

**BIMINI CAPITAL MANAGEMENT, INC.**  
**Corporate Governance and Nominating Committee Charter**  
**(As Amended March 16, 2026)**

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**1. Corporate Governance and Nominating Committee Purpose**

The Corporate Governance and Nominating Committee (the “Committee”) of Bimini Capital Management, Inc. (the “Company”) shall identify individuals qualified to become members of the Board of Directors of the Company (the “Board”) and select, or recommend that the Board select, the director nominees for election at each annual meeting of the Company’s stockholders and for appointment to fill vacancies. The Committee shall also develop and recommend to the Board a set of corporate governance principles applicable to the Company.

The Committee shall report to the Board on a regular basis and shall have the resources and authority appropriate to discharge its duties and responsibilities, including the sole authority to select and retain consultants, search firms, counsel, or other advisors, at the expense of the Company.

**2. Corporate Governance and Nominating Committee Composition**

The Committee shall be comprised of at least one director. Each member of the Committee shall meet the independence requirements under applicable law and stock exchange listing standards as in effect from time to time and shall be free from any relationship that would interfere with the exercise of his or her independent judgment as a member of the Committee.

The members of the Committee shall be elected by the Board at the meeting of the Board following each annual meeting of stockholders and at such other times as may be deemed appropriate by the Board. Each member shall serve until his or her successor shall be duly elected and qualified or until his or her earlier death, resignation, or removal. The Chair of the Committee shall be appointed by the full Board.

The Board may remove a member of the Committee, including the Chair, provided that the Board must, at all times, assure that the Committee will have a chair and sufficient members to satisfy the requirements set forth above relating to the number and qualifications of Committee members.

**3. Corporate Governance and Nominating Committee Meetings**

The Committee shall meet at such times and from time to time as it deems to be appropriate, but not less than two times each year. The Committee may request members of management or others to attend meetings and provide pertinent information as necessary.

**4. Corporate Governance and Nominating Committee Responsibilities and Duties**

The duties of the Committee shall include the following:

Nominating Procedures

- Make recommendations to the Board from time to time as to changes in the size of the Board that the Committee believes to be advantageous to the Board.
- Identify individuals believed to be qualified to become Board members, and recommend to the Board the nominees to stand for election as directors at the annual meeting of stockholders or, if applicable, at a special meeting of stockholders. In the case of a vacancy in the office of a

director, the Committee shall recommend to the Board an individual to fill such vacancy, either through appointment by the Board or through election by stockholders. In nominating candidates, the Committee shall take into consideration such factors as it deems appropriate. These factors may include judgment, skill, diversity, experience with businesses and other organizations of comparable size, the interplay of the candidate's experience with the experience of other Board members, and the extent to which the candidate would be a desirable addition to the Board and any committees of the Board. The Committee may consider candidates proposed by management, but is not required to do so.

- Identify Board members qualified to fill vacancies on any committee of the Board (including the Committee) and to recommend that the Board appoint the identified member or members to the respective committee. In nominating a candidate for committee membership, the Committee shall take into consideration the factors set forth in the charter of the committee, if any, as well as any other factors it deems appropriate, including without limitation the consistency of the candidate's experience with the goals of the committee and the interplay of the candidate's experience with the experience of other committee members.

#### Corporate Governance

- Develop and recommend to the Board a set of corporate governance principles applicable to the Company, and review those principles at least once a year.
- Develop and recommend to the Board a Code of Business Conduct and Ethics (the "Code") for the Company, and review the Code at least once a year.
- Periodically review with the Company's Compliance Officer named in the Code any incidents of non-compliance with the Code.

#### Other Committee Responsibilities

- Periodically review with the Chief Executive Officer succession plans for executive officers other than the Chief Executive Officer.
- Perform any other duties or responsibilities expressly delegated to the Committee by the Board from time to time relating to the nomination of Board and committee members