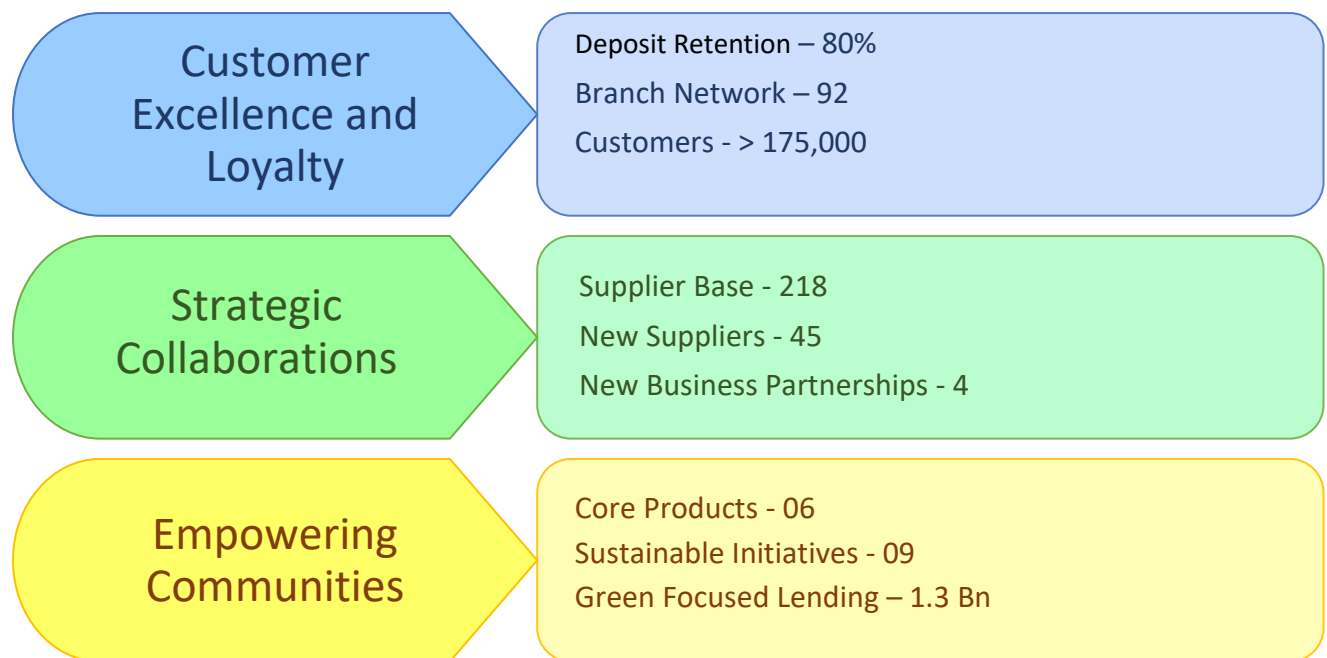


Alliances

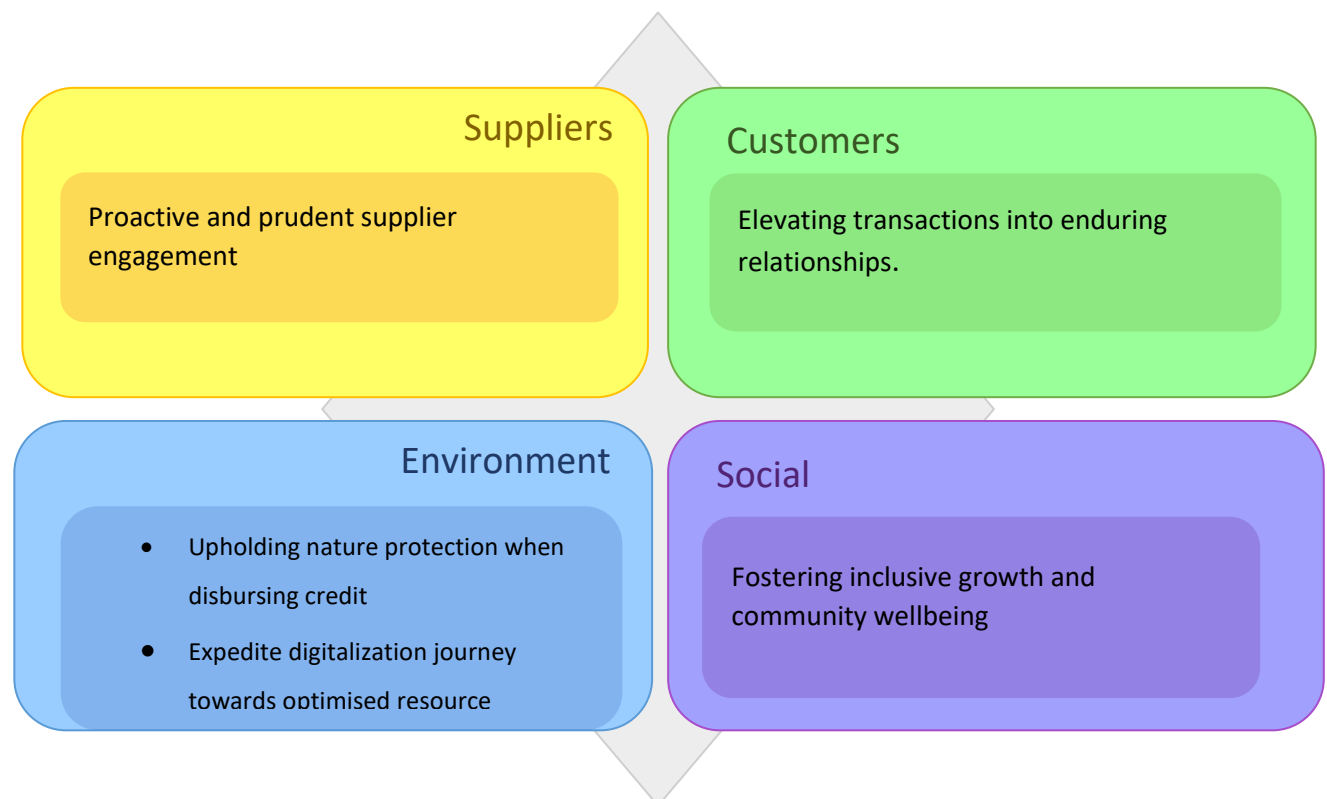
At MI, Social and Relationship capital which we term as “Alliances” stand as a cornerstone of our culture, shaping our identity and sustaining our long standing legacy within the financial services industry. Over the decades, MI has cultivated a reputation grounded in integrity, prudence, personalized service and an unwavering commitment to the clients, communities, and markets we serve. In a financial services landscape where trust defines success, the strength of our relationships stands as one of our greatest strategic strengths. Our enduring legacy reflects responsible stewardship, disciplined risk management, and a client centric approach that has enabled MI to successfully navigate economic cycles while maintaining resilience, stability, and credibility. Our enduring partnerships built on transparency, accountability, and ethical conduct continue to strengthen the trust that has defined MI as a trusted institution across generations.

