I&M | Group

2025 SUSTAINABILITY REPORT

Enabling Last Mile Financial Solutions | Business Sustainability | Enhancing Quality of Life

IMPACT BEYOND NUMBERS

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About This Report

ABBREVIATIONS

(ABC)	Anti-Bribery and Anti-Corruption
(BARMC)	Board Audit and Risk Management Committee
(BSC)	Board Sustainability Committee
(BSSC)	Board Strategy Steering Committee
(CASA)	Current Account Savings Account
(CBK)	Central Bank of Kenya
(CMA)	Capital Markets Authority
(CSI)	Corporate Social Investment
(CSAT)	Customer Satisfaction Score
(CSR)	Corporate Social Responsibility
(EBRD)	European Bank for Reconstruction and Development
(ERM)	Enterprise Risk Management
(ERMF)	Enterprise Risk Management Framework
(ESAPs)	Environmental and Social Action Plans
(ESDD)	Environmental and Social Due Diligence
(ESMS)	Environmental and Social Management System
(E&S)	Environmental and Social
(EWI)	Early Warning Indicators
(GDPR)	General Data Protection Regulation
(GCRO)	Group Chief Risk Officer
(GHG)	Greenhouse Gas
(GRI)	Global Reporting Initiative
(GROUP)	I&M Group PLC and its subsidiaries and joint venture
(HR)	Human Resources
(HVAC)	Heating, Ventilation, and Air Conditioning
(IFC)	International Finance Corporation
(IFCMS)	Integrated Forestry Consultancy Management Services
(IFRS)	International Financial Reporting Standards
(IEC)	International Electrotechnical Commission
(IMAA)	Institute for Mergers, Acquisitions and Alliances
(IRA)	Insurance Regulatory Authority
(ISO)	International Organization for Standardization
(ISSB)	International Sustainability Standards Board
(KFS)	Kenya Forest Service
(KTI)	King's Trust International
(kWh)	Kilowatt-hour
(LED)	Light-Emitting Diode
(LLB)	Bachelor of Laws
(m^3)	Cubic Metres
(MBA)	Master of Business Administration Micro
(MSME)	Medium and Small Enterprises
(NPS)	Net Promoter Score
(NRGC)	Remuneration and Governance Committee
(NSE)	Nairobi Securities Exchange
(PBT)	Profit Before Tax
(PRB)	Principles for Responsible Banking
(PV)	Photovoltaic
(PWD)	Persons with Disabilities
(ROE)	Return on Equity
(RSE)	Rwanda Stock Exchange Limited
(SDGs)	Sustainable Development Goals
(SFI)	Sustainable Finance Initiative
(SLAs)	Service Level Agreements
(SME)	Small and Medium-sized Enterprises
(TAT)	Turnaround Times
(TCFD)	Task Force on Climate-related Financial Disclosures
(UGEFA)	Uganda Green Enterprise Finance Accelerator
(UECCC)	Uganda Energy Credit Capitalisation Company
(UNEP FI)	United Nations Environment Programme Finance Initiative
(UNGC)	United Nations Global Compact

Assurance

The Group maintains robust internal data tracking policies, risk management procedures and internal controls to guarantee data integrity.

The contents of this disclosure have been verified by executive management and approved under the oversight of the Board Sustainability Committee.

For questions or feedback, please contact us at:
investor-relations@imgroup-plc.com

INTRODUCTION

ABOUT THIS REPORT

The 2025 Sustainability Report presents I&M Group Plc's ("the Group") approach to creating long-term value through responsible banking, sustainable business practices and positive social and environmental impact. It highlights the Group's progress in embedding sustainability across its operations, financing activities and community investments while contributing to sustainable development across its markets.

The report outlines the Group's progress against the Group Sustainability Action Plan, providing deep insights into our Environmental, Social, and Governance (ESG) performance vectors. It clarifies how I&M Group creates, optimises, and safeguards value across our extended stakeholder ecosystem encompassing our customers, employees, shareholders, regulators, and host communities.

This report provides a comprehensive overview of the Group's non-financial performance and disclosures for the 2025 financial year, supplementing the information presented in the Annual Integrated Report for FY 2025.

REPORTING PERIOD AND APPROVAL

This Sustainability Report covers the period from January 1 to December 31, 2025, and should be read alongside the 2025 Integrated Report. To ensure comprehensive disclosure transparency, it includes material events occurring post-balance-sheet up to the formal publication date of 30 June 2026.

SCOPE AND BOUNDARY

The reporting boundary encompasses I&M Group PLC, its regional banking and non-banking operating subsidiaries, and active joint ventures across East Africa, unless explicitly stated otherwise.

This report highlights the Group's key initiatives for 2025, demonstrating the Group's dedication to shared value creation, guided by the Group Sustainability Policy and Governance Framework. The content architecture within this report is grounded in our comprehensive double materiality assessment conducted in 2024 and formally reaffirmed by stakeholders in 2025 as critical to the Group's long-term commercial resilience.

GUIDING FRAMEWORKS

This report has been prepared with reference to the following frameworks and standards:

- *The 10 Principles of the United Nations Global Compact (UNGC)*
- *Sustainable Development Goals (SDGs)*
- *Global Reporting Initiative (GRI)*
- *The IFRS Sustainability Disclosure Standards*
- *The IFC Performance Standards*
- *The Equator Principles*

SUSTAINABILITY AT GROUP – 2025 AT A GLANCE

Sustainability Pillar	Outcomes		Impact
Pillar 01 – Enabling Last Mile Financial Solutions	Customer Growth	33%	+10 MILLION Number of Lives Impacted
	Digitally Active Customers	86%	
Pillar 02 – Building Sustainable Business	Waste Recycled	98%	
	Employee Gender Balance	50%:50%	
Pillar 03 – Enhancing Quality of Life	Trees grown	+1 Mn Trees	
	Lives Impacted via social investments	+300,000	

Detailed outcomes for each pillar are discussed in the section Our Approach to Sustainability

MESSAGE FROM THE GROUP EXECUTIVE DIRECTOR

At I&M Group, we value sustainability as a core part of our business. As we reflect on 2025, we recognise our long-term success continues to depend on responsible operations, prudent governance, and our ability to create meaningful value for all stakeholders while accelerating our sustainability agenda.

Throughout the year, we advanced the integration of Environmental, Social, and Governance (ESG) considerations into our strategy and operations. Our sustainability approach continues to be shaped by the issues that matter most to our stakeholders, grounded in our business strengths, and responsive to community needs. This year's progress reinforces our commitment to fairness, transparency, and inclusive growth.

Building on the solid foundation laid in 2024, we expanded our work in diversity, equity, and inclusion; strengthened support for micro, small, and medium enterprises; deepened financing for climate-relevant sectors; and continued to invest in our people as a key strategic enabler. Our engagement levels remain high across the Group, and we have made significant strides in modernising our policies to support a future-ready workforce.

Governance

The Board Sustainability Committee retains the ultimate oversight of climate-related risks and opportunities, while management is responsible for implementation through the Group Executive Committee and Sustainability Team. These structures ensure that ESG factors, including climate risks and opportunities, are integrated in strategic decision-making, capital allocation, business planning, and risk governance across the Group.

The Group Sustainability Team, working closely with Risk & Compliance, continues to strengthen accountability for sustainability performance, data governance, climate-risk assessment, and the implementation of the Sustainability Action Plan across subsidiaries.

Subsidiaries remain actively involved through Executive-level engagement, sustainability champions, and functional leads who support ESG data collection, climate risk reviews, and implementation of resource-efficiency and sustainable finance initiatives. This governance model continues to evolve in line with ISSB requirements to ensure transparency, consistency and Board visibility.

Strategy

The Group's Sustainability Action Plan is aligned with its long-term ambition to deliver shared prosperity by advancing financial inclusion, sustainable economic growth, and environmental stewardship across East Africa. Building on the strong progress achieved under the Imara 3.0 strategy, the Group remains focused on positively impacting more than 10 million lives by the end of 2026 — a target already exceeded, with 11.1 million lives reached by the close of 2025. This progress reflects the Group's continued commitment to expanding its reach and deepening its impact across the region.

In 2025, we accelerated execution across three core pillars:

Enabling Last-Mile Financial Solutions

In 2025, we expanded access to finance for over 7,000 micro, small, and medium enterprises (MSMEs) and over 20,000 agribusinesses. This was achieved through our digital platforms, dedicated MSME financing products, green finance initiatives, and tailored agribusiness solutions. The robust performance and high uptake across these portfolios highlight the tangible impact and resilience of our strategic approach to inclusive finance.

Building Sustainable Businesses

We advanced the Sustainable Finance Framework by improving classification methodologies and strengthening data-tracking systems for green and social financing activities. The Bank continued preparing for mandatory climate-related disclosures, conducting internal gap assessments aligned to ISSB requirements.

Resource efficiency remained a strategic priority, supported by improvements in paper usage, energy, and water consumption data through Finance and Operations. The tracking of these metrics indicates that usage per employee decreased by 20% and by 11% in energy consumption and paper usage, respectively, while water consumption increased by 8%. While energy and paper efficiency improved materially, increased water consumption reflects operational expansion, prompting targeted water efficiency interventions in 2026.

Our people remain at the heart of our progress. Throughout the year, we focused on building capabilities, training, and strengthening internal engagement on sustainability. Staff engagement forums, including the Sustainability Open Day, webinars, training sessions, and the annual Ideathon, helped deepen understanding of our sustainability priorities and sparked practical innovations that advance our resource efficiency and social impact agenda. These efforts reflect our growing culture of shared responsibility across the Group. DEI commitments remain stable with a balanced gender ratio of 50%:50%, 45% women in managerial positions, supported by a zero-tolerance stance on misconduct.

Enhancing Quality of Life (Community Impact)

In 2025, the Group delivered a strong impact in enhancing the quality of life across its operating regions, spending over KES 404.7Mn. Environmental conservation remained the largest area of investment, accounting for 62% of total investments, with over 1 million trees grown and an 85% survival rate, demonstrating tangible progress in ecosystem restoration. The Group also advanced educational inclusion through 440 scholarships and by providing support to 95 learning institutions, while economic empowerment initiatives reached 38,075 women and youth. Overall community engagement programs positively impacted close to 350,000 lives, reinforcing the Group’s commitment to social well-being and long-term resilience across the communities it serves.

Through the I&M Foundation in Kenyan and subsidiaries-led initiatives, the Group supported environmental conservation, including continued rehabilitation of the Ngong Road Forest alongside social investments in healthcare, education and economic empowerment.

Risk Management

The Group integrates the identification, assessment, and management of sustainability and climate-related risks into its overall risk management framework, with a focused emphasis on these areas.

Climate Risk Identification & Assessment

Through ESG risk management, the Group continued to strengthen the identification and assessment of climate-related risks and opportunities guided by the Sustainable Finance Framework. It has also enhanced the collection of climate-risk data and the tagging of sustainable finance facilities.

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Internal Control Environment & Data Integrity

The Group systematically monitors a wide range of sustainability performance metrics, including financial inclusion, sustainable finance, resource efficiency, community impact, and staff engagement. In preparation for ISSB compliance, efforts are underway to close remaining data gaps across the organisation. Additionally, branch-level reporting frameworks and the centralisation of consumption data are being strengthened to improve data completeness and support robust audit processes.

Credit & Portfolio-Level ESG Risks

Subsidiaries continue to strengthen Environmental and Social (E&S) assessments as part of the loan approval process. The Group is also working to standardise the identification and classification of enterprises led by special groups, enabling more accurate impact measurement and ensuring full regulatory compliance.

This structured approach ensures that climate-related financial risks and broader sustainability considerations are consistently embedded in both long-term strategy and day-to-day risk management decisions.

Looking Ahead

As the Group looks to 2026, it will advance a focused sustainability agenda to drive meaningful change. The priorities reflect a clear emphasis on transparent disclosure, stronger sustainable finance, improved resource efficiency, and broader implementation of sustainability initiatives across subsidiaries. The Group recognises the heightened uncertainty and challenges facing businesses and communities in the region as events in the Middle East continue to unfold. It remains committed to supporting clients and stakeholders as they navigate disruptions and absorb the impact of ongoing instability. Through resilience-building and targeted support, the Group aims to help businesses and communities continue to thrive amid volatility while working collectively towards a more sustainable and inclusive future.

Further, the Group remains focused on advancing disability inclusion by embedding accessibility and equal opportunity across its operations. Key initiatives include reasonable workplace adjustments, inclusive recruitment, partnerships with advocacy organisations, and targeted staff training. Accessible digital platforms and communication channels are also being developed, with progress monitored through disability-inclusion metrics and regular feedback from employees and stakeholders. These sustained efforts are helping to embed disability inclusion as a core part of the Group's culture and impact strategy.

Conclusion

In 2025, the Group demonstrated strong progress in embedding sustainability into governance, strategy, risk management, and operational execution, to align with the intent of ISSB S1 and S2. As we advance our aspiration to positively impact more than 10 million lives by 2026, the Group remains committed to transparent disclosure, responsible finance, and contributing to a just and inclusive transition across the region.

We remain ***On Your Side.***

Sarit S. Raja Shah,
Group Executive Director

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KEY HIGHLIGHTS

During 2025, the Group implemented targeted actions to lessen its environmental footprint. These efforts included instituting audits of premises to identify areas in need of retrofits for improved resource efficiency, implementing training and awareness programs and advancing recycling initiatives.

NON-FINANCIAL HIGHLIGHTS - ENVIRONMENTAL

Waste Recycled

▲ 98%

Including e-waste

Paper Usage

▼ 11%

Per Employee

Staff Travel Emissions

▼ 6%

Energy Consumption

▼ 20%

Per Employee

Generator Fuel Usage

▼ 26%

Renewable Energy Generated

▲ 524MWh

Trees Planted

>1,000,000

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KEY HIGHLIGHTS

In 2025, the Group made significant strides in strengthening its social impact. By supporting retail and SME businesses through tailored solutions and capacity-building initiatives, the Group empowered entrepreneurs and local communities. High levels of employee engagement were sustained as the workforce grew, reflecting a strong commitment to employee well-being and inclusion. Additionally, the Group invested in communities by providing economic assistance and scholarships, helping to foster educational opportunities and enhance quality of life for many individuals.

Through the I&M Foundation in Kenya, and Corporate Social Investments (CSI) at subsidiary level, the Group continued to advance the impact created in enhancing the quality of life for communities that it works with and around.

Investment in Community Impact Initiatives

▲ >KES 400Mn

NON-FINANCIAL HIGHLIGHTS: SOCIAL & COMMUNITY INVESTMENTS

Employee Engagement Score	Customer Base	Digitally Active Customers
▲ 81% (2024: 78%)	▲ +965,000 (2024: +727,000)	▲ 86% (2024: 83%)

Employee Count	Net Promoter Score (NPS)	Employee Gender Diversity Ratio
▲ 3,601 (2024: 3,246)	▲ 79% (2024: 75%)	▲ 50%:50% (2024: 52%:48%)

Economic Empowerment Support (Women)	No of Scholarships Provided	Lives Impacted through Social Investments
▲ >38k	▲ >440	▲ >300k

I&M Group

KEY HIGHLIGHTS

NON-FINANCIAL HIGHLIGHTS - GOVERNANCE METRICS

Our oversight frameworks continue to harden, ensuring complete board accountability, transparency and strategic alignment with our sustainability mandates.

Total Number of Directors

10

(2024: 9)

Strategic expansion of technical competencies

Board Gender Diversity Ratio

67%:33%

(2024: 67%:33%)

Stable representation at corporate leadership levels

Independent Board Representation

56%

(2024: 56%)

Guarantees robust, objective minority shareholder protections

Average Age of Directors

61

(2024: 59 Years)

Guarantees robust, objective minority shareholder protections

Annual Board Sessions Held

4

(2024: 4)

Combines seasoned regional market expertise

Board Committee Sessions Held

17

(2024: 14)

Regular governance and strategic alignment reviews

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KEY HIGHLIGHTS

FINANCIAL HIGHLIGHTS

This year's strong financial performance underpins our capacity to execute our sustainability objectives, proving that responsible finance directly reinforces balance sheet stability.

Revenues	Profit before tax	Total Assets	Shareholders' Equity
▲ KES 60.3Bn	▲ KES 24.2Bn	▲ KES 669Bn	▲ KES 115Bn
(2024: KES 51.2 Bn)	(2024: KES 20.8 Bn)	(2024: KES 581 Bn)	(2024: KES 95 Bn)

Book Value Per Share	Earnings per Share	Dividend per share
▲ KES 66	▲ KES 10.8	▲ KES 3.75
(2024: KES 57.3)	(2024: KES 8.9)	(2024: KES 3.00)

SUSTAINABILITY RECOGNITION

Think Business
Kenya – 1st Runner Up
Best Bank in Sustainable Corporate Social Responsibility

Africa Bank 4.0 Summit
Kenya - 2nd Runner Up
Agri Lender of the Year

Global Finance
Mauritius
Best SME Bank

Financial Reporting and Excellence Awards
Rwanda
Best SME Bank

People Matters
Rwanda
Green and Sustainable Workplace Award

Rwanda Standards Board
Rwanda
Gold Gender Equality Certification

ABOUT I&M GROUP

WHO WE ARE

I&M Group Plc ("the Group") is a leading regional financial services group listed on the Nairobi Securities Exchange (NSE). Originally incorporated in Kenya in 1950 as City Brewery Limited, the Group has evolved into a diversified financial services provider with operations in Kenya, Rwanda, Tanzania, Uganda and Mauritius.

