

Hang Seng Bank Limited
Macau Branch

*Financial disclosure
(unaudited)*

for the six-month period ended 30 June 2016

Balance sheet as of 30 June 2016

(Expressed in Macau Patacas)

| <i>Assets</i> | <i>Assets gross amount</i> | <i>Provisions, amortisation and devaluation</i> | <i>Assets net amount</i> |
|---|--------------------------------|---|------------------------------|
| Cash | 16,950,579.10 | - | 16,950,579.10 |
| Deposits with AMCM | 1,208,868,066.25 | - | 1,208,868,066.25 |
| Cheques and bills receivables | 21,078,072.24 | - | 21,078,072.24 |
| Current deposits with other local credit institutions | 1,026,331,881.82 | - | 1,026,331,881.82 |
| Current deposits with other overseas credit institutions | 830,496,008.59 | - | 830,496,008.59 |
| Gold and silver | - | - | - |
| Other current assets | - | - | - |
| Loans and advances to customers | 11,847,210,033.43 | - | 11,847,210,033.43 |
| Placement with local credit institutions | 50,000,000.00 | - | 50,000,000.00 |
| Call and time deposits with overseas credit institutions | 1,064,244,014.48 | - | 1,064,244,014.48 |
| Equity securities, bonds and shareholdings | - | - | - |
| Applications & resources consigned to the bank | - | - | - |
| Debtors | - | - | - |
| Other investment | - | - | - |
| Financial investment | - | - | - |
| Immovable properties | - | - | - |
| Equipments | 22,239,751.73 | 4,388,244.33 | 17,851,507.40 |
| Deferred expenses | - | - | - |
| Organisation costs | - | - | - |
| Immovable properties in progress | - | - | - |
| Other fixed assets | - | - | - |
| Internal and adjustment accounts | 27,579,227.56 | - | 27,579,227.56 |
| Total | 16,114,997,635.20 | 4,388,244.33 | 16,110,609,390.87 |

Balance sheet as of 30 June 2016 (continued)

(Expressed in Macau Patacas)

| <i>Liabilities</i> | <i>Sub-total</i> | <i>Total</i> |
|---|-------------------|-------------------|
| Current deposits | 1,683,001,111.56 | |
| Call deposits | - | |
| Time deposits | 717,486,608.32 | 2,400,487,719.88 |
| Deposits from public sector entities | - | |
| Placement from local credit institutions | - | |
| Placement from other local institutions | - | |
| Foreign currencies debts | 12,775,654,084.86 | |
| Bond debts | - | |
| Creditors of applications & resources consigned to the bank | - | |
| Cheques and bills payable | 6,398,204.77 | |
| Creditors | - | |
| Other liabilities | - | 12,782,052,289.63 |
| Internal and adjustment accounts | 65,973,705.40 | |
| Risk reserve | 132,200,125.36 | |
| Capital | 52,300,000.00 | |
| Legal reserve | - | |
| Self-constituted reserve | - | |
| Other reserves | - | |
| Revaluation reserve | 28,754.77 | 250,502,585.53 |
| Retained earnings | 599,294,175.52 | |
| Profit and loss for the year | 78,272,620.31 | 677,566,795.83 |
| Total | | 16,110,609,390.87 |

Income statement

for the six-month period ended 30 June 2016

Operating account

(Expressed in Macau Patacas)

| <i>Debit</i> | <i>Amount</i> | <i>Credit</i> | <i>Amount</i> |
|---|----------------|--|----------------|
| Costs of credit operations | 29,940,309.18 | Income from credit operations | 133,770,883.12 |
| Personnel costs | - | Income from banking services | 17,792,959.73 |
| Directors and supervisory committee emoluments | - | Income from other banking services | - |
| Employee remuneration | 9,878,419.11 | Income from securities and equity investments | - |
| Staff benefit costs | 626,183.73 | Other banking income | - |
| Other personnel costs | 40.00 | Income from non-banking operations | - |
| Third party supply | 144,875.16 | Operation loss | - |
| Third party services | 6,845,520.11 | | |
| Other banking costs | 14,269,497.97 | | |
| Taxation | - | | |
| Costs of non-banking operations | - | | |
| Depreciation allowances | 2,049,289.73 | | |
| Provision allowances | (35,672.45) | | |
| Operating profit | 87,845,380.31 | | |
| Total | 151,563,842.85 | Total | 151,563,842.85 |

