# **CONSOLIDATED INCOME STATEMENT**For the six months ended 30 June 2005

|  | Notes    | Excluding<br>KFB<br>\$m | KFB<br>acquisition<br>\$m | 6 months<br>ended<br>30.06.05<br>\$m | 6 months<br>ended<br>30.06.04<br>\$m | 6 months<br>ended<br>31.12.04<br>\$m |
|--|----------|-------------------------|---------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Interest income  |          | 3,183                   | 495                       | 3,678                                | 2,568                                | 2,744                                |
| Interest expense   |          | (1,425)                 | (281)                     | (1,706)                              | (1,017)                              | (1,113)                              |
| Net interest income  |          | 1,758                   | 214                       | 1,972                                | 1,551                                | 1,631                                |
| Fees and commissions income  |          | 818                     | 50                        | 868                                  | 793                                  | 821                                  |
| Fees and commissions expense   |          | (113)                   | (28)                      | (141)                                | (130)                                | (152)                                |
| Net trading income   | 4        | 397                     | 12                        | 409                                  | 333                                  | 318                                  |
| Other operating income   | 5        | 118                     | 10                        | 128                                  | 178                                  | 39                                   |
|  |          | 1,220                   | 44                        | 1,264                                | 1,174                                | 1,026                                |
| Operating income   |          | 2,978                   | 258                       | 3,236                                | 2,725                                | 2,657                                |
| Staff costs  |          | (910)                   | (80)                      | (990)                                | (793)                                | (766)                                |
| Premises costs   |          | (169)                   | (12)                      | (181)                                | (158)                                | (163)                                |
| Other administrative expenses  |          | (380)                   | (37)                      | (417)                                | (336)                                | (395)                                |
| Depreciation and amortisation  | 8        | (103)                   | (17)                      | (120)                                | (123)                                | (115)                                |
| Operating expenses   |          | (1,562)                 | (146)                     | (1,708)                              | (1,410)                              | (1,439)                              |
| Operating profit before provisions and taxation                          |          | 1,416                   | 112                       | 1,528                                | 1,315                                | 1,218                                |
| Impairment losses on loans and advances and other credit risk provisions | 2, 3, 13 | (166)                   | (28)                      | (194)                                | (139)                                | (75)                                 |
| Other impairment   | 9        | (1)                     | -                         | (1)                                  | (69)                                 | 1                                    |
| Profit before taxation   | 2, 3     | 1,249                   | 84                        | 1,333                                | 1,107                                | 1,144                                |
| Taxation   | 7        | (342)                   | (25)                      | (367)                                | (331)                                | (299)                                |
| Profit for the period  |          | 907                     | 59                        | 966                                  | 776                                  | 845                                  |
| Loss/(profit) attributable to minority interest                          | 24       | 1                       | 4                         | 5                                    | (20)                                 | (23)                                 |
| Profit attributable to parent company's shareholders                     |          | 908                     | 63                        | 971                                  | 756                                  | 822                                  |
| Dividends on equity preference shares                                    |          |                         |                           | (15)                                 | (29)                                 | (29)                                 |
| Profits attributable to ordinary shareholders                            |          |                         |                           | 956                                  | 727                                  | 793                                  |
| Dividends on ordinary equity shares                                      |          |                         |                           | (519)                                | (429)                                | (201)                                |
| Retained profit attributed to ordinary shareholders                      |          |                         |                           | 437                                  | 298                                  | 592                                  |
| Basic earnings per ordinary share  | 11       |                         |                           | 74.7c                                | 62.1c                                | 67.5c                                |
| Diluted earnings per ordinary share                                      | 11       |                         |                           | 73.2c                                | 61.1c                                | 66.3c                                |

