NOTICE OF ANNUAL GENERAL MEETING
IMB Ltd ACN 087 651 974

NOTICE is hereby given that the 2026 Annual General Meeting of Members of IMB Ltd (ACN 087 651 974) (the Company) will be held as follows:

Date: Tuesday, 27 October 2026

Time: 10.30am (AEDT)

Venue: Novotel Northbeach Hotel, 2-14 Cliff Road, North Wollongong NSW

The 2026 Annual General Meeting (AGM) of the Company will be conducted as a physical meeting. Members will also have the opportunity to watch a live broadcast of the meeting at:

https://meetings.openbriefing.com/IMBL26

ITEMS OF BUSINESS

1. Receipt of Annual Financial Report

   Receipt of the Company's Annual Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2026.

2. Re-appointment of Directors – Resolutions 1, 2 and 3

   Resolution 1: Re-appointment of Harry Walter Wendt as a director

   To consider and, if thought fit, pass the following resolution as an ordinary resolution:

   That Harry Walter Wendt be re-appointed as a director with immediate effect.

   Dr Wendt, having served as a director for 3 years since last appointed, must retire from office at IMB Ltd's 2026 Annual General Meeting, in accordance with Article 13.20 of the Constitution. Being eligible, Dr Wendt offers himself for re-appointment as a director.

   Resolution 2: Re-appointment of Christine Stewart Traquair as a director

   To consider and, if thought fit, pass the following resolution as an ordinary resolution:

   That Christine Stewart Traquair be re-appointed as a director with immediate effect.

   Ms Traquair, having served as a director for 3 years since last appointed, must retire from office at IMB Ltd's 2026 Annual General Meeting, in accordance with Article 13.20 of the Constitution. Being eligible, Ms Traquair offers herself for re-appointment as a director.

   Resolution 3: Re-appointment of Brian Vincent Bissaker as a director

   To consider and, if thought fit, pass the following resolution as an ordinary resolution:

   That Brian Vincent Bissaker be re-appointed as a director with immediate effect.

   Mr Bissaker, having served as a director for 3 years since last appointed, must retire from office at IMB Ltd's 2026 Annual General Meeting, in accordance with Article 13.20 of the Constitution. Being eligible, Mr Bissaker offers himself for re-appointment as a director.

Members are encouraged to read the Explanatory Memorandum that accompanies this Notice.

A Member entitled to participate and vote is entitled to appoint a proxy to participate and vote in their place, and that proxy need not be a Member of IMB Ltd.

BY ORDER OF THE BOARD

LB Wise, Company Secretary, 24 September 2026

EXPLANATORY MEMORANDUM TO NOTICE OF MEETING

Resolution 1 of the Annual General Meeting: Re-appointment of Harry Walter Wendt as a director

Dr Wendt is seeking re-appointment as a director of IMB Ltd.

Harry Walter Wendt
B.SC (COMPSC) M.SC (Astronomy) PHD GAICD

Dr Wendt has been a non-executive director of IMB Ltd since 2020 and is the Chair of the People and Culture Committee and a member of the Risk Committee and the ESG Committee. He has over 28 years of financial services industry experience, with extensive expertise in using technology to revolutionise customer experiences and transform business. Dr Wendt's previous roles include executive positions with Westpac Banking Corporation and he was formerly a non-executive director of Assembly Payments where he was Chair of the Audit, Risk and Compliance Committee. Dr Wendt is an adjunct research fellow of the University of Southern Queensland. As well as being a director of IMB Ltd, Dr Wendt is also a director of all entities wholly owned by IMB Ltd.

Resolution 2 of the Annual General Meeting: Re-appointment of Christine Stewart Traquair as a director

Ms Traquair is seeking re-appointment as a director of IMB Ltd.

Christine Stewart Traquair
B.SC PGDip SAD MCIBS Chartered Banker, FCSI MAF GAICD FGIA

Ms Traquair has been a director of IMB Ltd since 2022 and is a member of the Risk Committee and Audit Committee. Ms Traquair has over 40 years' experience in the financial services industry, having held diverse senior leadership roles across risk, retail, business, wealth and institutional banking. She has deep risk management and credit expertise, together with extensive experience in governance, compliance, financial management, regulatory engagement and organisational simplification. Ms Traquair is currently a member of the Audit, Risk and Compliance Subcommittee of James Cook University Council. During her executive career, she also held directorships on subsidiary boards of listed financial entities and was a board director of a disability employment services provider. Following a substantial career at National Australia Bank, where she held responsibilities across banking, wealth and risk, Ms Traquair was Chief Risk Officer with Suncorp Banking and Wealth. As well as being a director of IMB Ltd, Ms Traquair is also a director of all entities wholly owned by IMB Ltd.

Resolution 3 of the Annual General Meeting: Re-appointment of Brian Vincent Bissaker as a director

Mr Bissaker is seeking re-appointment as a director of IMB Ltd.

