Human Strength

Human capital remains a pivotal strategic asset for MI and a primary determinant of sustainable growth aspirations and value creation. The collective expertise, professional discipline, and recognized experience of our workforce directly influence our capacity to execute strategy effectively and adapt to evolving market conditions. MI upholds a structured and comprehensive talent management framework that emphasizes merit-based progression, leadership continuity, succession planning, and robust performance governance. Continuous investment in capability development, technical proficiency, and managerial effectiveness ensures that the organization maintains the depth of talent necessary to support operational excellence, risk management, and long term value creation. As we accelerated our journey towards sustainable growth trajectory, strategically expanding our branch network and product mix, we embedded strategic human resource management to our core strategic plan to ensure seamless execution of our long term strategic drive.

To support this, we fostered a dynamic, high-performance culture anchored in accountability, innovation, and agility empowering our people to consistently deliver exceptional value. Through forward-looking talent acquisition strategies, we attracted individuals who not only possess critical competencies but also align with our organizational purpose and values. Complementing this, our robust learning and development ecosystem fosters continuous professional growth, equipping our workforce with future-ready skills in an evolving business landscape. Moreover, strategic focus was placed on, employee engagement, diversity and inclusion as integral components of organizational strength. Our distinctive culture and progressive HR approach enabled us to attract, nurture, and retain exceptional talent while delivering a compelling employee experience. By aligning individual ambition with our long-term vision, we cultivate a unified, high-performing workforce, positioning MI at the forefront of an increasingly competitive landscape.

Year in Review: Key Successes

Employee Development

Training hours > 39,000
Employee performance appraisals conducted – 1,158
Average Training Hours Per Employee > 20

Employee Productivity

Revenue per Employee - 8.5 Mn
Net profit per Employee - 0.6 Mn
Total Assets per Employee - 65.5 Mn

Workforce

Total employees - 1,949
New recruitments - 899
Attrition rate – 28.9%

Value Creation in Action

Suppliers

Strengthened transparency and accountability in business dealings

Customers

Uniquely personalised service experience that fosters deep trust and lasting relationships.

Environment

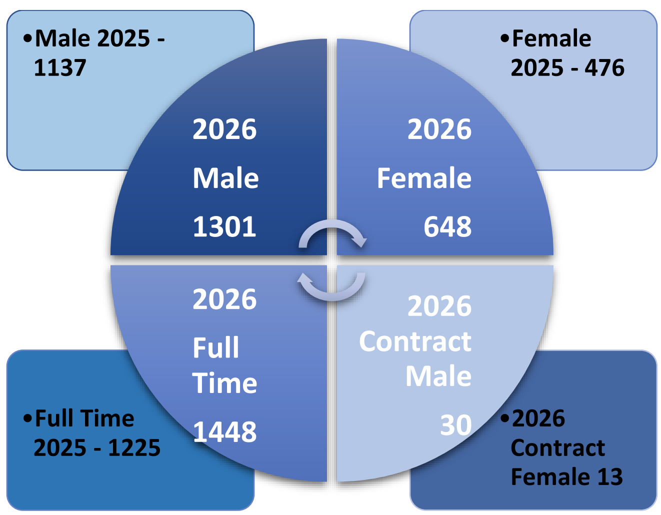
Forward thinking approaches to minimise negative outcomes

Social

Greater participation in employee-led volunteer programmes

We have developed our strategic talent dedicated to delivering highly personalised service experiences that inspire trust, deepen customer engagement, and foster lasting relationships. This people-centric approach reinforces our relationship-driven ethos and strengthens a value-focused business model built for long-term sustainability. We embed enhanced transparency and accountability across all business engagements through robust governance practices, clear communication, and ethical decision-making, fostering confidence and long-term sustainability. Adopting forward-looking and responsible operational strategies, MI proactively mitigates potential environmental and social impacts, promotes efficient resource utilisation, and supports resilient, sustainable growth. Furthermore, increased participation in employee-led volunteer programmes extends the organisation's positive societal footprint, strengthens community partnerships, and fosters a culture of purpose, inclusivity, and shared responsibility across the workforce.

Workforce Diversity (GRI 2-7, 405-1)



Service Tenure and Employee Dedication

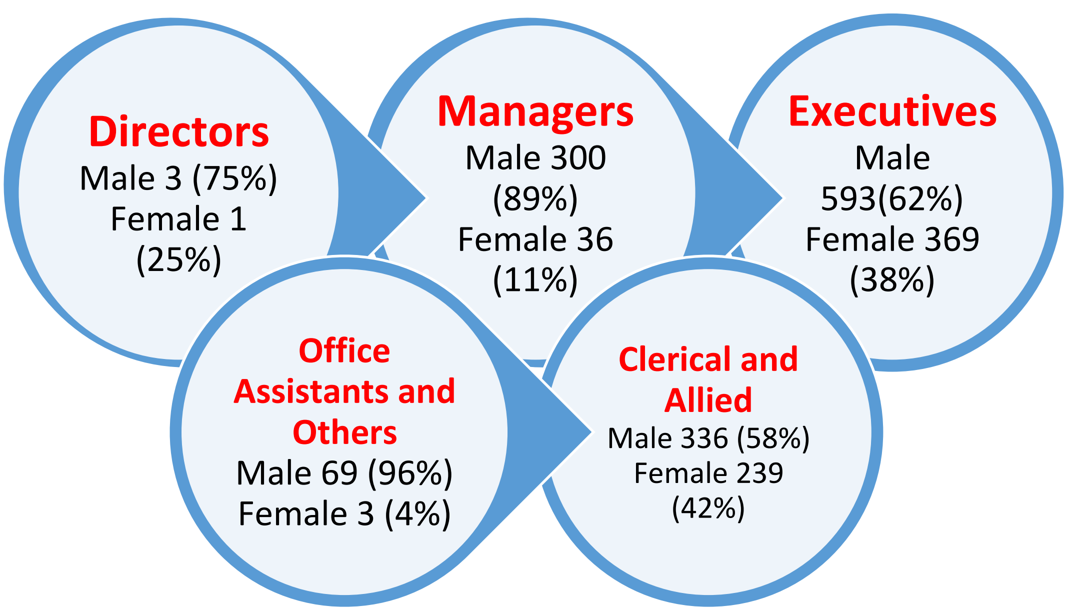
- Below 5 Years - Male 947 Female 571
- 6 - 10 Years - Male 204 Female 50
- 11- 15 Years - Male 76 Female 11
- 16 - 20 Years - Male 28 Female 08
- Above 20 Years - Male 46 Female 08

Employees in Full-Time Roles and Under Employment Contracts – GRI (2-7, 2-8)

Province	Type of Employment	Female		Male		Total	
		No	%	No	%	No	%
Central	Contract					0	
	Full Time	36	2%	61	4%	97	7%
Eastern	Contract					0	
	Full Time	9	1%	22	1%	31	2%
North Central	Contract					0	
	Full Time	20	1%	47	3%	67	4%
North Western	Contract		0%	1	0%	1	0%
	Full Time	33	2%	93	6%	126	8%
Northern	Contract		0%	1	0%	1	0%
	Full Time	20	1%	24	2%	44	3%
Sabaragamuwa	Contract		0%	2	0%	2	0%
	Full Time	22	1%	67	4%	89	6%
Southern	Contract					0	
	Full Time	39	3%	91	6%	130	9%
Uva	Contract					0	
	Full Time	5	0%	15	1%	20	1%
Western	Contract	13	1%	26	2%	39	3%
	Full Time	293	20%	551	37%	844	57%
Grand Total		**490**	**33%**	**1,001**	**67%**	**1,491**	**100%**

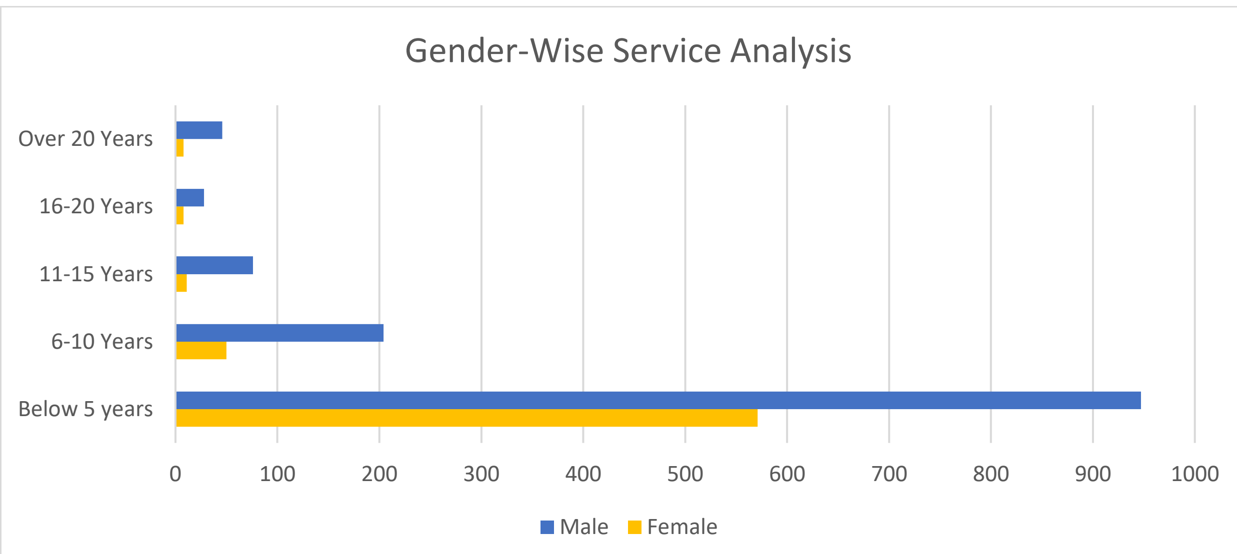
MI maintains a carefully designed and strategically structured employment model in which all operational and value-generating functions are carried out exclusively by experienced professionals with formal employment status. Apart from any special assignments, we do not engage outsourced personnel or non-employee workers, where we only employee fulltime employees, which is a deliberate policy decision intended to ensure comprehensive quality control, consistent cultural alignment, and clear accountability across all areas of the organization. This approach enables us to uphold rigorous performance standards, support effective knowledge transfer, and sustain our commitment to organisational excellence, while ensuring that everyone contributing to our success receives the full benefits and protections afforded to permanent members of our professional community.

