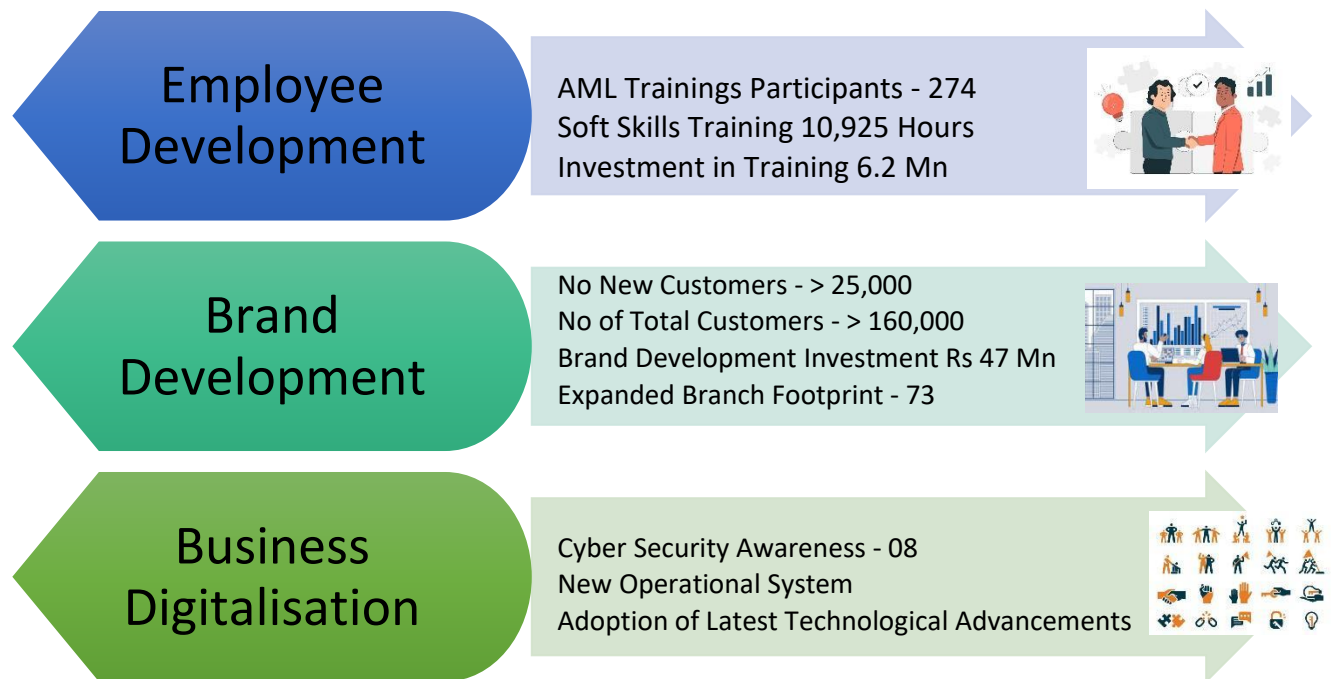


Intellect

Intellectual Capital represents a formidable strategic asset, encompassing our extensive repository of tacit knowledge, sophisticated operational systems, esteemed brand reputation, and multifaceted intellectual resources. As a premier finance company with over six decades of industry presence, we have cultivated an unparalleled depth of expertise that permeates every facet of our organisation. This intellectual foundation serves not merely as institutional retention but as the catalyst driving our continued market leadership and sustainable growth trajectory. The cumulative wisdom acquired through navigating diverse market conditions and industry transformations has fortified our decision-making capabilities and strategic foresight, positioning us uniquely among competitors as both pioneers and trusted advisors in our field.

Our workforce embodies the pinnacle of business acumen and practical knowledge across all operational segments, enabling us to navigate complex business landscapes with remarkable agility and foresight. Our strategic expansion of our branch network, product mix diversification, transformation of core systems, and digitisation initiatives have further enhanced our intellectual infrastructure, amplifying our capacity to generate innovative solutions that consistently deliver superior value propositions to our clients routinely surpassing conventional expectations. This harmonious integration of human expertise and technological advancement positions MI at the forefront of industry evolution, transforming accumulated knowledge into transformative business outcomes for the decades ahead. Our Intellectual Capital is not static but continuously evolving through deliberate knowledge management initiatives, specialised talent acquisition, and a corporate culture that stars intellectual curiosity and cross-functional collaboration, ensuring our competitive advantage remains both sustainable and progressive in an increasingly knowledge-driven marketplace.

