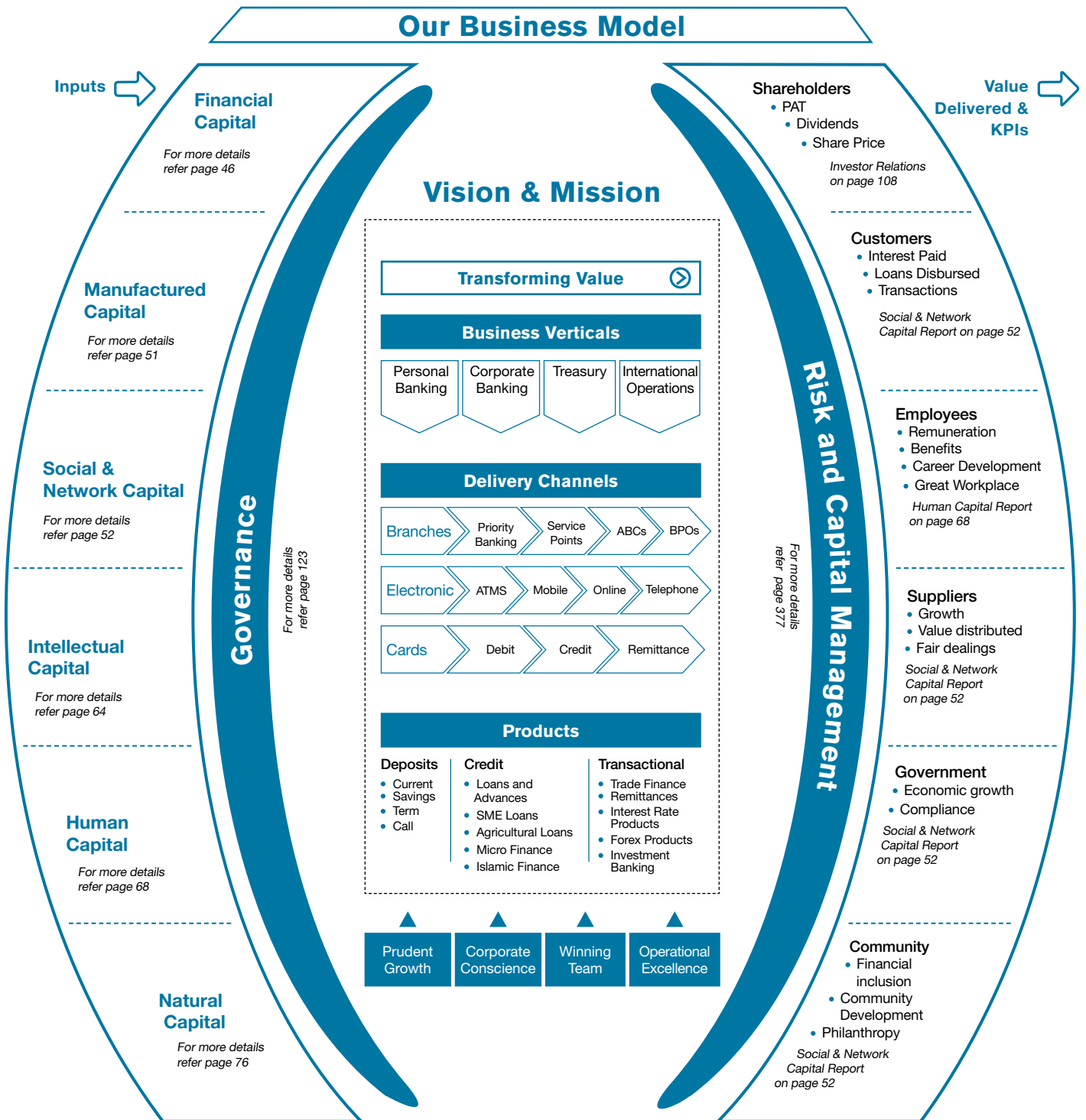


CHARTING OUR COURSE – HOW WE CREATE VALUE

Our business model has evolved over 48 years of connecting with stakeholders, refined by experiences, aspirations and resilience to a dynamic operating environment. It seeks to deliver value to stakeholders, partnering their socio economic progress while balancing our economic, social and environmental impacts.

Our strategy, ‘The Commercial Bank Way’, focuses on our readiness to meet challenges of the future, balancing earnings, strength, stability and trust.



◉ Figure 1