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19 February 2019

(Hong Kong Stock Code: 5)

HSBC Holdings plc 2018 RESULTS - HIGHLIGHTS

The attached announcement is being released to all the stock exchanges on which HSBC Holdings plc is listed.

For and on behalf of **HSBC Holdings plc**

Ben J S Mathews Group Company Secretary

The Board of Directors of HSBC Holdings plc as at the date of this announcement comprises: Mark Tucker*, John Flint, Kathleen Casey†, Laura Cha†, Henri de Castries†, Lord Evans of Weardale†, Irene Lee†, Heidi Miller†, Marc Moses, David Nish†, Ewen Stevenson, Jonathan Symonds†, Jackson Tai† and Pauline van der Meer Mohr†.

- * Non-executive Group Chairman
- † Independent non-executive Director



19 February 2019

HSBC HOLDINGS PLC

2018 RESULTS - HIGHLIGHTS

John Flint, Group Chief Executive, said:

"These are good results that demonstrate progress against the plan that I outlined in June 2018. Profits and revenue were both up despite a challenging fourth quarter, and our return on tangible equity is significantly higher than in 2017. This is an encouraging first step towards meeting our return on tangible equity target of more than 11% by 2020."

Key highlights

- Progress made against our eight strategic priorities, including accelerated growth from Asia and our international network, growth in our UK customer base, delivery of more sustainable finance, improved capital efficiency and investments in technology.
- Reported profit before tax of \$19.9bn in 2018 was 16% higher than in 2017, reflecting revenue growth in all of our global businesses. Adjusted profit before tax of \$21.7bn in 2018 was 3% higher than in 2017, excluding the effects of foreign currency translation differences and movements in significant items.
- Reported revenue of \$53.8bn was 5% higher, notably driven by a rise in deposit revenue across our global businesses, primarily in
 Asia, as we benefited from wider margins and grew our balances. These increases were partly offset by lower revenue in Corporate
 Centre. Adjusted revenue of \$53.9bn was 4% higher, excluding the effects of foreign currency translation differences and
 movements in significant items.
- Reported operating expenses of \$34.7bn were 1% lower, as higher costs, including investments made to grow the business and enhance our digital capabilities were more than offset by net favourable movements in significant items, mainly the non-recurrence of costs to achieve expenditure in 2017. Adjusted operating expenses of \$33.0bn were 6% higher, excluding the effects of foreign currency translation differences and movements in significant items.
- Adjusted jaws for 2018 was negative 1.2%, due to lower adjusted revenue in 4Q18 (down 8% on 3Q18), from weakness in markets.
 Operating expenses were higher from investments in business growth. We reiterate our commitment to the discipline of positive adjusted jaws.
- Return on average tangible equity rose to 8.6% from 6.8%, up 1.8 percentage points.
- Reported loans and advances to customers increased by \$32bn. Excluding foreign currency translation differences, loans and advances grew by \$66bn or 7% from 1 January 2018.
- Common equity tier 1 ('CET1') ratio of 14.0% and CRD IV leverage ratio of 5.5%.
- Maintained the dividend at \$0.51 per ordinary share; total dividends in respect of the year of \$10.2bn; confident of maintaining at this level

Financial highlights and key ratios				
	-	Year ended	31 Dec	
		2018	2017	Change
	Footnotes	\$m	\$m	%
Reported profit before tax		19,890	17,167	15.9
Adjusted profit before tax	1	21,719	21,133	2.8
Return on average ordinary shareholders' equity (annualised)		7.7%	5.9%	
Return on average tangible equity		8.6%	6.8%	
Adjusted jaws	2	(1.2%)		

For footnotes, see page 2.

We use adjusted performance to understand the underlying trends in the business. The main differences between reported and adjusted are foreign currency translation and significant items.

Capital and balance sheet			
	At 31	Dec	
	2018	2017	Change
	%	%	
Common equity tier 1 ratio	14.0	14.5	
Leverage ratio	5.5	5.6	
	\$m	\$m	\$m
Loans and advances to customers	981,696	962,964	18,732
Customer accounts	1,362,643	1,364,462	(1,819)
Risk-weighted assets ('RWAs')	865,318	871,337	(6,019)

Highlights

		Year ended 3	1 Dec
		2018	2017
	Footnotes	\$m	\$m
Reported			
Revenue	3	53,780	51,445
Change in expected credit losses and other credit impairment charges		(1,767)	N/A
Loan impairment charges and other credit risk provisions		N/A	(1,769)
Operating expenses		(34,659)	(34,884
Profit before tax		19,890	17,167
Adjusted			
Revenue	3	53,940	51,661
Change in expected credit losses and other credit impairment charges		(1,767)	N/A
Loan impairment charges and other credit risk provisions		N/A	(1,713
Operating expenses		(32,990)	(31,231
Profit before tax		21,719	21,133
Significant items affecting adjusted performance			
Revenue			
Customer redress programmes		53	(108
Disposals, acquisitions and investment in new businesses		(113)	274
Fair value movements on financial instruments		(100)	(245
Operating expenses			
Costs of structural reform		(361)	(420
Costs to achieve		_	(3,002
Customer redress programmes		(146)	(655
Disposals, acquisitions and investment in new businesses		(52)	(53
Gain on partial settlement of pension obligation		_	188
Past service costs of guaranteed minimum pension benefits equalisation		(228)	_
Restructuring and other related costs		(66)	_
Settlements and provisions in connection with legal matters and other regulatory matters		(816)	198

Adjusted performance is computed by adjusting reported results for the year-on-year effects of foreign currency translation differences and significant items which distort year-on-year comparisons.

Includes UK bank levy.

Net operating income before loan impairment charges and other credit risk provisions, also referred to as revenue.

Statement by Mark E Tucker, Group Chairman

Our ability to meet our targets depends on being able to help our customers manage the present uncertainty and capture the opportunities that unquestionably exist.

HSBC is in a strong position. Our performance in 2018 demonstrated the underlying health of the business and the potential of the strategy that John Flint, our Group Chief Executive, announced in June.

Despite a challenging external environment in the fourth quarter, all of our global businesses delivered increased profits and the Group achieved a higher return on tangible equity in 2018. Asia again contributed a substantial portion of the Group's profits, notably in Retail Banking and Wealth Management and Commercial Banking. Overall, the Group delivered reported profit before tax of \$19.9bn, up 16% on 2017, and adjusted profit before tax of \$21.7bn, up 3%.

This performance allows us to approve a fourth interim dividend of \$0.21, bringing the total dividend for 2018 to \$0.51.

The Board of Directors

There were a number of Board changes in 2018.

Jonathan Symonds became Deputy Group Chairman. Iain Mackay left the business after 11 years, with the last eight spent as Group Finance Director. My thanks go to lain for his dedicated service to the Group, and in particular for the integral role he played in executing the Group strategy and improving the quality of our financial reporting. Ewen Stevenson joined the Board as Group Chief Financial Officer on 1 January this year.

We said goodbye to Phillip Ameen, Joachim Faber and John Lipsky, all of whom retired from the Board. I am very grateful to each of them for their invaluable advice and counsel. Their departures led to a reduction in the size of the Board as part of our ongoing work to simplify, clarify and strengthen governance arrangements.

We also cut the number of Board committees from seven to five and simplified subsidiary governance. I believe this creates clearer and stronger lines of authority and accountability, enabling the Board to devote more time to priority areas.

We welcome the new UK Corporate Governance Code, which places greater emphasis on how the Board considers the interests of all stakeholders in its discussions and decision making, and promotes a strong internal culture.

We see the new Code as an opportunity to further enhance our existing stakeholder engagement, ensuring that the business as a whole can continue to develop constructive and considerate relationships with all those with whom we work. We will include details of this in the *Annual Report and Accounts 2019*.

Connecting customers to opportunities

The financial targets that John announced in June remain appropriate, even as the global economic outlook becomes less predictable. Our ability to meet them depends on being able to help our customers manage the present uncertainty and capture the opportunities that unquestionably exist.

The system of global trade remains subject to political pressure, and differences between China and the US will likely continue to inform sentiment in 2019. However, the conclusion of major trade agreements – including the Comprehensive and Progressive Agreement for Trans-Pacific Partnership; the EU's landmark bilateral agreements with Japan and Singapore; and the potential ratification of the US-Mexico-Canada Agreement in 2019 – provide important counterweights that could give impetus to international trade in the year ahead.

The fundamentals for growth in Asia remain strong in spite of a softer regional economic outlook. The structural and financial reforms underway across the region should continue to support economic development. China remains subject to domestic and external pressures, but we expect it to maintain strong growth. We also expect further financial liberalisation to form part of China's response to changing external conditions. This will benefit domestic and international customers and investors.

The US economy and the influence of the Federal Reserve remain central to global sentiment. We expect policymakers to adopt a more cautious stance in 2019, even as the economy continues to grow. A slowdown in the pace of US interest rate rises could carry positive implications for Asian economies and businesses, as well as for US growth. Both the Mexican and Canadian economies are poised to grow at a steady pace.

Many of our UK customers are understandably cautious about the immediate future, given the prolonged uncertainty surrounding the UK's exit from the European Union. HSBC UK, our new UK ring-fenced bank, has an important role in supporting our customers as they prepare for a range of possible outcomes. Our universal banking business in France will also help provide continuity to our customers in the UK and the rest of Europe. In Europe, as elsewhere, we are confident in our ability to help customers make the most of the opportunities they see.

There are more risks to global economic growth than this time last year, and we remain alive and responsive to all possibilities. Our strong balance sheet and revenue base equip us to navigate these risks and, most importantly, enable us to help our customers negotiate their own paths.

Fulfilling our potential

Enabling our people to do their jobs to the best of their ability is a priority for the Board, and for me personally. They are essential to our present and future success. The Board fully endorses the Group's commitment to develop and support our people and we offer the Group Management Board our wholehearted support in realising that ambition.

I had the honour of officially opening the new headquarters of HSBC UK in Birmingham in December. As well as providing a new home for the UK ring-fenced bank, One Centenary Square houses the European hub of HSBC University, our global learning and development centre. Since then, we have opened new HSBC University hubs at our new premises in Dubai, and in Mexico City. These cutting-edge facilities form part of our response to the complex challenges our employees now face working for a global bank in an unpredictable environment. HSBC University aims not only to equip them with the right skills, but also to help them understand the culture that will continue to make HSBC a unique organisation.

Many thanks

My thanks go to John and each of the 235,000 people who work for HSBC. Their hard work, commitment and talent has been key to the Group's progress in 2018. Our challenge and shared purpose is to build on that good work through the rest of 2019 and beyond. I have every confidence we can do so.

Review by John Flint, Group Chief Executive

Helping our people be at their best is the critical enabler of our business strategy and fundamental to delivering our financial targets.

In June 2018, I set out a plan to get HSBC growing again and to create value for shareholders. While this targets clear financial outcomes, it has our customers at its centre. We want to bring more of HSBC to more people and to serve them in the best possible way.

The eight strategic priorities that I outlined in June are the key to achieving these aims. We are seeking to connect more customers to our international network and high-growth markets. We are working to improve our capital efficiency and to turn our US business around. We are investing in technology and our digital capabilities to serve our customers better and stay competitive. We are also taking steps to support our people more effectively and help them be at their best.

I am encouraged by our progress so far. We are growing customer numbers and capturing market share in our scale markets and from our international network. Our US business is short of where we want it to be, but is moving in the right direction. Our investment in technology is making our business simpler, safer, and easier for our customers to use. We have launched new products and made strategic hires in mainland China and Hong Kong that are materially improving our service to international clients. We have also established our UK ring-fenced bank.

These were important factors in our 2018 financial performance. Revenue growth in our four global businesses helped deliver higher Group reported and adjusted profit before tax. Group return on tangible equity – our headline measure – was also up significantly from 6.8% in 2017 to 8.6%. This is a good first step towards meeting our return on tangible equity target of more than 11% by 2020.

Engaging our people

HSBC has a strong and proud culture. We understand our role and our purpose, and that HSBC exists to serve others. As Group Chief Executive, I have a responsibility to nurture and preserve those aspects of our culture that serve us well. I also recognise that I have a responsibility to improve aspects of our behaviours that may be impeding our performance.

In my first year in this role, I started a conversation throughout the bank about how we help our people be the best version of themselves. This is part of a broader ambition to create what we call the healthiest human system in our industry.

There is more that we can do to create an environment that is sufficiently supportive, protective and engaging. We need to have more open and honest conversations. This is the least that our people should be able to expect. If we cannot provide it, it hurts our ability to serve not just our customers, but all the stakeholder groups on whom our success depends. It also impedes our ability to deliver our strategy and our targets.

We have started by signalling to our people that creating a safe and supportive working environment is a strategic priority for the business. Leaders are being encouraged to model the right behaviours and provide direction on the type of behaviour we expect. We are also opening conversations around issues like mental health, well-being, bullying and harassment.