At MI, our journey toward sustainable growth is shaped by the strength of our partnerships and the quality of our stakeholder engagement. We are committed to deepening client relationships through tailored financial solutions, robust data protection frameworks, and advisory practices that prioritize long-term financial wellbeing. Within our organization, we cultivate a culture of collaboration, inclusion, and professional excellence, empowering our people to act with integrity and to deliver consistent value. Across our value chain, MI upholds rigorous standards in regulatory compliance, responsible lending and investment, and supplier partnerships, contributing to financial system stability and community resilience. Through ongoing discourse, financial literacy initiatives, and inclusive access to financial services, MI strives to create shared value, strengthen social foundations, and sustain meaningful relationships that support long-term economic progress.

Year in Review: Key Successes

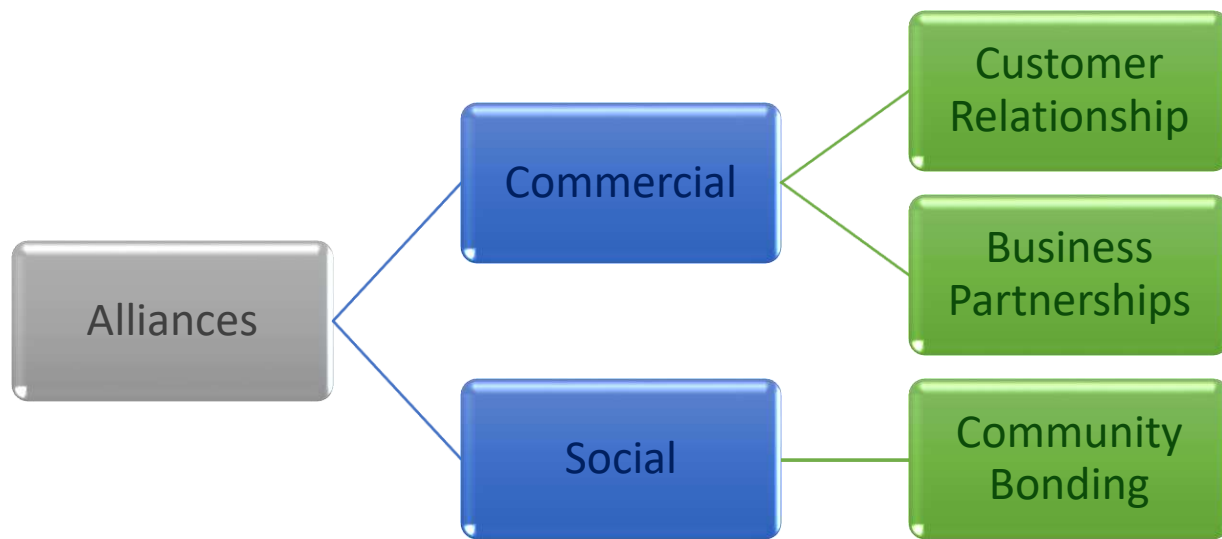


Value Creation in Action



At **MI**, value creation is driven by the strength of our relationships and the positive impact we generate across stakeholders. For our customers, we deliver secure, innovative, and tailored financial solutions, including a range of **new sustainable products**, that enhance long-term financial wellbeing, foster trust, and encourage responsible decision-making. Our engagement with suppliers emphasizes transparency, ethical practices, and mutual growth, building a resilient and accountable value chain. At the same time, MI integrates environmental stewardship into our operations, implementing **ISO 14000-certified environmental management systems** and energy-efficient practices that reduce our ecological footprint, ensuring that growth is both responsible and enduring.

