

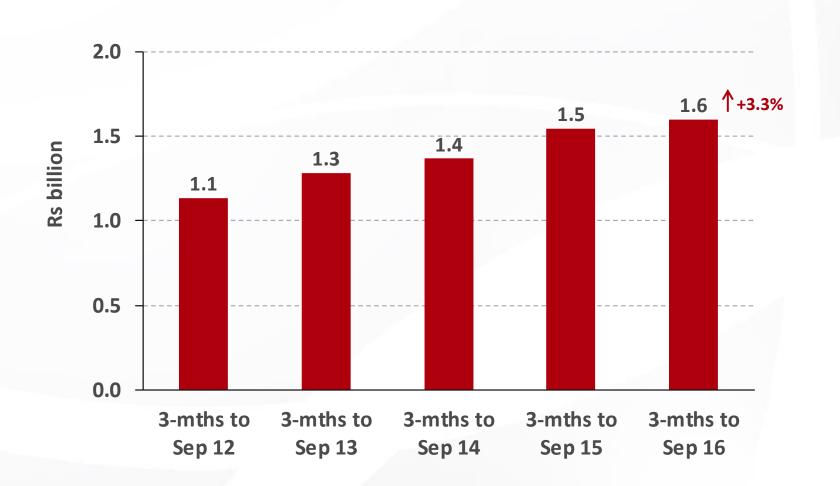
Everyday, we will help make something happen

