**KEY FINANCIAL HIGHLIGHTS**

- **Growth in deposits from non-bank customers**: This was driven by a strong expansion of deposits in the Money Market and Wholesale Banking businesses.
- **Total assets for reportable segments**: Increased significantly, primarily due to the expansion in deposits from non-bank customers.
- **Deposits to customers**: Growth was driven by a strong expansion in deposits from non-bank customers.
- **Net fee income**: Increased by 19.0% year-on-year, driven by a substantial growth in fee income earned in the Retail Banking and Corporate and Institutional Banking segments.
- **Total income**: Grew by 20.0% year-on-year, with growth in all segments except Non-Interest Income.
- **Profit before impairment losses**: Grew by 30.0% year-on-year, driven by a substantial increase in income from non-interest income and a decrease in impairment charges.
- **Average share price**: Increased by 20.0% in the first half of 2018 compared to the same period of 2017.

**BUSINESS AND FINANCIAL PERFORMANCE REVIEW**

The Bank has continued to focus on enhancing the quality of its financial performance by delivering strong growth in deposits, loans and advances, and fee income, while maintaining strong asset quality and profitability.

**CORPORATE AND INSTITUTIONAL BANKING**

- **Total assets**: Grew by 20.0% year-on-year, primarily driven by an increase in deposits from non-bank customers.
- **Deposits to customers**: Grew by 19.0% year-on-year, driven by a strong expansion in deposits from non-bank customers.

**RETAIL BANKING**

- **Total income**: Grew by 20.0% year-on-year, driven by a substantial growth in fee income earned in the Retail Banking and Corporate and Institutional Banking segments.
- **Profit before impairment losses**: Grew by 30.0% year-on-year, driven by a substantial increase in income from non-interest income and a decrease in impairment charges.

**STANDARDIZED CUSTOMER RETURN ON EQUITY**

- **Return on common equity**: Grew to 13.3% from 10.6% in the previous year, driven by a substantial increase in profit before tax.

**Leverage and Risk Management**

- **ROA**: Improved to 1.0% compared to 3.2% in 2014, reflecting the Bank's focus on cost control and efficient use of capital.
- **ROE**: Improved to 20.0% compared to 16.1% in the previous year, driven by a substantial increase in profit before tax and a decrease in risk-weighted assets.

**Total Equity vs Capital Adequacy Ratio**

- **Total equity**: Grew by 14.2% year-on-year, driven by a substantial growth in profit before tax.
- **Capital adequacy ratio**: Improved to 19.8% from 16.1% in the previous year, driven by a substantial increase in profit before tax and a decrease in risk-weighted assets.

**Unaudited Financial Results for the half year ended 30 June 2018**

- **Profit after tax**: Grew by 20.0% year-on-year, driven by a substantial increase in profit before tax.
- **Net interest income**: Grew by 20.0% year-on-year, driven by a substantial growth in fee income earned in the Retail Banking and Corporate and Institutional Banking segments.
- **Operating expenses**: Grew by 30.0% year-on-year, driven by a substantial increase in fee income earned in the Retail Banking and Corporate and Institutional Banking segments.
- **Operating income**: Grew by 20.0% year-on-year, driven by a substantial increase in fee income earned in the Retail Banking and Corporate and Institutional Banking segments.

**Consolidated Statement of Changes in Equity**

- **Share capital**: Increased by 20.0% year-on-year, driven by a substantial increase in profit after tax.
- **Reserves and surplus**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.
- **Statutory credit reserve**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.
- **Other reserves and surplus**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Consolidated Statement of Financial Position**

- **Assets**: Total assets grew by 20.0% year-on-year, driven by a substantial increase in deposits from non-bank customers.
- **Liabilities**: Total liabilities grew by 20.0% year-on-year, driven by a substantial increase in deposits from non-bank customers.
- **Equity**: Total equity grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Cash and cash equivalents at 30 June**

- **Cash and cash equivalents**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Capitalization**

- **Tier 1 capital ratio**: Improved to 19.8% from 16.1% in the previous year, driven by a substantial increase in profit before tax.
- **Common equity Tier 1 capital ratio**: Improved to 19.8% from 16.1% in the previous year, driven by a substantial increase in profit before tax.

**Consolidated Total Revenue**

- **Total revenue**: Grew by 20.0% year-on-year, driven by a substantial increase in profit before tax.

**Consolidated Profit Before Tax**

- **Profit before tax**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Consolidated Profit After Tax**

- **Profit after tax**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Other comprehensive income**

- **Other comprehensive income**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Profit attributable to owners of the parent**

- **Profit attributable to owners of the parent**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Share capital**

- **Share capital**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Reserves and surplus**

- **Reserves and surplus**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Statutory credit reserve**

- **Statutory credit reserve**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**Other reserves and surplus**

- **Other reserves and surplus**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**CORPORATE AND INSTITUTIONAL CLIENTS**

- **Total fees and commission income**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.
- **Total commission expenses**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.
- **Other operating expenses**: Grew by 20.0% year-on-year, driven by a substantial increase in profit after tax.

**ROA**

- **Return on average assets**: Improved to 1.0% compared to 3.2% in 2014, reflecting the Bank's focus on cost control and efficient use of capital.

**ROE**

- **Return on average shareholders' equity**: Improved to 20.0% compared to 16.1% in the previous year, driven by a substantial increase in profit before tax and a decrease in risk-weighted assets.