



# I&M Bank (Uganda) Limited Corporate Profile

2024



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# Section 01: I&M Bank Uganda



# Who we are

I&M Bank (Uganda) Limited is licensed by the Bank of Uganda. It was officially launched into the Ugandan market following the completion of the acquisition of 90% shareholding of Orient Bank Limited Uganda. On 8<sup>th</sup> November 2021, Orient Bank was rebranded to I&M Bank (Uganda) Limited.

## OUR AMBITION



To be Uganda's leading financial partner for growth.

**Aspiration**



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.

**Vision**



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

**Mission**

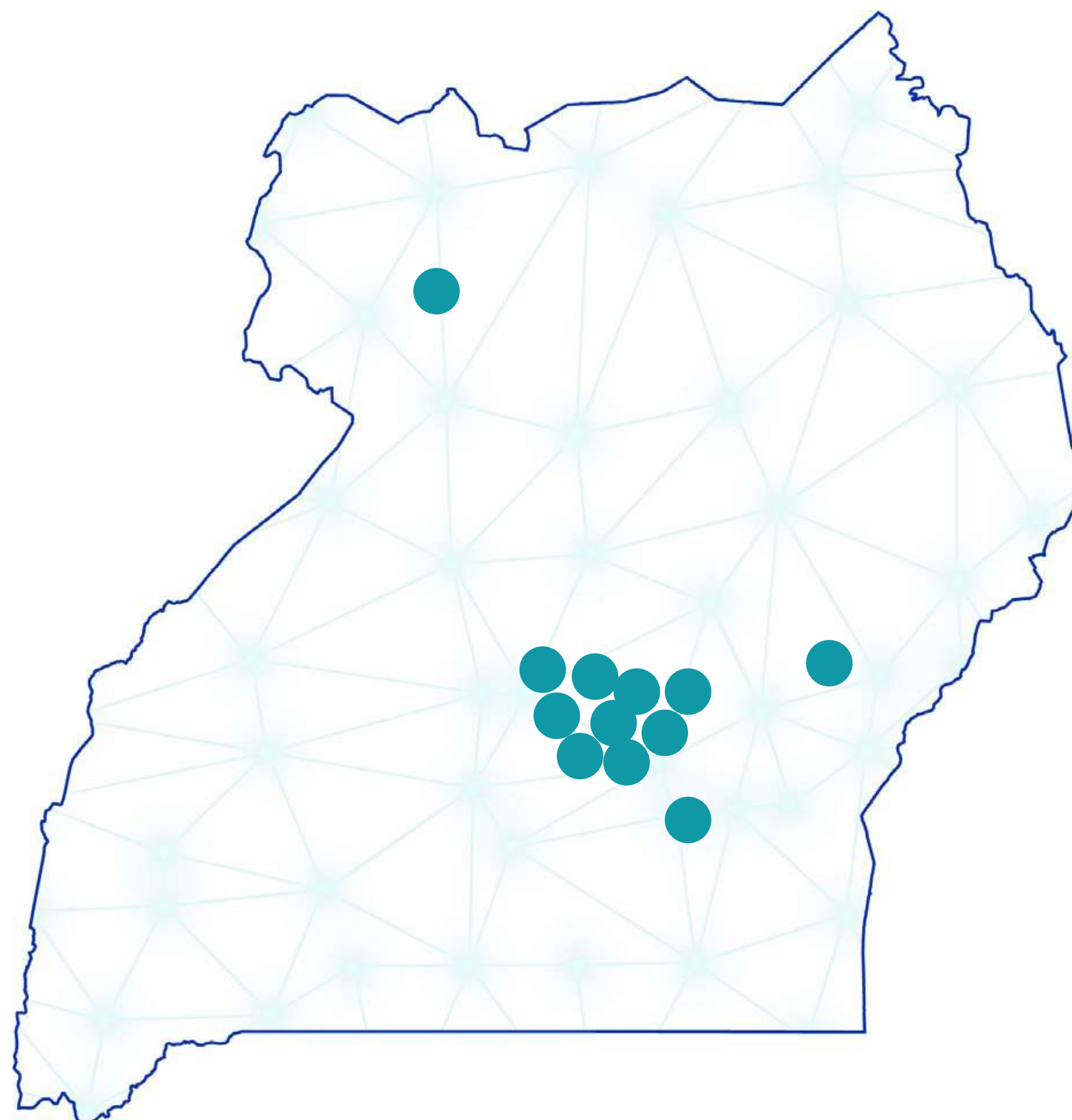
# Brand Promise

We are on your side!