Through its banking and non-banking subsidiaries, the Group provides retail, corporate and investment banking, asset management, real estate, bancassurance and advisory services to more than 965,000 customers across East Africa and the Indian Ocean region.

Community investments and shared value initiatives are being delivered across the Group. In Kenya, this is driven through the I&M Foundation, while at the subsidiary level, this is led through CSR activities. Each entity focuses on environmental conservation, education and skills development, economic empowerment and enabling giving, through locally relevant community programs.

Our Brand Promise

On Your Side

Our Purpose

Empowering Your Prosperity

Our Core Values

Courage

Innovation

Integrity

Respect

Trust

Our Behaviours

Agile

Candid

Collaborative

Data-Driven

Empowered

Risk Intelligent

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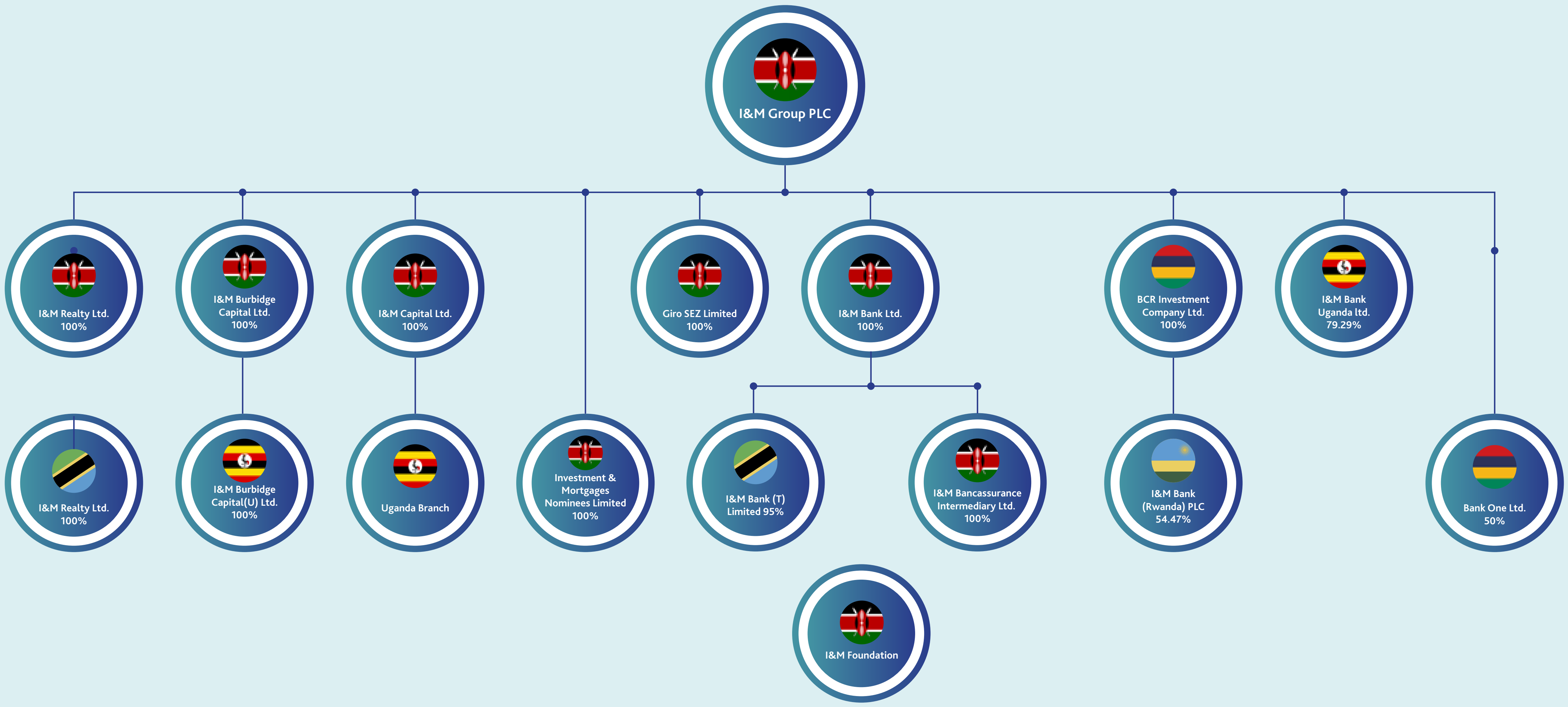
GROUP STRUCTURE



Country of Incorporation

Kenya Tanzania Uganda Rwanda Mauritius

I&M Group Plc is listed on the Nairobi Security Exchange (NSE), I&M Bank (Rwanda) PLC is listed on the Rwanda Stock Exchange Limited (RSE) and I&M Bank (Tanzania) - Direct and Indirect Shareholding by I&M Bank Ltd and I&M Group PLC.

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OUR FOOTPRINT

	Kenya	Rwanda	Tanzania	Uganda	Mauritius	GROUP TOTAL
CUSTOMERS	673,606	146,576	38,254	66,705	40,799	965,940
BRANCHES	71	20	8	12	8	119
ATM's	78	40	11	14	11	154
STAFF	2094	529	234	318	426	3,601
SHAREHOLDERS	-	-	-	-	-	6,828

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WHAT WE OFFER

OUR STAKEHOLDERS

Clients	• Corporates • Public Sector • SMEs • Retail
Employees	• Permanent • Fixed Contract Employee • Interns
Regulators + Government + Local Authorities + Industry Forums	• Central Banks • CMAs (KE, UG, RW) • NSE, RSE • IRA • Bankers Associations • National Treasuries • Revenue Authorities • UN Global Compact
Investor Community	• Shareholders • Investors • Analysts
Other Stakeholders	• Media • Service Providers and Suppliers • Other Community & Public at large

OUR PRODUCT AND SERVICES

Key Segments	Corporate and Institutional Banking	Retail and Business Banking
Key Offerings	• Corporate Lending • Financial Advisory • Transactional Banking Services	• MSME • Workplace Banking • Stock Financing • Digital Offerings • Agricultural Financing
Revenue Contribution	28%	43%

Impact Areas: Sustainable Finance, Climate Finance, Trade Finance

OUR SUSTAINABILITY COMMITMENTS

Sustainability is embedded in I&M Group's strategy, governance and day-to-day operations through a series of voluntary commitments that reinforce responsible banking, ethical business conduct and sustainable development. These commitments guide how the Group creates long-term value for its customers, employees, shareholders, communities and the environment.

United Nations Global Compact (UNGC)

I&M Group remains a participant of the United Nations Global Compact (UNGC) and reports annually on its progress in implementing the UNGC's Ten Principles covering human rights, labour, environment and anti-corruption. These principles provide a foundation for responsible business conduct and are embedded within the Group's governance framework, policies and Code of Conduct.

Forward Faster Initiative

As part of its commitment to accelerating progress towards the Sustainable Development Goals, the Group has adopted three priorities under the UN Global Compact's Forward Faster initiative:

- Gender Equality
- Living Wage
- Sustainable Finance and Investment

These commitments provide measurable targets that strengthen inclusive growth, promote fair employment practices and expand financing that contributes to sustainable development outcomes.

Principles for Responsible Banking (PRB)

During 2025, I&M Bank Kenya, the Group's anchor banking subsidiary, became a signatory to the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking (PRB).

By joining this global initiative, the Bank committed to aligning its strategy, governance and business activities with the Sustainable Development Goals, the Paris Agreement and relevant national and regional sustainability priorities. The Principles for Responsible Banking provide a structured framework for integrating sustainability into decision-making, risk management, customer engagement and corporate governance.

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INTERNATIONAL FRAMEWORKS AND STANDARDS

The Group's sustainability strategy, management approach and reporting are informed by internationally recognised frameworks and standards that promote transparency, accountability and responsible business practices.

These frameworks guide the identification of material sustainability issues, the management of environmental, social and governance (ESG) risks and opportunities, and the disclosure of the Group's sustainability performance.

FRAMEWORK	PURPOSE
United Nations Sustainable Development Goals (SDGs)	Provide the overarching global framework for advancing sustainable development and measuring the Group's contribution to society.
United Nations Global Compact (UNGC)	Guides responsible business conduct through the Ten Principles covering human rights, labour, environment and anti-corruption.
UNEP FI Principles for Responsible Banking (PRB)	Supports the integration of sustainability into banking strategy, governance, products and services.
Global Reporting Initiative (GRI) Standards	Provides the primary framework for sustainability disclosures and stakeholder reporting.
IFRS Sustainability Disclosure Standards *(incorporating the recommendations of the TCFD)*	Guides climate-related governance, strategy, risk management and sustainability disclosures.
IFC Performance Standards	Inform the management of environmental and social risks associated with financing activities.
Equator Principles	Provide a recognised framework for assessing and managing environmental and social risks in project finance.

Together, these commitments and reporting frameworks strengthen the Group's sustainability governance, improve transparency and accountability, and support the creation of long-term value for stakeholders.

Our Governance

GOVERNING SUSTAINABILITY AT I&M GROUP

Sustainability governance at I&M Group is founded on clear accountability, effective oversight and responsible decision-making. Environmental, social and governance (ESG) considerations are embedded into the Group's strategy, risk management and business operations, ensuring sustainability is integrated into decision-making at every level of the organisation.

The governance framework supports the implementation of the Sustainability Action Plan through clearly defined responsibilities at Board, committee and management levels, enabling effective oversight of the Group's three strategic sustainability pillars and long-term value creation.

I&M GROUP PLC BOARD

The I&M Group Board of Directors holds ultimate fiduciary responsibility and provides strategic leadership for the Group's sustainability commitments. Setting the "tone at the top," the Board ensures that long-term value creation is balanced with robust risk management and stakeholder responsiveness.

Core Fiduciary Responsibilities

Strategic Direction: Approving the overarching Group Sustainability Strategy and evaluating performance metrics against the 2030 Sustainability Action Plan.

Risk Integration: Integrating climate-related, nature-related, and socio-economic risks into the Group's Enterprise Risk Management (ERM) framework.

Capital Allocation: Directing capital deployment and investment priorities with strict consideration of long-term ESG implications and shared-value returns.

Executive Accountability: Holding regional executive management accountable for the operational execution of verified sustainability targets.

Continuous Board Capability Building: Recognizing the fast-evolving nature of global ESG mandates, Directors participate in ongoing specialized training cycles. In FY2025, these sessions focused on Sustainability Integration, Artificial Intelligence Policy, Cybersecurity Resilience, Digital Financial Crime Prevention, and Corporate Ethics Frameworks.

For more information on the I&M Group's Board of Directors, please refer to pages 23-36 of the I&M Group Plc 2025 Annual Integrated Report.

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BOARD COMMITTEES AND THEIR ROLES IN SUSTAINABILITY

To ensure disciplined execution of the Sustainability Action Plan, the Board operationalises its sustainability oversight through four dedicated committees with explicit, non-overlapping mandates.

The table below summarises the roles and inter-relationships of the Group's governance bodies, illustrating how strategic oversight, risk management, execution, and impact delivery are aligned to support the effective implementation of the Sustainability Action Plan.

GOVERNANCE BODY	GOVERNANCE FOCUS	PRIMARY ROLE	KEY RESPONSIBILITIES	LINK TO SUSTAINABILITY ACTION PLAN
Board of Directors	Strategy & Ultimate Oversight	Provides overall direction and accountability for sustainability	Approves overall ESG strategy, monitors metrics, and models tone at the top	Oversight across all pillars
Board Audit and Risk Committee (BARMC)	Risk, Controls & Assurance	Oversees risk management and reporting integrity	Integrates ESG risks into ERM; monitors internal controls and data verification	**Pillar 2:** Building Sustainable Businesses
Board Strategy Steering Committee (BSSC)	Growth & Commercial Strategy	Aligns sustainability with strategic priorities	Integrates ESG into capital allocation; reviews sustainable finance models	**Pillar 1:** Enabling Last-Mile Financial Solutions
Board Nomination, Remuneration and Governance Committee (NRGC)	Culture, Ethics & Incentives	Institutionalizes ESG accountability within talent management	Aligns executive incentives with ESG outcomes; drives Organisational DEI and ethics	**Foundational Governance:** Enables compliant, inclusive leadership structures
Board Sustainability Committee (BSC)	Dedicated Implementation Oversight	Monitors execution metrics and coordinates strategy evolution	Tracks regional KPI metrics; monitors program rollouts and regulatory changes	**Cross-Cutting Oversight:** Dedicated tracking across all pillars

Board Sustainability Committee Members

Rose Kinuthia – Chairperson

Profile:

Ms Rose Kinuthia brings on board a wealth of experience and knowledge, having spent a significant part of her career as a seasoned risk practitioner for over 20 years, with extensive experience in risk management and specialising in banking, pension funds, and insurance.

Qualifications:

- Master of Science degree in Risk Management from New York University, New York
- Master of Business Administration from Adelphi University, New York
- Bachelor of Arts in Economics and French from the University of Nairobi

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Micheline Ntiru - Independent Director

Profile:

Ms Ntiru is a global finance and impact leader with over 22 years of professional experience in Africa, Europe, Latin America, the Middle East and the United States, primarily. Ms. Ntiru has extensive experience in investment strategy, development finance, climate finance, small business growth and technology innovation with the International Finance Corporation, Stanford University, Three Cairns Group, Delta 40 and Nokia. Investment Strategy, fundraising, climate finance and human capital development are her current focus areas.

Qualifications:

MBA from Cambridge University, UK

Phyllis K. Wakiaga - Independent Director

Profile:

Ms Phyllis Wakiaga joined the Board of I&M Bank Kenya Limited on 29th January 2024, following approval by the Central Bank of Kenya. She is the Managing Partner at Wakiaga & Company Advocates and serves as a Senior Advisor with the Tony Blair Institute for Global Change. Phyllis is the former Chief Executive Officer and Secretary to the Board at the Kenya Association of Manufacturers (KAM), where she served for 9 years and led the organisation through significant institutional growth, policy influence, and strengthened governance. An Advocate of the High Court of Kenya with over 20 years of experience, she brings deep expertise in corporate leadership, governance, public policy, government relations, sustainability, and private sector development. Over the years, she has served on several boards, including Kengen, Kenya Roads Board, BAT Kenya, Mabati Rolling Mills (MRM), the Institute of Economic Affairs, and the Africa Board of the International Centre for Research on Women (ICRW), among others.

Qualifications:

- Master's degree in International Trade and Investment Law from the University of Nairobi
- Executive Master of Business Administration from Jomo Kenyatta University of Agriculture and Technology
- PhD in Leadership and Governance at the Jomo Kenyatta University

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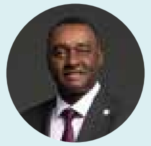
Board Sustainability Committee Members



Christopher Kihara Maina - Regional Chief Executive Officer

Profile:

Mr Kihara Maina is a seasoned banker who has served in senior leadership roles at various institutions. He joined I&M Group in May 2016 as the Chief Executive Officer and Board member of I&M Bank Kenya. Before joining I&M Bank, Kihara was the Managing Director of Barclays Bank Tanzania (now Absa Bank Tanzania).

Qualifications:

- Bachelor's degree in Mathematics from Moi University
- Executive MBA from the University of Chicago – Booth School of Business

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Sarit S. Raja Shah - Group Executive Director

Profile:

Mr Shah has been the Executive Director of I&M Bank since 1993, with extensive experience in leadership and management. He was appointed as Group Executive Director of I&M Group PLC in June 2018. He also sits on the Boards of several companies.

Qualifications:

Master's Degree in Internal Audit and Management from City University London

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Gauri Ajay Gupta - Group Director, Corporate Advisory & Sustainability

Profile:

Ms Gupta heads I&M Group's Corporate Advisory function. Under Corporate Finance, Gauri's forte lies in M&A transactions, including transaction structuring and negotiation of legal documentation. Her over 27 years of experience in Banking spans Credit, Risk Management, Product Development, Finance, and Strategic Planning. Gauri has been instrumental in enhancing the corporate governance framework at I&M for over 15 years and oversees governance matters for I&M Group PLC, the parent entity of I&M Bank Group, which is listed on the Nairobi Securities Exchange. Gauri is a director on the boards of several companies under the I&M Bank Group, including I&M Burbidge Capital Limited, Bank One Limited, and I&M Capital Limited.

Qualifications:

- Bachelor of Commerce from Gujarat University
- Chartered Accountant from The Institute of Chartered Accountants of India
- Executive Education - Institute for Mergers and Acquisitions (IMAA)

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Board Sustainability Committee Members

Stella Gacharia Kairuki - Company Secretary

Profile:

Ms Gacharia holds a Master of Business Administration (MBA) from the University of Leicester, a Post Graduate Diploma in Law from the Kenya School of Law and a Bachelor of Law degree (LL. B) from the University of Nairobi. She is an Advocate of the High Court of Kenya, a Certified Public Secretary CPS (K), a Certified Governance Auditor and a member of the Institute of Public Secretaries and the Law Society of Kenya.

Qualifications:

- Master of Business Administration (MBA) from the University of Leicester
- Post Graduate Diploma in Law from the Kenya School of Law
- Bachelor of Law degree (LL. B) from the University of Nairobi
- She is an Advocate of the High Court of Kenya
- Certified Public Secretary CPS (K)
- Certified Governance Auditor and a member of the Institute of Public Secretaries and the Law Society of Kenya

Integrated Risk Management

INTEGRATED RISK MANAGEMENT

Climate change, environmental degradation and evolving social, technological and regulatory expectations are reshaping the risk landscape for financial institutions. Physical climate risks—including floods, droughts and extreme weather events—and transition risks arising from policy, technology and market shifts can affect client cash flows, collateral values, creditworthiness and the availability and cost of capital. Recognising these interconnected risks, the Group integrates environmental, social and climate considerations into strategic planning, capital allocation and risk management to strengthen long-term resilience.

