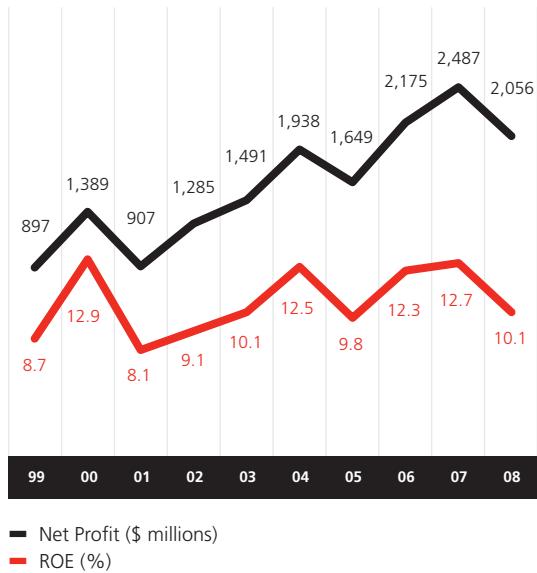
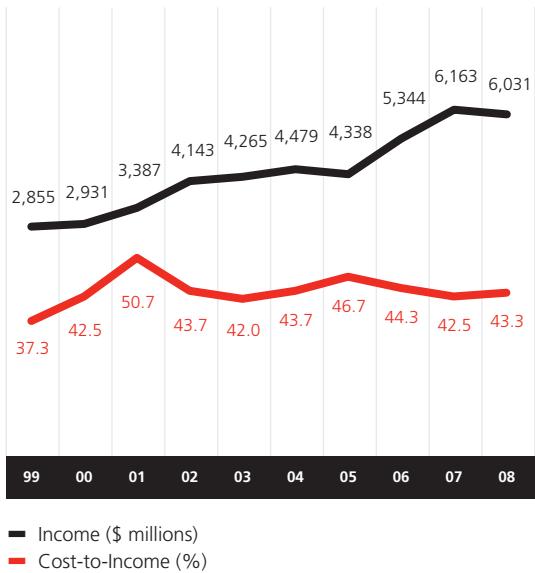


Financial Highlights

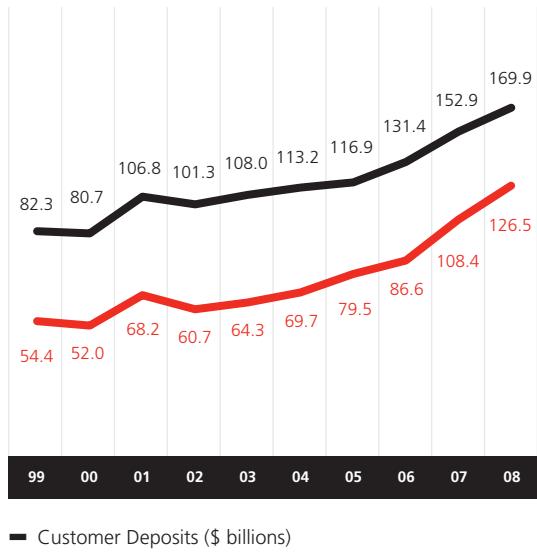
**NET PROFIT ATTRIBUTABLE TO SHAREHOLDERS
AND RETURN ON SHAREHOLDERS' FUNDS (ROE)⁽¹⁾**



INCOME AND COST-TO-INCOME RATIO

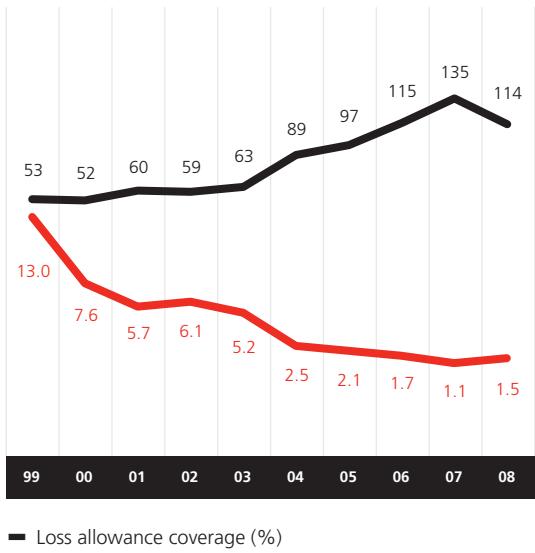


CUSTOMER DEPOSITS AND LOANS⁽²⁾



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

ASSET QUALITY



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

(1) Excludes one-time items and goodwill charges

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