

I&M Group

Corporate Profile

2026

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Overview of I&M Group PLC

I&M Group PLC has a long-standing presence in the Kenyan market with presence in banking, insurance and real estate. Incorporated on 16th August 1950 it is one of the oldest companies to list on the NSE. The Group offers a full range of banking and financial services covering corporate, business and personal banking, wealth management, bancassurance and advisory services with a presence in 5 countries: Kenya, Uganda, Tanzania, Rwanda and Mauritius.

I&M Group PLC is regulated by the Central Bank of Kenya, Capital Markets Authority of Kenya and the Nairobi Securities Exchange.



Over 2.8k Staff



19 Branches



>40k Shareholders



>150 ATMs



>500K Customers

What Drives Us

I&M Group PLC



Our Purpose

Empowering your Prosperity



Our Strategic Aspiration

To be Eastern Africa's Leading Financial Partner for Growth



Our Brand Promise

On Your Side



Our Behaviours

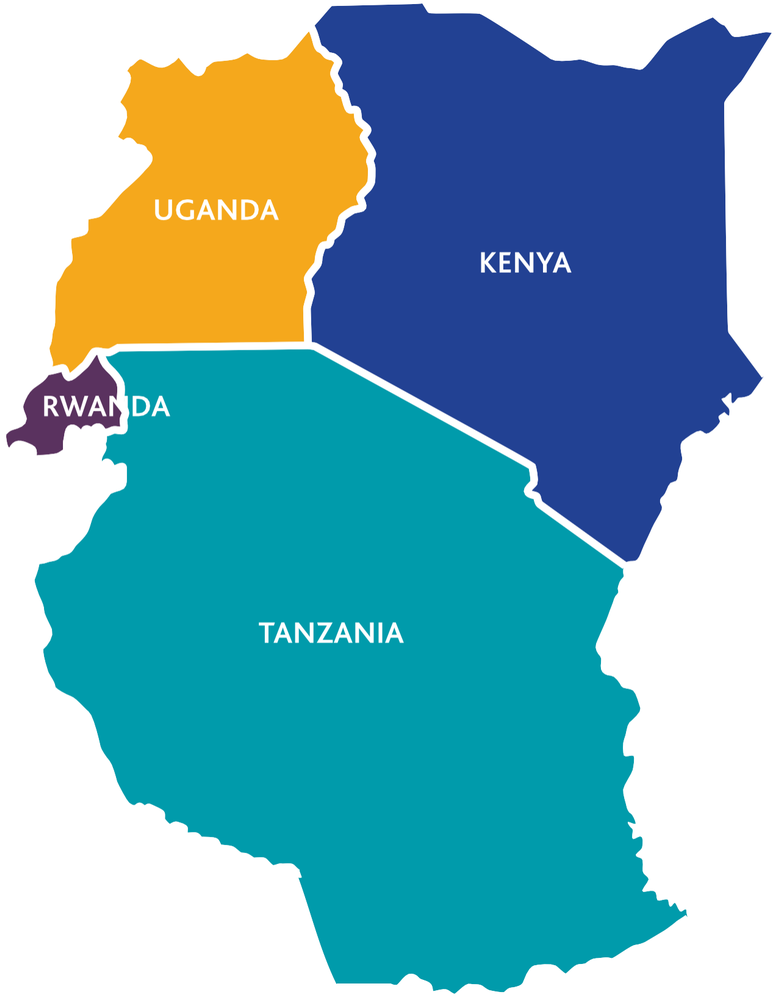
Agile, Candid, Collaborative, Data-Driven, Empowered, Risk-Intelligent



Our Core Values

Courage, Innovation, Integrity, Respect & Trust

Geographical Footprint



MAURITIUS

KENYA

I&M Bank Limited
- 673,606+ customers
- 71 Branches
- 78 ATMs
- 2,094 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
- 40,709+ customers
- 8 Branches
- 11 ATMs
- 426 staff

