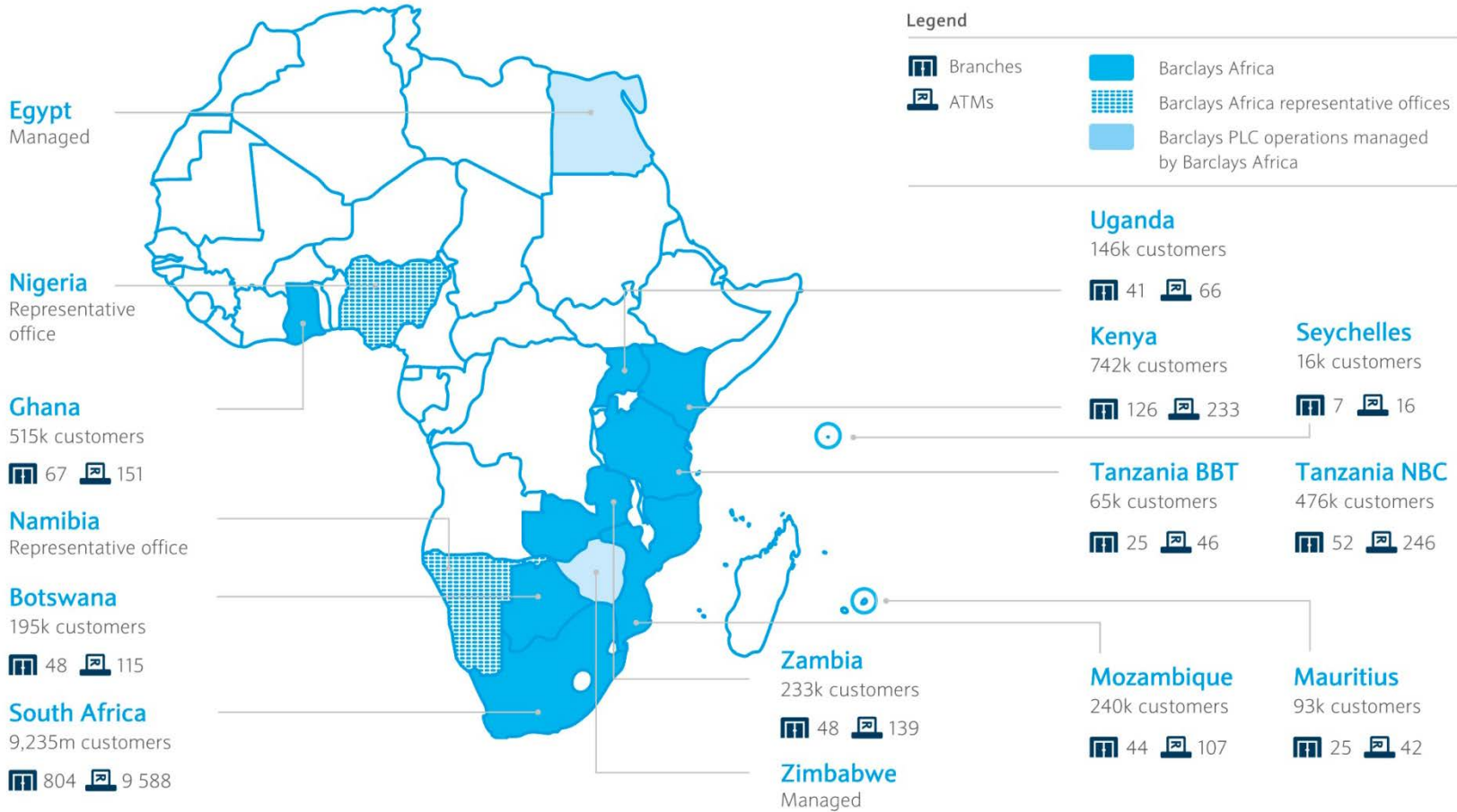


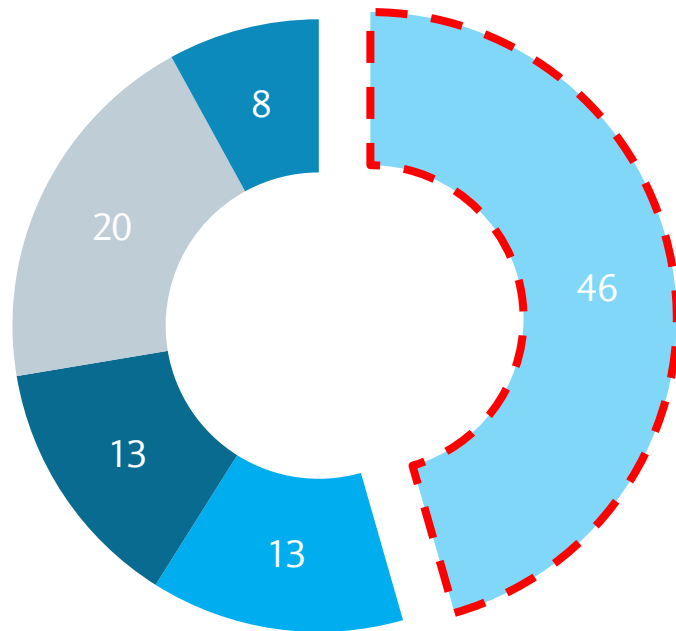
A leading African franchise.....

12 countries 12 million customers 1 287 branches 10 749 ATMs 42 114 permanent employees



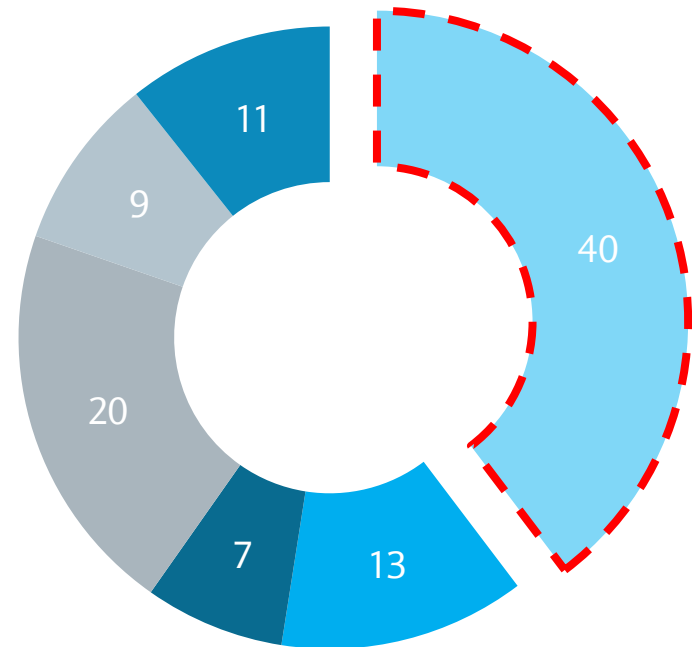
..... with a well diversified portfolio

Revenue* 1H14 (%)



- Retail Banking SA
- Business Banking SA
- RBB Rest of Africa
- Corporate and Investment Bank (CIB)
- Wealth, Investment Management and Insurance

Headline earnings* 1H14 (%)



- Retail Banking SA
- Business Banking SA
- RBB Rest of Africa
- CIB SA
- CIB Rest of Africa
- Wealth, Investment Management and Insurance

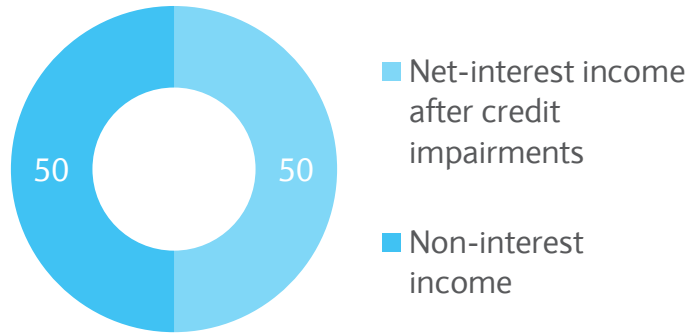
Note: * Excludes head office, inter-segment eliminations and other