# CONSOLIDATED BALANCE SHEET As at 30 June 2005

|   | Notes | 30.06.05<br>\$m | 30.06.04<br>\$m | 31.12.04<br>\$m |
|---|-------|-----------------|-----------------|-----------------|
| Assets                                  |       | ·               | ·               | ·               |
| Cash and balances at central banks      |       | 5,667           | 3,447           | 3,960           |
| Treasury bills and other eligible bills |       | 13,011          | 5,978           | 4,425           |
| Loans and advances to banks             | 2, 13 | 20,955          | 17,387          | 17,382          |
| Derivative financial instruments        | 30    | 10,704          | -               | -               |
| Loans and advances to customers         | 2, 13 | 107,929         | 63,743          | 72,159          |
| Debt securities                         | 15    | 30,877          | 28,900          | 32,842          |
| Equity shares                           | 16    | 945             | 179             | 253             |
| Intangible assets                       |       | 4,233           | 2,154           | 2,353           |
| Property, plant and equipment           |       | 1,614           | 525             | 555             |
| Deferred tax assets                     |       | 320             | 251             | 272             |
| Other assets                            |       | 5,763           | 8,817           | 11,597          |
| Prepayments and accrued income          |       | 1,909           | 1,267           | 1,280           |
| Total assets                            |       | 203,927         | 132,648         | 147,078         |
| Liabilities                             |       |                 |                 |                 |
| Deposits by banks                       | 2, 18 | 21,653          | 16,999          | 15,814          |
| Derivative financial instruments        | 30    | 10,388          | -               | -               |
| Customer accounts                       | 2, 19 | 108,770         | 78,219          | 85,458          |
| Debt securities in issue                | 2, 20 | 27,955          | 9,985           | 11,627          |
| Current tax liabilities                 |       | 275             | 258             | 295             |
| Other liabilities                       |       | 11,222          | 11,259          | 15,542          |
| Accruals and deferred income            |       | 1,854           | 1,006           | 1,321           |
| Provisions for liabilities and charges  |       | 81              | 50              | 61              |
| Retirement benefit liabilities          |       | 397             | 87              | 123             |
| Other borrowed funds                    | 21    | 8,838           | 5,923           | 6,768           |
| Total liabilities                       |       | 191,433         | 123,786         | 137,009         |
| Equity                                  |       |                 |                 |                 |
| Share capital                           | 22    | 5,614           | 3,762           | 3,802           |
| Reserves and retained earnings          | 23    | 5,569           | 4,470           | 5,303           |
| Total shareholders' equity              |       | 11,183          | 8,232           | 9,105           |
| Minority interests                      | 24    | 1,311           | 630             | 964             |
| Total equity                            |       | 12,494          | 8,862           | 10,069          |
| Total equity and liabilities            |       | 203,927         | 132,648         | 147,078         |

## CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES For the six months ended 30 June 2005

|   | 6 months<br>ended<br>30.06.05<br>\$m | 6 months<br>ended<br>30.06.04<br>\$m | 6 months<br>ended<br>31.12.04<br>\$m |
|---|--------------------------------------|--------------------------------------|--------------------------------------|
| Profit for the period                                     | 966                                  | 776                                  | 845                                  |
| Exchange differences on translation of foreign operations | (71)                                 | (66)                                 | 162                                  |
| Actuarial (losses)/gains on retirement benefits           | (36)                                 | 15                                   | (20)                                 |
| Available for sale investments:                           |                                      |                                      |                                      |
| Valuation gains taken to equity                           | 12                                   | -                                    | -                                    |
| Transferred to income on disposal                         | (74)                                 | -                                    | -                                    |
| Cash flow hedges:   |                                      |                                      |                                      |
| Losses taken to equity                                    | (28)                                 | -                                    | -                                    |
| Transferred to income for the period                      | (19)                                 | -                                    | -                                    |
| Deferred tax on items taken directly to reserves          | 37                                   | (5)                                  | 6                                    |
| Other   | (37)                                 | 24                                   | (5)                                  |
| Total recognised income and expenses for the period       | 750                                  | 744                                  | 988                                  |
| Attributable to:  |                                      |                                      |                                      |
| Shareholders  | 755                                  | 724                                  | 965                                  |
| Minority interests  | (5)                                  | 20                                   | 23                                   |
|   | 750                                  | 744                                  | 988                                  |

