24 Introducing our 2025 Sustainability Report

A word from our Head of Sustainability, Reputation and Engagement

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At MCB, we believe that true success lies in using finance as a force for good: creating an inclusive and resilient future that is not only environmentally sustainable but profoundly human.

For more than 188 years, MCB has built a legacy of trust. As Head of Sustainability, Reputation and Engagement for MCB, I believe our rich history reflects our understanding that our responsibility extends beyond the products and services we offer and is deeply rooted within the nexus

of nature and society. This conviction drives us to pursue initiatives that deliver transformative impact today and enduring value for generations to come.

This report provides you with numerous examples of how we live **our purpose daily**, in every action we take. I would like to share a few highlights that reflect our journey.

Over the years, we have supported environmental NGOs in Mauritius and Rodrigues who work tirelessly to protect biodiversity, restore fragile ecosystems and raise awareness within our communities. Through the

MCB Forward Foundation, our dedicated CSR arm,

> we apply the same holistic approach to social development: from early childhood programmes to empowering families and reinforcing the social fabric over the long term.

> > Our local partnerships are complemented by our investment of EUR 5 million in **Livelihoods** Carbon Fund 3, an impact fund dedicated to large-scale projects with tangible social and environmental benefits.

One of our contributions is directed towards the Nyungwe **agroforestry project in Rwanda**, which seeks to improve the lives of forest-dependent communities living around the Nyungwe National Park. By creating sustainable income-generating activities, restoring ecosystems and strengthening food security, this project is a strong example of how climate action can be aligned with social inclusion and economic empowerment. At the same time, we remain deeply committed to safeguarding and celebrating Mauritius' cultural heritage, including

supporting artists, the protection of arts, rare stamps, artefacts and historic archives via the Blue Penny Museum. The museum is also a **source** of learning, pride and belonging, essential to the well-being of our **society**. These efforts illustrate our **5 million in Livelihoods** integrated and holistic approach to enduring societal value.

> As a responsible bank turned towards the future, we acknowledge the important role that fossil fuels play in Africa's **complex energy transition**. We equally recognise the importance of deepening our understanding of the social impacts associated with our investments on the African continent. This is a critical area of exploration for MCB, as we seek to become a trusted

and impactful partner in Africa's just transition journey leading towards inclusive, equitable and sustainable progress.

Looking ahead, our commitment is clear: to act with purpose and clarity, to strengthen how we assess and communicate our impact and to ensure that today's choices create enduring societal and environmental value. Embracing our responsibility as an institution, we are determined to play our role in shaping a better future, working alongside our partners and communities.

Let us act with courage and compassion because shaping a better world begins with each of us, today.

Vanessa Doger de Spéville

Head of Sustainability, Reputation and Engagement MCB Group Ltd

PLASTIC ODYSSEY

