RESULTS PRESENTATION

FEBRUARY 26, 2019

Metro Bank Today

The revolution continues…	• Opening stores, entering new markets, expanding digital capabilities, growing deposits, and creating FANS
…delivering strong earnings growth…	• Strong deposit and loan growth drives 140% increase in Underlying PBT
…but environment is challenging…	• Continue to operate in a highly competitive lending environment that has put pressure on our margins
…and so we are evolving our strategy…	• Optimise the balance between growth, profitability and capital efficiency • Increasing our focus on SME businesses underpinned by Capability & Innovation Fund £120m win
…while ensuring a robust capital position for growth	• Plan to raise c.£350m of equity in 2019 with committed standby underwriting to ensure a well capitalised balance sheet primed for the future…

The Revolution Continues

Another Year of Progress

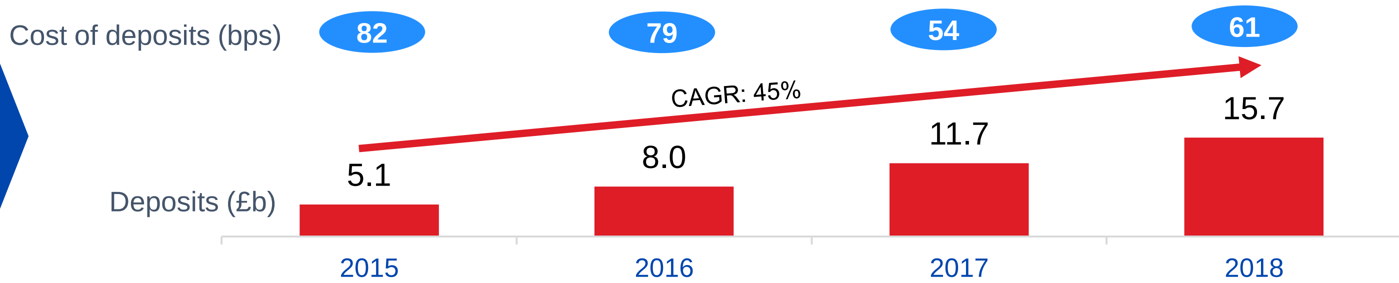
Service Delivery Recognition

Number 1 For Overall Quality of Service in Personal Banking(1)

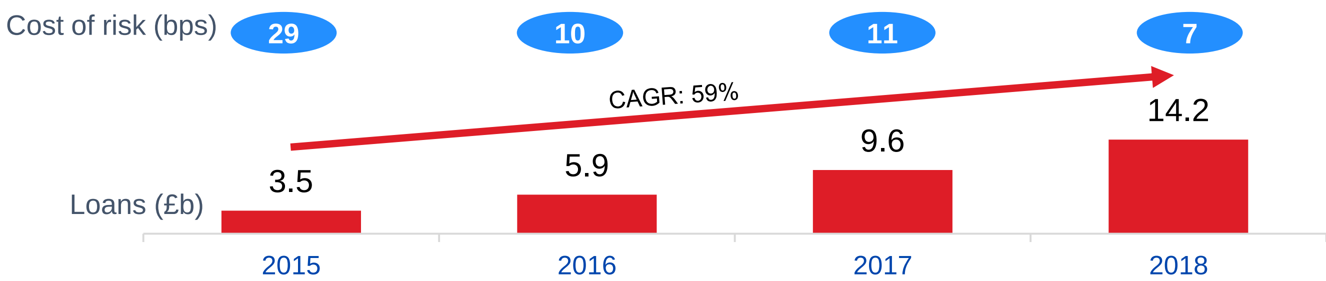
Best All Round Personal Finance Provider

Best Digital Onboarding Strategy

Growth of Low Cost Sticky Deposits



Low Risk Lending



(1) Source: CMA Service Quality Surveys published February 2019

We continue to create FANS

Number one service for personal customers…

Personal Current Accounts: Overall Quality of Service[1]

1	Metro Bank	83%
2	first direct	82%
3	Nationwide	72%
4	Coventry Building Society	70%
5 =	Barclays	64%
15	Clydesdale Bank	51%
16	Royal Bank of Scotland	47%

…and well positioned to challenge for the top spot in SME

Business Current Accounts: Overall Quality of Service[1]

1	Handelsbanken	85%
2	Metro Bank	71%
3	Santander	67%
4 =	Lloyds Bank	61%
4 =	Barclays	61%
13	Royal Bank of Scotland	46%
14	TSB	42%

Award winning customer service…

moneynet.co.uk awards WINNER 2018

Best All Round Personal Finance Provider

WINNER 2018 BEST DIGITAL ONBOARDING STRATEGY METRO BANK RETAIL BANKER

Best Digital Onboarding Strategy

Moneyfacts Standard Current Account 2018

5-star rated standard current account

British Bank Awards FINALIST 2018

Finalist at British Bank Awards

…and award winning colleague engagement

96% of colleagues think Metro Bank is a great place to work in our annual voice of the colleague survey

glassdoor 2019 BEST PLACES TO WORK

(1) Source: CMA Service Quality Surveys published February 2019

As we expand our physical network & digital footprint to deliver an integrated customer experience

Stores	+	Digital	=	Increasing Customer Acquisition

+10 Stores in 2018

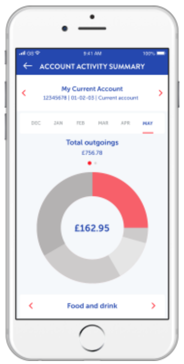
~c.8 Stores in 2019 excl. C&I funded stores

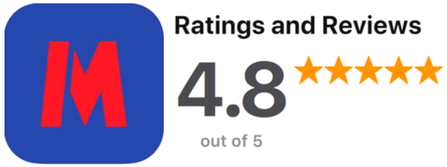
New Market Expansion
Bristol, Southampton and Northampton in 2018, with Birmingham and the Midlands an opportunity in 2019

66% of customers used a store in 2018

Digital Investment in 2018

- Insights launched
- International payments functionality added
- Current Account opening online launched
- Instant Access Savings application

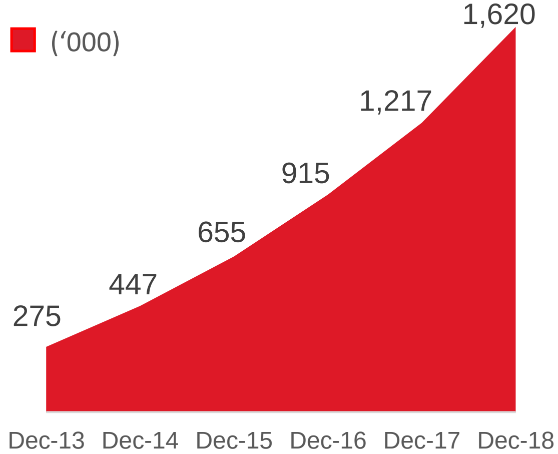




2nd highest rated banking app overall(1)

33% of current account holders used physical & digital in the last 90 days

Customer Accounts



Average 10% market share of new business current accounts in London(2)

&

15% of SME switchers in London(2)

86% brand awareness in London(3)
54% brand awareness in the UK(4)

(1) iOS app store (2) MarketVue Business Banking from Savanta, YE Q1 2018 – YE Q4 2018. Base size: new BCAs 162-266, switchers 33-47. Data weighted by region and turnover to be representative of businesses in Great Britain. (3) Figures from YouGov Plc. Total sample size was 1,002 adults. Fieldwork was undertaken between 19-21 February 2019. The figures have been weighted and are representative of all London adults (aged 18+). (4) Figures from YouGov Plc. Total sample size was 2,095 adults. Fieldwork was undertaken between 19-20 February 2018. The figures have been weighted and are representative of all GB adults (aged 18+).

Delivering strong growth in deposits, loans and profit

	FY 2018	FY 2017	YoY %
Customer accounts	1.6m	1.2m	*33%*
Customer deposits	£15.7b	£11.7b	*+34%*
Net average deposit growth per store per month	£5.9m	£6.3m	*(6)%*
Loan to deposit ratio	91%	82%	*+9pp*
Net customer loans	£14.2b	£9.6b	*+48%*
Underlying profit before tax	£50m	£21m	*+140%*
Cost of risk	7bps	11bps	*-4bps*
Customer NIM + Fees	2.67%	2.69%	*-2bps*

METRO BANK

With a liquid, deposit-funded balance sheet

£'m	FY 2018	FY 2017	Annual Growth
Loans and advances to customers	14,235	9,620	48%
Treasury assets[1]	6,604	6,127	
Other assets[2]	808	608	
Total assets	**21,647**	**16,355**	**32%**
Deposits from customers	15,661	11,669	34%
Deposits from central banks	3,801	3,321	
Debt securities	249	-	
Other liabilities	533	269	
Total liabilities	**20,244**	**15,259**	**33%**
Shareholders' funds	1,403	1,096	
Total equity and liabilities	**21,647**	**16,355**	**32%**
Capital adequacy & liquidity coverage ratios:			
CET1 capital ratio	13.1%	15.3%	-
Regulatory leverage ratio	5.4%	5.5%	-
Risk weighted assets	8,936	5,882	+52%
Loan to deposit ratio	91%	82%	-
Liquidity coverage ratio	139%	141%	-