## CONSOLIDATED CASH FLOW STATEMENT For the six months ended 30 June 2005

| Cash flow from operating activities         1,133         1,107         1,144           Adjustment for items not involving cash flow or shown separately         60         123         115           Depreciation and amortisation of premises, plant and equipment         60         123         115           Gain on disposal of investment securities         (74)         (159)         (5)           Amortisation of investments         63         18         (59)           Loss on disposal of subsidiary undertakings         -         (4)         4           Charmingment of subsidiary undertakings         -         (4)         4           Cher impairment         62         69         (1)           Other impairment         62         (69         (1)           Debts written off, net of recoveries         (287)         (74         (430           Increase/licecraese in maccruals and deferred income         (577)         (74         (425           (Decrease/lincrease in prepayments and accrued income         (918)         (197)         (323           Interest paid on subordinated loan capital         177         253         85           UK and overseas taxes paid         (278)         (271)         (302)           Interest paid on subordinated loan capital         1   |   | 6 months<br>ended<br>30.06.05<br>\$m  | 6 months<br>ended<br>30.06.04<br>\$m | 6 months<br>ended<br>31.12.04<br>\$m |
|--|---|---------------------------------------|--------------------------------------|--------------------------------------|
| Depreciation and amortisation of premises, plant and equipment   10  |   |                                       |                                      |                                      |
| Depreciation and amortisation of premises, plant and equipment         60         123         115           Gain on disposal of property plant and equipment         (1)         (5)         1           Gain on disposal of investments securities         (74)         (159)         (5)           Loss on disposal of subsidiary undertakings         -         -         (4)         44           Losn impairment losses         194         139         75           Other impairment         62         69         (1)           Debts written off, net of recoveries         (287)         (74)         (430)           Increase/(decrease) in accruals and deferred income         577         (178)         258           (Decrease)/increase in prepayments and accrued income         918)         (197)         33           Net increase/(decrease) in mark to market adjustment         341         473         (722)           (Decrease)/increase in reresury bills and other eligible bills         177         253         85           Net (decrease)/increase in cheques in the course of collection         (505)         (507)         (5,072)           Net (decrease)/increase in cheques in treasury bills and other eligible bills         (170)         52         (130)           Net decrease in dealing securities         (361)   |   | 1,333                                 | 1,107                                | 1,144                                |
| Gain on disposal of property plant and equipment         (1)         (5)         1           Gain on disposal of investments         (74)         (159)         (5)           Amortisation of investments         63         18         (59)           Loss on disposal of subsidiary undertakings         -         (14)         4           Loan impairment losses         194         139         75           Other impairment         62         69         (1)           Debts written off, net of recoveries         (2877)         (74)         (430)           Increase/(decrease) in accruals and deferred income         (918)         (197)         33           (De-crease)/increase in prepayments and accrued income         (918)         (197)         33           Net increase/(decrease) in mark to market adjustment         341         473         (722)           Interest paid on subordinated loan capital         177         253         85           UK and overseas taxes paid         (80)         (80)         302           Net (decrease)/increase in treasury bills and other eligible bills         (70)         52         (130)           Net decrease in dealing securities         (80)         (80)         (80)           Net case from deposits from banks, customer accounts/debt sec  |   |                                       |                                      |                                      |
| Cambin   C   |   | 60                                    | 123                                  | 115                                  |
| Amortisation of investments  Losa in disposal of subsidiary undertakings  Losa in disposal of subsidiary undertakings  Losa in disposal of subsidiary undertakings  Other impairment losses  Other impairment  (267) (74) (430)  Debts written off, net of recoveries  (Decrease) in accruals and deferred income  (37) (74) (430)  (Decrease) in accruals and deferred income  (38) (197) (33)  Net increase in prepayments and accrued income  (38) (197) (33)  Net increase) (decrease) in mark to market adjustment  Net increase) (decrease) in mark to market adjustment  Net increase) increase in cheques in the course of collection  (278) (271) (302)  Net (decrease) increase in cheques in the course of collection  Net (decrease) increase in cheques in the course of collection  Net decrease in loans and advances to banks and customers  Net increase) increase in strom banks, customer accounts/debt securities in issue  Net case in deposits from banks, customer accounts/debt securities in issue  Net (decrease) increase in other accounts  Net case from/(used in) operating activities  Purchase of property plant and equipment  Net cash from/(used in) operating activities  Purchase of property plant and equipment  Acquisition of treasury bills  Acquisition of treasury bills  Acquisition of deuth securities  Disposal of property plant and equipment  Disposal of property plant and equipment  Acquisition of deuth securities  Disposal of property plant and equipment  Net cash from/(used in) investing activities  Disposal of subsidiaries, associated undertakings and branches  Disposal of property plant and equipment  Net cash from/(used in) investing activities  Net cash fourthow)/inflow from financing activities  Net cash fourthow)/inflow from financing activities  Net cash fourthow) inflow from financing activities  Net cash fourthow) inflow from financing activities  Net cash fourthow) inflow from finan |   | (1)                                   | (5)                                  | 1                                    |
