



# A bank that earns your trust

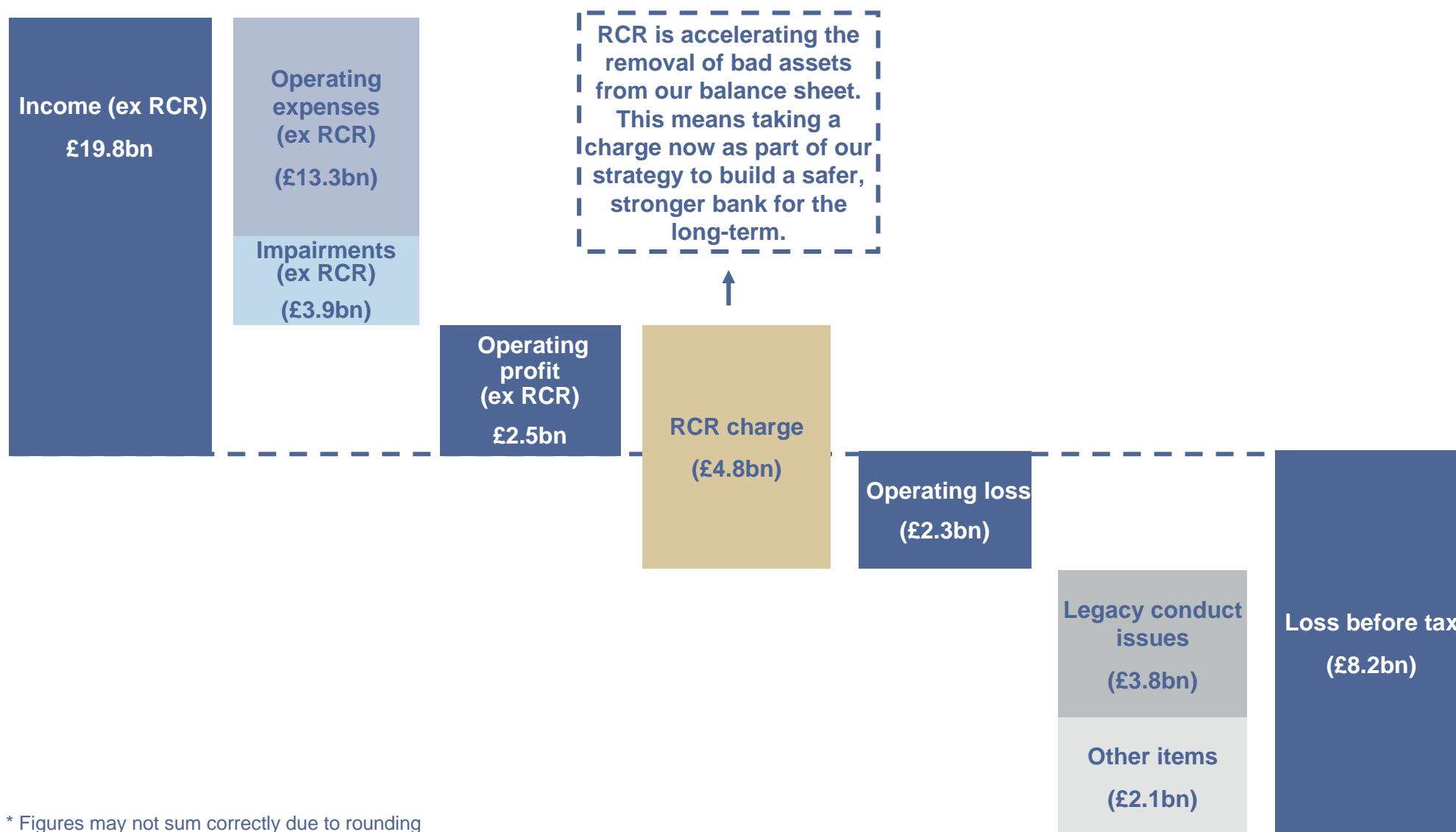
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Ross McEwan, Chief Executive

3<sup>rd</sup> April 2014

# Our 2013 results broken down

- Operating profit was weakened due to impairments (bad debts) and an RCR charge.