Noteworthy Accomplishments



Assessing Value Creation

Drove strategic partnerships and digital transformation

suppliers

Strengthened reputation for integrity

Customers

Environment

Upgraded systems drove efficiency and waste reduction

Social

Collaborated with established industry leader

By strategically applying insights from our six decades of experience, we've transformed our Intellectual Capital into significant value creation for all stakeholders across our ecosystem. The systematic application of our business acumen has established MI as a trusted advisor capable of anticipating evolving market requirements with exceptional precision and reliability. Simultaneously, our customers have benefited from our strengthened reputation for integrity, reinforced by our consistent delivery of innovative solutions that exceed expectations. We have cultivated transformative strategic partnerships with our suppliers and agents and implemented digital transformation initiatives that optimise shared growth prospects and collaborative efficiency.

The environmental dimension of our Intellectual Capital impact is evidenced through our recently upgraded systems that have driven operational efficiency and significant waste reduction throughout our value chain. Leveraging our deep internal expertise, we have optimised resource usage to further strengthen our sustainable business practices that balance business goals with environmental stewardship. Our leadership in the social sphere has opened doors to meaningful collaborations that uplift community wellbeing and empower communities across our networks. These collaborative initiatives leverage our intellectual resources to establish new standards of excellence that influence industry practices beyond our immediate operational boundaries, creating shared value opportunities that align commercial success with community advancement.

Fostering a Culture of Empowered Employees

We have strategically positioned our Human Capital as the cornerstone of our intellectual asset portfolio, recognising that our employees and their refined knowledge represent the most critical determinant of our continued market leadership. Our advanced talent acquisition methodology ensures we consistently secure exceptional professionals from diverse candidate pools, implementing sophisticated assessment protocols that identify not merely technical competencies but also cognitive adaptability and innovation potential. This forward-thinking approach to Human Capital development has created intellectual assets where multidimensional expertise converges to address emerging market challenges with unprecedented agility and foresight.

Adhering to the business dimensions, we have instituted a comprehensive professional development framework that provides tailored learning pathways facilitated by industry-recognised subject matter experts and thought leaders. Complementing this technical advancement, our transformative motivational programming nurtures executive presence, emotional intelligence, and strategic mindset elements that distinguish MI professionals in increasingly complex business environments. Following with the dual emphasis on technical excellence and psychological empowerment creates a self-perpetuating cycle of intellectual capital appreciation, where individual growth directly translates to organisational knowledge assets that continuously evolve to anticipate future market demands rather than merely responding to today's challenges.

Accelerating Our Growth Trajectory through Bold Innovation

In an increasingly volatile and turbulent business environment, our sustained success has been driven by a proactive and innovation-led mindset. Despite external turbulence, we have consistently navigated challenges through a structured approach that embeds innovation at the core of our strategic direction. Central to this is our top-down management model, which ensures clear dissemination of information and strategic intent from senior leadership to marketing teams creating alignment, agility, and shared purpose across the organisation. Our strategic growth journey is driven by a forward-thinking innovation roadmap, deeply rooted in market intelligence. By identifying unmet needs and delivering practical, value-driven solutions, we aim to continuously enhance stakeholder value. Cost optimisation remains a guiding principle, ensuring our innovations are not only impactful but also operationally efficient. As we look to the future, we remain steadfast in advancing our innovation approach empowering the organisation to thrive with resilience, agility, and a sharp alignment to evolving market dynamics.