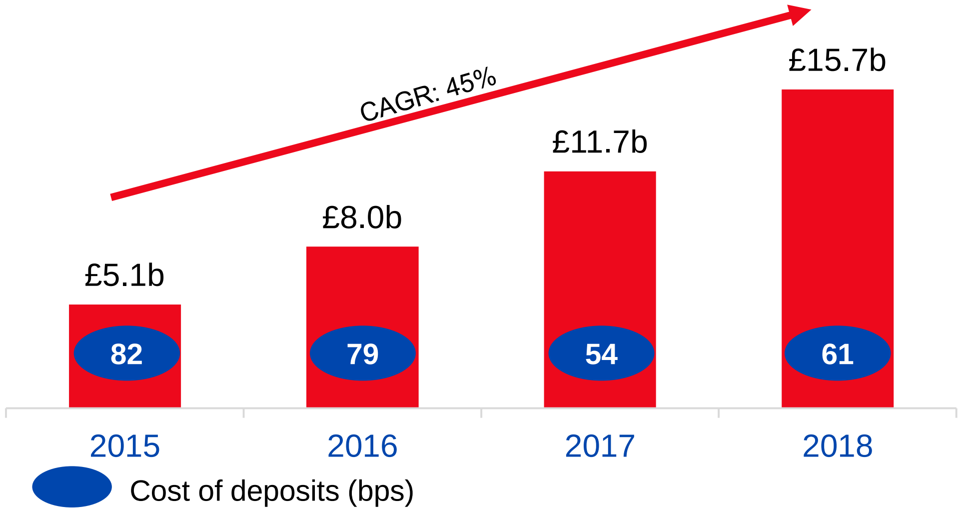
- Liquid balance sheet with a 91% loan to deposit ratio and 139% liquidity coverage ratio
- 93% of the liquidity and investment portfolio is cash, government bonds and AAA-rated instruments[3]
- TFS drawings of £3.8b invested in low-risk liquid treasury assets
- IFRS 9 adopted from 1 January 2018. Immaterial impact on CET1 after transitional relief
- IFRS 16 adopted from 1 January 2019 with an expected £313m impact on RWAs

(1) Investment securities, cash & balances with the Bank of England, and loans & advances to banks.
(2) Property, plant & equipment, intangible assets and other assets
(3) Remainder is all investment grade

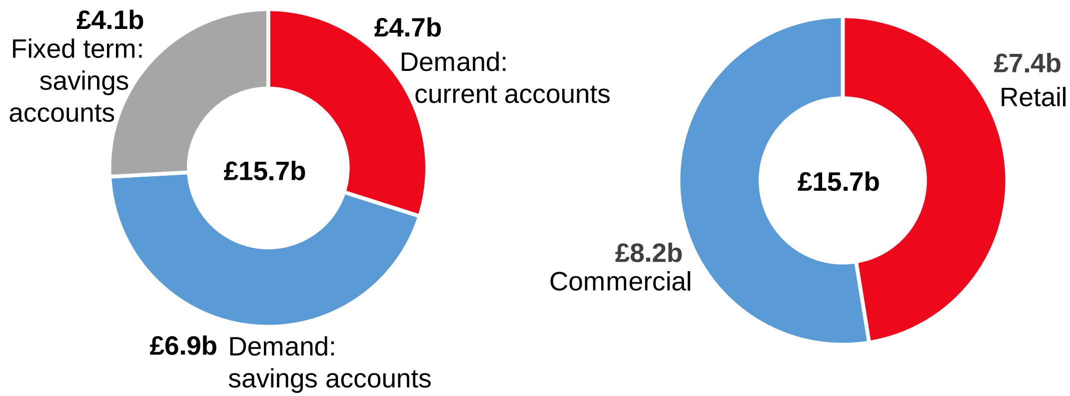
METRO BANK

Driven by core deposit growth

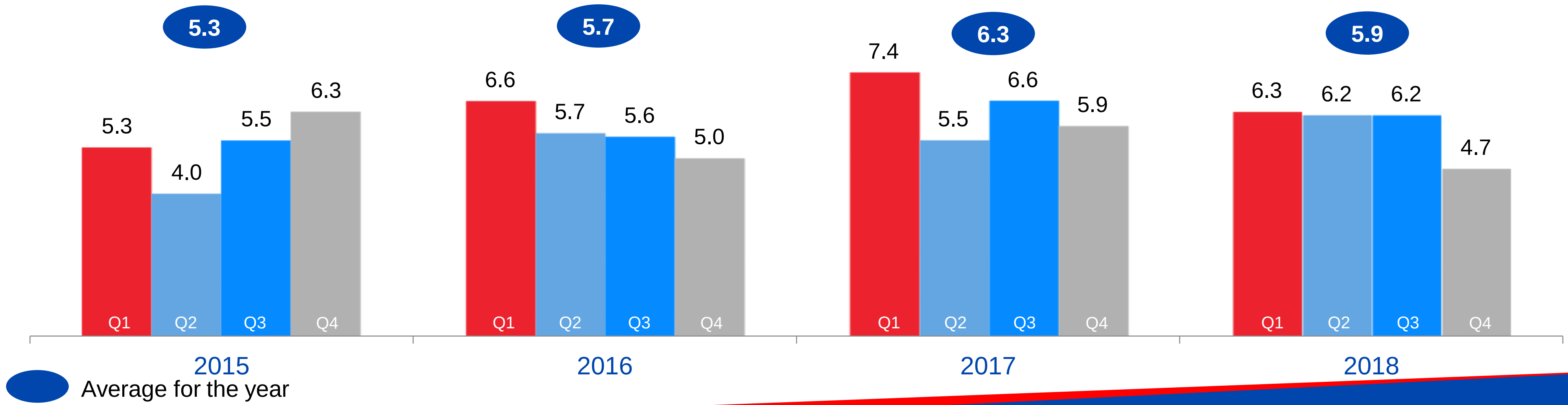
TOTAL CUSTOMER DEPOSIT GROWTH



SPLIT OF DEPOSITS BY DIVISION



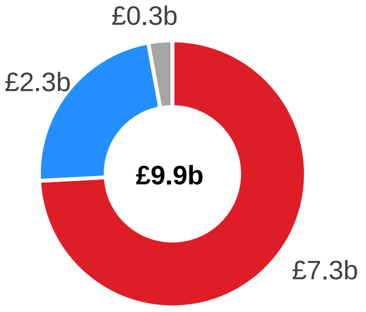
AVERAGE DEPOSIT GROWTH PER STORE PER MONTH (£m)



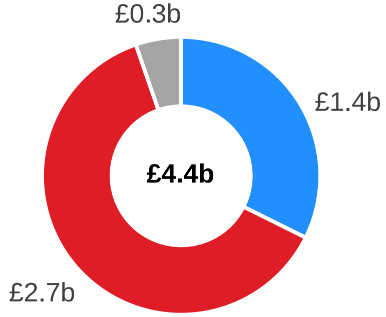
Underpinning our continued low risk lending

DIVERSIFIED LENDING PORTFOLIO

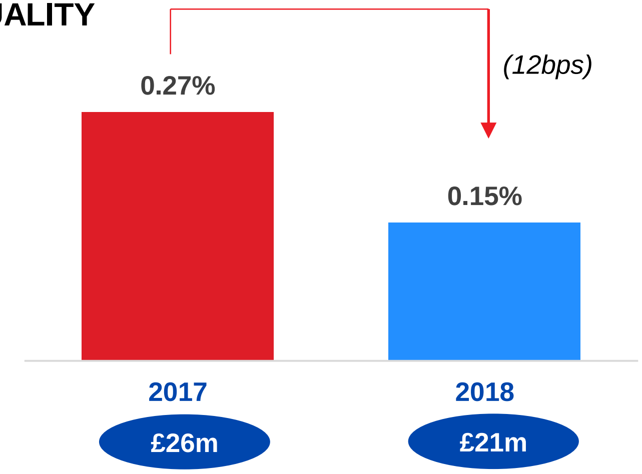
Retail: 69% of portfolio



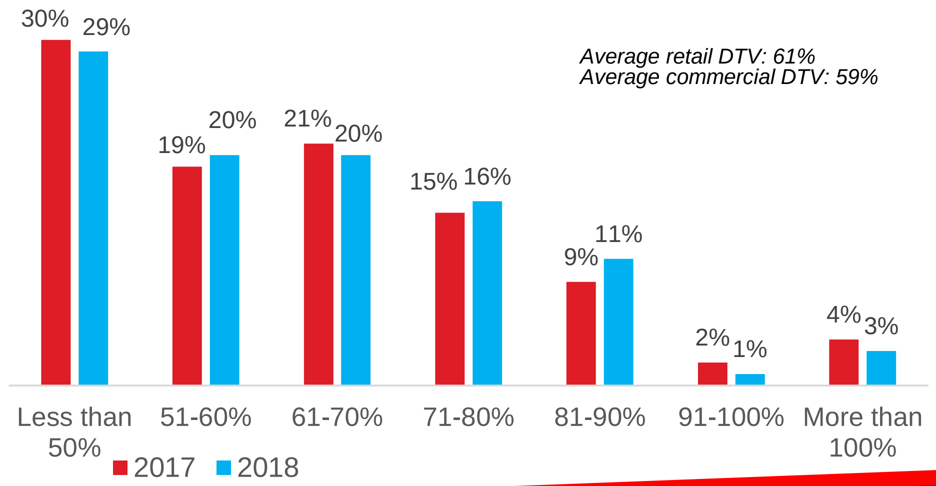
Commercial: 31% of portfolio



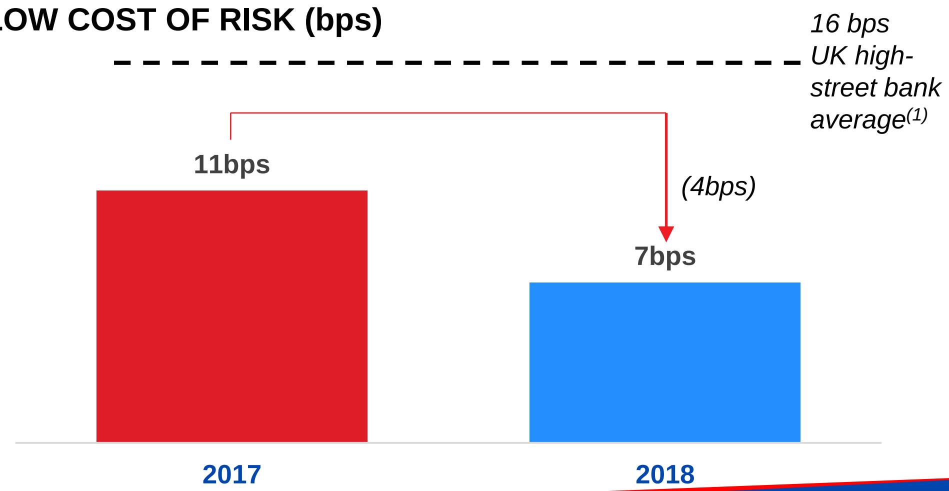
STRONG ASSET QUALITY



CONSERVATIVE DEBT TO VALUE PROFILE



LOW COST OF RISK (bps)



1) As of YE2018.