TANZANIA

I&M Bank (T) Limited
- 38,254+ customers
- 8 Branches
- 11 ATMs
- 234 staff

RWANDA

I&M Bank (Rwanda) PLC
- 146,576+ customers
- 20 Branches
- 42 ATMs
- 529 staff

UGANDA

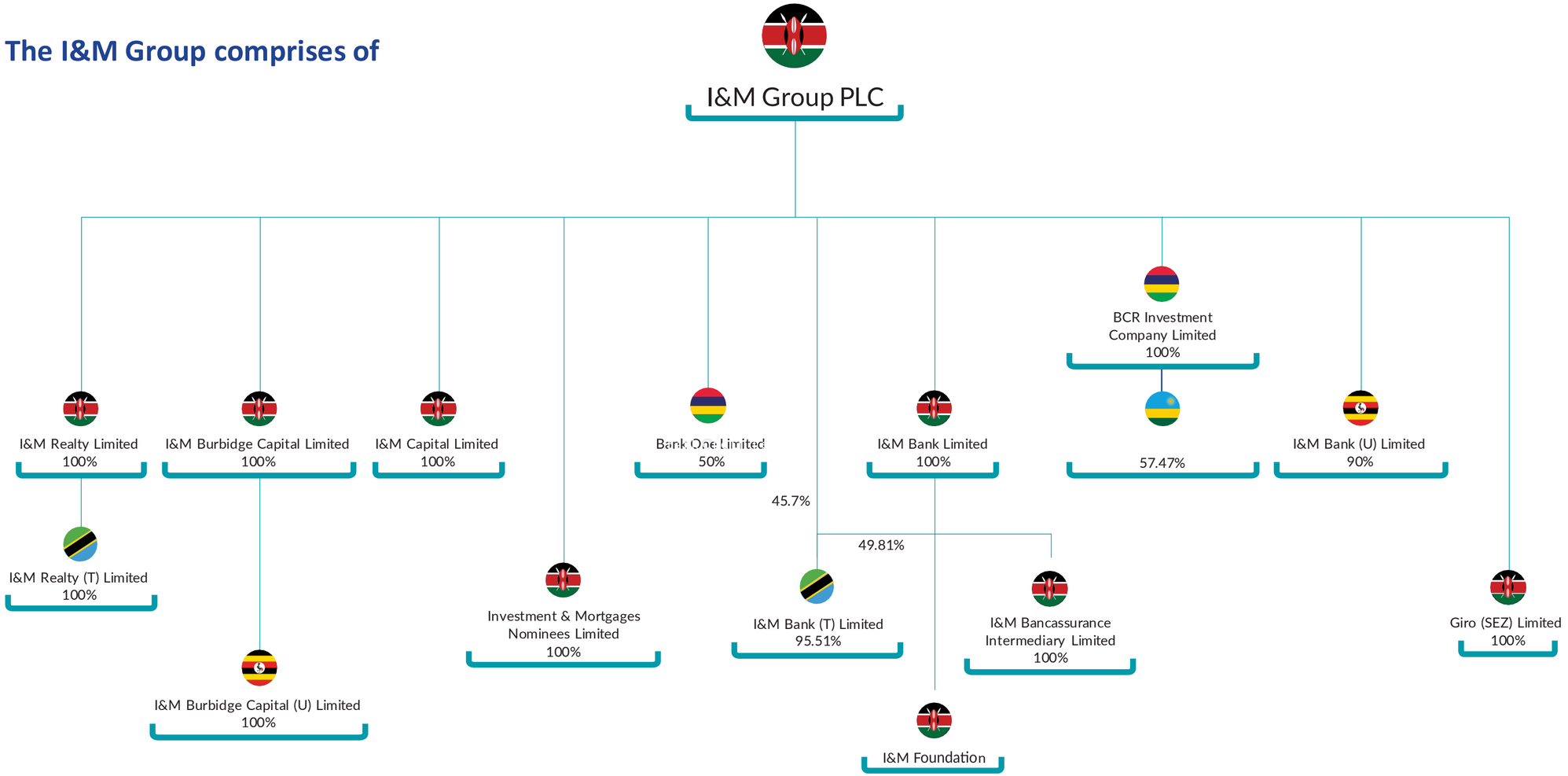
I&M Bank Uganda Limited
- 66,705+ customers
- 12 Branches
- 14 ATMs
- 318 staff

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

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Group Structure

The I&M Group comprises of



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)

Subsidiary Briefs



I&M Bank Limited

I&M Bank, I&M Group PLC, flagship entity, was incorporated in the Republic of Kenya on 14th May 1974 under the name Investments & Mortgages Limited. It was then formally registered as a Financial Institution under the Banking Act in 1980 and grew into a full-fledged commercial bank that was licensed by the Central Bank of Kenya in 1996, upon which the Bank changed its name to Investments & Mortgages Bank Limited on 2nd April 1996. The Bank adopted the name I&M Bank Limited on 25th September 2008. The Bank offers a wide range of commercial banking and financial products and services, and prides itself on introducing innovative products and services based on the needs of its customers.

I&M Capital Limited

I&M Capital is licensed as a fund manager by the Capital Markets Authority. I&M Capital was incorporated on 12th November 1963 under the name Unga (TMH) Limited. It later changed its name to Kenstock Limited on 12th June 1975. Following the reverse takeover of City Trust Limited (CTL), Kenstock became a wholly owned subsidiary of I&M Group PLC changed its name to I&M Capital on 21st July 2015. It was licensed as a Fund Manager by the Capital Markets Authority on 24th June 2015.

I&M Realty Limited

The company was incorporated on 30th October 2014 as a limited liability company in Kenya under the Companies Act and commenced operations in November 2015. It is the real estate holding company of I&M Group PLC. The principal activity of the company is to lease its properties for rental income.