| Loss on disposal of subsidiary undertakings  | •   | (74)                                  | (159)                                | (5)                                  |
| Cother impairment   Cote   Cother impairment   |   | 63                                    | 18                                   | (59)                                 |
| Other impairment         62         69         (1)           Debts written off, net of recoveries         (287)         (74)         (430)           Increase/(decrease) in accruals and deferred income         577         (178)         258           (Decrease)/increase in prepayments and accrued income         (918)         (197)         33           Net increase/idecrease) in mark to market adjustment         341         473         (732)           Interest paid on subordinated loan capital         177         253         85           UK and overseas taxes paid         (278)         (271)         (302)           Net (decrease)/increase in theaury bills and other eligible bills         (170)         52         (130)           Net decrease in loans and advances to banks and customers         (3,944)         (6,927)         (5,072)           Net increase in deposits from banks, customer accounts/debt securities in issue         (361)         (286)         (1,832)           Net decrease in loans and advances to banks and customers         (3,944)         (6,927)         (5,072)           Net acash from/(used in) perating activities         (361)         (286)         (1,832)           Net (cerease)/increase in other accounts         (371)         (95)         (145)           Net cash from/(used in) operating activiti   | · · · · · · · · · · · · · · · · · · ·                                     | -                                     | (4)                                  | 4                                    |
| Debts written off, net of recoveries   | ·   | 194                                   | 139                                  | 75                                   |
| Increase   Increase   In accruals and deferred income   577 (178)   258 (Decrease)   Increase in prepayments and accrued income   (918) (197)   33 Net increase in prepayments and accrued income   (918) (197)   33 Net increase   In mark to market adjustment   341   473 (732)   185   187   | ·   | 62                                    | 69                                   | (1)                                  |
| Decrease   Increase in prepayments and accrued income   (918) (197)   33   Net Increase (decrease) in mark to market adjustment   341   473   (732)   Interest paid on subordinated loan capital   177   253   85   UK and overseas taxes paid   (278)   (271)   (302)   Net (decrease) increase in cheques in the course of collection   (505)   (83)   38   Net (decrease) increase in the course of collection   (505)   (83)   38   Net (decrease) increase in the course of collection   (505)   (83)   38   Net (decrease) increase in treasury bills and other eligible bills   (170)   52   (130)   Net decrease in loans and advances to banks and customers   (394)   (6,927)   (5,072)   Net increase in deposits from banks, customer accounts/debt securities in issue   (361)   (286)   (1,832)   Net (decrease) increase in other accounts   (1,824)   105   3,010   (286)   (1,824)   Net decrease in dealing securities   (361)   (286)   (1,832)   Net cash from/(used in) operating activities   (1,824)   105   3,010   (286)   (1,824)   Net cash from/(used in) operating activities   (377)   (95)   (145)   (45)      | Debts written off, net of recoveries                                      | (287)                                 | (74)                                 | (430)                                |
| Net increase/(decrease) in mark to market adjustment   | Increase/(decrease) in accruals and deferred income                       | 577                                   | (178)                                | 258                                  |
| Interest paid on subordinated loan capital   | (Decrease)/increase in prepayments and accrued income                     | (918)                                 | (197)                                | 33                                   |
| UK and overseas taxes paid         (278)         (271)         (302)           Net (decrease)/increase in cheques in the course of collection         (505)         (83)         38           Net (decrease)/increase in treasury bills and other eligible bills         (170)         52         (130)           Net decrease in loans and advances to banks and customers         (3,944)         (6,927)         (5,072)           Net increase in deposits from banks, customer accounts/debt securities in issue         8,633         12,103         2,901           Net decrease in dealing securities         (361)         (286)         (1,832)           Net decrease in dealing securities         (3,841)         (286)         (1,832)           Net cash from/(used in) operating activities         3,078         6,258         (889)           Net cash flows from investing activities         (377)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of property plant and equipment         5,625         5,363         5,415           Disposal of property plant and equipment  | Net increase/(decrease) in mark to market adjustment                      | 341                                   | 473                                  | (732)                                |
| Net (decrease)/increase in cheques in the course of collection         (505)         (83)         38           Net (decrease) increase in treasury bills and other eligible bills         (170)         52         (130)           Net increase in loans and advances to banks and customers         (3,944)         (6,927)         (5,072)           Net increase in deposits from banks, customer accounts/debt securities in issue         8,633         12,103         2,901           Net decrease in dealing securities         (361)         (286)         (1,832)           Net (decrease)/increase in other accounts         (1,824)         105         3,010           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash from/(used in) investing activities         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of feuse use curities         (16,315)         (33,31)         (41,422) <th< td=""><td>Interest paid on subordinated loan capital</td><td>177</td><td>253</td><td>85</td></th<>  | Interest paid on subordinated loan capital                                | 177                                   | 253                                  | 85                                   |