Retail Banking South Africa salient features

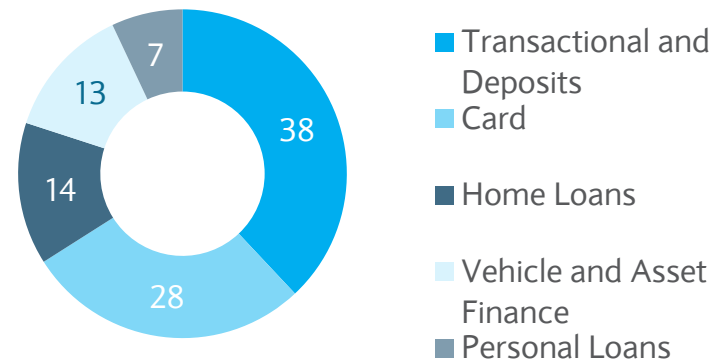
	1H14 (Rm)	1H13 (Rm)	Change %
Total income	14 129	13 443	5
Credit losses	2 820	3 026	(7)
Operating expenses	7 434	6 839	9
Other	(112)	(119)	(6)
Profit before tax	3 763	3 459	9
Return on risk-weighted assets (%)	2,47	2,36	
Cost-to-income ratio (%)	52,6	50,9	
Credit loss ratio (%)	1,60	1,75	
Loans and advances (Rbn)	357	350	2
Deposits (Rbn)	138	127	8

Retail Banking SA also well diversified...

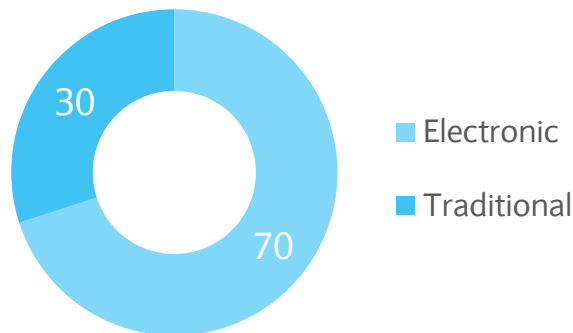
Net revenue split 1H14 (%)



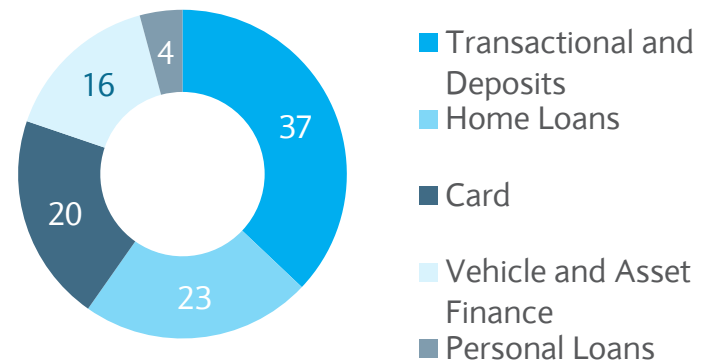
Revenue* 1H14 (%)



Fees by transaction type 1H14 (%)