First Quarter results for FY 2016/17 – Earnings call presentation

18 November 2016

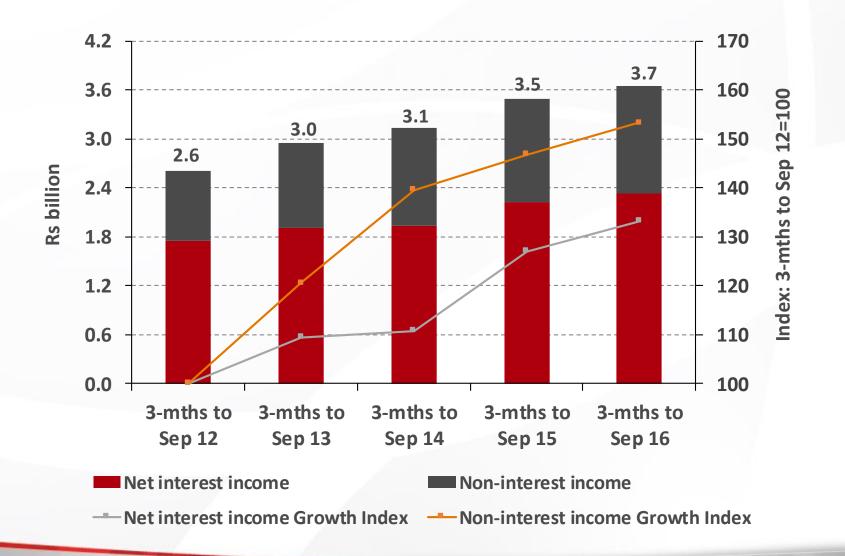


Profitability



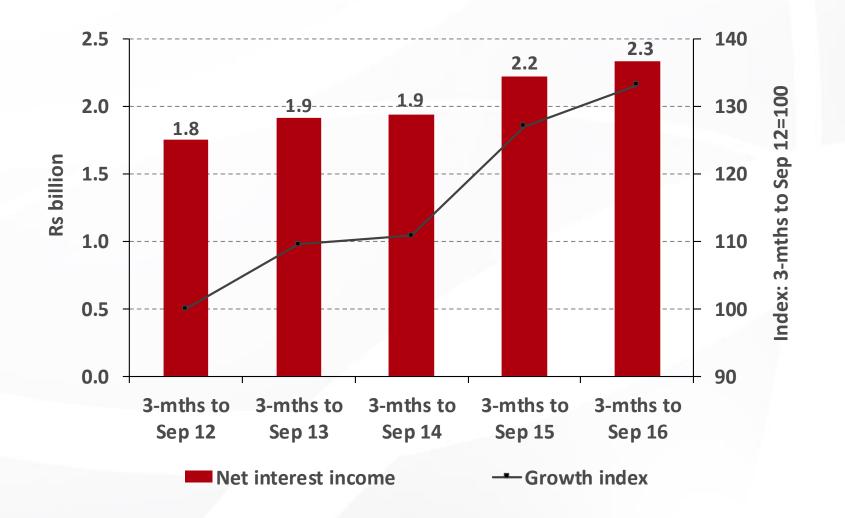


Operating income

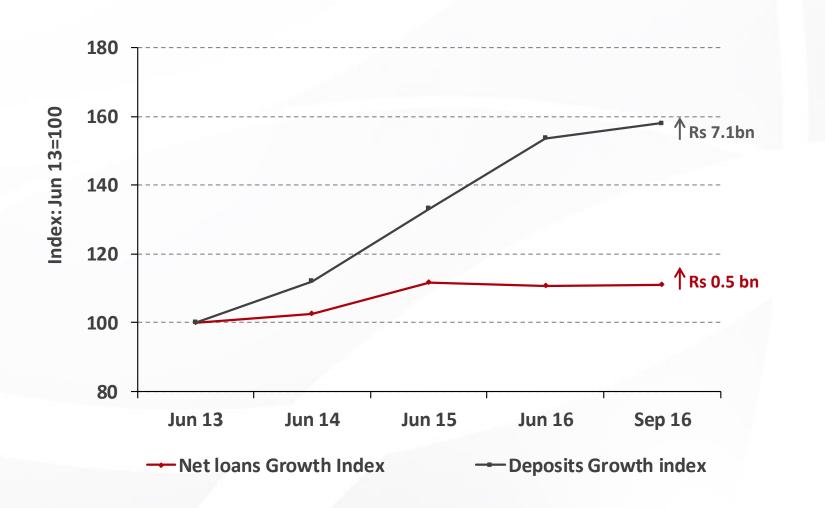