MI's commitment extends beyond business performance to meaningful societal impact. Through **region-based CSR initiatives valued at Rs 1.2 million**, beach cleanup initiatives, extending educational support, and targeted community projects, we empower individuals, strengthen local economies, and promote shared prosperity. Beside embedding trust, accountability, and social responsibility into every facet of our operations, MI consistently reinforces stakeholder confidence, cultivates lasting partnerships, and delivers measurable benefits across customers, suppliers, communities, and the environment upholding our culture as a forward-looking and responsible financial services institution.



Commercial Alliances

Strategic partnerships play a pivotal role in MI's growth and value creation journey, enabling us to expand our product offerings, reach new customer segments, and deliver enhanced financial solutions. During the year, we strengthened our collaborative footprint by signing **MOUs with Toyota Lanka and Mahindra**, emphasizing our commitment to providing seamless financing solutions for automotive customers. Such alliances broaden our market access and empower MI to offer tailored, customer-centric financial products that align with evolving mobility and business needs, creating mutual value for our partners and clients alike.

At MI, collaboration goes beyond immediate business benefits, exemplifying MI's focus on long-term, sustainable partnerships built on trust, shared objectives, and operational excellence. By leveraging the expertise, networks, and brand strengths of our collaborative partnerships, MI has been able to deliver superior service experiences, drive adoption of innovative financial solutions, and strengthen its position as a preferred financial partner in the automotive sector. Strategic collaborations of this nature reflect MI's heritage of responsible growth, stakeholder engagement, and market leadership, reinforcing our reputation as a forward-looking institution that creates value through meaningful, mutually beneficial partnerships.

Social Alliances

MI remains deeply committed to nurturing meaningful social alliances that uplift communities and advance sustainable development throughout Sri Lanka. By partnering with climate-focused organizations, government institutions, community-based groups, and grassroots initiatives, we amplify our impact across critical areas including expanding educational opportunities for underserved youth, improving healthcare access in remote regions, strengthening sanitation infrastructure, and promoting environmental conservation to enhance climate resilience. These strategic collaborations enabled MI to address pressing social challenges, empower vulnerable communities, foster inclusive progress, and contribute to a more resilient and sustainable future

Customer Relationship Management

Customer Relationship Management lies at the heart of MI's operations. We ensure every client interaction is personalized, effortless, and value-driven, consistently raising the bar for service excellence. Our multi-channel approach integrates state-of-the-art digital platforms—advanced online portals, intuitive mobile apps, with dedicated mobile sales teams and responsive web support. By harmonizing technology with human touch, MI delivers seamless accessibility, convenience, and support, ensuring that exceptional service reaches our clients precisely when and where it matters most right at their doorstep.

Harnessing the power of real-time analytics, predictive insights, and customer behavior intelligence MI provides personalized financial solutions, prompt support, and ongoing engagement. These efforts cultivate profound trust, loyalty, and advocacy, turning one-time interactions into lifelong partnerships. By combining technology with thoughtful client-centric engagement, MI empowers individuals, families, and businesses to prosper amidst dynamic economic conditions

Transforming Insights into Customer-Centric Solutions

Our dedicated Corporate Planning and Analytics team, equipped with advanced data analytics, machine learning models, and comprehensive market research tools, has transformed vast datasets into actionable insights. These insights deepen our understanding of customer preferences, provide predictive capabilities to anticipate emerging trends, and reveal patterns that directly guide product development, marketing strategies, and engagement initiatives. As a result, MI has optimized

customer interactions across all touchpoints, enhancing satisfaction, fostering loyalty, and driving stronger engagement.

Moreover, these insights empower leadership with real-time, data-informed decision-making, ensuring that strategic initiatives are closely aligned with evolving customer expectations and market dynamics. Looking forward, MI remains committed to investing in trailblazing technologies and analytics to further uncover customer motivations, behaviors, and preferences. Maintaining a focus on data-driven intelligence, we continue to strengthen our ability to anticipate and respond to customer needs, securing a sustainable competitive advantage in a rapidly evolving marketplace.

Client Engagement and Service Excellence

MI continued to broadbase its customer outreach through a purposeful and forward-thinking strategy, catering to the needs of an increasingly diverse and dynamic client base. By prioritizing accessibility, convenience, and tailored service, MI has expanded its engagement platforms, ensuring every interaction whether in-branch, online, or via call centers is smooth, meaningful, and value-rich. The addition of 19 new branches across multiple regions further extends MI's physical footprint, reinforcing our commitment to being accessible and responsive wherever our customers need us.

