

Management Discussion and Analysis

Strategic Imperatives Figure – 08

Prudent Growth

Growing the business astutely with a long-term perspective

- **Creating long-term value** by keeping the interests of all stakeholders at heart for sustainable value creation
- **Focusing on pure banking** by remaining true to our original ideals of being a banker first and foremost
- **Managing risks prudently** by strengthening risk governance and management to enhance asset quality and minimise operational losses
- **Remaining well capitalised and liquid** by maintaining sound capital and optimum liquidity in the spirit of their requirements
- **Being well diversified** by minimising concentration into any particular geography, customer, product, sector or currency

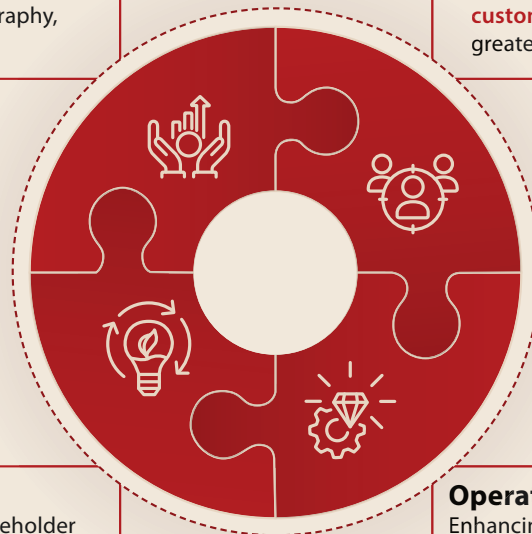
Page – 41 >

Customer centricity

Providing experience, simplicity and convenience that the customers value most today

- **Growing corporate customer base** by being a trusted partner and providing better business solutions
- **Remaining relevant to mass market customers** by offering a seamlessly integrated omni-channel banking experience
- **Augmenting SME customer value proposition** by providing greater opportunities for growth through networking and education
- **Strengthening ties with micro customers** by driving responsible lending and financial inclusion through closer interaction
- **Continuing to focus on high net worth customers** by driving stronger relationships and greater engagement

Page – 47 >



Leading through innovation

Innovating to enhance the quality of stakeholder interactions and experience

- **Fortifying digital leadership** by leveraging platforms and technologies to align with changing customer aspirations
- **Reinforcing co-creation** by collaborating with stakeholders to create mutually valued outcomes
- **Segmenting customers** to identify and serve unique banking needs of different customer segments better
- **Spreading green banking** by promoting environment-friendly investments within Sri Lanka and the region
- **Supporting the community** by investing in innovative solutions for the well-being of the communities

Page – 52 >

Operational excellence

Enhancing operational efficiencies for better productivity and customer service

- **Centralising work processes** to enable branches concentrate more on business development and managing customer relationships
- **Re-engineering business processes** to deploy technological advancements for meeting changing business needs and service standards
- **Optimising resources** by maintaining an optimum mix of CAPEX and OPEX models
- **Investing in employees** for better aligning them with the changing needs and improving productivity
- **Safeguarding the environment** by continuously reducing carbon footprint to contribute less towards climate change

Page – 56 >