

▶ Strategic Intent

To be MENA's leading international bank.

▶ Strategic Objectives

- ▶ Build focus to unlock the full potential of our global Wholesale Bank.
 - ▶ Digitise Retail Banking in MENA and grow our Commercial Banking in Brazil.
 - ▶ Enhance the Group's operating model to increase resilience and strengthen culture.
 - ▶ Seek inorganic opportunities to address our model constraints and improve Group returns.
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▶ Our Core Values

Client Centric

We are committed to knowing our customers and developing long-term relationships.

Collaborative

We work together as one team across our international network, providing a superior client experience.

Consistent

We are trusted to deliver every time in the right way, demonstrating integrity to all our stakeholders.