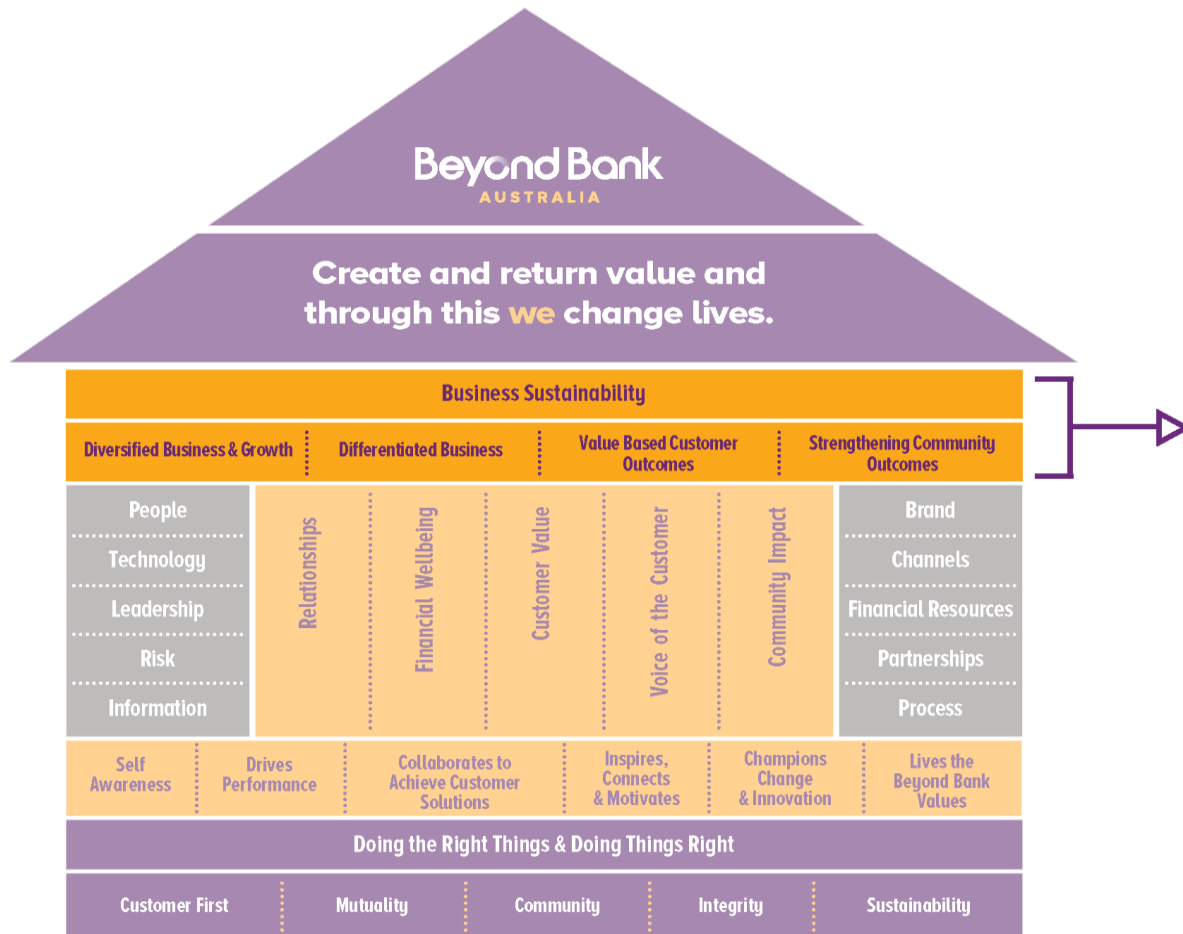


# Strategy scorecard

December 2020

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



Strategic Objectives.	Strategic Measures.	Actual (Targets).
Business Sustainability	Cost to income	74.71% (76.14%) <span style="color: green;">●</span>
Diversified Business & Growth	Portfolio Growth	6.44% (-0.93% YTD) (0.75% Yr) <span style="color: green;">●</span>
Differentiated Business	Relationship Pulse & Fin. Wellbeing Pulse	90% (baseline 90%) 82% (baseline 80%) <span style="color: green;">●</span>
Value Based Customer Outcomes	Customer Satisfaction + internal Satisfaction	183% (180%) <span style="color: green;">●</span>
Strengthening Community Outcomes	Increase in Community Portfolios	24.78% (4.90% YTD) (10% Yr) <span style="color: green;">●</span>
<b>Additional Measures.</b>	Employee Engagement	85% (75%) <span style="color: green;">●</span>
	Risk Overlay	84% (75%) <span style="color: green;">●</span>

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