\* Figures may not sum correctly due to rounding

# How we will build trust

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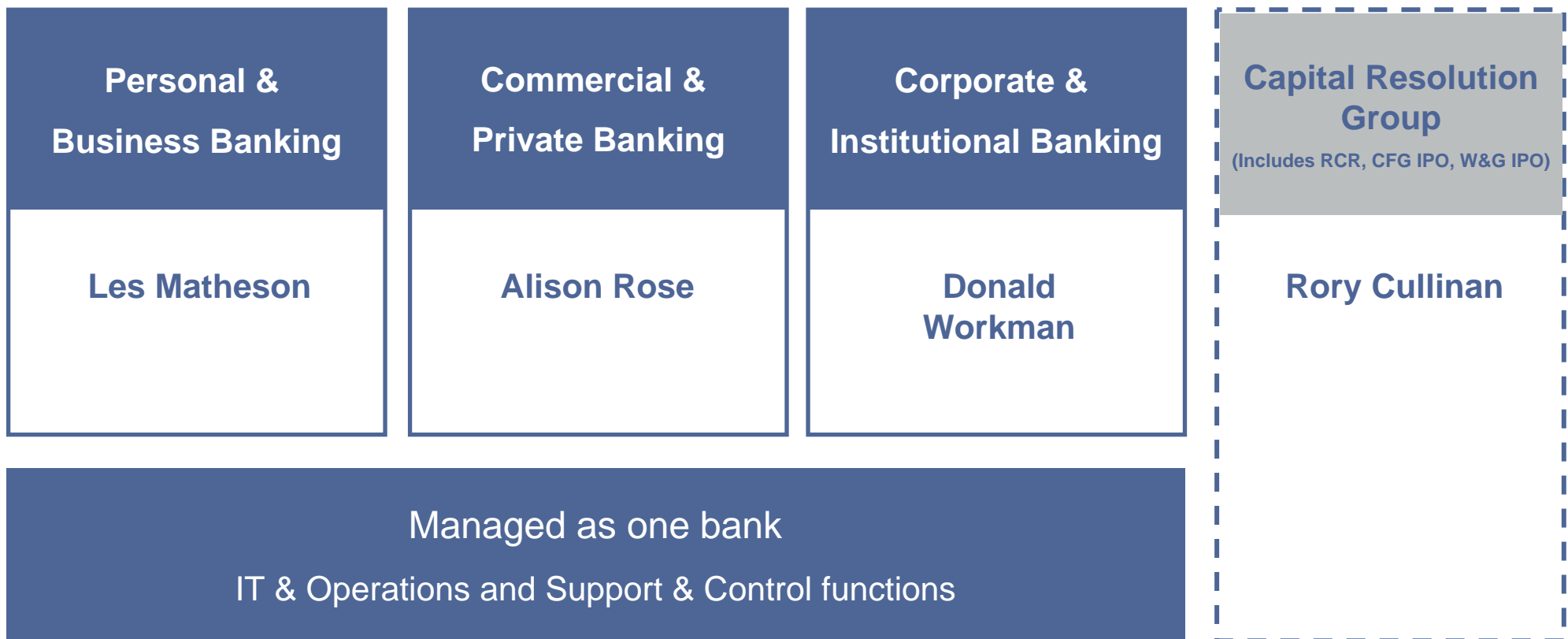
Be reliable, consistent and simple to do business with

Earn our customers' trust and win more of their business

Generate reliable returns, positive organic cash flow and pay an ordinary dividend

Our ambition: to be number one for customer service, trust and advocacy in each of our business areas by 2020

# Our new customer businesses



**Bank-wide service platform and functions allow us to deliver the whole bank to our customers through their lifecycle and to drive hard on cost efficiency**

# Customers at our core

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Stop offering deals and products to new customers that we are not prepared to offer our existing customers

Stop offering different rates to customers who apply online, in branch or by phoning our call centres

Stop confusing customers with complicated language

Business bankers back on the high street

Speed up our account opening process for personal customers