

No	Question	Response
1	When will I receive my dividends?	Dividend payment date is on or around Thursday, 21st May 2026.
2	Give Shareholders Umbrellas	This year we are providing data bundles for all shareholders who participate in the AGM
3	I have not had a statement of Accounts. Can we have an in person AGM?	The Financials are available on the Group's website-Link here https://www.imbankgroup.com/financial-results-annual-reports-and-investor-presentation/ I&M Group has adopted the virtual meeting format to enhance accessibility for all shareholders including those located outside Nairobi or outside the country.
4	Why not call agm	I&M Group has adopted the virtual meeting format to enhance accessibility for all shareholders including those located outside Nairobi or outside the country. Shareholders are still able to engage and participate fully in the meeting.
5	What are the expansion plans for the group.	The Group continues to explore opportunities for growth and expansion in line with our strategic initiatives. We are currently on the last year of our iMara 3.0 strategy, and on track to execute on the strategy as outlined in 2024.
6	I need to understand our expansion in banking sector & any other sector that we are going to expand to?	The Bank has been expanding with 33 branches opened in last 2 years in Kenya. It is now present in 28 counties. The Group is on the last year of its iMara 3.0 strategy and on track to execute the strategy as outlined in 2024.
7	I am a trained auditor. How does one get an opportunity to serve in the board audit committee?	The board appointment process in I&M is governed by the Board Succession Policy which ensures a structured process of identification, evaluation, selection, and nomination of directors.
8	The dividend per share is how much is it 3.75 or 2.2 ?	Dividend for the year is Kshs 3.75 per share. Of this Kshs 1.50 per share was paid as interim dividend while Kshs 2.25 per share is being paid out as full and final dividend.
9	How times do you offer dividends in a year	Dividends are offered depending on the Company's performance in a financial year. These could be paid out as Interim Dividend and/or full and final dividend.
10	Are Shareholders going to be considered first on the issuance of the newly released Mid term note?	The medium term note was open to all including existing I&M shareholders. Details of the MTN and the process of application can be found on the link below: https://www.imbankgroup.com/ke/ . The issue closed on 15th May 2026.
11	When do you expect payment of dividend to shareholders?	Dividend payment date is on or around Thursday, 21st May 2026.
12	What is the bank doing to increase value for small shareholders	The Group follows a progressive dividend policy and consistently increases dividends per share for the shareholders. The total dividend per share increased by 25% in 2025 to KES 3.75 per share. The Group will continue to balance between increasing value for shareholders and the capital needs of the entity.
13	What key risks does management see in the next financial year, and how is the bank preparing for them?	The global geopolitical events could have spill over effects on our region and therefore could have an impact on the macro economic factors. We continue to assess these risks in the context of our portfolio and take appropriate action as required.
14	Which gift are you giving shareholders this year?	This year we are providing data bundles for all shareholders who participate in the AGM
15	When is the tentative date for dividend payment	Dividend payment date is on or around Thursday, 21st May 2026.
16	How much in percentage is the dividend in the last five years	Over the last 5 years, the dividend payout ratio averaged 33%
17	Is there increments	Yes, there has been an increment in the dividend per share. For FY 2024, the total dividend paid out per share was KES 3.00 per share. For FY 2025, this has been increased by 25% to Kshs 3.75 per share.
18	Will you pay dividends?	Yes, the Company has declared payment of a final dividend of Kshs. 2.25 per share payable on or around Thursday, 21st May 2026.
19	Are there plans to expand into new markets or products & are there any significant risks to future financial stability, thanks	The Group always explores new products/markets. There are no significant risks however the Group is mindful of geopolitical risks that may arise. The Group is well capitalised with capital adequacy ratio >20% and liquidity ratio >50%.
20	Structure of pay.	The pay of Directors is outlined in the Directors Remuneration Report on pages 129-133.
21	What is the maximum tenure policy for directors in this company?	CMA regulations allow a maximum tenure of 6 years for independent directors appointed with effect from 15/12/2023. Tenure for independent directors appointed before then is 9 years.
22	je divedence nitapata lini?	Dividend payment date is on or around Thursday, 21st May 2026. Dividend paid out on 21st May 2026 is Kshs.2.25 per share. This final dividend is in addition to the interim dividend of Kshs 1.50 per share paid in January 2026
23	Good evening Is it possible to have the above reports send to my emails please.Thank you	Due to the size of the reports, it will not be possible to share this over email. They are accessible to through our website: https://www.imbankgroup.com/investor-relations/