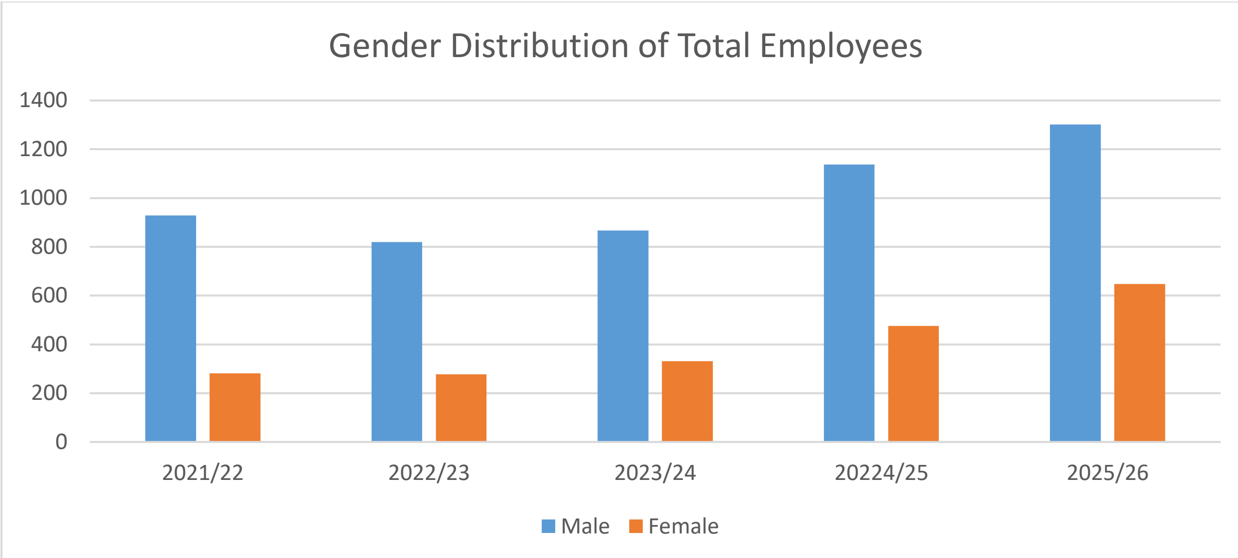
Employment Based on Designation



Employee Age Analysis

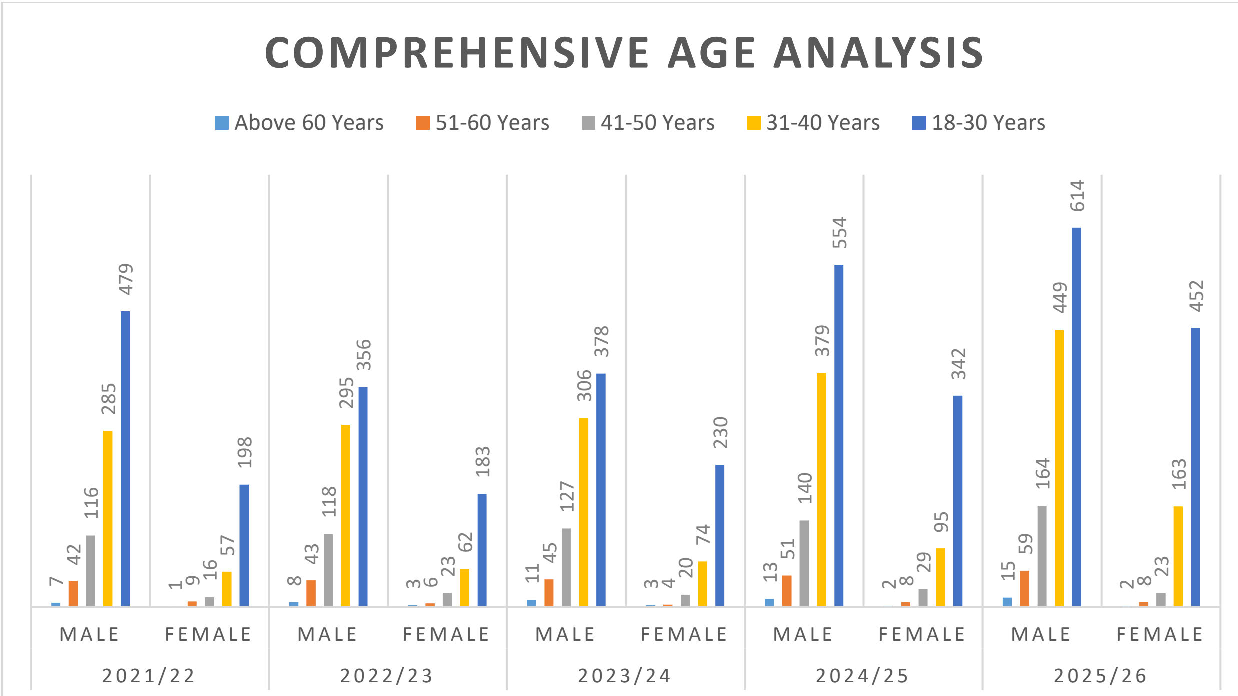
Employee Category	Age Group						Total	Total %
	30-50 years	%	Below 30 years	%	Over 50 years	%		
Office assistant & Others	38	2%	10	1%	24	1%	72	4%
Clerical & Allied	64	3%	502	26%	9	0%	575	30%
Executives	489	25%	455	23%	18	1%	962	49%
Managers	297	15%	10	1%	29	1%	336	17%
Directors	0	0%	0	0%	4	0%	4	0%
Grand Total	**888**	46%	**977**	**50%**	**84**	**4%**	**1949**	**100%**

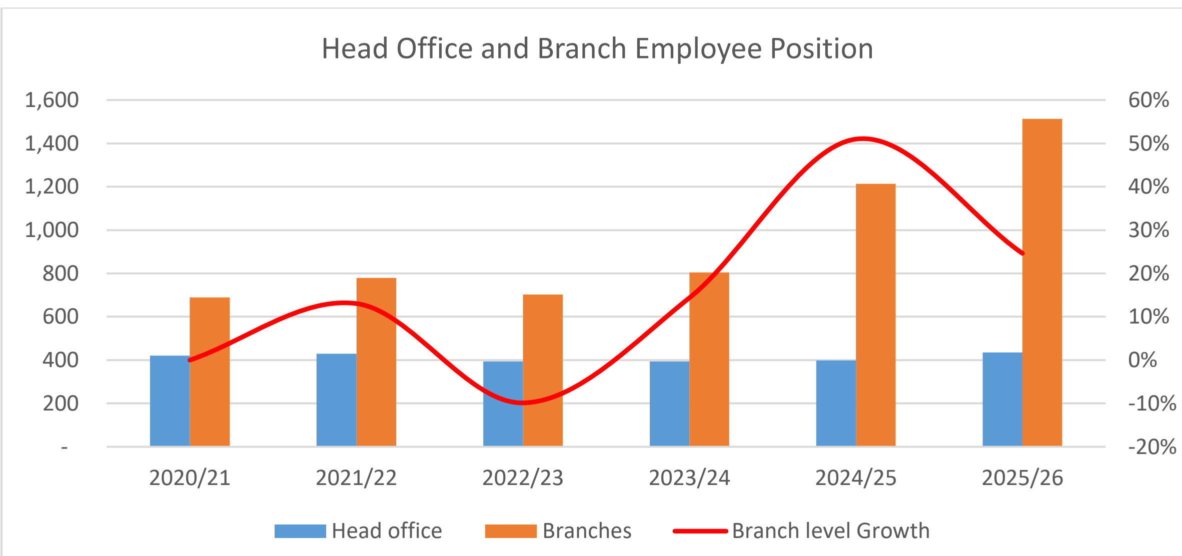




Comprehensive Age Analysis

	2021/22		2022/23		2023/24		2024/25		2025/26	
	Male	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
Above 60 Years	7	1	8	3	11	3	13	2	15	2
51-60 Years	42	9	43	6	45	4	51	8	59	8
41-50 Years	116	16	118	23	127	20	140	29	164	23
31-40 Years	285	57	295	62	306	74	379	95	449	163
18-30 Years	479	198	356	183	378	230	554	342	614	452
	929	**281**	**820**	**277**	**867**	**331**	**1,137**	**476**	**1,301**	**648**


COMPREHENSIVE AGE ANALYSIS
Above 60 Years
51-60 Years
41-50 Years
31-40 Years
18-30 Years
7 42 116 285 479
1 9 16 57 198
8 43 118 295 356
3 6 23 62 183
11 45 127 306 378
3 4 20 74 230
13 51 140 379 554
2 8 29 95 342
15 59 164 449 614
2 8 23 163 452
MALE
FEMALE
2021/22
2022/23
2023/24
2024/25
2025/26


Head Office and Branch Employee Position
1,600
1,400
1,200
1,000
800
600
400
200
-
60%
50%
40%
30%
20%
10%
0%
-10%
-20%
2020/21
2021/22
2022/23
2023/24
2024/25
2025/26
Head office
Branches
Branch level Growth

Employee Diversity by Religion

Muslim
11 (0.56%)

Christian
38 (1.95%)

Hindu
140 (7.18%)

Catholic
163 (8.36%)

Buddhist
1,597 (81.94%)

