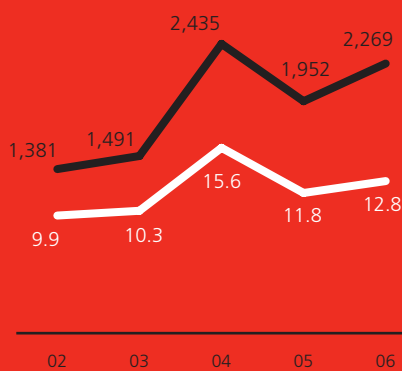


Delivering Record Earnings

NET PROFIT ATTRIBUTABLE TO SHAREHOLDERS AND RETURN ON SHAREHOLDERS' FUNDS ("ROE"), EXCLUDING GOODWILL CHARGES



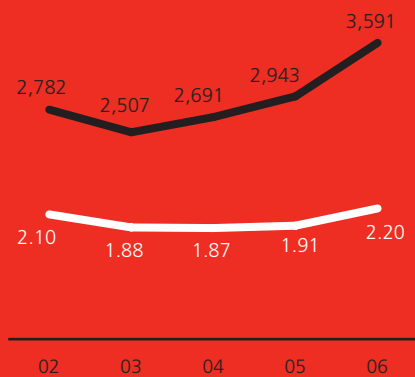
■ Net Profit (\$ millions) (excluding goodwill charges)
 ■ ROE (%) (excluding goodwill charges)

NET PROFIT ATTRIBUTABLE TO SHAREHOLDERS AND ROE



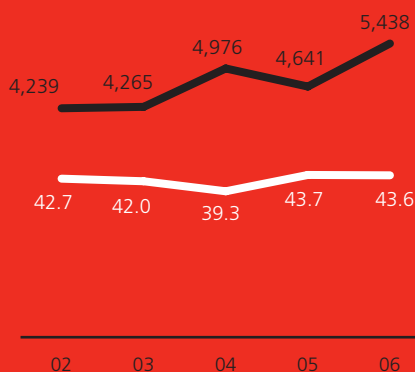
■ Net Profit (\$ millions)
 ■ ROE (%)

NET INTEREST INCOME AND NET INTEREST MARGIN



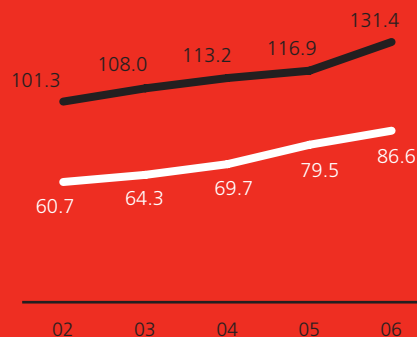
■ Net Interest Income (\$ millions)
 ■ Net Interest Margin (%)

INCOME AND COST-TO-INCOME RATIO



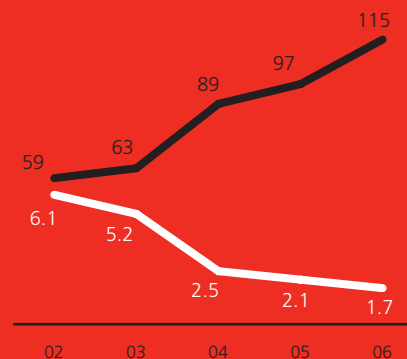
■ Income (\$ millions)
 ■ Cost-to-Income (%)

CUSTOMER DEPOSITS AND LOANS⁽¹⁾



■ Customer Deposits (\$ billions)
 ■ Customer Loans (\$ billions)

ASSET QUALITY



■ Loss Allowance Coverage (%)
 ■ NPL Rate (%)

(1) Includes financial assets/liabilities at fair value through profit or loss