Statement of financial position
As at 31 December 2016

<table>
<thead>
<tr>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>$'000</td>
<td>$'000</td>
</tr>
</tbody>
</table>

Equity
- Share capital  1,953,000 1,953,000
- Reserves 18,446 (22,785)
- Accumulated profits 146,789 284,783
Total equity attributable to owner of the Bank 2,211,225 2,294,585

Liabilities
- Deposits and balances of banks 334
- Deposits of non-bank customers 29,129,387 28,646,441
- Derivative financial instruments 7,916 18,068
- Bills and drafts payable 84,821 67,670
- Amounts due to intermediate holding company and its branches 276,154 251,242
- Amounts due to related corporations 18,954
- Current tax payable 26,417 23,312
- Other liabilities 379,200 948,662
- Subordinated notes 784,000 784,000
Total liabilities 36,707,583 36,754,385

Total equity and liabilities 32,988,508 32,949,383

Notes to the financial statements

The auditors' report is an integral part of the audited financial statements and a full understanding of the statements cannot be achieved without reference to the complete set of financial statements. It can be obtained upon request from our branches.

The notes form an integral part of the audited financial statements and a full understanding of the statements cannot be achieved without reference to the complete set of financial statements. It can be obtained upon request from our branches.

The directors’ responsibilities include overseeing the Bank’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The directors’ responsibilities include overseeing the Bank’s financial reporting process.