Concurrently, MI has leveraged advanced digital technologies to complement its physical expansion, creating an integrated ecosystem of services that empowers customers with secure, efficient, and convenient access to its offerings. The adoption of cutting-edge digital platforms has enabled real-time loan disbursement capabilities, streamlining processes that were previously time-consuming and enhancing the overall customer experience. Through a combination of online portals, mobile applications, and interactive self-service channels, MI ensures that customers can engage with the organization anytime, anywhere, with confidence and ease. This dual approach

expanding both physical and digital presence demonstrates MI's holistic commitment to meeting the evolving expectations of modern banking and financial service consumers.

Beyond infrastructure and technology, MI has placed a strategic emphasis on human-centered customer service, recognizing that technology alone cannot replace the value of empathetic, knowledgeable, and responsive support. The company's Call Centre has been transformed into a center of excellence, staffed by highly skilled professionals trained to deliver both expertise and compassion in every interaction. These customer-centric teams serve as trusted advisors, providing guidance, resolving inquiries, and ensuring that every engagement reflects MI's commitment to service excellence. Combination of advanced technological tools with highly capable human resources, MI has created an environment where customers feel supported, valued, and understood, ultimately strengthening loyalty and fostering long-term relationships.

Through these initiatives, MI has not only expanded its reach but also deepened the quality of its customer engagements. The combination of strategically located branches, innovative digital solutions, real-time service capabilities, and an empowered customer support team positions MI as a leader in customer outreach, demonstrating its unwavering dedication to creating meaningful, accessible, and highly satisfying customer experiences in an increasingly competitive landscape.





Value-Driven Product Offering and Ethical Business Framework

Showcasing our commitment to meeting diverse financial needs, MI offers a comprehensive and diversified product portfolio designed to serve both individual and corporate clients. The company's offerings span traditional deposit accounts, flexible lending solutions, specialized pledging options, and vehicle-related financial services, ensuring customers have access to tailored solutions that align with their unique goals. Beyond these core products, MI has introduced sustainability-focused financial solutions, reflecting a proactive approach to supporting environmentally and socially responsible initiatives. These offerings empower customers to make financial decisions that are not only practical but also aligned with broader societal and environmental objectives.

Anchored in Ethical Excellence & Stewardship

With a legacy spanning over six decades of exemplary service, we remain dedicated to maintaining the trust and confidence of our stakeholders by adhering to the highest standards of integrity, transparency, and ethical conduct. Our steadfast commitment to ethical business practices serves as the cornerstone of our organizational values and corporate governance framework, shaping a

culture that prioritizes compliance, operational excellence, and responsiveness to the ever-evolving regulatory environment.

This commitment to operational excellence is further strengthened through cutting-edge technology, exemplified by the successful implementation of the Scier technology platform with the seamless integration of lending, deposit core banking and GL modules. These technological enhancements have secured our transparency, supported ethical business practices, and bolstered stakeholder confidence across all operational channels.

In an increasingly dynamic business landscape, MI's steadfast commitment to integrity guides every decision, driving responsible innovation, deepening stakeholder trust, and reinforcing our standing as a resilient and ethically-led leader in the financial services sector

Distinctive Marketing & Communication Approach (GRI 417-1,417-2,417-3)

MI remains unwaveringly committed to upholding transparency, integrity, and ethical practices across all aspects of marketing, labeling, and communications. As a leading Non-Bank Financial Institution, we ensure that every financial product and service is presented with complete accuracy, communicated clearly in all three official languages, and accompanied by detailed information on product features, associated risks, and terms of service. We are proud to note that, during the reporting period, no instances of non-compliance related to marketing communications, product information, or labeling were recorded, underscoring our steadfast adherence to both legal requirements and industry best practices.

In alignment with our customer-centric philosophy, MI prioritizes honest, transparent, and non-deceptive communications. All marketing materials, advertisements, and claims undergo rigorous internal validation processes to ensure accuracy and regulatory compliance, effectively preventing any misleading statements. Throughout the reporting period, no incidents of non-compliance regarding product marketing or labeling were reported, demonstrating the robustness of our governance framework and our ongoing commitment to safeguarding customer interests and upholding trust.

Furthermore, MI placed significant emphasis on customer privacy and data protection, ensuring transparent communication regarding the collection, use, and storage of personal data in all marketing activities. Customers are fully informed of their data rights and empowered to manage their preferences for receiving marketing communications, reinforcing our focus on ethical engagement and respect for individual privacy.

Throughout the period, MI has upheld uncompromising standards, with no reported breaches or violations. This underscores our ongoing commitment to ethical marketing, rigorous regulatory adherence, and the fostering of lasting customer trust in every promotional and communication initiative.

Compliance with Laws and Regulations and Customer Grievance Handling (GRI 2-25, 2-26, 2-27)

Demonstrating our unwavering commitment, MI upholds the highest standards of corporate governance, ensuring full compliance with all applicable laws and regulatory requirements across every aspect of our operations. As a responsible Non-Bank Financial Institution, we continuously review, update, and implement policies to align with evolving regulatory standards, reinforcing our commitment to transparent, ethical, and accountable business practices. We are pleased to report that, during the financial year 2025/26, MI recorded no incidents of non-compliance with relevant laws and regulations, further underscoring our dedication to legal and ethical conduct.

