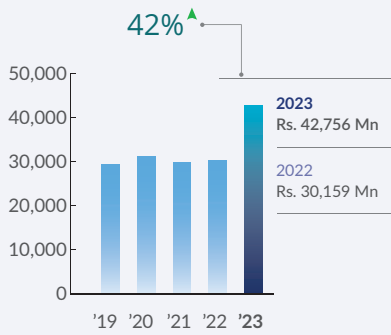


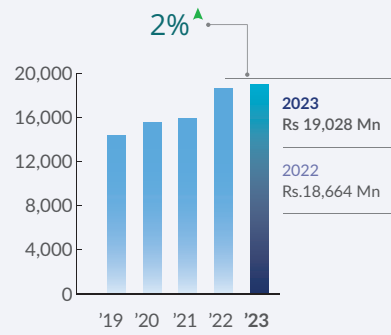
FINANCIAL HIGHLIGHTS

Indicator		Company			Group		
		2022/23	2021/22	Change (%)	2022/23	2021/22	Change (%)
Operating Results							
Income	Rs. Million	42,756.46	30,159.48	41.77	43,133.44	30,157.40	43.03
Interest Income	Rs. Million	39,643.93	27,510.53	44.10	39,973.56	27,506.11	45.33
Net Interest Income	Rs. Million	19,028.35	18,663.92	1.95	19,309.60	18,643.41	3.57
Profit before Taxation (PBT)	Rs. Million	11,746.55	11,910.46	(1.38)	11,843.06	11,720.95	1.04
Profit after Taxation (PAT)	Rs. Million	8,460.33	8,661.86	(2.33)	8,552.89	8,476.03	0.91
Financial Position							
Total Assets	Rs. Million	182,346.59	164,365.01	10.94	183,018.07	165,078.28	10.87
Lending Portfolio	Rs. Million	145,189.17	134,395.60	8.03	146,371.60	135,537.40	7.99
Due to Depositors	Rs. Million	114,011.70	89,143.98	27.90	114,248.25	89,478.51	27.68
Borrowings	Rs. Million	23,251.81	35,423.35	(34.36)	23,274.56	35,426.56	(34.30)
Shareholders' Equity	Rs. Million	38,115.74	33,047.09	15.34	38,324.10	33,231.42	15.32
Investor Information							
Market Price per Share	Rs.	55.00	58.00	(5.17)	N/A	N/A	-
Market Capitalisation	Rs. Million	30,473.14	32,135.31	(5.17)	N/A	N/A	-
Net Asset Value per Share	Rs.	68.79	59.65	15.34	69.17	59.98	15.32
Earning per Share (EPS) Basic	Rs.	15.27	15.63	(2.33)	15.44	15.40	0.28
Earning per Share (EPS) Diluted	Rs.	15.27	15.63	(2.33)	15.44	15.40	0.28
Dividend per Share (DPS)	Rs.	5.00	5.00	0.00	N/A	N/A	-
Dividend Yield	%	9.09	8.62	5.44	N/A	N/A	-
Dividend Payout Ratio	%	32.74	31.98	2.37	N/A	N/A	-
Statutory Ratios							
Core Capital to Risk Weighted Assets Ratio (Tier I) (Minimum 10%)	%	30.50	25.95	17.53	30.67	26.10	17.51
Total Risk Weighted Capital Ratio (Tier I & II) (Minimum 14%)	%	31.13	26.90	15.72	31.29	27.04	15.72
Equity to Deposits (Minimum 10%)	%	33.43	37.07	(9.82)	33.54	37.14	(9.68)
Liquidity Ratio	%	19.31	17.60	9.70	19.41	17.68	9.79
Other Ratios							
Return on Assets (ROA)	%	4.88	5.68	(14.10)	4.91	5.12	(4.10)
Return on Equity (ROE)	%	23.78	28.29	(15.94)	23.84	27.42	(13.06)
Net Interest Margin (NIM)	%	11.86	13.28	(10.71)	11.94	13.17	(9.34)
Cost to Income	%	32.42	29.28	10.73	33.07	29.70	11.32
Loan to Deposits	Times	1.27	1.51	(15.53)	1.28	1.51	(15.42)
Gross Non-Performing Loans Ratio (Gross NPL)	%	4.45	4.44	(0.32)	4.61	4.64	0.65
Net Non-Performing Loans Ratio (Net NPL)	%	(0.65)	(0.80)	18.75	(0.64)	(0.72)	11.11
Provision Coverage Ratio	%	114.40	117.94	3.00	109.35	111.57	1.99
Total Impairment as a Percentage of Gross Loans & Advances	%	5.13	5.27	2.61	5.08	5.22	2.54