Subsidiary Briefs



I&M Bancassurance Intermediary Limited

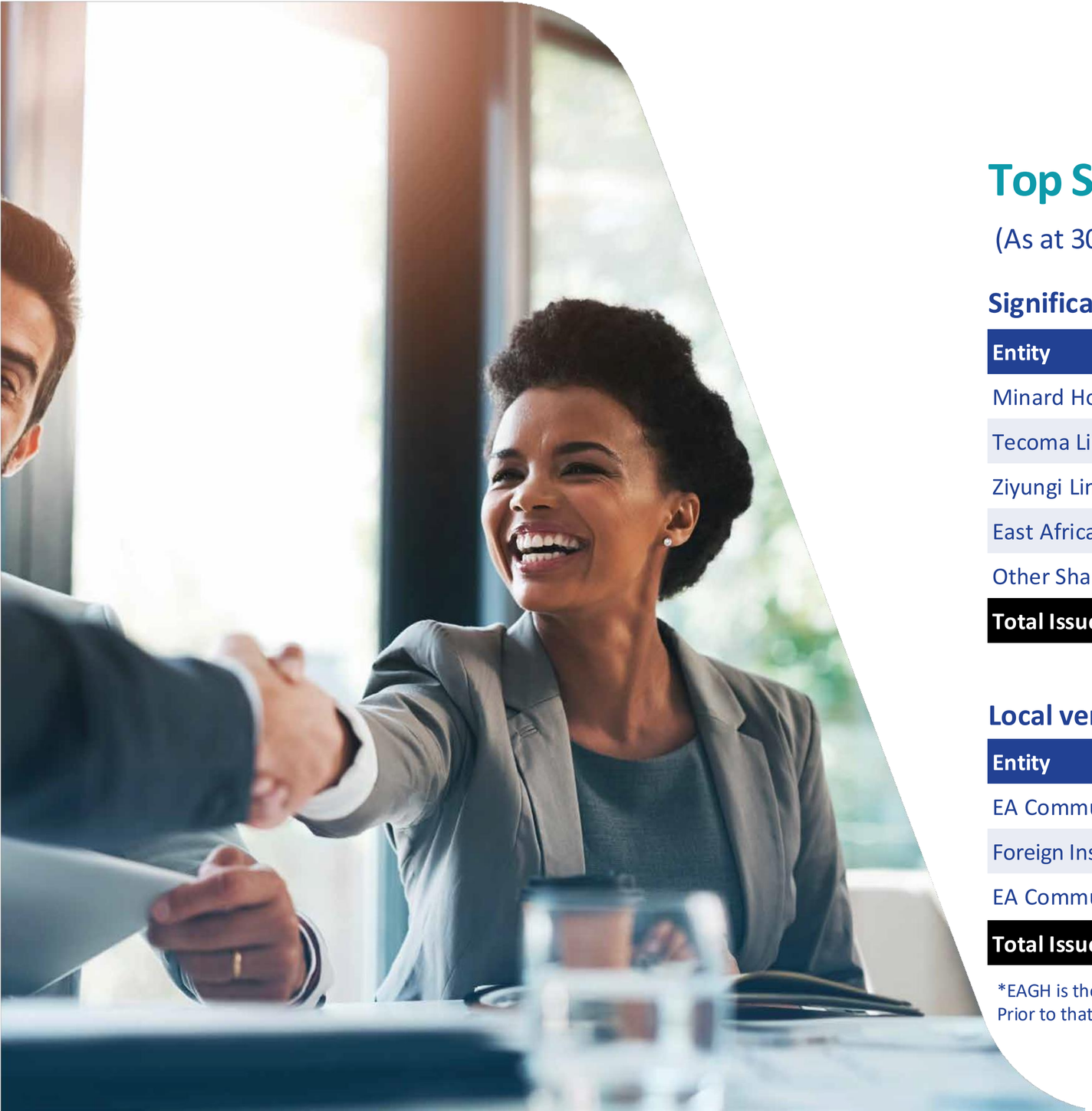
I&M Bancassurance Intermediary Limited was incorporated on 23rd July 2024 as a limited liability company in Kenya under the Companies Act and commenced operations on 1st August 2024 The company is regulated by Insurance Regulatory Authority under the Insurance Act (Cap 487) of the Laws of Kenya. The core business of the company is provision of insurance agency services and offers a wide range of insurance products and insurance advisory services in partnership with leading insurance companies in the market.

Giro (SEZ) Limited

Giro Limited, formerly Giro Commercial Bank Limited, a full-fledged commercial bank licensed by the CBK, was incorporated on 18 December 1992 and commenced operations in 1993. It ceased as a Commercial Bank following the acquisition by I&M Group PLC and merger of its banking business into I&M Bank in 2017, Subsequently, its property holdings were transferred to I&M Realty Limited.

I&M Burbidge Capital Limited

I&M Burbidge Capital Limited (“IMBC”) was incorporated in May 2010 and is domiciled in the Republic of Kenya. IMBC is a corporate finance advisory firm regulated by the Capital Markets Authority (CMA) as an Investment Advisor. IMBC advises businesses in the East African region on significant capital raising through IPOs, private equity, debt and mergers & acquisition transactions with a focus on large and mid-sized companies.



Top Shareholders

(As at 30th June 2026)

Significant shareholders with >5%

Entity	No. Of Shares	% Of Shares
Minard Holdings Limited	357,035,864	20.52%
Tecoma Limited	304,179,232	17.48%
Ziyungi Limited	294,662,000	16.93%
East Africa Growth Holdings (EAGH)	263,415,300	15.14%
Other Shareholders (all less than 5%)	520,829,080	29.93%
Total Issued Shares	**1,740,121,476**	**100.0%**

Local versus Foreign shareholdings

Entity	No. Of Shares	% Of Shares
EA Community Partner States Institutions	1,247,519,843	71.69%
Foreign Institutions	310,912,346	17.87%
EA Community Partner States Individuals	181,689,287	10.44%
Total Issued Shares	**1,740,121,476**	**100.0%**

*EAGH is the vehicle through which Africinvest, Norfund and FMO have invested into I&M Group since 2025; Prior to that, the stake was owned by British International Investments (BII)

