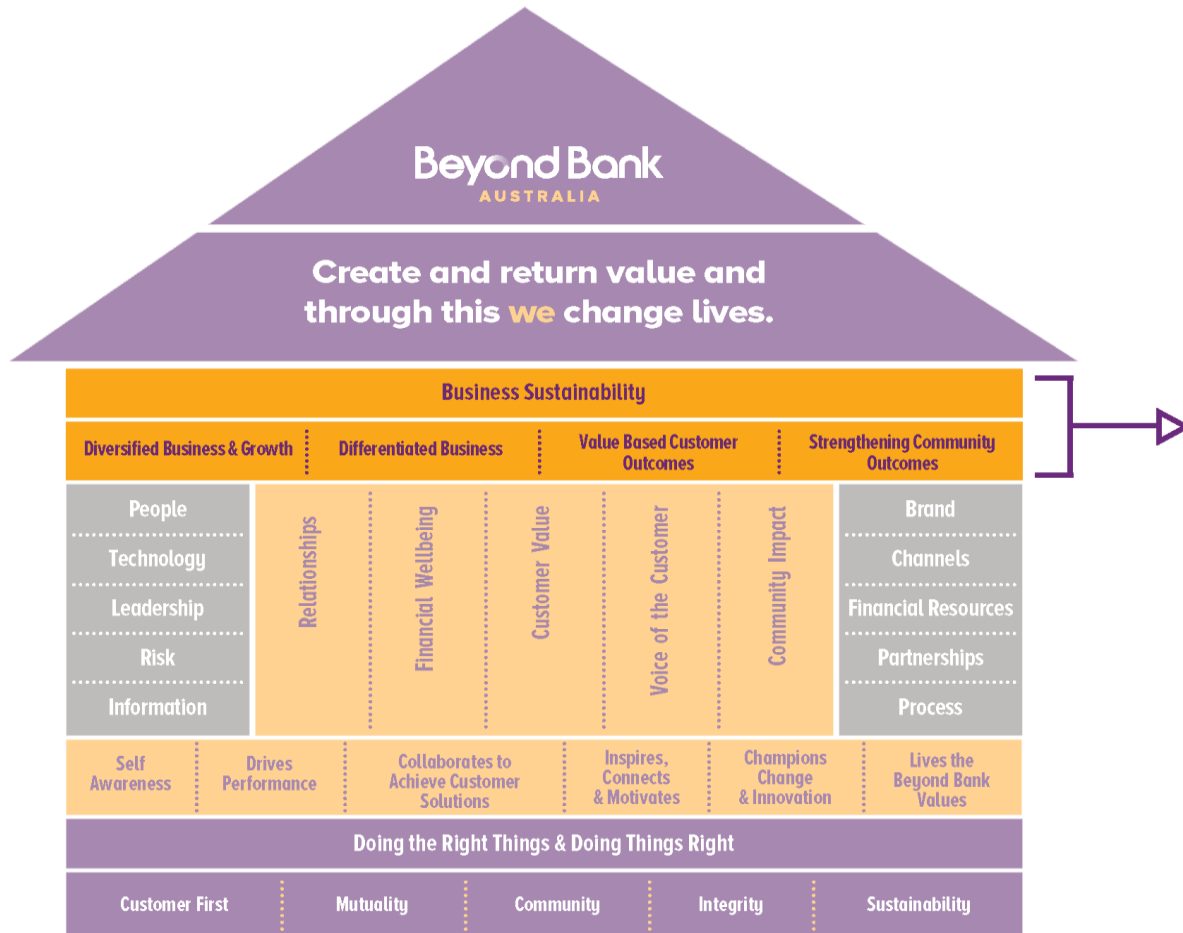


Strategy scorecard

December 2021

Create and return value and through this **we change lives.**



Strategic Objectives.	Strategic Measures.	Actual (Targets).
Business Sustainability	Cost to income	69.51% (70.93% YTD 72.69% Full Yr) ●
Diversified Business & Growth	Portfolio Growth	3.94% (2.14% YTD 3.81% Full Yr) ●
Differentiated Business	Relationship Pulse & Fin. Wellbeing Pulse	94% (baseline 90%) 83% (baseline 80%) ●
Value Based Customer Outcomes	Customer Satisfaction + internal Satisfaction	191% (180%) ●
Strengthening Community Outcomes	Increase in Community Portfolios	11.37% (5.00% YTD 10.00% Full Yr) ●
Additional Measures.	Employee Engagement	84% (80%) ●
	Risk Overlay	70% (75%) ■

● Favourable variance ▲ Variance <5% to budget ■ Variance >5% to budget