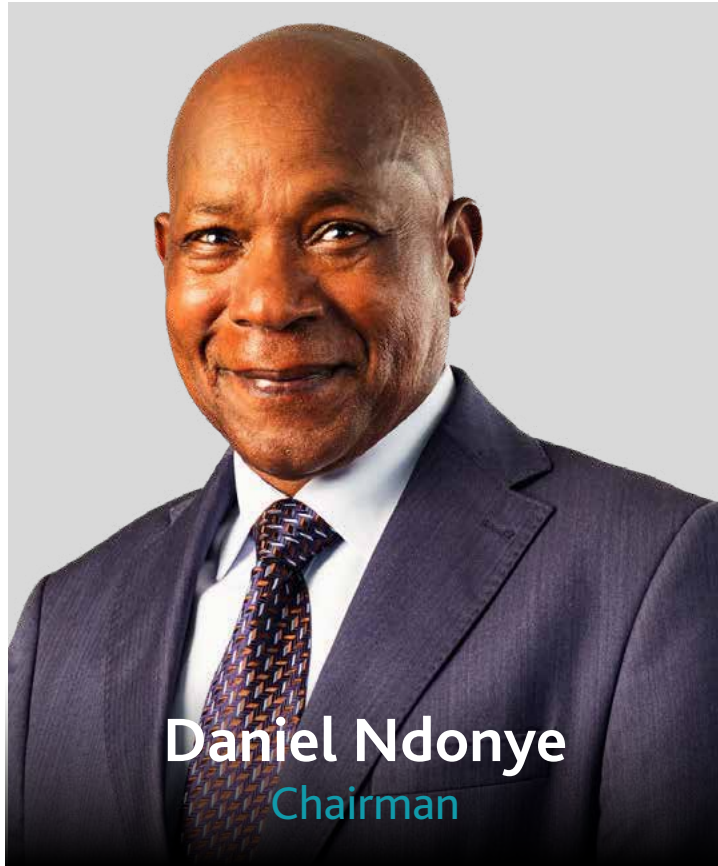
The I&M Group comprises of

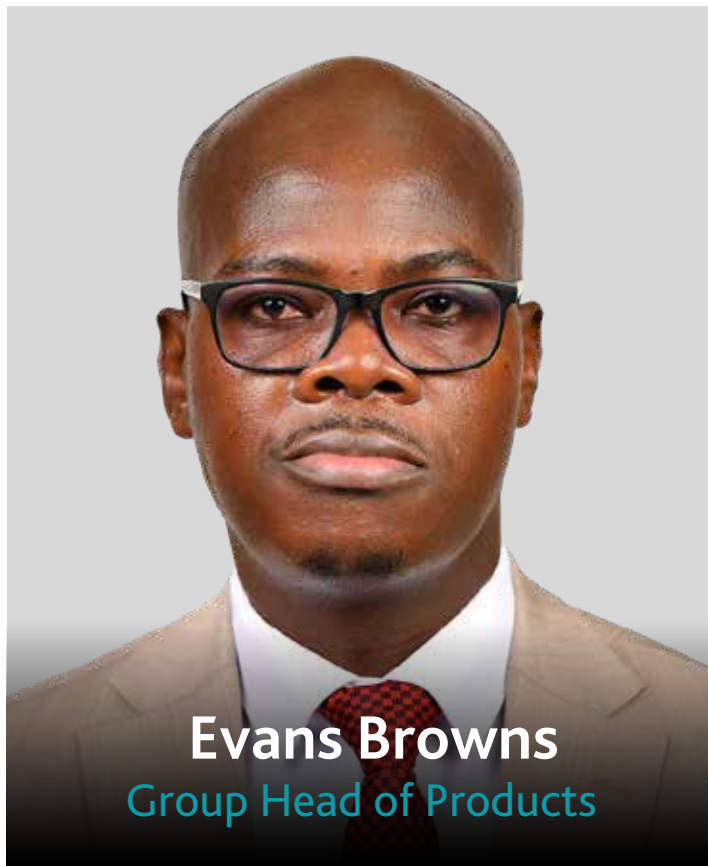