Board of Directors



Oliver Fowler
Chairman



Suresh B R Shah, MBS
Non-Executive Director



Sarit S. Raja Shah
Group Executive Director



Ms Brenda Wangari Mugo
Independent Non-Executive Director



Sachit S.Raja Shah
Non-Executive Director



Risper G Ohaga
Independent Non-Executive Director



Naval K Sood
Non-Executive Director



Kihara Maina
Regional Chief Executive Officer



Rose Kinuthia
Independent Non-Executive Director

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Leadership Team



Sarit S. Raja Shah
Group Executive Director
I&M Group PLC



Kihara M aina
Regional Chief Executive Officer
I&M Group PLC



Abdi Mohamed
CEO
I&M Bank (K) Limited



Kiriga Kunyiha
CEO
I&M Burbidge Capital, Kenya



Silas Mutuku
CEO
I&M Capital Limited



Sunil Ramgobin
CEO
Bank One, Mauritius



Zahid Mustafa
CEO
I&M Bank (T) Limited



Robin Bairstow
CEO
I&M Bank (U) Limited



Benjamin Mutimura
Managing Director
I&M Bank (R) PLC

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Management Team



L. A. Mr. Sivaramakrishnan
Director
Group Business Development



David Ngatia
Group Chief Financial Officer



Gauri Gupta
Group Director, Corporate
Advisory & Sustainability



Henry Kirimania
Director, Global Markets



Mary Githinji
Group Head
Marketing & Communication



Zipporah Gitau
Group Chief
Risk & Compliance



Caroline Ininda
Ag. Head
Strategy & Transformation



Ruma Shah
Group Executive GM
Internal Audit

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Management Team



Sandeep Sinha
Group Executive GM Credit



Evans Browns
Group Head of Products



Michael Kwofie
Group CIO



Eunice Gatama
Group Director, Digital Business



Sheilla Tiren
Group Chief People & Culture Officer

Key Milestones

1974
Incorporation
I&M Incorporated

1996
Commercial Bank
I&M licensed as a Commercial Bank

1999
Restructure
I&M restructures to coincide with completion of 25 years of "I&M" name

2002
I&M Tower
Opened new branch at the glittering 16 storey I&M Tower located at the heart of Kenya's capital, Nairobi

2003
Acquisition
I&M acquires Biashara Bank of Kenya

2008
Regional Expansion - Mauritius
Acquires 50% of shares in Bank One Limited, Mauritius (Formally known as First City Bank Limited)

2010
Regional Expansion - Tanzania I&M Bank announces its entry into commercial banking in Tanzania with the acquisition of a majority stake in CF Union Bank Limited (CFUB).

2012
Regional Expansion - Rwanda
I&M Bank enters Rwanda with the acquisition of a majority shareholding in Banque Commerciale du Rwanda (BCR) through a consortium with Proparco and DEG

2013
Reverse Acquisition of City Trust Limited
I&M Bank shares become publicly traded in the Nairobi Stock Exchange through a reverse acquisition of a public listed company, I&M Holdings PLC

2014
Bancassurance Launch
I&M Bank launched its Bancassurance products with a view to broaden our range of financial services

2015
Agency Banking Launch
I&M Bank (K) Limited launched its Agency Banking platform through partnerships with different agent outlets across the country

2016
Acquisition
I&M Group completed the acquisition of 65% of shareholding in Burbidge Capital Limited (BCL)

2016
iMara
Launch of iMara Strategy

2017
Acquisition of Giro Commercial Bank I&M Holdings (IMHP) successfully completed its merger of Giro Commercial Bank Limited (GCBL) into I&M Bank Limited, which is IMHP's Banking flagship subsidiary

2019
Acquisition of Youjays Brokers Limited
I&M Bank Limited, through its wholly owned subsidiary, I&M Insurance Agency Limited (IMIAL) announced the successful completion of acquisition of Youjays Insurance Brokers Ltd (YIB)

2019
Tier 1
I&M Bank Limited Acquires Tier I status in the Kenya Banking Industry

2020
1 Park Avenue
The Group Offices relocate to the new state of the art premises at 1 Park Avenue located at 1st Parklands Avenue, Nairobi-Kenya

2021
Acquisition
Acquires 90% stake in Orient Bank Limited (Uganda). Now known as I&M Bank (U) Limited

2021
Name Change
I&M Holdings PLC changes its legal name to I&M Group PLC

2021
I&M Capital Limited Launch of Wealth Management Services through I&M Capital

2022
I&M Burbidge Capital Limited
Acquisition of the remaining 35% stake in I&M Burbidge Capital

2023
Disinvestment in I&M Bank Uganda (The Group reduced its ownership from the initial 90%)

2024
Formation of I&M Realty (Tanzania) Ltd (Incorporation of Subsidiary of I&M Realty Kenya). I&M Bank turns 50-Year-Old.