We are making material changes to the organisation that allow us to support our people more effectively. Our governance procedures are being simplified and strengthened to reduce complexity and make it easier for people to do their jobs. We are also helping our people work more flexibly. On learning and development, we have opened new HSBC University hubs around the world and improved access to digital training.

At an individual level, every person at HSBC is being encouraged to think about how we create the healthiest human system in our industry, and to play an active role in doing so. We are regularly collecting feedback from our people and it is informing the action we are taking.

The early signs are positive. In 2018, 66% of our employees said they would recommend HSBC as a great place to work, up from 64% the previous year. While this demonstrates an improvement in a relatively short space of time, it also shows that we have much further to go. This work will continue into 2019 and beyond. If we are successful, then we will materially improve all aspects of HSBC's performance, including delivery of our strategy.

Business performance

All four global businesses grew adjusted revenue in 2018.

Retail Banking and Wealth Management had a very good year. Higher interest rates, rising customer numbers, and growth of more than \$20bn in our UK and Hong Kong mortgage book all contributed to a strong rise in Retail Banking adjusted revenue. Despite a good performance in the first three quarters of the year, Wealth Management adjusted revenue fell slightly in 2018 due to the effects of market volatility in the fourth quarter.

Commercial Banking had an excellent 2018, delivering double-digit adjusted revenue growth on the back of an outstanding performance in Global Liquidity and Cash Management. Credit and Lending generated adjusted revenue growth from higher balances, despite lower margins from increased competition. Solid performances in Asia and Europe enabled Global Trade and Receivables Finance to grow adjusted revenue despite an increasingly difficult environment for trade.

Global Banking and Markets grew adjusted revenue in spite of considerably reduced market activity in the fourth quarter. Our market-leading transaction banking franchises generated strong increases in adjusted revenue, which exceeded the reduction in markets-related revenue from Rates, Credit, and Equities.

Global Private Banking returned to growth in 2018 on the back of new business won in Hong Kong. Adjusted revenue from deposits also increased on the back of interest rate rises.

Adjusted jaws was negative for 2018. While adjusted costs were broadly as we expected for the full year, adjusted revenue fell short due to market weakness in the fourth quarter. Positive jaws remains an important discipline in delivering our financial targets and we remain committed to it in 2019.

Expected credit losses were slightly higher than loan impairment charges in 2017, reflecting the uncertain economic outlook in the UK and heightened downside risks.

Our common equity tier 1 ratio of 14% was lower than at the same point in 2017, due mainly to adverse foreign exchange movements and the impact of higher lending.

We returned a total of \$2bn to shareholders through share buy-backs in 2018, reflecting our desire to neutralise the impact of scrip dividends over the medium term. We remain committed to this policy, subject to regulatory approval.

Outlook

We have made a good start to 2019. Our Group revenue performance in January was ahead of our plan for the month and actual credit performance remained robust, albeit with some softening of credit performance in the UK. We continue to prepare for the UK's departure from the EU in order to provide continuity for our customers in the UK and mainland Europe. Our well-established universal bank in France gives us a major advantage in this regard. Our immediate priority is to help our customers manage the present uncertainty.

Despite more challenging market conditions at the end of the year and a weaker global economic outlook, we are committed to the targets we announced in June. We remain alert to the downside risks of the current economic environment, especially those relating to the UK economy, global trade tensions and the future path of interest rates. We will be proactive in managing costs and investment to meet the risks to revenue growth where necessary, but we will not take short-term decisions that harm the long-term interests of the business.

We plan to achieve positive adjusted jaws in 2019 and remain focused on achieving a return on tangible equity of over 11% by 2020, while maintaining a stable dividend.

Financial summary

		Year ended	31 Dec
	Ī	2018	2017
	Footnotes	\$m	\$m
For the year			
Profit before tax		19,890	17,167
Profit attributable to:			
- ordinary shareholders of the parent company		12,608	9,683
Dividends declared on ordinary shares		10,187	10,193
At the year-end			
Total shareholders' equity		186,253	190,250
Total regulatory capital		173,238	182,383
Customer accounts		1,362,643	1,364,462
Total assets		2,558,124	2,521,771
Risk-weighted assets		865,318	871,337
Per ordinary share		\$	\$
Basic earnings		0.63	0.48
Dividends	1	0.51	0.51
Net asset value		8.13	8.35
Tangible net asset value		7.01	7.26
Share information			
Number of \$0.50 ordinary shares in issue (millions)		20,361	20,321
Basic number of \$0.50 ordinary shares outstanding (millions)		19,981	19,960
Basic number of \$0.50 ordinary shares outstanding and dilutive potential ordinary shares (millions)		20,059	20,065

¹ Dividends per ordinary share declared in the year.

Distribution of results by global business

Adjusted profit before tax

		Year ended 31 Dec				
	2018		2017			
	\$m	%	\$m	%		
Retail Banking and Wealth Management	7,080	32.6	6,479	30.6		
Commercial Banking	7,669	35.3	6,829	32.3		
Global Banking and Markets	6,078	28.0	5,848	27.7		
Global Private Banking	344	1.6	296	1.4		
Corporate Centre	548	2.5	1,681	8.0		
Profit before tax	21,719	100.0	21,133	100.0		

Distribution of results by geographical region

Reported profit/(loss) before tax

	· · · · · · · · · · · · · · · · · · ·	Year ended 31 Dec				
	2018	2018 2017				
	\$m	%	\$m	%		
Europe	(815)	(4.1)	(1,864)	(10.9)		
Asia	17,790	89.5	15,329	89.3		
Middle East and North Africa	1,557	7.8	1,501	8.7		
North America	799	4.0	1,601	9.3		
Latin America	559	2.8	600	3.5		
Profit before tax	19,890	100.0	17,167	100.0		

HSBC adjusted profit before tax and balance sheet data

		2018					
		Retail Banking and Wealth Management	Commercial Banking	Global Banking and Markets	Global Private Banking	Corporate Centre	Total
	Footnotes	\$m	\$m	\$m	\$m	\$m	\$m
Net operating income before change in expected credit losses and other credit impairment charges	1	21,935	14,885	15,512	1,785	(177)	53,940
- external		17,270	14,652	17,986	1,497	2,535	53,940
- inter-segment		4,665	233	(2,474)	288	(2,712)	_
of which: net interest income/(expense)		15,822	10,666	<i>5,259</i>	888	(2,199)	30,436
Change in expected credit losses and other credit impairment charges		(1,177)	(739)	26	8	115	(1,767)
Net operating income		20,758	14,146	15,538	1,793	(62)	52,173
Total operating expenses		(13,711)	(6,477)	(9,460)	(1,449)	(1,893)	(32,990)
Operating profit/(loss)		7,047	7,669	6,078	344	(1,955)	19,183
Share of profit in associates and joint ventures		33	_	_	_	2,503	2,536
Adjusted profit before tax		7,080	7,669	6,078	344	548	21,719
		%	%	%	%	%	%
Share of HSBC's adjusted profit before tax		32.6	35.3	28.0	1.6	2.5	100.0
Adjusted cost efficiency ratio		62.5	43.5	61.0	81.2	(1,069.5)	61.2
Adjusted balance sheet data		\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)		361,872	333,162	244,978	39,217	2,467	981,696
Interests in associates and joint ventures		397			-	22,010	22,407
Total external assets		476,784 640.924	360,216	1,012,272 290.914	43,790	665,062	2,558,124
Customer accounts Adjusted risk-weighted assets (unaudited)	2	126,865	357,596 321,244	281,021	64,658 16,824	8,551 118,550	1,362,643 864,504
Adjusted fisk-weighted assets (unaddited)		120,805	321,244	201,021	10,624	110,550	804,504
				2017	7		
Net operating income before loan impairment charges							
and other credit risk provisions	1	20,220	13,247	15,285	1,723	1,186	51,661
- external		17,024	13,378	16,557	1,453	3,249	51,661
- inter-segment		3,196	(131)	(1,272)	270	(2,063)	_
of which: net interest income/(expense)		13,927	9,060	4,851	825	(481)	28,182
Loan impairment charges and other credit risk provisions		(969)	(465)	(446)	(16)	183	(1,713)
Net operating income		19,251	12,782	14,839	1,707	1,369	49,948
Total operating expenses		(12,786)	(5,953)	(8,991)	(1,411)	(2,090)	(31,231)
Operating profit/(loss)		6,465	6,829	5,848	296	(721)	18,717
Share of profit in associates and joint ventures		14				2,402	2,416
Adjusted profit before tax		6,479	6,829	5,848	296	1,681	21,133
		%	%	%	%	%	%
Share of HSBC's adjusted profit before tax		30.6	32.3	27.7	1.4	8.0	100.0
Adjusted cost efficiency ratio		63.2	44.9	58.8	81.9	176.2	60.5
Adjusted balance sheet data		\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (net)		332,261	305,213	244,476	39,597	7,294	928,841
Interests in associates and joint ventures		363	_	_		21,656	22,019
		451 510	220 120	046 747	40.047	000 004	0.440.007
Total external assets		451,516	336,163	946,747	46,247	662,364	2,443,037
Total external assets Customer accounts Adjusted risk-weighted assets (unaudited)	2	451,516 621,092 118,131	336,163 351,617 289.824	946,747 273,080 293,135	46,247 64,957 15,795	662,364 10,883 128,795	2,443,037 1,321,629 845,680

Net operating income before change in expected credit losses and other credit impairment charges/Loan impairment charges and other credit risk provisions, also referred to as revenue.

Adjusted risk-weighted assets are calculated using reported risk-weighted assets adjusted for the effects of currency translation differences and significant items.

Consolidated income statement

for the year ended 31 December

	2018	2017
	\$m	\$m
Net interest income	30,489	28,176
- interest income	49,609	40,995
- interest expense	(19,120)	(12,819)
Net fee income	12,620	12,811
- fee income	16,044	15,853
- fee expense	(3,424)	(3,042)
Net income from financial instruments held for trading or managed on a fair value basis ^{9, 10}	9,531	8,426
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	(1,488)	2,836
Changes in fair value of long-term debt and related derivatives ⁹	(97)	155
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss ¹⁰	695	N/A
Gains less losses from financial investments	218	1,150
Dividend income	75	106
Net insurance premium income	10,659	9,779
Other operating income/(expense)	885	337
Total operating income	63,587	63,776
Net insurance claims and benefits paid and movement in liabilities to policyholders	(9,807)	(12,331)
Net operating income before change in expected credit losses and other credit impairment charges ¹⁵	53,780	51,445
Change in expected credit losses and other credit impairment charges	(1,767)	N/A
Loan impairment charges and other credit risk provisions	N/A	(1,769)
Net operating income	52,013	49,676
Employee compensation and benefits	(17,373)	(17,315)
General and administrative expenses	(15,353)	(15,707)
Depreciation and impairment of property, plant and equipment	(1,119)	(1,166)
Amortisation and impairment of intangible assets	(814)	(696)
Total operating expenses	(34,659)	(34,884)
Operating profit	17,354	14,792
Share of profit in associates and joint ventures	2,536	2,375
Profit before tax	19,890	17,167
Tax expense	(4,865)	(5,288)
Profit for the year	15,025	11,879
Attributable to:		
- ordinary shareholders of the parent company	12,608	9,683
- preference shareholders of the parent company	90	90
- other equity holders	1,029	1,025
- non-controlling interests	1,298	1,081
Profit for the year	15,025	11,879
	\$	\$
Basic earnings per ordinary share	0.63	0.48
Diluted earnings per ordinary share	0.63	0.48

Consolidated statement of comprehensive income

for the year ended 31 December

=		
	2018	2017
Footnotes	\$m	\$m
Profit for the year	15,025	11,879
Other comprehensive income/(expense)		
Items that will be reclassified subsequently to profit or loss when specific conditions are met:		
Available-for-sale investments	N/A	146
- fair value gains	N/A	1,227
- fair value gains reclassified to the income statement	N/A	(1,033)
- amounts reclassified to the income statement in respect of impairment losses	N/A	93
- income taxes	N/A	(141)
Debt instruments at fair value through other comprehensive income	(243)	N/A
- fair value losses	(168)	N/A
- fair value gain transferred to the income statement on disposal	(95)	N/A
- expected credit losses recognised in the income statement	(94)	N/A
- income taxes	114	N/A
Cash flow hedges	19	(192)
- fair value losses	(267)	(1,046)
- fair value gains reclassified to the income statement	317	833
- income taxes and other movements	(31)	21
Share of other comprehensive income/(expense) of associates and joint ventures	(64)	(43)
- share for the year	(64)	(43)
Exchange differences	(7,156)	9,077
- other exchange differences	(7,156)	8,939
- income tax attributable to exchange differences	_	138
Items that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefit asset/liability	(329)	2,419
- before income taxes 7	(388)	3,440
- income taxes	59	(1,021)
Changes in fair value of financial liabilities designated at fair value due to movement in own credit risk	2,847	(2,024)
- before income taxes	3,606	(2,409)
- income taxes	(759)	385
Equity instruments designated at fair value through other comprehensive income	(27)	N/A
- fair value losses	(71)	N/A
- income taxes	44	N/A
Effects of hyperinflation	283	N/A
Other comprehensive income/(expense) for the year, net of tax	(4,670)	9,383
Total comprehensive income for the year	10,355	21,262
Attributable to:		,
- ordinary shareholders of the parent company	8,083	18,914
- preference shareholders of the parent company	90	90
- other equity holders	1,029	1,025
- non-controlling interests	1,153	1,233
Total comprehensive income for the year	10,355	21,262

