Nature

MI's journey toward becoming a truly sustainable financial institution is deeply anchored in our commitment to environmental stewardship and responsible business practices. We are progressively embedding environmental sustainability into our strategic priorities and decision-making processes, ensuring that environmental considerations support long-term value creation and responsible business growth. This approach reflects our recognition that long-term value creation is intrinsically linked to responsible environmental management and a forward looking, sustainability-driven business model. We integrate environmental sustainability across our operations through robust regulatory compliance and alignment with internationally recognised standards and best practices. By broadening access to sustainable financing solutions, our business model promotes environmentally responsible practices among customers while continuously reducing the environmental footprint of our own operations.

By fostering a green corporate culture, we have embedded environmentally responsible policies and practices into our daily operations, ensuring that sustainability is seamlessly integrated into every aspect of how we conduct business. Although MI's operations as a financial services provider exert limited direct environmental impact, we remain proactive in managing and reducing our ecological footprint. Over the years, we have undertaken meaningful initiatives to strengthen our environmental contribution to society, guided by the strategic oversight and expertise of our Sustainability Governance Committee. Furthermore, we advocate the efficient utilization of renewable resources and continuously refine our operational processes to enhance resource efficiency, reduce waste, and minimize environmental impact, thereby reinforcing our commitment to responsible and sustainable business practices.

Year in Review: Key Successes

Eco Friendly Initiatives

- Waste Recycled – 2,512 kg
- ISO Certifications 14064-1:2018
- Broad base Sustainable Financing Portfolio

Employee Engagements

- Voluntary hours – 75.5
- Empowering employees to drive resource efficiency
- Sustained awareness on green initiatives

Environmental Investments

- Energy Efficient Business Actions
- Wild Life Conservation
- Marine life Conservation initiatives

Value Creation in Action

Suppliers

Adoption of paperless, eco-conscious practices & Innovative and sustainable procurement solutions

Customers

Access to responsible financial products

Environment

Prioritizing Recycling and environmental protection

Social

Cleaner communities & Reduced waste generation

Managing Ecological Footprint

MI actively works to manage and reduce its ecological footprint by implementing responsible environmental practices across its operations. We place strong emphasis on energy efficiency, water conservation, responsible waste management, and supporting biodiversity conservation through environmentally responsible operational practices. Through the adoption of energy-efficient technologies and sustainable operational practices, MI aims to reduce energy consumption and limit greenhouse gas emissions. At the same time, the company promotes careful water management by encouraging efficient use of water resources and implementing conservation measures within its facilities.

In addition to managing energy and water use, MI also focuses on responsible waste management and biodiversity protection. The organization encourages waste reduction, recycling, and proper disposal methods to decrease environmental pollution and promote a circular approach to resource use. Furthermore, MI recognizes the importance of protecting natural ecosystems and works to support biodiversity by adopting environmentally responsible practices and maintaining green spaces where possible. By integrating these environmental strategies into its operations, MI aims to balance business growth with responsible environmental stewardship while contributing positively to the surrounding environment.

Our core environmental priorities include:

- **Energy Management:** Tracking and optimizing electricity and fuel use to lower emissions and eliminate operational waste.
- **Water Management:** Conserving water responsibly, reducing waste, and advancing sustainable usage practices.
- **Waste Management:** Applying targeted strategies to lessen, recycle, and safely dispose of all operational waste.
- **Biodiversity:** Protecting and restoring ecosystems within and beyond our footprint to champion long-term ecological health.

Energy Management (GRI 302-1)

Energy management stands as a cornerstone of our environmental sustainability agenda, anchoring our long-term ambition to operate as a resource-efficient, low-carbon financial institution. Over time, MI has evolved a disciplined and forward-looking approach to energy optimization, underpinned by rigorous monitoring, smart technology integration, and continuous process innovation.

Our energy management framework focuses on,

- **Energy-efficient lighting and equipment** – Replaced traditional lighting with LEDs, installed motion sensors, maximized natural daylight, and used energy-efficient computers, servers, and printers with power-saving modes enabled to reduce electricity consumption.

- **Digital operations and virtual collaboration** – Reduced travel by relying on video conferencing and online meetings, and wherever possible conducted online training programs for employees instead of in-person sessions, lowering the energy used in commuting and office facilities.