Branch-Wise Workforce Diversity

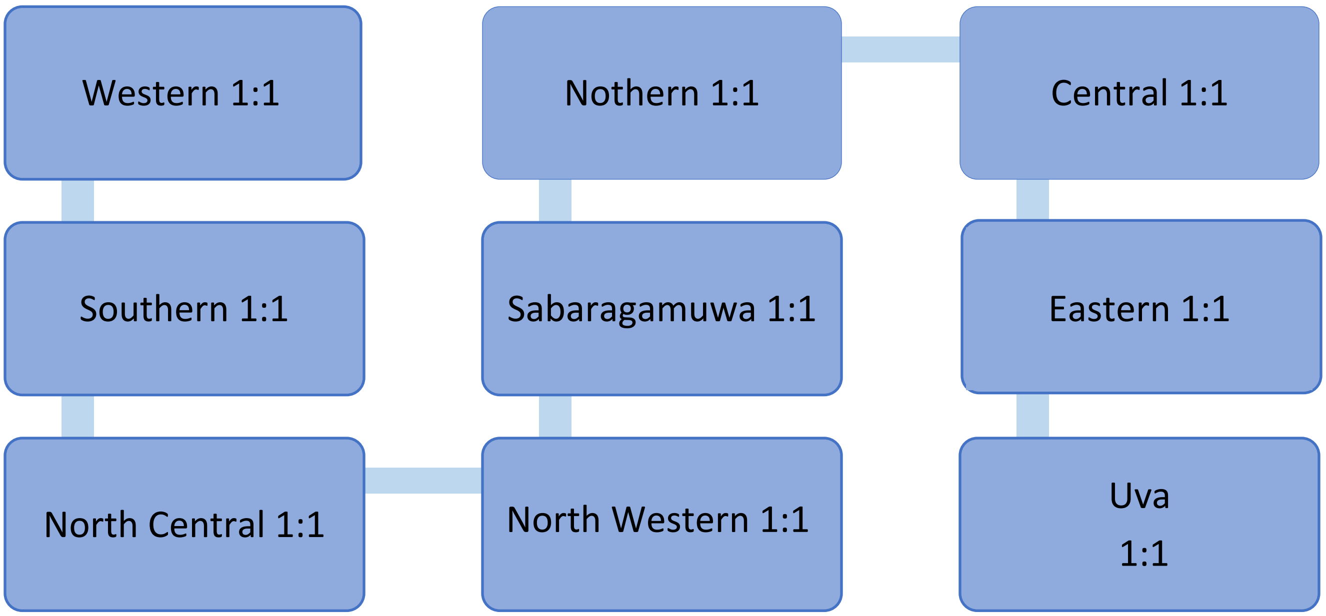
Province	Branch	2025/26			
		Female	%	Male	%
North Central	Anuradhapura Yard		0%	1	0%
	Anuradhapura Branch	5	0%	15	1%
	Kanduruwela Branch	3	0%	5	0%
	Kekirawa Branch	6	0%	7	0%
	Polonnaruwa Branch	6	0%	20	1%
	Thambuttegama Branch	6	0%	15	1%
North Central Total		**26**	**1%**	**63**	**3%**
North Western	Chilaw Branch	7	0%	17	1%
	Giriulla Branch	4	0%	14	1%
	Kuliyapitiya Branch	4	0%	18	1%
	Kurunegala Branch	6	0%	31	2%
	Kurunegala Premier	6	0%	13	1%
	Mawathagama Branch	6	0%	6	0%
	Nikaweratiya Branch	5	0%	8	0%
	Norochcholai Branch	5	0%	5	0%
	Puttalam Branch	6	0%	10	1%
	Wennappuwa Branch	7	0%	8	0%
North Western Total		**56**	**3%**	**130**	**7%**

Northern	Chunnakam Branch	3	0%	5	0%
	Jaffna Branch	4	0%	9	0%
	Kilinochchi Branch	4	0%	5	0%
	Manipay Branch	4	0%	5	0%
	Nelliadi Branch	2	0%	7	0%
	Puthukudiiruppu Branch	5	0%	4	0%
	Vavuniya Branch	5	0%	2	0%
Northern Total		**27**	**1%**	**37**	**2%**
Sabaragamuwa	Balangoda Branch	5	0%	18	1%
	Eheliyagoda Branch	3	0%	11	1%
	Embilipitiya Branch	4	0%	24	1%
	Kegalle Branch	3	0%	17	1%
	Ratnapura Branch	7	0%	21	1%
	Warakapola Branch	6	0%	10	1%
Sabaragamuwa Total		**28**	**1%**	**101**	**5%**
Southern	Akuressa Branch	4	0%	19	1%
	Ambalangoda Branch	4	0%	9	0%
	Ambalanthota Branch	6	0%	3	0%
	Bentota Branch	2	0%	17	1%
	Elpitiya Branch	4	0%	13	1%
	Galle Branch	5	0%	9	0%
	Karapitiya Branch	4	0%	3	0%
	Matara Branch	5	0%	19	1%
	Neluwa Branch	6	0%	9	0%
	Tangalle Branch	4	0%	7	0%
	Tissamaharama Branch	5	0%	10	1%
	Weligama Branch	2	0%	8	0%
Southern Total		**51**	**3%**	**126**	**6%**
Uva	Bandarawela Branch	5	0%	10	1%
	Welimada Branch	4	0%	11	1%
Uva Total		**9**	**0%**	**21**	**1%**
Western	Awissawella Branch	6	0%	16	1%
	Colombo City Office	9	0%	15	1%
	Credit Branch	2	0%	11	1%
	Elakanda Branch	4	0%	3	0%
	Gampaha Branch	8	0%	12	1%
	Godagama Branch	5	0%	11	1%
	Hanwella Branch	2	0%	8	0%
	Head Office	159	8%	277	14%
	Horana 02 Branch	6	0%	6	0%
	Horana Branch	5	0%	15	1%
	Ja-Ela Branch	8	0%	10	1%

	Kaduwela Service Center	8	0%	14	1%
	Kalutara Branch	4	0%	12	1%
	Kesbewa Branch	4	0%	11	1%
	Kiribathgoda Branch	5	0%	3	0%
	Kochchikade Branch	3	0%	6	0%
	Kohuwala Branch	6	0%	21	1%
	Kohuwala Call Center	21	1%	6	0%
	Kotahena Service Center	6	0%	6	0%
	Kottawa Service Center	7	0%	15	1%
	Mahara Kadawatha Branch	8	0%	18	1%
	Maharagama Branch	4	0%	15	1%
	Maharagama Yard	4	0%	20	1%
	Malabe Branch	9	0%	10	1%
	Maradana Branch	4	0%	3	0%
	Mattakkuliya Branch	5	0%	3	0%
	Matugama Branch	5	0%	6	0%
	Minuwangoda Service Center	7	0%	16	1%
	Moratuwa Branch	8	0%	15	1%
	Negombo Branch	11	1%	22	1%
	Negombo City Branch	4	0%	3	0%
	Nittambuwa Branch	4	0%	15	1%
	Panadura Branch	6	0%	6	0%
	Pelawatte Branch	6	0%	5	0%
	Premier Service Center	4	0%	10	1%
	Veyangoda Branch	6	0%	10	1%
	Wattala Branch	4	0%	14	1%
	Wellawatta Branch	7	0%	7	0%
	Work Shop		0%	17	1%
Western Total		**384**	**20%**	**693**	**35%**
Eastern	Ampara Branch	5	0%	12	1%
	Batticaloa	4	0%	9	0%
	Kalawachchikudi Branch	4	0%	6	0%
	Trincomalee Branch	4	0%	11	1%
Eastern Total		**17**	**1%**	**38**	**2%**
Central	Dambulla Branch	3	0%	8	0%
	Gampola Branch	4	0%	11	1%
	Hatton Branch	3	0%	8	0%
	Kandy Branch	6	0%	13	1%
	Katugastota Branch	6	0%	10	1%
	Matale Branch	5	0%	7	0%
	Nawalapitiya Branch	4	0%	8	0%
	Nuwara Eliya Branch	5	0%	6	0%

	Pussellawa Branch	5	0%	6	0%
	Ragala Branch	6	0%	7	0%
	Thalawakale Branch	3	0%	8	0%
Central Total		**50**	**3%**	**92**	**5%**
Grand Total		**648**	**33%**	**1,301**	**67%**

Ratio of Basic Salary and Remuneration by Gender (Women to Men) (GRI 405-2) - pending



Strategic Commitment to Inclusion and Equal Opportunity (GRI 406-1)

Creating an equitable and inclusive work environment is fundamental to our organisational values and long-term sustainability. Guided by formally endorsed ethical conduct and non-discrimination principles approved by our highest governance authority, we uphold a workplace culture rooted in integrity, fairness, and mutual respect. Our policies expressly prohibit and actively discourage discrimination in any form, including on the basis of race, ethnicity, nationality, gender, age, disability, religious affiliation, socioeconomic background, or any other protected characteristic. MI follows this stringent approach by maintaining clear governance oversight, established reporting channels, and continuous awareness efforts to ensure consistent application across all operations. During the reporting year, we recorded zero incidents of discriminatory conduct, reflecting the effectiveness of our preventive measures and our unwavering dedication to equality and inclusion.

Future-Oriented Workforce and Resource Planning

Strategic foresight in resource planning remains integral to sustaining our growth trajectory and operational excellence. As part of the overall strategic planning process, we undertake comprehensive assessments of future workforce capability requirements, systematically identifying potential skill gaps and resourcing needs critical to the achievement of our strategic goals. Our Human Resources function operates as a key strategic partner to the business, fostering robust cross-functional collaboration across all units. This integrated approach enables precise alignment between workforce capabilities and evolving business priorities, ensuring that we are well-positioned to respond proactively to changing market dynamics while sustaining organisational performance and growth.