Profit and loss account

(Expressed in Macau Patacas)

| <i>Debit</i> | <i>Amount</i> | <i>Credit</i> | <i>Amount</i> |
|---|---------------|-------------------------------------|---------------|
| Operating loss | - | Operating profit | 87,845,380.31 |
| Losses related to previous years | - | Profit related to previous years | - |
| Exceptional losses | - | Exceptional profits | - |
| Profit tax provision | 9,572,760.00 | Provision used up | - |
| Additional provision in accordance with Financial System Act | - | Profit and loss for the year (loss) | - |
| Profit and loss for the year (profit) | 78,272,620.31 | | |
| Total | 87,845,380.31 | Total | 87,845,380.31 |

Cash flow statement

for the six-month period ended 30 June 2016

(Expressed in Macau Patacas)

| | <i>Amount</i> |
|--|----------------------|
| Cash flow from operating activities | |
| Profit before income tax | 87,845,380 |
| Depreciation | 2,049,290 |
| Loss on disposal of tangible fixed assets | 1,576 |
| Loan impairment release | (35,672) |
| Interest income | (133,770,883) |
| Interest expense | 29,940,309 |
| Interest received | 128,772,313 |
| Interest paid | (19,939,277) |
| Increase in gross loans and advances to customers | (345,493,927) |
| Decrease in other assets | 5,521,476 |
| Increase in balances with banks with original maturity more than three months | (320,805,899) |
| Decrease in deposits from customers | (589,459,860) |
| Increase in deposits and balances from banks | 629,332,769 |
| Decrease in other liabilities | (19,638,115) |
| | <hr/> |
| Cash outflow from operating activities before taxation | (545,680,520) |
| Macao complementary tax paid | - |
| Withholding tax refund received | 883,120 |
| | <hr/> |
| Cash outflow from operating activities | (544,797,400) |
| | <hr/> |
| Cash flows from investing activities | |
| Purchase of tangible fixed assets | (8,497) |
| Proceeds from redemption of investments | 50,000,000 |
| Payment for purchase of investments | (49,813,700) |
| | <hr/> |
| Cash inflow from investing activities | 177,803 |
| | <hr/> |
| Cash flows from financing activities | |
| Capital contribution from Head Office | - |
| | <hr/> |
| Increase/(decrease) in cash and cash equivalents | (544,619,597) |
| | <hr/> |
| Cash and cash equivalents at 1 January | 4,260,810,546 |
| | <hr/> |
| Cash and cash equivalents at 30 June | <u>3,716,190,949</u> |
| | <hr/> |
| For the purpose of cash flow statement, cash and cash equivalents comprise the following balances with less than three months maturity from the date of acquisition | |
| Cash and balances with banks | 2,492,643,016 |
| Deposit with AMCM | 1,208,868,066 |
| Items in course of collection from other banks | 21,078,072 |
| Items in course of transmission to other banks | (6,398,205) |
| | <hr/> |
| | <u>3,716,190,949</u> |

Off-balance sheet exposures

(a) *Contingent liabilities and commitments*

(Expressed in Macau Patacas)

| As at 30 June 2016 | Amounts |
|---|---------------|
| Bank guarantees | 498,504,047 |
| Commitments: | |
| Trade-related contingencies | 415,664,551 |
| Acceptance on the trade bills | 592,346,556 |
| Undrawn formal standby facilities, credit lines and other commitments to lend | 5,227,621,230 |
| | 6,235,632,337 |

(b) *Lease commitments*

The Branch leases a number of properties under operating leases. The leases typically run for a period of one to three years, with an option to renew the leases when all terms are renegotiated. None of the leases includes contingent rentals.

At 30 June 2016, the total future minimum lease payments under non-cancellable operating leases are payable as follows:

(Expressed in Macau Patacas)

| | Amounts |
|--------------------------------------|------------|
| Within one year | 4,637,659 |
| After one year but within five years | 5,518,396 |
| | 10,156,055 |

Derivative transactions

The following table gives the notional contract amounts, marked to market value of assets and liabilities, credit equivalent amounts and risk-weighted amounts as at 30 June 2016.