The Group's Sustainability Action Plan, anchored in its ESG and Climate Risk and Opportunities Strategy, aligns with its business model and informs the balance of growth, risk, and return over time. Through this strategy, the Group seeks to preserve financial capital by strengthening risk assessment processes while supporting sustainable growth by directing capital towards climate-aligned and transition activities. Consequently, our Sustainability Action Plan is not a separate initiative; it is the mechanism by which we balance growth, risk, and return.

RISK GOVERNANCE AND OVERSIGHT

Sustainability governance is integrated into the Group's broader governance framework, with oversight provided by the Board of Directors and the Board Audit and Risk Management Committee. *(See the Governance section for further details)*.

In parallel, ESG governance structures reinforce this oversight by ensuring that sustainability risks are explicitly considered within decision making processes. The Board provides direction on ESG strategy, approves related policies and risk appetite, and ensures that sustainability considerations are embedded in strategic discussions. Management committees are responsible for implementing these policies, monitoring risk exposures, and reporting on ESG-related risks and opportunities across the Group.

The Group Chief Risk Officer (GCRO) provides independent oversight of the risk management framework, ensuring consistent application across subsidiaries and facilitating the integration of ESG considerations into enterprise-wide risk processes.

This governance framework ensures clear accountability for risk ownership, supports effective escalation and decision-making, and promotes the integration of financial and sustainability risks into Board-level oversight.

ENTERPRISE RISK MANAGEMENT FRAMEWORK

The Group's Enterprise Risk Management (ERM) framework provides a structured, consistent and forward-looking approach to risk management, ensuring that risks are identified, assessed and managed effectively across all business units and geographies.

Our ERM framework provides a structured, forward-looking methodology for identifying and mitigating risk across all geographies. We systematically capture risks arising from regulatory changes, technological disruption, and environmental factors through the following lifecycle:

Our ERM Process

Identification:
Ongoing scanning of both internal operations and external macroeconomic developments.

Assessment:
Risks are evaluated based on financial, operational, and reputational impact, with a focus on the transmission of environmental risks through financial channels (e.g., how climate volatility impacts client credit quality).

Mitigation:
Guided by our Risk Appetite Framework, we utilize a combination of avoidance, reduction and risk-transfer strategies.

Monitoring:
Supported by Early Warning Indicators (EWI) and Key Risk Metrics, reporting to the Board ensures transparency and the ability to trigger corrective actions before thresholds are breached.

INFORMATION SECURITY AND DATA PRIVACY RISK

In 2025, the Group significantly improved its data protection posture by upgrading our **Group-wide Data Protection Policy**. Designed to safeguard sensitive stakeholder information in an increasingly digital landscape, this framework embeds "Privacy-by-Design" principles into our product development and systems.

Our policy aligns with the **EU General Data Protection Regulation (GDPR)**, local Kenyan regulations, and **ISO/IEC 27001** standards. It mandates strict adherence to data minimisation, storage limitation, and accountability, ensuring that trust remains the cornerstone of our digital financial services.

ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT

Environmental and Social Risks are an integral component of the Group’s risk framework and are managed through a structured Environmental and Social Management System (ESMS).

The ESMS provides a consistent framework for identifying, assessing, mitigating and monitoring environmental and social risks associated with both operations and financing activities. By embedding ESG considerations into credit decision-making and business processes, the Group strengthens its ability to manage potential adverse impacts while protecting long-term financial, environmental and social value.

Environmental and Social Due Diligence is applied to all non-retail transactions, prior to approval. Transactions are assessed and classified according to their environmental and social risk profile, with due diligence and risk mitigation measures proportionate to the identified risk. This risk-based approach enables the Group to focus enhanced oversight and mitigation measures on higher-risk exposures while supporting responsible lending across the portfolio.

For transactions classified as high risk, enhanced due diligence is undertaken and Environmental and Social Action Plans (ESAPs) are developed and monitored throughout the lifecycle of the financing relationship to ensure identified risks are effectively managed and mitigation commitments are implemented.

The ESMS also safeguards the Group's financial and reputational capital by reducing the likelihood of losses arising from unmanaged environmental and social risks. Through the consistent application of internationally recognised standards, including the IFC Performance Standards, the Group promotes responsible business practices, protects human rights and labour standards, and mitigates adverse environmental impacts. These measures strengthen the resilience of multiple capitals, including financial, human, social and natural capital.

The consistent application of international standards further supports the protection of multiple capitals, including financial capital by reducing downside risk, human capital by promoting safe and fair working conditions, social capital by fostering responsible business practices, and natural capital by mitigating adverse environmental impacts.

In addition, the Group applies exclusion criteria and maintains a low-risk appetite for activities that may result in significant environmental harm, social impacts or regulatory non-compliance. Through ongoing monitoring, client engagement and risk classification, the Group works with customers to improve environmental and social performance while supporting their transition towards more sustainable business practices.

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CLIMATE RISK MANAGEMENT

Climate change is treated as a material financial risk. We categorise our exposure into two primary dimensions:

RISK CATEGORY	DRIVERS	FINANCIAL TRANSMISSION CHANNEL
Physical Risk	Floods, Drought	Asset devaluation, business interruption, supply chain collapse
Transition Risk	Policy shifts, carbon taxes, new technology	Sector competitiveness, client profitability, asset impairment

These risks are embedded across the credit lifecycle, from origination and appraisal to approval and ongoing monitoring. This integration enhances credit risk assessment and supports more resilient lending decisions by ensuring that climate-related factors are systematically considered in evaluating client risk profiles.

The Group's approach is aligned with regulatory expectations, including guidance from the Central Bank of Kenya, and increasingly, IFRS Sustainability Disclosure Standards (including TCFD recommendations), ensuring that climate risk considerations are fully integrated into enterprise risk management processes.

Climate Action and Operational Resilience

In addition to managing climate-related risks arising from its financing activities, the Group recognises that operational resilience depends on effectively managing environmental and climate-related risks within its own operations. Investments in energy efficiency, renewable energy, resource optimisation and emissions reduction strengthen business continuity, improve cost efficiency, support regulatory compliance and reinforce the credibility of the Group's broader climate strategy.

During 2025, the Group continued to reduce its operational footprint through initiatives including renewable energy generation, energy-efficient buildings, water stewardship and enhanced waste management practices. These measures contributed to reductions in Scope 1, Scope 2 and relevant operational Scope 3 emissions while reducing exposure to transition risks such as rising energy costs and supply disruptions.

While the Group's greatest climate impact arises through its financing portfolio, improvements in operational performance demonstrate their commitment to leading by example. Progress against operational and financed emissions targets is monitored regularly and informs the ongoing refinement of the Group's climate strategy, transition planning and resilience initiatives.

SUSTAINABLE FINANCE AND RISK ALIGNMENT

Sustainable finance is a key mechanism by which the Group aligns its risk management approach with its sustainability strategy and long-term value-creation objectives.

Responsible financing practices, transparent disclosures, and ongoing regulatory engagement strengthen social and relationship capital by reinforcing trust with regulators, investors, clients, and the communities in which the Group operates.

Through its Sustainable Finance Framework, the Group identifies and classifies eligible green, social and sustainability-linked financing opportunities using clearly defined eligibility criteria. Environmental and Social Due Diligence forms an integral part of this process, ensuring that financing decisions appropriately consider potential environmental and social impacts.

By supporting clients in transitioning towards more sustainable business models and directing capital towards activities that generate positive environmental and social outcomes, the Group strengthens portfolio resilience, reduces exposure to ESG-related risks and contributes to sustainable economic development.

EMERGING RISKS AND FORWARD-LOOKING APPROACH

The Group continuously monitors emerging risks that have the potential to affect long-term value creation. These include climate change and nature-related loss, evolving regulatory requirements, technological disruption, cybersecurity, geopolitical developments and macroeconomic volatility.

To strengthen its forward-looking risk management capabilities, the Group applies advanced tools including scenario analysis, stress testing, and portfolio-level climate risk assessments. These provide insights into potential vulnerabilities across sectors and geographies under different climate scenarios.

The Group's climate risk management approach complements the sustainable finance and operational sustainability initiatives described in Pillars 1 and 2, ensuring that climate considerations are consistently embedded across financing activities, business operations and strategic decision-making.

RISK CULTURE AND CONTINUOUS IMPROVEMENT

A strong risk culture is fundamental to the effectiveness of the Group's enterprise risk management framework and supports the consistent application of risk management practices across the organisation.

The Group fosters a culture of accountability, transparency and proactive risk management, ensuring that risk ownership is clearly defined and embedded at every level of the business. Open communication, constructive challenge and timely escalation of issues are encouraged, while risk considerations are integrated into strategic planning, operational decision-making and performance management.

The Group is committed to continuously strengthening its risk management capabilities through regular internal audits, independent risk maturity assessments, ongoing regulatory engagement, and investment in systems, data and analytics. These initiatives enhance the Group's ability to anticipate emerging risks, respond to evolving regulatory requirements, and maintain a robust and resilient control environment.

THREE LINES OF DEFENCE MODEL

I&M Group applies a Three Lines of Defence model to ensure effective management of financial, environmental, social and climate-related risks across the organisation.

FIRST LINE OF DEFENCE – RISK OWNERSHIP

Business units and frontline teams are responsible for identifying, managing and mitigating risks in their day-to-day activities. This includes conducting environmental and social risk assessments, applying ESG requirements in lending decisions, and monitoring client performance.

SECOND LINE OF DEFENCE – RISK OVERSIGHT

The Risk, Compliance, and ESG functions provide independent oversight, establish policies and frameworks, and review risk assessments. They ensure risks are managed consistently and in line with the Group's risk appetite, regulatory requirements, and ESG standards.

THIRD LINE OF DEFENCE – INDEPENDENT ASSURANCE

Internal Audit provides independent assurance on the effectiveness of risk management and control systems, including ESG and climate risk frameworks, and recommends improvements where necessary.

Together, the Three Lines of Defence model strengthens governance, reinforces accountability and ensures sustainability considerations are effectively integrated into the Group's overall risk management framework.

STRENGTHENING RESILIENCE AND LONG-TERM VALUE

The integration of enterprise risk management, environmental and social risk management, and climate risk management strengthens the Group's resilience in an increasingly complex and rapidly evolving operating environment. By embedding sustainability considerations into governance, strategy, risk management and business decision-making, the Group enhances its ability to anticipate emerging risks, protect stakeholder value and respond effectively to changing market conditions.

This integrated approach supports prudent capital allocation, preserves asset quality, safeguards the Group's reputation and strengthens stakeholder confidence. At the same time, it positions the Group to support sustainable economic growth across its markets and contribute meaningfully to broader social and environmental outcomes.

BEHAVIOURS GUIDED BY THE I&M GROUP CODE OF ETHICS

Ethical conduct is fundamental to I&M Group's purpose, culture and long-term sustainability. The Group is committed to conducting business with integrity, transparency and accountability, recognising that responsible business practices strengthen stakeholder trust, protect its reputation and support sustainable value creation.

This commitment is supported by a comprehensive governance framework comprising the I&M Group Code of Ethics, Group Values, Stakeholder Engagement Policy, Fraud Risk Management Policy, Anti-Bribery and Anti-Corruption Policy, Conflicts of Interest Policy, Data Protection Policy, and other supporting governance standards. Together, these frameworks guide the conduct of directors, employees, contractors and business partners, ensuring that ethical considerations are embedded across the Group's operations and decision-making.

Beyond its own operations, the Group promotes responsible business conduct throughout its value chain by encouraging suppliers, contractors and other business partners to uphold comparable standards of integrity, fairness, respect for human rights and environmental responsibility.

1. Approach to bribery and corruption

The Group enforces a zero-tolerance policy to bribery, corruption and all forms of unethical conduct. The Anti-Bribery and Anti-Corruption (ABC) Policy applies to directors, employees, contractors, suppliers and other third parties acting on behalf of the Group. The policy requires compliance with all applicable anti-corruption legislation and is supported by regular risk assessments, mandatory employee training, third-party due diligence, declarations of conflicts of interest and appropriate internal controls. Confidential reporting mechanisms and whistleblower protections enable concerns to be raised without fear of retaliation, while breaches of the policy are subject to disciplinary and, where appropriate, legal action. This policy supports ethical conduct and sustainable growth across all operations.

Recognising the importance of anti-corruption and financial crime prevention, the Group committed to participating in collaborative initiatives with the Financial Reporting Centre in Kenya and with Banking Associations across its operational markets. Furthermore, the Group works closely with the Ethics and Anti-Corruption Commission and a broad spectrum of stakeholders to collectively address corruption risks. Through these efforts, the Group reinforces its dedication to an open, consultative, and transparent stakeholder environment, which is essential for building trust and supporting sustainable growth.

2. Environmental and Social Grievance Mechanism

As part of its Environmental and Social Management System (ESMS), the Group has established an External Environmental and Social (E&S) Grievance Mechanism that provides stakeholders with an accessible, transparent and effective process for raising concerns relating to the Group's operations, supply chain or financed activities.

The procedure is aligned with international standards, including:

- The UN Guiding Principles on Business and Human Rights,
- IFC Performance Standards,
- Equator Principles
- European Bank for Reconstruction and Development (ERDB) Performance Requirements.

Stakeholders may submit grievances through multiple channels. All grievances are acknowledged promptly, assessed according to their level of risk and materiality, and managed through clearly defined investigation, escalation and resolution procedures.

Oversight is provided by a cross-functional Grievance Oversight Committee, with regular reporting to senior management and the Board. The mechanism is underpinned by principles of confidentiality, non-retaliation, inclusivity, and continuous learning, thereby supporting accountability and the responsible management of environmental and social impacts.

i. Complaints Management

Effective complaints management is a critical component of the Group's commitment to responsible banking, customer protection, and long term trust. Customer feedback provides valuable insight into service quality, operational performance and emerging risks, and therefore plays an important role in strengthening customer relationships and driving continuous improvement.

ii. Complaints Management Framework

The Group has established stringent Complaints Management Standards to ensure that customer complaints are handled consistently, fairly, and transparently across all subsidiaries. The framework is founded on internationally recognised principles, including customer focus, accessibility, responsiveness, fairness, confidentiality, competence, regulatory compliance and continuous improvement.

iii. Key Principles Guiding the Complaints Management Process

The Group's complaints management process is modelled on the following principles:

- **Customer Focus** – placing the customer at the centre of the complaints handling process and ensuring that their concerns are taken seriously and addressed appropriately.
- **Responsiveness** – addressing complaints promptly, with defined turnaround times communicated to customers.
- **Competence** – ensuring that complaints are handled by trained and knowledgeable personnel.
- **Visibility** – ensuring that information on how to raise complaints is clearly communicated and easily available to customers.
- **Objectivity and Fairness** – assessing complaints impartially and ensuring consistent outcomes.
- **Compliance** – aligning complaint handling with applicable laws, regulations, and internal standards.
- **Accessibility** – providing multiple, inclusive channels through which customers can lodge complaints.
- **Confidentiality** – protecting customer information throughout the complaints handling process.
- **Review and Remedy** – using complaints data to identify root causes, implement corrective actions, and improve services.

iv. Complaints Handling Process

To support the effective implementation of these principles, the Group has invested in a robust complaints management system that efficiently tracks, monitors, and resolves complaints. Each complaint is assigned a defined turnaround time, which is automatically communicated to the customer upon receipt, enhancing transparency and accountability.

In line with local regulatory requirements, including the Kenya Banking Sector Charter (2019), each banking subsidiary has a dedicated team to monitor, update, follow up, and resolve customer complaints. This ensures consistency in service standards and regulatory compliance across the Group's operations.

v. Performance and Continuous Improvement

The Group continues to demonstrate strong performance in complaint resolution. The Complaint resolutions across subsidiaries remained at an average of 95%, reflecting the effectiveness of the complaints management framework and supporting improvements in the overall customer experience.

Insights from the complaints are reviewed regularly and used to inform service enhancements, staff training, and process improvements. Through this approach, the Group strengthens trust, reduces recurring issues, and reinforces its commitment to delivering reliable and responsible banking services.

3. Whistleblowing

The Group encourages a culture in which employees and external stakeholders feel confident raising concerns about actual or suspected misconduct, unethical behaviour, fraud, or breaches of the law, without fear of retaliation. The Whistleblowing Policy applies to employees, directors, contractors, suppliers, shareholders and members of the public. Reports may be submitted confidentially through management channels or anonymously via an independent whistleblowing service operated by Deloitte Tip-offs Anonymous, ensuring impartiality, confidentiality and appropriate investigation of all reports. The Group prohibits retaliation against any individual who raises a concern in good faith and ensures that all disclosures are investigated fairly, consistently and confidentially. The whistleblowing framework is reviewed regularly to ensure continued alignment with evolving legal, regulatory and governance requirements.

