Our Value Creation Model

The Bank's value creation process is a system for transforming inputs through business activities into outputs, outcomes, and impact that aims to fulfil the Bank's vision, mission, and values (page 03).

The inputs are both on-balance sheet and off-balance sheet forms of capital (page 32) that are continually transformed by the Bank's activities (Management Discussion and Analysis, page 32).

The results arising from our activities lead to outputs (products and services), outcomes (value created by the Bank for itself and for its stakeholders as a consequence of the outputs), and impact. They form a cascade across a short, medium, and long term respectively and provide feedback to grow the Bank's stock of capitals.

Underpinning this flow of capitals are, the trends in the operating environment (page 22), sound governance (page 104) and risk management (page 79) practices, stakeholder engagement and expectations (page 26), materiality (page 30), strategic objectives (page 24), and the ongoing monitoring and evaluation of performance across the Bank.

Operating environment

Stakeholders and materiality

Vision, mission and values

Strategy

Inputs

Financial capital

Strong book value of the Bank reflecting profitability and asset quality

Page 32

Institutional capital

Cutting-edge, knowledge-based tangibles and intangibles owned and controlled by the Bank

Page 46

Investor capital

Loyal investor base nurtured and rewarded through sound governance and ethical business practices

Page 51

Customer capital

Trust and loyalty earned by putting the customer at the heart of all we do

Page 54

Business partner capital

Strong relationships with multilateral and bilateral institutions, correspondent banks and suppliers, nurtured over the years

Page 68

Employee capital

A multidisciplinary team of professionals with a passion to serve

Page 63

Social and environmental capital

Positive contribution towards the community and environmental Inputs

Page 71

Activities

Enhancing the value proposition of DFCC Bank's Business Units

Creating value through the Bank's business units (Consumer Banking, Corporate Banking, Treasury and Resource Mobilisation, Branch Banking, International Banking, Card Operations, and Bancassurance)

Developing products and services

Develop products and services that serve changing customer needs

Digitalisation and innovation

Increase convenience to customers through digitalisation of systems and processes, delivery and communication channels, and product offering

Improving customer centricity

Through training and development of staff, improving the level of customer service, and providing customised service for different customer segments

Promoting brand awareness

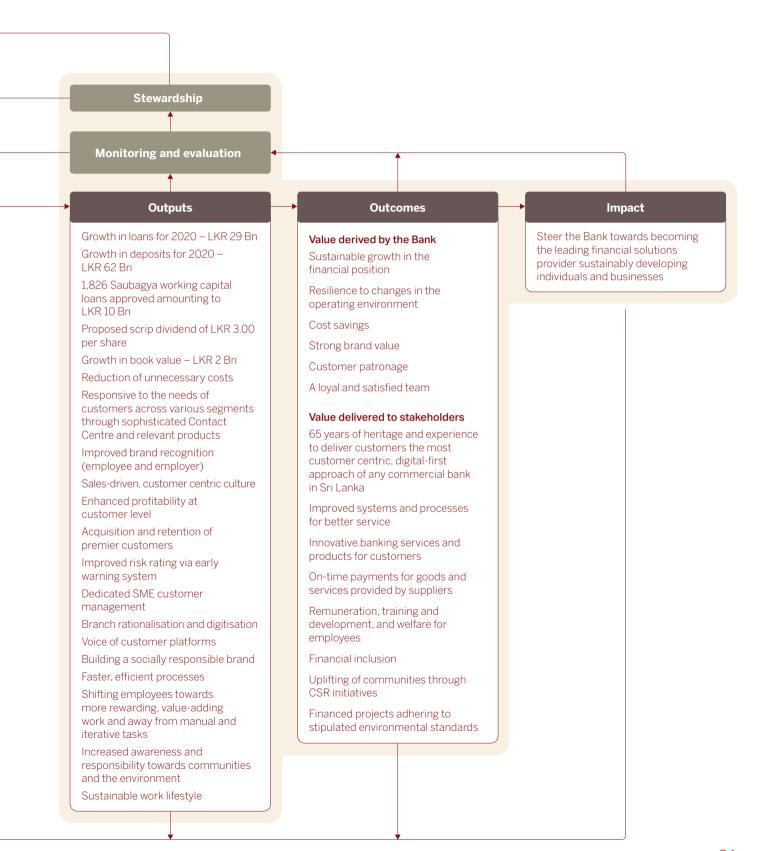
Promoting brand awareness through special offers, events, and marketing campaigns and communicating through digital channels like website, email, and social media

Securing and maintaining relationships

Securing and maintaining strategic partnerships with local and international business partners

Ensuring sustainability

Carrying out programmes aimed at social development, environmental preservation, and community upliftment under the directives of the UN SDGs



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