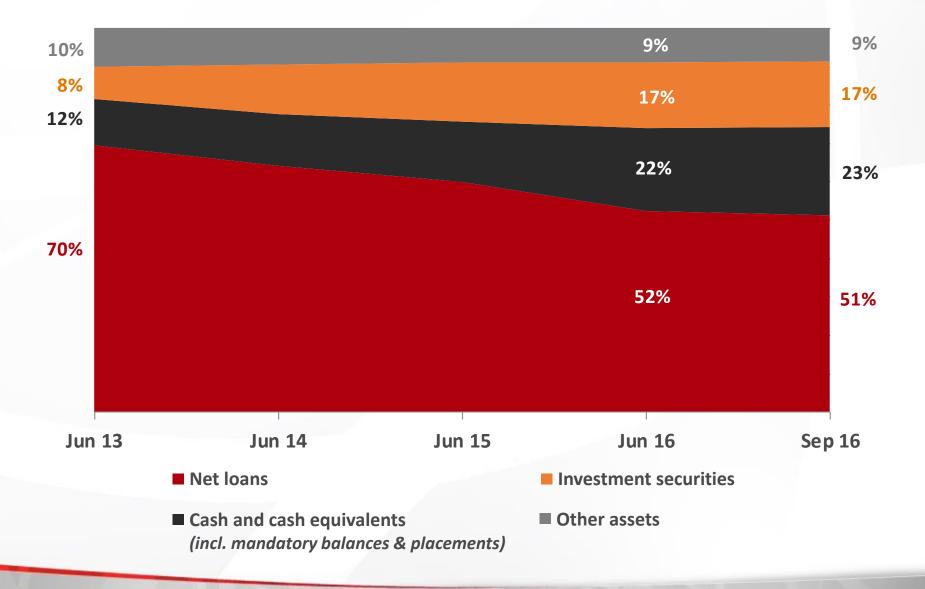
Net interest income





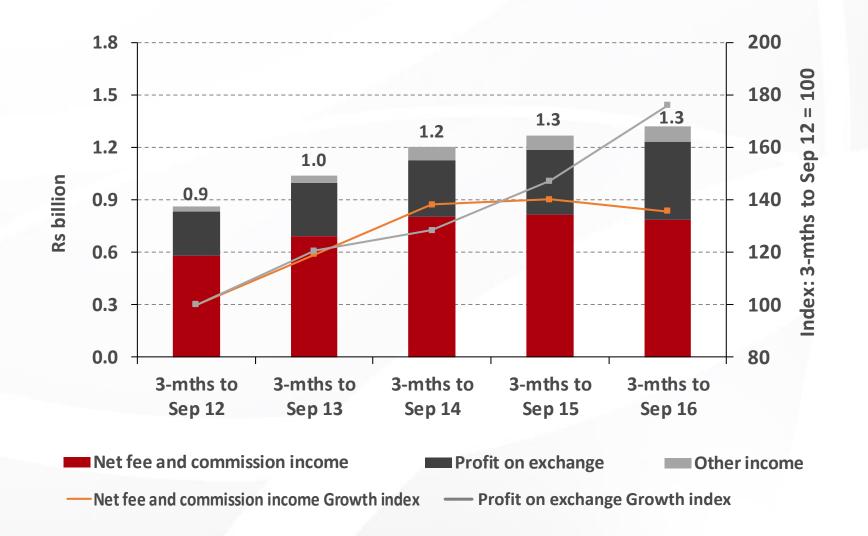








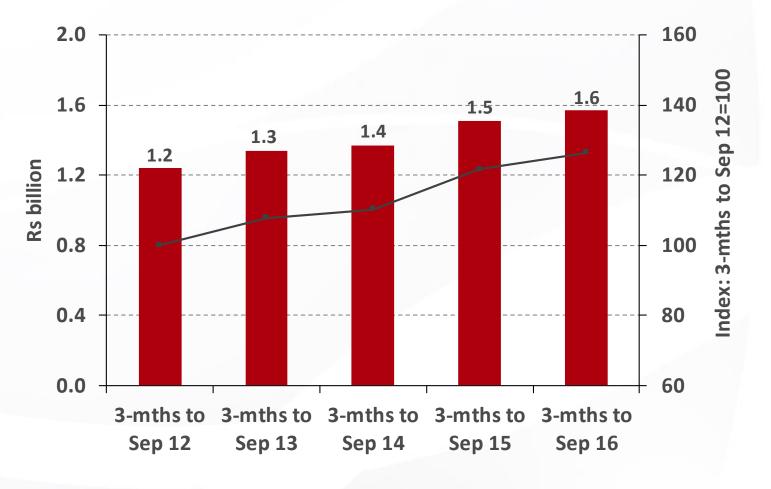
Non-interest income



7



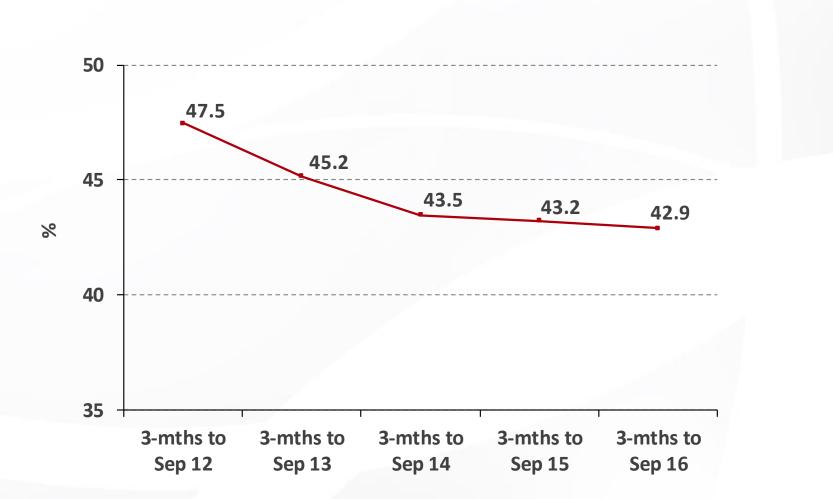
Operating expenses



Operating expenses ---- Growth Index