Reporting Channels

CHANNEL	DETAILS
Independent Hotline	Country-specific toll-free numbers
Email	DTOA@tip-offs.com
24/7 Call Centre	Available
Online & Social Media Channels	Available

COUNTRY	HOTLINE
Kenya	0800 722 626
Uganda	0800 100 255
Tanzania	0800 780 026
Rwanda	+27 315 715 307

Stakeholder Engagement & Material Matters

STAKEHOLDER ENGAGEMENT

Meaningful stakeholder engagement is fundamental to I&M Group's ability to create long-term value. The Group recognises that understanding stakeholder expectations, maintaining open dialogue and responding to emerging issues strengthen decision-making, enhance trust and support sustainable business performance.

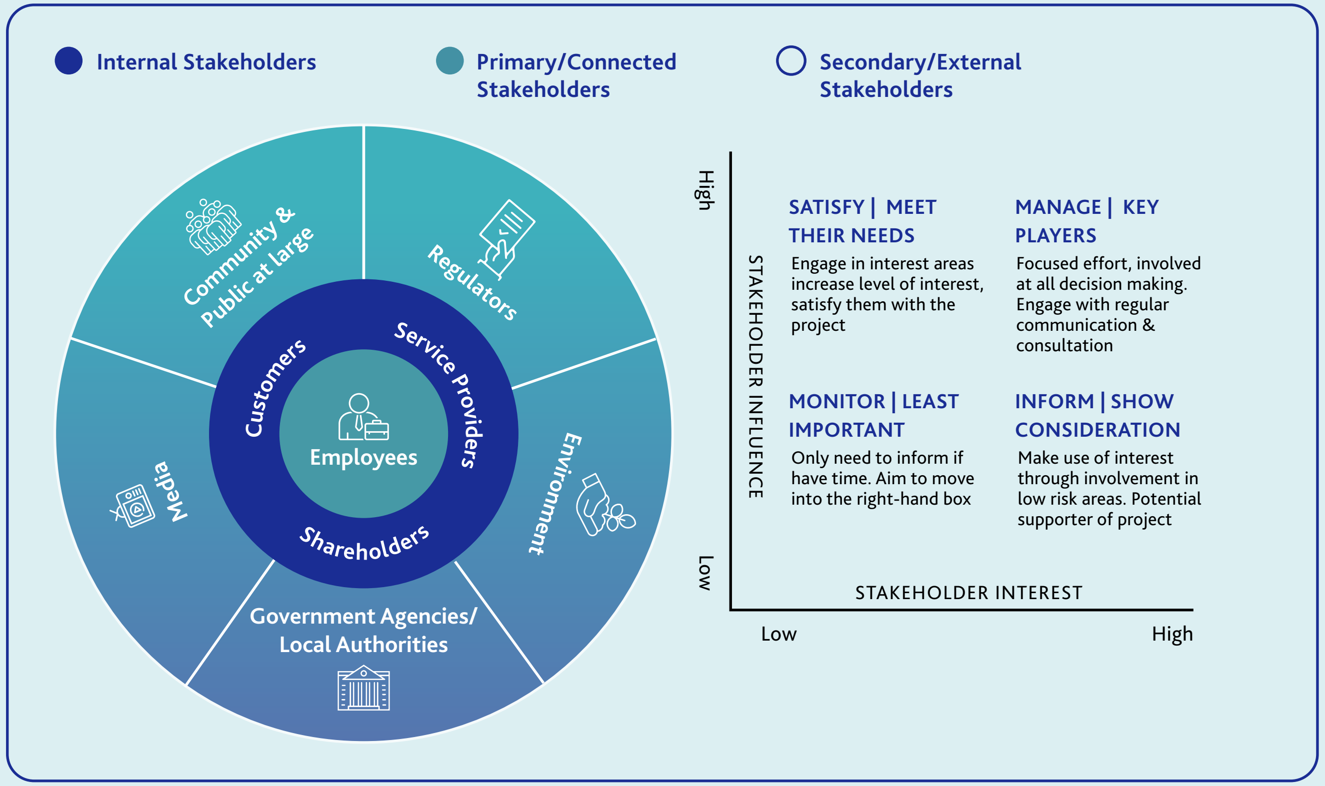
Guided by the Stakeholder Engagement Policy, the Group engages stakeholders through structured and ongoing dialogue to understand their priorities, assess evolving risks and opportunities, and incorporate their perspectives into strategy, governance and operational decision-making. This approach supports transparency, accountability and mutually beneficial relationships across the Group's markets.

Stakeholder Mapping

The Group identifies and prioritises stakeholders based on their influence on the business and the extent to which they are affected by the Group's activities. This stakeholder mapping process informs engagement priorities and helps ensure that resources are directed towards the most material relationships.

Stakeholder Engagement Methods

The Group uses a combination of formal governance forums, customer engagement platforms, investor relations activities, employee engagement channels, regulatory consultations, community partnerships and digital communication platforms. The specific methods used vary according to stakeholder needs and the nature of the issues being discussed. All contact options are listed on the Group website's “Contact Us” page, ensuring transparency and easy access. This multi-channel approach supports effective, open and responsive stakeholder relationships.



RESPONSIBILITY TO SHAREHOLDERS

Purpose of Engagement	• Provide transparent, timely and decision-useful information to enable informed investment decisions. • Manage shareholder expectations and mitigate reputational risk through transparent, proactive communication. • Maintain strong and informed relationships with shareholders, monitor market developments, and apply insights to refine the shareholder targeting strategy. • Ensure adherence to good governance practices to strengthen trust in the organisation and its brand. • Gather shareholder insights to inform strategy, governance and capital allocation decisions.
Frequency of Engagement	• Half-year and full-year investor presentations • Ongoing engagement with analysts and investors during open periods • Undertake ad hoc engagements, as requested by financial media, investment analysts, and investors during open periods, to address emerging information needs and support transparent market communication
Methods of Engagement	• Annual General Meetings • Extraordinary General Meetings (as and when called for) • Investor briefings for year-end and half year results, public announcements and roadshows. • Various investor group meetings • Individual meetings with financial media, shareholders and analysts
Outcomes of the Engagement	Investors requested greater transparency regarding: Dividend sustainability, capital allocation priorities, digital investment services.
How we Responded	• Enhanced communication on dividend policy and capital management. • Expanded digital shareholder services, including mobile investment functionality. • Introduced alternative payment channels such as M-Pesa for dividend payments.

RESPONSIBILITY TO EMPLOYEES

Purpose of Engagement	• Communicate the Group's strategy, priorities and organisational changes. • Foster an inclusive, safe and high-performing workplace. • Understand employee needs, aspirations and well-being to strengthen engagement and retention.
Frequency of Engagement	• Town hall meetings and leadership forums. • Regular team and manager engagement. • Employee engagement surveys. • Intranet, email and digital communication platforms. • PAMOJA initiatives, including sports days, tree planting, wellness programmes and mental health awareness activities. • Recognition and employee appreciation events.
Methods of Engagement	• Regular communication among managers, teams, and individuals • Multiple channels: face-to-face, written, digital, broadcast, surveys, email and intranet • PAMOJA employee engagement initiatives such as sports days, tree planting and mental health days • Cluster and group recognition events
Outcomes of the Engagement	• Clear communication of the Group's strategy and business priorities. • Employee well-being and work-life balance. • Career development and an inclusive workplace culture.
Our Response	• Strengthened internal communication and employee engagement surveys, contributing to an employee engagement score of 81%. • Expanded wellness initiatives, flexible working arrangements and PAMOJA programmes to support employee wellbeing, collaboration and inclusion.

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RESPONSIBILITY TO CUSTOMERS

Purpose of Engagement	• Understand customers' evolving financial needs and expectations. • Deliver products and services that create value. • Improve customer experience across all channels. • Protect customer information and maintain trust.
Frequency of Engagement	• Ongoing activities are tailored to customer requirements and identified opportunities in sales, service, or advisory support. • Regular customer events are conducted as part of our engagement strategy.
Methods of Engagement	• Relationship managers and branch network. • Contact centre and digital banking channels. • Customer forums, breakfasts, product launches and community events. • Surveys and customer feedback platforms. • Social media and marketing communications.
Outcomes of the Engagement	• Faster, seamless and consistent service across all channels. • More responsive customer support. • Greater digital convenience and easier feedback mechanisms.
Our Response	• The Group enhanced digital banking platforms, streamlined customer journeys and strengthened service standards, contributing to a Net Promoter Score of 79%. Customer feedback systems were also strengthened to improve complaint resolution, product development and service delivery.

RESPONSIBILITY TO REGULATORS

Purpose of Engagement	• To foster open, honest, and transparent relationships while ensuring adherence to all legal and regulatory obligations. • To retain our various operating licenses and minimize operational risk.
Frequency of Engagement	• Daily, weekly, quarterly and as required.
Methods of Engagement	• Engagement in a range of industry and regulatory forums, industry professional associations, and meetings involving both regulators and our board and management. This includes direct discussions with executive officials during prudential meetings, as well as onsite consultations.
Outcomes of the Engagement	• Regulators emphasised the importance of strong compliance, risk management, and governance frameworks. • Regulators highlighted the need for transparency and ongoing engagement to support effective oversight.
How we Responded	• The Group maintained zero tolerance for non-compliance and strengthened internal controls, risk management practices, and governance oversight to ensure full adherence to regulatory requirements. • The Group enhanced disclosure practices, strengthened communication channels, and actively engaged through routine regulatory interactions and industry forums to reinforce accountability and build trust.

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RESPONSIBILITY TO GOVERNMENT AGENCIES, LOCAL AUTHORITIES & INDUSTRY FORUMS

Purpose of Engagement	• To build and strengthen partnerships with government as both a development partner and key client. • To contribute to legislative processes affecting the economy and our operations. • To actively engage in transforming Kenya's economy and financial sector. • To learn through industry and cross-sector interaction. • To use business associations to promote key viewpoints. • To influence and advance shared agendas.
Frequency of Engagement	• Monthly or as deemed necessary by either party.
Methods of Engagement	• Consultations with national and county officials at industry and sector forums.
Outcomes of the Engagement	• Government and industry stakeholders emphasised the need for collaboration in shaping regulatory and economic policies. • Stakeholders highlighted the importance of transparency and partnership in driving inclusive economic development.
How we Responded	• The Group actively participated in industry forums and consultations, contributing insights to support policy development and sector growth. • The Group strengthened engagements with national and county authorities and leveraged business associations to advance shared priorities and support sustainable economic transformation.

RESPONSIBILITY TO SERVICE PROVIDERS AND SUPPLIERS

Purpose of Engagement	• In accordance with performance contracts or agreements as necessary. • To obtain the products or services essential for the Group's operations. • To ensure a timely and optimal supply of goods and services needed for business activities. • To promote responsible supply chain practices, including local sourcing, supplier behaviour, and environmental impact. • To involve key suppliers in cross-functional teams so they can offer expertise and input before product or service specifications are finalized.
Frequency of Engagement	• Ongoing, as required.
Methods of Engagement	• One-on-one negotiations and meetings for finalization, follow-up and after-sales service. • Email and phone conversations.
Outcomes of the Engagement	• Suppliers emphasised the need for clear expectations, timely engagement, and strong collaboration. • Suppliers highlighted the importance of responsible sourcing and capacity support in meeting sustainability requirements.
How we Responded	• The Group strengthened supplier engagement through continuous communication, structured negotiations, and early involvement in product and service development processes. • The Group embedded ESG considerations into procurement processes and supported suppliers through capacity-building initiatives to enhance compliance, resilience, and long-term value creation.

RESPONSIBILITY TO MEDIA

Purpose of Engagement	• To utilise media channels to effectively convey our business and corporate citizenship narratives to key stakeholders. • To engage with relevant stakeholders and the wider public to positively influence behaviours that contribute to targeted business outcomes. • To safeguard and actively manage our organisational reputation. • To enable audiences to make informed financial decisions through accessible and transparent communication.
Frequency of Engagement	• Ongoing engagement to address business-related media inquiries as necessary. • Consistent communication to provide information and respond to media requests for commentary regarding I&M Group.
Methods of Engagement	• Launches of various products and services. • Interviews with key business media on relevant matters. • Ongoing telephone and email interaction regarding media enquiries.
Outcomes of the Engagement	• Media highlighted the importance of clear corporate messaging and reputation management.
How we Responded	• The Group enhanced communication strategies around product launches and corporate initiatives, reinforcing brand visibility, trust, and alignment with stakeholder expectations.

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STRATEGIC MATERIALITY & DOUBLE MATERIALITY ARCHITECTURE

A robust materiality assessment enables I&M Group to identify and prioritise the environmental, social, governance and economic issues that have the greatest influence on the Group's long-term success and its ability to create value for stakeholders.

HOW MATERIALITY SHAPES OUR STRATEGY

The materiality assessment informs the Group's strategic planning, enterprise risk management, sustainability priorities and performance reporting. It guides the allocation of resources, supports Board oversight of sustainability matters, and helps ensure that management focuses on the issues with the greatest potential to influence long-term value creation for both the Group and its stakeholders.

During the reporting period, the Group reviewed its material matters through ongoing monitoring of emerging sustainability trends, stakeholder expectations, regulatory developments and developments within the financial services sector. This process included desktop research, benchmarking against regional and international banking peers, and alignment with recognised sustainability frameworks, including the Global Reporting Initiative (GRI) Standards, the IFRS Sustainability Disclosure Standards, the United Nations Global Compact (UNGC), and the Sustainable Development Goals (SDGs).

The material matters identified through the Group's 2024 materiality assessment were reviewed and reaffirmed during 2025, as they continue to represent the issues with the greatest strategic significance to both the Group and its stakeholders.

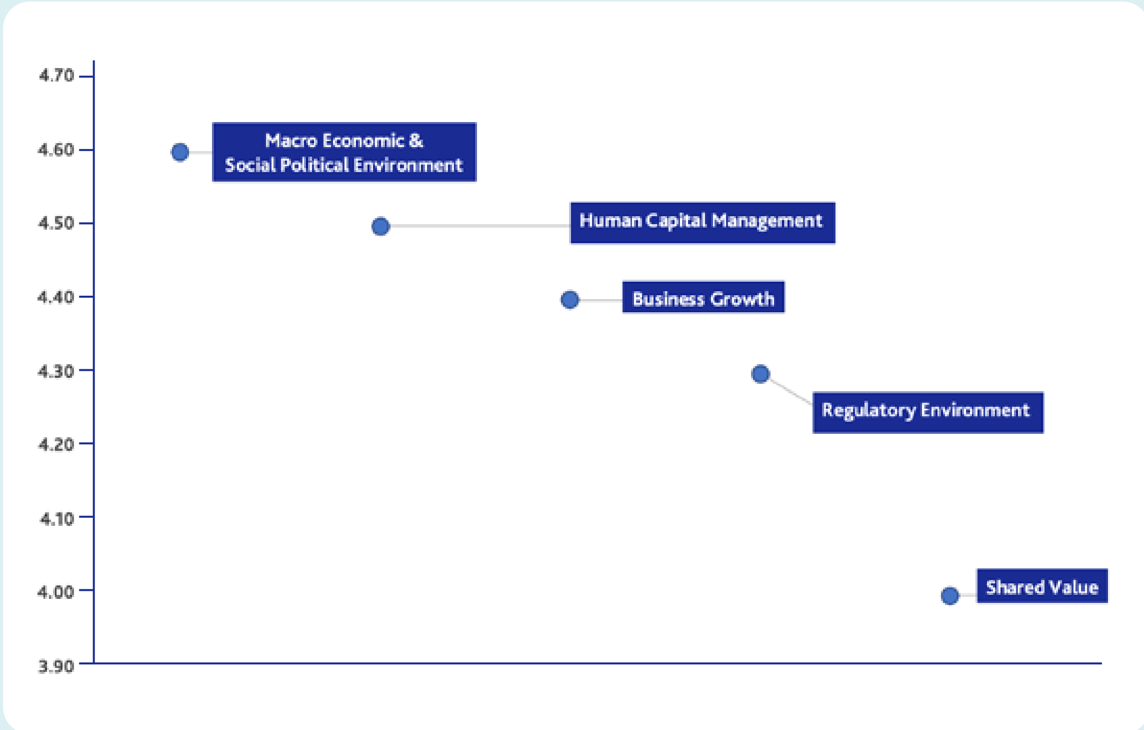
In assessing each material matter, the Group considered both:

- **Financial materiality** – How sustainability-related issues may affect the Group's financial performance, strategy, cash flows and long-term enterprise value.
- **Impact Materiality** – The actual and potential impacts of the Group's activities on people, society and the environment.

Each topic was assessed based on the scale, scope, likelihood and potential for remediation of impacts before being prioritised according to defined materiality thresholds.

The results of this assessment are summarised to the right and continue to guide the Group's sustainability strategy, risk management approach and reporting priorities.