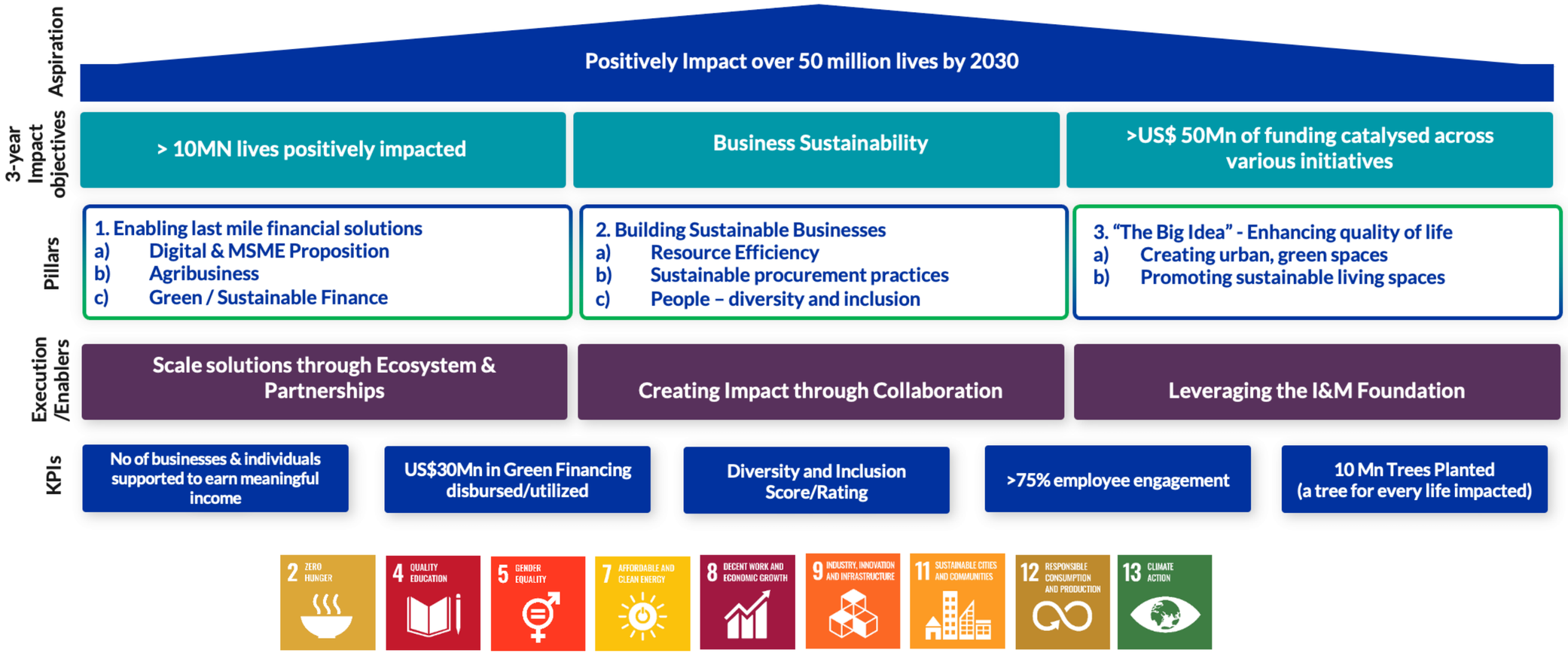
2025
Establishment of SEZ Company in Kenya

iMara 3.0 Corporate Strategy (2024-2026)

Long term Ambition	**Eastern Africa's Leading Financial Partner for Growth**		
3 Year Impact Objectives	**+10 Mn lives impacted**	**Best Bank for Customer Experience (NPS>70%)**	**>90% Digitally Active Customers**
Our Participation Choices	1 Develop Leadership in our core Segments (**Corporate & Commercial**)	2 Build Relevance in Emerging Customer Segments (**Retail & SMEs**)* Refer to Slide 24-25	3 Become a leader in Ecosystems
Where we are investing	Brand Relevance* Refer to Slide 24	Group Synergies	Business Resilience	Digitization	Cultural Transformation
Key Focus Area	Embedding sustainability across our business and value chain to positively impact our stakeholders and leverage I&M Foundation to further sustainability initiatives		

Building on our Strategic Achievements via iMara 3.0 - (2024-2026)

Sustainability Action Plan



Impact – Kenya – FY 2025

Measurable Outcome	FY 2025 Actual
Value of lending Ksh Bn	**4.8**
Number of Retail Digital Lending Disbursed	**57,360**
Value of financing to MSMEs to access financing solutions KES Bn	**9.92**
Number of Customers supported to access financial solutions	**6,494**
Value of funding to Agribusinesses - support to access Financial Solutions KES Bn	**1.03**
Number of agribusiness supported to access financial solutions	**20,598**

As part of the sustainability action plan, I&M has been making progress across its key sustainability focus areas:

- MSME lending stood at KES 9.92 billion with about 6,494 customers and >100% growth;
- The lending to Agribusiness in 2025 stood at KES 1.03bn with about 20,598 agribusinesses supported; 100%+ growth in lending and customers

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Group Highlights – HY 2026

Highlights June 2026

Total Income
33.7 bn
+23%

Profit Before Tax (KES)
13.5 bn
+15%

Profit After Tax (KES)
10.2 bn
+22%
*PAT before non-controlling interest

Customer Deposits
505 bn
+18%

Loans & Advances [Net]
334 bn
+15%



Cost/Income Ratio
44%
Absolute ▲ 0%

Return on Equity
17%
Absolute ▲ 0.8%

Subsidiary PBT Contribution
33%
Absolute ▲ 8%

Return on Assets
3.0%
Absolute ▲ 0.1%

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I&M Group PLC June 2026 Financial Results for Subsidiaries (KES Bn)