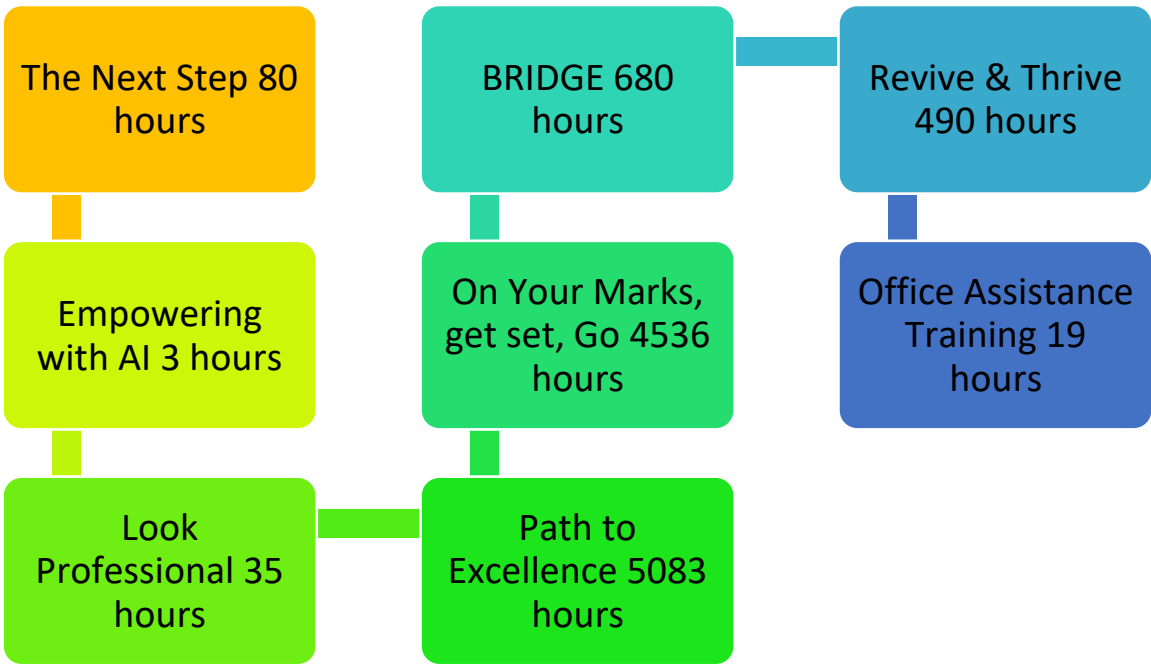
Sustainable Talent Management Practices

MI's Human Capital strategy is rooted in the conviction that our workforce is the most critical driver of organisational success. With respect to that, our Human Resources division has established a specialised talent acquisition team equipped with advanced competency mapping methodologies to facilitate recruitment processes that identify exceptional candidates with

transformative potential. This strategic investment in recruitment excellence has yielded impressive results during the reporting period, with the successful onboard of 865 high-calibre professionals to support our branch expansion, whose collective expertise further enhances our Intellectual Capital portfolio. Each recruitment represents not merely a staffing decision but a calculated investment in our future competitive capabilities and organisational resilience.

Our forward-looking retention framework transcends conventional employment paradigms by establishing clearly defined growth trajectories for all team members from their initial onboarding experience. This is operationalised through a developed Key Performance Indicator mechanism that provides comprehensive performance visibility while aligning individual contributions with organisational objectives. The effectiveness of this approach is demonstrated by our performance-based compensation strategy, which delivered substantial bonus incentives to high-performing team members throughout the financial year. A total of 815 employees were appraised through our appraisal process and given related performance driven benefits and elevated responsibility, illustrates our commitment to internal talent development and career progression establishing MI as an employer of choice in an increasingly competitive talent marketplace.