MATERIALITY ASSESSMENT SCORE



MATERIAL MATTERS UNPACKED

MATERIAL MATTER	WHY IT MATTERS	OUR STRATEGIC RESPONSE	SUSTAINABILITY FOCUS AREA	2025 PERFORMANCE HIGHLIGHTS
Macro-economic, Social and Political Environment	Macroeconomic, political and social developments may influence customer resilience, credit quality, business performance and operating conditions across the Group's markets.	Strengthen capital and liquidity management, undertake scenario analysis and stress testing, diversify revenue streams and maintain proactive regulatory engagement.	**Pillar 1** Enabling last-mile financial solutions through Financial Inclusion	• Gross NPL -KES 31.4Bn • CASA Ratio increased to 46% • Five market regional presence strengthens diversification – subsidiary PBT contribution – 24%
Human Capital Management	The ability to attract, develop and retain skilled employees while promoting diversity, wellbeing and an inclusive workplace is critical to long-term business performance.	Invest in leadership development, employee wellbeing, diversity and inclusion, learning programmes and a high-performance culture.	**Pillar 2** Business Sustainability People diversity and inclusion	• Employee Engagement- 81% • Women Leadership 45% • Gender Ratio – 50%:50% • Pay parity – 5% • Training days per employee – 5.3
Business Growth	Achieving profitable and sustainable growth while effectively managing financial, environmental and social risks.	Expand responsible financial solutions, strengthen risk management and accelerate digital transformation.	**Pillar 1:** Enabling last-mile financial solutions through Financial Inclusion **Pillar 2:** Business Sustainability – Resource efficiency	• Profit before Tax – KES 24.2 Bn • ROE – 18% • Customers - 965,940 • Brand awareness score – 42%
Regulatory Environment	Compliance with evolving banking, ESG, financial crime and data protection regulations across all operating markets.	Maintain strong governance, regulatory engagement, compliance monitoring and staff capability across all markets.	**Pillar 1:** Enabling last mile financial solutions **Pillar 2:** Business Sustainability	• High-Risk Loan Accounts • Staff trained in ESMS
Creating Shared Value	Considerations around the Group's impact on the environment and the communities in which it operates, including responsible access to financial services and long term social and environmental outcomes.	Expand financial inclusion, community investment, environmental stewardship and responsible procurement.	**Pillar 1:** Enabling last mile financial solutions **Pillar 2:** Business Sustainability **Pillar 3:** Enhancing the quality of life – enabling sustainable living cities	• Trees planted – 1,041,250 • Survival rate of trees planted – 85% • Corporate investment – KES 405 million • Lives impacted via social investments -348,930

HOW WE CREATE VALUE

Meeting Stakeholder Expectation

Customers
965,000 Customers
86% Digitally Active
79% Net promoter Score

Employees
3,601 Staff
81% Employee Engagement score

Regulators
The Group enjoys robust relationships with its regulators

Shareholders
6,828 Shareholders
KES 74 Billion Market Capitalization

Society
KES 404 Million committed towards impact initiatives

Via Our Business Model

Aspiration

Eastern Africa's Leading Financial partner for Growth

Strategic Pillars & Initiatives

- Developing leadership in our core segments
- Build Relevance in Emerging Customer Segments (Retail & SMEs)
- Become a Leader in Ecosystems

Enablers

- Cultural Transformation
- Brand Relevance
- Digitisation
- Business Resilience

Creating Sustainable Value for Stakeholders

- Revenue contribution from new business: 24%
- Interest paid to Customers: KES 19 Billion
- System Uptime: 99%
- Launch of Milie Mastercard Loyal Program in Kenya
- Launch of Kamilisha Plus Program in Tanzania
- Traction of Green Finance and Affordable Housing in Rwanda

- Overall, Gender Diversity: M:F 50%:50%
- Senior Management Gender Diversity: M:F 55%:45%
- Staff Average Age: 36yrs
- Staff Salaries & Benefits: KES 10.9 Billion

- Income tax expense KES 4.3 Billion

- Share Price: KES 42.50
- Full Year Dividend: KES 3.75
- Return on Average Equity: 18%

- No. of Scholarships at Secondary Level: 440
- Number of Women/Youth empowered: 38,075
- Number of Trees Grown: >1,000,000

Our Approach

OUR SUSTAINABILITY ACTION PLAN

Sustainability is integral to I&M Group's purpose of being East Africa's leading Financial Partner for Growth. The Group's sustainability agenda is embedded within its overall corporate strategy and reflects a deliberate commitment to create long-term value for customers, communities, shareholders, and the environment. Guided by its brand promise, "On Your Side", the Group recognises that sustainable growth is inseparable from inclusive economic participation, responsible business practices, and positive social and environmental impact.

The Group's Sustainability Action Plan is anchored on an overarching aspiration to positively impact over 50 million lives by 2030, with a medium-term objective of impacting more than 10 million lives by the end of 2026. Delivery of this ambition is driven through three strategic pillars, supported by strong governance, partnerships, and measurable impact indicators.

We deliberately focus our strategic interventions on **9 of the 17 United Nations Sustainable Development Goals (SDGs),** mapping our innovative banking solutions, responsible credit structures, and corporate social investments directly onto three strategic pillars:

ASPIRATION	POSITIVELY IMPACT OVER 50 MILLION LIVES BY 2030		
3 Year Impact Objective	**>10 Mn** Lives Positively Impacted	Business Sustainability	**>US$ 50Mn** of funding catalysed across various initiatives
Pillars	**Enabling Last Mile Financial Solutions** • Digital & MSME Proposition • Agribusiness • Green Finance	**Building Sustainable Business** • Resource Efficiency • Sustainable Procurement Practices • People- Diversity and Inclusion	**Enhancing Quality of Life** • Creating Urban, Green Space • Promoting Sustainable Living Cities
Enablers	Scale solutions through Ecosystem & Partnerships	Creating Impact through Collaboration	Leveraging the I&M Foundation

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PILLAR 1: ENABLING LAST MILE FINANCIAL SOLUTIONS

The first pillar focuses on expanding financial access and driving structural economic empowerment across East Africa. By leveraging our regional banking footprint and agile digital platforms, the Group systematically dismantles systemic barriers to capital for underserved individuals, micro, small, and medium enterprises (MSMEs), smallholder farmers, and emerging entrepreneurs.

KEY IMPACT HIGHLIGHTS

Financing via Digital Lending	Financing through the Ecosystem	Green Finance Contracts
KES 20.6 Bn	KES 5.9 Bn	KES 3.7 Bn
(2024: KES 11.5 Bn)	(2024: KES 3 Bn)	(2024: KES 3.5 Bn)

Agricultural Finance Contracts	Financing to MSMEs	Strategic Partnerships
KES 2.3 Bn	KES 18.3 Bn	13
(2024: KES 2.4 Bn)	(2024: KES 13 Bn)	(2024: 11)

In 2025, the Group made significant advances in promoting financial inclusion by expanding access to credit, payment, and savings solutions for small and medium-sized enterprises (SMEs) and individuals who have traditionally been excluded from formal banking systems. Leveraging its expertise and robust digital infrastructure, the Group launched scalable digital lending platforms and bespoke MSME products, enabling underserved segments to secure essential financing and participate more fully in the economy. The Group also laid strong foundations for sustainable and green finance, supporting climate-resilient practices through targeted agricultural finance contracts and green lending initiatives. Strategic partnerships and alliances expanded the reach of these offerings, supporting sustainable livelihoods and improving financial security. By addressing systemic barriers to financial access and nurturing enterprise growth, the Group's commitment to digital innovation and ecosystem collaboration continues to drive inclusive economic growth and build resilient communities across its markets.

A. DIGITAL LENDING AND DIGITAL FINANCIAL INCLUSION

In 2025, rapid digitisation served as our primary accelerator for affordable, accessible, and convenient banking, onboarding thousands of previously unbanked clients into the formal financial ecosystem. Digital channels played a vital role in deposit mobilisation across all markets.

In Kenya, workplace banking models and short-term alternative credit structures completely transformed onboarding loops. We recorded an extraordinary 214% surge in workplace banking disbursements and a 168% increase in micro digital loans. Critically, over 60% of these new-to-bank clients are youth, cultivating early-stage entrepreneurship. Micro-retail lending (under KES 50,000) alone supported over 57,000 customers, closing the year at KES 4.8 billion. Furthermore, digital channels accounted for 54% of all new CASA (Current Account Savings Account) inflows, bolstering our capacity to supply affordable liquidity.

In Uganda, strategic infrastructure investments in real-time payment integrations, merchant ecosystems, and automated FX solutions sparked a 51% jump in digitally executed transactions and a 46% increase in digital-driven fee revenues, driving down overall transaction costs for local businesses. Financing funnelled directly through these digital partnerships stood at KES 0.4 billion.

In Tanzania, the mobile wallet proposition, Kamilisha (joint alliance with Airtel), continued its exponential growth, with the value of lending to retail increasing by 137%. The model now ensures that more customers (a 300% increase) can access finance, breaking traditional barriers to credit.

INITIATIVES	MEASURABLE OUTCOME	FY 2025 ACTUAL	FY 2025 TARGET
Financial Inclusion	Value of lending (KES Bn)	20.6	16.2
	Number of Retail Digital loans disbursed	6,678,256	2,091,202
Strategic Partnerships	Number of New Partnerships closed	13	14
	Value of financing through Ecosystem Partnerships (KES Bn)	5.9	3.7

B. MSME FINANCING AND ENTERPRISE DEVELOPMENT

Supporting MSMEs remains central to the Group's sustainability strategy, recognising their critical role in employment creation, income generation and economic resilience across East Africa.

During the year, the Bank in Kenya expanded access to finance for MSMEs, exceeding targets across both financing and reach. Financing extended to MSMEs reached KES 9.2 billion, exceeding the target of KES 8.6 billion, up from KES 5.5 billion in 2024. The Bank also supported over 6,000 MSME customers to access financial solutions. To strengthen MSME resilience beyond access to credit, the Bank convened targeted MSME clinics that provided practical guidance on financial management, business continuity, and appropriate financing solutions. Together, these interventions reinforced the Bank's role in deepening financial inclusion, strengthening enterprise capacity and supporting a more resilient MSME sector.

In Rwanda, operating under our signature iMara 3.0 strategy, the bank's ecosystem banking model spurred a massive 177% increase in MSME initiative revenues. The total MSME loan book expanded to RWF 150 billion (up from a baseline of RWF 50 billion), actively funding operational expansion and regional trade. Our ultimate target remains scaling this network to support 200,000 MSME clients by the end of 2026.

In Uganda, under the specialised Tukikube proposition, we launched targeted SME Asset Finance facilities, fuelling a 36% expansion of the SME loan book. This framework allows small businesses to acquire essential, high-value productive machinery, enabling them to formalize operations and scale output. These initiatives helped bridge the gap for enterprises that previously lacked access to crucial resources, thereby supporting sustainable economic development and job creation.

In Tanzania, we successfully exceeded our customer acquisition targets by 111%, onboarding 7,426 new-to-bank enterprises. Strategic asset finance partnerships with Mahindra/GF Trucks and HansPaul injected critical transport and logistics assets directly into small business supply chains.

INITIATIVES	MEASURABLE OUTCOME	FY 2025 ACTUAL	FY 2025 TARGET
MSE Proposition	Value of financing to MSEs to access financing solutions - (KES Bn)	18.3	16.2
	Number of Customers supported to acces financial solutions	7,732	6,798

IMPACT STORY

STITCHING BUSINESS SUCCESS AND COMMUNITY IMPACT IN RUIRU

15 Interns annually from universities, polytechnics & TVET institutions

Modern equipment financed Sewing machines & production tools acquired

Internship program established Empowering young fashion designers since 2021

Community impact created Jobs, skills & opportunities generated

When Peris Njeri Gichia started Alpha Fit Designers in 2019, she operated a small retail clothing shop in Ruiru with ambitions of building something much bigger. While she had the vision and determination, access to the right financial support was critical in turning her aspirations into reality.

Through her relationship with I&M Bank, Peris transitioned from a personal account to a dedicated business account, unlocking financial solutions that supported her growth journey. With improved access to funding, business tools, and financial guidance, she expanded from retail into garment production, moved into larger premises, and successfully opened a second branch to meet growing customer demand.

Today, Alpha Fit Designers has grown into a thriving fashion business specialising in casual wear, official attire, custom-made designs, and vibrant Kitenge outfits. Beyond enabling business expansion, I&M Bank's support has helped Peris build a strong business credit profile, positioning her to access additional financing and pursue future growth opportunities

The impact of this partnership extends far beyond business success. Inspired by the opportunities created through her own growth journey, Peris established an internship program in 2021 to equip young fashion designers with practical industry skills. The program now hosts approximately 15 interns annually from universities, polytechnics, and TVET institutions across Kenya, providing hands-on experience that bridges the gap between classroom learning and the realities of the fashion industry.

Financing accessed through I&M Bank also enabled Peris to acquire modern sewing equipment and production tools, creating a professional learning environment where interns gain exposure to industry-standard machinery and techniques.

Looking ahead, Peris plans to establish the Alpha Fit Design School, further expanding access to practical fashion training and mentorship for young people. With continued support from I&M Bank through tailored financial solutions and advisory services, she is well-positioned to transform this vision into reality.

Peris' story demonstrates the ripple effect of empowering SMEs. By supporting one entrepreneur's growth, I&M Bank has helped create jobs, build skills, nurture future designers, and strengthen community development, demonstrating how access to the right financial partner can generate lasting economic and social impact.

IMPACT STORY

SCALING HOSPITALITY BUSINESS, KAMPALA, UGANDA

Financed expansion of outlets	**Introducing cuisines** contributing to cultural diversity	**Business Resilience** via better capital management	**Preserved Livelihoods** via jobs, skills and opportunities generated

Angan Limited was established in 2009 as a small fast-food outlet in Kampala and has since grown into a recognised hospitality brand serving individual customers, corporates, and event clients across Uganda. Its growth reflects the resilience and ambition of a local SME operating in a competitive and service-driven sector. As the business expanded, Angan required financing to support investments in kitchen equipment, outlet growth, working capital, and day-to-day operations. Like many SMEs in hospitality, the company also had to navigate periods of reduced revenues, supplier payment pressures, fluctuating operating costs, foreign exchange exposure, and liquidity constraints.

Through its long-standing relationship with the Bank, Angan has accessed timely and flexible financial support tailored to its business needs. The bank provided financing for core operational requirements, including equipment acquisition, branch expansion, working capital, and liquidity support during challenging periods. Beyond financing, I&M Bank's relationship-driven approach helped Angan strengthen financial discipline and manage the practical realities of scaling a hospitality business. This included more effective working capital management, support in responding to cost and foreign exchange pressures, and reinforcement of responsible capital deployment toward productive business use.

This support enabled Angan to maintain business continuity, meet financial commitments, preserve livelihoods, and continue supporting employees during periods of reduced income. The company has also expanded its operations, strengthened its service offering, supported local suppliers, and contributed to Uganda's growing hospitality sector. By introducing Indian cuisine to a wider local and international customer base, Angan has contributed to cultural diversity and enhanced Uganda's food and events landscape. Its growth demonstrates how SME financing can generate both commercial and social value.

BREWING SUCCESS IN BUGESERA DISTRICT, RWANDA

200 cars per day, customer volume growth	**24 HR business operations** to meet growing demand	**Inclusive Employment** 60% employees hired locally	**Job creation**

Na Yombi Restaurant, known commercially as Lavana Coffee Brewers, is a fast growing hospitality business operating across Bugesera District. Founded by Rugirangoga Innocent, the business began in 2021 as a small restaurant at the University of Rwanda. Its model evolved into a stopover coffee shop and fast food service catering to travellers and residents in Gashora, Mayange, and Kanzenze, and provided coffee barista training. Strategic location choices and the rapid development of Bugesera created strong demand, but limited capital prevented the business from fully seizing these opportunities. However, the business struggled with insufficient stock, low quality venues, and reliance on rented coffee machines. Although customer traffic was high, the business lacked the financial capacity to renovate, expand, or maintain consistent service quality. These constraints slowed growth and limited job creation for local youth. Through I&M's ***Kataza loan***, Na Yombi renovated its venues, purchased professional coffee machines, expanded working space, and increased visibility along major roads.

With improved infrastructure and reliable equipment, the business diversified into bakery and pastry operations, barbecue services, and evening bistro operations. Customer volume now reaches approximately 200 cars per day, and the business operates 24 hours, reflecting strong market confidence.

Staff numbers rose from 23 to 31, with women representing the majority of employees and 60% of new recruits hired locally. Through structured barista training and planned inclusion of young people with hearing and speech impairments, the business is also strengthening skills development and inclusive employment. Beyond employment, Na Yombi contributes to community welfare by supporting local schools, paying school fees for vulnerable children, and assisting families struggling to afford national health insurance. These ripple effects highlight how small and medium enterprises, when supported, can become anchors of local development.

C. AGRIBUSINESS AND AGRICULTURAL VALUE CHAIN FINANCING

Agribusiness financing remained a strategic priority in 2025, supporting food security, rural livelihoods and agricultural value chains across the Group's markets. Through targeted financing, the Group enabled farmers, agribusinesses and value-chain participants to invest, expand operations and improve market access, contributing to more resilient agricultural economies.

In Kenya, the 124% growth in agribusiness lending empowered farmers, SMEs, and value-chain participants to invest in new technologies, expand operations, and access markets more efficiently. A stronger balance sheet, marked by a KES 17.6 billion increase in Current and Savings Account (CASA) balances and a CASA ratio improvement from 36% to 46%, supported the delivery of affordable credit, making a tangible difference in the ability of agricultural enterprises to scale and thrive.

In Rwanda, the Bank's deepened engagement in the tea and coffee sectors—and its extension of financing to MSMEs and value chain partners—catalysed growth throughout the agricultural ecosystem. Tea and coffee are among Rwanda's most important export sectors, supporting thousands of smallholder farmers and rural enterprises. This inclusive approach strengthened connections among producers, processors, and markets and accelerated both corporate and MSME development, positioning the Bank as a driver of agricultural transformation and rural prosperity.

By strengthening agricultural value chains, expanding access to finance and supporting rural enterprise development, the Group continues to reinforce agriculture as a key driver of inclusive economic growth across East Africa.