- **Renewable energy adoption** – We prioritized the adoption of solar energy as part of our commitment to sustainable operations. As an initial step, installed a solar power system at one of MI's premises, thereby reducing our reliance on fossil fuels and lowering our overall carbon footprint.

- **Paperless operations** – Promoted digital documentation and approvals, online forms, and electronic communications to minimize paper usage, thereby reducing the energy footprint associated with printing, copying, and paper transport.

- **Heating, ventilation, and air conditioning (HVAC) efficiency** – Maintained air conditioning systems regularly, setting maintaining optimal thermostat settings, and improving insulation and ventilation to enhance energy efficiency.

Energy Consumption (GJ) in FY2025/26

No	Branch	Electricity (KWh)	Petrol (ℓ)	Diesel (ℓ)	Total Energy Consumption (GJ) FY 2025/26)
1	Akuressa	21,838	165	-	84
2	Ambalangoda	14,444	20	-	53
3	Ambalantota	3,709	25	-	14

4	Ampara	15,300	88	-	58
5	Anuradapura	24,611	42	-	90
6	Avissawella	21,429	100	-	81
7	Balangoda	20,013	139	-	77
8	Bandarawela	8,392	40	-	32
9	Batticaloa	11,774	20	-	43
10	Benthota	21,669	83	-	81
11	Chilaw	31,896	47	-	116
12	Chunnakkam	11,177	25	-	41
13	City Office Kollupitiya	10,111	-	50	38
14	Corporate Premier	37,613	-	18	136
15	Dambulla	1,005	-	7	4
16	Eheliyagoda	11,607	37	-	43
17	Elakanda	8,622	140	-	36
18	Elpitiya	17,954	55	-	67
19	Embilipitiya	24,173	66	-	89
20	Galle	23,966	70	-	89
21	Gampaha	25,444	-	20	92
22	Gampola	2,943	20	-	11
23	Giriulla	15,786	165	-	62
24	Godagama	24,492	-	40	90
25	Hanwella	15,192	75	-	57
26	Hatton	3,854	20	-	15
27	Head Office	613,384	-	159	2,214
28	Horana	29,315	-	192	113
29	Horana II	12,033	7	-	44
30	Ja Ela	8,066	223	-	37
31	Jaffna	12,657	5	-	46
32	Kaduruwela	10,954	-	38	41
33	Kaduwela	33,558	68	-	123
34	Kalutara	13,666	35	-	50
35	Kaluwanchikudy	3,804	50	-	15
36	Kandy	12,939	25	-	47
37	Karapitiya	10,147	70	-	39
38	Katugasthota	15,720	5	-	57
39	Kegalle	20,139	96	-	76
40	Kekirawa	7,583	20	-	28
41	Kesbewa	21,088	44	-	77
42	Kilinochchi	26,460	25	-	96

43	Kiribathgoda	6,556	30	-	25
44	Kochchikade	6,358	67	-	25
45	Kohuwala	62,056	-	40	225
46	Kotahena	13,700	3	-	49
47	Kottawa	28,321	-	50	104
48	Kuliyapitiya	25,055	42	-	92
49	Kurunegala	41,122	180	-	154
50	Kurunegala Premier	6,229	-	-	22
51	Mahara	36,585	-	219	140
52	Maharagama	31,958	-	200	123
53	Malabe	18,614	117	-	71
54	Manipay	10,328	45	-	39
55	Maradana	12,331	6	-	45
56	Matale	12,249	64	-	46
57	Matara	35,582	-	220	137
58	Mattakkuliya	11,034	-	-	40
59	Matugama	13,213	70	-	50
60	Mawathagama	11,585	35	-	43
61	Minuwangoda	33,496	-	110	125
62	Moratuwa	26,495	445	-	111
63	Nawalapitiya	8,532	25	-	32
64	Negombo	39,140	-	405	157
65	Negombo City	2,536	32	-	10
66	Nelliady	12,552	80	-	48
67	Neluwa	9,918	135	-	40
68	Nikaweratiya	17,794	32	-	65
69	Nittambuwa	22,840	75	-	85
70	Norochchole	5,958	44	-	23
71	Nuwaraeliya	4,335	20	-	16
72	Panadura	44,854	100	-	165
73	Pelawatta	8,661	17	-	32
74	Polonnaruwa	23,852	123	-	90
75	Pussellawa	6,011	119	-	26
76	Puthukkudiyiruppu	10,505	11	-	38
77	Puttalam	19,822	40	-	73
78	Ragala	4,359	170	-	22
79	Rathnapura	34,693	-	191	132
80	Talawakele	10,038	62	-	38
81	Tambuttegama	23,778	66	-	88