| Net (decrease)/increase in theques in the course of collection         (505)         (83)         38           Net (decrease)/increase in treasury bills and other eligible bills         (170)         52         (130)           Net increase in loans and advances to banks and customers         (3,944)         (6,927)         (5,072)           Net increase in deposits from banks, customer accounts/debt securities in issue         8,633         12,103         2,901           Net decrease in dealing securities         (361)         (286)         (1,832)           Net (decrease)/increase in other accounts         (1,824)         105         3,010           Net cash from/(used in) operating activities         3,078         6,258         (889)           Net cash from/(used in) operating activities         (37)         (95)         (145)           Acquisition of wibsidiaries, associated acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of equity shares         (77)         (42)         (79           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         5,625         5,363         5,415           Disposal of property plan   | UK and overseas taxes paid  | (278)                                 | (271)                                | (302)                                |
| Net (decrease) in loans and advances to banks and customers         (170)         52         (130)           Net decrease in loans and advances to banks and customers         (3,944)         (6,927)         (5,072)           Net increase in loans and advances to banks, customer accounts.         (361)         (286)         (1,829)           Net decrease in dealing securities         (361)         (286)         (1,832)           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash flows from investing activities         3,078         6,258         (899)           Purchase of property plant and equipment         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of debt securities         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of subsidiaries, associated undertakings and branches         -         -         6         -           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal and maturity of treasury bills  | Net (decrease)/increase in cheques in the course of collection            |                                       |                                      |                                      |
| Net increase in deposits from banks, customer accounts/debt securities in issue issue         8,633 12,103 2,901         2,901 (286) (1,832)           Net decrease in dealing securities         (361) (286) (1,832)         (1,824) 105 3,010         (361) (286) (1,832)           Net (decrease)/increase in other accounts         (1,824) 105 3,010         (370) (625) (899)           Net cash from/(used in) operating activities         8,633 3,078 6,258 (899)           Purchase of property plant and equipment         (37) (95) (145)           Acquisition of subsidiaries, net of cash acquired         (989) - (333)           Acquisition of treasury bills         (7,542) (6,346) (2,842)           Acquisition of debt securities         (16,315) (33,931) (41,422)           Acquisition of equity shares         7 (62) (79)           Disposal of subsidiaries, associated undertakings and branches         - 6         -           Disposal of property plant and equipment         - 5,625         5,363         5,415           Disposal and maturity of freasury bills         5,625         5,363         5,415           Disposal and maturity of debt securities         19,444         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290   | Net (decrease)/increase in treasury bills and other eligible bills        | (170)                                 |                                      | (130)                                |
| Net increase in deposits from banks, customer accounts/debt securities in issue         8,633         12,103         2,901           Net decrease in dealing securities         (361)         (286)         (1,832)           Net (decrease)/increase in other accounts         (1,824)         105         3,010           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash flows from investing activities         7,542         (6,346)         (2,842)           Purchase of property plant and equipment         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of teasury bills         (7,542)         (6,346)         (2,842)           Acquisition of equity shares         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (777)         (42)         (79           Disposal of property plant and equipment         5,62         5,363         5,415           Disposal and maturity of treasury bills         5,62         5,363         5,415           Disposal and maturity of treasury bills         19,444         31,788         4           Net cash from/(used in) investing activities         19,444         31,788         <  | Net decrease in loans and advances to banks and customers                 | (3,944)                               | (6,927)                              | (5,072)                              |
| Net decrease in dealing securities         (361)         (286)         (1,824)           Net (decrease)/increase in other accounts         (1,824)         105         3,010           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash flows from investing activities         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of freasury bills         (7,542)         (6,346)         (2,842)           Acquisition of debt securities         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of bubsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         5         (2)         (77)         (42)         (79)           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         18         1,975         <   | Net increase in deposits from banks, customer accounts/debt securities in |                                       |                                      |                                      |
