## **NON-FINANCIAL HIGHLIGHTS**

Economic value created   Re. Million   3.71.6.34   4.39.14   6.148.39	Macro dimension	Indicator	Measurement	2018/19	2019/20	2020/21	
Depositors and Lenders	Economic wellbeing	Economic value created	Rs. Million	3,716.34	4,330.14	6,148.39	
Employees		Economic value distributed to:					
Employees		Depositors and Lenders	Rs. Million	12,361.66	13,218.85	11,125.01	
Shareholders		Employees	Rs. Million	2,682.61	2,986.63	2,955.81	
Social wellbeing         Community development programmes         Number         28         12         22           Shaff volunteered hours         Hours         14,195         20,131         5,764           Environment related projects         Number         6         5         15           Water consumption         m3         4,300,700         39,793,00         31,013,00           Press planted / distributed         Number         20,149         34,853         6,180           Trees planted / distributed         Number         20,149         34,853         6,180           Investment on green initiatives         Rs. Million         16,49         9,54         101           Investment on green initiatives         Rs. Million         16,49         9,54         101           Pager recycled         Kg         5,432         5,501         3,986           Energy consumption         GJ         20,020,70         20,538,00         15,418,08           Energy consumption         GJ         3,976         2,227           Total carbon footprint per Rs. million of profit         tCO <sub>2</sub> e         3,997         4,484         3,110           Energy per Rs. million of profit         tCO <sub>2</sub> e         3,997         4,484         3,110 <td>Government</td> <td>Rs. Million</td> <td>4,508.35</td> <td>5,014.32</td> <td>4,651.00</td> <td></td>		Government	Rs. Million	4,508.35	5,014.32	4,651.00	
Social wellbeing   Environment related projects   Number   6   5   15     Water consumption   m3   43,007.00   39,793.00   31,013.00     Water consumption per R. million of profit   m3   8,51   7,67   4,56     Trees planted/ distributed   Number   20,149   34,953   6,180     Trees saved from recycling   Number   92   94   68     Investment on green initiatives   Rs. Million   10,49   9,54   10,1     Paper recycled   Kg   5,432   5,501   3,986     Energy consumption   GJ   20,020,77   20,538,00   15,418,08     Energy consumption   GJ   3,96   3,96   22,7     Total carbon footprint   tCO <sub>2</sub> e   3,997   4,484   3,110     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0,09   0,11   0,10     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   3,997   4,484   3,110     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0,09   0,11   0,10     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0,09   0,11   0,10     Total pranches/ Total outlets   Number   163   165   169     Branches outside Western province   Number   23   23   24     Sophistication   Parchesion of the province   Number   4   2   4     Infrastructure and quality of services   Investment on ICT   Rs. Million   1,948,80   23,013   481,96     Rodal workforce   Number   3,618   3,606   3,536     Employee wellbeing   Employees hired   Number   1,407   1,291   999     Total workforce   Number   1,407   1,291   99		Shareholders	Rs. Million	1,662.17	-	1,662.17	
Staff volunteered hours   Hours   14,195   20,131   5,764	Social wellbeing	Community development programmes	Number	28	12	22	
Mater 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   668     Trees saved from recycling   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 consumption   GJ   3,96   3,76   2,27     Total carbon footprint   CO <sub>J</sub> e   3,997   4,484   3,110     Total carbon footprint   CO <sub>J</sub> e   3,997   4,484   3,110     Total branches/Total outlets   Number   163   165   169     Business   CDM machines   Number   163   165   169     Business   CDM machines   Number   83   84   88     Ranches outlets opened   Number   83   84   88     New outlets opened   Number   83   84   88     New outlets opened   Number   88   384   88     New outlets opened   Number   88   360   3,366     Infrastructure and quality of services   Investment on ICT   Rs. Million   1,894,80   230,13   481,96     Infrastructure and quality of services   Investment on Irenhold land and building   Rs. Million   1,894,80   230,13   481,96     Employee wellbeing   Total branches or interplace   Number   3,618   3,606   3,536     Employees wellbeing   Total training hours   Hours   3,618   3,606   3,536     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried out   Number   1,607   1,291   999     Total training programs carried ou		Staff volunteered hours	Hours	14,195	20,131	5,764	