82	Tangalle	2,030	30	-	8
83	Tissamaharama	20,873	188	-	82
84	Trincomalee	25,950	54	-	95
85	Vavuniya	11,024	9	-	40
86	Veyangoda	25,824	125	-	97
87	Warakapola	15,121	32	-	56
88	Wattala	19,793	78	-	74
89	Weligama	2,525	5	-	9
90	Welimada	7,837	60	-	30
91	Wellawatta	12,562	6	-	45
92	Wennappuwa	13,759	57	-	51
	Total	2,190,869	5,013	1,959	8,134

Total energy consumption (GJ) was calculated using conversion factors published by the Sri Lanka Sustainable Energy Authority (SLSEA)

Although the energy consumption has quantitatively increased by 20% YoY, we have reduced energy consumption in terms of energy efficiency as a result of inclusive energy management. Quantitative consumption growth is a result of rapid expansion of branch network.

Water (GRI 303-1, 303-2)

Effective water management is essential due to its critical role in sustaining human life, maintaining ecosystems, and supporting economic activities. It ensures the availability of safe water for drinking and sanitation while helping to prevent water scarcity and environmental pollution. As a service-oriented organization, MI’s water consumption remains relatively low and is primarily limited to employee drinking needs and sanitation purposes. Given the nature of our business operations, no significant effluent is generated; therefore, dedicated effluent management standards are not considered material to our operations.

Nevertheless, employees are consistently encouraged to utilize water responsibly and avoid unnecessary wastage, thereby promoting the efficient use of available resources. In addition, a dedicated maintenance team oversees essential facility management activities and promptly addresses any issues that may lead to water loss or inefficient usage. Through these measures, MI continues to promote responsible water stewardship within its operational environment.

Water Usage at MI (303-3, 303-5)

All the water withdrawn from third party water supplies has been consumed.

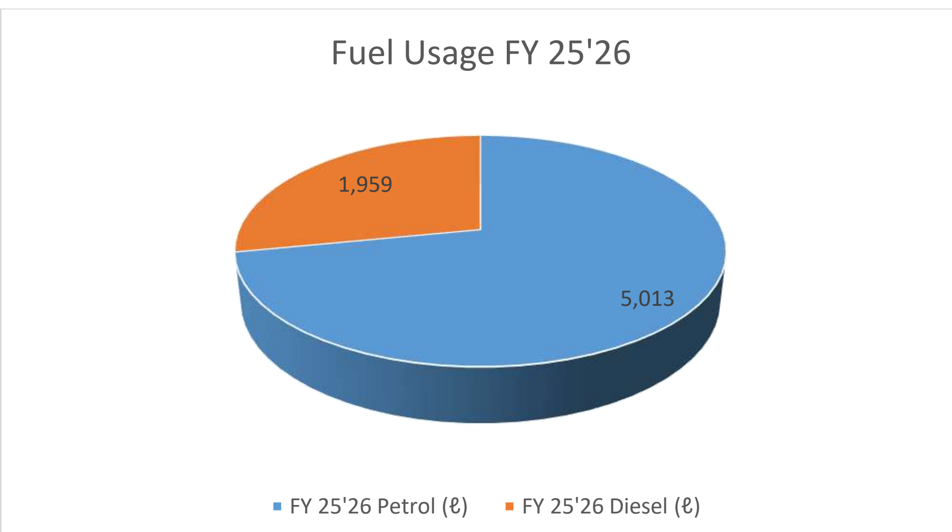
Water Usage in Mega liters	FY 25'26	FY 24'25	FY 23'24	FY 22'23	FY 21'22
Head Office	5.22	5.58	5.86	5.39	4.58
Branches	15.52	14.06	7.43	7.72	7.01
Total	20.74	19.65	13.30	13.10	11.59

Fuel

Fuel consumption represents a key dimension of our energy management framework and an important contributor to our overall environmental footprint. As a service-oriented financial institution, MI maintains relatively limited fuel consumption, largely confined to essential transportation and operational activities—reflecting the inherently low-emission nature of our business model.