(Expressed in Macau Patacas)

| | Contract amount | Derivative assets | Derivative liabilities | Credit equivalent amounts | Risk-weighted amounts |
|--|-----------------|-------------------|------------------------|---------------------------|-----------------------|
| Exchange rate contracts – Forward contracts | 155,738,102 | 1,733,112 | 1,733,112 | 3,290,493 | 1,974,296 |
| Interest rate contracts | - | - | - | - | - |
| Equities contracts | - | - | - | - | - |
| Commodities contracts | - | - | - | - | - |
| Others | - | - | - | - | - |

Material related-party transactions

(a) **Transactions with Head Office, a subsidiary of Head Office and other related companies**

The aggregate amount of income and expenses arising from these transactions during the year, and the total contract sum of off-balance sheet transactions at 30 June 2016 are as follows:

(Expressed in Macau Patacas)

| | Amounts |
|--|---------------------|
| Interest income from Head Office and a subsidiary of Head Office | 9,304,568 |
| Interest expenses to Head Office | (21,269,165) |
| Fee and commission paid to Head Office and a subsidiary of Head office | (5,186,017) |
| Management fee paid to Head Office | (5,449,821) |
| Operating expenses paid to other related companies | (1,810,350) |
| | <u>(24,410,785)</u> |
| Notional forward exchange rate contracts | <u>77,869,051</u> |

The balances with Head Office and a subsidiary of Head office at 30 June 2016 are as follows:

(i) Assets

(Expressed in Macau Patacas)

| | Amounts |
|------------------------------------|----------------------|
| Cash and balances with banks | |
| - Demand deposits | 830,376,138 |
| - Placement | 1,064,244,014 |
| Other assets | |
| - Interest receivables | 6,527,145 |
| - Derivative financial instruments | - |
| | <u>1,901,147,297</u> |

(ii) Liabilities

(Expressed in Macau Patacas)

| | Amounts |
|------------------------------------|-----------------------|
| Deposits and balances from banks | |
| - Demand and placements from banks | 12,775,654,085 |
| - Other balances from banks | 185,564 |
| Other liabilities | |
| - Interest payable | 9,895,967 |
| - Derivative financial instruments | 1,733,112 |
| | <u>12,787,468,728</u> |

Material related-party transactions (continued)

(b) *Key management personnel remuneration*

During the six-month period, the remuneration of Branch key management personnel, which is included in “staff cost”, is MOP 1,263,142.

(c) *Material transaction with key management personnel*

During the six-month period, the Branch did not provide credit facilities to key management personnel of the Branch and its Head Office, their close family members and companies controlled or significantly influenced by them.

Credit risk

(a) Geographic distribution of exposures

(Expressed in Macau Patacas)

| | <i>Banks</i> | <i>Governments</i> | <i>Public sector entities</i> | <i>Others</i> | <i>Total exposures</i> | <i>Individually impaired loans and advances</i> | <i>Overdue loans and advances[#]</i> | <i>Individually assessed allowances</i> | <i>Collectively assessed allowances</i> |
|-----------------------|--------------|--------------------|-------------------------------|----------------|------------------------|---|---|---|---|
| Loans & commitments* | | | | | | | | | |
| – Macau | - | - | - | 15,906,844,834 | 15,906,844,834 | - | - | - | (121,904,213) |
| – Hong Kong | - | - | - | 952,957,263 | 952,957,263 | - | - | - | (8,253,151) |
| – Others | - | - | - | 215,029,166 | 215,029,166 | - | - | - | (2,042,761) |
| | - | - | - | 17,074,831,263 | 17,074,831,263 | - | - | - | (132,200,125) |
| Debt securities | | | | | | | | | |
| – Macau | - | - | - | - | - | - | - | - | - |
| – Hong Kong | - | - | - | - | - | - | - | - | - |
| – Others | - | - | - | - | - | - | - | - | - |
| Financial derivatives | | | | | | | | | |
| – Macau | - | - | - | 77,869,051 | 77,869,051 | - | - | - | - |
| – Hong Kong | - | - | - | 77,869,051 | 77,869,051 | - | - | - | - |
| – Others | - | - | - | - | - | - | - | - | - |
| | - | - | - | 155,738,102 | 155,738,102 | - | - | - | - |

* Undrawn formal standby facilities, credit lines and other commitments to lend are included.