| Net (decrease)/increase in other accounts         (1,824)         105         3,010           Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash flows from investing activities         8           Purchase of property plant and equipment         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of equity shares         (77)         (42)         (79           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal of equity shares         19,444         31,788         39,694           Disposal of equity shares         180         (2,852)         290           Net cash (outflow)/inflow from financing activities         180         (2,852)         290           Net cash (outflow)/inflow from financing activities  |   | · · · · · · · · · · · · · · · · · · · |                                      |                                      |
| Net cash from/(used in) operating activities         3,078         6,258         (899)           Net cash flows from investing activities         (37)         (95)         (145)           Purchase of property plant and equipment         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of deuity shares         (77,542)         (6,346)         (2,842)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,633         5,415           Disposal and maturity of debt securities         19,444         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290           Net cash (outflow)/inflow from financing activities         1,975         4         13           Purc  |   |                                       | , ,                                  |                                      |
| Net cash flows from investing activities         (37)         (95)         (145)           Purchase of property plant and equipment         (989)         -         (333)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of equity shares         (77)         (42)         (79           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,663         5,415           Disposal and maturity of debt securities         19,444         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290   |   |                                       |                                      |                                      |
| Purchase of property plant and equipment         (37)         (95)         (145)           Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of debt securities         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal and maturity of debt securities         19,444         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290           Net cash from/(used in) investing activities         1,975         4         13           Issue of ordinary share capital         1,975         4         13           Purchase of own shares, net of exercise, for share option awards         (41)         (127)         32           Interest paid o  | <u> </u>  | 3,078                                 | 6,258                                | (899)                                |
| Acquisition of subsidiaries, net of cash acquired         (989)         -         (333)           Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of debt securities         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (777)         (42)         (79)           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal of equity shares         71         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290           Net cash (outflow)/inflow from financing activities         1         1,975         4         13           Purchase of own shares, net of exercise, for share option awards         (41)         (127)         32           Interest paid on subordinated loan capital         (177)         (253)         (85)           Gross proceeds from issue of subordinated loan capital         3,362         4         495  | <u> </u>  |                                       |                                      |                                      |
| Acquisition of treasury bills         (7,542)         (6,346)         (2,842)           Acquisition of debt securities         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         5,625         5,636         5,115           Disposal and maturity of treasury bills         5,625         4         4         2,629         4         4         4         2,629         4         4         4         4         4         4         4         4         4         13         2,825         2,920 <td< td=""><td></td><td></td><td>(95)</td><td></td></td<>   |   |                                       | (95)                                 |                                      |
| Acquisition of debt securities         (16,315)         (33,931)         (41,422)           Acquisition of equity shares         (77)         (42)         (79)           Disposal of subsidiaries, associated undertakings and branches         -         6         -           Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal and maturity of debt securities         19,444         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290           Net cash (outflow)/inflow from financing activities         1,975         4         13           Purchase of own shares, net of exercise, for share option awards         (41)         (127)         32           Interest paid on subordinated loan capital         (177)         (253)         (85)           Gross proceeds from issue of subordinated loan capital         3,362         4         495           Repayment of subordinated liabilities         (731)         (21)         (4)           Dividends and payments to minority interests and preference shareholders         (195)         (32) <t< td=""><td></td><td></td><td>-</td><td></td></t<>  |   |                                       | -                                    |                                      |
| Acquisition of equity shares Disposal of subsidiaries, associated undertakings and branches Disposal of property plant and equipment Disposal and maturity of treasury bills Disposal and maturity of treasury bills Disposal and maturity of debt securities Disposal and maturity of debt securities Disposal of equity shares Disposal  | ·   |                                       |                                      |                                      |