Consolidated balance sheet

	31 Dec	1 Jan	31 Dec
	2018	2018 ¹⁴	2017
	\$m	\$m	\$m
Assets			
Cash and balances at central banks	162,843	180,621	180,624
Items in the course of collection from other banks	5,787	6,628	6,628
Hong Kong Government certificates of indebtedness	35,859	34,186	34,186
Trading assets	238,130	254,410	287,995
Financial assets designated and otherwise mandatorily measured at fair value through profit or loss	41,111	39,746	N/A
Financial assets designated at fair value	N/A	N/A	29,464
Derivatives	207,825	219,818	219,818
Loans and advances to banks	72,167	82,559	90,393
Loans and advances to customers	981,696	949,737	962,964
Reverse repurchase agreements – non-trading	242,804	201,553	201,553
Financial investments	407,433	383,499	389,076
Prepayments, accrued income and other assets	110,571	114,777	67,191
Current tax assets	684	1,006	1,006
Interests in associates and joint ventures	22,407	21,802	22,744
Goodwill and intangible assets	24,357	23,374	23,453
Deferred tax assets	4,450	4,714	4,676
Total assets	2,558,124	2,518,430	2,521,771
Liabilities and equity			
Liabilities			
Hong Kong currency notes in circulation	35,859	34,186	34,186
Deposits by banks	56,331	64,492	69,922
Customer accounts	1,362,643	1,360,227	1,364,462
Repurchase agreements – non-trading	165,884	130,002	130,002
Items in the course of transmission to other banks	5,641	6,850	6,850
Trading liabilities	84,431	80,864	184,361
Financial liabilities designated at fair value	148,505	144,006	94,429
Derivatives	205,835	216,821	216,821
Debt securities in issue	85,342	66,536	64,546
Accruals, deferred income and other liabilities	97,380	99,926	45,907
Current tax liabilities	718	928	928
Liabilities under insurance contracts	87,330	85,598	85,667
Provisions	2,920	4,295	4,011
Deferred tax liabilities	2,619	1,614	1,982
Subordinated liabilities	22,437	25,861	19,826
Total liabilities	2,363,875	2,322,206	2,323,900
Equity			
Called up share capital	10,180	10,160	10,160
Share premium account	13,609	10,177	10,177
Other equity instruments	22,367	22,250	22,250
Other reserves	1,906	6,643	7,664
Retained earnings	138,191	139,414	139,999
Total shareholders' equity	186,253	188,644	190,250
Non-controlling interests	7,996	7,580	7,621
Total equity	194,249	196,224	197,871
Total liabilities and equity	2,558,124	2,518,430	2,521,771

Consolidated statement of cash flows

for the year ended 31 December

	2018	2017
Foot	tnotes \$m	\$m
Profit before tax	19,890	17,167
Adjustments for non-cash items:		
Depreciation and amortisation	1,933	1,862
Net (gain)/loss from investing activities	(126)	(1,152)
Share of profits in associates and joint ventures	(2,536)	(2,375)
(Gain)/Loss on disposal of subsidiaries, businesses, associates and joint ventures	_	(79)
Change in expected credit losses gross of recoveries and other credit impairment charges	2,280	N/A
Loan impairment losses gross of recoveries and other credit risk provisions	N/A	2,603
Provisions including pensions	1,944	917
Share-based payment expense	450	500
Other non-cash items included in profit before tax	(1,303)	(381)
Elimination of exchange differences	7 ,299	(21,289)
Changes in operating assets and liabilities		
Change in net trading securities and derivatives	10,716	(10,901)
Change in loans and advances to banks and customers	(44,071)	(108,984)
Change in reverse repurchase agreements – non-trading	(40,499)	(37,281)
Change in financial assets designated and otherwise mandatorily measured at fair value	(1,515)	(5,303)
Change in other assets	4,047	(6,570)
Change in deposits by banks and customer accounts	(5,745)	102,211
Change in repurchase agreements – non-trading	35,882	41,044
Change in debt securities in issue	18,806	(1,369)
Change in financial liabilities designated at fair value	4,500	8,508
Change in other liabilities	(2,644)	13,514
Dividends received from associates	910	740
Contributions paid to defined benefit plans	(332)	(685)
Tax paid	(3,417)	(3,175)
Net cash from operating activities	6,469	(10,478)
Purchase of financial investments	(383,454)	(357,264)
Proceeds from the sale and maturity of financial investments	370,357	418,352
Net cash flows from the purchase and sale of property, plant and equipment	(1,196)	(1,167)
Net cash flows from disposal of customer and loan portfolios	(204)	6,756
Net investment in intangible assets	(1,848)	(1,285)
Net cash flow on disposal of subsidiaries, businesses, associates and joint ventures ²	4	165
Net cash from investing activities	(16,341)	65,557
Issue of ordinary share capital and other equity instruments	6,001	5,196
Cancellation of shares	(1,998)	(3,000)
Net sales/(purchases) of own shares for market-making and investment purposes	133	(67)
Purchase of treasury shares	_	_
Redemption of preference shares and other equity instruments	(6,078)	_
Subordinated loan capital issued	_	_
Subordinated loan capital repaid	12 (4,077)	(3,574)
Dividends paid to shareholders of the parent company and non-controlling interests	(10,762)	(9,005)
Net cash from financing activities	(16,781)	(10,450)
Net increase/(decrease) in cash and cash equivalents	(26,653)	44,629
Cash and cash equivalents at 1 Jan	337,412	274,550
Exchange differences in respect of cash and cash equivalents	(9,677)	18,233
Cash and cash equivalents at 31 Dec	13 301,082	337,412
Cash and cash equivalents comprise:		
- cash and balances at central banks	162,843	180,624
- items in the course of collection from other banks	5,787	6,628
- loans and advances to banks of one month or less	47,878	82,771
- reverse repurchase agreements with banks of one month or less	59,602	58,850
- treasury bills, other bills and certificates of deposit less than three months	30,613	15,389
- less: items in the course of transmission to other banks	(5,641)	(6,850)
Cash and cash equivalents at 31 Dec	¹³ 301,082	337,412

Consolidated statement of changes in equity

for the year ended 31 December

			_		Other re	serves				
	Called up share capital and share premium	Other equity instru- ments ^{2,3}	Retained earnings ^{4,5}	Financial assets at FVOCI reserve ⁸	Cash flow hedging reserve	Foreign exchange reserve	Merger and other reserves ⁶	Total share- holders' equity	Non- controlling interests	Total equity
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
As at 31 Dec 2017	20,337	22,250	139,999	(350)	(222)	(19,072)	27,308	190,250	7,621	197,871
Impact on transition to IFRS 9		_	(585)	(1,021)		_	-	(1,606)	(41)	(1,647)
At 1 Jan 2018	20,337	22,250	139,414	(1,371)	(222)	(19,072)	27,308	188,644	7,580	196,224
Profit for the year	_		13,727		_			13,727	1,298	15,025
Other comprehensive income (net of tax)	_	_	2,765	(245)	16	(7,061)	_	(4,525)	(145)	(4,670)
 debt instruments at fair value through other comprehensive income 	-	-	-	(245)	-	-	-	(245)	2	(243)
 equity instruments designated at fair value through other comprehensive income 	_	_	_	_	_	_	_	_	(27)	(27)
 cash flow hedges 	_	_	-	-	16	-	-	16	3	19
 changes in fair value of financial liabilities designated at fair value upon initial recognition arising from changes in own credit risk 	_	_	2,847	_	_	_	_	2,847	_	2,847
 remeasurement of defined benefit asset/liability⁷ 	_	_	(301)	_	_	_	_	(301)	(28)	(329)
share of other comprehensive income of associates and joint ventures	_	_	(64)	_	_	_	_	(64)	_	(64)
- effects of hyperinflation	_	_	283	_	_	_	_	283	_	283
- exchange differences	_	_	_	-	-	(7,061)	-	(7,061)	(95)	(7,156)
Total comprehensive income for the year	_	_	16,492	(245)	16	(7,061)	_	9,202	1,153	10,355
Shares issued under employee remuneration and share plans	721	_	(610)	_	_	_	_	111	_	111
Shares issued in lieu of dividends and amounts arising thereon	_	_	1,494	_	_	_	_	1,494	_	1,494
Capital securities issued	_	5,968		_	_		_	5,968	_	5,968
Dividends to shareholders	_	_	(11,547)	_	_	_	_	(11,547)	(710)	(12,257)
Redemption of securities	-	(5,851)	(237)	_	-	_	_	(6,088)	_	(6,088)
Transfers ¹⁶	_		(2,200)	_	_	_	2,200	_		_
Cost of share-based payment arrangements	_	-	450	_	_	_	_	450	_	450
Cancellation of shares ^{17,18}	2,731	_	(4,998)	_	_	_	269	(1,998)	_	(1,998)
Other movements	_	_	(67)	84	_	_	_	17	(27)	(10)
At 31 Dec 2018	23,789	22,367	138,191	(1,532)	(206)	(26,133)	29,777	186,253	7,996	194,249

Consolidated statement of changes in equity (continued)

		_		•	•					
			_		Other res	serves		-		
	Called up share capital and share premium	Other equity instru- ments ²	Retained earnings ^{4, 5}	Available- for-sale fair value reserve	Cash flow hedging reserve	Foreign exchange reserve	Merger and other reserves ⁶	Total share- holders' equity	Non- controlling interests	Total equity
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
At 1 Jan 2017	22,715	17,110	136,795	(477)	(27)	(28,038)	27,308	175,386	7,192	182,578
Profit for the year			10,798		_			10,798	1,081	11,879
Other comprehensive income (net of tax)	_	_	328	131	(194)	8,966	_	9,231	152	9,383
- available-for-sale investments	_	-	_	131	_	-	-	131	15	146
- cash flow hedges	_	_	-	_	(194)	-	_	(194)	2	(192)
 changes in fair value of financial liabilities designated at fair value due to movement in own credit risk 	_	_	(2,024)	_	_	_	_	(2,024)	_	(2,024)
 remeasurement of defined benefit asset/liability⁷ 	_	_	2,395	_	_	-	_	2,395	24	2,419
 share of other comprehensive income of associates and joint ventures 	_	-	(43)	_	_	_	_	(43)	_	(43)
 exchange differences 	_	_	_	_		8,966	_	8,966	111	9,077
Total comprehensive income for the year	_	_	11,126	131	(194)	8,966	_	20,029	1,233	21,262
Shares issued under employee remuneration and share plans	622	_	(566)	_	_	_	_	56	_	56
Shares issued in lieu of dividends and amounts arising thereon	_	_	3,206	_	_	_	_	3,206	_	3,206
Capital securities issued	_	5,140	_	_		-		5,140	_	5,140
Dividends to shareholders	_		(11,551)	=	_	_		(11,551)	(660)	(12,211)
Cost of share-based payment arrangements	_	_	500	_	_	_	_	500	_	500
Cancellation of shares ¹	(3,000)	_	_	_	_	_	_	(3,000)	_	(3,000)
Other movements	_		489	(4)	(1)	_	_	484	(144)	340
At 31 Dec 2017	20,337	22,250	139,999	(350)	(222)	(19,072)	27,308	190,250	7,621	197,871

- In February 2017, HSBC announced a share buy-back of up to \$1.0bn, which was completed in April 2017. In July 2017, HSBC announced a share buy-back of up to \$2.0bn, which was completed in November 2017. Shares bought back from these two buy-back programmes have been cancelled.
- 2 During 2018, HSBC Holdings issued \$4,150m, £1,000m and ŠGD750m of perpetual subordinated contingent convertible capital securities on which there were \$60m of external issuance costs, \$49m of intra-Group issuance costs and \$11m of tax benefits. In 2017, HSBC Holdings issued \$3,000m, SGD1,000m and €1,250m of perpetual subordinated continuent convertible capital securities, on which there were \$14m of external issuance costs. \$37m of intra-Group issuance costs and \$10m of tax benefits. Under IFRSs these issuance costs and tax benefits are classified as equity.
- During 2018, HSBC Holdings redeemed \$2,200m 8.125% perpetual subordinated capital securities and its \$3,800m 8.000% perpetual subordinated capital securities,
- Series 2, on which there were \$172m of external issuance costs and \$23m of intra-Group issuance costs wound down.