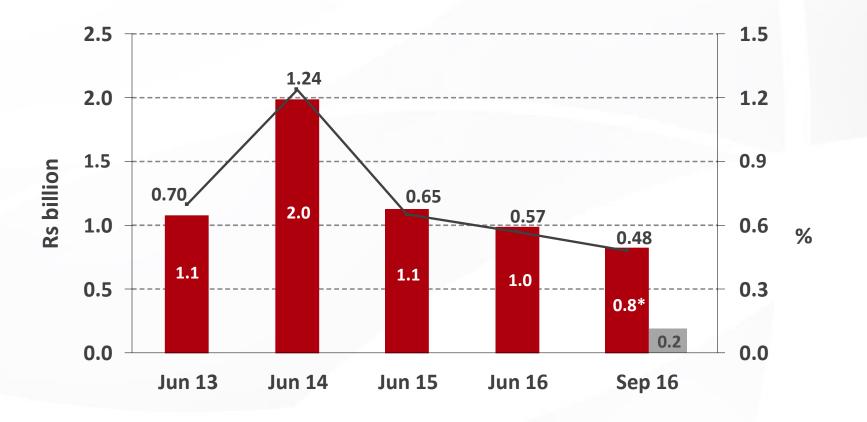
Cost to income ratio



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Credit impairment charges

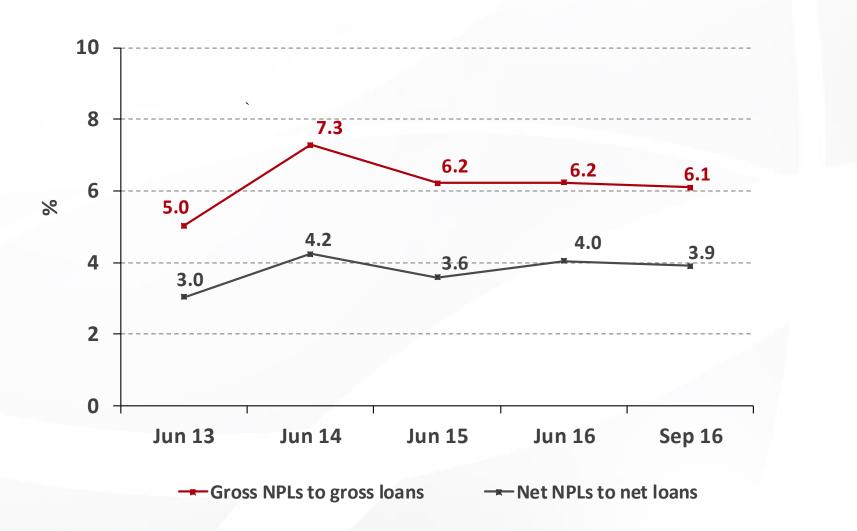


Allowance for credit impairment — As a % of gross loans (right scale)

