

Strategic Report

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1. Adjusted measures are presented on a basis consistent with prior periods and exclude amortisation of intangible assets on acquisition, to present the performance of the group's acquired businesses in a manner consistent with its other businesses, and also exclude any exceptional and other adjusting items which do not reflect underlying trading performance. Please refer to note 3 for further details on items excluded from the adjusted performance metrics.
2. Adjusted operating profit attributable to shareholders divided by opening equity, excluding non-controlling interests.
3. Represents the final dividend proposed for the respective years together with the interim dividend declared and paid in those years.
4. Customer satisfaction score ("CSAT").
5. Property Finance net promoter score ("NPS") excludes the Commercial Acceptances business.

Financial Highlights

for the year ended 31 July 2023

Adjusted¹ Operating Profit

£113.5m

2022: £234.8m

Adjusted¹ Basic Earnings Per Share

55.1p

2022: 111.5p

Return on Opening Equity²

5.0%

2022: 10.6%

Ordinary Dividend Per Share³

67.5p

2022: 66.0p

Employee Engagement

86%

2022: 86%

Total Scope 1 and 2 Emissions Market-Based (tCO₂e)

1,998

2022: 1,964

Customer Scores

92%

Asset Finance CSAT⁴

+88

Property Finance NPS⁵

+75

Motor Finance dealer NPS

80%

Savings online CSAT⁴