

creating FANS generates lon

Investing in...



FANATICAL PHYSICAL EXECUTION

- ➔ Thinking like retailers while being the most professional bankers
- ➔ Stores open "early till late", 362 days a year
 - ➔ 24/7 telephony, 365 days a year
 - ➔ With instant fulfilment – "walk out working" with debit and credit cards, mobile app, internet and telephony



INTEGRATED TECHNOLOGY

- ➔ With real-time processing enabling real-time fulfilment
 - ➔ Making customers' lives easier
- ➔ Offering customers their channel of choice (store, contact centre, online, mobile)

And FANS...



FANS

- ➔ Create advocacy and referral
 - ➔ Tell their friends, family and colleagues to join us
 - ➔ Bring more and stay longer as they join us for what we are



DEPOSITS

- ➔ Which are diversified, sticky and low-cost
 - ➔ From retail, commercial and private customers
- ➔ Across current accounts, fixed and variable savings (and, of course, we shouldn't forget instant access safe deposit boxes)

Long-term value for everyone



UNIQUE CULTURE

- ➔ AMAZEING values
- ➔ Where we “hire for attitude, train for skill”
 - ➔ With colleague empowerment – “no stupid rules”
 - ➔ Where everyone’s an owner
- ➔ And part of the community we serve



CREATES FANS

- ➔ Surprising and delighting every customer
 - ➔ With consistent and transparent propositions that encourage and reward loyalty
- ➔ With banking focused on both personal customers and entrepreneurs



LENDING

- ➔ Which is low-risk and diversified, creating a positive net interest margin
 - ➔ To retail, commercial and private customers
- ➔ Across overdrafts, credit cards, unsecured lending, mortgages, asset and invoice finance and money management accounts



CREATES LONG-TERM VALUE

- ➔ By building a trusted franchise and brand
 - ➔ Diversified across retail, commercial and private banking
 - ➔ Providing reliable income growth at low-risk
- ➔ With a cost base focused on creating and supporting FANS