METRO BANK

Underlying profit before tax growth of 140% year on year

£'m	FY 2018	FY 2017	Annual Growth
Net interest income	330.1	241.0	
Fees and other income	63.3	49.1	
Net gains on sale of assets	10.7	3.7	
Total revenue	**404.1**	**293.8**	**38%**
Operating expenses	(301.0)	(231.4)	
Depreciation and amortisation	(45.1)	(33.4)	
Operating Cost	**(346.1)**	**(264.8)**	**31%**
Expected credit loss expense[(1)]	(8.0)	(8.2)	
Underlying profit before tax	**50.0**	**20.8**	**140%**
Underlying taxation	(13.4)	(4.9)	
Underlying profit after tax	**36.6**	**15.9**	**130%**
Underlying EPS basic	39.4p	18.8p	
Ratios			
Net interest margin	1.81%	1.93%	
Customer net interest margin[(2)]	2.21%	2.19%	
Customer net interest margin[(2)] + fees	2.67%	2.69%	
Cost of Deposits	0.61%	0.54%	
Underlying cost to income ratio	86%	90%	
Cost of Risk	0.07%	0.11%	

- Positive operating jaws with income growth (+38%) outpacing cost (+31%)
- 35% increase in depreciation and amortisation reflects investment in stores and digital technology
- Expected credit loss expense of £8.0m remained low, reflecting low-risk lending and focus on preserving cost of risk
- Modest improvement in Customer NIM to 2.21% reflects competition in the residential mortgage market, offset by higher Loan to Deposit ratio
- Cost of deposits rose by 7bps annually, materially below the impact of base rate rises in November 2017 and August 2018 (50bps), reflecting our service driven approach

(1) Credit impairment charges for FY 2017 (2)Customer NIM eliminates the distortions created by TFS drawings, excludes Tier 2 debt expense, and provides a real measure of how effectively the customer deposits are being put to work.

METRO BANK

Maintaining a solid capital position

CET1 ratio of 13.1% maintains headroom above our minimum target of 12%

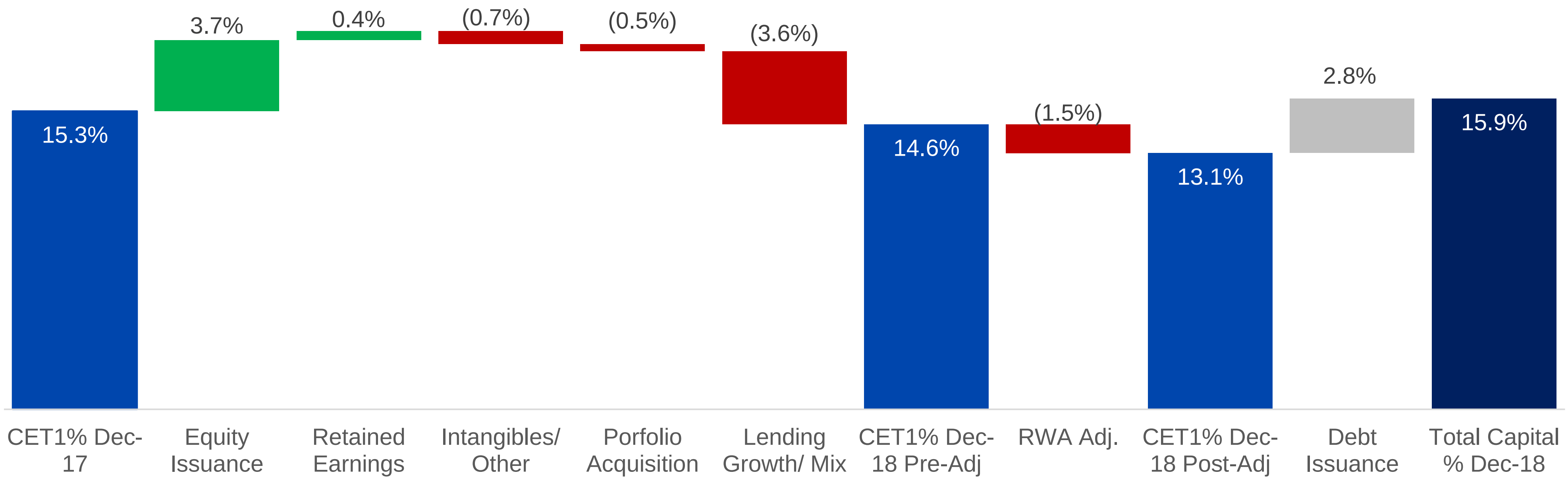
Capital generation

- Total capital ratio of 15.9% supported by equity raise and Tier 2 debt issuance, and is above our minimum total capital requirement of 13.0%
- Internal capital generation is improving, benefitting from 151% increase in PAT

Capital consumption

- 48% growth in lending is the primary driver of capital consumption in 2018
- RWA adjustment impacted RWAs by £900m

CET1 AND TOTAL CAPITAL BRIDGE



RWA adjustment

Adjustment

- **Quality of assets is unchanged**
- Risk-weights assigned to certain exposures under the Credit Risk Standardised Approach were revised
- This resulted in a one-off increase in RWAs of £900m:
  - c. two-thirds of this increase resulted from commercial loans secured on property as a secondary source of repayment
  - c. one-third resulted from certain professional buy-to-let exposures to portfolio landlords/houses in multiple occupation
  - These adjustments have been included in reported RWAs at December 2018

Management Actions

- Completed a review of classification and risk-weighting across the commercial loan portfolio
- Supported by a “big four” accountancy firm to review the way in which the loan book is classified
- Implementing changes to our internal procedures:
  - External assurance firm will conduct a regular review of our risk-weightings going forward
  - Recruitment of additional expertise
- Received initial notification that the PRA and FCA intend to investigate the circumstances and events that led to the RWA adjustment

STRATEGIC UPDATE AND OUTLOOK

Business model centered around creating FANS through our integrated customer experience

Creating FANS through our service-led culture…	• Growth retail bank model for modern-day banking centred around an integrated physical and digital experience, “bricks & clicks” • Independent CMA survey showed that 83% of personal current account customers would recommend us to a friend or family member(1)
… attracting diversified, low-cost, sticky deposits…	• Diversified across commercial/retail with 61bps cost of deposits for FY 2018 • Current accounts make up 30% of total deposits at FY 2018
… that enable us to grow low-risk, diversified lending…	• Simple lending products for retail and business • Customer-centric underwriting focused on low-risk, with 7bps cost of risk and 15bps NPL ratio
…delivering low-risk, high-quality earnings	• FY 2018 underlying profit before tax of £50m up 140% yoy

(1) Source: CMA Service Quality Surveys published February 2019

2019 is a year of evolution for Metro Bank

Our Core Strengths

Creating FANS through our service-led culture…

… attracting diversified, low-cost, sticky deposits…

… that enable us to grow low-risk, diversified lending…

…delivering low-risk, high-quality earnings

Key Challenges

Changed operating environment creating headwinds

- Competitive environment has put margins under pressure
- Macro uncertainty
- Continued low interest rate environment
- Ongoing increasing regulatory obligations – MREL, IFRS 16, IFRS 9, PSD II, Open Banking, GDPR

Specific challenges for Metro Bank

- Operational transformation required to improve scope for operational leverage and efficiency
- Timing of AIRB approval
- Changed return hurdle rate in certain asset classes

… And building on our core strengths, we are taking action …

Evolved our strategy to balance growth, profitability and capital efficiency through an integrated customer experience