 At 31 December 2018, retained earnings included 379,926,645 treasury shares (2017: 360,590,019). In addition, treasury shares are also held within HSBC's Insurance business retirement funds for the benefit of policyholders or beneficiaries within employee trusts for the settlement of shares expected to be delivered under employee share schemes or bonus plans, and the market-making activities in Global Markets.
- Cumulative goodwill amounting to \$5,138m has been charged against reserves in respect of acquisitions of subsidiaries prior to 1 January 1998, including \$3,469m charged against the merger reserve arising on the acquisition of HSBC Bank plc. The balance of \$1,669m has been charged against retained earnings.

 Statutory share premium relief under Section 131 of the Companies Act 1985 (the 'Act') was taken in respect of the acquisition of HSBC Bank plc in 1992, HSBC France
- in 2000 and HSBC Finance Corporation in 2003, and the shares issued were recorded at their nominal value only. In HSBC's consolidated financial statements, the fair value differences of \$8,290m in respect of HSBC France and \$12,768m in respect of HSBC Finance Corporation were recognised in the merger reserve. The merger reserve created on the acquisition of HSBC Finance Corporation subsequently became attached to HSBC Overseas Holdings (UK) Limited ('HOHU'), following a number of intra-Group reorganisations. During 2009, pursuant to Section 131 of the Companies Act 1985, statutory share premium relief was taken in respect of the rights issue and \$15,796m was recognised in the merger reserve. The merger reserve includes a deduction of \$614m in respect of costs relating to the rights issue, of which \$149m was subsequently transferred to the income statement. Of this \$149m, \$121m was a loss arising from accounting for the agreement with the underwriters as a contingent forward contract. The merger reserve excludes the loss of \$344m on a forward foreign exchange contract associated with hedging the proceeds of the rights issue.
- During 2018, an actuarial gain of \$1.180m has arisen as a result of the remeasurement of the defined benefit pension obligation of the HSBC Bank (UK) Pension Scheme. During 2017, an actuarial gain of \$1,730m has arisen as a result of the remeasurement of the defined benefit pension obligation of the HSBC Bank (UK) Pension Scheme
- The \$350m at 31 December 2017 represents the IAS 39 available-for-sale fair value reserve as at 31 December 2017.
- Prior to 2018, foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018, we have grouped the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been re-presented. There is no net impact on Total operating income and the impact on 'changes in fair value of long-term debt and related derivatives' is \$(517)m for the year ended 31 December 2017 and \$1,978m for the year ended 31 December 2016.
- 10 The classification and measurement requirements under IFRS 9, which was adopted from 1 January 2018, are based on an entity's assessment of both the business model for managing the assets and the contractual cash flow characteristics of the assets. The standard contains a classification for items measured mandatorily at fair value through profit or loss as a residual category. Given its residual nature, the presentation of the income statement has been updated to separately present items in this category, which are of a dissimilar nature or function, in line with IAS 1 'Presentation of financial statements' requirements. Comparative data has been represented. There is no net impact on total operating income.
- Adjustment to bring changes between opening and closing balance sheet amounts to average rates. This is not done on a line-by-line basis, as details cannot be determined without unreasonable expense.
- Subordinated liabilities changes during the year are attributable to repayments of \$(4.1)bn (2017: \$(3.6)bn) of securities. Non-cash changes during the year included foreign exchange (loss)/gain \$(0.6)bn (2017: \$(0.6)bn) and fair value losses of \$(1.4)bn (2017: \$(1.2)bn).
- 13 At 31 December 2018, \$26,282m (2017: \$39,830m; 2016: \$35,501m) was not available for use by HSBC, of which \$19,755m (2017: \$21,424m) related to mandatory deposits at central banks.
- 14 Balances at 1 January 2018 have been prepared in accordance with accounting policies referred to on page 16. 31 December 2017 balances have not been represented.
- 15. Net operating income before change in expected credit losses and other credit impairment charges/l oan impairment charges and other credit risk provisions, also referred to as revenue.
- Permitted transfers from the merger reserve to retained earnings were made when the investment in HSBC Overseas Holdings (UK) Limited was previously impaired. A part reversal of this impairment results in a transfer from retained earnings back to the merger reserve of \$2,200m.
- 17 This includes a re-presentation of the cancellation of shares to retained earnings and capital redemption reserve in respect of the 2017 share buy-back, under which retained earnings have been reduced by \$3,000m, called up capital and share premium increased by \$2,731m and other reserves increased by \$269m.
- 18 In May 2018, HSBC announced a share buy-back of up to \$2.0bn, which was completed in August 2018.

1 Basis of preparation and significant accounting policies

The basis of preparation and summary of significant accounting policies applicable to the consolidated financial statements of HSBC and the separate financial statements of HSBC Holdings can be found in Note 1, or the relevant Note, in the Financial Statements in the *Annual Report and Accounts 2018*.

(a) Compliance with International Financial Reporting Standards

The consolidated financial statements of HSBC and the separate financial statements of HSBC Holdings have been prepared in accordance with International Financial Reporting Standards ('IFRSs') as issued by the International Accounting Standards Board ('IASB'), including interpretations issued by the IFRS Interpretations Committee, and as endorsed by the European Union ('EU'). At 31 December 2018, there were no unendorsed standards effective for the year ended 31 December 2018 affecting these consolidated and separate financial statements, and HSBC's application of IFRSs results in no differences between IFRSs as issued by the IASB and IFRSs as endorsed by the EU.

Standards adopted during the year ended 31 December 2018

HSBC has adopted the requirements of IFRS 9 'Financial Instruments' from 1 January 2018, with the exception of the provisions relating to the presentation of gains and losses on financial liabilities designated at fair value, which were adopted from 1 January 2017. This includes the adoption of 'Prepayment Features with Negative Compensation (Amendments to IFRS 9)', which is effective for annual periods beginning on or after 1 January 2019 with early adoption permitted. The effect of its adoption is not significant. IFRS 9 includes an accounting policy choice to remain with IAS 39 hedge accounting, which HSBC has exercised. The classification and measurement, and impairment requirements, are applied retrospectively by adjusting the opening balance sheet at the date of initial application. As permitted by IFRS 9, HSBC has not restated comparatives. Adoption reduced net assets at 1 January 2018 by \$1,647m as set out in Note 37 of the *Annual Report and Accounts 2018*.

In addition, HSBC has adopted the requirements of IFRS 15 'Revenue from contracts with customers' and a number of interpretations and amendments to standards which have had an insignificant effect on the consolidated financial statements of HSBC and the separate financial statements of HSBC Holdings.

(b) Differences between IFRSs and Hong Kong Financial Reporting Standards

There are no significant differences between IFRSs and Hong Kong Financial Reporting Standards in terms of their application to HSBC, and consequently there would be no significant differences had the financial statements been prepared in accordance with Hong Kong Financial Reporting Standards. The 'Notes on the financial statements', taken together with the 'Report of the Directors', include the aggregate of all disclosures necessary to satisfy IFRSs and Hong Kong reporting requirements.

(c) Going concern

The financial statements are prepared on a going concern basis, as the Directors are satisfied that the Group and parent company have the resources to continue in business for the foreseeable future. In making this assessment, the Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

2 Tax

Tax expense

	2018	2017
	\$m	\$m
Current tax ¹	4,195	4,264
- for this year	4,158	4,115
- adjustments in respect of prior years	37	149
Deferred tax	670	1,024
- origination and reversal of temporary differences	656	(228)
- effect of changes in tax rates	17	1,337
- adjustments in respect of prior years	(3)	(85)
Year ended 31 Dec	4,865	5,288

¹ Current tax included Hong Kong profits tax of \$1,532m (2017: \$1,350m). The Hong Kong tax rate applying to the profits of subsidiaries assessable in Hong Kong was 16.5% (2017: 16.5%).

Tax reconciliation

The tax charged to the income statement differs from the tax charge that would apply if all profits had been taxed at the UK corporation tax rate as follows:

	2018	2018			2016	
	\$m	%	\$m	%	\$m	%
Profit before tax	19,890		17,167		7,112	
Tax expense						
- taxation at UK corporation tax rate of 19.00% (2017: 19.25%; 2016: 20.0%)	3,779	19.00	3,305	19.25	1,422	20.00
- impact of differently taxed overseas profits in overseas locations	264	1.3	407	2.3	43	0.6
Items increasing tax charge in 2018:						
 local taxes and overseas withholding taxes 	437	2.2	618	3.6	434	6.1
- UK tax losses not recognised	435	2.2	70	0.4	305	4.3
- other permanent disallowables	396	2.0	400	2.3	438	6.2
- UK banking surcharge	229	1.1	136	0.8	199	2.8
- bank levy	191	1.0	180	1.0	170	2.4
- non-deductible regulatory settlements	153	0.8	(132)	(0.8)	20	0.3
- impacts of hyperinflation	78	0.4	_	_	-	_
- adjustments in respect of prior period liabilities	34	0.2	64	0.4	256	3.6
- non-UK tax losses not recognised	32	0.2	33	0.2	147	2.1
- change in tax rates	17	0.1	49	0.3	(4)	(0.1)
- non-deductible UK customer compensation	16	0.1	166	1.0	162	2.3
- deferred tax remeasurement due to US federal tax rate reduction	-	_	1,288	7.5	_	_
- non-deductible goodwill write-down	_	-	_	_	648	9.1
- non-deductible loss and taxes suffered on Brazil disposal	-	_	_	_	464	6.5
Items reducing tax charge in 2018:						
- non-taxable income and gains	(691)	(3.5)	(766)	(4.4)	(577)	(8.1)
- effect of profits in associates and joint ventures	(492)	(2.5)	(481)	(2.8)	(461)	(6.5)
- other items	(13)	(0.1)	_	-	-	
- other deferred tax temporary differences previously not recognised	_	_	(49)	(0.3)	_	
Year ended 31 Dec	4,865	24.5	5,288	30.8	3,666	51.6

The Group's profits are taxed at different rates depending on the country or territory in which the profits arise. The key applicable tax rates for 2018 include Hong Kong (16.5%), the US (21%) and the UK (19%). If the Group's profits were taxed at the statutory rates of the countries in which the profits arose, then the tax rate for the year would have been 20.30% (2017: 21.15%). The effective tax rate for the year was 24.5% (2017: 30.8%). The effective tax rate for 2018 was significantly lower than for 2017 as 2017 included a charge of \$1.3bn relating to the remeasurement of US deferred tax balances to reflect the reduction in the US federal tax rate to 21% from 2018.

Accounting for taxes involves some estimation because the tax law is uncertain and its application requires a degree of judgement, which authorities may dispute. Liabilities are recognised based on best estimates of the probable outcome, taking into account external advice where appropriate. We do not expect significant liabilities to arise in excess of the amounts provided. HSBC only recognises current and deferred tax assets where recovery is probable.

Movement of deferred tax assets and liabilities

	Loan impairment provisions	Unused tax losses and tax credits	Derivatives, FVOD ¹ and other investments	Insurance business	Expense provisions	Other	Total
Footnotes	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Assets	713	1,373	1,282	_	643	2,313	6,324
Liabilities	_	_	(93)	(1,182)	_	(2,355)	(3,630)
At 1 Jan 2018	713	1,373	1,189	(1,182)	643	(42)	2,694
IFRS 9 transitional adjustment	358	_	(411)	-	-	459	406
Income statement	(72)	(203)	51	(104)	19	(361)	(670)
Other comprehensive income	_	_	(722)	-	-	190	(532)
Equity	_	_	_	_	_	(23)	(23)
Foreign exchange and other adjustments	(17)	(14)	9	15	(33)	(4)	(44)
At 31 Dec 2018	982	1,156	116	(1,271)	629	219	1,831
Assets 2	982	1,156	492	-	629	1,889	5,148
Liabilities 2	_	_	(376)	(1,271)	_	(1,670)	(3,317)
Assets	950	2,212	1,441		893	1,857	7,353
Liabilities	_	_	(274)	(1,170)	_	(1,369)	(2,813)
At 1 Jan 2017	950	2,212	1,167	(1,170)	893	488	4,540
Income statement	(235)	(873)	(397)	12	(269)	738	(1,024)
Other comprehensive income	3	(6)	368	_	_	(1,255)	(890)
Equity	_	_	_	_	_	29	29
Foreign exchange and other adjustments	(5)	40	51	(24)	19	(42)	39
At 31 Dec 2017	713	1,373	1,189	(1,182)	643	(42)	2,694
Assets 2	713	1,373	1,282		643	2,313	6,324
Liabilities 2		_	(93)	(1,182)	_	(2,355)	(3,630)

¹ Fair value of own debt.

In applying judgement in recognising deferred tax assets, management has critically assessed all available information, including future business profit projections and the track record of meeting forecasts.

The net deferred tax asset of \$1.8bn (2017: \$2.7bn) includes \$3.0bn (2017: \$3.2bn) of deferred tax assets relating to the US, of which \$1bn relates to US tax losses that expire in 15–19 years. Management expects the US deferred tax asset to be substantially recovered in six to seven years, with the majority recovered in the first five years. The most recent financial forecasts approved by management covers a five-year period and the forecasts have been extrapolated beyond five years by assuming that performance remains constant after the fifth year.

