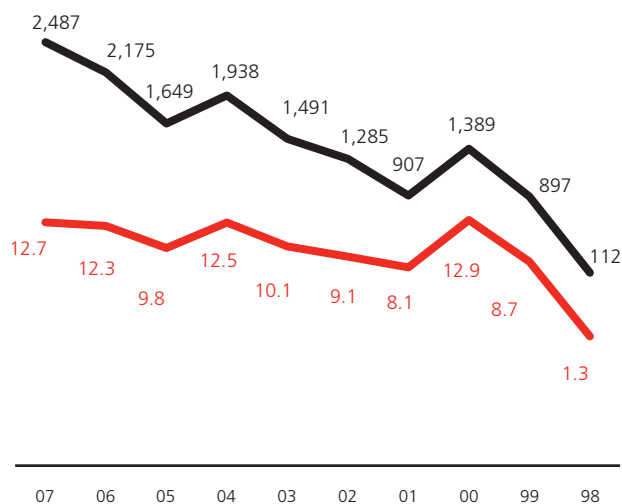


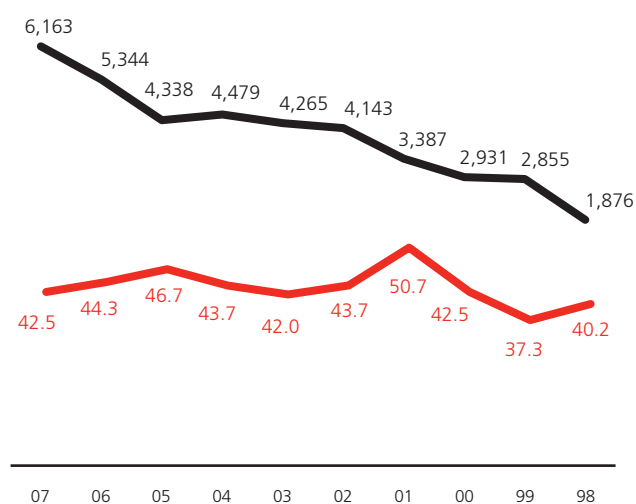
Financial Highlights

NET PROFIT ATTRIBUTABLE TO SHAREHOLDERS AND RETURN ON SHAREHOLDERS' FUNDS ("ROE") ⁽¹⁾



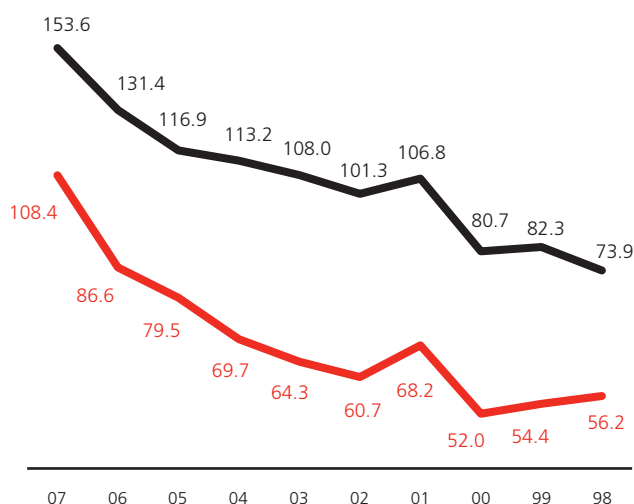
■ Net Profit (\$ millions)
■ ROE (%)

INCOME AND COST-TO-INCOME RATIO ⁽¹⁾



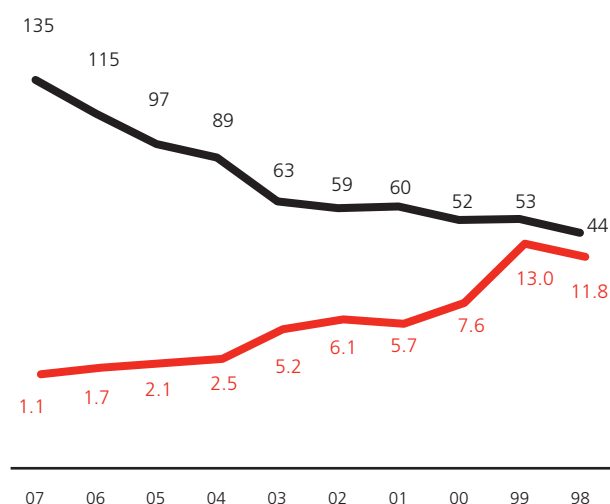
■ Income (\$ millions)
■ Cost-to-Income (%)

CUSTOMER DEPOSITS AND LOANS ⁽²⁾



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

ASSET QUALITY



■ Loss allowance coverage (%)
■ Non-performing loans rate (%)

(1) Excludes one-time items

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