1 Balance growth, profitability and capital efficiency through an integrated customer experience

2 Rebalance lending mix to optimise capital allocation and returns

3 Expand range of services to create new sources of income

4 Improve cost efficiency

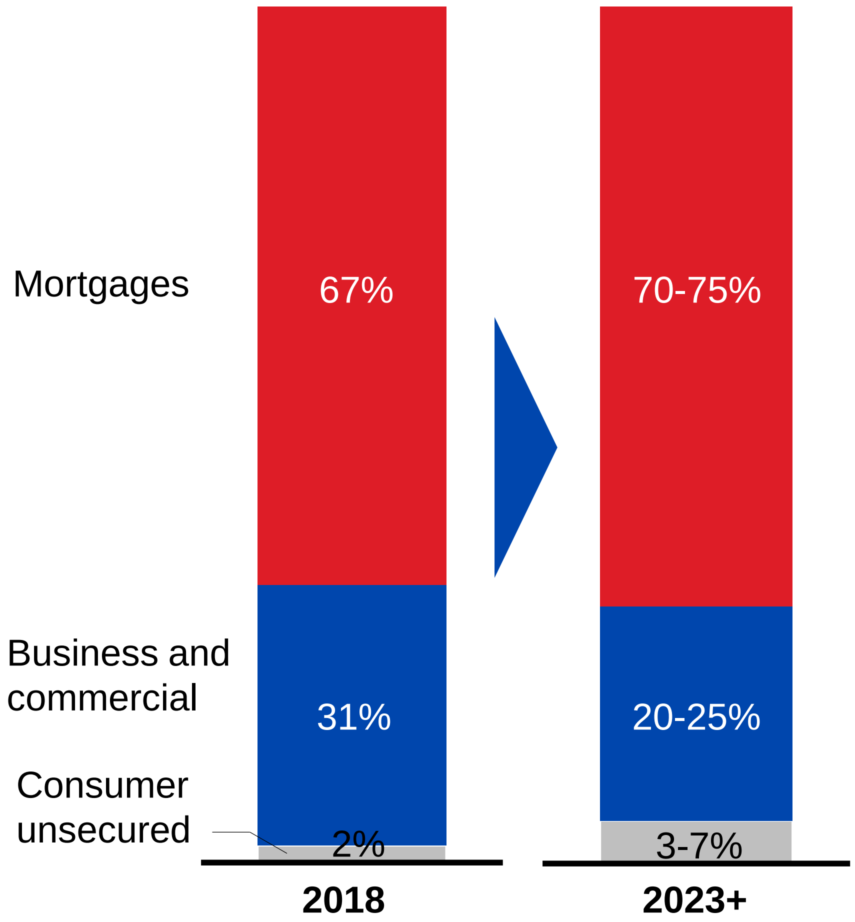
METRO BANK

1 Balance growth, profitability and capital efficiency

Moderate deposit and associated cost growth given prevailing margin environment	c.20% deposit growth per annum	• Reduce proportion of higher cost term deposits • Concentrate on relationship current accounts as well as variable accounts
Manage LTD ratio	Maintain 85-90% in the medium to long term	• Balance loan growth to optimise capital efficiency and profitability • Transition to slower deposit growth during 2019 may result in temporary LTD ratio in excess of 90%
Store growth integrated with digital origination and fulfilment	c.8 stores per annum plus C&I-funded store growth	• Manage store openings (c.8 per annum plus C&I funded stores) to support more investment in digital whilst allowing existing stores to mature resulting in higher contribution to profitability • In addition, enter new markets to give new expansion opportunities using C&I funding

2 Rebalance lending mix towards mortgages and SME to optimise capital allocation and returns

Overall mix shift to elevate ROE



Lending will continue to be built around low risk mortgages which are cost-efficient and high ROE

Using C&I funding to broaden business services, creating opportunities for further SME and commercial trading business lending

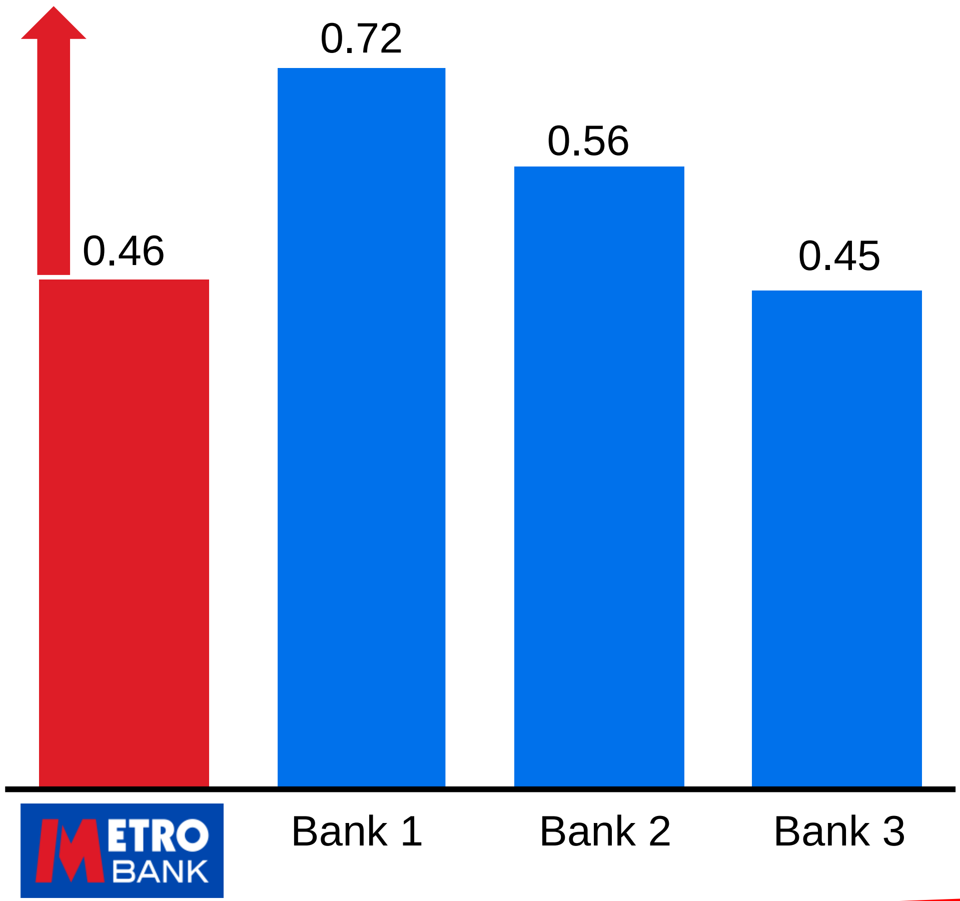
Reduce proportion of lower ROE commercial real estate

As risk-reward trade off in consumer unsecured lending normalises, we will grow unsecured lending and credit cards

3 Expand fee income through new value added services, especially for SMEs

Development of SME lending supports capital-light fee income generation

Fee & commission income (% deposits)[(1)]



Broaden service offering to deepen customer relationships
e.g. online business account opening, expand payments and cash management offering

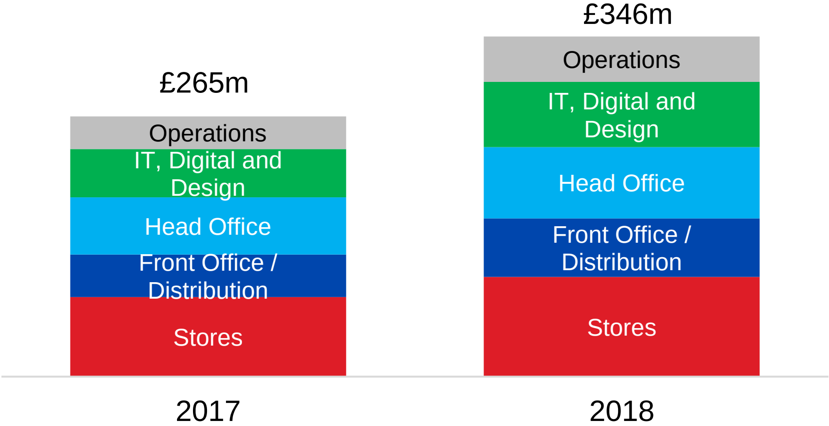
Increase penetration of fee-paying services using digital origination
e.g. integrated payments platform, on-demand cash collection

Leverage API gateway to offer innovative fee-paying services
e.g. launch digital ecosystem for SMEs (digital tax, accounting, etc.)

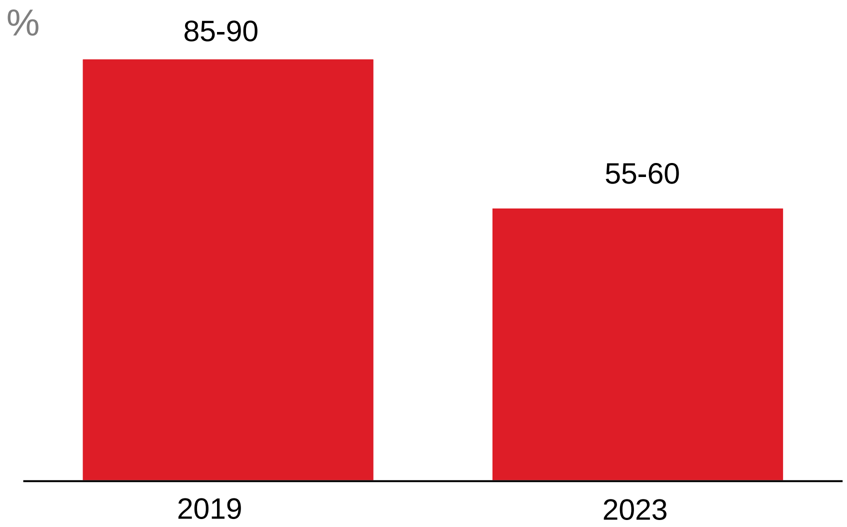
1 FY2018, Net fee and commission divided by average deposits.