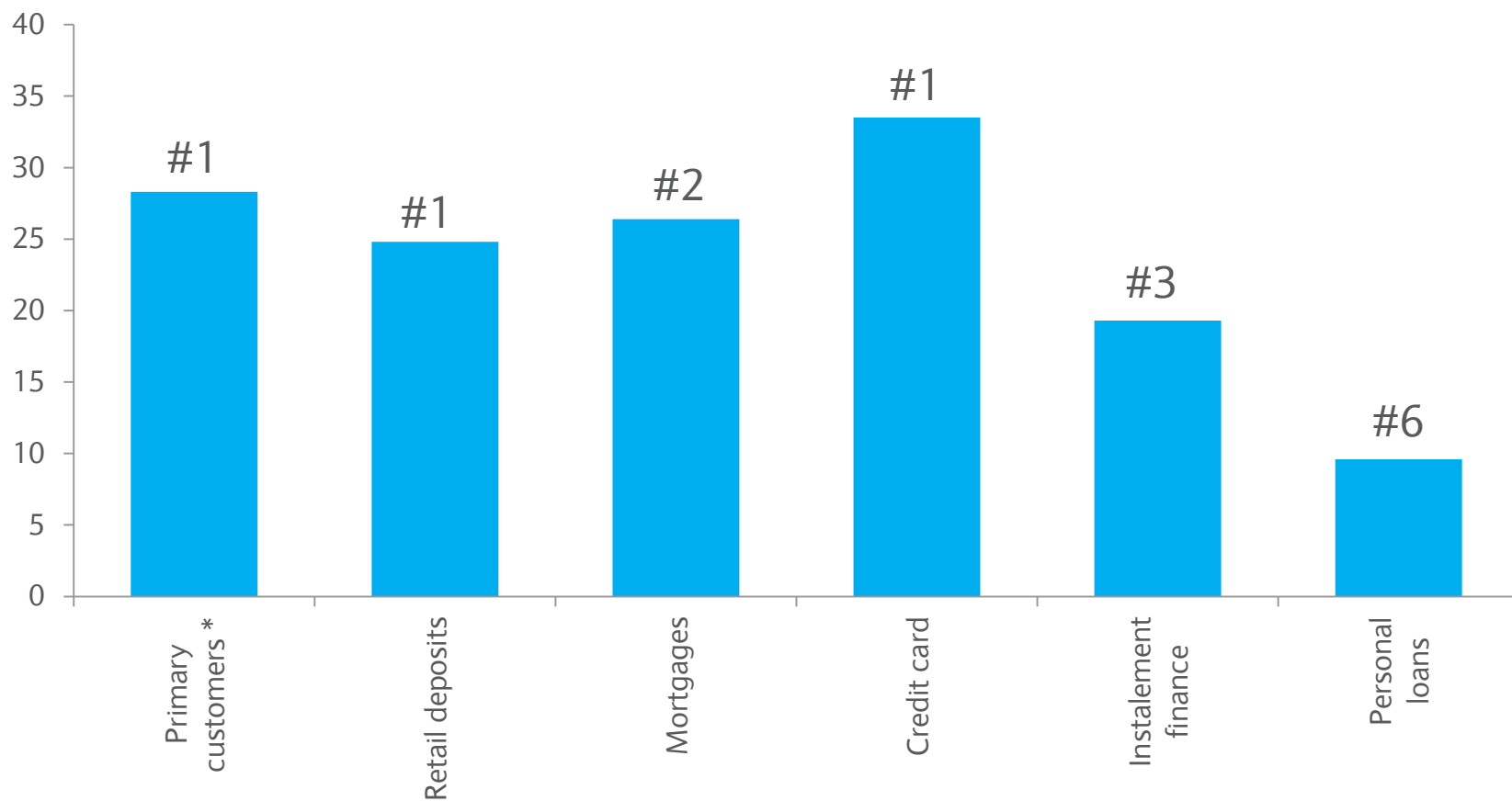
Headline earnings* 1H14 (%)



Note: * Excludes Other which is largely central costs

... with meaningful market shares

Retail market share June 2014 (%)