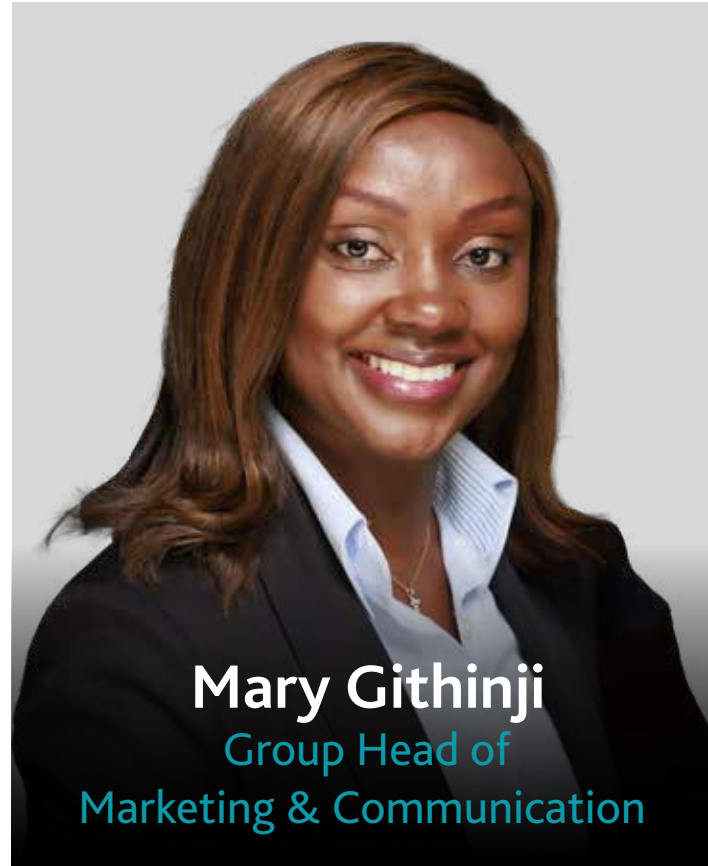
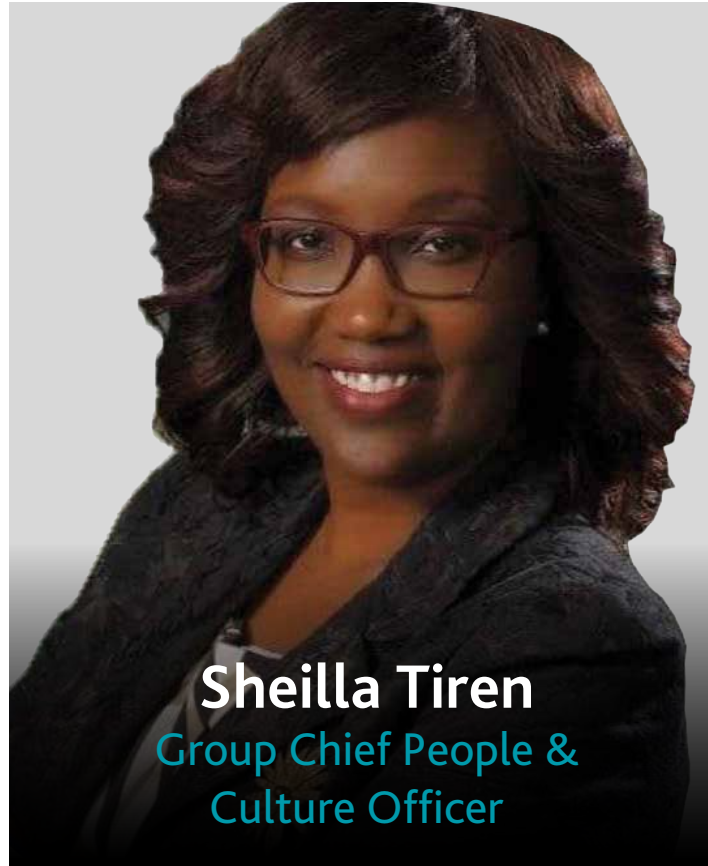