We must increase cost efficiency by driving our operational leverage now we are achieving scale

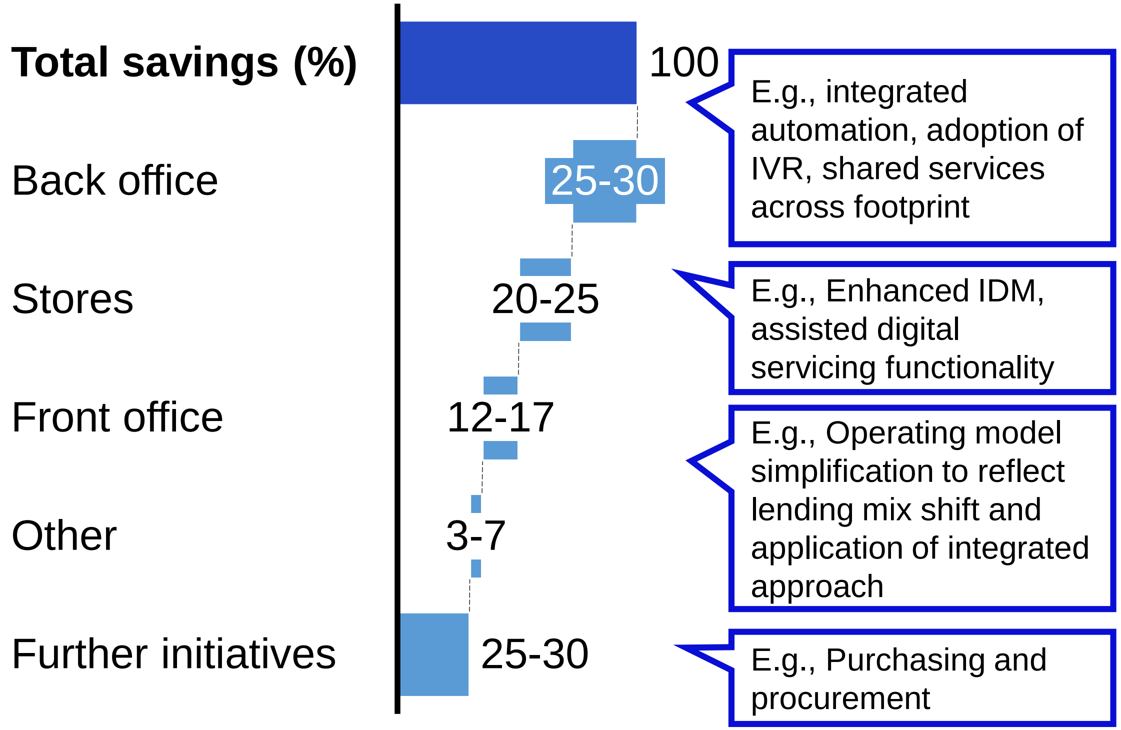
Historical Operating Costs[1]



Cost:income ratio to fall to 55%-60% by 2023



We have identified specific initiatives that will enable us to scale our growth more efficiently



*Benefit profile **skewed towards outer years** as digitisation and automation initiatives deliver; but quick wins to generate momentum in 2019/2020*

(1) Underlying

METRO BANK

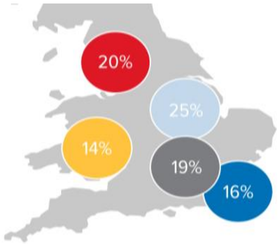
Capability & Innovation Funding

The C&I funding brings the future forwards….

- Winner of the **top award** for the C&I fund
- £120m grant accelerates Metro Bank's growth to become an **"at scale" SME challenger** by 2025
- Three main pillars of the Bid
  - **Accelerating national store coverage** via expanding to the North with 30 new stores
  - **Launching game changing digital capabilities** e.g., digital tax submission, online account opening
  - **Building capabilities to serve larger, more complex SMEs** e.g., sweeping / pooling, trade finance

… supporting our three strategic initiatives….

Re-balanced lending



UK SME hot spots[(1)]

Increase coverage to over **two-thirds** of UK SME hot spots from c.30% currently[(1)]

New sources of fee income

- UK first end to end payments and accounts receivable platform
- Commercial credit card
- Mobile cash pick-up and drop off

Improved cost efficiency

New scalable platforms for SME lending

E2E digital account opening

… in a financially prudent way

- **No "Day 1"** capital impacts
- **Co-investment commitment of** £240m, of which 75% capitalised
- **Short-term P&L drag** but turning positive as revenue from new capabilities kicks in
- Store opening phased over five years with C&I funding the **first 18 months of frontline roles**
- Plan to **fund 2 stores in 2019**, with the remaining balance by 2023

(1) Charterhouse SME Finance and Banking Report, 2016. Increased coverage includes incremental growth from C&I funding and planned growth

Maintaining a strong capital position to support our growth plan

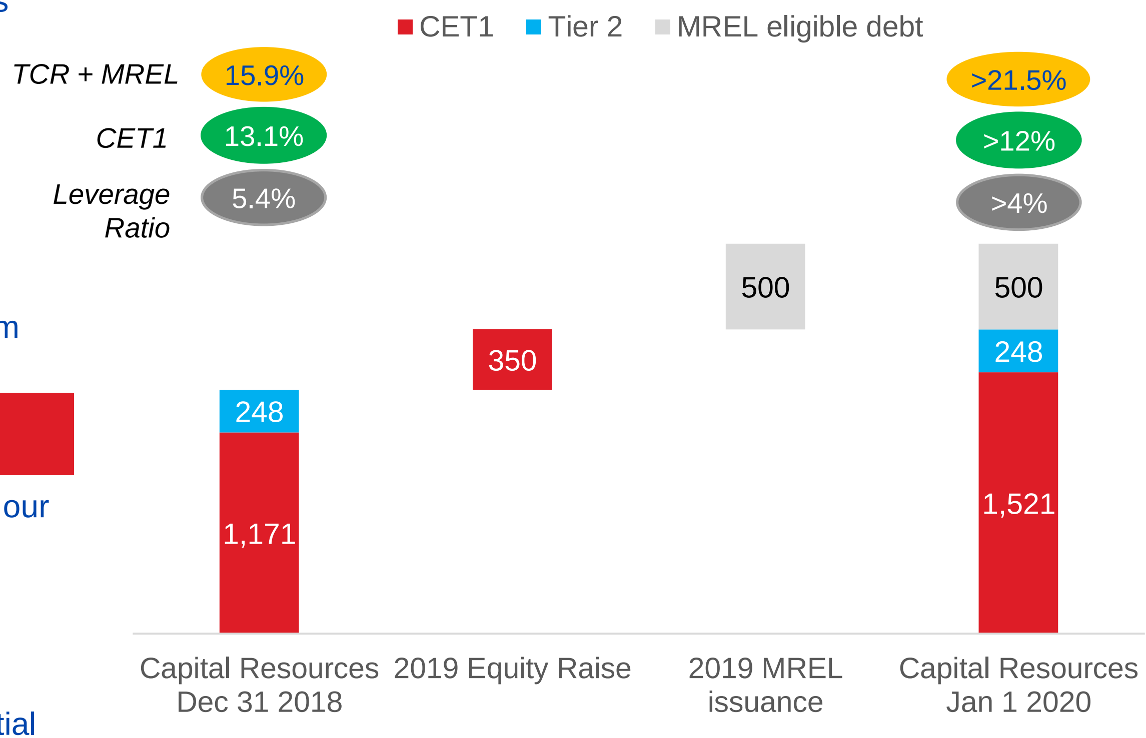
Capital planning

- Plan to raise c.£350m of equity capital in 2019
- Committed standby underwriting by RBC Capital Markets, Jefferies, and Keefe, Bruyette & Woods in place to support this equity raise
- Expected to launch in H1 2019
- In order to meet transitional MREL requirement by 1 January 2020, we also plan to raise c.£500m of MREL eligible debt in 2019
- IFRS 16 adopted from 1 January 2019 with an expected £313m impact on RWAs

Capital policy and assumptions

- Committed to maintaining a strong capital position to support our growth plan, including our C&I commitments
    - Target a minimum CET1 ratio of 12% and regulatory leverage ratio greater than 4%
- Continue to work with the PRA on AIRB migration for residential mortgages. Successful completion expected, but not before 2021
- Meet interim MREL requirement plus buffers of 21.5% on 1 Jan 2020, and end-state MREL requirement plus buffers of 22.5% from 1 Jan 2022

Equity raise of c.£350m to strengthen capital position



Total P2A requirement of 1.52%. MREL calculations (2020: 18% of RWAs + buffers, 2022: 2 x (P1+P2A)+buffers; subject to review). Regulatory buffers = 1% CCyB and 2.5% CCB (as of 1 Jan 2019). Excludes any confidential buffers.

Our medium-term guidance

Deposit growth	c.20% per annum, c.2% share of the market by 2023
Store growth	c.8 new stores a year plus C&I funded store growth (2 stores in 2019)
Average deposits per store per month	>£4m
Loan to deposit	85% – 90%
Cost of risk	15bps – 30bps through the cycle
Cost to income	55% – 60% by 2023
Capital	12% minimum CET1 ratio and leverage ratio >4%
RoE	Low double digit RoE by 2023

Summary

2019 is a year of evolution for Metro Bank

We will remain a high-growth, low-risk, integrated “bricks & clicks” model focused on creating FANS…

… but we will build on our core strengths whilst adapting to the challenging operating environment…

… and leveraging the £120m award from the C&I fund to accelerate our plans for SME…

… whilst delivering cost efficiencies, and balancing growth, profitability and capital efficiency…

… delivering growing profitability through our unique focus on creating **FANS**

Q&A

APPENDIX

QoQ performance

£'m	Q4 2018	Q3 2018	QoQ Growth
Net interest income	88.9	84.8	
Fees and other income	18.3	16.2	
Net gains on sale of assets	2.0	4.0	
Total revenue	**109.2**	**105.0**	**4%**
Operating expenses	(87.1)	(76.2)	
Depreciation and Amortisation	(12.9)	(11.7)	
Operating Cost(1)	**(96.0)**	**(87.9)**	**9%**
Expected credit loss expense	(2.0)	(2.0)	
Underlying profit before tax	**11.2**	**15.1**	**(26)%**
Underlying taxation	(4.2)	(3.5)	
Underlying profit after tax	**7.0**	**11.6**	**(40)%**
Underlying earnings per share	7.2p	11.9p	
Ratios			
Net interest margin	1.76%	1.77%	
Customer net interest margin(2)	2.19%	2.21%	
Customer net interest margin(2) + fees	2.67%	2.66%	
Cost of Deposits	0.67%	0.61%	
Underlying cost to income ratio	88%	84%	
Cost of Risk	0.06%	0.06%	

- Customer NIM + fees 1bp increase to **2.67%** driven by 13% growth in fees and other income due to actions taken to extend the range of services
- Customer NIM reduced by 2bps to 2.19% in Q4 reflecting continued competition in the mortgage market, and rising cost of deposits in line with expectations following the August base rate rise
- Underlying PBT softened in Q4 as mentioned in the January trading update, driven by reversal of operating jaws
  - Income growth of **4%** owing to lower customer NIM and a slowdown in some volumes in November and December as certain transaction behaviour slowed (FX, early repayment charges)
  - Cost growth of **9%** owing to investment spend in stores and technology as well as additional project costs relating to regulatory change and scaling the back-office
- Expected credit loss expense of **£2.0m** remained low, reflecting previous run rates

1)Underlying costs including Depreciation and Amortisation
(2)Customer Deposit NIM eliminates the distortions created by TFS drawings and debt expense, and provides a real measure of how effectively the customer deposits are being put to work.