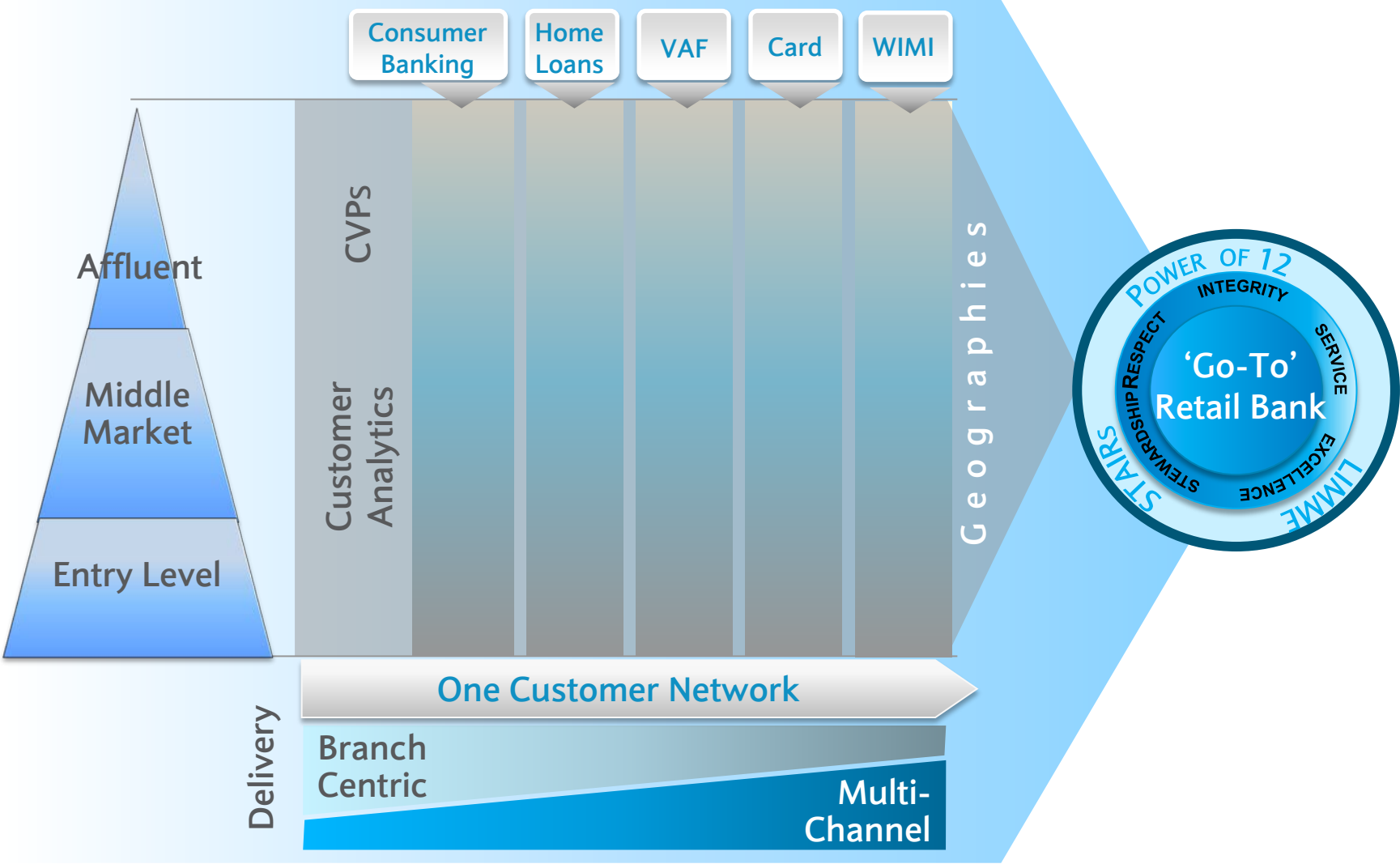


Note: * June 2013; Source: AMPS survey, BA900 statutory returns

Our recent journey

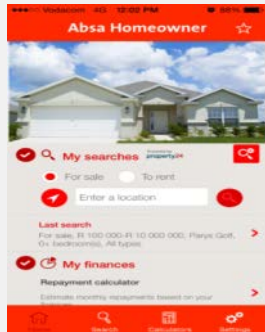
- **Leadership** and **structure** right
- Culture of **accountability** and **ownership**
- **Management** process and **governance** right (council driven)
- Building **product** management **discipline**
- Unlocking **franchise value**, think and lead collectively
- De-risking franchise and enhance **control environment**

