



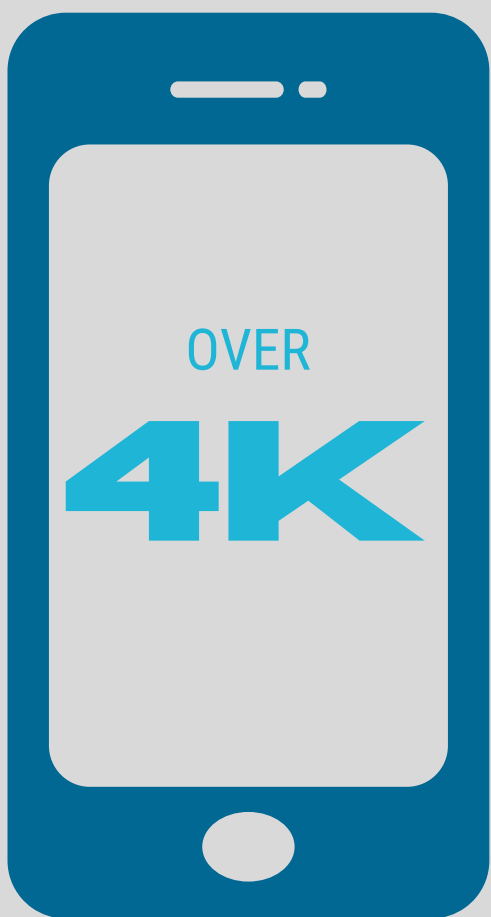
**INNOVATING TO MEET  
OUR MEMBERS' NEEDS**

**4,670**

the number of member calls our staff, working from home, answered in a week



members registered and using new Members' Area



members registered and using our new app

We reduced the rate on our Secured Against Shares Loans to our lowest ever rate of

**3.9%**

