

STRATEGY SUMMARY

Key Performance Area	Where is NBD Now?	Where Do We Want to Be?	Strategy to achieve Goal
ROA	2.23%	3.00%	Revise profit hierarchy. Increase profitability through initiatives
Market Share Deposits	48%	55%	Penetrate uncontested market space. Target Diaspora
Market Share (Loans)	40%	50%	Pursue regional syndications
Asset Growth	13.68% p.a.	11% p.a.	Growth in loans and advances
Loans Growth	10.44% p.a.	30% p.a.	Regional syndications
Interest spreads	5.14%	6%	Higher yield loans
NPL	5%	2.5%	Efficient realization of securities and robust monitoring of accounts
External Rating	BB	Investment Grade	
Central Bank Soundness Rating	Less than Satisfactory	Satisfactory or Above	
Customer Satisfaction	80%	85%	Delivering customer centric brand experience. Relentless focus on customers – getting the basics right Customer Charter Internal Branding.
Employee Engagement	67%	85%	Awareness building communication. Internal branding. Coaching & mentoring Employee value proposition