Subsidiary	Total Assets	Loans	Deposits	Profit Before Tax
I&M Bank (K) Limited	505 bn	231 bn	356 bn	8.3 bn
I&M Bank (R) PLC	119 bn	56 bn	78 bn	2.4 bn
I&M Bank (T) Limited	50 bn	28 bn	36 bn	0.6 bn
Bank One Limited, Mauritius*	188 bn	82 bn	166 bn	0.9 bn
I&M Bank (U) Limited	33.9 bn	19 bn	140 bn	0.7bn

*Bank One Limited is a Joint Venture- Group share on consolidation taken as 50% of PAT.
Balance: Non-banking subsidiaries and elimination

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Target Customer Segments



Corporate & Institutional Banking

Providing an array of financial solutions for large corporates and institutions



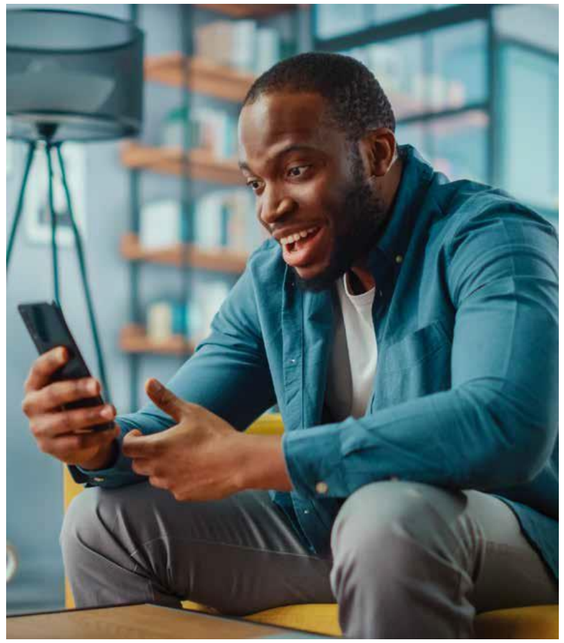
Business Banking

Providing financial solutions across medium, small and micro businesses



Premium

Offering top notch services to the high net worth individuals



Personal Banking

Delivering the utmost in personal financial services

I&M Group PLC 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.

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Meeting Our Customers' Needs

Products and Services

I&M Group PLC, through its subsidiaries and joint venture investments provides the following services:



Banking



Financial Advisory Services



Real Estate Investment



Bancassurance



Custody & Investment Services



Wealth Management & Advisory

Commercial banking represents the largest portion of I&M Group PLC's assets with presence throughout the East Africa region. 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. These are increasingly being offered digitally through our omni-channel capabilities.

Recent Recognition and Awards

2024 MARKETING SOCIETY OF KENYA
Insight & Data Driven Marketing Campaign of the Year

2024 MARKETING SOCIETY OF KENYA
Influencer Marketing Campaign of the Year

2024 MARKETING SOCIETY OF KENYA
Digital Marketing Campaign of the Year

2024 ICX INSTITUTE OF CUSTOMER EXPERIENCE
Best CX Strategy

2024 KENYA BANKERS ASSOCIATION
2nd Runner Up
Most innovative Bank
SFI Catalyst Awards

2024 Think BUSINESS BANKING AWARDS 2024
2nd Runner Up
Best Bank
Sustainable CSR

2024 Think BUSINESS BANKING AWARDS 2024
2nd Runner Up
Best Bank
Corporate Banking

2024 Think BUSINESS BANKING AWARDS 2024
2nd Runner Up
Best Bank
Trade Financing

2024 Think BUSINESS BANKING AWARDS 2024
2nd Runner Up
Best Bank
Mobile Banking

2024 Think BUSINESS BANKING AWARDS 2024
1st Runner Up
Best Bank
Internet Banking

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Recent Recognition and Awards

2024
KENYA BANKERS ASSOCIATION
2nd Runner Up
Most innovative Bank
SFI Catalyst Awards

2024
KENYA BANKERS ASSOCIATION
2nd Runner Up
Best in Bank Operations
SFI Catalyst Awards

2024
Think BUSINESS BANKING AWARDS 2024
Winner
Most Customer Centric Bank

2024
23RD FINNOVEX East Africa 2024
Excellence in Payments

2024
AFRICA BANK 4.0 SUMMIT
Best Bank Consumer Payments (East Africa)

2024
cfi.co 2024
BEST INTERNATIONAL BANKING SERVICES
WINNER INDIAN OCEAN

2024
Think BUSINESS BANKING AWARDS 2024
1st Runner Up
Best Bank Internet Banking

2024
Think BUSINESS BANKING AWARDS 2024
Class Acts of 20 Years

2024
BANKING ON WOMEN AWARDS
Transparency and Accountability

2024
BEST SME BANK AWARD 2024
GLOBAL FINANCE

2024
BEST PRIVATE BANK AWARD 2024
GLOBAL FINANCE

2024
cfi.co 2024
BEST INTERNATIONAL BANKING SERVICES
WINNER INDIAN OCEAN

2024
Digital CX AWARDS 2024
Outstanding Use of Digital Channels for Improved CX - Payments
Bank One Limited
WINNER
Digital CX Award 2024

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Recent Recognition and Awards

2025 Think Business Banking Awards 2025

Best bank in Retail Banking

2025 Think Business Banking Awards 2025

Best bank in Product Marketing

2025 Think Business Banking Awards 2025

Best bank in Product Innovation

2025 Think Business Banking Awards 2025

1st Runner up Best Bank in Sustainable Corporate Social ResponsibilitY

2025 Think Business Banking Awards 2025

1st Runner up Best Bank in Trade Finance

2025 Think Business Banking Awards 2025

1st Runner up Best Bank in Digital Banking

2025 Think Business Banking Awards 2025

1st Runner up Best Bank in Corporate Banking

2025 Think Business Banking Awards 2025

2nd Runner up Best Bank in Internet Banking

2025 Think Business Banking Awards 2025

2nd Runner up Best Bank in Mobile Banking

2025 Africa Bank 4.0 Summit

Excellence in Retail Banking

Customer Testimonials

It is easy to access I&M banking as a dedicated banker is only a phone call away.