**Our Purpose**  
Empowering your prosperity

# Geographical Footprint



**Main Branch**  
Plot 6/6A Kampala Road

**Acacia Branch**  
Acacia Mall, Kisementi

**Arua Branch**  
Plot 12 Avenue Road, Arua

**Bweyogerere Branch**  
Opp. Fuelex Petrol Station

**Entebbe Branch**  
Plot 29, Kampala Road

**Jinja Branch**  
Plot 8, Scindia Road

**Kabalagala**  
Plot 1900, Block 15 Nsambya

**Kawempe Branch**  
Plot 174 Bombo Road

**Kingdom Kampala**  
Kingdom Kampala Mall

**Kololo Branch**  
Plot 16/17 Wampewo Avenue

**Ntinda Branch**  
Capital Shoppers Mall

**William Street Branch**  
Plot 44, William Street



**43,000+**  
Customers



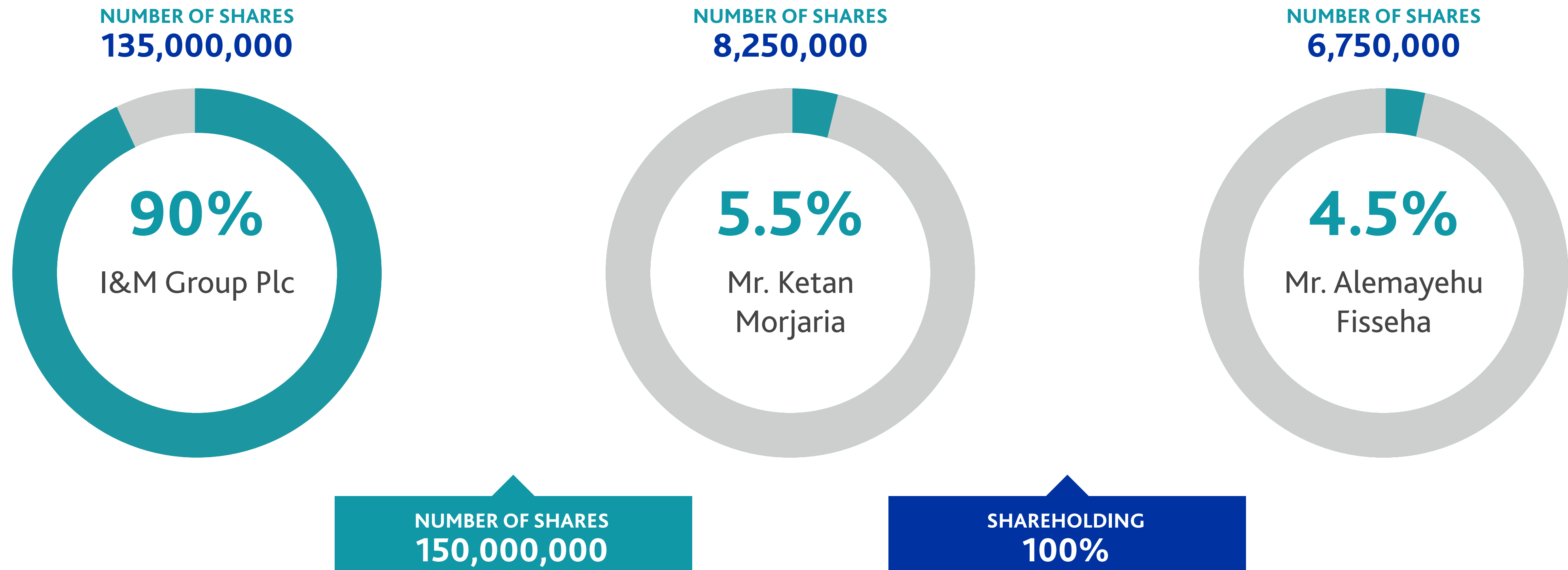
**310**  
Employees



**12**  
Branches

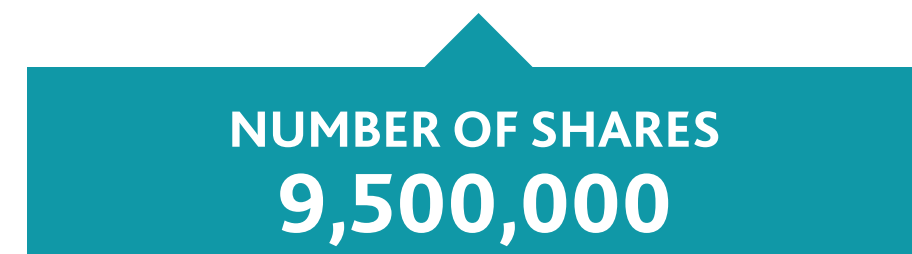
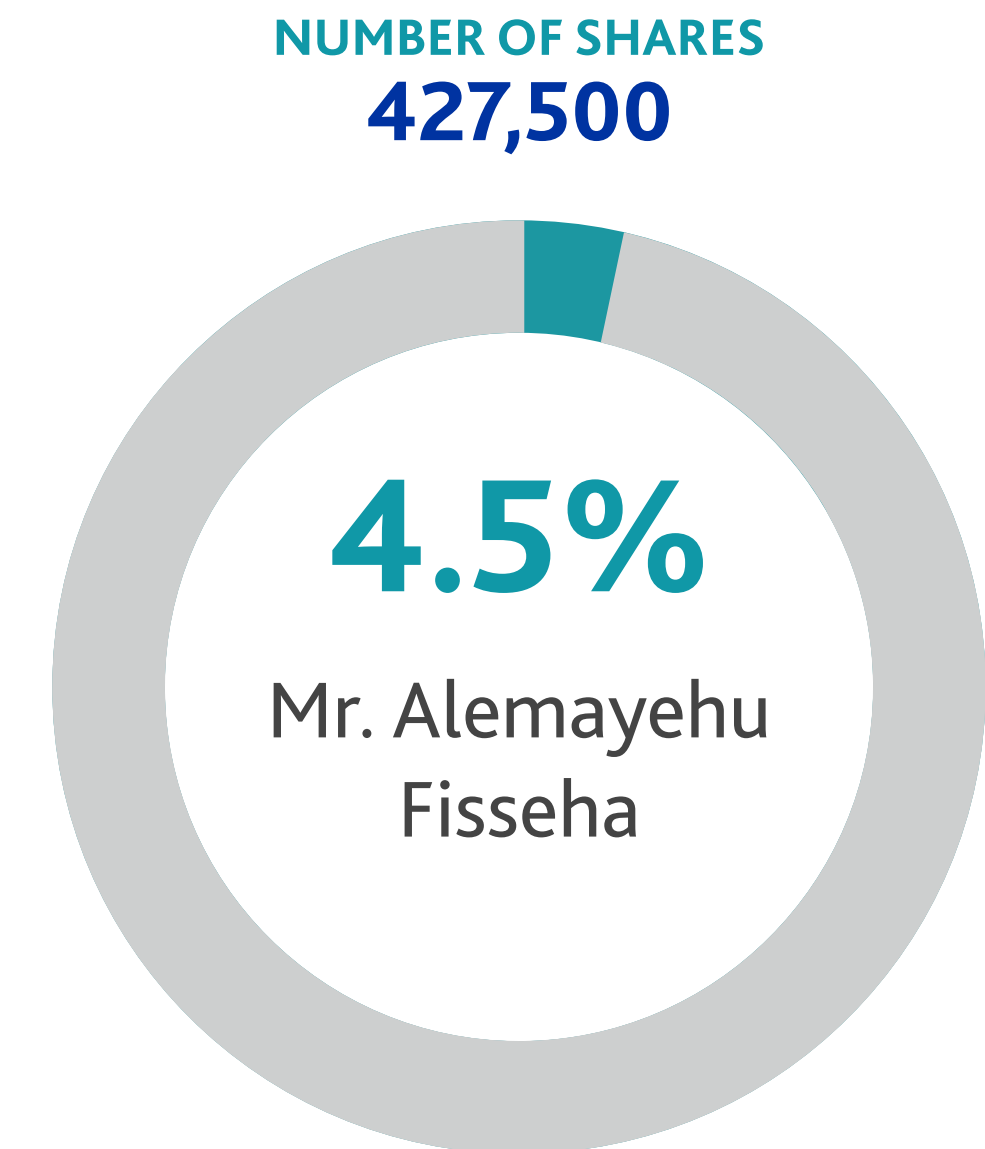
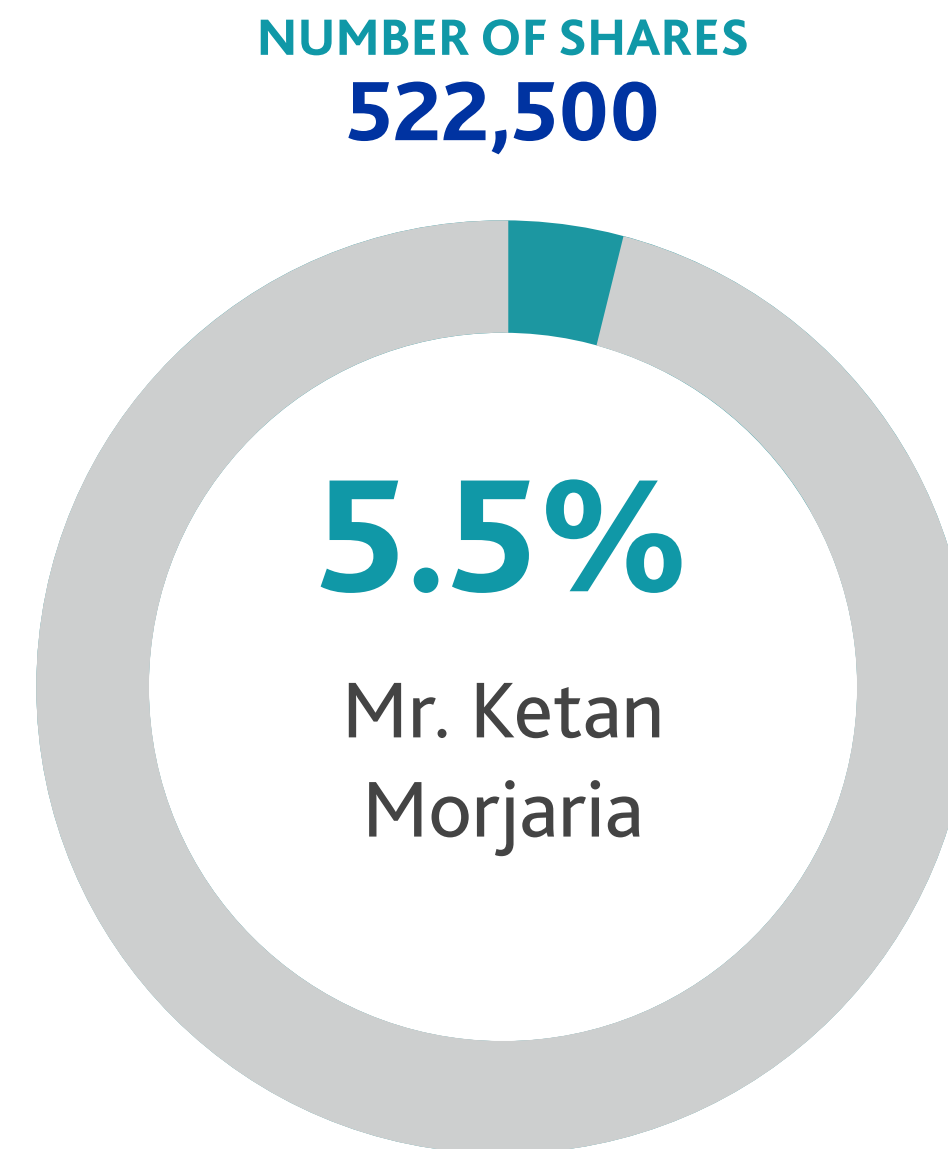
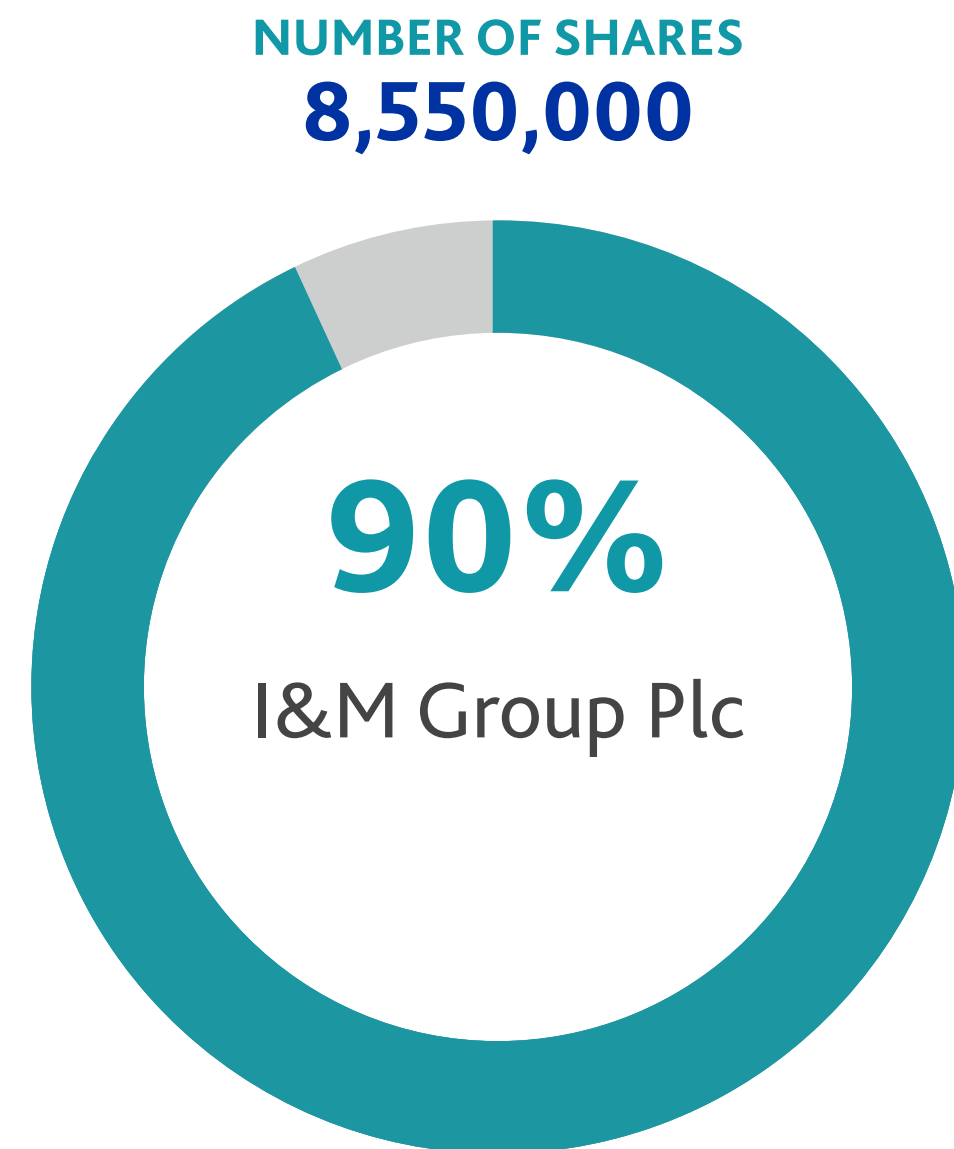
# Ownership Profile:

## ORDINARY SHARES



# Ownership Profile:

## PREFERENCE SHARES





# Board of Directors



**Suleiman  
Kiggundu**  
Board Chairman



**Kihara  
Maina**  
Non-Executive  
Director



**Ketan  
Morjaria**  
Non-Executive  
Director



**Robin  
Bairstow**  
Chief Executive  
Officer



**Micheline  
Ntiru**  
Non-Executive  
Director



**Francis  
Kamulegeya**  
Non-Executive  
Director



**Francis M.  
Byaruhanga**  
Non-Executive  
Director



**Joram  
Kahenano**  
Non-Executive  
Director



**Sam  
Ntulume**  
Executive Director  
& Chief Operations  
Officer



# Executive Committee



**Robin Bairstow**  
Chief Executive Officer



**Sam Ntulume**  
Executive Director &  
Chief Operations Officer



**Duncan Karugaba**  
Head of Operations



**Gibson Nangono**  
Chief Business Officer



**Timothy Musiime**  
Chief Financial Officer



**Lucy Akech**  
Head of Human Resources



**Annette Nakiyaga**  
Head of Marketing &  
Corporate Communications



**Charles Kiirya**  
Head of Credit



**Joseph Fetaa**  
Head of Products, Branches,  
and Aleternate Channels



**Natalie Kironde**  
Head of Legal



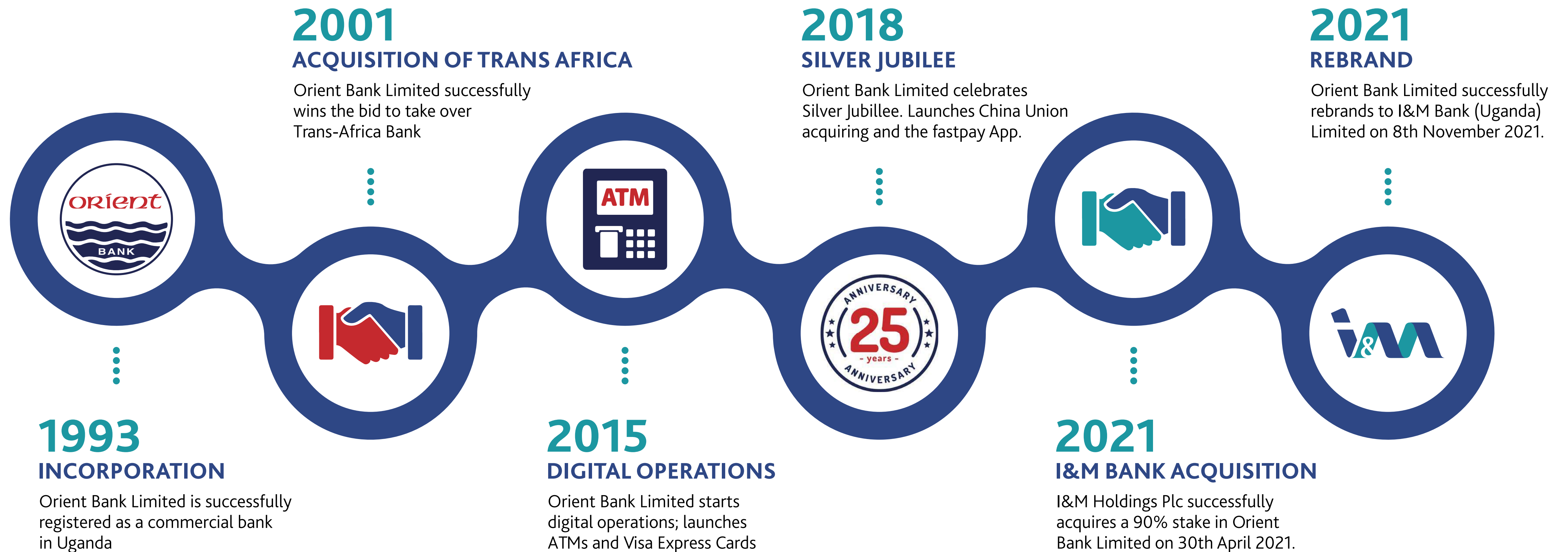
**Joseph Biryahwaho**  
Head of Risk



**Srinallapa Kumar**  
Head of IT

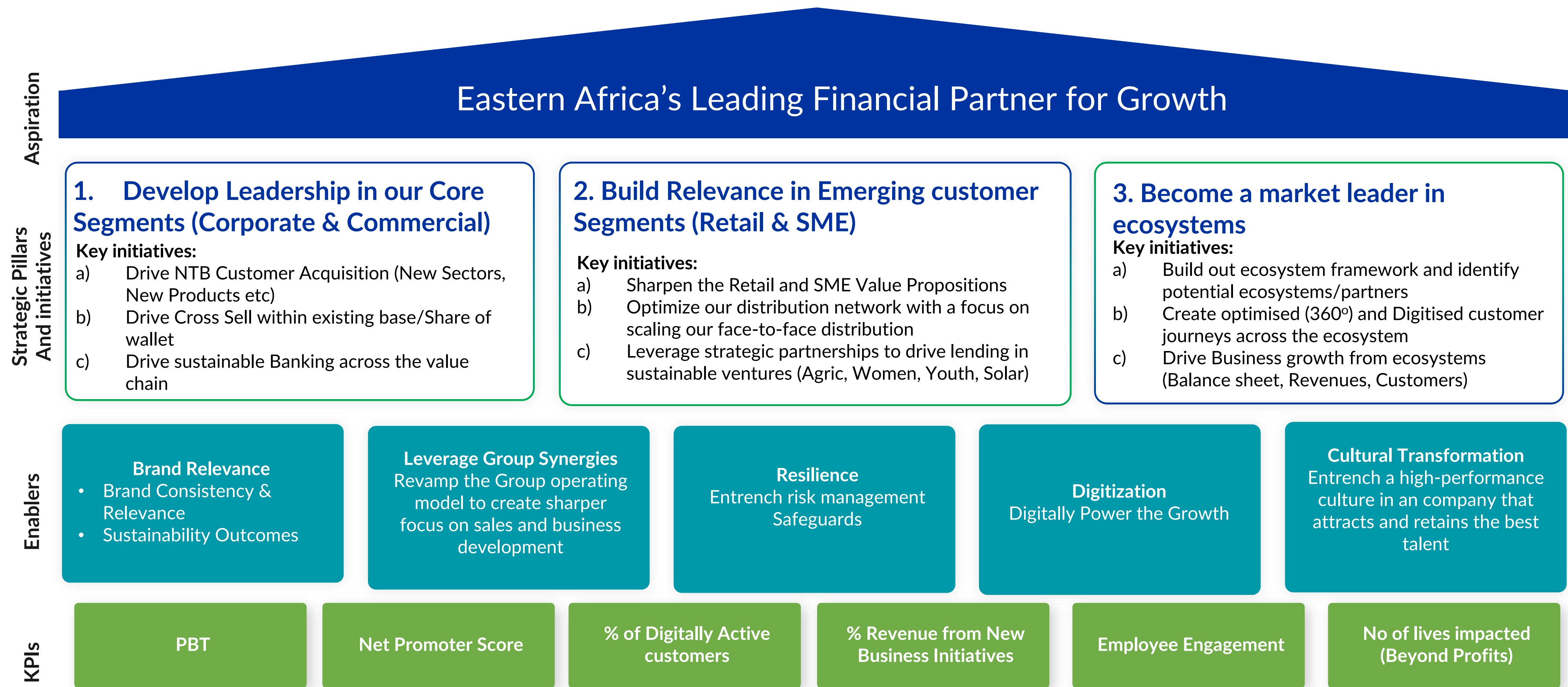


# Key Milestones





The iMara 3.0 Group strategy framework comprises 3 Priorities, 5 Enablers and 6 KPIs





# Target Customer Segments

I&M Bank Uganda, though traditionally known to service high net worth customers and corporate clients, 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.



