

Outcomes

Seeing enterprise in action

Value created by the organisation itself and for stakeholders as a consequence of outputs.

Growth in profitability and business volumes leading to stable and sound company

Sustainable business model

Optimal liquidity

Investors taking a long-term view

Share price appreciation leading to capital gains

Optimum risk return trade-off

Improved profitability

Number one position among all NBFIs in terms of portfolio

Strong brand value and solid market share attracting stakeholder trust

Transparency

Secure systems and processes

Good governance

Recognition by awarding institutes on several occasions

A sound internal control system

CEFTS and SLIPS online fund transferring systems

Conservative risk profile

Customer convenience

Enhanced capability of product innovation and customer centricity

Enhanced service delivery through streamlined business processes

Convenience and connectivity

Facilitated payments and transactions via social media

Most rated NBFI in Sri Lanka

Strong customer patronage and sustainable competitive advantage through value-added products and service excellence

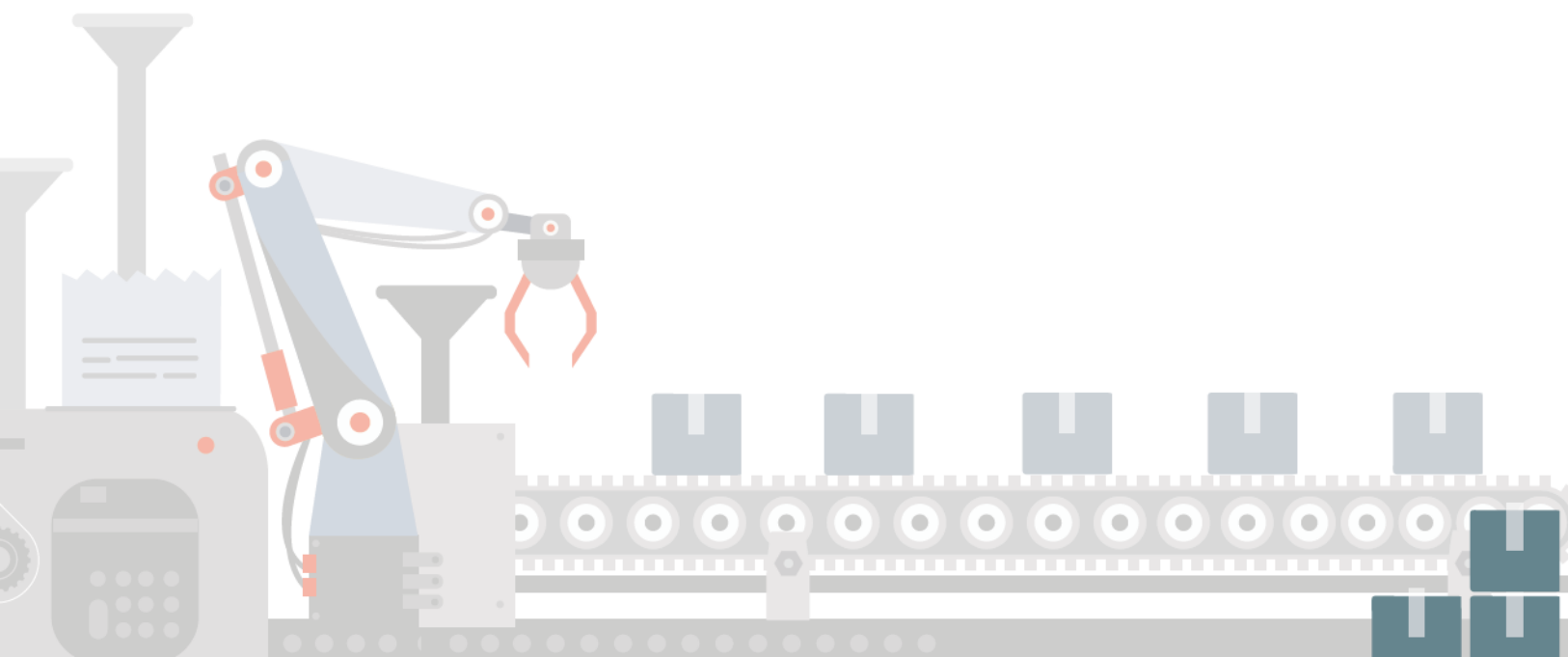
Customised products and services

NPL ratio at 3.91%

Higher cross sell ratio

Repeat customer ratio 43%

Enhanced customer convenience



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Empowered and committed workforce that strengthens the brand through innovative total solutions

Employment generation	A dependable and responsible work force
88.85% staff retention	Equal opportunity employer
Productivity – profit per employee Rs. 2 million, assets per employee Rs. 74.08 million	Work life balance
Operational efficiency – cost to income ratio of 37.81%	Employee loyalty and satisfaction
Staff turnover at 11.15%	A competent workforce
Customer centricity	A safe, decent and progressive workplace
Innovative products and services	Warm and caring customer relationships
"Voice" of the Company	Staff welfare programmes
Career progression	

Reinforced partnerships that contribute towards value creation

Long-lasting mutually beneficial relationships

Empowered societies through responsible finance and investment on society and environment whilst contributing towards the achievement of SDGs

Commitment to a sustainable operation	Biodiversity conservation
Empower local communities	Greenhouse gas emissions reduced to 5,694.89 tCO ₂ equivalents from 7,011.01 tCO ₂
Financial inclusion	Employee engagement for enhancing environment saving initiatives
Providing customised, value added, sustainable finance coupled with digital convenience	Reduced energy consumption
Compliance to environmental laws/standards	Responsible lending
Long-term tree planting campaign	

