

I&M GROUP 2025 AGM QUESTIONS & ANSWERS

NO	QUESTION	RESPONSE
1	Will the dividend moving forward keep being disbursed? given the news that other banks are planning to hold based on CBK guidelines?	At the point of proposing dividends, the Board takes an informed decision based on several factors including regulatory obligations and capital requirements.
2	when are we getting dividends and what's the rate?	Dividends will be paid on or around Thursday, 22nd May 2025 at the rate of Kshs.1.70 per share.
3	Are you paying Dividends	Yes, dividend will be paid on or around Thursday, 22nd May 2025 at the rate of Kshs.1.70 per share.
4	gift voucher to compliment dividend	Thank you for your comment. We will take this into consideration.
5	pay by mpesa and bonus shares	There is an option to receive dividends through MPesa. Please visit/speak to your broker to amend your mode of receiving dividends. We will keep in mind about issuance of bonus shares.
6	What is last year's dividend?	The Directors recommended payment of a final dividend of Kshs. 1.70 per share.
7	Why not hybrid AGM?	The virtual mode is to cater for our international investors, and also to ensure efficient proceedings. The hybrid mode will be taken into consideration for future AGMs and we also remain guided by any CMA guidelines.
8	please change payments to mpesa.	There is an option to receive dividends through MPesa. Please visit/speak to your broker to amend your mode of receiving dividends. We will keep in mind about issuance of bonus shares.
9	Want to thank the directors for the work well done, keep up.	Thank you for the positive sentiments. We appreciate your feedback and continued support.
10	What is the board doing in opening new branches. The more the branches the more the profits	Since January 2024 I&M, in Kenya, has opened 24 branches taking the total number of branches to the current 65. Expansion of distribution channels remains a key objective under the Group's strategy.
11	Keep up for the Good results.	Thankyou for your positive sentiments. We appreciate your continued support.
12	we have seen other banks integrate collectives investment schemes & money market funds directly into their mobile applications. Why has the same not been done by the I&M group. Aren't your missing out on a great opportunity	Yes, this is being worked on and very soon our customers will be able to use the I&M Mobile Banking app to direct invest into the wealth funds offered by I&M. Currently this option is available through web but will made available through mobile soon.

13	Does the group have intention to expand in Ethiopia?	I&M's aspiration to be Eastern Africa's leading Financial Partner and this is what guides our decision on geographical expansion. For every new market including Ethiopia, there is a detailed assessment of market potential and determining the 'route-to-market' to enable the Board take an informed decision.
14	The earnings per share is listed as Ksh 9 per share. Is this based on the book value per share? Could you tell me what the reason is for deciding on Ksh 3 dividend against the Ksh 9 EPS?	The EPS is calculated by dividing the Profit after Tax by number of shares. The Board keeps considers capital required for regulatory ratios as well as for growth and expansion before recommending the dividend.
15	Does the management and board have plans to open digital Mobile loans	The Bank is already offering digital loans through its mobile banking platform. The loans are available and issued based on an assessment of the individual's eligibility including the credit history, transaction flows in the account, etc. Please visit any of our branches for assistance.
16	Hi can I be paid through m pesha please let me know.	There is an option to receive dividends through MPesa. Please visit/speak to your broker to amend your mode of receiving dividends.
17	Last year we were promised to celebrate 50yrs milestone, are the plans still on ? At least a gift voucher Will do	Last year's AGM was a special occasion as we marked our 50-year anniversary. To commemorate this milestone with our shareholders, we held a physical meeting and shared branded merchandise with those who attended. This was our way of celebrating the anniversary together.
18	What is the group's plans on insurance business ?	The Group runs very successful Bancassurance agencies linked to the various banking subsidiaries in each country. These agencies work with leading Insurance companies including our close affiliate GA to provide Insurance solutions to all our clients. We continue to explore opportunities to deepen our reach in this area
19	How liquid is our core capital ? The Central bank has raised all banks core capital requirements	All Banks are required to have a minimum capital of Kes 10 billion by 2029. However, this new requirement will not have any impact on our business as the core capital for I&M Bank Kenya was Kes 48 billion as of December 2024, which is way above the Kes 10 billion as per the new requirement
20	When will you issue dividend?	Dividends will be paid on or around Thursday, 22nd May 2025 at the rate of Kshs.1.70 per share.