## Corporate Banking

Providing an array of financial solutions for large corporates.



## Business Banking

Providing financial solutions across medium, small and micro businesses.



## Premium Banking

Offering top-notch services to high net-worth individuals.



## Personal Banking

Delivering the utmost in personal financial services



# Products & Services

Commercial banking represents the largest portion of I&M assets. The products and services are tailored to meet the needs of each customer base. Our services are linked to our vision of being the first choice where customers want to do business, and increasingly these are being offered digitally through our omni-channel capabilities.





# Delivery Channels

We deliver to our customers through the channels below



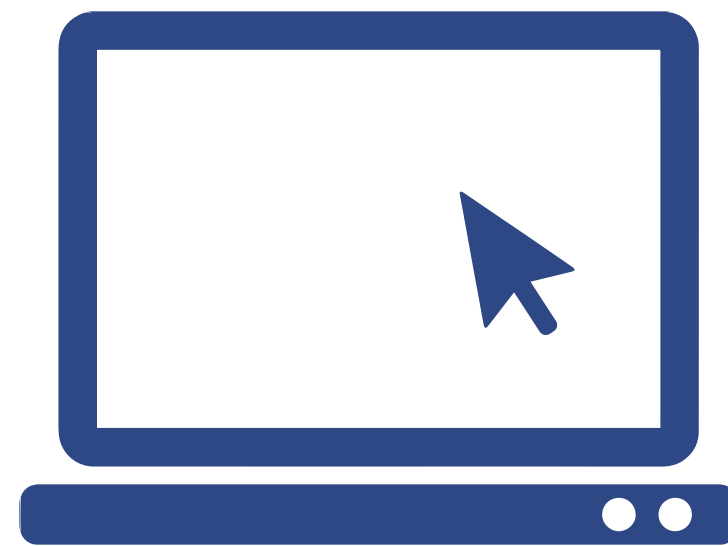
**Bank Branches**



**ATMs and CDMs**



**Mobile Banking  
(App & USSD)**



**Internet Banking**



**Agency Banking**



**Contact Centre**



# Kingdom Kampala Digital Pod

The Digital Pod is a Digital Branch designed to offer seamless banking services to our customers through digitized customer journeys, requiring minimal manual intervention. Customers are therefore able to access several banking services even outside the typical banking hours. Customers can access the following services through the Digital Pod devices which are available 24/7.



## 1 Cash Deposit Machine (CDM)

The CDM is a card-less bulk cash accepting machine capable of taking a large volume of notes within a single instance. Customers do not have to make long queues in branches to deposit bulk cash. Below are the features;

Customers can make Cash Deposits of up to UGX 1 Billion

Funds are credited to your account in real time

A receipt is issued instantly





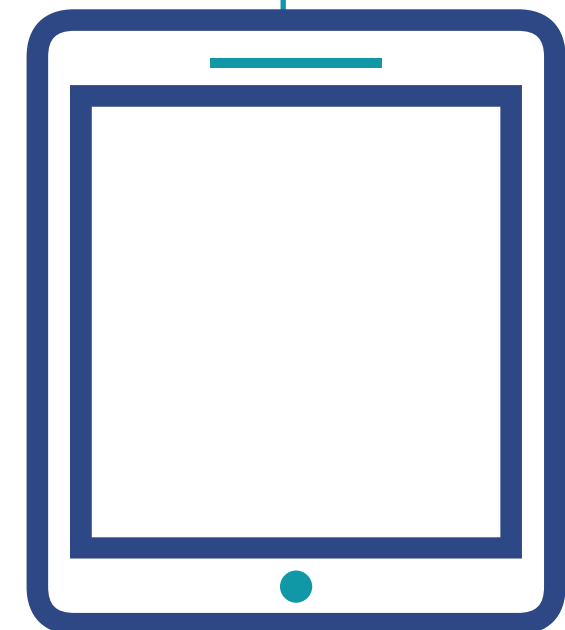
## 2 Automated Teller Machine (ATM)

**Cash withdraws:** Withdraw funds from your bank account.

**Balance Inquiry:** Check your account balance to see how much money you have on your account

**Pin change:** Aply change your card pin for security purposes

**Mini Statement:** Request a statement showing the recent transactions on your account



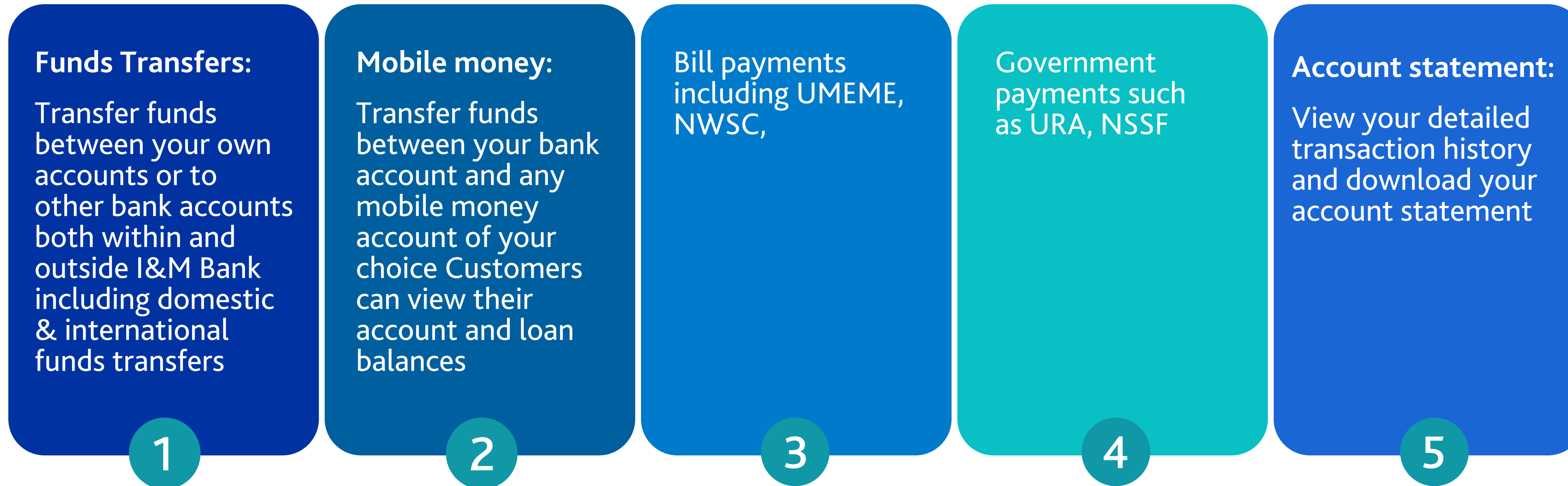
## 3 Embedded screens & Mobile Tablets

These have a large display allowing customers to access the internet and process transactions online.