Loans and advances which have been overdue with respect to either principal or interest for periods of more than three months.

Credit risk (continued)

(b) Industry distribution of exposures of loans and advances

(Expressed in Macau Patacas)

| | Gross loans and advances | Individually impaired loans and advances | Overdue loans and advances [#] | Individually assessed allowances | Collectively assessed allowances |
|--|--------------------------|--|---|----------------------------------|----------------------------------|
| Manufacturing | 1,780,279,808 | - | - | - | (19,865,708) |
| Electricity, gas and water | - | - | - | - | - |
| Construction and public works | 29,973,000 | - | - | - | (334,461) |
| Trade (wholesale and retail) | 2,361,280,403 | - | - | - | (26,348,952) |
| Restaurants, hotels and related activities | 21,728,544 | - | - | - | (242,463) |
| Transport, warehouse and communications | - | - | - | - | - |
| Individuals for house purchases | 3,070,816,647 | - | - | - | (34,266,494) |
| Individuals for other purposes | 197,503,815 | - | - | - | (2,203,897) |
| Others | 4,385,627,816 | - | - | - | (48,938,150) |
| | 11,847,210,033 | - | - | - | (132,200,125) |

[#] Loans and advances which have been overdue with respect to either principal or interest for periods of more than three months.

(c) Maturity analysis on assets and liabilities

(Expressed in Macau Patacas)

| | Repayable on demand | 1 month or less but not repayable on demand | 3 months or less but over 1 month | 1 year or less but over 3 months | 3 years or less but over 1 year | After 3 years | Indefinite period | Total |
|---|---------------------|---|-----------------------------------|----------------------------------|---------------------------------|---------------|-------------------|----------------|
| Assets | | | | | | | | |
| Loans and advances to customers | 14,847,547 | 1,875,508,111 | 673,075,244 | 837,516,391 | 2,567,852,463 | 5,746,210,152 | - | 11,715,009,908 |
| Cash and balances with and loans and advances to banks | 3,074,834,056 | 458,447,295 | 225,111,964 | 388,291,235 | 206,000 | - | - | 4,146,890,550 |
| Certificates of deposits held | - | - | - | - | - | - | - | - |
| Securities issued by Macao SAR Government and/or AMCM | - | - | 50,000,000 | - | - | - | - | 50,000,000 |
| Other securities | - | - | - | - | - | - | - | - |
| Liabilities | | | | | | | | |
| Deposits and balances of banks and financial institutions | 2,547,845,540 | 2,233,830,589 | 607,292,422 | 7,386,871,098 | - | - | - | 12,775,839,649 |
| Deposits from public sector entities | - | - | - | - | - | - | - | - |
| Deposits from holding and associated companies | - | - | - | - | - | - | - | - |
| Deposits from non-bank customers | 1,679,285,700 | 125,009,945 | 206,937,495 | 389,048,580 | 206,000 | - | - | 2,400,487,720 |
| Certificates of deposits issued | - | - | - | - | - | - | - | - |
| Other securities issued | - | - | - | - | - | - | - | - |

Credit risk (continued)

(d) *Overdue loans and advances to banks*

(Expressed in Macau Patacas)

| | <i>Gross loans and advances</i> | <i>% of total loans and advances to banks</i> | <i>Collateral value</i> | <i>Individually impaired allowances</i> |
|--|---------------------------------|---|-------------------------|---|
| Loans and advances to banks which have been overdue with respect to either principal or interest for periods of: | | | | |
| - more than three months but not more than six months | - | - | - | - |
| - more than six months but not more than one year | - | - | - | - |
| - more than one year | - | - | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

(e) *Overdue loans and advances to non-bank customers*

(Expressed in Macau Patacas)

| | <i>Gross loans and advances</i> | <i>% of total loans and advances to non-bank customers</i> | <i>Collateral value</i> | <i>Individually impaired allowances</i> |
|---|---------------------------------|--|-------------------------|---|
| Loans and advances to non-bank customers which have been overdue with respect to either principal or interest for periods of: | | | | |
| - more than three months but not more than six months | - | - | - | - |
| - more than six months but not more than one year | - | - | - | - |
| - more than one year | - | - | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