Beyond regulatory compliance, MI places strong emphasis on providing accessible, effective, and responsive mechanisms for addressing customer complaints and stakeholder grievances. Our customer support teams are trained to handle inquiries efficiently, ensuring that concerns are resolved promptly and thoroughly. Additionally, clear reporting channels have been established for customers, employees, and business partners to raise issues or seek resolution. These grievance mechanisms are designed to deliver fair, transparent, and timely outcomes, reflecting our unwavering commitment to integrity and accountability. Throughout the year, these processes have operated smoothly, and all concerns raised have been effectively addressed, strengthening stakeholder confidence and satisfaction.

Mode Complain Received	Type of Complain	No of Complains received	No of Complains resolved	Completion %
Telephone	Staff Misconduct, Communication gaps, process delays	4	4	100%
Email		5	5	100%
Letter		5	5	100%
Social Media		1	1	100%

Customer Privacy and Data Protection (GRI 418-1)

Prioritizing customer privacy, we are fully committed to safeguarding personal information, implementing comprehensive data security measures to ensure both the integrity and confidentiality of customer data. These measures include the use of advanced encryption technologies, regular security assessments, and strict access controls. Our dedicated Data Security Team headed by Chief Information Security Officer (CISO) continually monitors and evaluates data handling practices to ensure alignment with industry-leading standards, providing an added layer of protection and fostering a secure environment for all customer information. We are pleased to report that, throughout the 2025/26 reporting period, there were no incidents of customer data loss or security breaches, reflecting the effectiveness of our robust data protection framework.

Sustaining Investor Confidence and Market Credibility

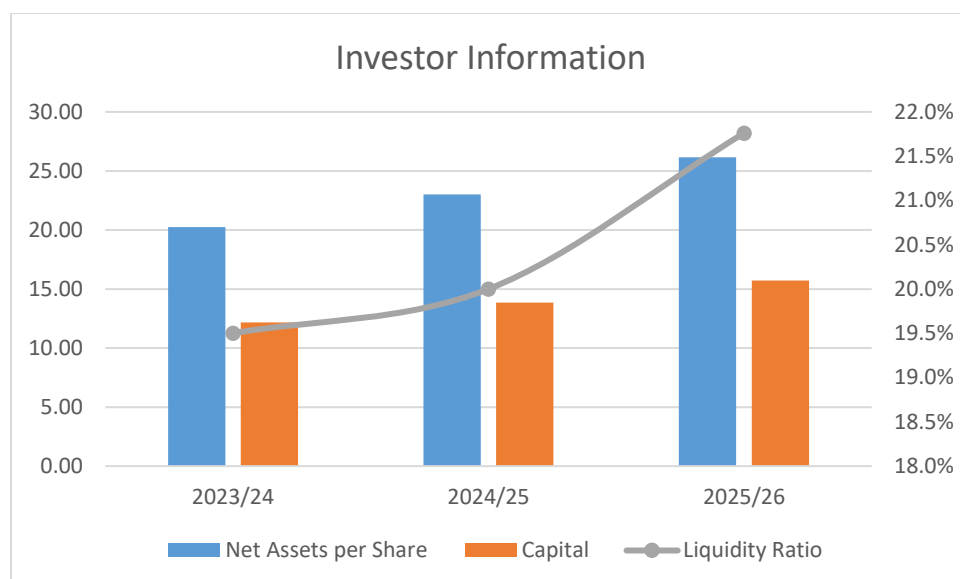
In alignment with our core mission of maximising shareholder value, we have consistently focused on creating long-term wealth for our investors. Over the years, our strategies have been carefully hewed to ensure that those are resonate with the aspirations of our shareholders and we remain committed to strengthening their financial interests. We have continuously worked to protect investor capital, deliver satisfactory returns, and leverage emerging market opportunities, while taking proactive measures to mitigate risks that could adversely impact our stakeholders. Hence, even in the face of unprecedented “Ditwah” impact and cascading effects of the middle east crisis, our resilience and strategic foresight have enabled us to navigate uncertainties with unwavering determination.

During the year, we achieved a historic milestone by surpassing Rs 100 Bn asset base whilst recording our highest-ever pre-tax profit of Rs. 2.1 billion, a testament to our resilience and

strategic vision. This remarkable success not only marks a new chapter in our journey but also reinforces our resolute commitment to enhancing shareholder value. Moreover, earnings per share (EPS) and Dividend per share (DPS) stood at Rs 1.91 and Rs 0.25 respectively, whilst recording 14 percentage growth in net assets per share, underscoring our ongoing commitment to enhancing shareholder value and investor returns.