“MI Game Changers” was introduced as a dedicated employee recognition initiative to celebrate and reward outstanding performers who consistently demonstrated exceptional commitment, innovation, teamwork, and results-driven contributions. The programme was designed to foster a culture of appreciation and motivation by recognising individuals who made a significant impact on business performance and embodied the Company’s core values.

GAME CHANGERS

MID YEAR PERFORMANCE AWARDS 2025

HIGHLIGHTS FROM AN UNFORGETTABLE NIGHT

A BIG CONGRATULATIONS TO EVERY GAME CHANGER!

Stay driven, stay inspired. The Year-End Awards are just around the corner.
YOU COULD BE OUR NEXT WINNER!

"Our People. Our Pride"

When competency gaps are identified through our comprehensive skills assessment framework, we implement targeted professional development interventions and specialised training programmes designed to strengthen critical capabilities. These initiatives furnish our employees to effectively address emerging challenges while capitalising on new opportunities. Our disciplined workforce planning and robust human resource management practices have been instrumental in supporting the expansion of our business operation driving total staff from 1,613 to 1,949, a 21% year-on-year increase during the reporting year. This workforce expansion was strategised to align with the future growth trajectory, ensuring appropriate depth of talent, leadership oversight, and operational readiness.

Streamlining Workforce Recruitment and Onboarding (GRI 401-1)

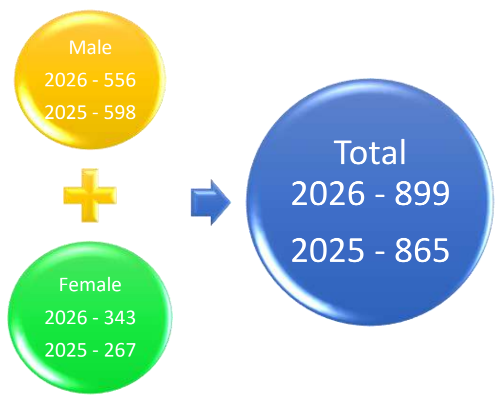
A central pillar of our Human Capital framework is the Talent Management Unit, a specialised function within the Human Resources division entrusted with the strategic sourcing, evaluation, and integration of high-calibre professionals who embody our organisational objectives and core values. Through the application of sophisticated assessment methodologies and data-informed analytics, the unit ensures strong alignment between individual capabilities and organisational requirements across all levels. This disciplined approach positions us to maintain a strong competitive advantage in an increasingly dynamic and evolving marketplace.

Our dual-channel talent acquisition model combines internal and external talent streams to address workforce demands with agility and strategic foresight. We actively enabled career progression through clearly defined internal mobility pathways, allowing employees to grow within the organisation while preserving institutional knowledge and strengthening leadership succession. At the same time, we strategically pursued external talent to bring in diverse perspectives and specialised expertise, enriching our talent pool and driving innovation across the organisation.

We anchor our recruitment and selection processes in globally recognised best practices, ensuring fairness, consistency, and alignment with our strategic objectives. Candidates undergo a rigorous, multi-stage evaluation process that includes structured behavioural interviews, technical and cognitive assessments, and competency-based evaluations to ensure the right fit for both the role and the organisation. This comprehensive and objective framework enhances the integrity of hiring decisions, mitigates unconscious bias, and improves the reliability and long-term effectiveness of recruitment outcomes.

Our disciplined approach to talent acquisition underpins our broader workforce strategy and contributes to long-term organisational sustainability by ensuring that capable, adaptable, and forward-thinking professionals are positioned to lead and excel in a complex and evolving operating landscape.

MI Talent Acquisition Diversity



Category	FY 2025/26			
	FEMALE		MALE	
	NUMBER	%	NUMBER	%
Central	30	3.34%	47	5.23%
30-50 YEARS	10	1.11%	14	1.56%
BELOW 30 YEARS	20	2.22%	32	3.56%
OVER 50 YEARS		0.00%	1	0.11%
Eastern	12	1.33%	30	3.34%
30-50 YEARS	4	0.44%	8	0.89%
BELOW 30 YEARS	8	0.89%	22	2.45%
OVER 50 YEARS				
North Central	15	1.67%	30	3.34%
30-50 YEARS	2	0.22%	10	1.11%
BELOW 30 YEARS	13	1.45%	20	2.22%

OVER 50 YEARS				
North Western	36	4.00%	54	6.01%
30-50 YEARS	6	0.67%	29	3.23%
BELOW 30 YEARS	30	3.34%	25	2.78%
OVER 50 YEARS				
Northern	12	1.33%	20	2.22%
30-50 YEARS	1	0.11%	1	0.11%
BELOW 30 YEARS	11	1.22%	19	2.11%
OVER 50 YEARS				
Sabaragamuwa	13	1.45%	49	5.45%
30-50 YEARS	2	0.22%	7	0.78%
BELOW 30 YEARS	11	1.22%	42	4.67%
OVER 50 YEARS				
Southern	28	3.11%	66	7.34%
30-50 YEARS	11	1.22%	22	2.45%
BELOW 30 YEARS	16	1.78%	44	4.89%
OVER 50 YEARS	1	0.11%		0.00%
Uva	5	0.56%	7	0.78%
30-50 YEARS	1	0.11%	3	0.33%
BELOW 30 YEARS	4	0.44%	4	0.44%
OVER 50 YEARS				
Western	192	21.36%	253	28.14%
30-50 YEARS	34	3.78%	75	8.34%
BELOW 30 YEARS	154	17.13%	152	16.91%
OVER 50 YEARS	4	0.44%	26	2.89%
Grand Total	**343**	**38.15%**	**556**	**61.85%**

Proportion of senior Management Hired from the Local Community (GRI 202-2)

Branch	Total Senior Managers	Total Senior Managers Locally Hired **	% of Senior Managers Locally Hired *
Ambalangoda Branch	1	0	0%
Ambalanthota Branch	1	1	100%
Anuradhapura Branch	1	1	100%
Batticaloa	2	2	100%
Bentota Branch	1	1	100%
Colombo City Office	1	1	100%
Dambulla Branch	1	1	100%
Eheliyagoda Branch	1	1	100%
Galle Branch	2	2	100%
Hatton Branch	1	1	100%
Head Office	30	13	43%
Ja-Ela Branch	1	1	100%
Jaffna Branch	1	1	100%
Kalawachchikudi Branch	1	1	100%
Kanduruwela Branch	1	1	100%
Kandy Branch	1	1	100%
Karapitiya Branch	1	1	100%
Kegalle Branch	1	1	100%
Kekirawa Branch	1	1	100%
Kiribathgoda Branch	2	1	50%
Kochchikade Branch	2	1	50%
Kohuwala Branch	1	1	100%
Kotahena Service Center	2	1	50%
Kottawa Service Center	2	2	100%
Kuliyapitiya Branch	2	2	100%
Kurunegala Branch	1	1	100%
Kurunegala Premier	2	2	100%
Mahara Kadawatha Branch	2	2	100%
Maharagama Branch	2	2	100%
Malabe Branch	1	1	100%
Matara Branch	3	3	100%
Negombo City Branch	1	1	100%
Norochcholai Branch	1	1	100%
Nuwara Eliya Branch	3	3	100%
Pelawatte Branch	3	3	100%

Ratnapura Branch	1	1	100%
Tangalle Branch	2	2	100%
Weligama Branch	1	1	100%
Work Shop	1	1	100%
	85	**64**	**75%**

Leveraging Talent to Accelerate Organisational Growth

MI systematically strengthens its organisational capacity through a comprehensive talent development architecture built upon the core pillars of Process, Policy, Profit, and People. This integrated and multidimensional framework enabled the Company to sustain operational excellence while effectively responding to market volatility and broader macroeconomic dynamics with resilience and discipline. By consistently emphasising continuous learning, capability enhancement, and digital proficiency across all levels of the organisation, MI has nurtured a corporate ecosystem in which adaptability, innovation, and forward-thinking leadership serve as distinct competitive advantages within an increasingly sophisticated financial environment.

The Company's steadfast dedication to human capital advancement is reflected in its structured progression of training initiatives: *'On Your Marks, Get Set, Go'* to reinforce foundational competencies; *'Path to Excellence'* to deepen advanced technical expertise; *'Bridge'* to support transitional career development; *'Next Step'* to cultivate future leaders; and *'Empowering with AI'* to accelerate digital and technological integration. These strategically designed development pathways ensure that employees across all designation levels receive focused interventions aligned with both individual growth aspirations and organisational priorities. Moreover, professional development has broadened competency frameworks across the workforce, enabling employees to unlock their full potential while consistently delivering on established key performance objectives.

MI has sustained robust investment in talent development, recognising human capital as its most valuable asset and principal driver of long-term sustainability. Resource allocation toward workforce enhancement is viewed not as an expense, but as a strategic investment in institutional resilience and competitive positioning. The resulting workforce distinguished by intellectual agility, technical depth, and analytical acumen positions Mercantile Investments to seize emerging opportunities, proactively address sectoral challenges, and generate enduring value for all stakeholders.