The company maintains a prudent approach to fuel consumption by promoting efficient travel practices, ensuring regular vehicle maintenance, and encouraging responsible usage. These practices support the organization's broader commitment to responsible resource management and environmental sustainability.

Utilization Charts



Our GHG Quantification

GREENHOUSE GAS VERIFICATION OPINION

Sri Lanka Climate Fund (Pvt) Ltd

Ministry of Environment

Organization Level GHG statement developed by

Mercantile Investments and Finance PLC

No. 236 Galle Road, Colombo 00300, Sri Lanka

complying with the requirements of ISO 14064-1:2018 has been verified in accordance with the specification of ISO 14064-3:2019 with reasonable level of assurance*

Opinion No	: SLCF/CFP/0449
Date of Issue	: 22.08.2025
Period of Assessment	: 01.01.2024 – 31.04.2025
Selected Boundary	: Operationally controlled business operations of Mercantile Investments and Finance PLC (Including Head office and 65 branches)
Direct GHG Emissions	: 195 tonnes of CO_2 equivalent
Indirect GHG Emissions	: 2965 tonnes of CO_2 equivalent
Total GHG Emissions	**: 3160 tonnes of CO_2 equivalent**

ISO/IEC 17029 and ISO 14066
VVB 001-01

Chairman
Sri Lanka Climate Fund (Pvt) Ltd

Chief Executive Officer
Sri Lanka Climate Fund (Pvt) Ltd

Validity Period of the Certificate: 02.07.2025 – 31.03.2026

Exclusions: GHG Emissions from Finance and Transportation emissions from courier services at the head office and between branches

*Materiality threshold is below 5%

Waste Management (GRI 306-2,306-4, 306-5)

Waste management is an integral part of MI’s environmental responsibility framework, and as a service-oriented financial institution, the organization generates relatively low volumes of waste, mainly paper, packaging materials, and general office waste, reflecting its commitment to sustainable operational practices. Despite the limited scale of waste generation, we adopt a responsible and systematic approach to waste management, accentuating waste reduction at source, efficient resource utilization, and environmentally responsible disposal methods. MI’s operations do not produce any hazardous waste or do not involve the transportation of hazardous waste, and the company maintains a firm institutional policy against any practices that could contribute to marine or environmental pollution.

MI actively encourages employees to adopt sustainable practices such as minimizing paper usage, reusing materials where possible, and segregating waste to facilitate recycling. In addition, the Company accelerated its transition towards digital processes to further reduce paper-based waste. In addition, routine monitoring and maintenance procedures are implemented to ensure that waste is handled and disposed of in a manner that aligns with environmental best practices. Through these initiatives, MI continues to strengthen its commitment to responsible resource management and environmental stewardship.

Our Waste Disposal Strategy

Aligned with our environmental sustainability agenda, MI adopts a structured and disciplined approach to waste management, aimed at enhancing operational efficiency while minimising environmental impact. Reflecting our service-driven business model, waste generation remains modest and is largely confined to office-related materials such as paper and packaging enabling us to manage and reduce it with greater precision and responsibility.

Nevertheless, MI is committed to ensuring that all waste generated through its operations is managed in a responsible and environmentally sound manner. The organization emphasizes waste reduction at source, promotes responsible consumption practices among employees, and encourages the adoption of digital processes to minimize paper-based waste.

To ensure the proper handling and environmentally responsible disposal of waste, MI has established a strategic partnership with Clean Tech (Pvt) Ltd, a reputed waste management service provider that continues to operate under internationally recognized management system standards, including ISO 14001:2015 (Environmental Management Systems), ISO 9001:2015 (Quality Management Systems), and ISO 45001:2018 (Occupational Health and Safety Management Systems). As part of this partnership, Clean Tech has provided dedicated waste collection bins to facilitate the segregation of recyclable waste at source. Waste streams such as paper, plastics, metals, glass, used toner cartridges, and electronic waste are subsequently collected, transported, recycled, treated, or disposed of in a certified and environmentally responsible manner in accordance with applicable environmental regulations and internationally accepted best practices. Clean Tech also conducts regular training and awareness programs for MI employees responsible for waste management, strengthening their understanding of proper waste segregation, handling, storage, and disposal procedures. This partnership supports MI in maintaining high environmental standards while reinforcing its commitment to responsible waste management and resource stewardship.

