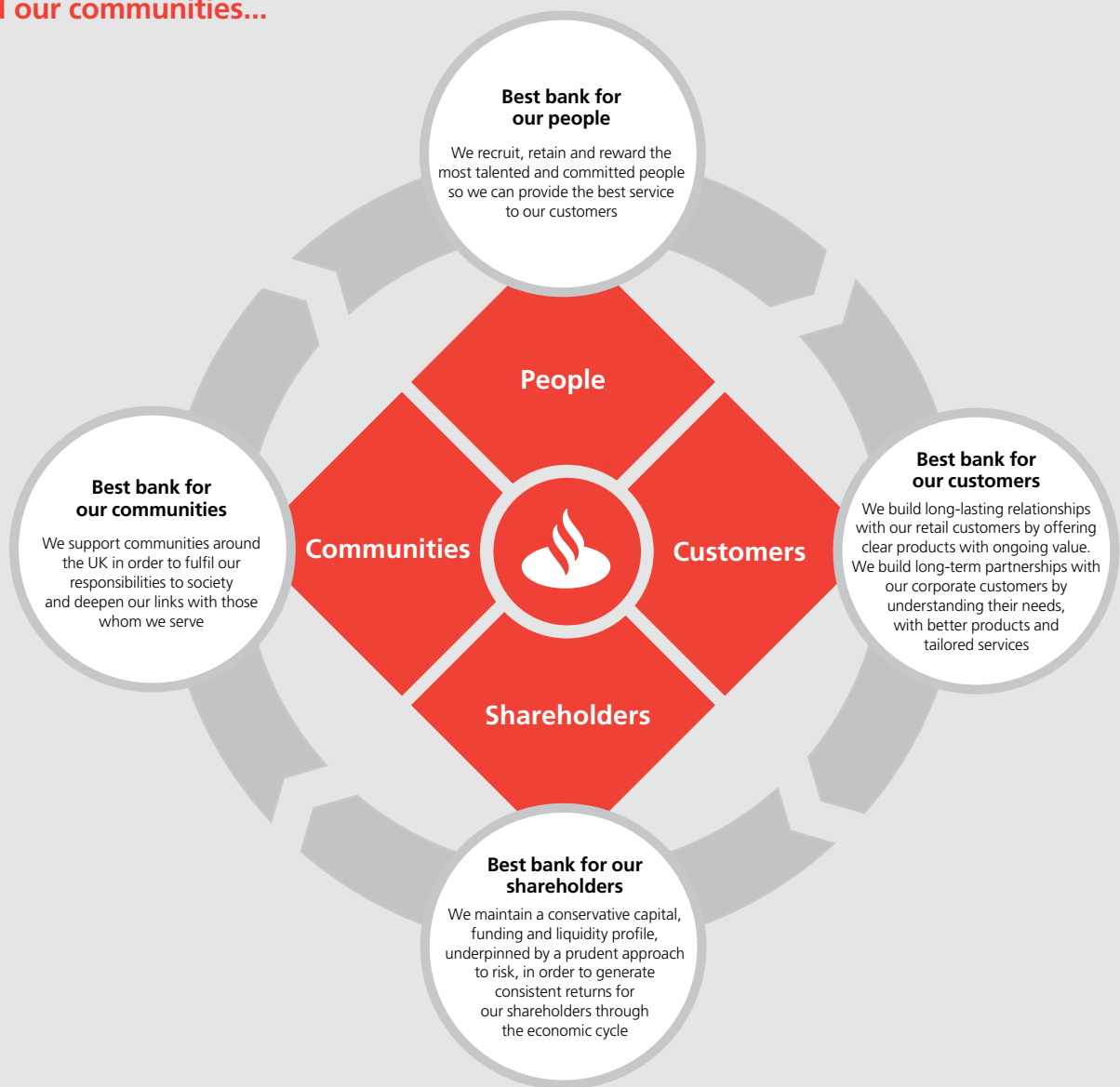


Our aim is to be the best bank for our people, our customers, our shareholders and our communities...



Our three strategic priorities are driving our transformation into a customer-focused, diversified retail and commercial bank...

1

Loyal and satisfied retail customers

To deepen our customers' loyalty by satisfying their changing needs

2

'Bank of Choice' for UK companies

To grow our Commercial Banking business and expand the range of products and services we offer to our corporate customers by understanding their needs

3

Consistent profitability and a strong balance sheet

To provide our shareholders with a reliable return on their investment