US tax reform enacted in late 2017 and effective from 2018 included a reduction in the federal rate of tax from 35% to 21% and the introduction of a base erosion anti-abuse tax. The US deferred tax asset at 31 December 2017 was calculated using the rate of 21%. The remeasurement of the deferred tax asset due to the reduction in tax rate resulted in charges of \$1.3bn to the income statement and \$0.3bn to other comprehensive income during 2017. The impact of the base erosion anti-abuse tax is currently uncertain, and will depend on finalisation of regulatory guidance and the actions management may take. It is not currently expected that the base erosion anti-abuse tax will have a material impact on the Group's future tax charges.

Unrecognised deferred tax

The amount of gross temporary differences, unused tax losses and tax credits for which no deferred tax asset is recognised in the balance sheet was \$8.9bn (2017: \$18.1bn). These amounts included unused state losses arising in the Group's US operations of \$0.8bn (2017: \$12.3bn). Of the total amounts unrecognised, \$7.0bn (2017: \$4.8bn) had no expiry date, \$1.3bn (2017: \$0.8bn) was scheduled to expire within 10 years and the remaining balance is expected to expire after 10 years.

Deferred tax is not recognised in respect of the Group's investments in subsidiaries and branches where HSBC is able to control the timing of remittance or other realisation and where remittance or realisation is not probable in the foreseeable future. The aggregate temporary differences relating to unrecognised deferred tax liabilities arising on investments in subsidiaries and branches is \$13.2bn (2017: \$12.1bn) and the corresponding unrecognised deferred tax liability is \$0.9bn (2017: \$0.8bn).

² After netting off balances within countries, the balances as disclosed in the accounts are as follows: deferred tax assets \$4,450m (2017: \$4,676m); and deferred tax liabilities \$2,619m (2017: \$1,982m).

3 Dividends

Dividends to shareholders of the parent company

		2018			2017		
	Per share	Total	Settled in scrip	Per share	Total	Settled in scrip	
	\$	\$m	\$m	\$	\$m	\$m	
Dividends paid on ordinary shares							
In respect of previous year:							
- fourth interim dividend	0.21	4,197	393	0.21	4,169	1,945	
In respect of current year:							
- first interim dividend	0.10	2,008	213	0.10	2,005	826	
- second interim dividend	0.10	1,990	181	0.10	2,014	193	
- third interim dividend	0.10	1,992	707	0.10	2,005	242	
Total	0.51	10,187	1,494	0.51	10,193	3,206	
Total dividends on preference shares classified as equity (paid quarterly)	62.00	90		62.00	90		

On 4 January 2019, HSBC paid a coupon on its €1,250m subordinated capital securities, representing a total distribution of €30m (\$34m). On 17 January 2019, HSBC paid a coupon on its \$1,500m subordinated capital securities issued at 5.625% of \$28.125 per security, a distribution of \$42m. No liability was recorded in the balance sheet at 31 December 2018 in respect of these coupon payments.

The reserves available for distribution at 31 December 2018 were \$30.7bn.

Fourth interim dividend for 2018

After the end of the year, the Directors declared a fourth interim dividend in respect of the financial year ended 31 December 2018 of \$0.21 per ordinary share, a distribution of approximately \$4,205m. The fourth interim dividend will be payable on 8 April 2019 to holders on the Principal Register in the UK, the Hong Kong Overseas Branch Register or the Bermuda Overseas Branch Register on 22 February 2019. No liability was recorded in the financial statements in respect of the fourth interim dividend for 2018.

The dividend will be payable in US dollars, pounds sterling or Hong Kong dollars, or a combination of these currencies, at the forward exchange rates quoted by HSBC Bank plc in London at or about 11.00am on 25 March 2019. A scrip dividend will also be offered. Particulars of these arrangements will be sent to shareholders on or about 6 March 2019 and elections must be received by 21 March 2019. The ordinary shares in London, Hong Kong, Paris and Bermuda, and American Depositary Shares ('ADSs') in New York will be quoted ex-dividend on 21 February 2019.

The dividend will be payable on ordinary shares held through Euroclear France, the settlement and central depository system for Euronext Paris, on 8 April 2019 to holders of record on 22 February 2019. The dividend will be payable in US dollars or as a scrip dividend. Particulars of these arrangements will be announced through Euronext Paris on 20 February 2019, 1 March 2019 and 9 April 2019.

The dividend will be payable on ADSs, each of which represents five ordinary shares, on 8 April 2019 to holders of record on 22 February 2019. The dividend of \$1.05 per ADS will be payable by the depositary in US dollars or as a scrip dividend of new ADSs. Elections must be received by the depository on or before 15 March 2019. Alternatively, the cash dividend may be invested in additional ADSs by participants in the dividend reinvestment plan operated by the depositary.

Any person who has acquired ordinary shares registered on the Principal Register in the UK, the Hong Kong Overseas Branch Register or the Bermuda Overseas Branch Register but who has not lodged the share transfer with the Principal Registrar, Hong Kong or Bermuda Overseas Branch registrar should do so before 4.00pm local time on 22 February 2019 in order to receive the dividend.

Ordinary shares may not be removed from or transferred to the Principal Register in the United Kingdom, the Hong Kong Overseas Branch Register or the Bermuda Overseas Branch Register on 22 February 2019. Any person wishing to remove ordinary shares to or from each register must do so before 4.00pm local time on 21 February 2019.

Transfer of ADSs must be lodged with the depositary by 11.00am on 22 February 2019 in order to receive the dividend.

4 Earnings per share

Profit attributable to the ordinary shareholders of the parent company

	2018	2017
	\$m	\$m
Profit attributable to shareholders of the parent company	13,727	10,798
Dividend payable on preference shares classified as equity	(90)	(90)
Coupon payable on capital securities classified as equity	(1,029)	(1,025)
Year ended 31 Dec	12,608	9,683

Basic and diluted earnings per share 2018 2017 Number of shares Number of shares Per Profit share Profit share Footnotes (millions) (millions) 0.63 12,608 19,972 19,896 9,683 0.48 Basic Effect of dilutive potential ordinary shares 87 100 Diluted 12,608 0.63 9,683 20,072 1 19,983 0.48

The number of anti-dilutive employee share options excluded from the weighted average number of dilutive potential ordinary shares is nil (2017: nil).

5 Change in expected credit losses and other credit impairment charges/Loan impairment charges and other credit risk provisions

	2018	2017
	\$m	\$m
Loans and advances to banks and customers	1,896	1,992
- new allowances net of allowance releases	2,304	2,636
- recoveries of amounts previously written off	(408)	(644)
Loan commitments and guarantees	(3)	(50)
Other financial assets	(21)	17
Debt instruments measured at fair value through other comprehensive income	(105)	N/A
Available-for-sale-debt securities	N/A	(190)
Change in expected credit losses and other credit impairment charges/Loan impairment charges and other credit risk provisions	1,767	1,769

6 Adjusted balance sheet reconciliation

	At				
	31 Dec 2018	31 Dec 2017			
	Reported and Adjusted	Currency Adjusted translation Repo			
	\$m	\$m	\$m	\$m	
Loans and advances to customers (net)	981,696	928,841	34,123	962,964	
Interests in associates and joint ventures	22,407	22,019	725	22,744	
Total external assets	2,558,124	2,443,037	78,734	2,521,771	
Customer accounts	1,362,643	1,321,629	42,833	1,364,462	

¹ Weighted average number of ordinary shares outstanding (basic) or assuming dilution (diluted).

7 Reconciliation of reported and adjusted items

	2018	2017
	\$m	\$m
Revenue ¹		
Reported	53,780	51,445
Currency translation		133
Significant items	160	83
- customer redress programmes	(53)	108
- disposals, acquisitions and investment in new businesses	113	(274)
- fair value movements on financial instruments ²	100	245
- currency translation on significant items		4
Adjusted	53,940	51,661
ECL/Loan impairment charges and other credit risk provisions ('LICs')		
Reported	(1,767)	(1,769)
Currency translation		56
Adjusted	(1,767)	(1,713)
Operating expenses		
Reported	(34,659)	(34,884)
Currency translation		(143)
Significant items	1,669	3,796
- costs of structural reform	361	420
- costs to achieve	_	3,002
- customer redress programmes	146	655
- disposals, acquisitions and investment in new businesses	52	53
- gain on partial settlement of pension obligation	_	(188)
- past service costs of guaranteed minimum pension benefits equalisation	228	_
- restructuring and other related costs	66	_
- settlements and provisions in connection with legal and regulatory matters	816	(198
- currency translation on significant items		52
Adjusted	(32,990)	(31,231
Share of profit in associates and joint ventures		
Reported	2,536	2,375
Currency translation		41
Adjusted	2,536	2,416
Profit before tax		
Reported	19,890	17,167
Currency translation		87
Significant items	1,829	3,879
- revenue	160	83
- operating expenses	1,669	3,796
Adjusted	21,719	21,133

Net operating income before change in expected credit losses and other credit impairment charges/Loan impairment charges and other credit risk provisions, also

8 Contingent liabilities, contractual commitments and guarantees

	2018	2017
	\$m	\$m
Guarantees and other contingent liabilities:		
- financial guarantees ¹	23,518	25,849
- performance and other guarantees ²	71,484	67,007
- other contingent liabilities	1,408	616
At 31 Dec	96,410	93,472
Commitments ³ :		
- documentary credits and short-term trade-related transactions	7,083	8,776
- forward asset purchases and forward deposits placed ²	67,265	48,192
- standby facilities, credit lines and other commitments to lend	705,918	672,518
At 31 Dec	780,266	729,486

^{&#}x27;Financial guarantees' to which the impairment requirements in IFRS 9 are applied have been presented separately from other guarantees to align with credit risk

Excludes items where there are substantial offsets in the income statement for the same year.

disclosures. Comparatives have been re-presented accordingly.

The 31 December 2017 balances have been restated to include \$44bn of loan commitments (unsettled reverse repurchase agreements) and \$3bn of performance and other guarantees not previously identified for disclosure.

Includes \$592,008m of commitments at 31 December 2018, to which the impairment requirements in IFRS 9 are applied where HSBC has become party to an

irrevocable commitment.

The preceding table discloses the nominal principal amounts of off-balance sheet liabilities and commitments for the Group, which represent the maximum amounts at risk should the contracts be fully drawn upon and clients default. As a significant portion of guarantees and commitments are expected to expire without being drawn upon, the total of the nominal principal amounts is not indicative of future liquidity requirements. The expected credit loss provision relating to guarantees and commitments under IFRS 9 is disclosed in Note 27 of the *Annual Report and Accounts 2018*.

Approximately half the guarantees have a term of less than one year, while guarantees with terms of more than one year are subject to HSBC's annual credit review process.

Contingent liabilities arising from legal proceedings, regulatory and other matters against Group companies are disclosed in Notes 27 and 35 of the *Annual Report and Accounts 2018*.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme ('FSCS') has provided compensation to consumers following the collapse of a number of deposit takers. The compensation paid out to consumers was funded through loans from HM Treasury, which have now been repaid (2017: \$6.3bn (£4.7bn)). The Group could be liable to pay a proportion of any future amounts that the FSCS borrows from HM Treasury. The ultimate FSCS levy to the industry as a result of a collapse cannot currently be estimated reliably, as it is dependent on various uncertain factors, including the potential recoveries of assets by the FSCS and changes in the level of protected deposits and the population of FSCS members at the time.

Associates

HSBC's share of associates' contingent liabilities, contractual commitments and guarantees amounted to \$48.5bn at 31 December 2018 (2017: \$46.3bn). No matters arose where HSBC was severally liable.

9 Legal proceedings and regulatory matters

HSBC is party to legal proceedings and regulatory matters in a number of jurisdictions arising out of its normal business operations. Apart from the matters described below, HSBC considers that none of these matters are material. The recognition of provisions is determined in accordance with the accounting policies set out in Note 1 of the *Annual Report and Accounts 2018*. While the outcome of legal proceedings and regulatory matters is inherently uncertain, management believes that, based on the information available to it, appropriate provisions have been made in respect of these matters as at 31 December 2018 (see Note 27 of the *Annual Report and Accounts 2018*). Where an individual provision is material, the fact that a provision has been made is stated and quantified, except to the extent that doing so would be seriously prejudicial. Any provision recognised does not constitute an admission of wrongdoing or legal liability. It is not practicable to provide an aggregate estimate of potential liability for our legal proceedings and regulatory matters as a class of contingent liabilities.

Bernard L. Madoff Investment Securities LLC

Bernard L. Madoff ('Madoff') was arrested in December 2008 and later pleaded guilty to running a Ponzi scheme. His firm, Bernard L. Madoff Investment Securities LLC ('Madoff Securities'), is being liquidated in the US by a trustee (the 'Trustee').