We have identified a set of initiatives to support our targeted 55-60% cost income ratio by 2023

	2019	2020+	2021+
Stores	▪ **Rollout scheduling** optimisation ▪ **Lean workflow** improvements	▪ New self-serve **ATM and card printing functionalities** – more convenient for customers, more efficient for Metro Bank ▪ Additional **app functionalities** – to do the same ▪ Store redesign to fit future needs of communities and customers	
Front office	▪ **Cost optimisation** to reflect lending mix shift ▪ **Lean workflow** improvements		
Back office	▪ **IVR, and scripts in the call centres**, to improve first-call resolution for customers ▪ **Lean workflow** improvements	▪ New **digital servicing journeys** to offer customers greater choice of channel (e.g., one customer information system, to streamline tasks and provide better service to FANS) ▪ **Process automation** in the back office ▪ **Moving back office functions to shared service locations across Metro Bank markets**	
Head office	▪ **Cost optimisation in support functions** (e.g., HR, IT) – **grow with existing cost base** ▪ **Lean workflow** improvements	▪ **Process automation** in head office support functions	
Digital & IT	▪ **Shift** to lower-cost in-house colleagues / nearshoring ▪ **Lean workflow** improvements	▪ **Test environment** automation and **simplification** to **reduce time to market** ▪ **Purchasing excellence** initiatives focused on IT and related areas given proportion of external spend as digital investment grows	

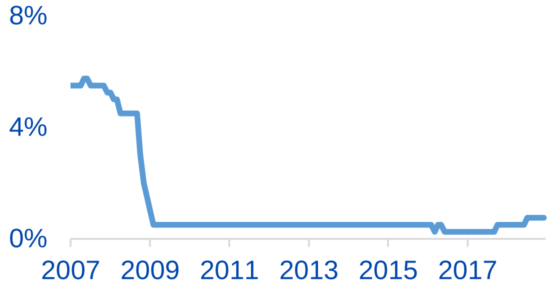
We are facing headwinds posed by the prevailing operating environment

Current headwinds for a low risk, deposit funded model…

… growing into increased regulatory requirements

Interest rate environment

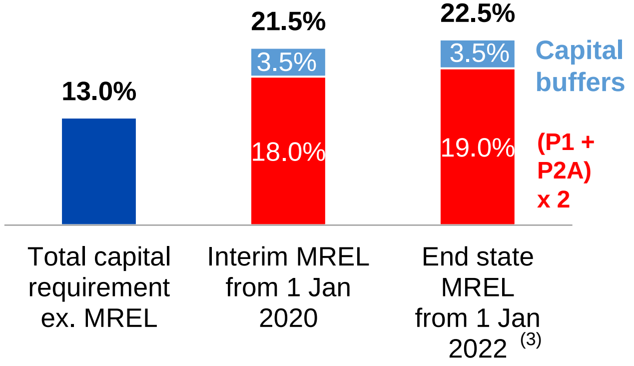
Bank of England base rate



- Interest rates near historically low levels
- Rate rises delayed further into the future amid Brexit uncertainty

Regulatory requirements change

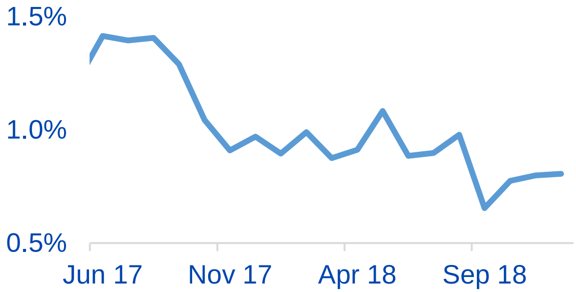
Non-G/D-SIB Requirement[2]



- MREL significantly increasing funding requirements
- External environment currently driving cost of debt up significantly

Competitive environment

Mortgage spreads tightening[1]



- Intense competition in mortgage pricing
- TFS and now ring-fencing (trapped liquidity) have driven competition and margin compression

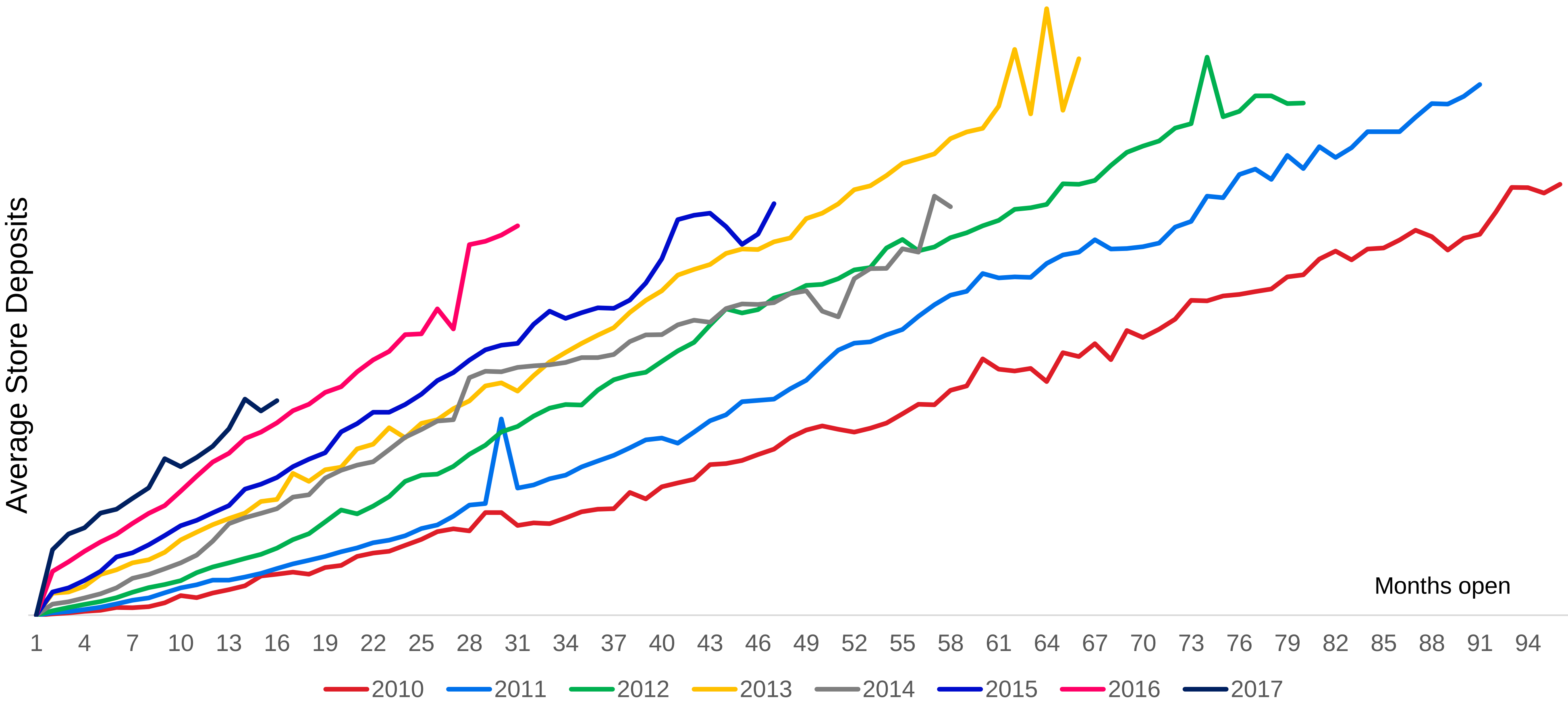
Pace of regulatory change

- Costs associated with regulatory projects such as:
  - GDPR
  - PSDII and Open Banking
  - IFRS 9
  - IFRS 16
  - AIRB
  - One-Time Passcode & Authorised Push Payment fraud
  - Operational Continuity In Resolution compliance
  - CMA Retail Banking remedies package

(1) Monthly interest rate of UK monetary financial institutions sterling 2 year (75% LTV) fixed rate mortgage to households (Source: Bank of England) against 2Y fixed vs. 3M GBP LIBOR (Source: Bloomberg). (2) Subject to Partial Transfer / Bail-in regime. (3) Subject to review

METRO BANK

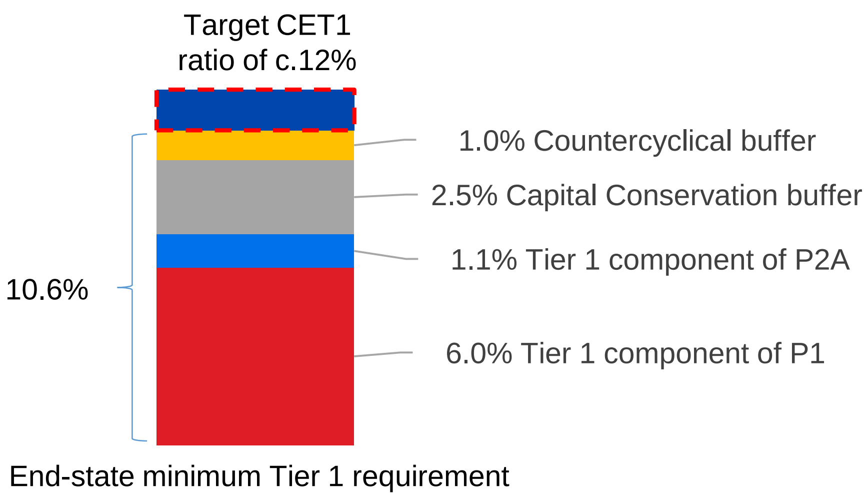
Annual cohorts start and grow faster[1]