INITIATIVES	MEASURABLE OUTCOME	FY 2025 ACTUAL	FY 2025 TARGET
Agri finance Initiatives	Value of funding to Agribusinesses - support to access Financial Solutions (KES Bn)	2.3	2.3
	Number of accounts opened under Agribusiness value chain	20,644	19,093

IMPACT STORY

THE MODEL UNLOCKING PRODUCTIVITY FOR KENYA'S DAIRY FARMERS

Empowering farmers via access to affordable capital

400% improvement in milk production

Significant reduction in feed costs via inhouse production

Promoting climate-smart agricultural practices

For many years, Kenya's smallholder dairy farmers struggled with low productivity, high operating costs, and limited access to financing. High feed expenses, costly veterinary services, inadequate infrastructure, and frequent droughts meant that many farmers remained trapped in a cycle of low yields and limited profitability. Traditional financing solutions often failed to meet their needs, leaving many unable to invest in the improvements required to grow their businesses.

Through its ***Kilimo Banking Initiative***, I&M Bank Kenya is helping change this reality by providing tailored financial solutions that address the unique challenges faced by dairy farmers. In partnership with ***Bio Foods Ltd***, one of Kenya's leading dairy processors, the Bank has developed a financing model that supports farmers across the dairy value chain—from production and processing to distribution.

A key feature of this approach is the provision of ***unsecured financing of up to KES 10 million*** for farmers operating within approved agri-ecosystems. By working closely with dairy cooperatives and processors such as Bio Foods, I&M Bank has removed one of the biggest barriers to growth: access to affordable capital. Farmers can now invest in improved cattle breeds, modern milking equipment, cooling systems, fodder production, and other productivity-enhancing technologies.

Beyond financing, the partnership creates a comprehensive support ecosystem. Farmers receive training on modern dairy farming practices, feed management, climate resilience, and sustainable livestock production. This combination of finance and technical support has delivered remarkable results, with some farmers increasing milk production from just ***5 litres per cow per day to 25-40 litres per day*** while significantly reducing feed costs by producing their own fodder and silage.

The impact extends beyond individual farms. Improved productivity and milk quality enable farmers to meet Bio Foods' stringent standards, access premium markets, and earn higher incomes. At the same time, cooperatives are strengthened, processors enjoy a more reliable supply of high-quality milk, and rural communities benefit from increased economic activity and improved livelihoods.

I&M Bank's support also contributes to environmental sustainability by promoting climate-smart agricultural practices that enhance drought resilience and reduce the environmental footprint of dairy farming. Through these efforts, farmers are better equipped to adapt to changing climate conditions while maintaining consistent production.

The partnership between I&M Bank and Bio Foods demonstrates the transformative power of targeted financial solutions. By combining access to finance with training, market linkages, and sustainable farming practices, the Kilimo Banking Initiative is helping smallholder farmers become more productive, profitable, and resilient. More importantly, it is creating lasting social impact—improving household incomes, supporting education, strengthening food security, and empowering farming communities across Kenya.

Through Kilimo Banking, I&M Bank is doing more than financing agriculture; it is unlocking opportunities that enable farmers, families, and communities to thrive.

D. SUSTAINABLE FINANCE AND GREEN FINANCING INITIATIVES

In 2025, the Group's commitment to sustainable finance generated tangible positive impacts, particularly through its emphasis on green and clean energy financing. By integrating these priorities into its broader sustainability agenda, the Group helped accelerate the transition to low-carbon solutions and fostered environmental stewardship across its markets.

In Uganda, the Bank's funding partnerships with Uganda Green Enterprise Finance Accelerator (UGEFA) and Uganda Energy Credit Capitalisation Company (UECCC) played a pivotal role in scaling up access to clean energy and green financing. The UGEFA and UECCC are national green finance initiatives supporting renewable energy and climate-resilient investment. Through these targeted frameworks, UGX20 billion was mobilised for regional green projects. This structural injection of capital significantly expanded the availability of sustainable energy solutions for commercial enterprises and rural households alike, lowering carbon intensity and reducing baseline utility costs to promote inclusive economic growth.

Across the Group, the sustainable finance initiatives undertaken in 2025, through piloted strategic partnerships, have supported building internal expertise and set a strong foundation for the expansion of green and sustainability-linked lending. This is poised to drive environmental progress and support the transition to more resilient and sustainable economies across the Group's footprint.

INITIATIVES	MEASURABLE OUTCOME	FY 2025 ACTUAL	FY 2025 TARGET
Green Finance	Value of Financing disbursed under the Green Financing proposition (KES Bn)	3.7	2.5
	Number of Customers supported through the Proposition	35	10

IMPACT STORY

FINANCING A GREENER FUTURE

As Kenya's industries face rising energy costs and increasing pressure to adopt sustainable practices, I&M Bank Kenya is playing a pivotal role in accelerating the transition to clean energy. Through its dedicated green financing solutions and strategic partnership with the Spenomatic Group, a leading provider of energy and environmental solutions, the Bank is helping businesses and households invest in renewable energy technologies that reduce costs while delivering long-term environmental benefits.

For many years, Kenyan manufacturers relied heavily on oil-powered boilers and expensive grid electricity, resulting in high operating costs and increased vulnerability to rising energy prices. At the same time, agricultural waste remained an under-utilised resource, while dependence on imported fuel placed additional pressure on the country's economy.

Through its green financing program, I&M Bank has helped address these challenges by providing accessible funding for projects such as biomass boilers, solar energy systems, and water treatment solutions. Working closely with Spenomatic, the Bank supports customers with tailored financing that enables them to invest in cleaner, more efficient technologies without the burden of prohibitive upfront costs.

The impact of this partnership is already visible across sectors. Businesses have been able to replace oil-fired boilers with biomass systems powered by locally available agricultural waste such as coffee husks, corn cobs, sugarcane bagasse, and rice husks. This not only lowers energy costs but also contributes to waste reduction and environmental conservation. Today, biomass has become the dominant fuel source for industrial boilers in Kenya, significantly reducing reliance on imported fossil fuels.

One of the most compelling examples is Ashut Industries, a plastic manufacturing company that faced growing electricity expenses that threatened its competitiveness. With financing from I&M Bank, the company implemented a 1.4 MW solar photovoltaic system, enabling it to generate approximately 2.1 million units of electricity annually and achieve savings of more than KES 30 million. These savings have helped lower production costs, improved business sustainability, and strengthened the company's market position.

Beyond individual businesses, the broader national impact has been significant. Through financing renewable energy projects, I&M Bank is helping reduce Kenya's energy costs, support the circular economy through waste-to-energy solutions, and promote more sustainable industrial growth. The Bank has also supported innovative initiatives such as solar-powered water treatment systems, expanding access to clean and sustainable technologies in underserved areas.

With a commitment of KES 6 billion towards renewable energy and MSME sustainability initiatives, I&M Bank continues to bridge the financing gap that often prevents businesses from adopting green technologies. By combining financial support with the technical expertise of partners like Spenomatic, the Bank has created an ecosystem that makes renewable energy investments more accessible and commercially viable.

The partnership demonstrates how targeted financing can drive meaningful environmental and economic change. Through its green financing solutions, I&M Bank is not only helping businesses reduce costs and improve efficiency but is also contributing to Kenya's transition towards a more resilient, sustainable, and low-carbon future. Every financed project represents another step toward cleaner energy, stronger businesses, and a greener Kenya.

STRENGTHENING THE FOUNDATIONS FOR INCLUSIVE AND SUSTAINABLE GROWTH

By prioritising digital lending, MSMEs, agribusiness, and sustainable finance, the Group made a significant impact on financial inclusion and economic empowerment throughout East Africa in 2025. This approach broke down longstanding barriers to financing, enabling greater access for youth, small businesses, and rural communities.

The introduction of green finance initiatives not only promoted environmental sustainability but also fostered more resilient economies. Collectively, these efforts resulted in meaningful improvements in livelihoods, expanded opportunities for underserved populations, and accelerated progress toward sustainable development in the region.

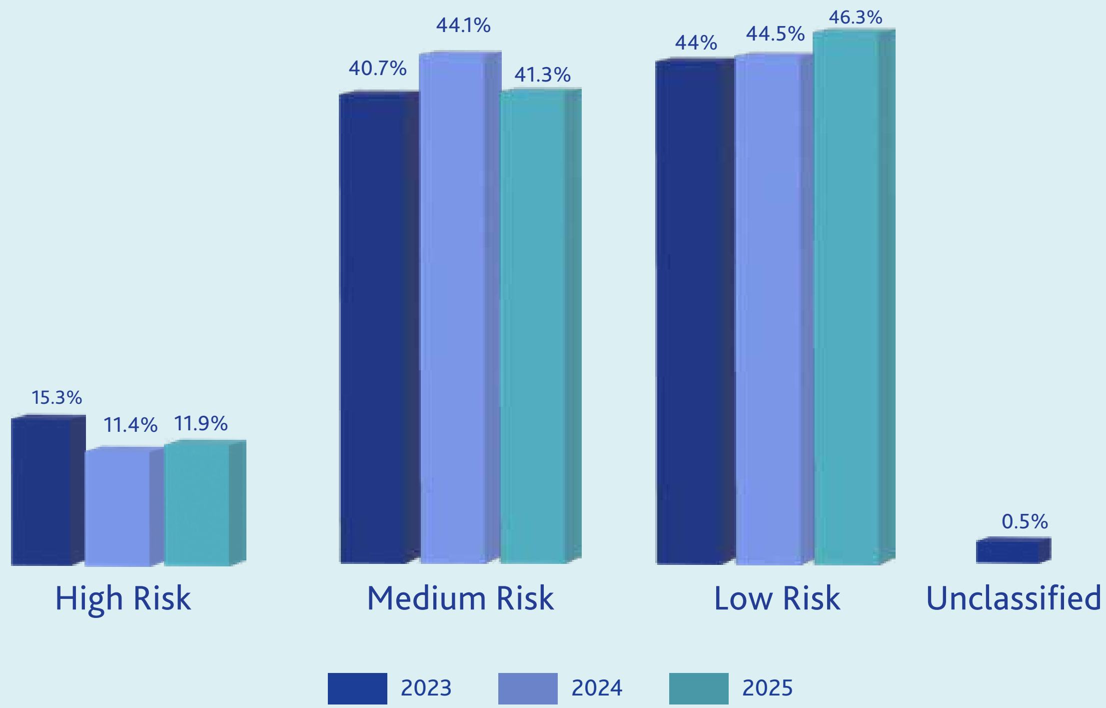
SUPPORTING ENVIRONMENTAL AND SOCIAL RISKS AND OPPORTUNITIES

Aside from the key pillars that drive sustainability and impact outcomes, there is a strong focus on ensuring that environmental and social risks are addressed across the Group's portfolio. These are closely monitored, categorised based on their risk levels and corrective action plans are put in place to reduce impacts on the environment and surrounding communities.

The proportion of the total portfolio classified as low environmental and social risk increased to 46.3%, while the medium-risk segment declined to 41.3%. High-risk exposures represented 11.9% of the assessed portfolio.

The environmental and social risk classification process enables relationship managers and ESG specialists to work with clients to implement mitigation measures, improve environmental and social performance, and support the transition towards more sustainable business practices.

Portfolio and Risk Categorisation



BUILDING TRUSTED AND INCLUSIVE BANKING EXPERIENCE

Delivering a consistently high quality customer experience remains a core pillar of the Group's sustainability strategy. True sustainability in banking relies on absolute consumer trust, security, and institutional accessibility. This customer centric approach is embedded across product design, service delivery, digital transformation, and frontline engagement, ensuring that customers receive reliable, efficient, and inclusive banking services throughout their lifecycle.

To track performance and continuous improvement, the Group uses two primary customer experience metrics:

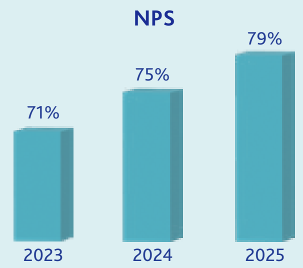
- ***Net Promoter Score (NPS)*** - measures customer advocacy
- ***Customer Satisfaction Score (CSAT)*** - measures customer satisfaction following interactions with the Group's products and services.

Measuring Customer Satisfaction and Loyalty

Net Promoter Score (NPS):

79%

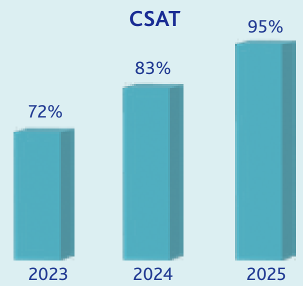
reflecting a high and growing level of customer advocacy and trust in the Group's brand and service proposition.



Customer Satisfaction Score (CSAT):

95%

demonstrating consistently positive customer experiences across physical branches, contact centres, and digital platforms.



These results build on a multi-year upward trend in customer experience performance, supported by investments in digital banking platforms, streamlined customer journeys, and strengthened service standards. Key drivers of improvement include faster turnaround times, secure and seamless digital channels, and the professionalism and responsiveness of frontline staff, particularly in branches and customer support functions.

Enhancing the Customer Journey

The Group's multi-year upward trajectory in customer experience is backed by targeted capital allocations in core infrastructure and service standardization. The 2025 performance gains were driven by three distinct pillars:

- **Digital enablement,** including streamlining core retail and corporate journeys through automated self-service onboarding, localized instant payments, and instant digital credit assessment tools.
- **Service excellence initiatives,** focused on shaving down Turnaround Times (TAT) by optimizing back-office processes, guaranteeing system uptime, and enforcing strict internal Service Level Agreements (SLAs).
- **Customer feedback and complaints management,** through a closed-loop feedback infrastructure utilizing robust, modernized complaints-management platforms that log, track, and resolve disputes swiftly while feeding root-cause data back into product development cycles.

Customer experience metrics are not static targets; they are integrated directly into executive management reviews, regional performance scorecards, and continuous employee training modules. By listening to client feedback, I&M Group deepens its market relationships while reinforcing its core brand promise: On Your Side.

Through these efforts, the Group continues to strengthen customer trust, expand access to inclusive financial services and deliver consistent, high-quality banking experiences that support long-term customer relationships and sustainable business growth.

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PILLAR 2: BUSINESS SUSTAINABILITY

This pillar focuses on strengthening the sustainability and resilience of I&M Group's operations. The Group is committed to embedding environmental, social, and governance (ESG) considerations into day to day decision making, risk management, and business processes, ensuring that growth is responsible, efficient, and inclusive.

In 2025, the Group reduced operational emissions, expanded renewable energy adoption, strengthened sustainable procurement practices and continued to build a more diverse and engaged workforce.

KEY IMPACT HIGHLIGHTS

Resource Efficiency (Per Employee)

Energy Consumption	Water Consumption	Paper Usage
1.6MWh	14.2m^3	5.9 Reams
(2024: 2.0)	(2024: 13.1)	(2024: 6.6)

People Diversity and Inclusion

Male: Female	Women in Senior Leadership	Employee Engagement
50%:50%	43%	81%
(2024: 52%:48%)	(2024: 40%)	(2024:78%)

Sustainability Procurement Practices

% Contracts to Local Suppliers	% Contracts to Local SME Suppliers	% Contracts to Special Groups
87%	61%	8%
(2024: 91%)	(2024:68%)	(2024: 5%)

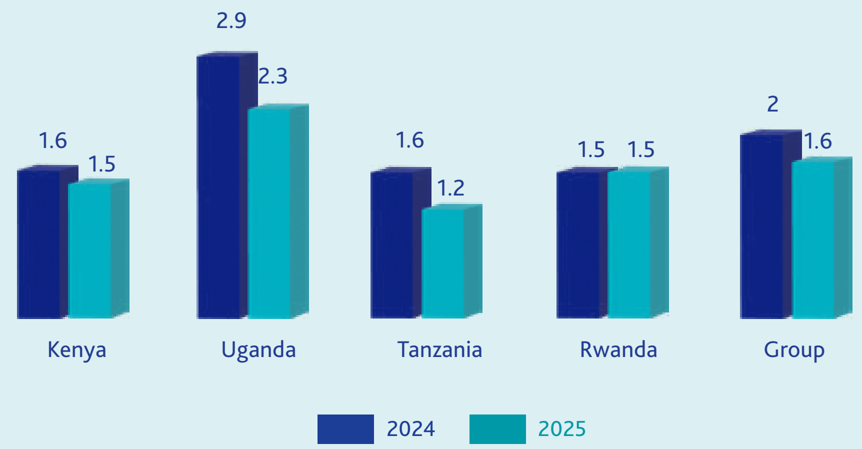
A. RESOURCE EFFICIENCY

Resource efficiency is a central component of the Group's business sustainability agenda. The Group is committed to using natural resources responsibly while improving operational efficiency and reducing its environmental footprint. This includes the efficient management of energy, water, paper and waste, supported by robust data collection, performance monitoring and branch-level accountability.