Charts on Waste Management (GRI 306-3, 306-4, 306-5)

Type of Waste	Total Weight (Metric Tonnes)	Method of Waste Disposal
Waste paper	3.83	Handing Over to third party recycling
Food	5.21	Handing Over to Municipal Council
E waste	0.31	Handing Over to third party recycling
Damaged office equipment	0.80	Handing Over to Municipal Council
Polythene	0.84	Handing Over to Municipal Council
Total	**10.99**	

Paper Usage

Despite significant progress in our digitisation journey, paper continues to feature prominently in MI’s operational workflows, driven by the continued expansion of our branch network and heightened documentation requirements, total paper consumption increased by 16% year-on-year.

This increase was primarily attributable to branch expansion, higher customer onboarding activities, and regulatory documentation requirements during the reporting period. This rise, however, is viewed as a transitional phase reflecting the interim demands of operational growth while we accelerate our shift toward a digital, paper-light operating model.

Details

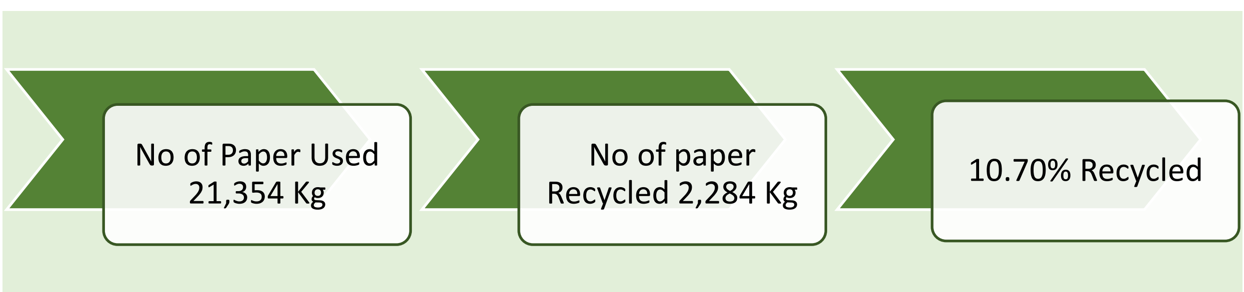
Item	FY 25’26	FY 24'25	FY 23'24	FY 22'23	FY 21'22
A4 Photocopy Paper (Units)	9,434	7,543	5,479	4,376	6,396
Legal Paper (Units)	137	136	110	98	160
A5 Paper (Units)	-	589	541	275	471
Total Paper	**9,571**	**8,268**	**6,130**	**4,749**	**7,027**
Ink Cartridges (units)	238	82	280	183	240
Printer Toners & Fax Toners (units)	2,572	2,506	1,988	1,782	2,400
Box Files (units)	1,663	1,432	783	653	825

Recycle Effort

We remain committed to strengthening our Environmental, Social, and Governance (ESG) performance through responsible waste management and resource recovery practices. In line with the principles reflected in the Global Reporting Initiative (GRI) Standards, we have partnered with Clean Tech (Pvt) Ltd to ensure the environmentally responsible recycling and disposal of all categories of waste generated from our operations. Further to our ongoing commitment to environmental responsibility, we launched key initiatives this year to reduce paper consumption and optimize resource use, including the introduction of an e-signature solution across core business processes to cut down on printed documents, alongside a printer consolidation project that replaced individual desk printers with centralized main printers, with the surplus units redeployed to our newly opened branches reducing e-waste and extending the useful life of existing equipment.

Through this collaboration, waste streams are systematically collected, segregated, recycled, or treated in accordance with internationally accepted environmental management practices and regulatory requirements. Focused on circular economy principles and transparent sustainability reporting, the initiative strengthens our efforts to reduce environmental impact and uphold broader ESG and corporate governance commitments.