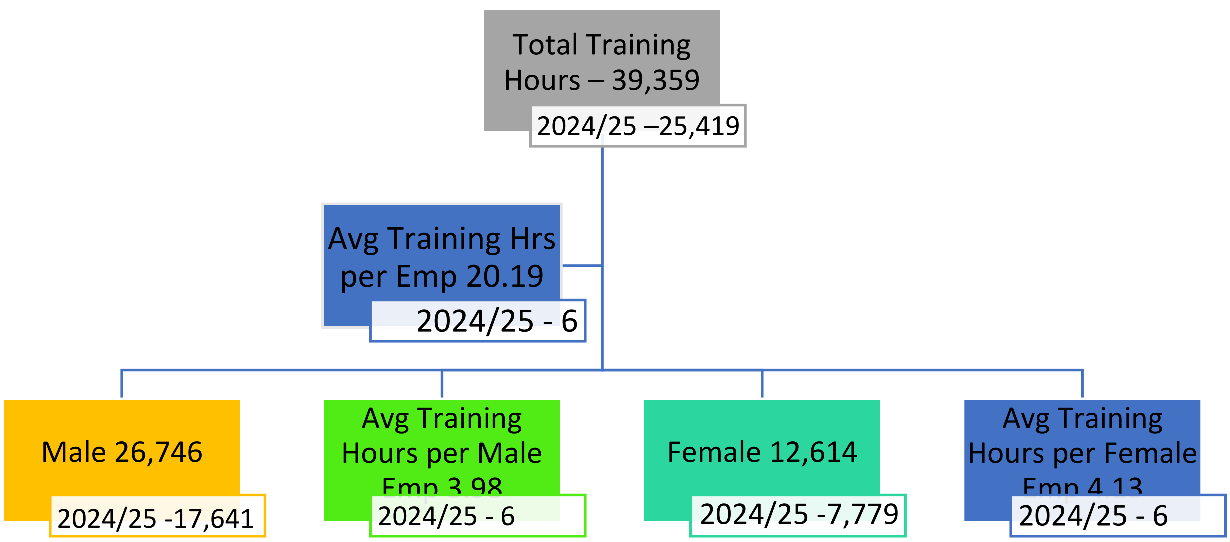
Systematic Approach to Talent Learning and Development (GRI 404-1)

We have established a comprehensive and strategically structured learning and development framework that incorporates diverse methodologies and delivery mechanisms tailored to meet competency requirements across all organisational levels. Our training architecture encompasses the enhancement of technical expertise, cultivation of leadership capabilities, reinforcement of regulatory compliance, development of strategic acumen, and strengthening of interpersonal effectiveness each aligned with financial sector benchmarks and contemporary professional standards. We adopted an integrated approach to continuous capability development across the organisation, proactively embedding emerging industry trends, technological advancements, and evolving regulatory expectations into our learning and development agenda. This ensured our workforce remains agile, future-ready, and equipped to meet the demands of a rapidly changing business environment.

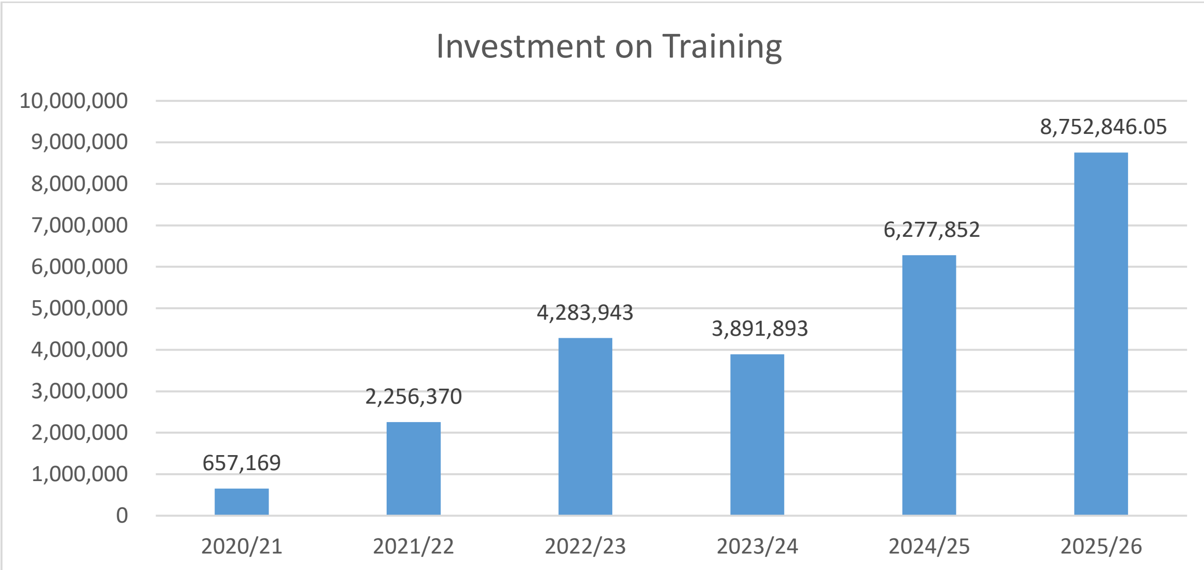
We designed and implemented learning and development initiatives through a carefully curated and well-balanced network of specialised trainers, comprising both internal subject matter experts and external specialists. Our internal facilitators actively shared deep institutional knowledge, contextual insights, and practical, experience-driven guidance, ensuring that learning remains closely aligned with our operational realities and business priorities. Concurrently, external consultants and industry practitioners infuse the organisation with advanced methodologies, cross-sector insights, and independent perspectives that rigorously challenge entrenched thinking, catalyse strategic agility, and elevate overall organisational capability.

This dual-channel delivery model ensured that training content addresses immediate operational priorities while also supporting long-term strategic objectives, thereby nurturing a culture of continuous learning, knowledge exchange, and sustained performance excellence beyond conventional industry standards.

Grade	Participants		Total Participants	Total Training Hours			Average Training Hours		Category-Wise Average
	Male	**Female**		**Male**	**Female**	**Total**	**Male**	**Female**	
Senior Management	336	13	349	1,563	75	1,637	4.65	5.73	4.69
Manager	2,134	235	2,369	7,983	1,152	9,135	3.74	4.90	3.86
Senior Executive	592	243	835	2,317	1,197	3,513	3.91	4.92	4.21
Executive	1,451	980	2,431	5,781	4,343	10,125	3.98	4.43	4.16
Clerical	2,190	1,327	3,517	9,037	5,848	14,885	4.13	4.41	4.23
Minor	19	-	19	65	-	65	3.43	-	3.43
Total	**6,722**	**2,798**	**9,520**	**26,746**	**12,614**	**39,359**	**3.98**	**4.51**	**4.13**



Investment in Employee Training



Training Coverage (GRI 404-2)

Training Coverage	Male	Female	Total Participants	Total Man Hours
Job related training	4,847	1,927	6,774	30,277
Anti-Money Laundering	627	220	847	847
Cyber security	5	-	5	16
Corporate ethics	-	-	-	-
Technological training	1	-	1	3
Leadership and personality development	1,875	871	2,746	8,216
Total	7,355	3,018	10,373	39,359

Anti-Corruption and Anti Money Laundering Training for Employees (GRI 205-2)

MI maintains a resolute commitment to regulatory compliance, secured through the continual strengthening of our Anti-Money Laundering (AML) and anti-corruption frameworks. We have proactively built and embedded a robust compliance architecture that actively drives organisation-wide awareness of regulatory responsibilities. This framework is reinforced by strong governance oversight and dynamically enabled through the strategic integration of advanced technological solutions, ensuring continuous monitoring, real-time responsiveness, and consistent adherence to evolving regulatory expectations across the organisation

Technology serves as a critical enabler in enhancing our AML monitoring and surveillance capabilities. Through the deployment of sophisticated monitoring systems, advanced data analytics, and integrated alert mechanisms, we proactively identify anomalous transaction patterns, reinforce customer due diligence processes, and enhance the accuracy and timeliness of suspicious activity reporting. During the year, we also undertook a structured development of the **Scienter System** to further facilitate AML-related actions within business operations, enabling more streamlined monitoring, enhanced case management, and stronger integration of compliance requirements into operational processes. These initiatives are aligned with internationally recognised compliance standards and underscore our steadfast commitment to ethical financial practices and regulatory rigour. Advanced AML systems commonly integrate transaction monitoring, case management, and automated alert mechanisms to strengthen compliance effectiveness and operational integration.

Education and awareness are deeply embedded as a cornerstone of our compliance culture, actively reinforcing the integrity of our operations. Our AML and anti-corruption policies are not merely communicated but are systematically embedded across all operational regions through dynamic, risk-based training programmes. These programmes are carefully tailored to reflect the specific regulatory landscapes, operational complexities, and risk exposures of each business segment.

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%**

Through this proactive and targeted approach, we ensure that every employee—regardless of role or location—not only understands but actively embraces their individual and collective responsibilities. This fosters a strong sense of accountability and vigilance, empowering our people to consistently uphold the highest standards of compliance and ethical conduct in every aspect of their work.

Extending beyond internal capacity-building, we have adopted a structured stakeholder engagement approach to broaden AML awareness throughout our business ecosystem. Targeted communications and guidance are provided to suppliers, service providers, and intermediaries segmented by function and geographic footprint to ensure clarity of expectations and adherence to compliance standards.

Moreover, MI actively collaborates with regulatory authorities, industry bodies, and community stakeholders to advance ethical conduct, financial transparency, and collective vigilance within the sector. Such a comprehensive and integrated approach reflects our conviction that anti-money laundering is not merely a statutory obligation, but a fundamental pillar of corporate integrity and long-term institutional sustainability.

AML/CFT AWARENESS

Protect Our Organization & Community

What is AML/CFT?

AML = Anti-Money Laundering | **CFT** = Combating Financing of Terrorism

These are measures to prevent criminals from disguising illegal money as legitimate funds and to stop terrorist financing.

Know Your Customer (KYC)

- ✓ Verify customer identity with valid documents
- ✓ Understand the customer's business
- ✓ Keep customer information updated
- ✓ Monitor account activity regularly

Monitor Transactions

- ✓ Watch for unusual transaction patterns
- ✓ Check large cash transactions
- ✓ Review frequent small transactions
- ✓ Verify source of funds when needed

Record Keeping

- ✓ Maintain accurate customer records
- ✓ Keep transaction records for required period
- ✓ Document all due diligence efforts
- ✓ Store records securely and accessibly

Report Suspicious Activity

- ✓ File Suspicious Transaction Reports (STRs)
- ✓ Report within required timeframes
- ✓ Don't tip off the customer
- ✓ Document reasons for suspicion

RED FLAGS - Watch Out For:

Large cash transactions	Unusual payment methods	Reluctance to provide information
Complex unnecessary transactions	High-risk countries/regions	Frequent account changes
Business doesn't match profile	Rushed transactions	

Remember: We All Play a Part!