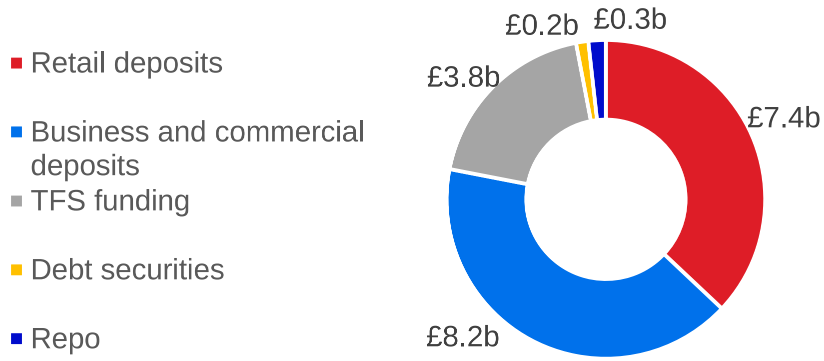
(1) *2010 excludes Holborn. Data as at 31 December 2018. Excludes stores opened in the last 12 months*

Capital, funding and liquidity

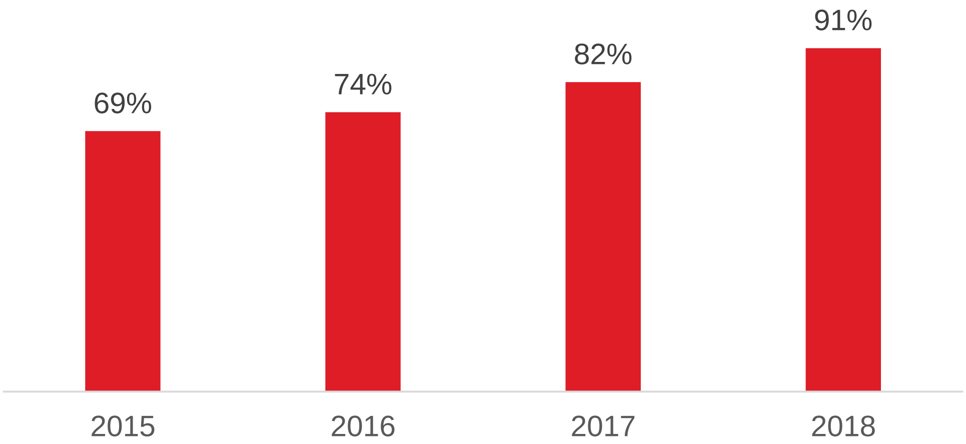
CET1 TARGET VS REQUIREMENTS AS PERCENTAGE OF RWAs[(1)]



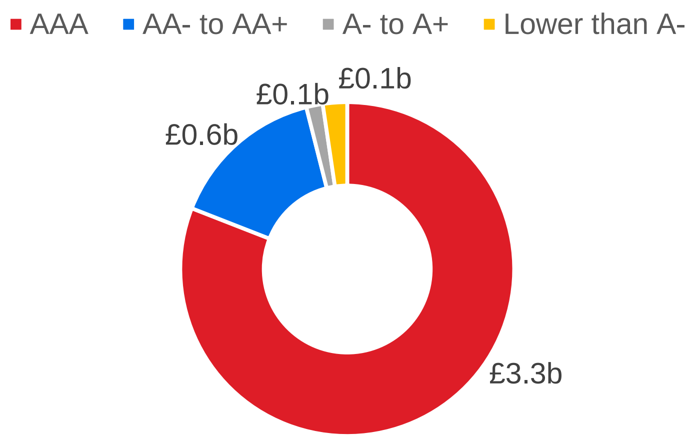
FUNDING SPLIT[(2)]



LOAN TO DEPOSIT RATIO



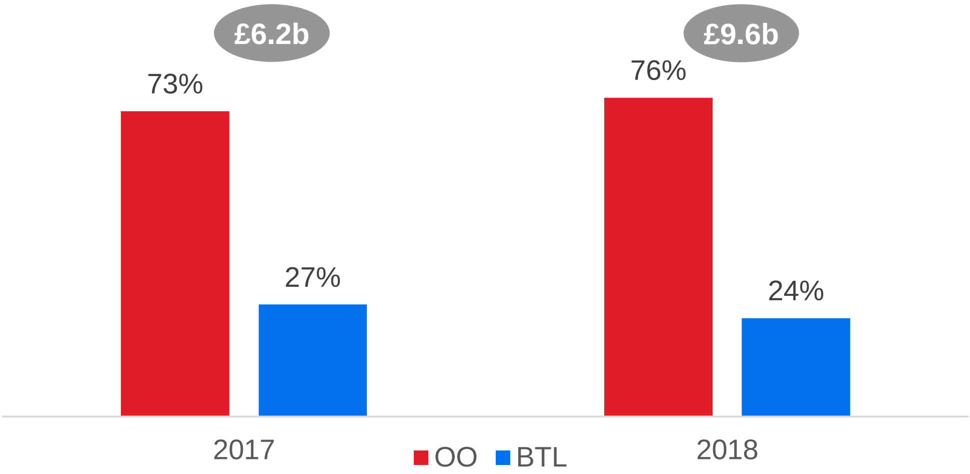
LIQUIDITY RESOURCES BY RATING[(3)]



(1) Refers to Tier 1 requirement vs CET1 capital target because we currently have no AT1 in our capital stack. 6.0% Tier 1 component of P1 = 4.5% CET1 requirement + 1.5% AT1 allowance (currently all CET1). 1.1% Tier 1 component of P2A = 75% of total 1.5% P2A (2) At 31 Dec 2018 (excludes equity) (3) At 31 Dec 2018 (excludes cash and cash equivalents)

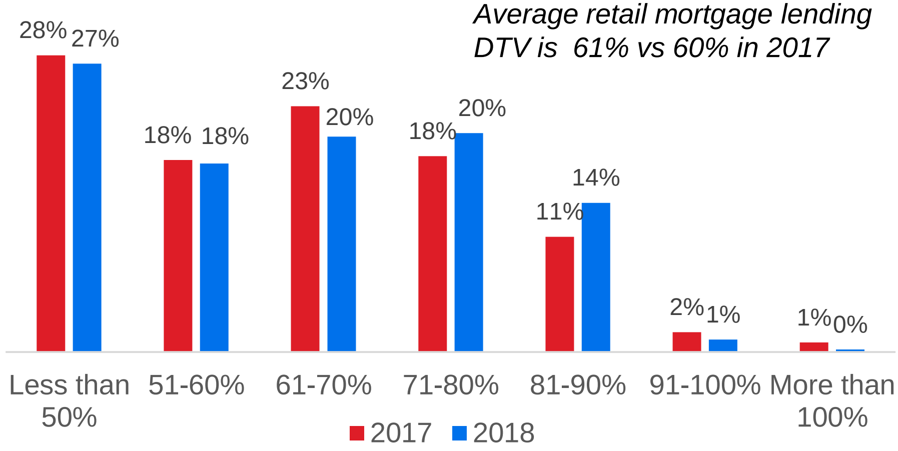
Retail mortgage portfolio (1/2)

TOTAL RETAIL MORTGAGES - OWNER OCCUPIED AND BTL SPLIT

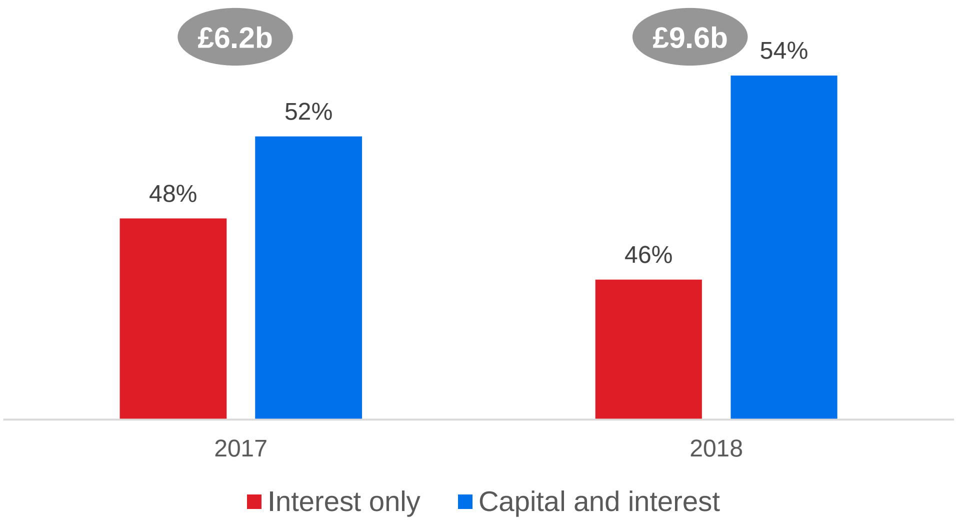


TOTAL RETAIL MORTGAGES DEBT-TO-VALUE PROFILE

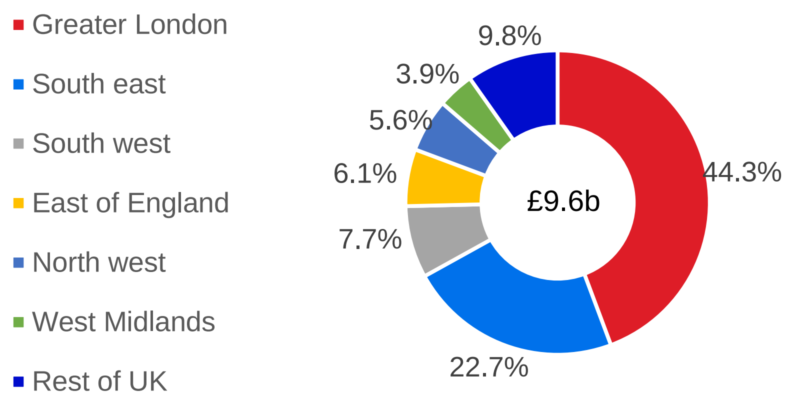
Average retail mortgage lending DTV is 61% vs 60% in 2017