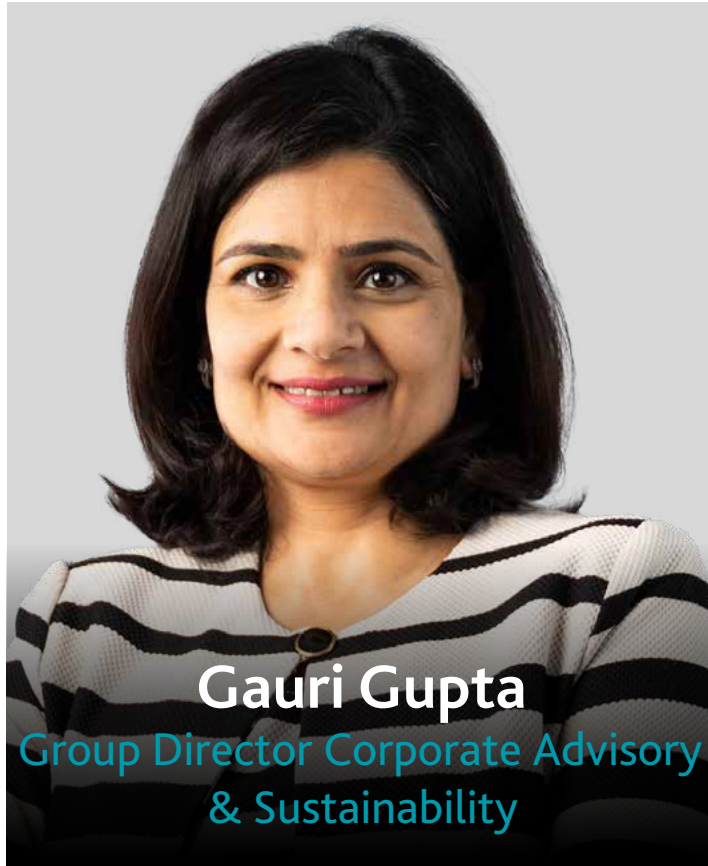
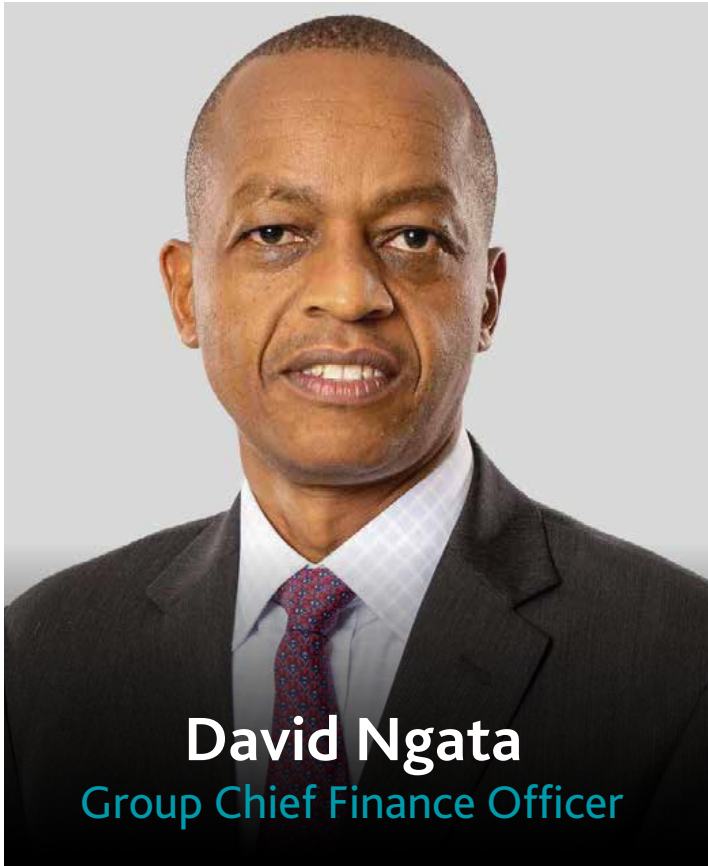


