

NON-FINANCIAL

70 NUMBER OF NEW BRANCHES



The number of new branches in all operating markets.

1,965 NUMBER OF BRANCHES



The number of new branches commencing operations in the period in all operating markets.

1,212 CLIENTS PER BRANCH



Client per Branch is the total number of clients divided by total number of branches.

12,535 NUMBER OF STAFF



The number of people directly employed by the Company.

33% GENDER DIVERSITY



Number of female employees compared to total employees.

N/A EMPLOYEE SATISFACTION RATE



The employee satisfaction rate is estimated based on staff satisfaction analyses of professional-, facility- and department service satisfaction. Due to the impact of COVID-19 on the operations in the countries, the survey was not conducted in 2020.

N/A CLIENT SATISFACTION SURVEY



This survey is conducted by interviewing at least two clients per loan officer to estimate the client's satisfaction with the products and with the services delivered. Due to the impact of COVID-19 on the operations in the countries, the survey was not conducted in 2020.

77.6% CLIENT RETENTION RATE



Determined by subtracting the total number of new clients in a period from the number of clients at the end of that period divided by the total number of clients at the beginning of the period. Periods based on tenor of client loans (6, 10, 12, 18 or 24 months).

2.4m NUMBER OF CLIENTS



The number of clients in all operating markets.

N/A CLIENT ECONOMIC YIELD ('CEY')



The Client Economic Yield ('CEY') is calculated by deducting the clients' weekly interest costs from their average weekly income, derived from their business activities. Due to the impact of COVID-19 on the operations in the countries, the survey was not conducted in 2020.

7,754 tonnes CO₂ CARBON FOOTPRINT



Carbon footprint is measured as the sum of direct emissions of greenhouse gases, carbon emissions from direct purchase of electricity and fuel combustion for transportation purposes.

89% SOCIAL PERFORMANCE INDEX ('SP14')



SPI4 is a social audit tool made by CERISE as per universal standards managed by SMART CAMPAIGN. The assessment is divided into six dimensions with both qualitative and quantitative questions. Each dimension carries a score of 100.