

Outputs

Goods and services produced as well as changes which are important for the achievement of outcomes.



Growth

Gross income of Rs. 32.74 billion

Profit after Tax of Rs. 4.42 billion

Total assets of Rs. 172.54 billion

15.88% return on equity

3.95% return on assets

Rs. 18.10 net assets per share

Tier 1 ratio 14.36%

Total capital ratio 15.20%

Liquidity coverage ratio of 108.91%

Interest earning assets to total assets improved to 94.75%



Brand

Brand value improved to Rs. 8,719 million

Six new products and one in pipeline

ICT investment Rs. 90.62 million

Implemented new system for credit evaluation and credit flow

148,698 digital finance sales transactions



Investor

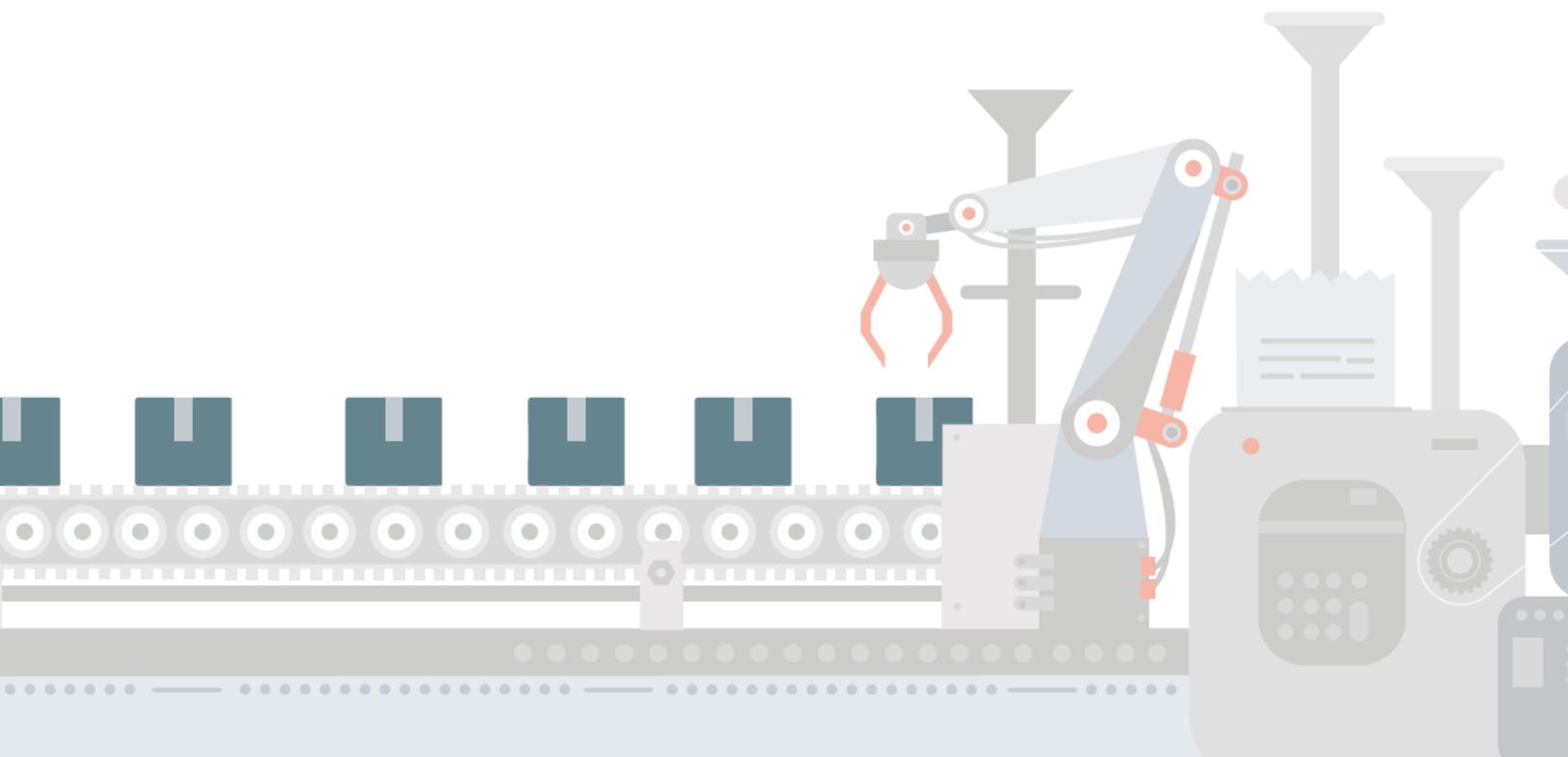
Dividend payout ratio 44.72%

Dividend of Rs. 1.25 per share

Rs. 2.80 earnings per share

0.74 times price to Book value

4.79 times price earning ratio



Outputs

Seeing enterprise in action



Customer

Rs. 95.28 billion in total disbursements

Increase in customer base to 311,135

Disbursed Rs. 1,374,87 million variable rate leases and loans

Gold loans disbursements of Rs. 500.27 million

Roll out products in existing branches

Future focus on converting 10 high-performing service centres into branches

Loyalty programme for over 30,000 customers



Business partner

Tie-ups capable of achieving win-win situations to both companies. Major strategic Tie-ups with

- AMW
- DIMO
- Indra Traders



Employee

492 new recruits during the year

957 promotions during the year

Rs. 12.93 million spent on training and development

Remuneration and benefits amounting to Rs. 3,438.17 million

41,678 training hours through 339 training programmes, working out to 17.90 hours per employee



Society and environment

Invested Rs. 122 million in 155 outreach CSR initiatives

Invested Rs. 8.7 million to empower 1,710 SMEs through 22 initiatives

Invested Rs. 11.9 million on education and early childhood development initiatives

Reduced energy consumption by 0.46×10^{13} through 12 regional awareness programmes educating 270 staff

Achieved a 18.77% reduction in carbon footprint

2,185 green vehicles leased