Mater consumption per Rs. million of profit   m3   8.51   7.67   4.56     Tees planted/ distributed   Number   20,149   34,853   6,180     Tees sawed 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 consumption   GJ   3,06   3,96   2,27     Total carbon footprint   tCO <sub>2</sub> e   3,997   4,484   3,110     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0,09   0,11   0,10     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0,09   0,11   0,10     Business   CDM machines   Number   143   165   169     Branches outside Western province   Number   83   84   88     New outlets opened   Number   84   2   4     Number   4   2   4     Infrastructure and quality of services   Investment on Treehold land and building   Rs. Million   1,894,80   230,13   481,96     Employee wellbeing   Family programs carried out   Number   1,407   1,291   999     Train programs carried out   Number   1,407   1,291   999     Training programs carried out   1,407   1,291   999     Training programs carried ou		Environment related projects	Number	6	5	15	
Trees planted/ distributed   Number   20,149   34,853   6,180		Water consumption	m3	43,007.00	39,793.00	31,013.00	
Profession   Number   92   94   68   101   101   103		Water consumption per Rs. million of profit	m3	8.51	7.67	4.56	
Environment and landscape         Investment on green initiatives         Rs. Million         16.49         9.54         1.01           Paper recycled         Kg         5.432         5.501         3.986           Energy consumption         GJ         20,002.070         20,538.00         15,418.08           Energy per Rs. million of profit         tCO_ge         3.997         4.484         3.110           Total carbon footprint per Rs. million of profit         tCO_ge         0.09         0.011         0.01           Business         CDIM machines         Number         163         165         169           Business         CDM machines         Number         23         23         24           Business sophistication         Branches outside Western province         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         1,804.80         230.13         481.96           Employee wellbeing         Total workforce         Number         3,618         3,606         3,536           Employees wellbeing         Investment on training and development         Rs.		Trees planted/ distributed	Number	20,149	34,853	6,180	
Investment on green initiatives   Rs. Million   16.49   9.54   1.01		Trees saved from recycling	Number	92	94	68	
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 <sub>2</sub> e   3,997   4,484   3,110   Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0,09   0.11   0,10		Investment on green initiatives	Rs. Million	16.49	9.54	1.01	
Energy per Rs. million of profit   tCO <sub>2</sub> e   3.96   3.96   2.27     Total carbon footprint   tCO <sub>2</sub> e   3.997   4.484   3.110     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0.09   0.11   0.10     Total carbon footprint per Rs. million of profit   tCO <sub>2</sub> e   0.09   0.11   0.10     Total branches/ Total outlets   Number   163   165   169     Business   CDM machines   Number   23   23   24     Business   Paraches 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     Total workforce   Number   3.618   3.606   3.536     Employee wellbeing   Investment on training and development   Rs. Million   1.095   18.56   4.01     Employee wellbeing   Investment on training and development   Rs. Million   1.095   18.56   4.01     Total training hours   Hours   3.88.32   52,788   7,737     Average hours of training per employee   Hours   10.73   14.73   2.17     Staff remuneration and benefits   Rs. Million   5,021.00   5,133.00   6,237.00     Reputation   Brand ranking (Brand Finance)   Number   30   29   25     Credit rating (Fitch Rating)   Rating   A- (Ika)   A- (Ika)   A- (Ika)     Total customer base   Number   Over 600,000   Over 600,000   Over 600,000		Paper recycled	Kg	5,432	5,501	3,986	