| Disposal of subsidiaries, associated undertakings and branches  Disposal of property plant and equipment  Disposal and maturity of treasury bills  Disposal and maturity of treasury bills  Disposal and maturity of debt securities  Disposal of equity shares  Net cash from/(used in) investing activities  Net cash (outflow)/inflow from financing activities  Issue of ordinary share capital  Purchase of own shares, net of exercise, for share option awards  Interest paid on subordinated loan capital  Gross proceeds from issue of subordinated loan capital  Repayment of subordinated liabilities  Repayment of subordinated liabilities  Dividends and payments to minority interests and preference shareholders  Net cash from/(used in) financing activities  Say19  Net increase/(decrease) in cash and cash equivalents  Gay20  Cash and cash equivalents at beginning of period  Effect of exchange rate changed on cash and cash equivalents  (371)  (39)  Page  19,444  31,788  39,694  19,444  31,788  39,694  19,444  11,0127  32  41  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  4  11,975  11,975  11,975  12,535  12,973  24,319  24,023  21,773  24,319  Effect of exchange rate changed on cash and cash equivalents  (371)  (39)  96   | •   |                                       |                                      |                                      |
| Disposal of property plant and equipment         -         53         (2)           Disposal and maturity of treasury bills         5,625         5,363         5,415           Disposal and maturity of debt securities         19,444         31,788         39,694           Disposal of equity shares         71         352         4           Net cash from/(used in) investing activities         180         (2,852)         290           Net cash (outflow)/inflow from financing activities         1,975         4         13           Purchase of ordinary share capital         1,975         4         13           Purchase of own shares, net of exercise, for share option awards         (41)         (127)         32           Interest paid on subordinated loan capital         (177)         (253)         (85)           Gross proceeds from issue of subordinated loan capital         (177)         (253)         (85)           Repayment of subordinated liabilities         (731)         (21)         (4)           Dividends and payments to minority interests and preference shareholders         (195)         (32)         (43)           Dividends paid to ordinary shareholders         (474)         (396)         (191)           Net cash from/(used in) financing activities         3,719         (821) <t< td=""><td></td><td>(77)</td><td>(42)</td><td>(79)</td></t<>   |   | (77)                                  | (42)                                 | (79)                                 |
| Disposal and maturity of treasury bills Disposal and maturity of debt securities Disposal of equity shares Disposal of equity shares The cash from/(used in) investing activities  Net cash (outflow)/inflow from financing activities Issue of ordinary share capital Purchase of own shares, net of exercise, for share option awards Interest paid on subordinated loan capital Cross proceeds from issue of subordinated loan capital Repayment of subordinated liabilities Repayment of subordinated liabilities Repayment of subordinated liabilities (731) Dividends and payments to minority interests and preference shareholders Dividends paid to ordinary shareholders (474) Net cash from/(used in) financing activities Cash and cash equivalents at beginning of period Effect of exchange rate changed on cash and cash equivalents (371) Section 19,444 31,788 39,694 19,444 31,788 39,694 19,444 19,445 19,775 19,775 19,785 1 |   | -                                     | 6                                    | -                                    |
| Disposal and maturity of debt securities Disposal of equity shares Total Age and maturity of debt securities Disposal of equity shares Total Age and Age and Age and Cash equivalents Disposal of equity shares Total Age and Cash equivalents Total Age age and Cash equivalents Total Age age and Cash equivalents Total Age age and Age age age and Cash equivalents Total Age a   |   | -                                     | 53                                   | (2)                                  |
| Disposal of equity shares713524Net cash from/(used in) investing activities180(2,852)290Net cash (outflow)/inflow from financing activities1,975413Issue of ordinary share capital1,975413Purchase of own shares, net of exercise, for share option awards(41)(127)32Interest paid on subordinated loan capital(177)(253)(85)Gross proceeds from issue of subordinated loan capital3,3624495Repayment of subordinated liabilities(731)(21)(4)Dividends and payments to minority interests and preference shareholders(195)(32)(43)Dividends paid to ordinary shareholders(474)(396)(191)Net cash from/(used in) financing activities3,719(821)217Net increase/(decrease) in cash and cash equivalents6,9772,585(392)Cash and cash equivalents at beginning of period24,02321,77324,319Effect of exchange rate changed on cash and cash equivalents(371)(39)96  |   | · · · · · · · · · · · · · · · · · · · |                                      |                                      |
| Net cash from/(used in) investing activities180(2,852)290Net cash (outflow)/inflow from financing activities1,975413Issue of ordinary share capital1,975413Purchase of own shares, net of exercise, for share option awards(41)(127)32Interest paid on subordinated loan capital(177)(253)(85)Gross proceeds from issue of subordinated loan capital3,3624495Repayment of subordinated liabilities(731)(21)(4)Dividends and payments to minority interests and preference shareholders(195)(32)(43)Dividends paid to ordinary shareholders(474)(396)(191)Net cash from/(used in) financing activities3,719(821)217Net increase/(decrease) in cash and cash equivalents6,9772,585(392)Cash and cash equivalents at beginning of period24,02321,77324,319Effect of exchange rate changed on cash and cash equivalents(371)(39)96   | ·   | · · · · · · · · · · · · · · · · · · · |                                      | 39,694                               |
| Net cash (outflow)/inflow from financing activities1,975413Issue of ordinary share capital1,975413Purchase of own shares, net of exercise, for share option awards(41)(127)32Interest paid on subordinated loan capital(177)(253)(85)Gross proceeds from issue of subordinated loan capital3,3624495Repayment of subordinated liabilities(731)(21)(4)Dividends and payments to minority interests and preference shareholders(195)(32)(43)Dividends paid to ordinary shareholders(474)(396)(191)Net cash from/(used in) financing activities3,719(821)217Net increase/(decrease) in cash and cash equivalents6,9772,585(392)Cash and cash equivalents at beginning of period24,02321,77324,319Effect of exchange rate changed on cash and cash equivalents(371)(39)96  |   |                                       |                                      |                                      |