(f) *Overdue other assets*

(Expressed in Macau Patacas)

| | <i>Trade bills</i> | <i>Debt securities</i> | <i>Others</i> | <i>Total</i> |
|---|--------------------|------------------------|---------------|--------------|
| Other assets which have been overdue with respect to either principal or interest for periods of: | | | | |
| - more than three months but not more than six months | - | - | - | - |
| - more than six months but not more than one year | - | - | - | - |
| - more than one year | - | - | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

Foreign exchange risk

Net long or net short positions in foreign currencies at 30 June 2016 are as follows:

(Expressed in Macau Patacas)

| | <i>Spot assets</i> | <i>Spot liabilities</i> | <i>Forward purchases</i> | <i>Forward sales</i> | <i>Net options position</i> | <i>Net long (or net short) position</i> |
|--------------------------|-----------------------|-------------------------|--------------------------|----------------------|-----------------------------|---|
| Chinese renminbi | 316,928,345 | (316,161,888) | - | - | - | 766,457 |
| Hong Kong dollars | 11,184,294,488 | (11,183,925,851) | - | - | - | 368,637 |
| US dollars | 2,649,258,022 | (2,649,077,044) | - | - | - | 180,978 |
| Other foreign currencies | 68,083,070 | (67,972,180) | 77,869,051 | (77,869,051) | - | 110,890 |
| | <u>14,218,563,925</u> | <u>(14,217,136,963)</u> | <u>77,869,051</u> | <u>(77,869,051)</u> | <u>-</u> | <u>1,426,962</u> |

Liquidity risk

During the six-month period ended 30 June 2016:

| | |
|---|-------------------|
| The arithmetic mean of the minimum weekly amount of cash in hand that is required to be held | MOP 65,976,006 |
| The arithmetic mean of the average weekly amount of cash in hand | MOP 1,190,927,859 |
| The arithmetic mean of the specified liquid assets at the end of each month | MOP 992,840,019 |
| The average ratio of specified liquid asset to total basic liabilities at the end of each month | 40% |
| The arithmetic mean of one-month liquidity ratio in the last week of each month | 96% |
| The arithmetic mean of three-month liquidity ratio in the last week of each month | 105% |

List of the shareholders with qualifying holdings

Hang Seng Bank Limited

Substantial Interests In Share Capital

The register maintained by the Bank pursuant to the Securities and Futures Ordinance (“SFO”) recorded that, as at 30 June 2016, the following corporations had interests or short positions in the shares or underlying shares (as defined in the SFO) in the Bank set opposite their respective names:

| <u>Name of Corporation</u> | <u>Number of Ordinary Shares in the Bank (Percentage of total)</u> |
|---|--|
| The Hongkong and Shanghai Banking Corporation Limited | 1,188,057,371 (62.14%) |
| HSBC Asia Holdings BV | 1,188,057,371 (62.14%) |
| HSBC Asia Holdings (UK) Limited | 1,188,057,371 (62.14%) |
| HSBC Holdings BV | 1,188,057,371 (62.14%) |
| HSBC Finance (Netherlands) | 1,188,057,371 (62.14%) |
| HSBC Holdings plc | 1,188,057,371 (62.14%) |

The Hongkong and Shanghai Banking Corporation Limited is a wholly-owned subsidiary of HSBC Asia Holdings BV, which is a wholly-owned subsidiary of HSBC Asia Holdings (UK) Limited, which in turn is a wholly-owned subsidiary of HSBC Holdings BV. HSBC Holdings BV is a wholly-owned subsidiary of HSBC Finance (Netherlands), which in turn is a wholly-owned subsidiary of HSBC Holdings plc. Accordingly, the interest of The Hongkong and Shanghai Banking Corporation Limited are recorded as the interests of HSBC Asia Holdings BV, HSBC Asia Holdings (UK) Limited, HSBC Holdings BV, HSBC Finance (Netherlands) and HSBC Holdings plc.

The Directors regard HSBC Holdings plc to be the beneficial owner of 1,188,057,371 ordinary shares in the Bank (62.14%).

All the interests stated above represented long positions. As at 30 June 2016, no short positions were recorded in the Register of Interests in Shares and Short Positions required to be kept under section 336 of the SFO.