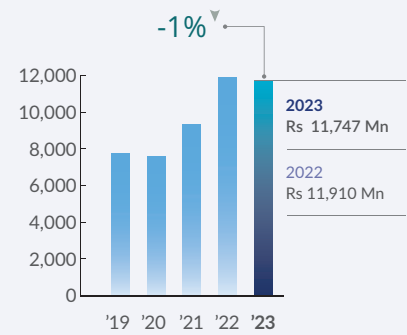
Income Rs.Mn



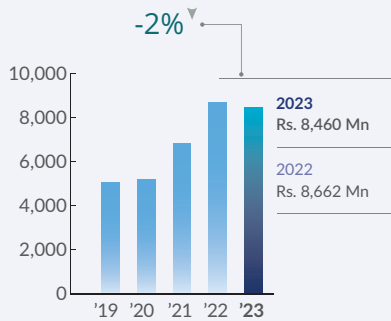
Net Interest Income Rs.Mn



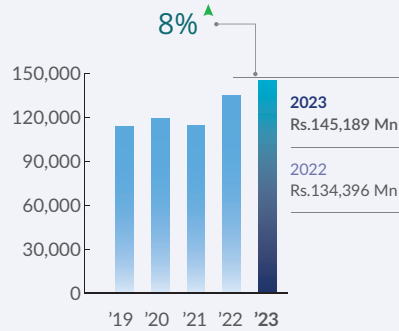
Profit before Tax Rs.Mn



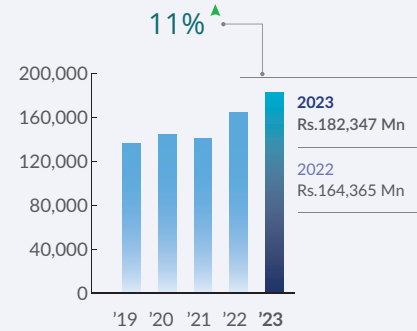
Profit after Tax Rs.Mn



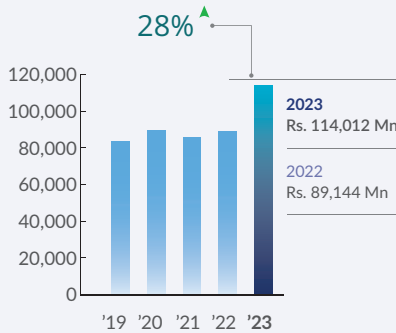
Lending Portfolio Rs.Mn



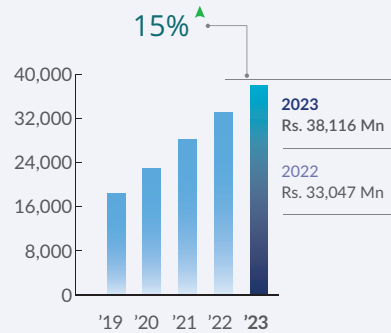
Total Assets Rs.Mn



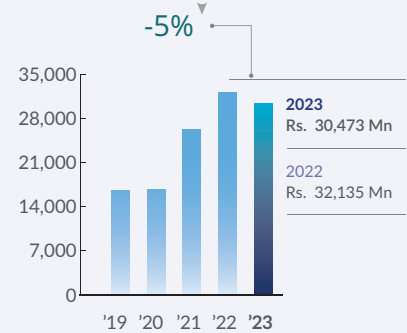
Due to Depositors Rs.Mn



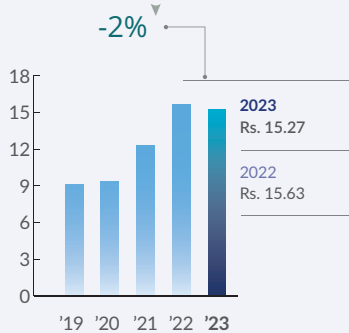
Shareholders' Equity Rs.Mn



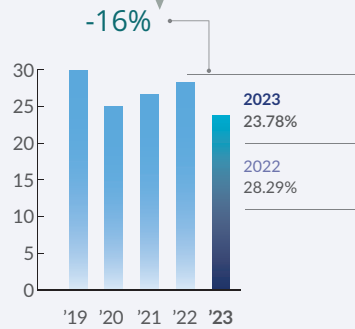
Market Capitalisation Rs.Mn



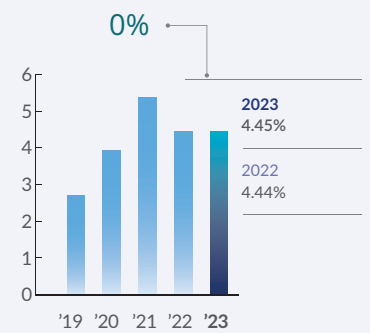
Earnings per Share (EPS) Rs.