Soft Skills

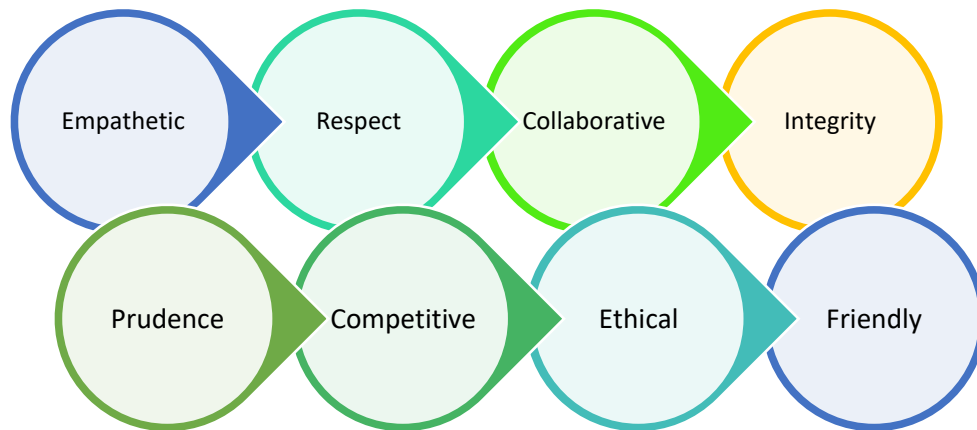


Fostering a Culture of Excellence

At MI, our organisational spirit represents a distinctive cultural architecture enriched over six decades of operational excellence – a living legacy that continues to define our corporate identity and competitive differentiation. Senior leadership demonstrates unwavering commitment to preserving and evolving this cultural foundation through deliberate governance structures and visible embodiment of our core principles in strategic decision-making processes. Our thoughtfully crafted cultural framework offers a powerful launchpad for new talent, accelerating their integration and performance through seamless knowledge sharing and a deeply embedded spirit of collaboration. This dynamic environment empowers new team members to thrive, contribute meaningfully, and align quickly with our organisational vision.

Rooted in enduring principles, our cultural ethos embodies a unique blend of stability and adaptability, honouring our legacy while evolving in step with a rapidly changing business landscape. This dynamic balance empowers us to embrace innovation, respond to shifting market forces, and remain resilient and agile in the face of constant transformation.

Our Distinguished Value System



MI Brand Position

The MI brand stands as a testament to our organisational excellence, with its reputation systematically reinforced through multiple foundational pillars including principles of exemplary governance, resolute leadership vision, adherence to industry best practices, unwavering financial stability, robust liquidity management, formidable capital strength, and seamless and unparalleled customer experience. This multidimensional approach to brand architecture has established MI as a paragon of reliability and performance within our sector, creating a distinctive market positioning that transcends transactional relationships to establish profound stakeholder trust. Our brand essence is perfectly condensed in our strategic tagline ‘service that extends beyond’ – a promise that permeates every customer interaction and operational decision, elevating standard service paradigms to unprecedented levels of excellence and personalisation.

To strategically enhance our brand position, we have implemented a customer-friendly marketing concept that seamlessly integrates traditional print media, dynamic digital platforms, and strategic social media engagement initiatives. This comprehensive approach ensures optimal brand visibility across diverse audience segments while maintaining message consistency across all touchpoints. The strategic diversification of our marketing modalities has enabled us to establish meaningful dialogue with our customer base while simultaneously expanding brand awareness among prospective clients and these initiatives represent our future market position and customer acquisition capabilities through enhanced brand equity development.

Throughout our business trajectory, MI's corporate brand image has been consistently elevated through our unwavering commitment to core organisational values, human-centred leadership philosophy, customer-centric business strategies, and community-oriented initiatives. Under this holistic approach to brand, development transcends conventional marketing parameters to establish authentic connections with our diverse stakeholder ecosystem. Recognising the strategic importance of brand equity to our long-term market position, we have increased our branding investment to 47 million during the current fiscal year a 166 % enhancement over the previous reporting period.

Driving Efficiency through Automation

With the unwavering support of our visionary leadership team, MI has successfully transformed a substantial portion of our operational procedures through comprehensive digital initiatives. Our digital transformation journey has fundamentally redesigned our business processes, significantly reducing manual interventions while enhancing accuracy and compliance. The collaborative efforts of our Strategy, Finance, and Information Technology divisions have yielded exceptional operational efficiencies that align with industry best practices and regulatory requirements. Adopting a cross-functional approach to digitalisation, we have established a robust technological foundation that simultaneously addresses operational challenges and capitalises on emerging market opportunities, creating sustainable competitive advantages.