The customer is at the centre of our business



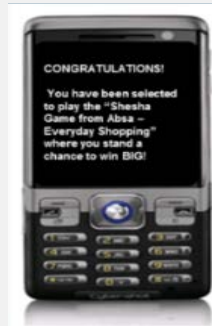
Significant focus on digital infrastructure

Homeowner app



Full home ownership journey, from calculating payments to connecting with an advisor

Gamification



Engaging customers to improve their knowledge enabling more informed choices

Electronic contracting



Convenient contract signing in a digital format

Features Store



Interactive platform enabling customers to turn their account into a bespoke packaged account

Looking ahead

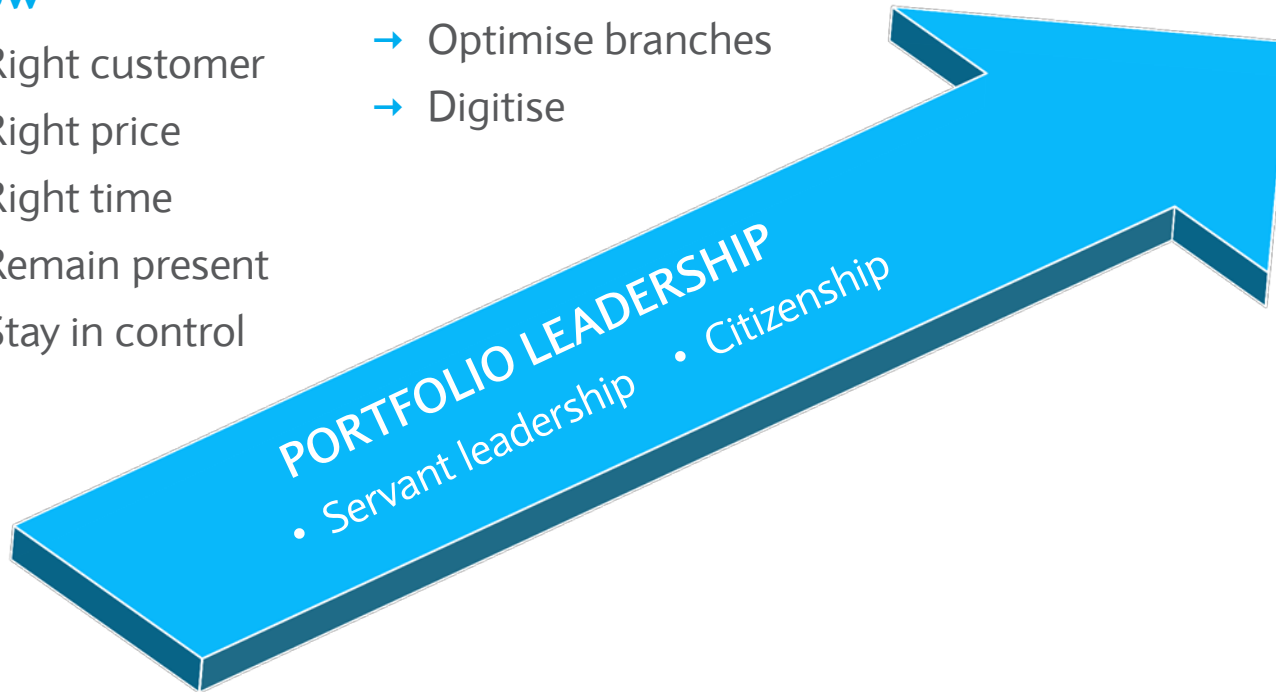
Grow

- Right customer
- Right price
- Right time
- Remain present
- Stay in control

Transform

- Eliminate 'bad costs'
- Optimise branches
- Digitise

'Go-To'
Bank



Questions?