Details of Recycling



Biodiversity Shielding

As we continued to expand our branch network across both urban and rural regions throughout the country, we remained highly conscious of the environmental implications of our growth. In alignment with our Sustainability Commitment, we implemented rigorous measures to ensure that our financial services operations are conducted in an environmentally responsible manner, minimizing any potential adverse impact on the natural environment. Furthermore, we have taken deliberate steps to ensure that our branch activities do not negatively affect local ecosystems, including surrounding fauna and flora. Environmental considerations are incorporated into branch establishment and operational activities to minimise potential impacts on surrounding ecosystems and biodiversity while complying applicable environmental regulations Operations are designed to avoid interference with biodiversity- sensitive areas and designated conservation zones.

Branch	Biodiversity Location	Distance (km)	Size of operational location (km2)	Biodiversity value of protected area
Head Office	Bellanwila	10.3	0.00244	Religious and historical value
Trincomalee	Naval Headworks Sanctuary	20.1	0.000093	Sanctuary
	Great Sober Island	9.1	0.000093	Maritime
Anuradhapura	Mihintale	14.9	0.000212	Religious and historical value
	Mahakandarawa Wewa	21.5	0.000212	Rain water reservoir
Polonnaruwa	Elahera-Girithale	14.3	0.000153	Historical value
Kurunagala	Kimbulwana Oya	27.2	0.000326	Reservoir
Chilaw	Anawilundawa	19.8	0.000242	One of the six Ramsar Wetlands
Kegalle	Kurulu Kele	1.1	0.000141	Bird forest
Benthota	Honduwa Island	17.5	0.000208	Maritime
Galle	Telwatta	24.1	0.000168	Religious and historical value
	Nimalawa	28.2	0.000168	Forest-based monastery
	Rumassala	5.5	0.000168	Tourism area
Tissamaharama	Weerawila	9.9	0.000109	Freshwater
Ampara	Buddangala	17.5	0.000152	Religious and historical value
Matara	Nimalawa	25.4	0.000294	Forest-based monastery

	Kiralakele	5.3	0.000294	Terrestrial
Kohuwala	Bellanwila	4.2	0.000141	Religious and historical value
	Muthurajawela	29.2	0.000141	Terrestrial
Maharagama	Bellanwila	5.4	0.000159	Religious and historical value
Horana	Bellanwila	31.6	0.000259	Religious and historical value
Negombo	Muthurajawela	17.7	0.000312	Terrestrial
Kadawatha	Bellanwila	26.1	0.000201	Religious and historical value
	Muthurajawela	14	0.000201	Terrestrial
Gampaha	Muthurajawela	17.1	0.000279	Terrestrial
Veyangoda	Muthurajawela	31.8	0.000109	Terrestrial
Wattala	Bellanwila	18.4	0.000130	Religious and historical value
	Muthurajawela	20	0.000130	Terrestrial
Puttalam	Tabbowa	17.4	0.000117	Terrestrial
Ja Ela	Muthurajawela	8.9	0.000227	Terrestrial
Malabe	Bellanwila	16.9	0.000177	Religious and historical value
	Muthurajawela	34	0.000177	Terrestrial
Minuwangoda	Muthurajawela	16	0.000153	Terrestrial
Kottawa	Bellanwila	10.6	0.000141	Religious and historical value
Borella	Bellanwila	9.4	0.000219	Religious and historical value
	Muthurajawela	23.9	0.000219	Terrestrial
Nittambuwa	Muthurajawela	28.8	0.000167	Terrestrial
Kaduwela	Bellanwila	19.3	0.000227	Religious and historical value
Kotahena	Bellanwila	15.7	0.000139	Religious and historical value
	Muthurajawela	21.7	0.000139	Terrestrial
Elpitiya	Andahelena Ella falls	5.5	0.000141	Waterfall
Giriulla	Mahaoya	19	0.000233	Reservoir
	Waduwaketugala	5	0.000233	Ancient heritage site in Dambadeniya

Financial implications and other risks and opportunities due to climate change (GRI 201-2)

