

EXTRACT OF CORPORATE SOCIAL RESPONSIBILITY POLICY

I&M Holdings Limited is very conscious of its responsibility towards the Community and those around it. It is in this endeavour that the Group has put in place guidelines that aid in carrying out its Corporate Social Responsibility (CSR) mandate at each entity's level.

The Group's CSR program supports diverse and deserving group of projects and activities and is committed to improving the quality of life in our society.

The Group through its banking subsidiaries has structured its CSR programme around the following broad principles:

- Commitment to be a good corporate citizen
- Commitment to sustainable banking and sustainable finance in its business relationships through a robust Environmental & Social Risk Management Policy.
- Commitment to deepen its relationship with various stakeholders while providing opportunities to its staff members to participate in various CSR activities.

The Group has been supporting needy deserving projects, institutions and individuals around the country creating long term relationships with a focus towards Health, Education, Community Service and Environment.
