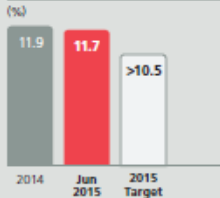


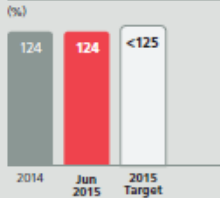
CET 1 capital ratio

We monitor the Common Equity Tier 1 (CET 1) capital ratio to assess our capacity to grow while maintaining sufficient capital resources to meet regulatory requirements.



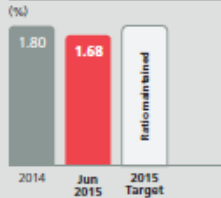
Loan-to-deposit ratio ('LDR')

We monitor the LDR to assess our ability to fund customer lending with customer deposits, reducing our reliance on wholesale markets.



Non-performing loan ('NPL') ratio

We monitor the NPL ratio as an important measure of risk in our business to ensure it remains consistent with our low-to-moderate risk appetite.



Dividend payout ratio

We monitor the dividend payout ratio to ensure we are able to grow the business while maintaining a sustainable return for our shareholder.