If you see something suspicious, **REPORT IT** to your supervisor or compliance team immediately.

Protecting our institution and community is everyone's responsibility.

Training Programme Objectives

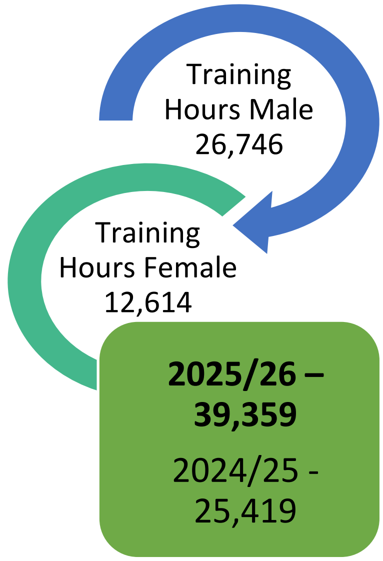
Type and Scope of Training Programme	Assistance Provided for Employees to Upgrade Their Skills	Training Objective
Anti-Money Laundering	A virtual training session was held to enhance knowledge	**Increase awareness** of money laundering and terrorist financing risks in the financial sector.
Job-Related Training	Physical training, virtual sessions, technical talk time sessions, circulate e-flyers, regular chats	The primary objective of job-related training was to improve an employee's job performance by developing new skills, improving existing ones, and keeping them up-to-date with the latest industry trends and technologies. • **Enhance technical skills** relevant to day-to-day job functions to improve operational efficiency such as Credit Risk, Compliance, IT, etc. • **Strengthen knowledge** of company products, services, and regulatory compliance standards. Job-related training also aimed to train staff on updated lending procedures and credit evaluation techniques. Furthermore, job-related training fostered career development by helping employees develop new competencies and advance their careers within the organisation through opportunities for professional development, career coaching, and mentoring. • **To enhance employee engagement and commitment**, thereby improving productivity and efficiency.
Leadership and Human Skill Development	Physical training, virtual sessions, technical talk time sessions, circulating e-flyers, regular chats	The primary objective of job-related training was to develop effective leadership skills to inspire, guide, and motivate teams toward achieving organisational goals. • **Enhance communication abilities** for better collaboration, conflict resolution, and team management. • **Strengthen coaching and mentoring skills** to support team development and succession planning. • **Cultivate a Growth Mindset** to encourage continuous learning, innovation, and openness to feedback, helping leaders stay competitive and forward-thinking. • **Foster Teamwork and Collaboration** to cultivate skills to build high-performing, cross-functional teams and encourage a spirit of collaboration across departments. • **Improve Decision-Making and Problem-Solving Abilities** and teach structured approaches to analysing situations, evaluating options, and making informed decisions under pressure. • **To drive training towards performance culture** for lending staff, aimed at improving sales performance, using SWOT analysis to

		develop personalised action plans, and ensuring monthly follow-up to track progress.

Advancing Workplace Diversity via Employee Development (GRI 404-2)

We have instituted a comprehensive learning and development framework designed to address the evolving professional needs of employees across all organisational levels. This structured architecture delivers targeted interventions that strengthen technical expertise, leadership capability, and cross-functional competencies, ensuring that individual development trajectories remain closely aligned with our broader strategic objectives. Embedding inclusivity within our training philosophy, we foster an environment in which diverse perspectives are valued and every employee is afforded equitable access to growth opportunities. Above all, these initiatives contribute meaningfully to the expansion of personal knowledge, intellectual confidence, and professional maturity, empowering individuals to realise their full potential within a dynamic business landscape.

Our approach to employee development is grounded in objectivity and fairness. Training resources and advancement opportunities are allocated exclusively on the basis of identified competency gaps, performance indicators, and evolving business priorities independent of gender, background, or personal identity. Our merit-based and data-driven methodology reinforces our commitment to equality while ensuring that organisational capability is strengthened in a deliberate and strategically coherent manner. Through this disciplined and inclusive model, we not only enhance workforce readiness but also foster a culture of respect, diversity, and sustainable performance excellence.



Row Labels	Sum of Male	%	Sum of Female	%2	Sum of Total Participants	Sum of Hours of training	Sum of Total man hours Actual
10th National Conference 2025 redefining internal audit driving strategic impact in a complex world	1	100%	0	0%	1	4	4
Awareness Program on Laws and Directions issued by CBSL for Licensed Finance Companies	3	100%	0	0%	3	3	9
Awareness Programme on Effective Compliance against Money Laundering (ML) /Terrorist Financing (TF)/Proliferation Financing (PF)	627	74%	220	26%	847	3	847
Awareness Session for Compliance Officers of Financial Institutions on Recent Trends Related to Drug Trafficking	0	0%	2	100%	2	16	32
Awareness Session for Reporting Institutions on STR Feedback and STR Submission for Quality Improvement	0	0%	2	100%	2	4	8
Awareness Session on Managing Financial Crime Risks in the Financial Services Sector of Sri Lanka	2	100%	0	0%	2	5	10
BOOST	5	23%	17	77%	22	8	176

BOOST – Branch Operations Optimization & Skills Training	24	26%	69	74%	93	120	1048
Branch Verification Officers trainig Programme	126	54%	106	46%	232	104	1856
Branch Verifiction Officer Training	55	63%	33	38%	88	24	704
Branch Verification Training Program	29	76%	9	24%	38	8	304
Cashier Training	5	20%	20	80%	25	40	200
Chit Chat with HR	769	71%	314	29%	1083	7	541.5
Commercial Contracts	0	0%	3	100%	3	3	9
COMPASS	188	87%	27	13%	215	125.5	1958
compliance Symposium	0	0%	1	100%	1	8	8
Credit Appraisal and Credit Evaluation Training	61	85%	11	15%	72	8	243
Credit Awareness Session	18	100%	0	0%	18	8	144
Cyber Risk: A Board-Level Conversation	4	100%	0	0%	4	2	8
Cyber Security Summit	1	100%	0	0%	1	8	8
Dissemination Workshop on Roadmap 2.0	0	0%	1	100%	1	8	8
EY Sri Lanka Workshop on SLFRS S1 & S2	1	50%	1	50%	2	8	16
Gold Loan Training	17	43%	23	58%	40	8	320
Gold Loans Training	49	58%	35	42%	84	25.5	444.5
INNOVISION 2026 – International Technical Conference	1	100%	0	0%	1	2.5	2.5
It's your time - Closing Gaps, Opening Minds	159	67%	80	33%	239	6	179.25
Knowledge Sharing Session- Micro Lease Products (2Ws / 3Ws)	88	85%	15	15%	103	3	154.5
LEARN how you EARN	624	97%	22	3%	646	9	646
Legal Documentation in the Lending Process & Printing Procedures	34	49%	36	51%	70	2	140
Mandatory Training – Passbook Allocation Process in Scienter System	11	13%	75	87%	86	0.5	43
Mobilizing Together - Sustainable Finance Conference	1	100%	0	0%	1	32	32
Moveables to ensure priority under the secured transactions	3	100%	0	0%	3	4	12
Numbers that Drive- Knowledge Sharing Session- Leasing	555	99%	6	1%	561	7	561
On Your Marks, Get Set, Go	70	69%	32	31%	102	24	816
Operational Risk Management and FBA Direction No 04 of 2024	2	100%	0	0%	2	3.5	7
Performance Appraisal Refresher Training	245	96%	11	4%	256	14	315.5

Pragathi	56	85%	10	15%	66	8	528
Private Sector Consultation on NDC 3.0	1	50%	1	50%	2	8	16
REDIFINE- Training for new FD process journey	37	34%	73	66%	110	1	110
Roundtable on VAT on Financial Services	1	50%	1	50%	2	2	4
Skill Fusion	60	67%	29	33%	89	8	712
SkillFusion	865	68%	403	32%	1268	56	10144
Stepping into MI	398	61%	250	39%	648	128	5184
Stepping into MI - Compliance	285	69%	127	31%	412	16	493
Stepping into MI - Credit Operations	398	74%	143	26%	541	196	4104
Stepping into MI - Credit Risk Training	374	73%	141	27%	515	179	3612
Stepping into MI - Others	187	57%	139	43%	326	21	851
Stepping into MI - Sustainable Finance,IT,MINT	25	76%	8	24%	33	3	99
Stepping into MI- Conpliance	28	60%	19	40%	47	1	47
Stepping into MI- Credit Operations	55	54%	46	46%	101	24	608
Stepping into MI- Credit Risk	34	59%	24	41%	58	12	348
Stepping into MI- Credit Risk Training	25	35%	47	65%	72	11	321
Stepping into MI- Others	28	60%	19	40%	47	3	141
Supervision of the Regional Plan-360 Capacity Development Program	60	90%	7	10%	67	64	464
Sustainable Agri Credit Programme	1	33%	2	67%	3	8	24
Taxation and Director's liability	0	0%	1	100%	1	1.5	1.5
Training Session on Legal Document Printing – Lease & Loan	31	20%	127	80%	158	2	316
UPRISE Global Insight 46th National Conference of Chartered Accountants	2	100%	0	0%	2	4	8
Upskilling Programme S1 & S2	1	100%	0	0%	1	8	8
Workshop on Accounting Standards	1	50%	1	50%	2	6	12
Grand Total	6731	71%	2789	29%	9520	1436	39970.25

Performance Management: A Catalyst to Excellence (GRI 404-3)

We have established a transparent, values-driven performance management framework that is closely aligned with key performance indicators (KPIs), enabling an equitable and meaningful assessment of each employee's contribution to overall value creation. In refining a high-performance culture, we adopted a holistic approach to performance evaluation assessing not only what has been achieved but also the manner in which results are delivered. A balanced perspective places equal emphasis on goal attainment and the demonstration of core behavioural competencies, fostering a culture of accountability, integrity, and purpose-driven action across the organisation.

