## Strategic Highlights

- Operating profit up 22 per cent.
- Net revenue up 5 per cent to \$4.75 billion.
- Earnings Per Share up 20 per cent.
- Return on Equity rose to 15.3 per cent.
- Expanded in new markets South Africa, South Korea and Afghanistan.

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

Balance sheet growth

\$59.7 bn

Loans and advances to customers

\$60.6 bn

\$1.54 bn

Profit before taxation

Dividend per share

52.0 cents

Net revenue

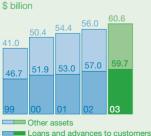
\$2,968 m

Net interest income

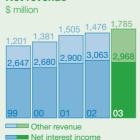
\$1,785 m

Other revenue

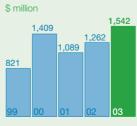
**Balance sheet growth** 



Net revenue



**Profit before taxation** 



Dividend per share

