Performance Overview

Business Performance	2024	2023
Contracted		
Lease finance		1,028,000
Term Finance		959,477,646
Total	**-**	**960,505,646**
Disbursed		
Lease finance	–	–
Term finance	306,291,652	225,029,346
Total	**306,291,652**	**225,029,346**
SED	239,500,000	82,840,445
MIDI	500,000	5,550,000
Housing	–	6,192,310
Consumer Credit	–	–
Staff Loan	4,750,000	4,620,000
Loan against deposit	66,291,652	125,826,591
Total	**311,041,652**	**225,029,346**
Ratio		
NPL (%)	34.08%	33.09%
Return on assets (%)	(2.79)%	(5.65)%
Debt equity ratio (%)	15.59%	11.05%
Return on average equity (%)	(38.85)%	(50.75)%
Earnings per share	(2.24)	(4.66)
Net asset value per share	4.73	6.79

Key Operating and Financial Data

Business Performance	Amount in million except %				
	2024	2023	2022	2021	2020
Loan Disbursement	311.04	225.03	1,925.78	1,135.47	674.37
Lease, Loans & Advances	8,931.10	9,568.60	9,950.70	9,427.74	9,413.08
Profit before tax	(302.31)	(569.45)	24.53	100.01	164.92
Profit after tax	(321.95)	(671.24)	8.60	84.43	115.29
Shareholders' Equity	681.16	976.31	1,669.13	1,674.78	1,668.76
Total deposit	5,013.14	5,340.85	5,803.43	5,968.02	5,925.44
Total Assets	11,299.08	11,761.47	11,992.94	11,471.77	11,184.13
NPL ratio (%)	34.08%	33.09%	16.46%	14.89%	11.39%
Return on equity (average equity)	(38.85)%	(50.75)%	0.51%	5.05%	7.18%
Earnings per share (restated)	(2.24)	(4.66)	0.06	0.59	0.83
Net Asset Value Per Share	4.73	6.79	11.60	11.64	11.41
Capital Adequacy Ratio (%)	7.78%	10.74%	17.83%	18.43%	17.53%