TOTAL RETAIL MORTGAGES REPAYMENT TYPE



TOTAL RETAIL MORTGAGES GEOGRAPHIC SPLIT

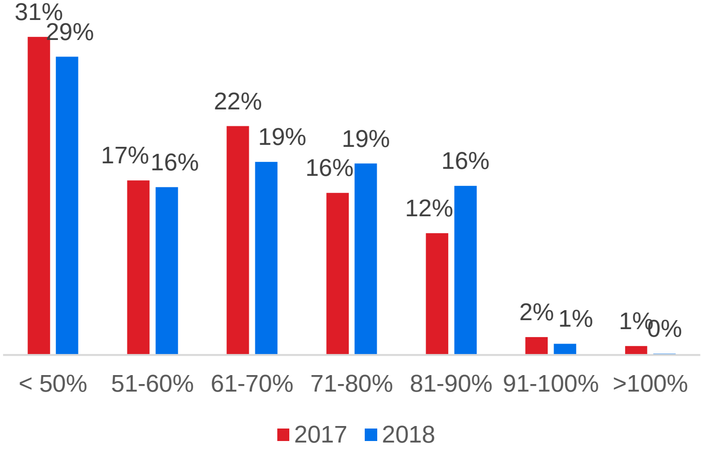


At 31 Dec 2018

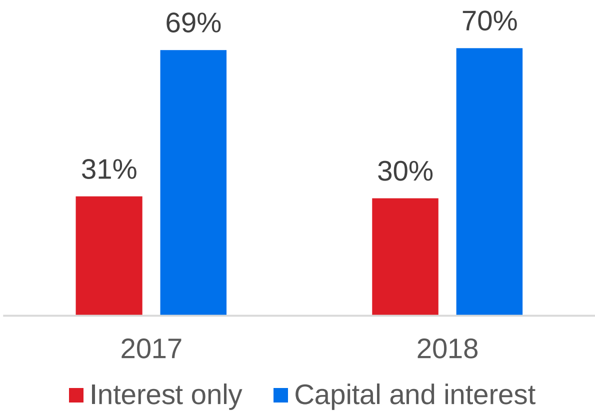
Retail mortgage portfolio (2/2)

OWNER-OCCUPIED RETAIL MORTGAGES

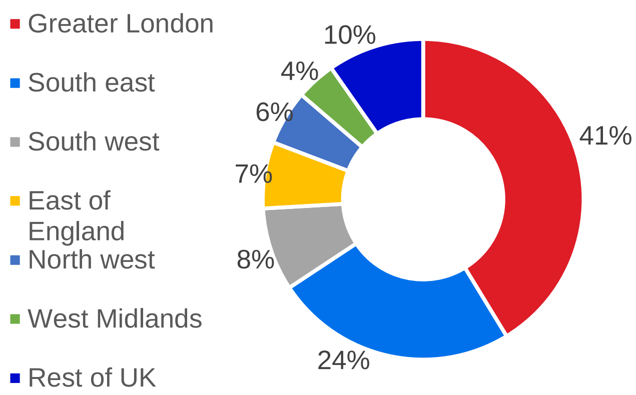
DEBT-TO-VALUE PROFILE



REPAYMENT TYPE

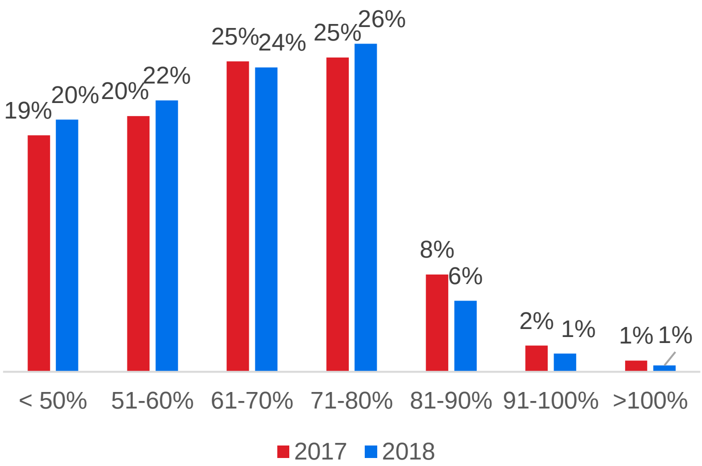


GEOGRAPHY

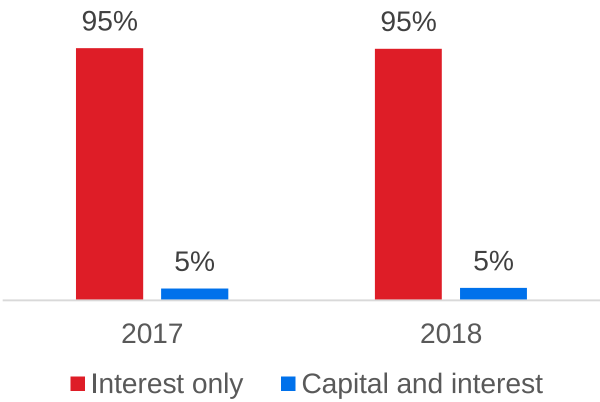


RETAIL BUY-TO-LET

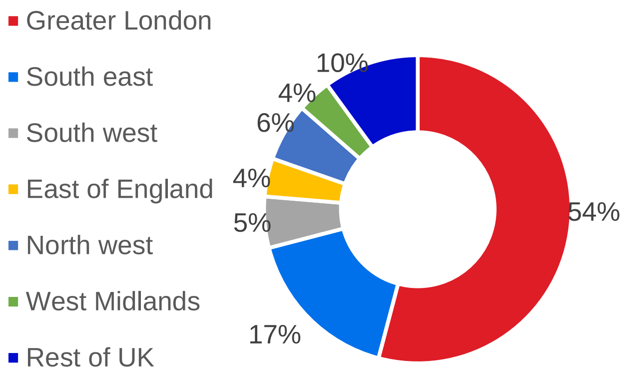
DEBT-TO-VALUE PROFILE



REPAYMENT TYPE



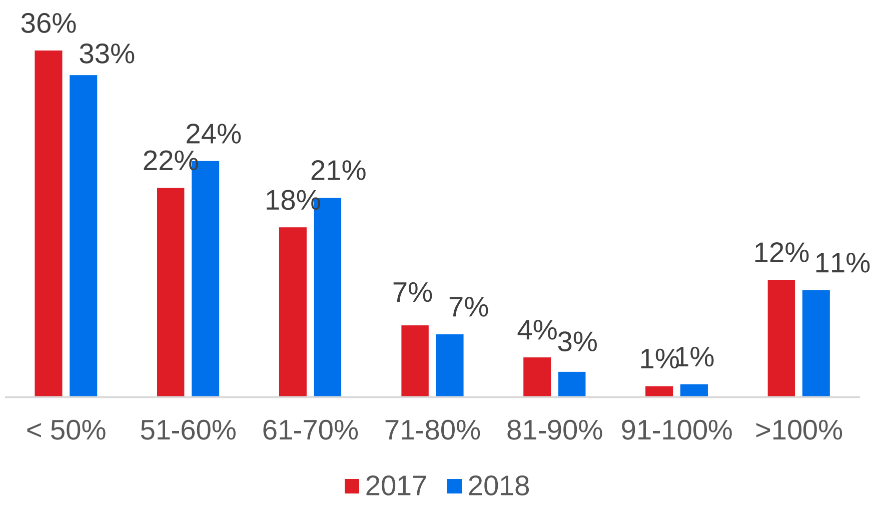
GEOGRAPHY



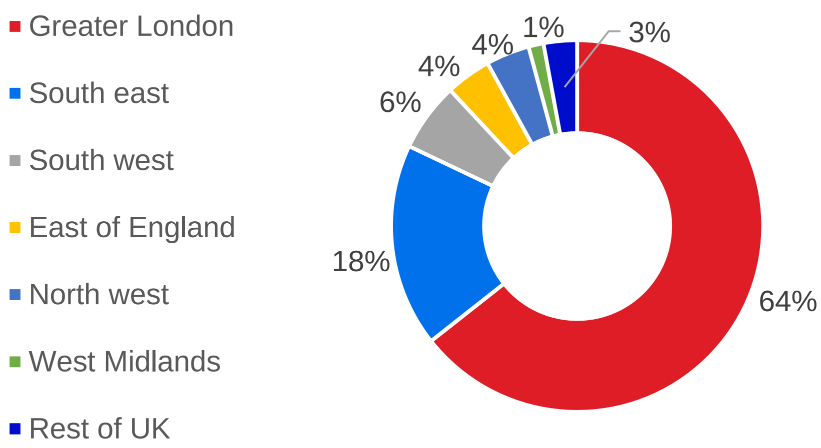
At 31 Dec 2018

Commercial lending

DEBT-TO-VALUE PROFILE



GEOGRAPHY



INDUSTRY SECTOR

Industry Sector	31 Dec 2018 (£m)	31 Dec 2017 (£m)
Real estate (rent, buy and sell)	2,547	1,704
Legal, accountancy and consultancy	384	304
Health and social work	217	214
Hospitability	235	185
Real estate (management of)	72	104
Retail	99	84
Construction	60	69
Investment and unit trusts	1	21
Recreation, cultural and sport	19	18
Real estate (development)	52	26
Education	15	4
Other	127	83

At 31 Dec 2018

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