24	when will share holders be paid dividends? what is the company doing to improve dividends paid to investors?	Dividend payment date is on or around Thursday, 21st May 2026. The Group follows a progressive dividend policy and consistently increases dividends per share for the shareholders. The Group will continue to balance between increasing value for shareholders and the capital needs of the entity.
25	What initiatives are in place to optimise the current working capital cycle?	We don't generally have working capital cycles. However, as a Financial Institution, our initiatives are aligned to our iMara 3.0 strategy to optimise our interest earning assets through a balanced portfolio mix of loans, Government securities and placements.
26	Why is it too low	Dividends are declared depending on the Company's performance in a financial year.
27	What measures are the bank doing to expand locally and abroad	The Group/Bank continues to evaluate expansion opportunities that align with our strategy.
28	Why has the bank not yet integrated their money market fund in the banking app. Don't you think you are missing out in this field.	This has already been integrated into the mobile app and is available on the OTG. You can access this through the app dashboard as "Grow with I&M"
29	Are we ever likely going to hold a hybrid AGM in the future considering that Covid19 is long gone?	I&M Group has adopted the virtual meeting format to enhance accessibility for all shareholders including those located outside Nairobi or outside the country. Shareholders are still able to engage and participate fully in the meeting.
30	How much is paid per share	Dividend payment date is on or around Thursday, 21st May 2026. Dividend paid out on 21st May 2026 is Kshs.2.25 per share. This final dividend is in addition to the interim dividend of Kshs 1.50 per share paid in January 2026
31	When do you intend to hold a physical or rather hybrid meeting for the shareholders	I&M Group has adopted the virtual meeting format to enhance accessibility for all shareholders including those located outside Nairobi or outside the country. Shareholders are still able to engage and participate fully in the meeting.
32	Why don't you consider giving to shareholders 1 strong annual dividend than 2 dividends?	I&M's dividend policy is a progressive policy, with a view to increasing the dividend per share, while ensuring a balance with the strategic ambitions of the Group and capital requirements.
33	Can I get the detailed financial statements through the email	Due to the size of the reports, it will not be possible to share this over email. They are accessible through our website: https://www.imbankgroup.com/investor-relations/
34	How will I get my dividends?	Dividends will be received as per the mode of payment you chose e.g. M-Pesa, Cheque payments etc. The dividend payment date is on or around Thursday, 21st May 2026. The rate is Kshs.2.25 per share.
35	Provide airtime to shareholders	I&M Group will provide data bundles to shareholders who attend this meeting. Thank you for your participation.
36	Morning my concern is on the large amount of funds that the bank holds on behalf of the two large special investment banks who's risk rating may be quiet high. So how is the bank going to mitigate the risk.	The bank actively monitors counterparty risk and ensures diversification, stringent compliance, and contingency measures to mitigate exposure to high-risk entities. We have a diversified customer base to mitigate against these risks.
37	How much would I be earning annually with 1 million shares in I\$M?	I&M's dividend policy is a progressive policy, with a view to increasing the dividend per share, while ensuring a balance with the strategic ambitions of the Group and capital requirements.
38	As both a shareholder and participant in the MTN offered by the institution when shall it reflect into the CDSC account? The bond as it sits apart from shoring up the loan book what else shall the funds be used towards from a strategic perspective.	The MTN will reflect in the CDSC account shortly after issuance concludes. Strategically, funds will enhance digital transformation, operational efficiency, and bolster long-term growth initiatives beyond the loan book.
39	Is it possible for the company to hold seminars to train shareholders how to read financial statements or make sound financial decisions on investing, most if not all small shareholders are struggling to understand or read financial statements are therefore cannot make accurate decisions on their investing choices.	Shareholder education is indeed important in empowering investors to better understand financial statements and make informed investment decisions. We will take this recommendation into consideration as part of our ongoing shareholder engagement and investor education initiatives.
40	How many total shares of the bank are in circulation to the public, how many in total all round and how are they owned or distributed among all the share holders including the corporate ones	Details of the company's shareholding are contained in Page 22 of the Integrated Report.

41	Given the presence of the CEO of Image Registrars at this meeting, the Board/Directors should impress on him to make public his official direct e-mail address to enable shareholders to reach out on matters regarding service delivery	The official email address of the CEO of Image Registrars Limited is amohamed@image.co.ke
42	Any job vacancy	You are invited to please check our official website to see the latest job openings and opportunities available and submit an application to our HR.
43	Is there by any chance you consider your shareholders during hiring, ie people who got trust in the company and wishes to see it succeed more	Our hiring process prioritizes qualifications and as our valued shareholder, we encourage you to explore the latest job openings in our official website and submit your application.
44	Kindly consider a gift voucher to compliment dividend	I&M Group will provide data bundles to shareholders who attended the meeting. Thank you for your participation.
45	Consider a physical AGM for the next meeting. We feel empowered by having an interaction with you as a Board and your staff member's	I&M Group has adopted the virtual meeting format to enhance accessibility for all shareholders including those located outside Nairobi or outside the country. Shareholders are still able to engage and participate fully in the meeting.
46	Kenya remains the group primary profit engine with a strong 29% growth in PBT. Following the recent buyout of additional shares in I&M Tanzania to bring the group stake to over 95%, what is the specific turnaround or growth timeline for the regional subsidiaries to match the high ROE(20%) we are currently seeing in the Kenyan market?	We are focused on strategic investments and operational efficiencies, targeting sustainable growth for regional subsidiaries as part of our strategic initiatives; Achieving Kenya's ROE is a key focus, and it is a gradual, multi-year timeline.
47	Can you consider giving to shareholders 1 strong annual dividend where money meant for interim dividend can be reinvested to business to maximize profits?	We'll certainly review and consider this approach on balancing reinvestment opportunities with shareholders' expectations for consistent returns.
48	How do you come up with the amount of dividend to be paid.	We determine dividends based on factors like company profitability, growth strategy, market conditions, and board approval, ensuring a balance between rewarding shareholders and sustaining business development.
49	This time please give members a good package simply because you have made a progress in profits making.	Going forward, we will consider how best to reward members in alignment with the progress we've achieved.
50	When shall we get the dividend	The final dividend, Kshs.2.25 per share, is payable on or around Thursday, 21st May 2026.
51	Congrats on the amazing work being done. Is there plans to expand into Ethiopia, it presents great opportunity.	We're always exploring opportunities in new markets as part of our strategic initiatives. We'll keep shareholders updated on any developments.
52	what is the bank doing on AI and banking digital so to enhance the value of shareholders	This is a priority focus area for the Group. We are actively investing in AI and digital innovation to improve customer experiences as well as enhancing productivity of our operations to create higher value for our shareholders.
53	Thank you for Good performance.	Thank you. We appreciate your feedback.
54	Are you going to lower the minimum amount for investing in the bond?	The Bond issue closed on 15th May 2026. We have however noted your feedback and will consider this at the time of the next issuance.