Return on Equity (ROE) %



Non-Performing Loans Ratio (NPL) %



NON-FINANCIAL HIGHLIGHTS

Macro dimension	Indicator	Measurement	2018/19	2019/20	2020/21
Economic wellbeing	Economic value created	Rs. Million	3,716.34	4,330.14	6,148.39
	Economic value distributed to:				
	Depositors and Lenders	Rs. Million	12,361.66	13,218.85	11,125.01
	Employees	Rs. Million	2,682.61	2,986.63	2,955.81
	Government	Rs. Million	4,508.35	5,014.32	4,651.00
Social wellbeing	Shareholders	Rs. Million	1,662.17	-	1,662.17
	Community development programmes	Number	28	12	22
Environment and landscape	Staff volunteered hours	Hours	14,195	20,131	5,764
	Environment related projects	Number	6	5	15
	Water consumption	m3	43,007.00	39,793.00	31,013.00
	Water consumption per Rs. million of profit	m3	8.51	7.67	4.56
	Trees planted/ distributed	Number	20,149	34,853	6,180
	Trees saved from recycling	Number	92	94	68
	Investment on green initiatives	Rs. Million	16.49	9.54	1.01
	Paper recycled	Kg	5,432	5,501	3,986
	Energy consumption	GJ	20,020.70	20,538.00	15,418.08
	Energy per Rs. million of profit	GJ	3.96	3.96	2.27
	Total carbon footprint	tCO ₂ e	3,997	4,484	3,110
	Total carbon footprint per Rs. million of profit	tCO ₂ e	0.09	0.11	0.10
	Business sophistication	Total branches/ Total outlets	Number	163	165
CDM machines		Number	23	23	24
Branches outside Western province		Number	83	84	88
New outlets opened		Number	4	2	4
Infrastructure and quality of services	Investment on ICT	Rs. Million	150.52	115.65	46.40
	Investment on freehold land and building	Rs. Million	1,894.80	230.13	481.96
Employee wellbeing	Total workforce	Number	3,618	3,606	3,536
	Employees hired	Number	1,407	1,291	999
	Training programs carried out	Number	195	137	19
	Investment on training and development	Rs. Million	10.95	18.56	4.01
	Total training hours	Hours	38,832	52,788	7,737
	Average hours of training per employee	Hours	10.73	14.73	2.17
	Staff remuneration and benefits	Rs. Million	2,693.56	3,005.18	2,959.82
Reputation	Brand value (Brand Finance)	Rs. Million	5,021.00	5,133.00	6,237.00
	Brand ranking (Brand Finance)	Number	30	29	25
	Credit rating (Fitch Rating)	Rating	A- (lka)	A- (lka)	A- (lka)
Customers	Total customer base	Number	Over 600,000	Over 600,000	Over 600,000
	Customer financial solutions	Number	29	30	31

H High **M** Medium **L** Low

	2021/22	2022/23	Our priority	Capital	GRI
	6,282.85	(3,588.56)	●	FC	201-1
	8,204.42	19,967.60	●	FC	
	3,193.77	3,533.42	●	FC	
	6,017.63	6,923.29	●	FC	
	3,878.40	2,770.29	●	FC	
	20	25	●	SC	
	15,250	15,492	●	SC	
	4	3	●	NC	
	33,044.00	38,847.00	●	NC	303-1
	3.82	4.59	●	NC	
	1,000	-	●	NC	
	398	827	●	NC	
	3.81	8.53	●	NC	
	23,399	48,643	●	NC	
	30,944.00	14,384	●	NC	302-1
	3.57	1.70	●	NC	
	3,259	3,480	●	NC	305
	0.37	0.41	●	NC	305
	181	192	●	MC	102-4
	24	24	●	MC	
	99	110	●	MC	
	12	11	●	MC	
	69.66	214.79	●	IC	203-1
	53.04	69.71	●	MC	
	3,822	3,562	●	HC	102-7
	1,734	1,281	●	HC	401-1
	21	39	●	HC	404-2
	6.18	11.71	●	HC	
	17,754	18,163.00	●	HC	404-1
	4.65	6.50	●	HC	404-1
	3,199.95	3,545.13	●	HC	
	5,918.00	5,821.00	●	IC	102-16
	24	24	●	IC	
	A- (Ika) (RWN)	A- (Ika) (RWN)	●	IC	
	Over 650,000	Over 750,000	●	SC	
	32	32	●	SC	



Carbon Conscious

Company for 7th consecutive year

Saved **827**
Fully grown
trees



Rs. **24.09** Mn
Invested in CSR

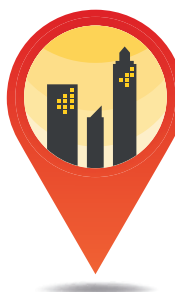


A- (Ika) (RWN)

Fitch ratings
reaffirmed



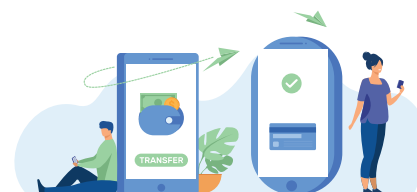
11
New branches



5
Branches
relocated



+180,000 CIM app
downloaded



19%
CIM wallet
transactions grew by

Right Solutions

Right Value

Right Direction

Right Experience

Right Vision

Right Strategy

Introduction