Various non-US HSBC companies provided custodial, administration and similar services to a number of funds incorporated outside the US whose assets were invested with Madoff Securities. Based on information provided by Madoff Securities as at 30 November 2008, the purported aggregate value of these funds was \$8.4bn, including fictitious profits reported by Madoff.

Based on information available to HSBC, the funds' actual transfers to Madoff Securities minus their actual withdrawals from Madoff Securities during the time HSBC serviced the funds are estimated to have totalled approximately \$4bn. Various HSBC companies have been named as defendants in lawsuits arising out of Madoff Securities' fraud.

US litigation: The Trustee has brought lawsuits against various HSBC companies and others in the US Bankruptcy Court, seeking recovery of transfers from Madoff Securities to HSBC in an amount not yet pleaded or determined. HSBC and other parties to the actions have moved to dismiss the Trustee's claims. The US Bankruptcy Court granted HSBC's motion to dismiss with respect to certain of the Trustee's claims in November 2016. In September 2017, the Trustee appealed the US Bankruptcy Court's decision, and the case remains pending before the US Court of Appeals for the Second Circuit (the 'Second Circuit Court of Appeals').

Fairfield Sentry Limited, Fairfield Sigma Limited and Fairfield Lambda Limited (together, 'Fairfield') (in liquidation since July 2009) have brought a lawsuit in the US against fund shareholders, including HSBC companies that acted as nominees for clients, seeking restitution of redemption payments. In December 2018, the US Bankruptcy Court issued an opinion, which ruled in favour of the defendants' motion to dismiss in respect of certain claims by the liquidators for Fairfield and granted a motion by the liquidators for Fairfield to file amended complaints.

In December 2014, SPV Optimal SUS Ltd ('SPV OSUS'), the purported assignee of the Madoff-invested company, Optimal Strategic US Equity Ltd, filed a lawsuit in New York state court against various HSBC companies and others, seeking damages on various alleged grounds, including breach of fiduciary duty and breach of trust. In April 2018, HSBC transferred the case to the US District Court for the Southern District of New York (the 'New York District Court'). In February 2019, SPV OSUS withdrew its action with prejudice against HSBC.

UK litigation: The Trustee has filed a claim against various HSBC companies in the High Court of England and Wales, seeking recovery of transfers from Madoff Securities to HSBC in an amount not yet pleaded or determined. The deadline for service of the claim has been extended to September 2019 for UK-based defendants and November 2019 for all other defendants.

Bermuda litigation: In January 2009, Kingate Global Fund Limited and Kingate Euro Fund Limited (together, 'Kingate') brought an action against HSBC Bank Bermuda Limited ('HBBM') for recovery of funds held in Kingate's accounts, fees and dividends. This action is pending, but is not expected to move forward until the resolution of the Trustee's US actions against Kingate and HBBM.

Cayman Islands litigation: In February 2013, Primeo Fund Limited ('Primeo') (in liquidation since April 2009) brought an action against HSBC Securities Services Luxembourg ('HSSL') and Bank of Bermuda (Cayman) Limited, alleging breach of contract and breach of fiduciary duty and claiming damages and equitable compensation. The trial concluded in February 2017 and, in August 2017, the court dismissed all claims against the defendants. In September 2017, Primeo appealed to the Court of Appeal of the Cayman Islands and the defendants cross-appealed in respect of certain of the trial court's findings. The appeals are pending before the court for a decision.

Luxembourg litigation: In April 2009, Herald Fund SPC ('Herald') (in liquidation since July 2013) brought an action against HSSL before the Luxembourg District Court, seeking restitution of cash and securities that Herald purportedly lost because of Madoff Securities' fraud, or money damages. The Luxembourg District Court dismissed Herald's securities restitution claim, but reserved Herald's cash restitution claim and its claim for money damages. Herald has appealed this judgment to the Luxembourg Court of Appeal, where the matter is pending. In late 2018, Herald brought additional claims against HSSL and HSBC Bank plc before the Luxembourg District Court, seeking further restitution and damages.

In October 2009, Alpha Prime Fund Limited ('Alpha Prime') brought an action against HSSL before the Luxembourg District Court, seeking the restitution of securities, or the cash equivalent, or money damages. This action has been temporarily suspended at the plaintiffs' request. In December 2018, Alpha Prime brought additional claims before the Luxembourg District Court seeking damages against various HSBC companies.

In December 2014, Senator Fund SPC ('Senator') brought an action against HSSL before the Luxembourg District Court, seeking restitution of securities, or the cash equivalent, or money damages. In April 2015, Senator commenced a separate action against the Luxembourg branch of HSBC Bank plc asserting identical claims before the Luxembourg District Court. In December 2018, Senator brought additional claims against HSSL and HSBC Bank plc Luxembourg branch before the Luxembourg District Court, seeking restitution of Senator's securities or money damages.

HSSL has also been named as a defendant in various actions by shareholders in Primeo Select Fund, Herald, Herald (Lux) SICAV and Hermes International Fund Limited. Most of these actions have been dismissed, suspended or postponed.

Ireland litigation: In November 2013, Defender Limited brought an action against HSBC Institutional Trust Services (Ireland) Limited ('HTIE') and others, based on allegations of breach of contract and claiming damages and indemnification for fund losses. The trial commenced in October 2018. In December 2018, the Irish High Court issued a judgment in HTIE's favour on a preliminary issue, holding that Defender Limited had no effective claim against HTIE. This judgment concluded the trial without further issues in dispute being heard. In February 2019, Defender Limited appealed the judgment.

In December 2014, SPV OSUS filed an action against HTIE and HSBC Securities Services (Ireland) Limited alleging breach of contract and claiming damages and indemnification for fund losses, which was dismissed on the basis of a preliminary issue by the Irish High Court in October 2015. In July 2018, following further appeals by SPV OSUS, the Irish Supreme Court affirmed the dismissal on a final basis.

There are many factors that may affect the range of possible outcomes, and the resulting financial impact, of the various Madoff-related proceedings described above, including but not limited to the multiple jurisdictions in which the proceedings have been brought. Based upon the information currently available, management's estimate of the possible aggregate damages that might arise as a result of all claims in the various Madoff-related proceedings is up to or exceeding \$500m, excluding costs and interest. Due to uncertainties and limitations of this estimate, the ultimate damages could differ significantly from this amount.

US mortgage securitisation activity and litigation

HSBC Bank USA N.A. ('HSBC Bank USA') was a sponsor or seller of loans used to facilitate whole loan securitisations underwritten by HSBC Securities (USA) Inc. ('HSI'). From 2005 to 2007, HSBC Bank USA purchased and sold approximately \$24bn of such loans to HSI, which were subsequently securitised and sold by HSI to third parties. The outstanding principal balance was approximately \$3.8bn as at 31 December 2018. In addition, HSI served as an underwriter on securitisations issued by HSBC Finance Corporation ('HSBC Finance') or third parties, and HSBC Bank USA served as a trustee on behalf of various mortgage securitisation trusts.

Mortgage trustee matters: Beginning in June 2014, a number of lawsuits were filed in state and federal courts in New York and Virginia against HSBC Bank USA as a trustee of more than 280 mortgage securitisation trusts. These lawsuits are brought on behalf of the trusts by a putative class of investors including, among others, BlackRock and PIMCO funds. The complaints allege that the trusts have sustained losses in collateral value of approximately \$38bn. The lawsuits seek unspecified damages resulting from alleged breaches of the US Trust Indenture Act, breach of fiduciary duty, negligence, breach of contract and breach of the common law duty of trust. HSBC's motions to dismiss in several of these lawsuits were, for the most part, denied. In February 2018, one of these matters was dismissed on procedural grounds. The plaintiff in that action has appealed the decision and has also filed another proceeding in New York state court, which is currently stayed pending appeal. The motion for class certification filed by certain plaintiffs has been denied, as has their request for a review of that decision by the Second Circuit Court of Appeals.

There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters.

Loan repurchase matters: Since 2013, HSBC Bank USA, HSBC Finance and Decision One Mortgage Company LLC ('Decision One'), an indirect subsidiary of HSBC Finance, have been named as defendants in various mortgage loan repurchase actions brought by trustees of mortgage securitisation trusts. One of the two remaining actions against HSBC Bank USA was dismissed on appeal in December 2017; however, the New York Court of Appeals granted the plaintiffs' request for further review in September 2018. The second remaining action is currently pending before the New York state court.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of these matters, including the timing or any possible impact on HSBC, which could be significant.

RMBS investigations: Since 2010, various HSBC entities have received subpoenas and requests for information from the US Department of Justice (the 'DoJ') and the Massachusetts Attorney General, seeking the production of documents and information regarding HSBC's involvement in certain residential mortgage-backed securities ('RMBS') transactions as an issuer, sponsor, underwriter, depositor, trustee, custodian or servicer.

In August and October 2018, HSBC resolved the Massachusetts Attorney General's civil investigation, and the DoJ's civil claims, relating to HSBC's legacy RMBS origination and securitisation activities from 2005 to 2007, which entailed a payment to the DoJ of a civil money penalty of \$765m.

Anti-money laundering and sanctions-related matters

In 2010, HSBC Bank USA entered into a consent cease-and-desist order with the Office of the Comptroller of the Currency ('OCC'), and HSBC North America Holdings Inc. ('HNAH') entered into a consent cease-and-desist order with the Federal Reserve Board ('FRB'). In 2012, HSBC Bank USA further entered into an enterprise-wide compliance consent order with the OCC (each an 'Order' and together, the 'Orders'). These Orders required improvements to establish an effective compliance risk management programme across HSBC's US businesses, including risk management related to the Bank Secrecy Act ('BSA') and anti-money laundering ('AML') compliance. In 2012, an additional consent order was entered into with the OCC that required HSBC Bank USA to correct the circumstances noted in the

OCC's report and imposed restrictions on HSBC Bank USA acquiring control of, or holding an interest in, any new financial subsidiary, or commencing a new activity in its existing financial subsidiary, without the OCC's approval. Between June and September 2018, following implementation of the required remediation actions by HNAH and HSBC Bank USA, the FRB and OCC terminated each of these orders.

In December 2012, among other agreements, HSBC Holdings plc ('HSBC Holdings') agreed to an undertaking with the UK Financial Conduct Authority ('FCA') and consented to a cease-and-desist order with the FRB, both of which contained certain forward-looking AML and sanctions-related obligations. HSBC also agreed to retain an independent compliance monitor (who is, for FCA purposes, a 'Skilled Person' under section 166 of the Financial Services and Markets Act and, for FRB purposes, an 'Independent Consultant') to produce periodic assessments of the Group's AML and sanctions compliance programme (the 'Skilled Person/Independent Consultant'). In December 2012, HSBC Holdings also entered into an agreement with the Office of Foreign Assets Control ('OFAC') regarding historical transactions involving parties subject to OFAC sanctions. The Skilled Person/Independent Consultant will continue to conduct country reviews and provide periodic reports for a period of time at the FCA's and FRB's discretion. The role of the Skilled Person/Independent Consultant is discussed on page 85 of the *Annual Report and Accounts 2018*.

Through the Skilled Person/Independent Consultant's country-level reviews, as well as internal reviews conducted by HSBC, certain potential AML and sanctions compliance issues have been identified that HSBC is reviewing further with the FRB, FCA and/or OFAC. The Financial Crimes Enforcement Network of the US Treasury Department, as well as the Civil Division of the US Attorney's Office for the Southern District of New York, are investigating the collection and transmittal of third-party originator information in certain payments instructed over HSBC's proprietary payment systems. The FCA is also conducting an investigation into HSBC Bank plc's compliance with UK money laundering regulations and financial crime systems and controls requirements. HSBC is cooperating with all of these investigations.

In May 2014, a shareholder derivative action was filed by a shareholder of HSBC Holdings purportedly on behalf of HSBC Holdings, HSBC Bank USA, HNAH and HSBC USA Inc. (the 'Nominal Corporate Defendants') in New York state court against certain current and former directors and officers of those HSBC companies (the 'Individual Defendants'). The complaint alleges that the Individual Defendants breached their fiduciary duties to the Nominal Corporate Defendants and caused a waste of corporate assets by allegedly permitting and/or causing the conduct underlying the five-year deferred prosecution agreement with the DoJ, entered into in December 2012. In November 2015, the New York state court granted the Nominal Corporate Defendants' motion to dismiss. In November 2018, the appellate court reversed the New York state court's decision and reinstated the action. In December 2018, the Nominal Corporate Defendants filed a motion for reargument or, in the alternative, for leave to appeal to the New York Court of Appeals. In February 2019, the Nominal Corporate Defendants and most of the Individual Defendants filed a motion to dismiss in the New York state court, where the matter is pending.