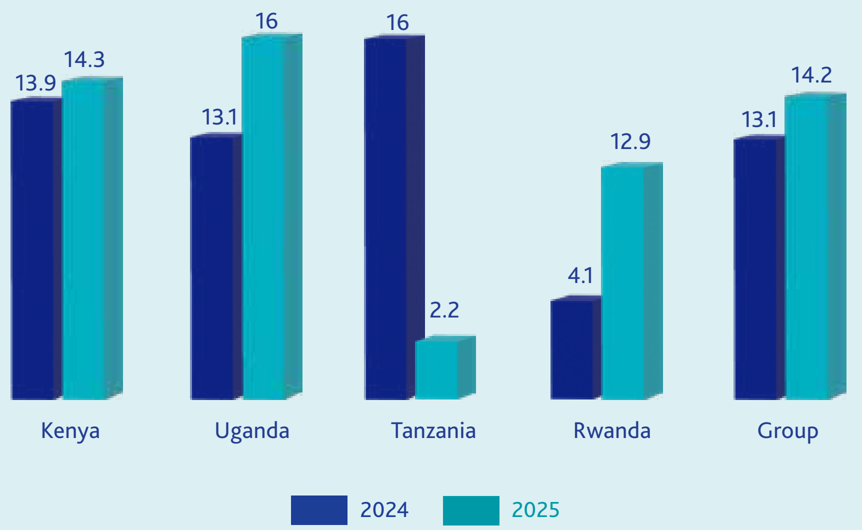
OPERATIONAL FOCUS AREA	CORE INITIATIVE DESCRIPTION	STRATEGIC IMPACT & RISK MITIGATION PATHWAY
Renewable Energy Integration	Expanding onsite solar photovoltaic (PV) installations across flagship corporate premises.	Increases renewable energy mix, slashes grid dependency, and insulates operations from utility cost volatility.
Operational Emissions Control	Implementing strict energy audits, building-wide LED retrofits, and HVAC system optimisation.	Lowers Scope 1 and Scope 2 emissions, reduces resource intensity, and aligns with evolving regional regulations.
Green Buildings & Resource Efficiency	Investing in eco-efficient building infrastructure, rainwater harvesting, and water-saving technologies.	Enhances physical asset resilience against climate pressures, reduces utility overheads, and curbs water scarcity risks.
Environmental Management Systems	Aligning corporate operations and environmental oversight with internationally recognized (EMS) standards.	Tightens regulatory compliance, enhances cross-border governance, and standardizes environmental risk tracking.
Waste Management & Circularity	Partnering with licensed e-waste processors and expanding multi-stream recycling workflows.	Drives circular economy principles, eliminates systemic reputational risks, and ensures safe hardware disposal.

During FY2025, the Group recorded improvements in several key indicators. Energy consumption per employee improved to 1.6 MWh, outperforming the annual target of 1.9 MWh and demonstrating progress towards the 2026 efficiency ambition. Waste management performance also improved significantly, with 98% of waste recycled, including electronic waste generated at the Group's two major office buildings in Nairobi, exceeding the baseline target of 90%. Water and paper consumption remain priority areas, with continued investment in efficiency measures and digitalisation expected to drive further improvements across the branch network.

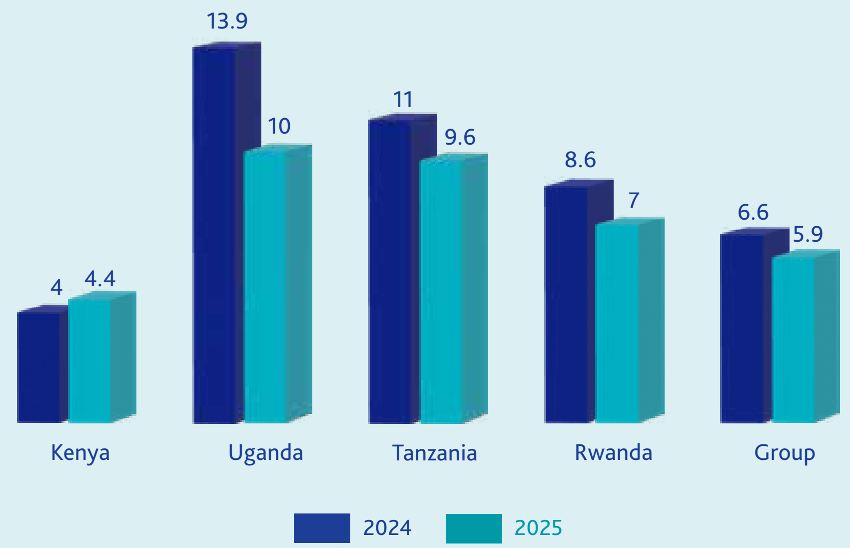
Energy consumption MWh per employee



Water consumption m³ per employee



Paper Usage Ream Per Employee



Carbon Emissions: Operational Greenhouse Gas Emissions

The Group is committed to reducing greenhouse gas (GHG) emissions across its operations as part of its broader climate strategy. The Group measures and monitors emissions across Scope 1, Scope 2 and operational Scope 3 categories to identify opportunities for improved efficiency, lower carbon intensity and enhanced operational resilience.

During FY2025, the Group's total operational greenhouse gas emissions amounted to **1,950 tCO_2e**, comprising:

I&M's Total Operational GHG emissions (Scope 1,2 and 3): 1,950 MtCO2e		
Scope 1 Emissions comprise fuel consumption from company vehicles, generators and refrigerants. **162 MtCO2e**	**Scope 2** Emissions arise from purchased electricity across the Group's operations **1,567 MtCO2e**	**Scope 3 (Operational)** Emissions include purchased water, paper consumption, waste generated and business travel **221 MtCO2e**

NB: Operational Scope 3 emissions exclude financed emissions and are limited to purchased water, paper, waste and business travel.

The Group continues to reduce emissions through energy-efficiency initiatives, renewable energy investments and improved resource management while monitoring progress against its climate commitments. Renewable energy generation from on-site solar installations continued to increase throughout the year, reducing reliance on grid electricity and supporting the Group's emissions-reduction objectives.

Operational Environmental Performance

ENVIRONMENTAL ASPECT	UNIT OF MEASURE	TOTAL AMOUNT (2025)
Solar Energy production & I&M HQ in Kenya & Rwanda	kWh	332,500
Purchased Electricity	kWh	3,134,381
Water	M^3	34,477
Paper	Reams	9,019
Fuel consumption Bank Owned Cars (Petrol)	Litres	42,980
Fuel consumption Bank Owned Cars (Diesel)	Litres	3,350
Fuel Used Generators	Litres	20,731

Recognition for Circular Economy and Responsible E-waste Management

During the reporting period, the Group strengthened its operational resilience and environmental risk management by enhancing the responsible management and recycling of electronic waste. These efforts reduce environmental impacts, support regulatory compliance, minimise risks associated with the disposal of electronic equipment, and promote responsible resource use across the Group's operations.

In recognition of these efforts, the Group received the Sustainability Awareness and Advocacy Award at the 5th Annual International E-waste Conference held in Mombasa. The award recognises the Group's contribution to responsible e-waste management, sustainability awareness and environmental stewardship, reinforcing its commitment to operational resilience and responsible business practices.

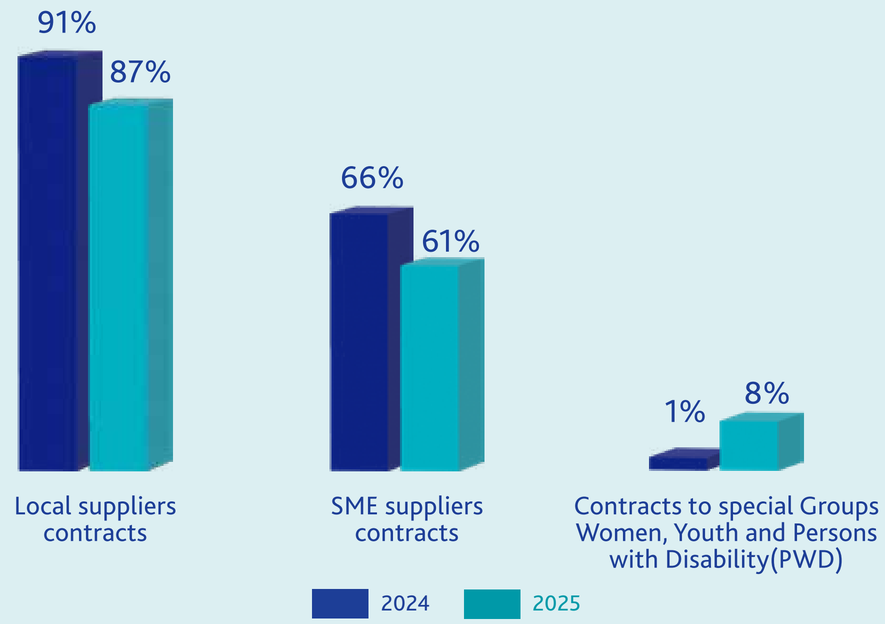
B. SUSTAINABLE PROCUREMENT PRACTICES

The Group recognises that its sustainability impact extends beyond its own operations to the suppliers and partners that support its business. The Group is progressively embedding Environmental, Social And Governance (ESG) considerations into procurement processes to promote responsible sourcing, strengthen supply chain resilience and support sustainable business practices.

Core focus areas include:

- Integrating ESG criteria into supplier due diligence and procurement decisions.
- Promoting ethical sourcing and responsible business conduct across the value chain.
- Expanding opportunities for local suppliers, including small and medium-sized enterprises (SMEs).
- DEI Supplier Localisation: Encouraging inclusion of special groups such as women-owned, youth-owned, and persons with disabilities (PWD)-owned enterprises in procurement opportunities.

Percentage of Contracts Awarded



Promoting Responsible Labour Practices Across the Supply Chains

Recognising that the impacts of the living wage extend beyond its own operations, the Group is progressively embedding living wage considerations across its supply chain. During the year, environmental and social (E&S) due diligence was incorporated into vendor onboarding, while procurement teams received awareness training on responsible labour practices and supplier wage expectations. As supplier engagement continues, the Group will work with priority suppliers and contractors to develop action plans with measurable, timebound milestones aligned with the United Nations Global Compact Forward Faster initiative. This collaborative approach aims to strengthen labour standards, promote decent work and enhance sustainability performance across the Group's value chain. It also ensures our regional supply chain directly contributes to the realisation of the Sustainable Development Goals (SDGs).

C. PEOPLE, DIVERSITY AND INCLUSION

The People, Diversity and Inclusion initiative reflects I&M's commitment to building a resilient, inclusive, and engaged workforce. The Group recognises that employee well-being, fair treatment, and equal opportunity are fundamental to long-term business performance and stakeholder trust.

Key areas of focus include:

- Diversity and representation, with emphasis on gender balance across the organisation and in management roles.
- Pay equity, guided by the principle of equal pay for work of equal value.
- Employee engagement and well-being, supported through structured engagement surveys and targeted interventions.
- Maintenance of a safe and respectful workplace, with zero tolerance for discrimination and harassment.

Diversity and Inclusion Initiatives

The Group is committed to fostering a diverse, equitable, and inclusive workplace that reflects the communities it serves. The Group's code of conduct guides diversity and inclusion efforts. Its alignment with the UN Global Compact Forward Faster initiative reinforces these efforts; as of 2025, the Group had met each of the Forward Faster Initiatives as shown in the table below.

KEY METRICS	2024	2025
Gender Ratio (Female)	52%	50%
Percentage pay disparity between Female & Male	-8%	5%
Women in Senior Leadership	40%	43%
Employee Engagement	78%	81%

Beyond gender, the Group promotes inclusive practices that support accessibility, fairness, and respect for all employees, including persons with disabilities and other under-represented groups. Zero tolerance is maintained for discrimination and harassment, reinforcing a workplace culture grounded in dignity, mutual respect, and equal opportunity.

Disclosures & Governance Note: The Group maintained an absolute record of zero reported or verified cases of discrimination or harassment across all regional operating entities in FY2025. The 5% gender pay gap variance currently favours female personnel, a direct outcome of intensive talent acquisition targeting high-level female leadership. The Group's long-term target remains an absolute structural equilibrium of 0%.

Employee Well-being and Work-Life Balance

Supporting employee wellbeing remains central to the Group's people strategy. Recognising the link between employee wellbeing, productivity and retention, the Group continues to provide flexible working arrangements, including flexible working hours and hybrid working where operationally appropriate.

These arrangements are complemented by wellness initiatives such as staff wellness days, medical camps and access to mental health support programs. Together, these initiatives promote preventive healthcare, strengthen employee resilience and contribute to sustained engagement and productivity across the Group.

Employee Engagement and High-Performance Culture

Employee engagement remains a key enabler of the Group's strategy. Regular engagement and culture surveys are conducted to assess alignment with organisational values and to inform continuous improvement initiatives. In 2025, the Group recorded an employee engagement score of 81%, reflecting strong alignment with organisational values, confidence in leadership and a shared commitment to the Group's purpose.

The Group's high-performance culture is reinforced through its Employee Value Proposition, which promotes accountability, collaboration, innovation and ethical conduct. Performance management frameworks and balanced scorecards support clear goal setting, continuous feedback and performance development while aligning individual performance with the Group's strategic objectives.

Talent Development, Management and Retention

Developing future leaders and building a future-ready workforce remain strategic priorities for I&M Group. During the year, the Group continued to invest in structured learning and development programmes focused on leadership capability, digital skills, risk management, sustainability and customer experience.

Talent management initiatives, including succession planning, graduate development programs and internal mobility opportunities, support the development of leadership pipelines while enabling employees to build new skills and advance their careers across the Group.

By investing in continuous learning and career development, the Group strengthens organisational capability, improves employee retention and ensures the skills needed to support sustainable growth in a rapidly evolving financial services environment.

Key initiatives include:

Management Trainee Program:

In 2025, the Group entities continued to implement a structured Management Trainee Program, a rotational program designed to build cross-functional exposure and accelerate leadership readiness. The 2025 cohorts continue their rotations across key business and support functions with exposure to different markets where the Group has operations, strengthening internal talent pipelines and reducing reliance on external hires.

Managerial and Leadership Excellence Programmes:

Targeted leadership development programs were implemented to strengthen managerial effectiveness, support succession readiness, and reinforce a consistent leadership culture across subsidiaries.

Talent Pools and Succession Planning:

The Group entities have established structured talent pools for succession planning for critical roles, enabling proactive identification and development of high-potential employees. Identified talent is supported through targeted development plans, mentoring, and leadership exposure. These initiatives collectively support talent retention, internal mobility, and long-term organisational resilience.

PILLAR 3: ENHANCING THE QUALITY OF LIFE

Through the I&M Foundation, strategic partnerships and community investment programmes across its subsidiaries, I&M Group delivers measurable social, environmental and economic outcomes that extend beyond its core banking activities. Pillar 3 is anchored on four strategic focus areas: Environmental Conservation, Education and Skills Development, Economic Empowerment, and Enabling Giving.

KEY IMPACT HIGHLIGHTS

Over **300,000** people reached through community investment programs

Over **38,000** women and youth empowered

Over **440 scholarships** awarded

Over **1 million trees** planted

Over **KES 250 million** invested in ecosystem restoration

Over **KES 39 million** invested in economic empowerment initiatives

CONTENTS

A. 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.

Environmental Conservation Impact

YEAR	2023	2024	2025
Number of Trees Planted in All Locations	185,880	53,800	1,041,250
Survival Rate of Trees Planted	67%	78%	85%

IMPACT STORY

PROJECT IMARISHA: NGONG ROAD FOREST, SANCTUARY BLOCK RESTORING AND PROTECTING A FOREST FOR FUTURE GENERATIONS

14.2 kilometer perimeter fence

8 Rangers' housing units & 4 ablution facilities

40 hectares of degraded land restored

2 dedicated event grounds within the sanctuary

What began as a degraded and vulnerable section of the Ngong Road Forest, the sanctuary block has evolved into a model of conservation through a deliberate and integrated restoration effort led by the I&M Foundation in partnership with key stakeholders. Recognising that tree planting alone would not secure the future of the forest, the Foundation adopted a holistic approach, investing more than **KES 185 million** to date, focusing on protecting, rehabilitating, and sustaining the ecosystem. Central to this transformation is the construction of a 14.2-kilometre perimeter fence, creating a vital first line of defense against encroachment, illegal activities, and human disturbance. The fence not only secured the forest boundary but also established the conditions necessary for long-term ecological recovery.

To strengthen on-the-ground conservation efforts, the Foundation invested in the construction of ranger housing units and ablution facilities, providing the Kenya Forest Service personnel with the infrastructure needed to maintain a continuous presence within the sanctuary for enhanced surveillance, improved working conditions for rangers, and strengthened overall management of the forest block.

Recognising the importance of reliable water access for both conservation activities and visitors, the project also supported the installation of water storage tanks, improving water availability for forest management operations and supporting the maintenance of newly restored areas.

Beyond protection measures, Project Imarisha is helping bring the forest back to life. Through targeted tree growing and rehabilitation activities, approximately 40 hectares of degraded forest land have been restored, allowing indigenous vegetation to regenerate and strengthening the ecological integrity of this important urban ecosystem. The rehabilitation work is helping restore habitat, improve biodiversity, support carbon sequestration and enhance.

To deepen public engagement and foster a culture of environmental stewardship, the Foundation has also supported the development of dedicated event grounds within the sanctuary. These spaces provide a platform for conservation awareness activities, events, and corporate volunteer initiatives, a shared public good that supports wellness, learning and environmental stewardship.

Collectively, these interventions have laid the foundation for a more resilient and sustainable urban forest. Project Imarisha demonstrates how strategic investment in conservation infrastructure, ecosystem restoration and stakeholder collaboration can protect natural heritage, strengthen community stewardship and create lasting environmental value for future generations.

IMPACT STORY

PROJECT IMARISHA - REHABILITATION OF THE SANCTUARY

IMPACT STORY

RESTORING MANGROVES, RESTORING LIVELIHOODS: HOW I&M FOUNDATION IS TRANSFORMING COMMUNITIES IN MWACHE

Over 600 mangrove seedlings planted

>90% survival rate

400+ community members economically empowered

Along the Mwache coastline, a once-degraded mangrove ecosystem is being brought back to life through a partnership between the local community, Furaha & Baraka Farms, and the I&M Foundation. What began as a tree-planting initiative has evolved into a powerful example of how environmental restoration can create lasting social and economic benefits.

