



To this end, in the first year of its implementation, our strategic edifice was founded on four strategic pillars:

- Strengthen the core
- To be a financial services provider
- Accelerate new growth areas
- Achieve cost leadership

This framework has successfully delivered:

- A customer-obsessed digital organisation
- A solid basis for a future-fit Group
- Significant progress in all our business areas
- Growth in our customer KPIs
- A positive trajectory in commercial activity KPIs

Our **strategic focus for FY2023 deepens**, and focuses our main effort, on accelerating new growth areas