During the year we broad-based our digitalisation efforts in our core operational processes, including loan disbursements, utility payments, and deposit-related transactions, which has dramatically improved processing times and customer satisfaction metrics. Our successful part migration to the Scier system – a platform renowned for its robust capabilities and widespread adoption in the financial services sector – has enabled seamless integration across departments while strengthening our data security infrastructure. Looking ahead, MI is actively pursuing Artificial Intelligence (AI) integration to further streamline routine tasks and enhance predictive analytics capabilities. These technological advancements represent our ongoing commitment to operational excellence, cost optimisation, and delivering superior value to our diverse stakeholder community while positioning the organisation for sustainable growth in an increasingly digital marketplace.

Customer Insights and Business Intelligence

As a trusted financial institution known for delivering exceptional customer service, we deeply value the ongoing pursuit of business intelligence as a catalyst for excellence. We see it not just as a tool for sharing institutional knowledge, but as a strategic force enabling us to understand our customers more deeply, gauge supplier perspectives, and, most importantly, cultivate strong, lasting relationships with our key stakeholders. Fuelled by a growing reservoir of insights, our commitment to intelligent, purpose-driven decision-making continues to shape impactful and responsible business practices. We foster a culture of continuous learning and connection by

actively listening to our customers through dedicated hotlines, a responsive call centre, and a widespread branch network. Complemented by insights from our supplier ecosystem, this direct engagement is further enriched through our dynamic presence across digital and social media platforms empowering us to capture real-time business intelligence and stay attuned to shifting customer needs and market trends.

Additionally, we have strategically established physical feedback mechanisms throughout our Head Office and branch premises, creating multiple avenues for stakeholder input. Each piece of feedback receives thorough consideration at the executive level, with our senior leadership team personally overseeing the resolution process, demonstrating our organisational commitment to continuous improvement and stakeholder-driven refinement of our service delivery model.

Resilient Business Practices in the Digital Age

In response to evolving cybersecurity challenges, MI has implemented comprehensive protective measures to safeguard critical information assets and operational integrity. Acknowledging the paramount importance of data security in today's interconnected environment, our specialised software engineering team has executed continuous enhancements to our network defence infrastructure, including sophisticated firewall configurations and advanced proxy systems. These strategic technological upgrades represent our proactive approach to threat management and reflect our unwavering commitment to maintaining the highest standards of information security. Concurrently, we have maintained and refined our robust Business Continuity Plan (BCP), carefully designed to mitigate risks associated with both natural disasters and malicious cyber incidents, thereby ensuring consistent service delivery even under adverse circumstances.

Further strengthening our organisational resilience, we have significantly expanded our risk management capabilities through the strategic allocation of additional resources specifically dedicated to operational risk oversight. This enhanced risk governance framework enables more comprehensive monitoring of emerging threats while facilitating rapid response protocols. Additionally, our commitment to developing a security-conscious organisational culture is evidenced by the implementation of 08 comprehensive email-based awareness programmes conducted throughout the fiscal year. These targeted awareness initiatives have effectively elevated employee vigilance regarding potential security vulnerabilities and established clear

protocols for incident reporting, thereby creating multiple layers of defence against increasingly sophisticated digital threats and reinforcing our position as a trusted steward of customer information in the digital age.

Capital Interdependency and Strategy Position

Capital	Short Term	Medium Term	Strategy Map
Financial	Escalation of Capital Expenses	Lower Cost to Income Ratio with high efficiency	❖ Drive towards wider business milestones ❖ Retention of the know ledged and talented ❖ Robotic Process Automatio n (RPA) business structure
Human	Increase in Employee collaboration and motivation	Maximum employee retention	
Infrastructure	Higher customer engagement	Brand loyalty	
Alliances	Business partner integrity	New business opportunities linked with digital drive	
Nature	Considerable reduction in paper waste	Commitment to greener future	

Future Set Forth



Short Term

Skill enhancement to combat with technological advancements

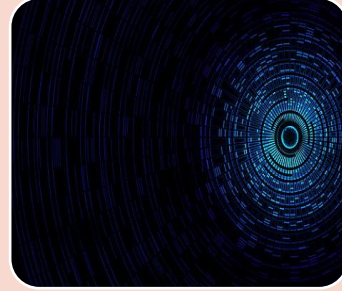
Interlink with technological advancements



Medium Term

Expansion of marketing approach with AI based assistance

Resource allocation to further strengthen cyber protection



Long Term

Deal with high tech automated customer touch points

Advancing the economic and social prosperity of individuals