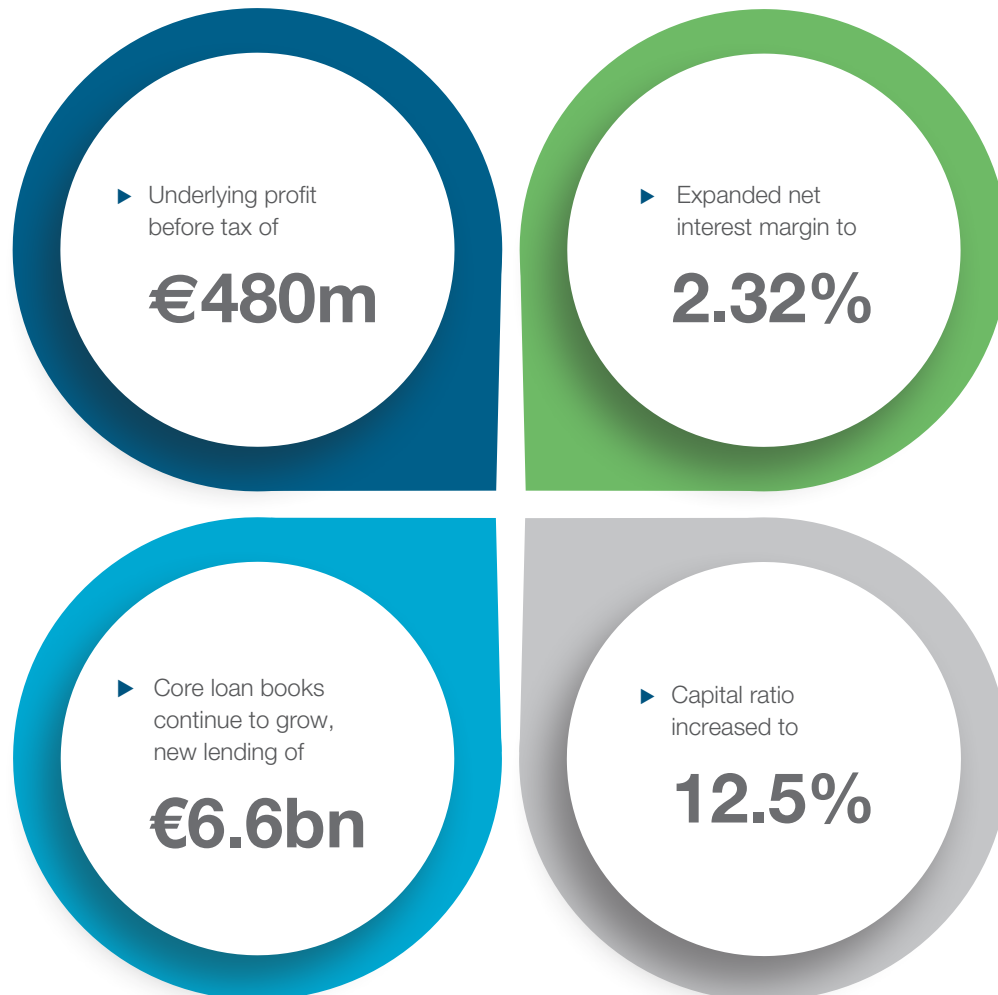


2017 INTERIM RESULTS

Financial Highlights



Strong profitability and robust capital ratios

Business Highlights

Continuing to deliver on strategic priorities

Business Transformation

Simplification

BANKING MADE EASY

- >65% of new product sales are through direct and digital channels
- Over 200 customer journeys mapped, simplified and digitised in the last 12 months
- 100 legacy products retired with over 400k customers successfully transitioned in H1 2017

Digitisation



- Current account proposition voted 'Best Customer Facing Technology'*
- 75% of customers are digitally active
- 673k active mobile users
- 60% reduction in paper instructions
- 97% of customer transactions via automated self-service or direct channels

*Global Retail Banking awards 2017

Community



- Branches evolving into **Business Development Hubs** driving local commerce
- **Market leading** youth, diaspora and senior sector propositions
- **Enterprise events** with over 5,000 customers showcasing their businesses

Supported by Group-wide technology investments to replace Core Banking Platforms

- Investments will deliver a truly customer-centric and efficient organisation
- Important milestones relating to product builds and data consolidation achieved
- Ongoing simplification is reducing operational risks and potential customer impacts



Expect to pay a modest dividend in H1 2018