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.

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

I&M has been a great partner. They have always been available to us when needed. They have also been flexible and have been a great asset in our operations.
Corporate Customer - Rwanda

I&M is a great bank that operates my account with the best of service. The bank charges lower monthly fees, has fewer queues and solves queries instantly.
Personal Banking Customer - Tanzania

I want to thank Bank One for their performance. Although I know you have tens of thousands of customers, Bank One makes me feel like I'm the only one. Thank you.
Bank One Private Banking Customer - Mauritius

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.

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.

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 has been a great partner in dealing with our financial needs. Starting from opening accounts, setting up direct payments, giving us preferential rates of exchange to the customer services when needed. We are very happy with I&M Bank and would definitely recommend it to anyone.
Institutional Banking customer - Rwanda

The bank provides very good service with hardly any waiting time which makes the service quicker.
Corporate Customer - Tanzania

Best wishes to the entire Bank One team who stands with us at times of our Needs. Highly appreciated.
Mauritius

I&M Foundation

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:



I&M Foundation





Environmental Conservation

Environmental conservation is a cornerstone of our sustainability agenda, focusing heavily on ecosystem restoration, coastal climate resilience, and marine biodiversity protection. Our premier intervention is the Group's Mangrove Restoration Program, executed by the I&M Foundation in direct coordination with the Kenya Forest Service (KFS), Baraka and Furaha Farms, and Integrated Forestry Consultancy Management Services (IFCMS). Mangroves are premier carbon sinks and are vital for coastal protection against erosion. Our holistic restoration protocol encompasses rigorous site preparation, community-led nursery management, structured planting, and multi-year monitoring to guarantee exceptional survival rates and sustained community livelihood generation.

Key Highlights:

- Over 1 million trees planted, including mangroves and indigenous species, across conservation sites.
- Tree survival rates of approximately 85%, supported through structured monitoring and maintenance.
- KES 250+ million invested in ecosystem restoration initiatives, including mangrove rehabilitation and forestry conservation.
- Contribution to climate mitigation, coastal resilience, and improved livelihoods for community members engaged in nursery management and planting activities.
- These efforts support national environmental priorities and align with the Group's broader climate and nature-related commitments.





Economic Empowerment

Economic empowerment initiatives under Pillar 3 are designed to support income generation, entrepreneurship, and financial resilience at the community level. We leverage our institutional financial expertise to build long-term economic resilience at the grassroots level. Our funding targets micro-enterprises, youth-led start-ups, and women-led cooperatives to actively accelerate their integration into regional commercial value chains. Interventions focus on enabling meaningful livelihoods, strengthening enterprise capacity, and supporting community based economic activities aligned with local needs.

Key Highlights

- KES 39 million invested in community development initiatives, with a significant portion directed toward economic empowerment.
- Support provided to women led and youth led economic activities, enhancing participation in value chains.
- Community based programs contributed to job creation and income generating opportunities, particularly in conservation linked and skill based initiatives.
- Economic empowerment activities form a key component of the over 300,000 people directly impacted through the Group's social investments.

Through these initiatives, the Group contributes to building resilient local economies while advancing inclusive development.

I&M Foundation





Education & Skills Development

The Group views targeted human capital development as the primary mechanism for breaking cycles of generational inequality. Education and skill development strengthen human capital, improve employability and support inclusive economic growth across the Group's markets. Through the I&M Foundation and subsidiary level initiatives, the Group supports access to quality education, capacity building, and skills development, particularly for vulnerable and underserved groups. Key focus areas include scholarships, support to educational institutions, and targeted skills development programs aimed at improving employability and long term economic participation.

Key Highlights:

- Over 440 scholarships awarded, supporting students across the Group's markets.
- KES 70+ million invested in scholarships, education infrastructure, learning materials, and skills based training programs.
- Programs focused on youth and community capacity building, aligned to local development priorities.

These interventions aim to break cycles of inequality, improve access to opportunity, and support the development of future talent.





