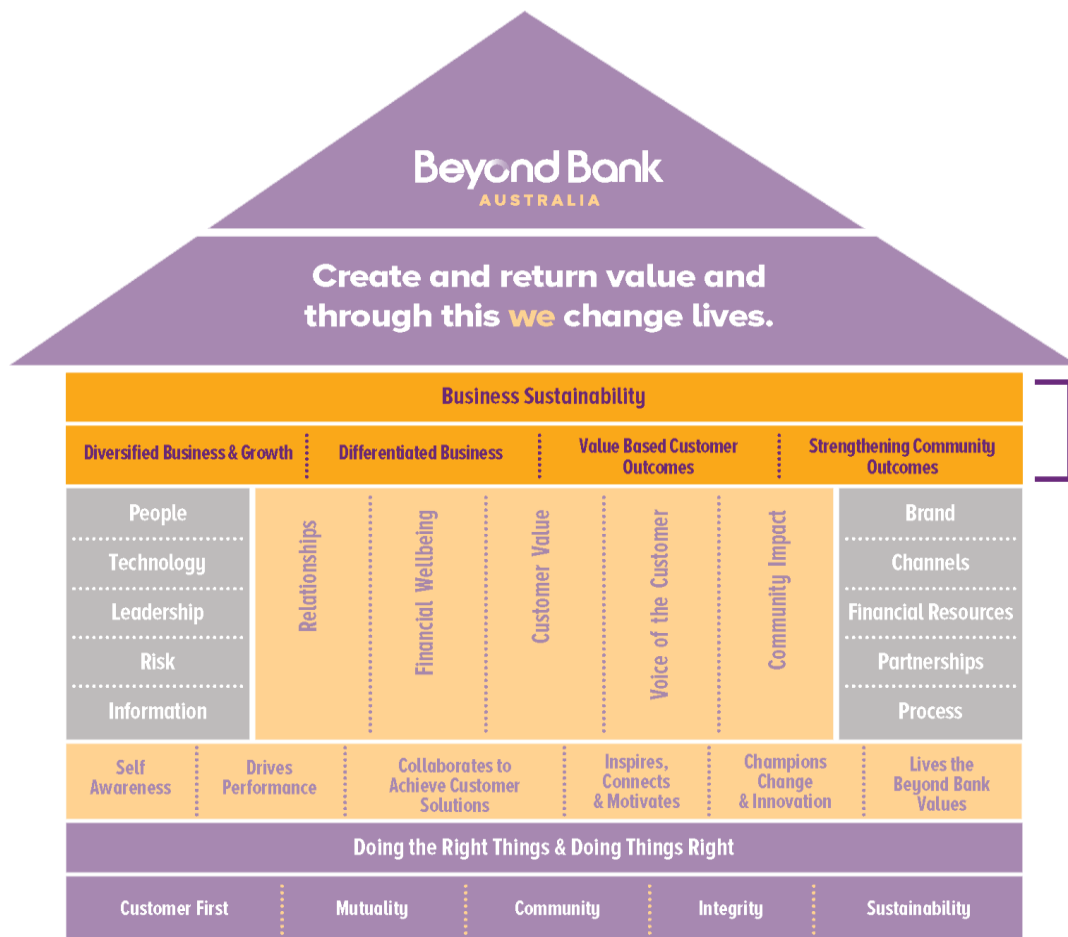


Strategy Scorecard

September 2020

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



Strategic Objectives.	Strategic Measures.	Actual (Targets).
Business Sustainability	Cost to income	75.79% (75.60%) ▲
Diversified Business & Growth	Portfolio Growth	3.87% (-0.95% YTD) ● (0.75% Yr)
Differentiated Business	Relationship Pulse & Fin. Wellbeing Pulse	Both under development
Value Based Customer Outcomes	Customer Satisfaction + internal Satisfaction	187% (180%) ●
Strengthening Community Outcomes	Increase in Community Portfolios	15.16% (2.45% YTD) ● (10% Yr)
Additional Measures.	Employee Engagement	83% (75%) ●
	Risk Overlay	83% (75%) ●

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