

	As of/for the				
	FY2021	FY2022	FY 2023	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Net Worth (E=A+B-D)	26,927.6	31,466.3	36,976.0	35,556.8	42,491.0
Average Total Equity ⁽⁵⁾	25,200.8	29,197.6	34,221.8	33,512.2	39,734.1
Average Net Worth ⁽⁶⁾	25,200.2	29,197.0	34,221.2	33,511.6	39,733.5
Return on Equity					
Net profit after tax (A)	3,401.3	4,448.5	5,447.6	4,040.6	5,478.8
Average Total Equity (B)	25,200.8	29,197.6	34,221.8	33,512.2	39,734.1
Return on Equity (C=A/B*100)	13.5%	15.2%	15.9%	16.1%*	18.4%*
Debt to Equity Ratio					
Total Borrowing (A)	103,744.7	106,745.9	121,534.5	117,154.7	131,275.9
Total Equity (B)	26,928.2	31,466.9	36,976.6	35,557.4	42,491.6
Debt to Equity Ratio (A/B)	3.9	3.4	3.3	3.3	3.1
Cost to Income Ratio					
Finance costs (A)	8,159.7	7,612.0	7,991.9	5,857.3	7,248.1
Total Income (B)	15,755.5	17,285.6	20,435.2	14,882.1	18,951.7
Employees benefits expense (C)	1,888.1	2,481.9	3,220.1	2,274.8	2,900.2
Depreciation and amortisation expense (D)	111.9	132.5	164.9	120.8	152.2
Other expenses (E)	721.3	898.5	1,358.0	913.8	1,187.7
Operating Expenses (F=C+D+E)	2,721.3	3,512.9	4,743.0	3,309.4	4,240.1
Cost to Income Ratio (G=F/(B-A)*100)	35.8%	36.3%	38.1%	36.7%	36.2%
Return on Total Average Asset					
Net profit after tax (A)	3,401.3	4,448.5	5,447.6	4,040.6	5,478.8
Total Assets (B)	136,303.3	143,758.1	166,178.7	158,916.6	180,355.7
Average Total Assets (C)	129,983.8	140,030.7	154,968.4	151,337.4	173,267.2
Return on total average asset (D=A/C*100)	2.6%	3.2%	3.5%	3.6%*	4.2%*
Return Before Exceptional Item on Equity and Return Before Exceptional Item on Total Assets					
Net profit after tax (A)	3,401.3	4,448.5	5,447.6	4,040.6	5,478.8
Exceptional Item (B)	-	-	250.0	-	-
Tax Adjustment on B above (C)	-	-	54.3	-	-
Net profit after tax before exceptional item (D=A+B-C)	3,401.3	4,448.5	5,643.3	4,040.6	5,478.8
Average Total Equity ⁽⁵⁾ (E)	25,200.8	29,197.6	34,221.8	33,512.2	39,734.1
Return before exceptional item on Equity ⁽⁷⁾ (F=D/E*100)	13.5%	15.2%	16.5%	16.1%*	18.4%*
Average Total Assets ⁽⁸⁾ (G)	129,983.8	140,030.7	154,968.4	151,337.4	173,267.2
Return before exceptional item on Average Total Assets ⁽⁹⁾ (H=D/G*100)	2.6%	3.2%	3.6%	3.6%*	4.2%*
Operating expenses to Average Total Assets					
Operating expenses (A)	2,721.3	3,512.9	4,743.0	3,309.40	4,240.10
Average Total Assets ⁽⁸⁾ (B)	129,983.8	140,030.7	154,968.4	151,337.4	173,267.2
Operating expenses to Average Total Assets (C=A/B*100)	2.1%	2.5%	3.1%	2.9%*	3.3%*
Credit Cost to Average Total Assets					
Impairment on financial instruments (Credit Cost) (A)	549.4	487.1	492.1	552.8	453.7
Average Total Assets ⁽⁸⁾ (B)	129,983.8	140,030.7	154,968.4	151,337.4	173,267.2
Credit Cost to Average Total Assets ⁽¹⁰⁾ (C=A/B*100)	0.4%	0.3%	0.3%	0.5%*	0.3%*
Average Yield on Loan Assets					
Interest on Loans (A)	13,033.6	14,634.3	16,748.5	12,335.5	15,794.0
Housing and other loans (B)	106,132.6	119,603.4	138,514.5	134,092.2	159,094.5
Impairment loss allowance (C)	1,478.4	1,718.1	1,861.0	1,922.5	2,168.7
Housing and other loans - Gross (D=B+C)	107,611.0	121,321.5	140,375.5	136,014.7	161,263.2
Average Housing and other loans ⁽¹¹⁾ (E)	98,986.1	114,466.3	130,848.5	128,668.1	150,819.4