Our comprehensive performance governance model facilitated precise measurement of individual and departmental contributions to organisational objectives while simultaneously identifying targeted developmental opportunities across diverse competency areas. The framework integrated multiple assessment methodologies, calibrated evaluation metrics, and cross-functional validation processes to ensure that performance outcomes accurately reflect objective realities rather than subjective perceptions. During the period under review, comprehensive appraisals were conducted for 59% of employees, representing 1,158 individuals fortifying MI's sustained commitment to meritocratic advancement, performance-based recognition, and transparent professional development. All permanent employees as of 31st December 2025 received regular performance evaluation. Performance management reviews conducted form the basis for rewarding career enhancements and, at the same time, identify developing gaps.

Location	Total
Branch	915
Head Office	243
Grand Total	1,158

Attractive Employee Returns (GRI 202-1, 401-2, 405-2)

In alignment with our commitment to cultivating a workplace that attracts, motivates, and retains top-tier talent, a comprehensive compensation framework was deployed that integrates both monetary and non-monetary rewards. As a company recognised by The Great Place to Work Institute in the past among top employers, we continuously shape and deliver reward strategies that go beyond conventional benchmarks, offering a truly differentiated employee value proposition. Our approach is not just about competitiveness; it is intentionally designed to attract, motivate, and retain exceptional talent by aligning rewards with performance, purpose, and long-term growth.

Through this commitment, we actively demonstrated the value we place on our people, elevating overall well-being, while cultivating a high-performing, inclusive culture. MI's HR policy empowers employees to excel and realise their potential while building meaningful and progressive careers. The monetary component of our framework includes market-competitive base salaries, performance-linked variable incentives, and forward-looking long-term reward structures. Complementing this, our non-monetary offerings encompass professional development pathways, structured recognition programmes, flexible work arrangements, and holistic well-being initiatives.

To ensure equity and internal consistency, MI employs robust compensation governance protocols, including periodic comprehensive salary reviews identifying and addressing any disparities among peer levels. In addition, we uphold exemplary corporate citizenship by strictly adhering to all statutory obligations relating to employee compensation for full-time personnel, maintaining minimum wage rates to match with industry minimum wages (1:1), provident fund contributions, gratuity provisions, insurance coverage, and other regulatory requirements.

Employee Category	Basic Salary Ratio – Entry Level (Women:Men)
Directors	1:1
Managers	1:1
Executives	1:1
Clerical and Allied	1:1
Office Assistants and Others	1:1

Enhancing Employee Experience Beyond Monetary Compensation

At MI, we remain steadfast in our commitment to fostering employee well-being through a comprehensive suite of non-financial benefits, purposefully designed to enhance both qualities of life and workplace satisfaction. Recognising that employee engagement and morale are intrinsically linked to organisational performance, we provide initiatives that extend beyond monetary compensation. These include rigorous health and safety protocols to ensure a secure and supportive work environment, complemented by comprehensive medical insurance coverage and additional health-related support services. Such measures emphasise our devotion to safeguarding the physical and mental well-being of every team member, bolstering MI's position as a responsible and forward-looking employer.

To further enrich employee experience, the company organised numerous corporate gatherings, and team-building programmes that serve as vital platforms for strengthening interpersonal relationships, enhancing team cohesion, and cultivating a unified organisational culture. Through these initiatives, we promoted inter department collaboration and bought a sense of belonging to new joiners supporting both individual fulfillment and collective organisational success.

Creating a Connected Workforce

As part of our commitment to fostering employee engagement and strengthening workplace culture, several initiatives were conducted throughout the year to encourage inclusivity, collaboration, and employee wellbeing. These included the "TikTok Challenge"**,** which promoted creativity and team spirit among employees, and the All-Night Pirith Ceremony**,** organised to foster spiritual wellbeing and unity. In celebration of International Women's Day, we conducted a special Women Recognition Programme to acknowledge and appreciate the invaluable contributions of female employees to the organisation. An Inter-Departmental Christmas Party was also organized, further enhancing interdepartmental collaboration and camaraderie and creating opportunities for employees to build stronger workplace relationships. Additionally, an Iftar Celebration was held to recognise cultural diversity and promote inclusiveness by bringing employees together in the spirit of unity and mutual respect. Collectively, these initiatives contributed to creating a more engaged, motivated, and connected workforce.

Management of Occupational Health & Safety (GRI 403-1, 403-2,403-3,403-4, 403-5, 403-6, 403-7)

MI has implemented a comprehensive occupational health and safety (OHS) management framework that reflects a strong governance culture and an unwavering commitment to employee well-being, despite the inherently low occupational risks associated with financial sector operations. In aligning with this robust system, coordinated through our internal Welfare Association and overseen by executive leadership, employee health and safety is consistently applied across both our head office and branch network, ensuring uniform standards of safety and care.

We conduct systematic assessments of potential workplace hazards using structured risk evaluation protocols, enabling the early identification and mitigation of safety concerns. Transparent reporting channels empower employees to raise any potentially harmful conditions or incidents, which are formally reviewed and incorporated into continuous improvement cycles. This proactive approach demonstrates MI’s commitment to employee safety that extends beyond mere regulatory compliance.

Targeted training programmes are provided for roles with specific occupational risks, designed using evidence-based methodologies and aligned with international best practices in workplace safety education. The Welfare Association facilitates these initiatives, with senior management oversight ensuring alignment with broader organisational objectives.

In recognition of the significant impact of non-occupational factors on employee well-being, MI also delivers organisation-wide awareness initiatives addressing mental health, lifestyle-related risks, and stress management. These programmes foster a culture that prioritises holistic health, positioning employee well-being as a key driver of productivity, engagement, and sustainable performance. An integrated and forward-looking approach underlines our belief that occupational health and safety is not merely a regulatory obligation, but a strategic imperative essential to building a resilient, engaged, and high-performing workforce.

Rate of Injuries or Fatalities, Occupational Diseases, Lost Days (GRI 403-9)

Region	Injuries in Number				Lost Days (Based on Average Number of Days per Employee)X246 Days				Type of Injuries
	Male	Injuries Rate	Female	Injuries Rate	Male	Lost Day Rate	Female	Lost Day Rate	
EASTERN									
NORTH CENTRAL									
NORTH WESTERN									
SABARAGAMUWA									
SOUTHERN									
WESTERN	1	100%	1	100%	75	100%	59.00	100%	
NORTHERN									
UVA									
CENTRAL									
Total	1		1		75		59.00		

Return to Work and Retention Rate after Parental Leave (GRI 401-3)

	2025/26
Number of employees entitled for maternity leave	648
Number of employees who took maternity leave	15
Number of employees who returned to work after maternity leave	14
Number of employees who returned to work after maternity leave ended who were still employed 12 months after their return to work	2
Return to work rate %	93%
Retention rate %	67%

Workforce Retention and Attrition Management (GRI 401-1)

At MI, we recognise employees as the foundation of organisational resilience, innovation, and long-term success. Retaining top-tier talent is therefore a strategic priority, and we are deeply committed to fostering an environment where employees feel valued, inspired, and empowered to contribute meaningfully to the Company's vision. By upholding a culture that supports personal growth, professional development, and a sense of purpose, we encourage lasting engagement, strengthen loyalty, and enable our workforce to grow in alignment with MI's evolving strategic objectives.

To achieve these objectives, MI continuously refines its HR policies and practices to nurture a high-performance culture. Insights derived from confidential exit interviews, employee surveys, and ongoing feedback loops are systematically analysed to inform improvements in workplace experience, talent management, and career progression pathways. Complementing these insights, our compensation frameworks, recognition mechanisms, and professional development initiatives are designed to retain critical expertise, enhance competitive positioning, and reinforce a compelling employee value proposition. These efforts collectively strengthen the alignment between individual aspirations and organisational priorities, fostering an engaged, high-performing workforce capable of driving sustainable growth.

To counter increasing employment mobility, especially amongst youth seeking overseas opportunities, and given the shifts within the finance industry, MI has remained proactive and resilient in its people strategies. Continuously investing in talent retention initiatives, career advancement opportunities, and a supportive work environment, we ensure that our workforce remains engaged, adaptable, and committed to long-term organisational success. Even amid dynamic external conditions, MI's strategic focus on employee well-being, professional growth, and purposeful engagement continues to cultivate loyalty, strengthen performance outcomes, and fortify the foundation of a sustainable, future-ready organisation.

