



Operating Revenue Report

Africa AsiaPac Europe NthAmerica SthAmerica

Region 2014 2015 2016 2017 2018 2019

Expense Trend vs

Africa	1,155	1,089	1,011	974	910	875
AsiaPac	1,592	1,486	1,429	1,378	1,308	1,267
Europe	1,569	1,452	1,384	1,311	1,276	1,243
NthAmerica	1,749	1,672	1,590	1,534	1,469	1,417
SthAmerica	740	717	701	648	608	573
Group	6,805	6,417	6,105	5,846	5,570	5,375

Revenue Trend vs

Expense vs Revenue YOY

2014 2015 2016 2017 2018 2019



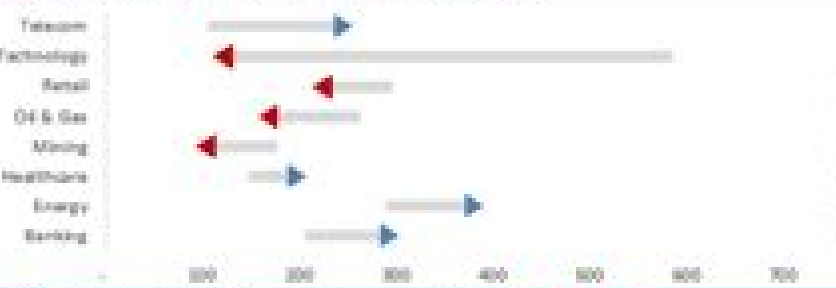
Expenses by Region YOY



Sales v Expenses YOY & Trend



Operational Effectiveness by Department



Sales Volumes Trend CY v PY

	Comodities	Corporate	Equity	FOREX	Insurance	Invntment
Sales	406.0 m	313.7 m	277.1 m	379.9 m	356.9 m	220.9 m
Sales PY	277.5 m	386.0 m	227.4 m	256.9 m	200.8 m	183.0 m
Trend	▲	▼	▼	▲	▲	▲
Volume	1,494 m	2,837 m	4,083 m	2,888 m	1,306 m	1,714 m
Vol PY	2,400 m	2,499 m	2,720 m	3,216 m	1,045 m	1,925 m
Trend	▲	▲	▲	▼	▲	▲

Change in Sales Volumes FY

DOWN UP

Sales Volumes FY Data CY v PY

Desc	Trend	PY	2014-15	2015-16	2016-17	2017-18	2018-19
Comodities	▼	▲	18.0	9.0	11.0	9.0	20.0
Corporate	▲	▲	12.0	9.0	6.0	22.0	16.0
Equity	▲	▲	12.0	8.0	7.0	12.0	6.0
FOREX	▲	▲	10.0	10.0	19.0	19.0	8.0
Insurance	▼	▲	11.0	16.0	16.0	7.0	31.0
Invntment	▲	▲	15.0	15.0	8.0	14.0	6.0



45% Increase in funding to the Gramen Bank.

45% Increase to help to fund employment in rural areas.

64% Increase in funding to fund clean air initiatives.

Risks by Department YOY

Teir 1 Client % CY V PY

Community

Social

Environment

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Karin Nielsen-Saines



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