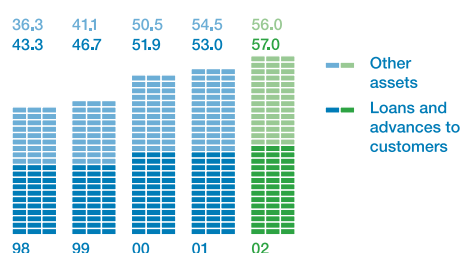


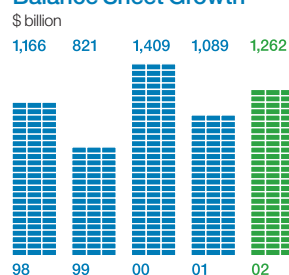
# Strategic Highlights

- Strong performance despite sustained global economic uncertainty.
- Good growth in Consumer Banking in South East Asia.
- Completed the integration of Grindlays in India, the Middle East and South Asia.
- Launched dual primary listing in Hong Kong, to provide improved access for Asian investors and strengthen regional profile.
- Significantly expanded shared service centres in Chennai and Kuala Lumpur.

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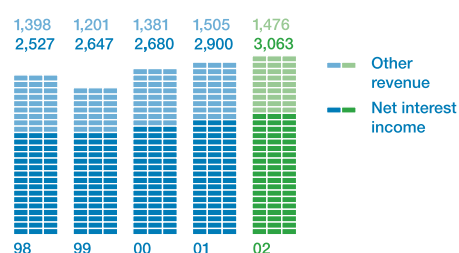


**Balance Sheet Growth**

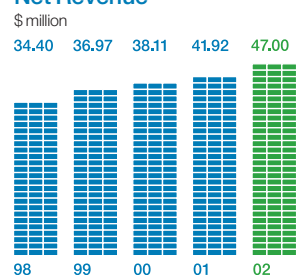


**Profit before Taxation**

\$ million



**Net Revenue**



**Dividend per Share**

Cents

Unless another currency is specified, the word 'dollar' or symbol '\$' in this document means United States dollar.