Climate-related assessments, including global warming and increasingly severe weather events, continue to pose significant challenges to business operations across many sectors of the economy. As a provider of financial services, MI may not experience the direct physical impacts of such events however, the organization is exposed to indirect financial risks through the provision of facilities to climate-sensitive sectors, particularly agriculture. Recognizing these potential implications, MI actively promotes environmental stewardship by minimizing its operational carbon footprint, participating in beach cleanup initiatives, marine life conservation project, and supporting various environmental awareness campaigns. We continuously encourage our stakeholders to adopt environmentally responsible practices, fostering a culture where sustainability becomes an integral part of everyday decision-making and contributes to addressing the underlying causes of climate change. To mitigate potential financial and operational risks arising from climate-related events, MI has established adaptive risk thresholds and monitoring mechanisms, enabling the organization to assess climate-related exposures and respond proactively while safeguarding the resilience of its operations.

Sustainability Financing

Sustainable financing remains a key pillar of our strategic priorities as we continue to develop financial solutions that promote inclusive economic growth and environmental sustainability in Sri Lanka. During the year, we introduced **"Pragathi,"** a dedicated financial product designed to empower women by enhancing their access to finance and supporting the growth of women-led enterprises. In parallel, we continued to expand our Electric Vehicle (EV) financing portfolio, contributing to the adoption of cleaner transportation alternatives and the reduction of carbon emissions.

Our commitment to renewable energy financing also strengthened during the year, with our solar loan portfolio surpassing **LKR 122 million**, reflecting increased customer adoption of sustainable energy solutions. In addition, we continued to support the agricultural sector by offering specialized agricultural loans and equipment financing facilities aimed at improving productivity and supporting rural livelihoods.

Type of Loan	Portfolio
Pragathi	88 Mn
EV	707 Mn
Solar	122 Mn

To ensure that these initiatives are implemented in a responsible and structured manner, the Company has further strengthened the **Sustainable Governance Committee** responsible for overseeing sustainable financing activities, monitoring progress, and ensuring alignment with the organization's broader sustainability objectives and governance framework.

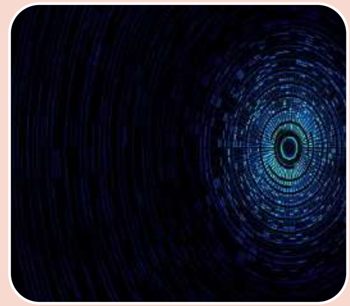
Environmental Compliance

Aligned with MI's wider societal objectives, our commitment extends beyond regulatory compliance to make a meaningful and lasting contribution to environmental sustainability. We continue to integrate environmental best practices into our operations, strengthening governance through the responsible use of natural resources and the environmentally conscious management of our branch network. We continue to foster a workplace culture that encourages employees to adopt environmentally responsible practices in their daily activities, thereby supporting the Company's broader sustainability objectives and embedding sustainability into their everyday lifestyles as part of our journey toward becoming a more sustainable organisation. During the financial year, there were no reported breaches of environmental standards set by regulatory authorities, and the Company did not incur any penalties for non-compliance with environmental laws and regulations (refer to the Annual Report of the Board of Directors, pages XX to XX).

Capital Interdependency & Strategy Position

Capital	Short Term	Medium Term	Strategy Map
Financial Welath	Manage costs during expansion	Improve cost-efficiency and invest in green initiatives	❖ Control costs while investing in green and digital solutions. ❖ Foster a culture of sustainability through people and partnerships ❖ Minimise environmental impact with smart infrastructure and operations.
Alliances	Launch paperless, eco-friendly services	Build sustainable stakeholder relationships	
Infrastructure	Implement eco-efficient branch layouts	Expand with minimal environmental impact	
Intellect	Drive digitalisation and reduce travel	Automate to cut resource use	
Human Strength	Enhanced employee engagement	Broader organizational value proposition	

Futuristic Priorities



Enhance Scope 3 emissions measurement and ESG rating assessments for the Company's lending portfolio.

Advance scenario analysis for climate and sustainability-related risks and opportunities.

Enhance MI's solutions to support an accelerated transition to a low-carbon economy, driving innovation and enabling sustainable practices across our operations and value chain.

Develop a low carbon transition strategy for the Company towards net zero emissions