



HIGHLIGHTS

our **AMAZEING** growth

Five-year track record

	2016	YoY% increase	2015	2014	2013	2012
Assets	£10.1bn	+64%	£6.1bn	£3.7bn	£1.9bn	£0.8bn
Customer deposits	£8.0bn	+56%	£5.1bn	£2.9bn	£1.3bn	£0.6bn
Net average deposits per store per month	£5.7m	+8%	£5.3m	£4.9m	£3.4m	£3.1m
Net customer loans	£5.9bn	+66%	£3.5bn	£1.6bn	£0.8bn	£0.2bn
Underlying loss before tax	£(11.7m)	improved 75%	£(46.6m)	£(48.9m)	£(55.4m)	£(45.7m)

2016 highlights

STRATEGIC

- ➔ Completion of a £400 million capital raise
- ➔ Listing on the Main Market of the London Stock Exchange
- ➔ Record increase in customer accounts from 655,000 to 915,000 year-on-year
- ➔ Brand recognition of 84%¹ across the London market and Net Promoter Score of 78%

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OPERATIONAL

- ➔ Expanded our network to 48 stores, with eight opening in 2016
- ➔ Nearly 2,500 colleagues now work for Metro Bank, an increase of almost 500 in 2016
- ➔ Launch of a game-changing commercial banking platform in November 2016
- ➔ First UK retail bank to join the Faster Payments scheme since the service was launched in 2008

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FINANCIAL

- ➔ Underlying² profit before tax in Q3 and Q4 2016 (£0.6 million and £1.5 million)
- ➔ Positive income (+62%) and operating expense (+26%) jaws from 2015 to 2016
- ➔ Decrease in underlying³ loss before tax for the year from £46.6 million in 2015 to £11.7 million in 2016
- ➔ Decrease in statutory loss before tax for the year from £56.8 million in 2015 to £17.2 million in 2016
- ➔ LTD ratio increased to 73.8% from 69.4%
- ➔ Improved CET1 ratio to 18.1% from 13.1%

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Visit our website for more information.
metrobankonline.co.uk

1 Brand awareness figures are from YouGov Plc. Total sample size was 1,021 adults. Fieldwork was undertaken between 14 and 17 February 2017. The survey was carried out online. The figures have been weighted and are representative of all London adults (aged 18+).
2 Underlying loss before tax for the quarter excludes Listing and related costs, the FSCS levy and impairment of plant and equipment and intangible assets.
3 Underlying loss before tax for the year excludes Listing and related costs and impairment of plant and equipment and intangible assets.