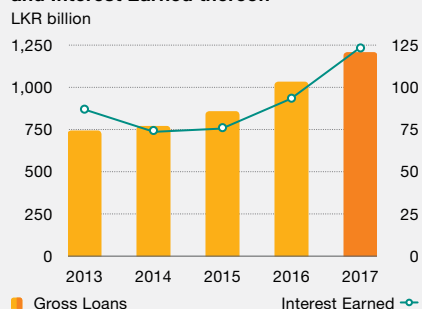


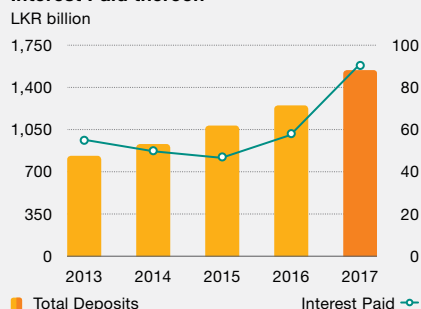
Highlights

Performance Highlights

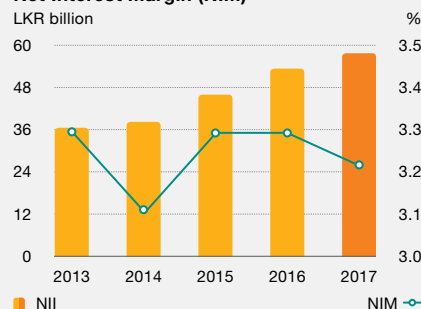
Growth in Loans and Advances and Interest Earned thereon



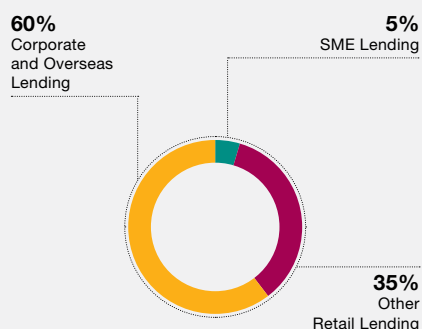
Growth in Deposits and Interest Paid thereon



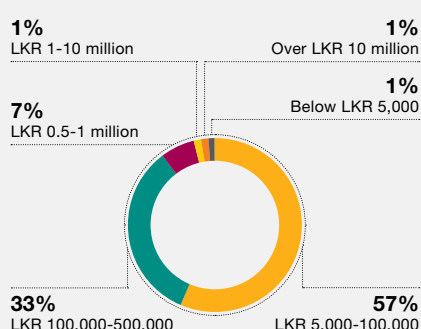
Net Interest Income (NII) and Net Interest Margin (NIM)



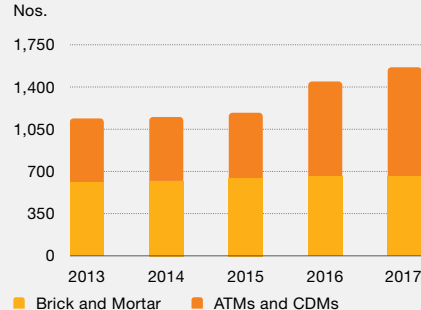
Loan Disbursement Mix



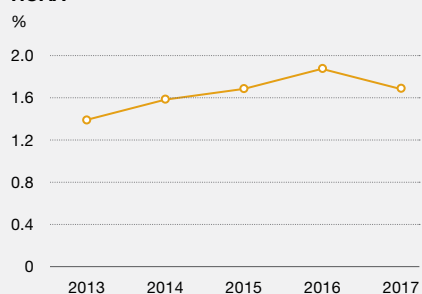
Distribution of Customer Accounts



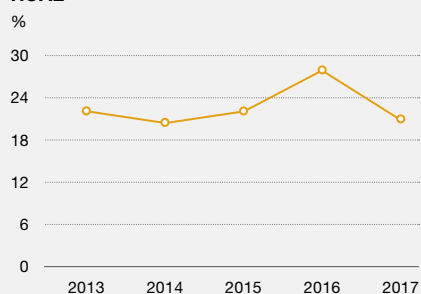
Growth in Customer Touch Points



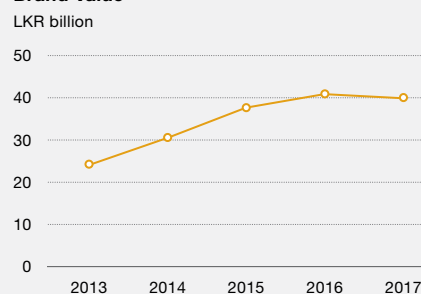
ROAA



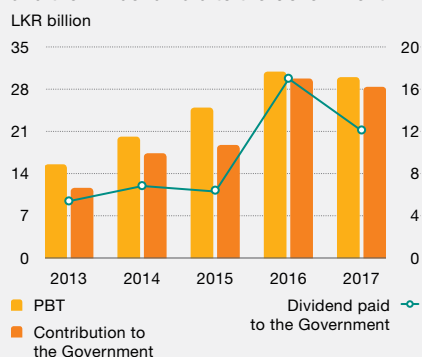
ROAE



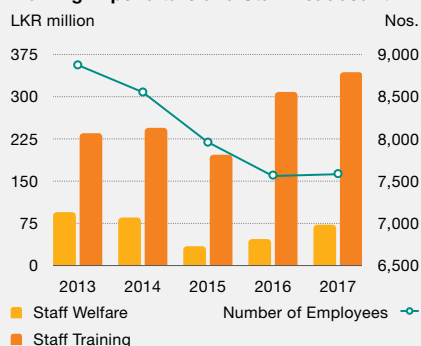
Brand Value



PBT, Contribution to the Government and the Dividend Paid to the Government



Expenditure for Staff Welfare, Training Expenditure and Staff Headcount



Cost to Income Ratio