Community members describe the transformation with gratitude. Large sections of the Mwache mangrove block had been severely degraded due to tree cutting and natural forces. Through support from I&M Foundation, local groups received mangrove seedlings and resources to undertake extensive restoration efforts. To date, the community has planted over 600,000 mangrove seedlings, restoring significant portions of the degraded coastline.

"Through your support in purchasing seedlings and bringing us together, we have been able to continue this planting exercise in Mwache. As we plant, we are restoring our environment to how it used to be," shared one community member.

The impact extends far beyond the trees themselves. Mangrove forests play a critical role in sustaining marine ecosystems. They provide breeding grounds for fish and crabs, improve water quality, and strengthen coastal resilience. As the mangrove cover increases, community members expect to see a significant improvement in fish populations and crab harvesting, supporting local fishing families who rely on the ocean for their livelihoods.

The project has also generated much-needed economic opportunities. Community members earn income by nurturing and selling mangrove seedlings and are compensated for participating in planting activities. For many households, these earnings provide an important source of financial support.

One youth participant explained how the initiative has helped him continue with his education:

"I am currently in university and the small income I earn from this project helps me support myself. I cannot provide much at home yet, but what I get from planting helps me meet some of my needs."

The project has united people of all ages and backgrounds, bringing together youth, women, and elders around a common purpose. Beyond creating jobs, it offers a constructive alternative for young people by providing opportunities to earn an income while contributing to environmental conservation.

The visible restoration activity is also strengthening environmental stewardship within the wider community. Residents note that seeing people actively planting and caring for mangroves discourages destructive practices such as illegal tree cutting, charcoal burning, and selling timber from protected areas.

Community leaders continue to encourage residents to safeguard the newly planted trees.
"These trees were planted for our benefit. Cutting them down does not help us. We must protect them so that future generations can enjoy the benefits."

As part of their message of appreciation, the community expressed gratitude to the I&M Foundation and Friends of Baraka for their continued support and called for ongoing partnerships, capacity-building programmes, and environmental training for young people to ensure the sustainability of conservation efforts.

B. EDUCATION AND SKILL 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.

Education and Skill Development:

IMPACT	2023	2024	2025
Number of Scholarships Provided	243	641	440

C. 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.

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IMPACT STORY

PLANTING SEEDS OF CHANGE: NEEMA

17 years entrepreneur and winner of KTI's Global Young Achievers Award

Income generation via sale of seedlings, vegetables and fruits to support peers.

Inspiring wider community engagement for sustainable response to drought and environmental degradation

Community impact created Jobs, skills & opportunities generated

Neema, a beneficiary of the I&M Foundation partnership with Kings Trust International (KTI), is a 17-year-old entrepreneur and the winner of KTI's Global Young Achievers Award for the Africa Region, from Marsabit County in Kenya has transformed personal adversity into an opportunity that is benefiting both her education and that of her peers. Growing up in a drought-prone region, Neema experienced frequent disruptions to her schooling as environmental challenges affected daily life in her community.

Determined to create positive, lasting change, Neema began planting trees and fruit crops and selling seedlings to community members. Over time, her efforts transformed a once desolate, dry area into a cooler, greener space that now benefits not only her school but the surrounding neighbourhood as well. Students can study under shaded areas, improving concentration and comfort during hot afternoons.

Neema's initiative has also generated local job opportunities and inspired wider community engagement in tree planting as a sustainable response to drought and environmental degradation. What began as a small personal project has grown into a community-driven solution with far reaching impact.

Before joining the Enterprise Challenge program, delivered by Asante Africa Foundation in Kenya, Neema lacked the confidence and structured guidance needed to fully implement her idea. Through the program, she developed essential skills in communication, teamwork, and problem solving enabling her to emerge as a confident leader and role model within her school. She learned to organise activities, mentor peers, and share knowledge on environmental conservation.

These skills have empowered Neema to lead community projects and inspire others to act alongside her. Through the sale of seedlings, vegetables and fruit, she now earns an income that she uses to support vulnerable students who cannot afford basic supplies.

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D. 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.

DELIVERING LASTING COMMUNITY IMPACT

Together, the four strategic initiatives under Pillar 3 demonstrate I&M Group's commitment to creating lasting social, environmental and economic value. Through environmental stewardship, education, economic empowerment and collaborative giving, the Group continues to improve quality of life while contributing to inclusive and sustainable development across its markets.

The 2025 Sustainability Report reflects I&M Group's continued progress in embedding sustainability as a core driver of long-term value creation. Guided by its purpose and brand promise, "On Your Side", the Group has advanced a structured and impact oriented sustainability agenda that integrates environmental stewardship, social inclusion, and responsible business practices across its operations and value chain.

Through its Sustainability Action Plan, the Group has made measurable progress across the three strategic pillars: enabling last-mile financial solutions, building sustainable businesses, and enhancing quality of life in communities. These efforts have been underpinned by strong governance, clear accountability, and alignment with internationally recognised frameworks, including the SDGs, and the GRI.

During the year, the Group strengthened its operational sustainability through improved resource efficiency, responsible procurement practices, and sustained investment in people, culture, and leadership. At the same time, community focused initiatives delivered tangible outcomes in environmental conservation, education and skills development, economic empowerment, and social investment, reinforcing the Group's role as a responsible corporate citizen across its markets.

COMMUNITY REACH NOTE

The Group's economic empowerment and social value tracks formed a core component of the over 300,000 people directly and positively impacted by the combined corporate social investments in FY2025. Key flagship partnerships executed during the period included targeted student mentorship tracks with Strathmore University, institutional capacity building at St. Ann's, and deep community conservation-linked economic alignment through The Maa Trust.

Importantly, the Group recognises that sustainability is an ongoing journey. The progress achieved in 2025 provides a solid foundation, while continued engagement with stakeholders, disciplined measurement of outcomes, and transparent disclosure remain central to sustaining momentum and trust.

LOOKING AHEAD

Looking ahead, I&M Group will continue to embed sustainability as a strategic driver of long-term value creation. Guided by its materiality assessment, evolving regulatory requirements and stakeholder expectations, the Group remains committed to positively impacting more than 50 million lives by 2030 through responsible banking, sustainable finance and community investment.

STRENGTHENING STRATEGIC INTEGRATION AND GOVERNANCE

In the coming years, the Group will continue strengthening sustainability governance by deepening Board and management oversight of ESG risks and opportunities, embedding sustainability into enterprise risk management, and enhancing internal controls and data quality to support decision-useful reporting and future external assurance.

Specifically, over the next strategic cycle, the Group will:

- Elevate Board Oversight: Expand the scope of Board-level and executive risk committees to include sophisticated climate-scenario testing and nature-related risk modeling.
- Embed ESG into ERM: Fully integrate environmental and social risk parameters directly into our core Enterprise Risk Management (ERM) frameworks, establishing clear internal controls.
- Prepare for Assurance: Upgrade data gathering systems to support rigorous, audit-ready data quality in anticipation of future external independent assurance.

ADVANCING CLIMATE, NATURE AND ENVIRONMENTAL STEWARDSHIP

The Group will continue expanding its climate and nature initiatives through improved emissions measurement, greater resource efficiency and increased investment in ecosystem restoration. Flagship programmes, including mangrove restoration and broader conservation initiatives, will be scaled through strategic partnerships to strengthen biodiversity, climate resilience and sustainable livelihoods.

Specifically, the Group will accelerate its environmental handprint by:

- Granular Emissions Tracking: Deploying advanced tracking architectures to measure and report Scope 1, Scope 2, and prioritized Scope 3 financed emissions across our portfolio.
- Expanding Green Asset Portfolios: Scaling our dedicated commercial allocation toward green energy, climate-smart agriculture, and sustainable infrastructure projects.
- Expanding Blue Carbon Investments: Continuing to expand our flagship coastal mangrove rehabilitation and forestry partnerships to support biodiversity and local livelihoods.

DEEPENING SOCIAL IMPACT AND INCLUSIVE GROWTH

Social priorities will remain central to the Group's sustainability agenda. Looking ahead, the Group will continue to invest in people, communities, and inclusive economic participation. Key focus areas include:

- Expanding access to inclusive financial solutions that support MSMEs, women, youth, and underserved segments.
- Strengthening talent development, leadership pipelines, and diversity and inclusion outcomes within the workforce.
- Scaling education, skills development, and economic empowerment initiatives through the I&M Foundation and strategic partners across different markets.

Together, these initiatives will expand economic opportunity, strengthen human capital and reinforce the Group's long-term competitiveness and social licence to operate.

ENHANCING TRANSPARENCY AND REPORTING READINESS

As sustainability reporting expectations continue to evolve, the Group will enhance the quality, consistency and comparability of its disclosures by improving data systems, governance processes and reporting capabilities. Continued alignment with emerging global sustainability standards will support more robust, decision-useful and forward-looking reporting over time.

Looking ahead, the Group will continue strengthening its sustainability performance through disciplined execution, stakeholder engagement and transparent reporting. By integrating sustainability into strategy, governance and business operations, I&M Group is well positioned to create long-term value for customers, employees, shareholders, communities and the environment.

The Group remains committed to working collaboratively with stakeholders to deliver meaningful, measurable, and lasting impact - today and for future generations.

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
GRI 2: General Disclosures 2021	2-1 Organizational details	About I&M Group; Group Structure; Our Footprint page. 13–15
	2-2 Entities included in the organization's sustainability reporting	About this report, Scope and Boundary, Page 3
	2-3 Reporting period, frequency and contact point	About this report, Page 3
	2-4 Restatements of information	I&M Annual Intergrated Report 2025, Page 271
	2-5 External assurance	Not Reported
	2-6 Activities, value chain and other business relationships	What we offer page 16, How We Create Value page 46,
	2-7 Employees	Key Highlights page 9); People, Diversity & Inclusion page 67–69
	2-8 Workers who are not employees	People and culture, Page 65
	2-9 Governance structure and composition	Governing Sustainability, Page 20-21 and I&M Annual Intergrated Report 2025, Page 16- 48
	2-10 Nomination and selection of the highest governance body	Board Sustainability Committee Members page 22–24 and I&M Annual Intergrated Report 2025, Page 24
	2-11 Chair of the highest governance body	I&M Annual Intergrated Report 2025, Page 26
	2-12 Role of the highest governance body in overseeing the management of impacts	Governing Sustainability at I&M, Page 20 - 21
	2-13 Delegation of responsibility for managing impacts	Governing Sustainability at I&M, Page 20 - 21
	2-14 Role of the highest governance body in sustainability reporting	About this Report page 3; Governance page 20–21

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	2-15 Conflicts of interest	Code of Ethics page 32–34; I&M Annual Intergrated Report 2025, Page 42
	2-16 Communication of critical concerns	Complaints Management and Whistleblowing page 33–34
	2-17 Collective knowledge of the highest governance body	Board Capability Building p. 20; I&M Annual Intergrated Report 2025, Page 31
	2-18 Evaluation of the performance of the highest governance body	I&M Annual Intergrated Report 2025, Page 16
	2-19 Remuneration policies	I&M Annual Intergrated Report 2025, Page 129
	2-20 Process to determine remuneration	I&M Annual Intergrated Report 2025, Page 129
	2-21 Annual total compensation ratio	I&M Annual Intergrated Report 2025, Page 129-133
	2-22 Statement on sustainable development strategy	Message from Group Executive Director page. 5–7; Our Approach to Sustainability, Page 48
	2-23 Policy commitments	Our Sustainability Commitments, Page 17 - 18
	2-24 Embedding policy commitments	Our Sustainability Action Plan, Page 48
	2-25 Processes to remediate negative impacts	Our Approach to Sustainability, Page 45; Complaints Management; Grievance Mechanism page 33–35
	2-26 Mechanisms for seeking advice and raising concerns	Whistleblowing and Grievance Mechanisms page 32–34
	2-27 Compliance with laws and regulations	Regulatory Engagement page 40–41; Governance page. 20–34
	2-28 Membership associations	Our Sustainability Commitments, Page 17 - 18

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	2-29 Approach to stakeholder engagement	Stakeholder Engagement page 36–43
	2-30 Collective bargaining agreements	Not Reported
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Strategic Materiality and Double Materiality Architecture page 44–45
	3-2 List of material topics	Material Matters Unpacked page 44–45
	3-3 Management of material topics	Sustainability Action Plan and pillar disclosures page 48–77
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Financial Highlights page11; How We Create Value, Page 46
	201-2 Financial implications and other risks and opportunities due to climate change	Climate Risk Management page 29 - 31
	201-3 Defined benefit plan obligations and other retirement plans	Not Reported
	201-4 Financial assistance received from government	Not Reported
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Not Reported
	202-2 Proportion of senior management hired from the local community	Not Reported
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Digital Lending; MSME, Agribusiness and Green Finance page 49–58
	203-2 Significant indirect economic impacts	Impact stories and community investments page 52–58; 72–77
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Partial - Sustainable Procurement Practices page 66
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Not Reported

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	205-2 Communication and training about anti-corruption policies and procedures	Code of Ethics and Anti-Bribery and Corruption Policy page 32;
	205-3 Confirmed incidents of corruption and actions taken	Not Reported
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Not Reported
GRI 207: Tax 2019	207-1 Approach to tax	Not Reported
	207-2 Tax governance, control, and risk management	I&M Annual Intergrated Report 2025, Page 174
	207-3 Stakeholder engagement and management of concerns related to tax	Not Reported
	207-4 Country-by-country reporting	Not Reported
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Not Reported
	301-2 Recycled input materials used	Not Reported
	301-3 Reclaimed products and their packaging materials	Not Reported
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Resource Efficiency page 62–65
	302-2 Energy consumption outside of the organization	Not Reported
	302-3 Energy intensity	Resource Efficiency page 62–65

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	302-4 Reduction of energy consumption	Resource Efficiency page 62–65
	302-5 Reductions in energy requirements of products and services	Not Reported
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Operational Environmental Performance page 63–65
	303-2 Management of water discharge-related impacts	Operational Environmental Performance page 63–65
	303-3 Water withdrawal	Operational Environmental Performance page 63–65
	303-4 Water discharge	Operational Environmental Performance page 63–65
	303-5 Water consumption	Operational Environmental Performance page 63–65
GRI 304: Biodiversity 2016	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Not Reported
	304-2 Significant impacts of activities, products and services on biodiversity	Not Reported
	304-3 Habitats protected or restored	Sustainability Action Plan, Page 70 - 73
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	Operational GHG Emissions page 64
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Operational GHG Emissions page 64
	305-2 Energy indirect (Scope 2) GHG emissions	Operational GHG Emissions page 64
	305-3 Other indirect (Scope 3) GHG emissions	Operational GHG Emissions page 64
	305-4 GHG emissions intensity	Operational GHG Emissions page 64

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	305-5 Reduction of GHG emissions	Operational GHG Emissions page 64
	305-6 Emissions of ozone-depleting substances (ODS)	Not Reported
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Not Reported
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Resource Efficiency page 62–65
	306-2 Management of significant waste-related impacts	Not Reported
	306-3 Waste generated	Resource Efficiency page 62–65
	306-4 Waste diverted from disposal	Resource Efficiency page 62–65
	306-5 Waste directed to disposal	Resource Efficiency page 62–65
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Sustainable Procurement Practices page 66
	308-2 Negative environmental impacts in the supply chain and actions taken	Not Reported
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Talent Development and Management pageE 68–69
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Not Reported
	401-3 Parental leave	Not Reported

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Not Reported
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	
	403-2 Hazard identification, risk assessment, and incident investigation	
	403-3 Occupational health services	
	403-4 Worker participation, consultation, and communication on occupational health and safety	
	403-5 Worker training on occupational health and safety	
	403-6 Promotion of worker health	Employee Well-being and Work-Life Balance (p. 68
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Not Reported
	403-8 Workers covered by an occupational health and safety management system	Not Reported
	403-9 Work-related injuries	Not Reported
	403-10 Work-related ill health	Not Reported
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Talent Development page 67–69
	404-2 Programs for upgrading employee skills and transition assistance programs	Talent Development page 67–69
	404-3 Percentage of employees receiving regular performance and career development reviews	Not Reported
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Board Diversity (p. 10); Workforce Diversity page 67

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	405-2 Ratio of basic salary and remuneration of women to men	Pay disparity disclosure page 67
GRI 406: Nondiscrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Diversity and Inclusion page 67
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Not Reported
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Not Reported
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Not Reported
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	Not Reported
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	Not Reported
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Enhancing Quality of Life page 70–77
	413-2 Operations with significant actual and potential negative impacts on local communities	Environmental Conservation, Education and Economic Empowerment page 71–77
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criter	Sustainable Procurement Practices page 66
	414-2 Negative social impacts in the supply chain and actions taken	Not Reported
GRI 415: Public Policy 2016	415-1 Political contributions	Not Reported
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	Not Reported
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Not Reported
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Customer Experience page 60–61

GRI CHECKLIST

GRI STANDARD	DISCLOSURE CLOSURE	LOCATION
	417-2 Incidents of non-compliance concerning product and service information and labeling	Not Reported
	417-3 Incidents of non-compliance concerning marketing communications	Not Reported
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Not Reported

2025 SUSTAINABILITY REPORT

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