In July 2014, a claim was filed in the Ontario Superior Court of Justice against HSBC Holdings and a former employee purportedly on behalf of a class of persons who purchased HSBC common shares and American Depositary Shares between July 2006 and July 2012. The complaint, which seeks monetary damages of up to CA\$20bn, alleges that the defendants made statutory and common law misrepresentations in documents released by HSBC Holdings and its wholly owned indirect subsidiary, HSBC Bank Canada, relating to HSBC's compliance with BSA, AML, sanctions and other laws. In September 2017, the Ontario Superior Court of Justice dismissed the statutory claims against HSBC Holdings and the former employee for lack of jurisdiction, and stayed the common law misrepresentation claim against HSBC Holdings on the basis of *forum non conveniens*. In October 2017, the plaintiff appealed to the Court of Appeal for Ontario and, in July 2018, that appeal was dismissed. In October 2018, the plaintiff applied for leave to appeal to the Supreme Court of Canada, where this matter is currently pending.

Since November 2014, a number of lawsuits have been filed in federal courts in the US against various HSBC companies and others on behalf of plaintiffs who are, or are related to, victims of terrorist attacks in the Middle East or of cartel violence in Mexico. In each case, it is alleged that the defendants aided and abetted the unlawful conduct of various sanctioned parties in violation of the US Anti-Terrorism Act. Nine actions are currently pending in federal court in New York, with one on appeal. In July 2018, in one case, the New York District Court granted HSBC's motion to dismiss, while in a different case, the magistrate judge issued a recommendation that the New York District Court should deny the defendants' motion to dismiss. The plaintiffs appealed the decision in the case granting dismissal and that appeal is pending. Motions to dismiss remain pending in two other cases. In December 2018, three new cases and two cases relating to existing actions were filed in the New York District Court. These new actions are at a very early stage.

In July 2018, a claim was issued against HSBC Holdings in the High Court of England and Wales alleging that HSBC Holdings made untrue and/or misleading statements and/or omissions in public statements between 2007 and 2012 regarding compliance by the HSBC Group with AML, anti-terrorist financing and sanctions laws, regulations and requirements, and the regulatory compliance of the HSBC Group more generally.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of these matters, including the timing or any possible impact on HSBC, which could be significant.

Tax-related investigations

Various tax administration, regulatory and law enforcement authorities around the world, including in the US, Belgium, Argentina, India and Spain, are conducting investigations and reviews of HSBC Private Bank (Suisse) SA ('HSBC Swiss Private Bank') and other HSBC companies in connection with allegations of tax evasion or tax fraud, money laundering and unlawful cross-border banking solicitation.

HSBC continues to cooperate in ongoing investigations by the DoJ and the US Internal Revenue Service regarding whether certain HSBC companies and employees, including those associated with HSBC Swiss Private Bank and an HSBC company in India, acted appropriately in relation to certain customers who may have had US tax reporting obligations. In connection with these investigations, HSBC Swiss Private Bank, with due regard for Swiss law, has produced records and other documents to the DoJ. In August 2013, the DoJ informed HSBC Swiss Private Bank that it was not eligible for the 'Program for Non-Prosecution Agreements or Non-Target Letters for Swiss Banks' since a formal investigation had previously been authorised. These investigations remain pending.

In November 2014, HSBC Swiss Private Bank was placed under formal criminal examination in Belgium for alleged tax-related offences. In June 2017, Belgian authorities also placed HSBC Holdings and HSBC Private Bank Holdings (Suisse) SA, a Swiss holding company, under formal criminal examination. HSBC is cooperating with this ongoing investigation.

In November 2014, the Argentine tax authority initiated a criminal action against various individuals, including current and former HSBC employees. The criminal action includes allegations of tax evasion, conspiracy to launder undeclared funds and an unlawful association

among HSBC Swiss Private Bank, HSBC Bank Argentina, HSBC Bank USA and certain HSBC employees, which allegedly enabled numerous HSBC customers to evade their Argentine tax obligations. HSBC is cooperating with this ongoing investigation.

In February 2015, the Indian tax authority issued a summons and request for information to an HSBC company in India. In August 2015 and November 2015, HSBC companies received notices issued by two offices of the Indian tax authority, alleging that the Indian tax authority had sufficient evidence to initiate prosecution against HSBC Swiss Private Bank and an HSBC company in Dubai for allegedly abetting tax evasion of four different Indian individuals and/or families and requesting that the HSBC companies show cause as to why such prosecution should not be initiated. HSBC Swiss Private Bank and the HSBC company in Dubai have responded to the show cause notices. HSBC is cooperating with this ongoing investigation.

As at 31 December 2018, HSBC has recognised a provision for these various matters in the amount of \$626m. There are many factors that may affect the range of outcomes, and the resulting financial impact, of these investigations and reviews. Based on the information currently available, management's estimate of the possible aggregate penalties that might arise as a result of the matters in respect of which it is practicable to form estimates is up to or exceeding \$800m, including amounts for which a provision has been recognised. Due to uncertainties and limitations of these estimates, the ultimate penalties could differ significantly from this amount.

In light of the media attention regarding these matters, it is possible that other tax administration, regulatory or law enforcement authorities will also initiate or enlarge similar investigations or regulatory proceedings.

London interbank offered rates, European interbank offered rates and other benchmark interest rate investigations and litigation

In December 2016, the European Commission (the 'EC') issued a decision finding that HSBC, among other banks, engaged in anti-competitive practices in connection with the pricing of euro interest rate derivatives in early 2007. The EC imposed a fine on HSBC based on a one-month infringement. HSBC has appealed the decision.

US dollar Libor: Beginning in 2011, HSBC and other panel banks have been named as defendants in a number of private lawsuits filed in the US with respect to the setting of US dollar Libor. The complaints assert claims under various US laws, including US antitrust and racketeering laws, the US Commodity Exchange Act ('US CEA') and state law. The lawsuits include individual and putative class actions, most of which have been transferred and/or consolidated for pre-trial purposes before the New York District Court.

In 2017 and 2018, HSBC reached agreements with plaintiffs to resolve putative class actions brought on behalf of the following five groups of plaintiffs: persons who purchased US dollar Libor-indexed bonds; persons who purchased US Libor-indexed exchange-traded instruments; US-based lending institutions that made or purchased US dollar Libor-indexed loans (the 'Lender class'); persons who purchased US dollar Libor-indexed interest rate swaps and other instruments directly from the defendant banks and their affiliates (the 'OTC class'); and persons who purchased US dollar Libor-indexed interest rate swaps and other instruments from certain financial institutions that are not the defendant banks or their affiliates. During 2018, the New York District Court granted final approval of the settlements with the OTC and Lender classes. The remaining settlements are subject to final court approval. Additionally, a number of other US dollar Libor-related actions remain pending against HSBC in the New York District Court and the Second Circuit Court of Appeals.

Intercontinental Exchange ('ICE') Libor: In January 2019, HSBC and other panel banks were named as defendants in a putative class action filed in the New York District Court on behalf of persons who purchased over-the-counter instruments paying interest indexed to ICE Libor from a panel bank. The complaint alleges, among other things, misconduct related to the suppression of this benchmark rate in violation of US antitrust and state law. This matter is at a very early stage.

Singapore interbank offered rate ('Sibor'), Singapore swap offer rate ('SOR') and Australia bank bill swap rate ('BBSW'):In July 2016 and August 2016, HSBC and other panel banks were named as defendants in two putative class actions filed in the New York District Court on behalf of persons who transacted in products related to the Sibor, SOR and BBSW benchmark rates. The complaints allege, among other things, misconduct related to these benchmark rates in violation of US antitrust, commodities and racketeering laws, and state law. Following a decision in October 2018 on the defendants' motion to dismiss in the Sibor/SOR litigation, the claims against a number of HSBC entities were dismissed, and the Hongkong and Shanghai Banking Corporation Limited remains the only HSBC defendant in this action. In October 2018, the Hongkong and Shanghai Banking Corporation Limited filed a motion for reconsideration of the decision based on the issue of personal jurisdiction. The plaintiff filed a third amended complaint in October 2018 naming only the Sibor panel members. In November 2018, the defendants moved to dismiss the third amended complaint, and this motion remains pending.

In November 2018, the court granted in part and denied in part the defendants' motion to dismiss the BBSW case and dismissed all foreign defendants, including all the HSBC entities, on personal jurisdiction grounds. The plaintiff sought leave to file a second amended complaint in January 2019.

There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters, which could be significant.

Foreign exchange-related investigations and litigation

Various regulators and competition authorities around the world, including in the EU, Switzerland, Brazil and South Africa, are conducting investigations and reviews into trading by HSBC and others on the foreign exchange markets. HSBC is cooperating with these investigations and reviews.

In January 2018, HSBC Holdings entered into a three-year deferred prosecution agreement with the Criminal Division of the DoJ (the 'FX DPA'), regarding fraudulent conduct in connection with two particular transactions in 2010 and 2011. This concluded the DoJ's investigation into HSBC's historical foreign exchange activities. Under the terms of the FX DPA, HSBC has a number of ongoing obligations, including implementing enhancements to its internal controls and procedures in its Global Markets business, which will be the subject of annual reports to the DoJ. In addition, HSBC agreed to pay a financial penalty and restitution.

In December 2016, Brazil's Administrative Council of Economic Defense ('CADE') publicly announced that it is initiating an investigation into the onshore foreign exchange market and has identified a number of banks, including HSBC, as subjects of its investigation.

In February 2017, the Competition Commission of South Africa referred a complaint for proceedings before the South African Competition Tribunal against 18 financial institutions, including HSBC Bank plc, for alleged misconduct related to the foreign exchange market in violation of South African antitrust laws. In April 2017, HSBC Bank plc filed an exception to the complaint based on a lack of jurisdiction and statute of limitations. In January 2018, the South African Competition Tribunal approved the provisional referral of

additional financial institutions, including HSBC Bank USA, to the proceedings. HSBC Bank USA has objected to the provisional referral. These proceedings are at an early stage.

In October 2018, HSBC Holdings and HSBC Bank plc received an information request from the EC concerning potential coordination in foreign exchange options trading. This matter is at an early stage.

In late 2013 and early 2014, various HSBC companies and other banks were named as defendants in various putative class actions consolidated in the New York District Court. The consolidated complaint alleged, among other things, that the defendants conspired to manipulate the WM/Reuters foreign exchange benchmark rates. In September 2015, HSBC reached an agreement with plaintiffs to resolve the consolidated action, and the court granted final approval of the settlement in August 2018.

A putative class action complaint making similar allegations on behalf of retail customers of foreign exchange products was filed in the US District Court for the Northern District of California in 2015, and was subsequently transferred to the New York District Court where it remains pending. In 2017, putative class action complaints making similar allegations on behalf of purported 'indirect' purchasers of foreign exchange products were filed in New York and were subsequently consolidated in the New York District Court, where they remain pending.

In September 2018, various HSBC companies and other banks were named as defendants in a class action complaint filed in Israel that alleges foreign exchange-related misconduct and, in November and December 2018, complaints alleging foreign exchange-related misconduct were filed in the New York District Court and the High Court of England and Wales against HSBC and other defendants, by certain plaintiffs that opted out of the US class action settlement. These matters are at an early stage. It is possible that additional actions will be initiated against HSBC in relation to its historical foreign exchange activities.

There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters, which could be significant.

Precious metals fix-related investigations and litigation

In November 2014, the Antitrust Division and Criminal Fraud Section of the DoJ issued a document request to HSBC Holdings, seeking the voluntary production of certain documents in connection with a criminal investigation that the DoJ is conducting of alleged anti-competitive and manipulative conduct in precious metals trading. In January 2019, the DoJ closed its investigation without taking any action against HSBC.

Gold: Beginning in March 2014, numerous putative class actions were filed in the New York District Court and the US District Courts for the District of New Jersey and the Northern District of California, naming HSBC and other members of The London Gold Market Fixing Limited as defendants. The complaints allege that, from January 2004 to June 2013, the defendants conspired to manipulate the price of gold and gold derivatives for their collective benefit in violation of US antitrust laws, the US CEA and New York state law. The actions were consolidated in the New York District Court. The defendants' motion to dismiss the consolidated action was granted in part and denied in part in October 2016. In June 2017, the court granted the plaintiffs leave to file a third amended complaint, naming a new defendant. The court has denied the pre-existing defendants' request for leave to file a joint motion to dismiss, and discovery is proceeding.

Beginning in December 2015, numerous putative class actions under Canadian law were filed in the Ontario and Quebec Superior Courts of Justice against various HSBC companies and other financial institutions. The plaintiffs allege that, among other things, from January 2004 to March 2014, the defendants conspired to manipulate the price of gold and gold derivatives in violation of the Canadian Competition Act and common law. These actions are at an early stage.

Silver: Beginning in July 2014, numerous putative class actions were filed in the US District Courts for the Southern and Eastern Districts of New York, naming HSBC and other members of The London Silver Market Fixing Ltd as defendants. The complaints allege that, from January 2007 to December 2013, the defendants conspired to manipulate the price of silver and silver derivatives for their collective benefit in violation of US antitrust laws, the US CEA and New York state law. The actions were consolidated in the New York District Court. The defendants' motion to dismiss the consolidated action was granted in part and denied in part in October 2016. In June 2017, the court granted the plaintiffs leave to file a third amended complaint, which names several new defendants. The court has denied the pre-existing defendants' request for leave to file a joint motion to dismiss, and discovery is proceeding.