Total carbon footprint   tCO_ge   3,997   4,484   3,110     Total carbon footprint per Rs. million of profit   tCO_ge   0.09   0.11   0.10     Total branches/ Total outlets   Number   163   165   169     Business   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     Employee wellbeing   Training programs carried out   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   3,832   52,788   7,737     Average hours of training per employee   Hours   10.73   14.73   2.17     Staff remuneration and benefits   Rs. Million   5,021.00   5,133.00   6,237.00     Reputation   Brand ranking (Brand Finance)   Rs. Million   5,021.00   5,133.00   6,237.00     Brand ranking (Brand Finance)   Rating   A-(Ika)   A-(Ika)   A-(Ika)     Credit rating (Fitch Rating)   Rating   A-(Ika)   A-(Ika)   A-(Ika)     Customers   Total customer base   Number   Over 600,000   Over		Energy consumption	GJ	20,020.70	20,538.00	15,418.08	
Total carbon footprint per Rs. million of profit   tCO_ge   0.09   0.11   0.10		Energy per Rs. million of profit	GJ	3.96	3.96	2.27	
Total branches/ Total outlets   Number   163   165   169		Total carbon footprint	tCO <sub>2</sub> e	3,997	4,484	3,110	
Description		Total carbon footprint per Rs. million of profit	tCO <sub>2</sub> e	0.09	0.11	0.10	
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     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     Employee wellbeing   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		Total branches/ Total outlets	Number	163	165	169	
New outlets opened   Number   4   2   4		CDM machines	Number	23	23	24	
Infrastructure and quality of services   Investment on ICT   Rs. Million   150.52   115.65   46.40		Branches outside Western province	Number	83	84	88	
quality of services         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           Employee wellbeing         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           Reputation         Brand ranking (Brand Finance)         Number         30         29         25           Credit rating (Fitch Rating)         Rating         A- (Ika)         A- (Ika)         A- (Ika)           Total customer base         Number         O		New outlets opened	Number	4	2	4	
Total workforce   Number   3,618   3,606   3,536		Investment on ICT	Rs. Million	150.52	115.65	46.40	
Employee wellbeing   Employees hired   Number   1,407   1,291   999		Investment on freehold land and building	Rs. Million	1,894.80	230.13	481.96	
Training programs carried out   Number   195   137   19	Employee wellbeing	Total workforce	Number	3,618	3,606	3,536	
Employee wellbeing   Investment on training and development   Rs. Million   10.95   18.56   4.01		Employees hired	Number	1,407	1,291	999	
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     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		Training programs carried out	Number	195	137	19	
Average hours of training per employee		Investment on training and development	Rs. Million	10.95	18.56	4.01	
Staff remuneration and benefits   Rs. Million   2,693.56   3,005.18   2,959.82		Total training hours	Hours	38,832	52,788	7,737	
Reputation         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		Average hours of training per employee	Hours	10.73	14.73	2.17	
Reputation         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		Staff remuneration and benefits	Rs. Million	2,693.56	3,005.18	2,959.82	
Credit rating (Fitch Rating) Rating A- (Ika) A- (Ika) A- (Ika) A- (Ika) Customers  Over 600,000 Over 600,000 Over 600,000		Brand value (Brand Finance)	Rs. Million	5,021.00	5,133.00	6,237.00	
Customers Number Over 600,000 Over 600,000 Over 600,000	Reputation	Brand ranking (Brand Finance)	Number	30	29	25	
Customers		Credit rating (Fitch Rating)	Rating	A- (Ika)	A- (Ika)	A- (Ika)	
	Customore	Total customer base	Number	Over 600,000	Over 600,000	Over 600,000	
	Customers	Customer financial solutions	Number	29	30	31	

High Medium L Low

2	021/22	2022/23	Our priority	Capital	GRI
	6,282.85	(3,588.56)	•	FC	201-1
	0,202.00	(0,300.30)			
	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	
3	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	
3	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	•	МС	
	69.66	214.79	•	IC	203-1
	53.04	69.71	•	MC	
	3,822	3,562	•	HC	102-7
	1,734	1,281	•	НС	401-1
	21	39	•	НС	404-2
	6.18	11.71	•	НС	
	17,754	18,163.00	•	НС	404-1
	4.65	6.50	•	НС	404-1
	3,199.95	3,545.13	•	НС	
	5,918.00	5,821.00	•	IC	102-16
	24	24	•	IC	
A- (	lka) (RWN)	A- (Ika) (RWN)	•	IC	
Over	r 650,000	Over 750,000	•	SC	
	32	32	•	SC	



## **Carbon Conscious**

Company for 7th consecutive year

Saved **827** Fully grown trees







A- (Ika) (RWN)



Fitch ratings reaffirmed

> 11 New branches



Branches relocated



+180,000 CIM app downloaded



19% transactions grew by