* Annualised figure

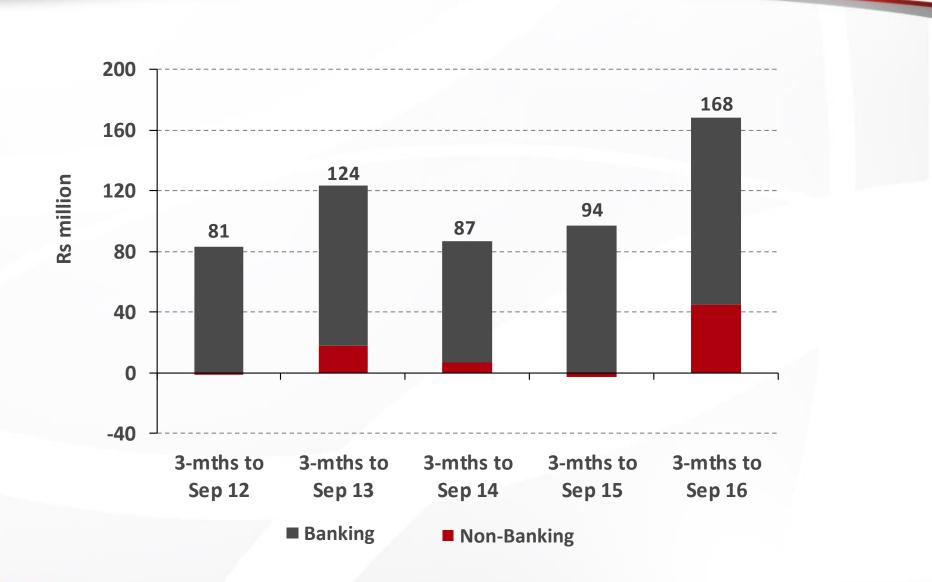


Credit quality



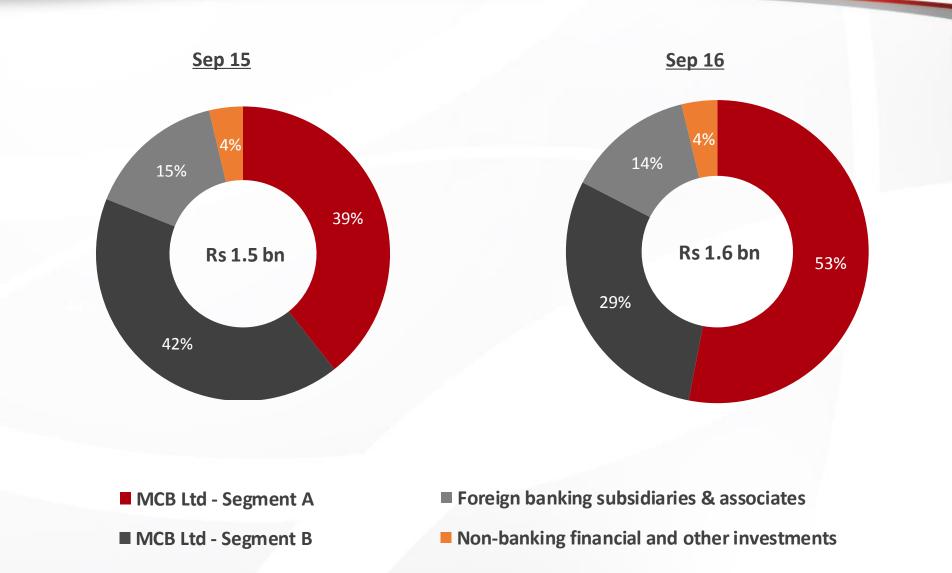


Share of profit of associates



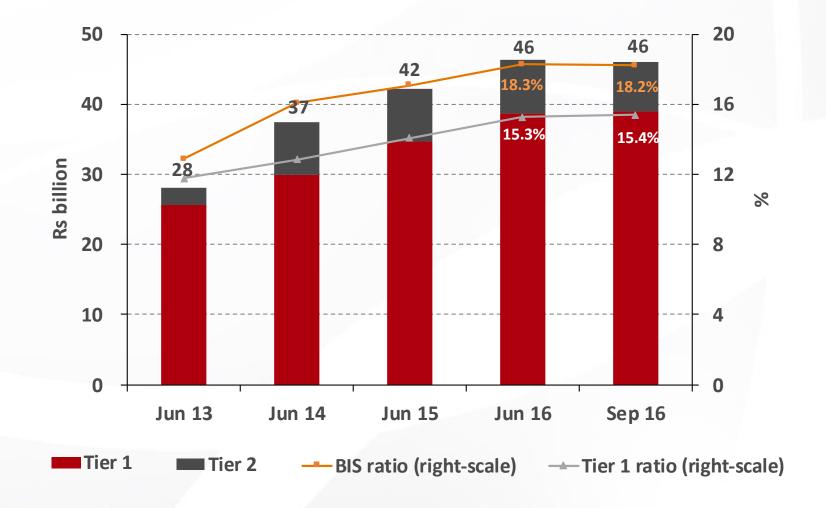


Profit distribution





Capital adequacy





Thank you

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