

EXTRACT MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF I&M BANK (RWANDA) PLC HELD ON THE 26th OF MAY 2026 VIA WEBCAST.

OPENING

Having attained the required quorum, Mr. Nikhil Hira ("Board Chairman") called the meeting to order at 2:09 pm local time.

VALIDITY OF THE MEETING

It was noted that the formalities of notice set out in clauses 51 and 53 of the Articles of Association had been complied with and that the quorum was present in accordance with clause 55 of the Articles.

VOTING ON RESOLUTIONS

In the meeting each of the following resolutions were adopted:

RESOLUTION 1

RESOLVED THAT the Audited Financial Statements of the Company for the financial year ended 31st December 2025 together with the Directors and Auditors' Reports, as submitted to the Annual General Meeting by the Board of Directors, be and hereby are adopted.

RESOLUTION 2

APPROVED the Board's recommendation of a final dividend of Frw 3.44 per share for the financial year ended 31st December 2025, subject to approval by the National Bank of Rwanda.

RESOLUTION 3

RESOLVED THAT the remuneration of the Directors as provided in the accounts for the financial year ended 31st December 2025, be and hereby are ratified and approved.

RESOLUTION 4 TO RESOLUTION 11

RESOLVED THAT the following be and hereby re-elected as Directors of the Bank:

- NIKHIL HIRA, Independent Non-Executive Director and Board Chairman (**Resolution 4**);

- ALICE NKULIKIYINKA, Independent Non-Executive Director (**Resolution 5**);
- ALAN DODD, Independent Non-Executive Director (**Resolution 6**);
- CRYSTAL RUGEGE, Independent Non-Executive Director (**Resolution 7**);
- JULIUS TICHELAAR, Non-Executive Director (**Resolution 8**);
- KIHARA MAINA, Non-Executive Director (**Resolution 9**);
- ANITA UMULISA, Independent Non-Executive Director (**Resolution 10**);
- BENJAMIN MUTIMURA, Executive Director (**Resolution 11**);

RESOLUTION 12

RESOLVED THAT JEAN CLAUDE MUTAJOGIRE be and hereby elected as an Independent Non-Executive Director of the Bank.

RESOLUTION 13

RESOLVED that Ernst & Young Rwanda be and hereby reappointed as the Auditors of the Bank for the 2026 financial year.

RESOLUTION 14

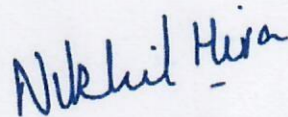
AUTHORIZED the Board of Directors to determine the Auditor's remuneration.

There being no further business, the meeting was closed at 2:44 pm.

IT IS HEREBY CERTIFIED THAT the Resolutions set forth above were duly passed.

26th May 2026.

ON BEHALF OF THE BOARD OF DIRECTORS



NIKHIL HIRA
BOARD CHAIRMAN