Whilst we broad based our ordinary shareholder base with the recent share split, we recognise the significance of refining strong, transparent, and enduring relationships with every investor, regardless of their stake. This commitment goes beyond merely meeting financial goals, it involves addressing the informational needs of our investors, ensuring they have access to the most relevant and timely data, and safeguarding their rights as stakeholders. We place great emphasis on open communication, focusing on building trust and integrity of our relationships with those who entrust us with their investments. Further, we strive to foster an environment where investors feel empowered, informed, and confident in the Company's direction and leadership.

Through these initiatives and transparent communication channels, we aim to build a lasting relationship based on trust, ensuring that our investors have all the necessary information to make sound, informed decisions. Upon providing consistent, reliable updates, we deepen our commitment to delivering shareholder value and ensuring our investors' confidence remains strong, while continuing to meet their evolving expectations for both financial returns and corporate integrity.



Seamless Service Integration and Value Chain (GRI 2-6)

Recognizing the broader impact of our operations, MI comprehends that our activities extend well beyond the organisation itself and are closely connected to a diverse network of stakeholders across our value chain. We are committed to promoting transparency, accountability, and responsible practices at every stage of our operations, from the sourcing of materials to the delivery of products and services. Our value chain spans a wide array of suppliers, partners, and customers, and we acknowledge the importance of assessing and managing the effects of our business activities on both upstream and downstream entities. This holistic approach underscores our dedication to responsible business practices, ensuring that MI creates value not only through financial performance but also by positively contributing to the well-being of stakeholders and the wider communities in which we operate.

Collaborative Partnerships for Sustainable Growth

Fostering strong partnerships, MI is committed to strengthening business relationships and promoting collaboration across its value chain in alignment with its sustainability and corporate responsibility objectives. We work closely with our suppliers, agents, and other key partners to ensure that shared principles of ethical conduct, environmental stewardship, and accountability are fully embedded in all aspects of our operations. Through these meaningful collaborations, MI not only creates high standards of integrity and compliance but also encourages innovation, efficiency,

and responsible business practices across the network of stakeholders we engage with. Spreading open communication, mutual trust, and long-term strategic partnerships, we create an ecosystem where all participants benefit while collectively advancing sustainability, ethical business conduct, and the creation of long-term shared value. Moreover, these efforts reflect our belief that responsible collaboration is fundamental to building resilient business relationships and driving positive outcomes for both our organisation and the wider communities we serve.

Business Agents and Intermediaries

Recognising the importance of strategic partnerships, MI collaborates with a diverse network of business agents and intermediaries to broaden its market presence and enhance service delivery. This network includes vehicle sales agents, banking institutions, and State agencies, each contributing significantly to facilitating efficient customer engagement and seamless access to our financial solutions. Through these well-established partnerships, MI is able to reach varied customer segments while consistently upholding high standards of professionalism, regulatory compliance, and ethical conduct.

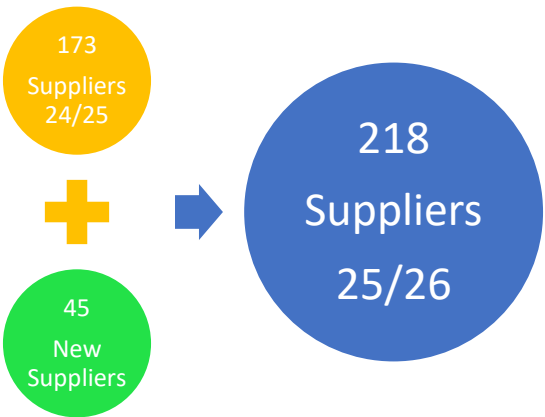
We place considerable emphasis on nurturing transparent and mutually beneficial relationships with our intermediaries, ensuring that shared values of integrity, accountability, and customer focus remain central to every interaction. Our clearly defined service standards, structured communication frameworks, and continuous performance monitoring help maintain consistency and quality across all operational touchpoints. Additionally, we provide ongoing guidance and oversight to ensure that all partners remain aligned with regulatory requirements and MI's corporate governance principles. Leveraging this extensive intermediary network, MI enhances its agility, expands its geographic reach, and delivers tailored financial solutions efficiently and responsibly.

Procurement Management System

Our procurement system is diligently devised to ensure full transparency, operational efficiency, and the highest standards of integrity across all procurement activities. It is built upon clearly defined guidelines and structured procedures that govern every stage of the process from supplier identification and evaluation to negotiation and contract finalization ensuring that each phase is

executed with precision, accountability, and complete transparency. Embedding robust controls and standardized workflows into our operations, we minimize risk, enhance traceability, and promote fair and ethical sourcing practices throughout the organization.

The function is led by a dedicated procurement team under the strategic oversight of a Senior Manager, who is responsible for supervising the entire procurement lifecycle and ensuring strict compliance with internal policies and regulatory requirements. To further reinforce the reliability and consistency of our procurement practices, we prioritize sourcing from suppliers within the local context, thereby strengthening community partnerships and supply chain resilience. In addition, we conduct comprehensive internal audits on a regular basis to continuously assess performance, ensure adherence to established standards, and drive ongoing improvement. This year, we have welcomed 45 new suppliers, bringing our total supplier base to 218, reflecting our sustained growth and commitment to responsible procurement excellence.