| Issue of ordinary share capital Purchase of own shares, net of exercise, for share option awards Interest paid on subordinated loan capital Gross proceeds from issue of subordinated loan capital Repayment of subordinated liabilities Pividends and payments to minority interests and preference shareholders Dividends paid to ordinary shareholders  Net cash from/(used in) financing activities  Cash and cash equivalents at beginning of period Effect of exchange rate changed on cash and cash equivalents  1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975 4 13 1,975  |   | 180                                   | (2,852)                              | 290                                  |
| Purchase of own shares, net of exercise, for share option awards Interest paid on subordinated loan capital Gross proceeds from issue of subordinated loan capital Repayment of subordinated liabilities (731) Dividends and payments to minority interests and preference shareholders Dividends paid to ordinary shareholders (195) Net cash from/(used in) financing activities Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at beginning of period Effect of exchange rate changed on cash and cash equivalents (197) (253) (85) (85) (771) (21) (4) (4) (195) (32) (43) (191) (39) 96   |   |                                       |                                      |                                      |
| Interest paid on subordinated loan capital Gross proceeds from issue of subordinated loan capital Repayment of subordinated liabilities Cividends and payments to minority interests and preference shareholders Dividends paid to ordinary shareholders Dividends paid to ordinary shareholders Wet cash from/(used in) financing activities Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at beginning of period Effect of exchange rate changed on cash and cash equivalents (1771) (253) (85) (85) (85) (85) (731) (21) (4) (474) (396) (191) (191) (191) (191) (191) (191) (191) (192) (193) (194) (194) (195) (196) (196) (197) (197) (198) (198) (198) (199) ( |   | 1,975                                 | 4                                    | 13                                   |
| Gross proceeds from issue of subordinated loan capital  Repayment of subordinated liabilities  (731)  Dividends and payments to minority interests and preference shareholders  Dividends paid to ordinary shareholders  (474)  Net cash from/(used in) financing activities  (392)  Repayment of subordinated liabilities  (731)  (21)  (4)  (43)  (396)  (191)  Net cash from/(used in) financing activities  3,719  (821)  217  Net increase/(decrease) in cash and cash equivalents  6,977  2,585  (392)  Cash and cash equivalents at beginning of period  24,023  21,773  24,319  Effect of exchange rate changed on cash and cash equivalents  (371)  (39)  96  | •   | (41)                                  | (127)                                | 32                                   |
| Repayment of subordinated liabilities  Dividends and payments to minority interests and preference shareholders  Dividends paid to ordinary shareholders  Net cash from/(used in) financing activities  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at beginning of period  Effect of exchange rate changed on cash and cash equivalents  (731)  (21)  (4)  (32)  (43)  (396)  (191)  (821)  217  (392)  24,319  Effect of exchange rate changed on cash and cash equivalents  (371)  (39)  96   | ·   | (177)                                 | (253)                                | (85)                                 |
| Dividends and payments to minority interests and preference shareholders  Dividends paid to ordinary shareholders  Net cash from/(used in) financing activities  Net increase/(decrease) in cash and cash equivalents  Cash and cash equivalents at beginning of period  Effect of exchange rate changed on cash and cash equivalents  (195)  (32)  (43)  (474)  (396)  (191)  (821)  217  (392)  24,319  24,319  26,371  (393)  (394)   |   | 3,362                                 | 4                                    | 495                                  |
| Dividends paid to ordinary shareholders(474)(396)(191)Net cash from/(used in) financing activities3,719(821)217Net increase/(decrease) in cash and cash equivalents6,9772,585(392)Cash and cash equivalents at beginning of period24,02321,77324,319Effect of exchange rate changed on cash and cash equivalents(371)(39)96  | · ·   | (731)                                 | (21)                                 | (4)                                  |
| Net cash from/(used in) financing activities3,719(821)217Net increase/(decrease) in cash and cash equivalents6,9772,585(392)Cash and cash equivalents at beginning of period24,02321,77324,319Effect of exchange rate changed on cash and cash equivalents(371)(39)96  |   | (195)                                 | (32)                                 | (43)                                 |
| Net increase/(decrease) in cash and cash equivalents6,9772,585(392)Cash and cash equivalents at beginning of period24,02321,77324,319Effect of exchange rate changed on cash and cash equivalents(371)(39)96   | Dividends paid to ordinary shareholders                                   | (474)                                 | (396)                                | (191)                                |
| Cash and cash equivalents at beginning of period 24,023 21,773 24,319 Effect of exchange rate changed on cash and cash equivalents (371) (39) 96   |   | 3,719                                 | (821)                                | 217                                  |
| Effect of exchange rate changed on cash and cash equivalents (371) (39) 96   |   | 6,977                                 | 2,585                                | (392)                                |
|  |   | 24,023                                | 21,773                               | 24,319                               |
| Cash and cash equivalents at end of period (note 25) 30,629 24,319 24,023  |   | (371)                                 | (39)                                 | 96                                   |
|  | Cash and cash equivalents at end of period (note 25)                      | 30,629                                | 24,319                               | 24,023                               |