-  Kenya
-  Mauritius
-  Tanzania
-  Rwanda
-  Uganda

I&M Group PLC is listed on the Nairobi Securities Exchange (NSE) and

I&M Bank (Rwanda) PLC is listed on the Rwanda Stock Exchange Limited (RSE)







Key Milestones



Total Assets (Kshs)



459.7 bn

Shareholder Fund (Kshs)



78.3 bn

Profit Before Tax



17.4 bn

Net Loans & Advances (Kshs)



218 bn

Deposits (Kshs)



349 bn

Net Interest Income



16%



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 it’s 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

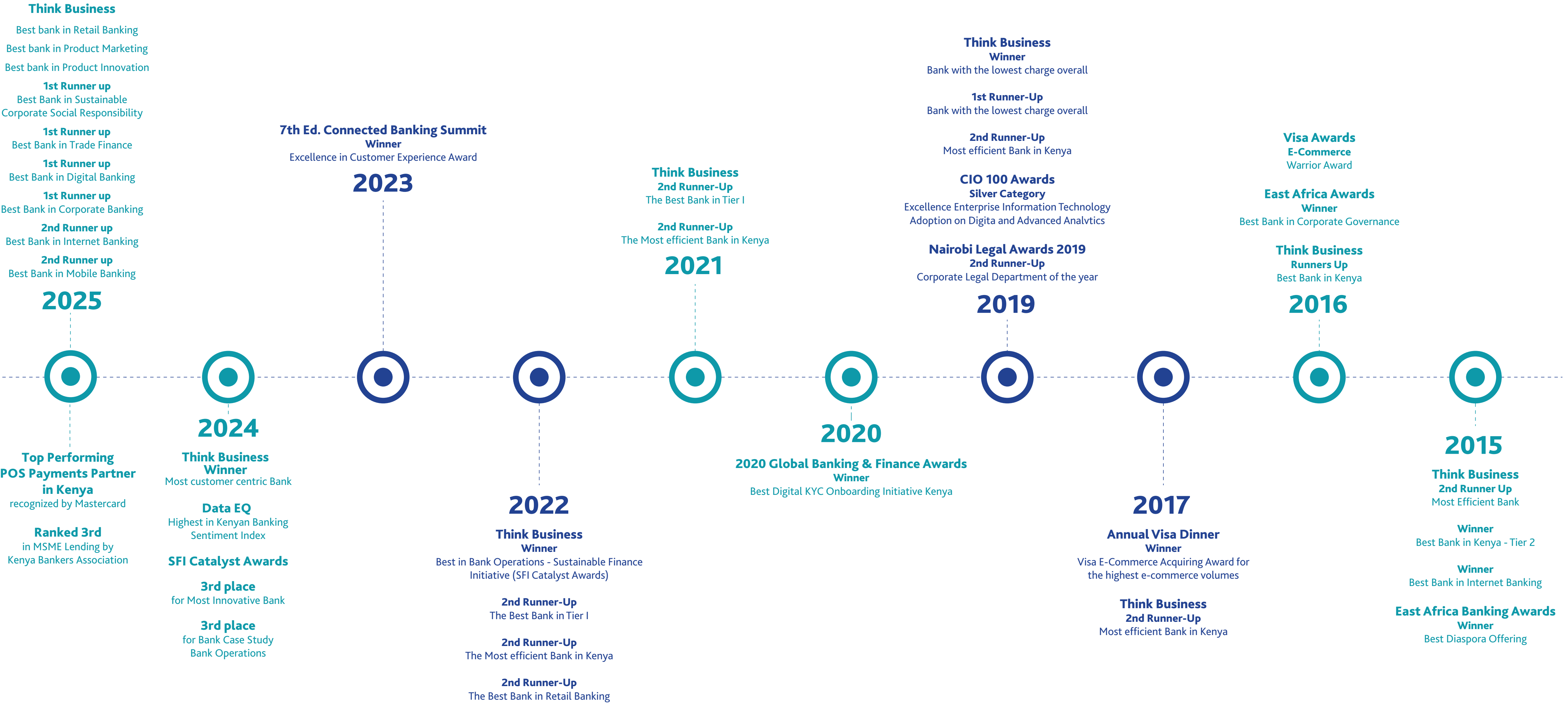
Our mission is to deliver positive impact to society through lasting solutions by engaging planet, people and profit to create shared value for our stakeholders.

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:



Recognition and Awards





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



Thank You

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