Supplier Relationship Management



Proportion of spending on local suppliers (GRI 204-1)

All purchases of products and services from suppliers are 100% locally sourced from Sri Lanka.

Cost Item	2025/2026				2024/2025			
	Head Office (Rs 000)	%	Other Locations (Rs 000)	%	Head Office (Rs 000)	(%)	Other Locations (Rs 000)	(%)
Electricity	33,503	4%	53,269	5%	31,570	6.93%	49,759	11.53%
Telephone	47,467	6%	80,801	7%	39,796	8.73%	71,680	16.61%
Office Maintenance	26,734	3%	86,122	8%	37,977	8.33%	52,258	12.11%
Security Chargers	31,441	4%	18,790	2%	23,293	5.11%	29,185	6.76%
Water	2,411	0%	9,260	1%	2,813	0.62%	6,120	1.42%
Stationary	35,807	4%	58,239	5%	20,983	4.60%	38,189	8.88%
Fuel	447,576	55%	617,350	57%	100,136	21.97%	101,633	23.56%
Insurance	90,649	11%	29,758	3%	72,174	15.83%	17,450	4.04%
Advertising and Promotions	43,306	5%	104,709	10%	57,673	12.65%	45,309	10.50%
Computer Equipment and Maintenance	56,611	7%	31,028	3%	69,451	15.23%	19,859	4.60%
Total	815,504	100%	1,089,326	100%	455,865	100.00%	431,442	100.00%

Social Alliances

Fostering Sustainable Community and Stakeholder Relations (413-1, 413-2)

Our operations are deeply rooted in the communities we serve, and we firmly recognize the importance of meaningful engagement with local stakeholders to understand their needs, expectations, and concerns while 42% of our total branch network has contributed in community investment activities to uplift the social development. We maintain open, transparent, and continuous discourse with community representatives, business partners, and relevant interest groups to ensure that our activities align with local priorities and contribute positively to social and economic development. Through structured communication channels and proactive consultation, we foster mutual trust, strengthen long-term relationships, and ensure that stakeholder perspectives are thoughtfully considered in our decision-making processes.

We are proud to report that, over more than six decades in operation, our organization has conducted its business without creating any actual or potential negative impacts on society. Such an enduring record demonstrates our continued adherence to responsible business practices, robust governance standards, and a disciplined approach to achieving sustainable long-term growth. By embedding social responsibility into our core strategy and continuously monitoring our operational footprint, we uphold our duty of care to the communities we serve and reinforce our commitment to a positive, constructive presence wherever we operate.

Impact Assessment Across Business Operations

Throughout our reporting period, we have conducted comprehensive assessments of the potential social, environmental, and economic impacts associated with our operations. This approach enabled us to systematically identify and address both risks and opportunities that emerge within the communities where we operate. We continuously refined and strengthened our impact assessment frameworks to ensure they remain responsive to evolving community priorities and expectations, allowing us to adjust our strategies effectively in response to new challenges and opportunities.

Development Programmes and Initiatives

We are firmly dedicated to advancing local development through a portfolio of targeted initiatives tailored to the distinct needs of the communities in which we operate. Our efforts concentrate on key priority areas, including education, healthcare, infrastructure enhancement, and economic empowerment, with the primary objective of elevating overall wellbeing and improving the quality of life for local populations.

Through close collaboration with local authorities, other organizations, and community representatives, we ensure that our programmes are carefully aligned with identified community priorities and structured to deliver long-term impact. Furthermore, we implemented a robust monitoring and evaluation framework to systematically measure outcomes, assess effectiveness, and ensure that our initiatives create tangible, enduring benefits for the communities we serve.

Advancing Local Economies through Capacity Strengthening

At MI, we recognize the strategic importance of fostering local economic empowerment and strengthening community capacity as foundational pillars of sustainable development. We are committed to stimulating inclusive economic growth by enabling community members to actively participate in and benefit from emerging opportunities within the local marketplace. Through structured programmes and strategic partnerships, we deliver targeted skills development, women empowerment, and entrepreneurship advancement initiatives designed to equip individuals with the technical expertise, business acumen, and practical competencies necessary to succeed in an increasingly competitive environment.

These initiatives generate measurable socio-economic value by enhancing individual livelihoods while simultaneously reinforcing the resilience, diversification, and long-term sustainability of the local economy. By reducing barriers to employment, fostering entrepreneurship, and developing local talent, we made a meaningful contribution to reducing unemployment and alleviating poverty. Our sustained investment in human capital and local enterprise development supports the creation of enduring economic pathways and aligns with the broader development objectives of the regions in which we operate.

Process for Inclusive Community Development



We expanded our engagement beyond purely commercial boundaries, placing greater emphasis on cultivating meaningful and trust-based relationships with local communities to identify and address unmet social needs across critical areas such as education, healthcare, sanitation, and other essential services. To gain a comprehensive understanding of the distinct characteristics, expectations, and priorities of the communities we serve, we implemented diverse engagement mechanisms, including structured surveys and stakeholder networks, enabling us to gather informed and actionable insights. During the year, we successfully organized and supported a range of community-focused programmes and initiatives dedicated to advancing healthcare, strengthening educational outcomes, empowering Small and Medium Enterprises (SMEs), and enhancing access to vital services.