Enabling Giving

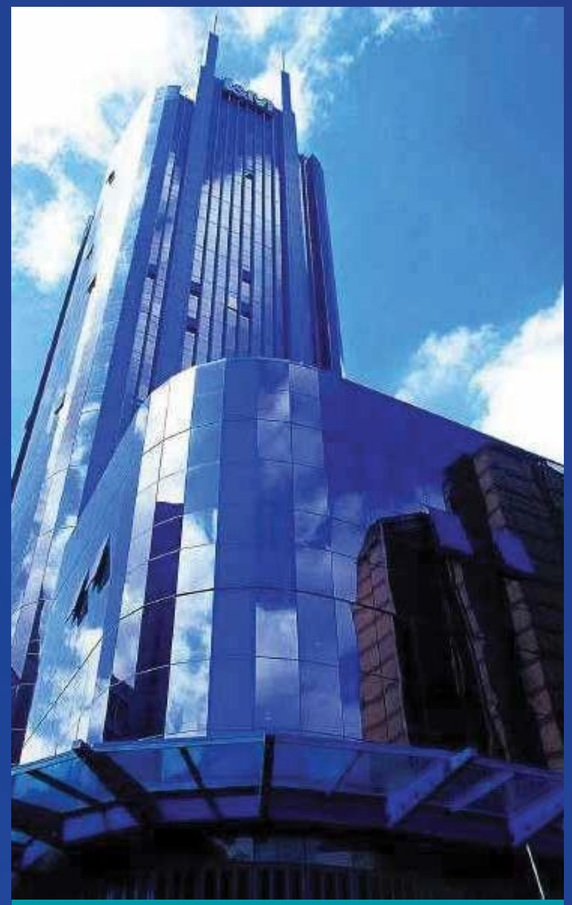
Enabling Giving mobilizes collective responsibility by pairing the Foundation's financial capital with the time, skills, and active volunteer advocacy of our employees across Kenya, Uganda, and Rwanda. This initiative strengthens community partnerships and amplifies the impact of social investments by combining financial contributions with employee time, skills and advocacy.

Key Highlights

- KES 36+ million in total community investment, channelled through the I&M Foundation and subsidiary initiatives.
- Active employee participation in giving initiatives, including volunteering, environmental activities, and community outreach.
- Sustained engagement with community partners to ensure programs remain responsive, impactful, and locally relevant.

Enabling Giving reinforces the Group's purpose driven culture and deepens relationships with the communities it serves.

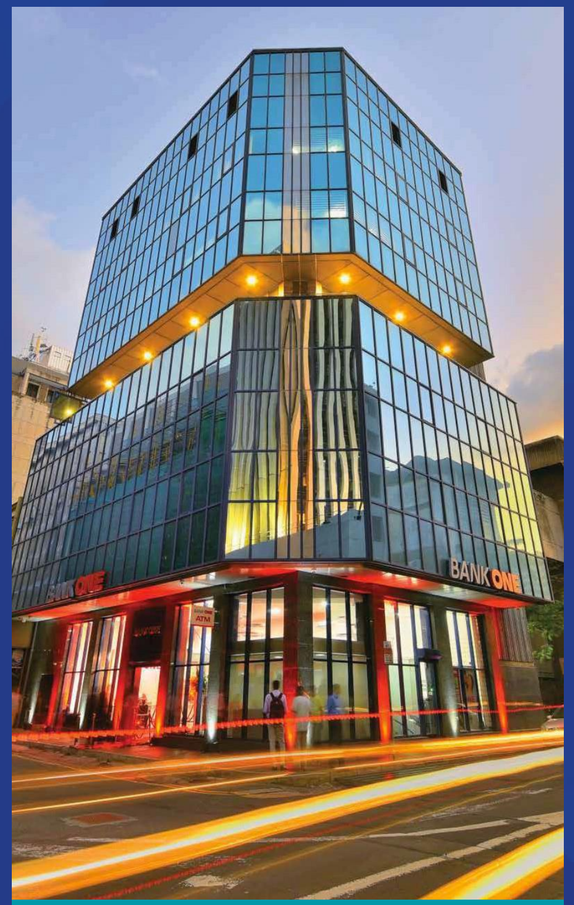
Iconic I&M Group PLC Properties



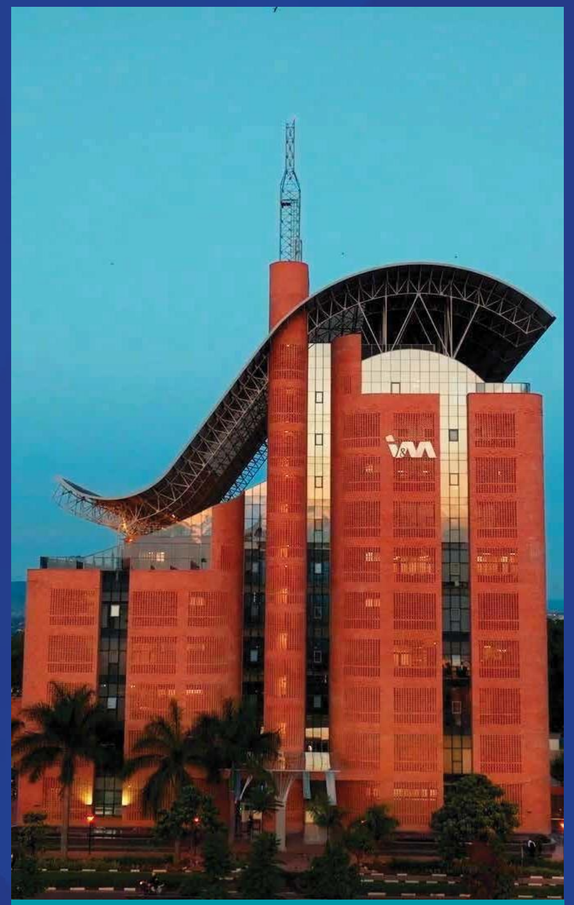
Nairobi, Kenya



Nairobi, Kenya



Port Louis, Mauritius



Kigali, Rwanda



Thank You

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