- You can make e-commerce transactions from any online market place of your choice
- Access the I&M Bank website for more information about the bank



- Access our new and improved Internet banking website which offers the services below;





# CSR Strategy

I&M Bank Uganda continues to offer sustainable socially responsible projects in the communities within which it operates through its Corporate Social Responsibility pillars to deliver positive impact to society.

The 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 organisations in a catalytic and value-adding manner.

## Vision

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

## 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.

## CSR PILLARS

### Environmental Conservation

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

### Economic Empowerment

Enhance education outcomes that ensure inclusive and equitable quality education, self-reliance, and gainful livelihoods for Ugandans.

### Education & Skills Development

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

### Enabling Giving

We strengthen partnerships for sustainable community development.



# Section 02: I&M Group Plc.



# Overview

I&M Group is diversified with interests in banking, insurance, corporate finance advisory, and real estate and has subsidiaries in Kenya, Rwanda, Uganda, Tanzania and Mauritius.

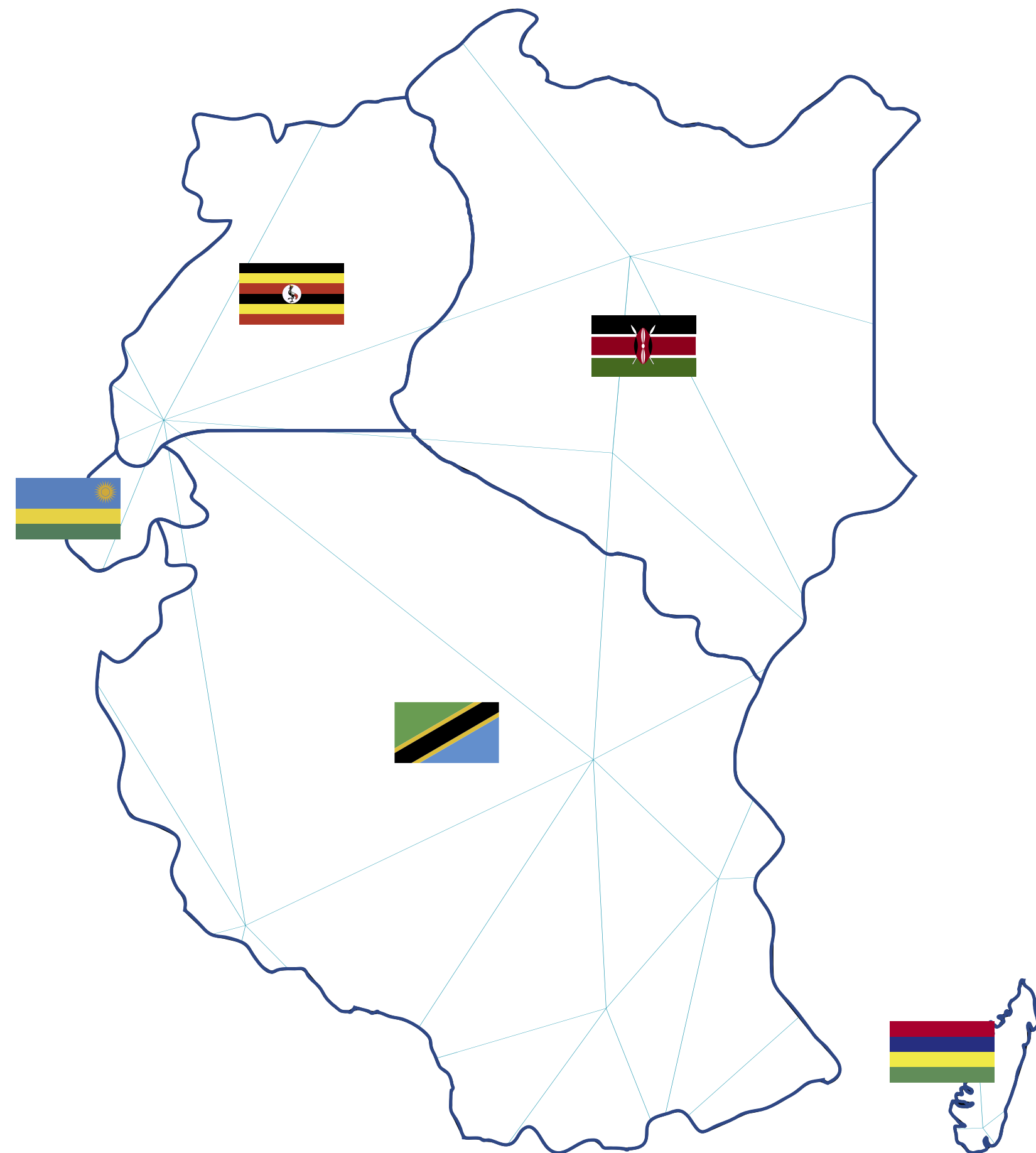
The group prides itself on its strong values and key strengths of innovative service and strong customer relationships and through these pillars, the group aspires to be “*Eastern Africa’s leading financial partner for growth*” by offering innovative and market driven banking solutions for its target segments.

**I&M Group PLC was incorporated on 16th August 1950 and is listed on the Nairobi Securities Exchange (NSE). As a subsidiary of I&M Group, I&M Bank was founded in 1974 as a financial services company and later converted to a commercial bank.**