Names of the members of the company boards

Hang Seng Bank Limited

List of Directors

The members of the board of Directors of Hang Seng Bank Limited are set out below.

Independent Non-executive Chairman

Raymond CH'EN Kuo Fung

Executive Directors

Rose LEE Wai Mun (Vice-Chairman and Chief Executive)

Patrick CHAN Kwok Wai

Andrew FUNG Hau Chung

Non-executive Directors

Nixon CHAN Lik Sang

Sarah Catherine LEGG

Vincent LO Hong Sui

Kenneth NG Sing Yip

Peter WONG Tung Shun

Independent Non-executive Directors

John CHAN Cho Chak

Henry CHENG Kar Shun

CHIANG Lai Yuen

HU Zulu, Fred

Irene LEE Yun Lien

Eric LI Ka Cheung

Richard TANG Yat Sun

Michael WU Wei Kuo

Consolidated capital ratios

Hang Seng Bank Limited

The following tables show the capital ratios, capital buffers, risk-weighted assets and capital base as contained in the ‘Capital Adequacy Ratio’ return required to be submitted to the Hong Kong Monetary Authority (‘HKMA’) by the Bank on a consolidated basis that is specified by the HKMA under the requirements of section 3C(1) of the Banking (Capital) Rules.

The Group uses the advanced internal ratings-based approach to calculate its credit risk for the majority of its non-securitisation exposures. For market risk, the Group uses an internal models approach to calculate its general market risk for the risk categories of interest rate and foreign exchange (including gold bullion) exposures and the standardised (market risk) approach for calculating other market risk positions. For operational risk, the Group uses the standardised (operational risk) approach to calculate its operational risk.

Consolidated capital ratios (continued)

Capital base

(Figures in HK\$ million)

At 30 June 2016

Common Equity Tier 1 (“CET1”) Capital

| | |
|---|----------|
| Shareholders' equity | 114,350 |
| - Shareholders' equity per condensed consolidated balance sheet | 136,713 |
| - Additional Tier 1 (“AT1”) perpetual capital instrument | (6,981) |
| - Unconsolidated subsidiaries | (15,382) |

Regulatory deductions to CET1 capital

| | |
|---|----------|
| - Cash flow hedging reserve | (8) |
| - Changes in own credit risk on fair valued liabilities | (17) |
| - Property revaluation reserves* | (23,042) |
| - Regulatory reserve | (5,823) |
| - Intangible assets | (421) |
| - Defined benefit pension fund assets | (22) |
| - Deferred tax assets net of deferred tax liabilities | (142) |
| - Valuation adjustments | (308) |

Total CET1 Capital

84,567

AT1 Capital

| | |
|--|-------|
| Total AT1 capital before and after regulatory deductions | 6,981 |
| - Perpetual capital instrument | 6,981 |

Total AT1 Capital

6,981

Total Tier 1 (“T1”) Capital

91,548

Tier 2 (“T2”) Capital

| | |
|---|--------|
| Total T2 capital before regulatory deductions | 15,651 |
| - Term subordinated debt | 2,328 |
| - Property revaluation reserves* | 10,368 |
| - Impairment allowances and regulatory reserve eligible for inclusion in T2 capital | 2,955 |

Regulatory deductions to T2 capital

| | |
|---|-------|
| - Significant capital investments in unconsolidated financial sector entities | (315) |
|---|-------|

Total T2 Capital

15,336

Total Capital

106,884

Total reserves per balance sheet

127,055

* Includes the revaluation surplus on investment properties which is reported as part of retained profits and related adjustments made in accordance with the Banking (Capital) Rules issued by the HKMA.

Consolidated capital ratios (continued)

(Figures in HK\$ million)

At 30 June 2016

Risk-weighted assets

504,756

Capital ratios

CET1 capital ratio

16.8%

Tier1 capital ratio

18.1%

Total capital ratio

21.2%

Consolidated assets, liabilities and profits positions

Hang Seng Bank Limited

(Figures in HK\$ million)

At 30 June 2016

| | |
|--|-----------|
| Total assets | 1,321,367 |
| Total liabilities | 1,184,654 |
| Total loans and advances | 678,442 |
| Total customer deposits including current, savings and other deposit accounts and certificates of deposit and other debt securities in issue | 990,915 |
| Pre-tax profit | 9,499 |