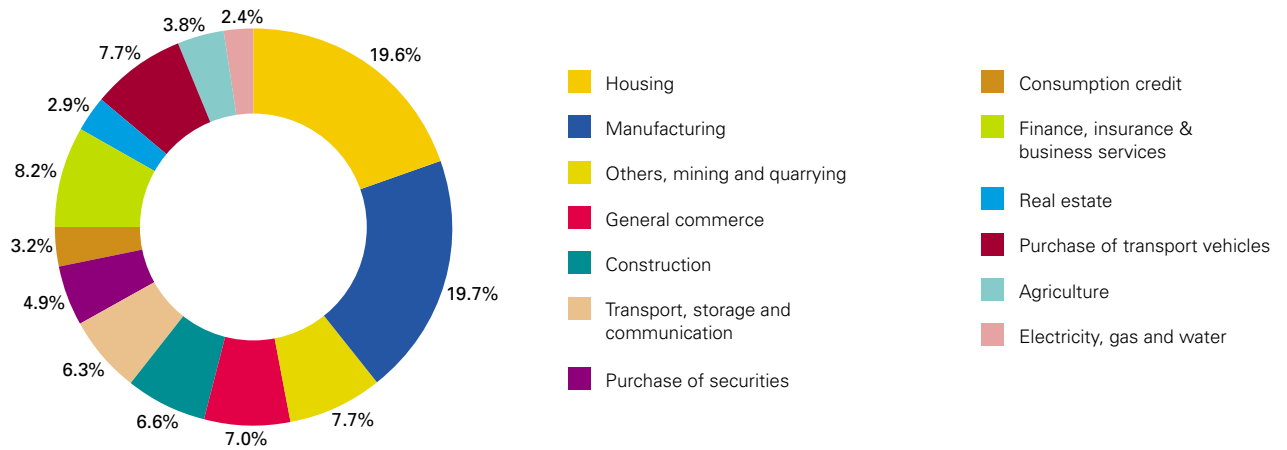
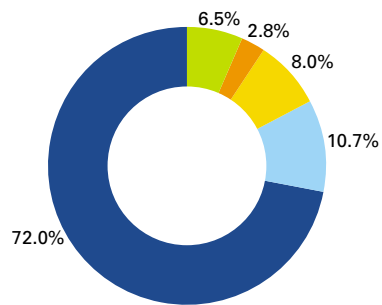


group performance

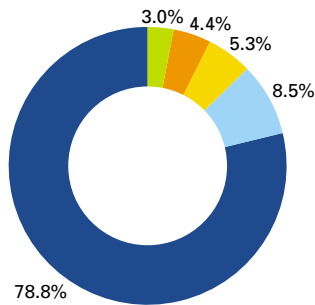
Loans by Sector



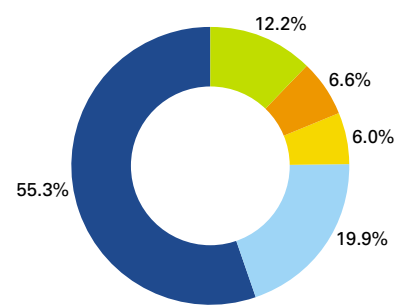
Operating revenue



Assets employed



Profit before tax



- Investment holding and others
- Offshore banking
- Finance
- Merchant banking
- Commercial banking