Brian Vincent Bissaker
B.EC FCA GAICD

Mr Bissaker has been a director of IMB Ltd since 2023 and is the Chair of the ESG Committee and a member of the Capital and Securitisation Committee and the IMB Bank Community Foundation Committee. Mr Bissaker has over 30 years of experience in the financial services industry including as the CEO of Colonial First State and Virgin Money Australia and as a Group Executive of the Bank of Queensland. Mr Bissaker has a background in funds management, superannuation and banking across retail and institutional markets and has held senior executive responsibilities spanning product development, marketing, customer experience, strategic advice, mergers and acquisitions and end-to-end business management. He is currently a director of MetLife Insurance Limited, where he chairs the Audit Committee, and Australian Ethical Investment Ltd where he chairs the People and Remuneration Committee. He is a director of the Mercy Foundation and previously served as Chair of Monte Sant Angelo Mercy College and as a director of Citigroup Pty Ltd, MyState Ltd and Artega Investment Administration Pty Ltd. In addition to his IMB Ltd directorship, Mr Bissaker is a director of all entities wholly owned by IMB Ltd.

NOTES TO THE NOTICE OF MEETING

These notes set out administrative information regarding the Annual General Meeting of IMB Ltd (**IMB**) to be held on 27 October 2026 commencing at 10.30am (AEDT).

1. *Annual General Meeting - Availability of Report*

   The audited profit and loss accounts and balance sheets and the Directors' and Auditor's reports may be inspected at any office of the Company 21 days prior to the Annual General Meeting.

A full copy of IMB's Annual Financial Report is available for all Members to view and print from IMB's website at the following internet address:

https://www.imb.com.au/about-us/corporate-governance/financial-corporate-reports

2. *Voting eligibility for the meeting*

Members are qualified to vote at the meeting if they have held a minimum deposit of $250 with the Company continuously for a period of at least 90 days immediately preceding the Annual General Meeting or if they are the holder of at least 100 fully paid shares of the Company.

3. *Business Members attending the meeting*

A person participating in the Annual General Meeting as the representative of a business Member (body corporate) must be appointed in accordance with the Constitution and may not act as proxy or representative for more than 3 Members at the meeting unless that person is the Chair of the meeting.

A form for such appointment may be obtained from the Company Secretary or from www.imb.com.au/agm. Such representative shall be entitled to register for the meeting and vote if the appointor is entitled to vote, the form of appointment (and any power of attorney under which the appointment is signed, or in the case of an unregistered power, a copy of that power or authority certified as a true copy) has been lodged with the Company Secretary by 10.30am (AEDT) on 25 October 2026, being not less than 48 hours before the meeting and the appointment has not been withdrawn.

4. *Proxy appointments*

A proxy shall be entitled to participate in the meeting and vote if the appointor is entitled to vote, the form of appointment (and any power of attorney under which the appointment is signed, or in the case of an unregistered power, a copy of that power or authority certified as a true copy) has been lodged with the Company Secretary by 10.30am (AEDT) on 25 October 2026, being not less than 48 hours before the meeting, and the appointment has not been withdrawn.

A proxy need not be a Member of IMB. A person appointed as proxy may not act as proxy or representative for more than 3 Members unless that person is the Chair of the meeting. If a Member appoints the Chair of the meeting as the Member's proxy and does not indicate how the Chair is to vote on an item of business, the Chair will vote, as proxy for that Member, in favour of that item.

5. *Voting at the meeting*

For a vote taken on a show of hands, each Member present in person who is entitled to vote, and each other person present as proxy or representative, has one vote only. For a vote taken on a poll, each Member present who is entitled to vote has one vote, and each person present as the proxy or representative of another Member has one vote for each Member who is entitled to vote that they represent.

6. *Registration*

For registration purposes and to ascertain eligibility to attend and vote at the meeting, Members attending the meeting are asked to provide their IMB Member number (being a 9-digit number commencing in '400') and are required to bring proof of identity bearing their signature (for example, a passbook, Cashcard, Visa card or driver's licence bearing the Member's signature is acceptable). Some other form of supplementary identification may also be required.

Registration will commence at **9.30am**. Please allow sufficient time to register prior to the commencement of the meeting.

7. *Use of technology*

In the lead-up to the meeting, IMB will monitor the external environment. If it becomes necessary or appropriate to make alternative arrangements to those set out in this Notice for holding the meeting (including for example, by using any technology that gives Members as a whole a reasonable opportunity to participate), Members will be given as much notice as possible. Information relating to alternate arrangements will be communicated to Members by way of a market announcement and published at www.imb.com.au/agm and in all IMB Branches.

An Explanatory Memorandum and a proxy form are enclosed with this Notice of Meeting. These documents form an integral part of the Notice, and all documents should be read together. All capitalised terms in the Explanatory Memorandum and the Notice of Meeting for the Annual General Meeting have the same meanings given to those terms in the Constitution of IMB.