Our proactive involvement in socially responsible initiatives underscores our steadfast commitment to social sustainability and inclusive development. Guided by continuous stakeholder discussion, survey feedback, and community consultations, we systematically assess and prioritize projects to ensure they address genuine community needs. The evaluation and strategic direction of these initiatives are overseen by our Sustainability Governance Committee, ensuring alignment with the broader objectives of the United Nations Sustainable Development Goals (UN SDGs) and reinforcing our commitment to delivering measurable, meaningful, and enduring positive impact.

Sustaining a High-Performance Culture (GRI 2-24)

In alignment with our commitment to sustainable business practices, we have systematically embedded our policy commitments across all facets of our operations, ensuring they are fully integrated into our strategic framework and organizational culture. Clear policy objectives have been established to guide decision-making processes and reinforce a disciplined, responsible approach to Environmental, Social, and Governance (ESG) priorities. This structured integration ensures that sustainability considerations are not treated as standalone initiatives but are intrinsically linked to our long-term corporate vision and operational execution.

We ensure that these commitments are effectively communicated and consistently understood at every level of the organization, from senior leadership to frontline teams. Comprehensive training and awareness programmes reinforce accountability and empower employees to actively contribute to achieving our ESG objectives. Our policies are further embedded within our enterprise risk management framework, enabling the proactive identification, assessment, and mitigation of ESG-related risks. Performance is systematically monitored through clearly defined Key Performance Indicators (KPIs), allowing us to evaluate effectiveness and implement corrective actions where necessary. Through transparent stakeholder engagement, continuous improvement, and ongoing feedback mechanisms, we ensure our policies remain relevant, robust, and responsive to the evolving sustainability landscape thereby strengthening our capacity to deliver sustainable, long-term value for both our business and the communities we serve.

MI's Stance to Prevent Corruption (GRI 205-1, 205-2, 205-3)

MI maintains an uncompromising stance against corruption, grounded in robust governance and full regulatory compliance. In strict adherence to the provisions of the Financial Transactions Reporting Act (FTRA) and the regulatory directives issued by the Financial Intelligence Unit, the company has instituted a comprehensive Anti-Money Laundering (AML) Policy designed to safeguard the integrity of its financial and operational activities. This framework is reinforced by the adoption of an advanced Know Your Customer (KYC) Policy, ensuring thorough due diligence, enhanced customer verification, and continuous monitoring mechanisms. MI further strengthens its anti-corruption posture through rigorous internal risk assessments, systematically

evaluating all operational processes to identify, mitigate, and control risks associated with corruption. These proactive and structured measures have resulted in zero recorded incidents of corruption within its operations, reflecting the effectiveness of its governance architecture and its steadfast commitment to managing AML and corruption-related risks at the highest professional standards.

Anti-Corruption Commitment and Training Initiatives

In furtherance of our steadfast commitment to the highest principles of integrity and ethical governance, we have consistently strengthened and embedded our anti-corruption framework across all levels of the organisation. Central to this commitment is the implementation of a comprehensive and structured training programme encompassing both frontier personnel and back-office staff. Over the past year, we successfully delivered specialised anti-corruption training to 853 employees across diverse functional areas, thereby ensuring that our workforce is fully equipped with the requisite knowledge, competencies, and practical tools to identify, prevent, and effectively respond to potential corruption risks. Moreover all these trainings and understanding of applicable anti-corruption legislation, internal policies, and ethical standards, while fortifying a culture rooted in transparency, accountability, and responsible conduct.

In addition, we have instituted a robust and well-defined reporting mechanism to address any suspected instances of misconduct. Where potential concerns arise, they are promptly escalated to the highest governing authority for comprehensive review, independent assessment, and appropriate remedial action. Having investing in the continuous development of our employees' expertise in this critical domain, we are proactively mitigating corruption risks and further strengthening our reputation as a principled and trustworthy organisation. This initiative forms an integral component of our broader governance strategy, aimed at sustaining an operational environment characterised by fairness, regulatory compliance, and unwavering transparency across all business activities.

2025/26	Total No of Employees	No of Employees who received AML Training	Percentage
Office assistant & Others	72	6	8%
Clerical & Allied	575	323	56%
Executives	962	364	38%
Managers	336	154	46%
Directors	4	0	0%
Grand Total	1949	847	43%

Capital Interdependency and Strategy Position

Capital	Short Term	Medium Term	Strategy Map
Financial Wealth	Optimised returns through broad-based business relationships	Increase margins with wider business acquisitions	❖ Fully satisfied customer base guides continuous business growth ❖ Deploying a Road map of smart IT solutions ❖ Central approach in expanding branch network
Human Strength	Social affection through various initiatives	Solid development in employee engagement	
Infrastructure	-	Building future ready infrastructure with greater cost efficiency	
Intellect	Efficiency in business processes	Enhance brand image	
Nature	Nature-focused initiatives	Proper waste management strategy	

Futuristic Priorities