Staff Turnover by Age Group, Gender and Region

CATEGORY	FY 2025/26			
	MALE		FEMALE	
	NUMBER	%	NUMBER	%
EASTERN	**17**	**3%**	**4**	**1%**
BELOW 30 YEARS	12	2.13%	2	0.36%
30-50 YEARS	4	0.71%	2	0.36%
OVER 50 YEARS	1	0.18%		0.00%
Central	**19**	**3%**	**12**	**2%**
BELOW 30 YEARS	13	2.31%	6	1.07%
30-50 YEARS	5	0.89%	5	0.89%
OVER 50 YEARS	1	0.18%	1	0.18%
North Central	**25**	**4%**	**8**	**1%**
BELOW 30 YEARS	14	2.49%	8	1.42%
30-50 YEARS	11	1.95%		0.00%
OVER 50 YEARS				
North Western	**28**	**5%**	**8**	**1%**
BELOW 30 YEARS	14	2.49%	7	1.24%
30-50 YEARS	14	2.49%	1	0.18%
OVER 50 YEARS				
SABARAGAMUWA	**32**	**6%**	**10**	**2%**
BELOW 30 YEARS	19	3.37%	10	1.78%
30-50 YEARS	13	2.31%		0.00%
OVER 50 YEARS				
SOUTHERN	**46**	**8%**	**9**	**2%**
BELOW 30 YEARS	22	3.91%	7	1.24%
30-50 YEARS	24	4.26%	2	0.36%
OVER 50 YEARS				
WESTERN	**200**	**36%**	**117**	**21%**
BELOW 30 YEARS	109	19.36%	81	14.39%
30-50 YEARS	65	11.55%	30	5.33%
OVER 50 YEARS	26	4.62%	6	1.07%
NORTHERN	**15**	**3%**	**7**	**1%**
BELOW 30 YEARS	12	2.13%	6	1.07%

30-50 YEARS	3	0.53%	1	0.18%
OVER 50 YEARS				
UVA	**5**	**1%**	**1**	**0%**
BELOW 30 YEARS	2	0.36%	1	0.18%
30-50 YEARS	3	0.53%		0.00%
OVER 50 YEARS				
TOTAL	**387**	**69%**	**176**	**31%**

Embedding Human Rights in Organisational Practices (GRI 2-23, 2-24)

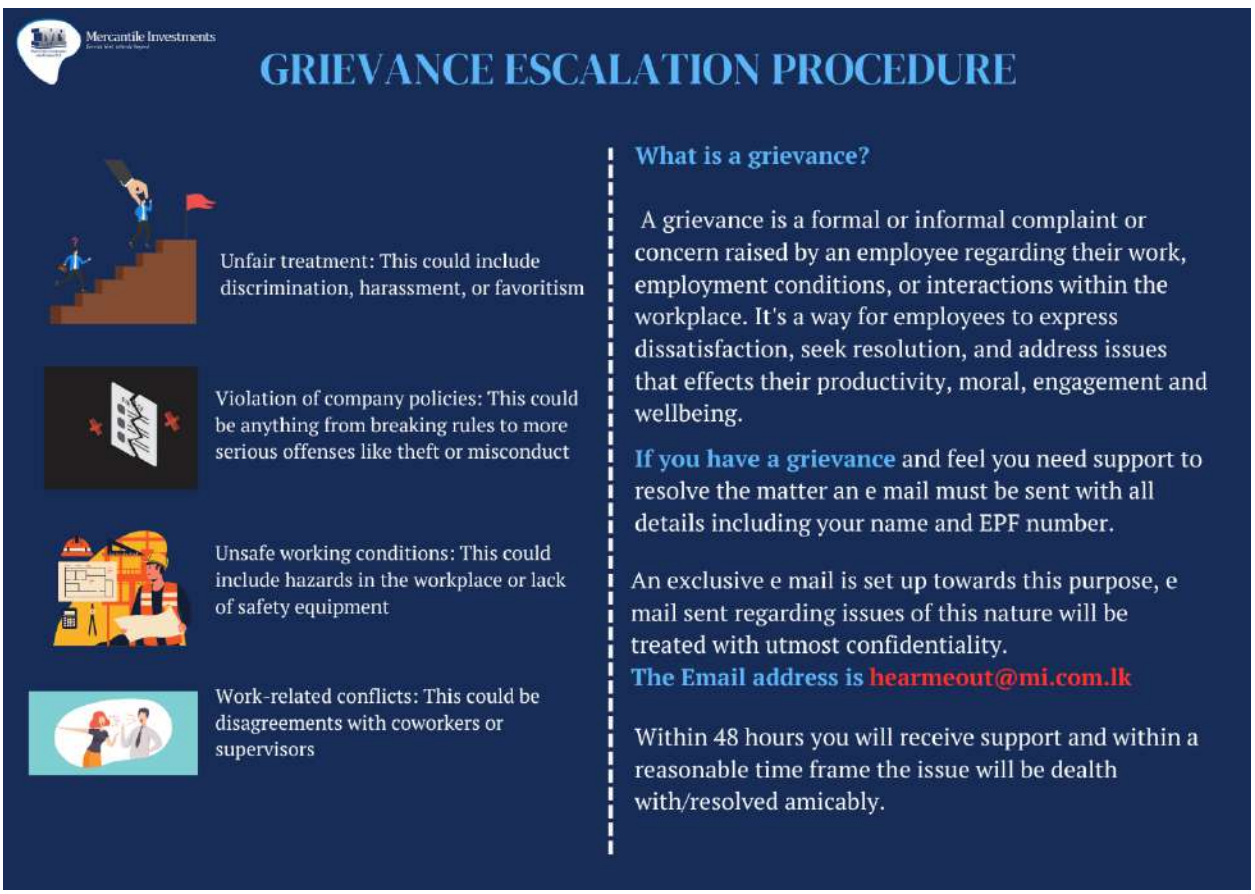
Recognising the critical importance of ethical responsibility, MI undertakes ongoing evaluations to assess how its operations and supply chains may impact human rights, with a focus on preventing both intentional and unintentional infringements of these fundamental principles. While formal human rights screenings are not yet embedded within our operational processes, and specific contractual clauses relating to human rights have not been fully integrated, robust safeguards have been established to uphold these standards across the organisation.

All employees receive the Company's Code of Conduct, which they formally acknowledge as part of their onboarding and employment agreements. To reinforce awareness and understanding of human rights principles, relevant topics are incorporated into our induction programmes, ensuring that every team member comprehends the human rights considerations inherent to MI's operations and corporate values.

Managing Employee Grievances (GRI 2-25, 2-26, 2-30)

At MI, we are committed to cultivating a workplace culture founded on open communication, accountability, and mutual respect. Transparency and responsiveness are vital to how we address employee concerns and grievances, ensuring that every team member feels heard, valued, and supported. This commitment is further reinforced with the enhancement of our whistle-blowing policy, which provides a secure and confidential email channel accessible exclusively by the company secretary, enabling direct escalation of serious concerns to the Board of Directors. Complementing this, we have implemented a QR code system that allows employees to communicate with the HR department via a dedicated WhatsApp number at any time, streamlining grievance reporting while ensuring timely, discreet, and effective resolution of issues.

In addition to formal grievance mechanisms, MI actively fosters a culture of collaboration and continuous improvement. The ‘Even Better If’ initiative encourages employees to propose constructive suggestions for enhancing workplace practices, ensuring that diverse perspectives are considered and acted upon. Our expanded ‘HR Buddy’ programme provides peer support to help employees navigate challenges, build trust, and feel empowered in their roles. Notably, MI operates without trade unions or collective bargaining agreements, featuring our commitment to maintaining direct and open communication channels with staff. Moving forward, we remain focused on refining grievance handling, enhancing engagement platforms, and strengthening a workplace culture characterised by transparency, innovation, and holistic employee well-being.



Adaptive Approaches to Operational Management (GRI 402-1)

Demonstrating our commitment to operational excellence, MI has established a robust and flexible procedural framework that enables the organisation to adapt seamlessly to dynamic market conditions and operational vulnerabilities. Our operations are designed to absorb disruption while maintaining efficiency, service quality, and strategic performance standards. Embedding agility into core business practices, we proactively manage risks, capitalise on emerging opportunities, and uphold consistent performance across a fluctuating business landscape. This resilience not only safeguards business continuity but also strengthens our capacity for innovation and scalable growth in an ever-evolving financial sector environment.

MI fosters timely, transparent communication to help employees navigate operational changes by providing an adequate notice period to employees prior to the implementation of any significant operational change. By using structured updates and active leadership engagement, we keep our workforce informed, engaged, and empowered, building trust and inclusion across the organisation. This integrated approach creates an agile, resilient team capable of adapting proactively, maintaining cohesion, and sustaining competitiveness in a rapidly evolving business environment.

Trainings Offered to Security Personnel (GRI 410-1)

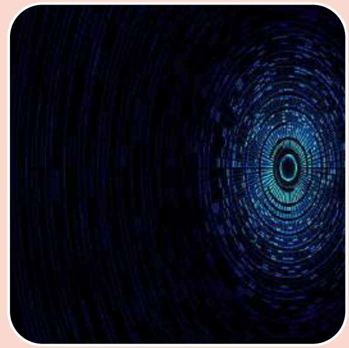
In alignment with our commitment to operational integrity and stakeholder safety, MI has partnered with a highly reputable third-party security provider, recognised for its reliability, professionalism, and ethical standards. Operating within a designated High Security Zone at our head office and managing significant financial operations, the Company maintains heightened vigilance against potential security threats. All security personnel assigned to our facilities undergo extensive training in specialised techniques, are thoroughly familiar with internal operational procedures, and adhere strictly to human rights guidelines. This approach ensures that security measures are robust, effective, and respectful, safeguarding the interests of our employees, clients, and organisational assets.

As our gold loan operations continue to expand across the branch network, we have strategically scaled and enhanced our security infrastructure, which include CCTV, sensor monitors, and other security facilities to meet emerging operational demands. This fortification equips our security teams to respond efficiently to high-risk situations while upholding MI's commitment to ethical conduct and human rights.

Capital Interdependency and Strategy Position

Capital	Short-Term	Medium-Term	Strategy Map
Financial wealth	Higher profit margin driving employee productivity	Reduction in cost to income ratio	❖ KPI-based digital dashboards for employee performances monitoring and rewarding ❖ Promotion of overall employee wellbeing ❖ Individual performance metrics linked with overall objectives
Alliances	Exceptional customer service	Transparent and highly profitable business relationships	
Infrastructure	Efficiency improvement with innovative procedures	Market share dominance with productive employees	
Intellectual	Optimum usage of technological developments	Filling business opportunities in innovative approach	
Nature	Increase in employee voluntary hours	Notable reduction in waste generation	

Futuristic Priorities



Improve productivity with operational efficiency

KPI evaluation of workforce with efficiency metrics

Optimisation of employee value propositions

Establishment of AI tool usage for the overall analysis purposes

Fully automated HR initiatives

Employer brand development

Leverage workforce capabilities