

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
	Shareholders	Rs. Million	1,662.17	-	1,662.17
Social wellbeing	Community development programmes	Number	28	12	22
	Staff volunteered hours	Hours	14,195	20,131	5,764
Environment and landscape	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	169
	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- (Ika)	A- (Ika)	A- (Ika)
Customers	Total customer base	Number	Over 600,000	Over 600,000	Over 600,000
	Customer financial solutions	Number	29	30	31

 High  Medium  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



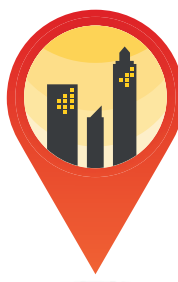
A- (Ika) (RWN)

Fitch ratings
reaffirmed



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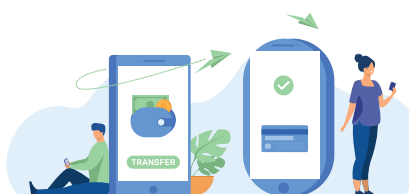
New branches



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