# Group Regional Footprint



## Uganda

### I&M Bank (Uganda) Limited

- 43,000+ Customers
- 12 Branches
- 14 ATMs
- Staff force of 310

### I&M Burbidge Capital (U) Limited

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

## Rwanda

### I&M Bank (Rwanda) PLC

- 42,500+ customers
- 18 Branches
- 31 ATMs
- Staff force of 373

## Tanzania

### I&M Bank (T) Limited

- 16,200+ customers
- 8. Branches
- 9.ATMs
- Staff force of 203

## Kenya

### I&M Bank Limited

- 141,000+ customers
- 40 Branches
- 56 ATMs
- Staff force of 1,143

### 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

### I&M Realty Limited

Leasing properties for rental. Currently owns 3 properties in Nairobi

## Mauritius

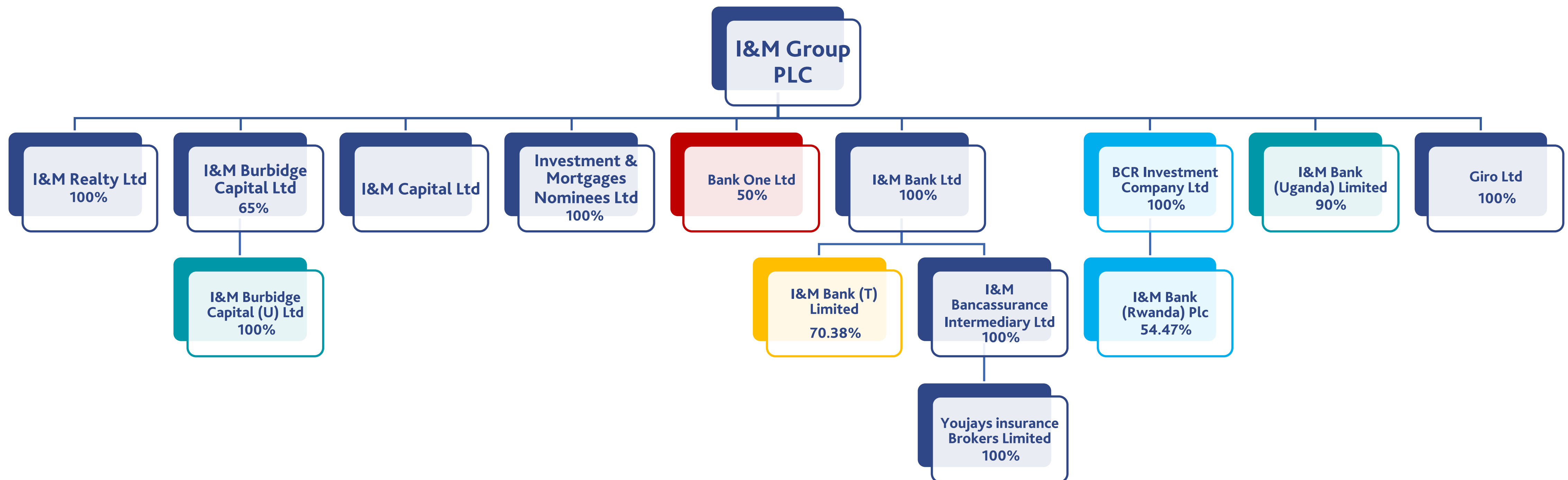
### Bank One Limited, Mauritius

- 51,000+ customers
- 9 Branches
- 10.ATMs
- Staff force of 421



# Group Legal Organisation

The I&M Group comprises the following.



Kenya Uganda Rwanda Mauritius Tanzania

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

# Group Leadership Team



**Sarit S.  
Raja Shah**  
Group Executive  
Director

I&M Bank Ltd, Kenya



**Kihara  
Maina**  
Group Chief  
Executive Officer

I&M Bank Ltd, Kenya



**Silas  
Mutuku**  
Chief Executive  
Officer

I&M Capital Ltd



**Zahid  
Mustafa**  
Chief Executive  
Officer

I&M Bank Ltd, Tanzania



**Mark  
Watkinson**  
Chief Executive  
Officer

Bank One, Mauritius



**Edward  
Burbidge**  
Chief Executive  
Officer

I&M Burbidge Capital,  
Kenya



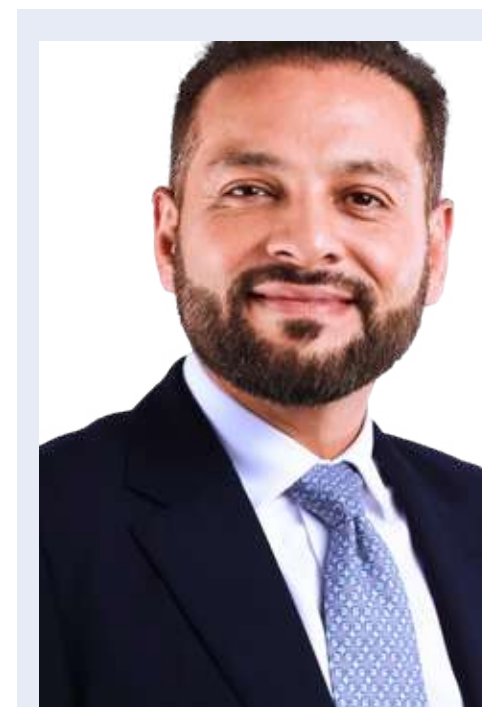
**Benjamin  
Mutimura**  
Chief Executive  
Officer

I&M Bank Ltd, Rwanda



**Robin  
Bairstow**  
Chief Executive  
Officer

I&M Bank Ltd, Uganda



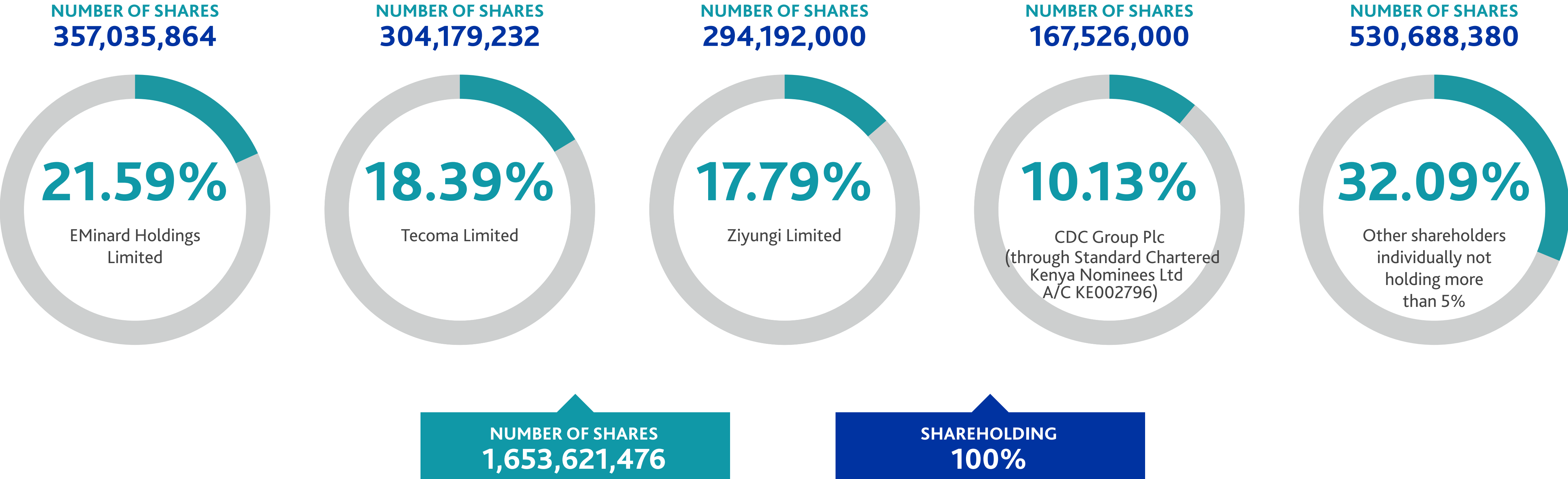
**Gul  
Khan**  
Chief Executive  
Officer

I&M Bank Ltd, Kenya



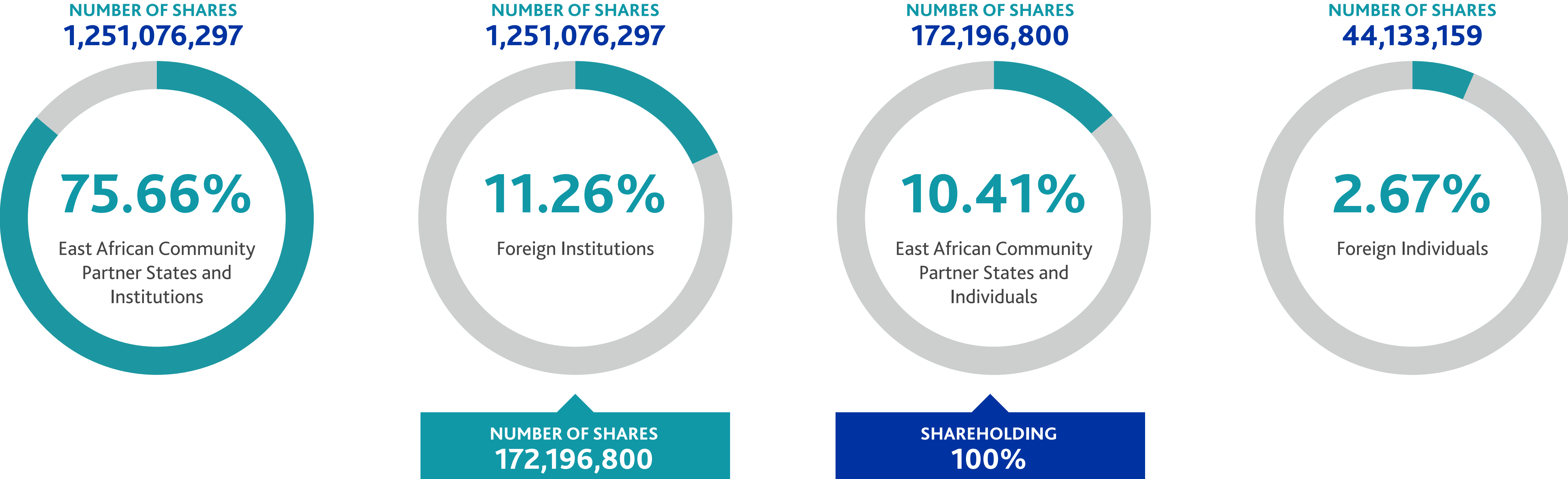
# Group Shareholding

Below are names and level of ownership of significant shareholders who own more than 5% shareholding of the company.



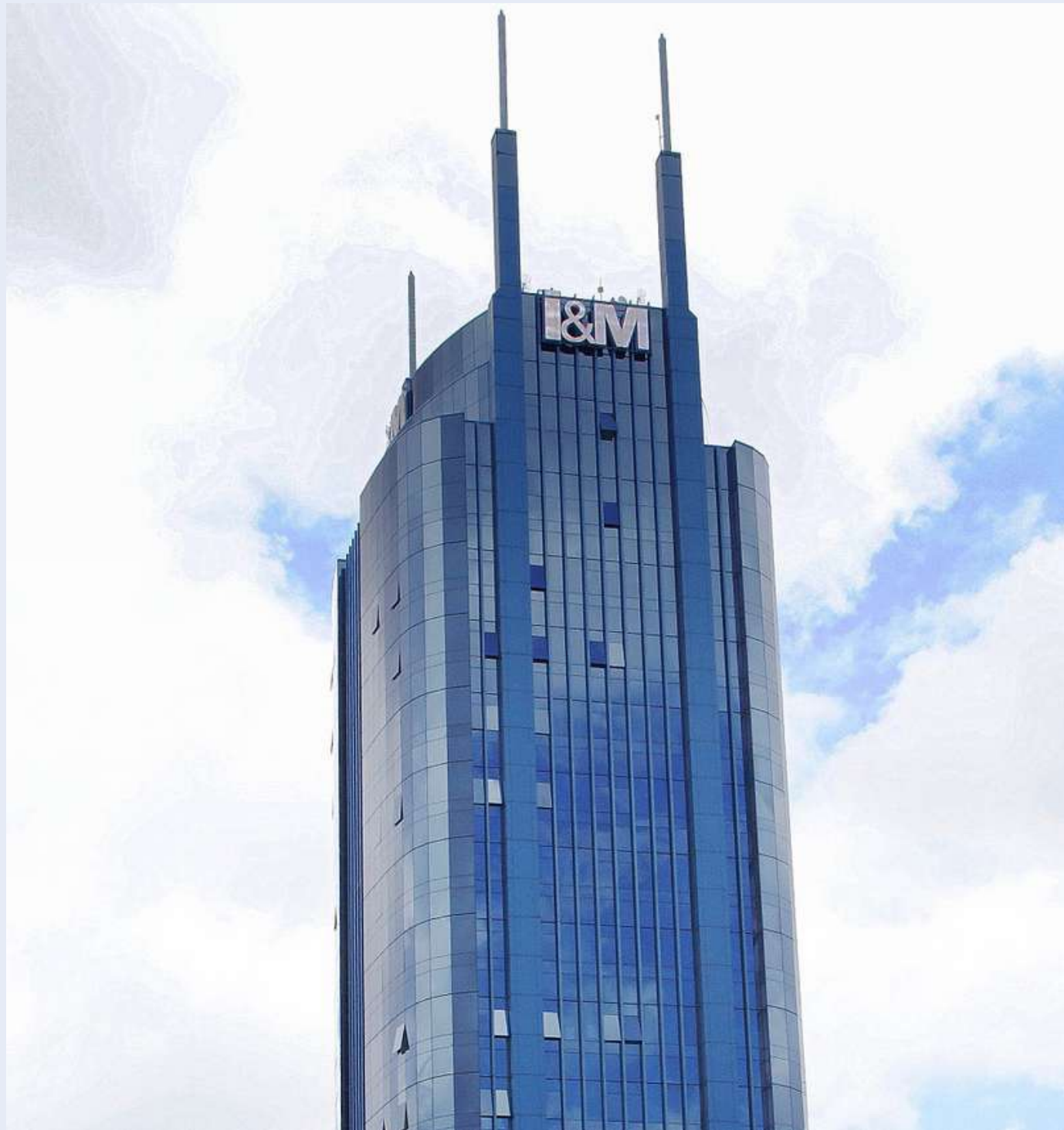
# Group Shareholding

Below are names and level of ownership of significant shareholders who own more than 5% shareholding of the company.





# Iconic Group Properties



**I&M Tower, Nairobi**  
I&M Bank Limited Head Office



**1 Park, Nairobi**  
I&M Group Head Office



**I&M Rwanda, Kigali**  
I&M Bank (Rwanda Plc. Head Office





**Get in touch with us today:**

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Kingdom Kampala, Nile Avenue  
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**Tel:** +256 417 719400

**Email:** [info@imbank.co.ug](mailto:info@imbank.co.ug)  
[www.imbankgroup.com/ug](http://www.imbankgroup.com/ug)

     @imbankug

I&M Bank (Uganda) Limited is regulated by aBank of Uganda.

Customer deposits are protected by the Deposit Protection Fund up to UGX 10 million. T&Cs apply.



The iMara 3.0 Group strategy framework comprises 3 Priorities, 5 Enablers and 6 KPIs