In April 2016, two putative class actions under Canadian law were filed in the Ontario and Quebec Superior Courts of Justice against various HSBC companies and other financial institutions. The plaintiffs in both actions allege that, from January 1999 to August 2014, the defendants conspired to manipulate the price of silver and silver derivatives in violation of the Canadian Competition Act and common law. The Ontario action is at an early stage. The Quebec action has been temporarily stayed.

Platinum and palladium: Between late 2014 and early 2015, numerous putative class actions were filed in the New York District Court, naming HSBC and other members of The London Platinum and Palladium Fixing Company Limited as defendants. The complaints allege that, from January 2008 to November 2014, the defendants conspired to manipulate the price of platinum group metals ('PGM') and PGM-based financial products for their collective benefit in violation of US antitrust laws and the US CEA. In March 2017, the defendants' motion to dismiss the second amended consolidated complaint was granted in part and denied in part. In June 2017, the plaintiffs filed a third amended complaint. The defendants filed a joint motion to dismiss, which remains pending.

Based on the facts currently known, it is not practicable at this time for HSBC to predict the resolution of these matters, including the timing or any possible impact on HSBC, which could be significant.

Film finance litigation

In July and November 2015, respectively, two actions were brought by individuals against HSBC Private Bank (UK) Limited ('PBGB') in the High Court of England and Wales seeking damages on various alleged grounds, including breach of duty to the claimants, in connection with their participation in certain Ingenious film finance schemes. These actions are ongoing.

In December 2018, a further action was brought against PBGB in the High Court of England and Wales by multiple claimants seeking damages for alleged unlawful means conspiracy and dishonest assistance in connection with lending provided by PBGB to third parties in respect of certain Ingenious film finance schemes in which the claimants participated. In February 2019, PBGB received a letter before claim by investors in Eclipse film finance schemes asserting various claims against PBGB and others in connection with their roles in facilitating the design, promotion and operation of such schemes. These matters are at very early stages.

It is possible that additional actions or investigations will be initiated against PBGB as a result of its historical involvement in the provision of certain film finance-related services.

Based on the facts currently known, it is not practicable to predict the resolution of these matters, including the timing or possible aggregate impact, which could be significant.

Other regulatory investigations, reviews and litigation

HSBC Holdings and/or certain of its affiliates are subject to a number of other investigations and reviews by various regulators and competition and law enforcement authorities, as well as litigation, in connection with various matters relating to the firm's businesses and operations, including:

- requests for information from various tax administration or regulatory authorities relating to Mossack Fonseca & Co., or Fédération Internationale de Football Association ('FIFA');
- an investigation by the DoJ regarding US Treasury securities trading practices;
- an investigation by the US Commodity Futures Trading Commission regarding trading screens used to price certain derivative products;
- an investigation by the Swiss Competition Commission in connection with the setting of Euribor and Japanese yen Libor;
- · an information request from the UK Competition and Markets Authority concerning the financial services sector;
- an investigation by the US Securities and Exchange Commission of multiple institutions, including HSBC, in relation to hiring practices of candidates referred by or related to government officials or employees of state-owned enterprises in Asia-Pacific;
- putative individual and class actions brought in the New York District Court relating to the Canadian dealer offered rate, the credit
 default swap market and the Mexican government bond market, and putative class actions brought in the New York District Court and
 in the Superior and Federal Courts in Canada relating to the market for US dollar-denominated supranational sovereign and agency
 bonds; and
- putative class actions brought in the US District Court for the Northern District of Texas and a claim issued in the High Court of England and Wales in connection with HSBC Bank plc's role as a correspondent bank to Stanford International Bank Ltd from 2003 to 2009

There are many factors that may affect the range of outcomes, and the resulting financial impact, of these matters, which could be significant.

10 Events after the balance sheet date

In its assessment of events after the balance sheet date, HSBC considered, among others, the events related to the process of the UK's withdrawal from the European Union that occurred between 31 December 2018 and the date when the financial statements were authorised for issue, and concluded that no adjustments to the financial statements were required.

A fourth interim dividend for 2018 of \$0.21 per ordinary share (a distribution of approximately \$4,205m) was declared by the Directors after 31 December 2018. These accounts were approved by the Board of Directors on 19 February 2019 and authorised for issue.

11 Capital structure

Capital ratios

	At 31 D	эс
	2018	2017 ¹
	%	%
CRD IV transitional		
Common equity tier 1 ratio	14.0	14.5
Tier 1 ratio	17.0	17.3
Total capital ratio	20.0	20.9
CRD IV end point		
Common equity tier 1 ratio	14.0	14.5
Tier 1 ratio	16.6	16.4
Total capital ratio	19.4	18.3

¹ All figures presented as reported under IAS 39 at 31 December 2017.

Total regulatory capital and risk-weighted assets		
	At 31	Dec
	2018	2017 ¹
	\$m	\$m
CRD IV transitional		
Common equity tier 1 capital	121,022	126,144
Additional tier 1 capital	26,120	24,810
Tier 2 capital	26,096	31,429
Total regulatory capital	173,238	182,383
Risk-weighted assets	865,318	871,337

Total regulatory capital	1/3,238	182,383
Risk-weighted assets	865,318	871,337
CRD IV end point		
Common equity tier 1 capital	121,022	126,144
Additional tier 1 capital	22,525	16,531
Tier 2 capital	24,511	16,413
Total regulatory capital	168,058	159,088
Risk-weighted assets	865,318	871,337

¹ All figures presented as reported under IAS 39 at 31 December 2017.

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		At 31	Dec
		2018	2017 ¹
Ref*		\$bn	\$bn
20	Tier 1 capital	143.5	142.7
21	Total leverage ratio exposure	2,614.9	2,557.1
		%	%
22	Leverage ratio	5.5	5.6
EU-23	Choice of transitional arrangements for the definition of the capital measure	Fully phased-in	Fully phased-in
	UK leverage ratio exposure – quarterly average	2,464.4	2,351.4
		%	%
	UK leverage ratio – quarterly average	5.8	6.1
	UK leverage ratio – quarter end	6.0	6.1

The references identify the lines prescribed in the European Banking Authority ('EBA') template.
 All figures presented as reported under IAS 39 at 31 December 2017.

12 Statutory accounts

The information in this news release does not constitute statutory accounts within the meaning of section 434 of the Companies Act 2006 ('the Act'). The statutory accounts for the year ended 31 December 2018 will be delivered to the Registrar of Companies in England and Wales in accordance with section 441 of the Act. The auditor has reported on those accounts. Its report was unqualified and did not contain a statement under section 498(2) or (3) of the Act.

13 Dealings in HSBC Holdings plc listed securities

HSBC Group has policies and procedures that, except where permitted by statute and regulation, prohibit specified transactions in respect of its securities listed on The Stock Exchange of Hong Kong Limited. Except for dealings as intermediaries or as trustees by subsidiaries of HSBC Holdings, neither HSBC Holdings nor any of its subsidiaries has purchased, sold or redeemed any of its securities listed on The Stock Exchange of Hong Kong Limited during the year ended 31 December 2018.

Share buy-back

On 9 May 2018, HSBC Holdings commenced a share buy-back to purchase its ordinary shares of \$0.50 each up to a maximum consideration of \$2.0bn. This programme concluded on 16 August 2018, after the purchase and cancellation of 210,466,091 ordinary shares. The purpose of the buy-back programme was to reduce HSBC's number of outstanding ordinary shares.

The nominal value of shares purchased during 2018 was £105,233,046 and the aggregate consideration paid by HSBC was £1,512,898,101.

The table that follows outlines details of the shares purchased on a monthly basis during 2018. The total number of shares purchased during the year was 210,466,091, representing 1.03% of the shares in issue and 1.05% of the shares in issue, excluding treasury shares.

Month	Number of shares	Highest price paid per share	Lowest price paid per share	Average price paid per share	Aggregate price paid
		£	£	£	£
May-18	43,843,281	7.4990	7.1340	7.3027	320,172,904
Jun-18	65,164,512	7.3910	7.0030	7.2110	469,898,070
Jul-18	65,467,508	7.3600	6.9360	7.1134	465,698,679
Aug-18	35,990,790	7.2790	6.9860	7.1443	257,128,448
Total	210,466,091				1,512,898,101

Interim dividends for 2019

The Board has adopted a policy of paying quarterly interim dividends on the ordinary shares. Under this policy it is intended to have a pattern of three equal interim dividends with a variable fourth interim dividend. It is envisaged that the first interim dividend in respect of 2019 will be \$0.10 per ordinary share.

Dividends are declared in US dollars and, at the election of the shareholder, paid in cash in one of, or in a combination of, US dollars, sterling and Hong Kong dollars, or, subject to the Board's determination that a scrip dividend is to be offered in respect of that dividend, may be satisfied in whole or in part by the issue of new shares in lieu of a cash dividend.

Earnings releases and interim results 15

Earnings releases are expected to be issued on or around 3 May 2019 and 28 October 2019. The interim results for the six months to 30 June 2019 are expected to be issued on 5 August 2019.

16 Corporate governance codes

HSBC is subject to corporate governance requirements in both the UK and Hong Kong. During 2018, and with the following exceptions, HSBC applied the principles and complied with the applicable provisions of the UK Corporate Governance Code, and also the requirements of the Hong Kong Corporate Governance Code.

Under the UK Corporate Governance Code, the Board is required to undertake an annual evaluation of its own performance and that of its committees. For the reasons described on page 152 of the Annual Report and Accounts 2018, this evaluation did not take place in 2018.

Under the Hong Kong Code, the audit committee should be responsible for the oversight of all risk management and internal control systems. HSBC's Group Risk Committee is responsible for oversight of internal control, other than internal control over financial reporting, and risk management systems. This is permitted under the UK Corporate Governance Code.

The Group Audit Committee has reviewed the annual results for 2018.

The Company has codified obligations for transactions in HSBC Group securities in accordance with the requirements of the Market Abuse Regulation and the rules governing the listing of securities on HKEx, save that the HKEx has granted waivers from strict compliance with the rules that take into account accepted practices in the UK, particularly in respect of employee share plans. During the year, all Directors were reminded of their obligations in respect of transacting in HSBC Group securities and, except as disclosed on page 168 of the Annual Report and Accounts 2018, all Directors have confirmed that they have complied with their obligations.

The Directors of HSBC Holdings plc as at the date of this announcement comprise:

Mark Tucker*, Kathleen Casey[†], Laura Cha[†], Henri de Castries[†], Lord Evans of Weardale[†]. John Flint, Irene Lee[†]. Ewen Stevenson. Heidi Miller[†], Marc Moses, David Nish[†], Jonathan Symonds[†], Jackson Tai[†] and Pauline van der Meer Mohr[†].

17 For further information contact:

Media Relations UK – Gillian James Telephone: +44 (0) 20 7992 0516

Hong Kong – Patrick Humphris Telephone: +852 28222052

Investor Relations UK – Richard O'Connor Telephone: +44 (0) 20 7991 6590 Email: investorrelations@hsbc.com

Hong Kong - Hugh Pye Telephone: +852 2822 4908
Email: investorrelations@hsbc.com.hk

^{*} Non-executive Group Chairman

[†] Independent non-executive Director

HSBC HOLDINGS PLC

Data Pack

4Q 2018

The financial information on which this supplement is based is unaudited and has been prepared in accordance with HSBC's significant accounting policies as described in the *Annual Report and Accounts 2018*. The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs'), is not complete and should be read in conjunction with the *Annual Report and Accounts 2018*, the *Interim Report 2018*, and other reports and financial information published by HSBC.

All information is on a reported basis.

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HSBC Holdings plc

Income Statement		Oı	arter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	7,709	7,680	7,644	7,456	7,272
Net fee income	2,827	3,026	3,260	3,507	3,065
Net income from financial instruments held for trading or managed on a fair value	2,027	3,020	3,200	3,307	3,003
basis	2.046	2.602	2.499	2.384	2.099
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss ²	(1,444)	178	(67)	(155)	627
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	154	196	228	117	N/A
Other income/(expense) ²	1,403	116	13	401	(762)
Net operating income before change in expected credit losses and other credit					
impairment charges ¹	12,695	13,798	13,577	13,710	12,301
Change in expected credit losses and other credit impairment charges	(853)	(507)	(237)	(170)	N/A
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	(658)
Net operating income	11,842	13,291	13,340	13,540	11,643
Total operating expenses ¹	(9,144)	(7,966)	(8,166)	(9,383)	(9,895)
of which: staff expenses	(4,245)	(4,292)	(4,325)	(4,511)	(4,138)
Operating profit	2,698	5,325	5,174	4,157	1,748
Share of profit in associates and joint ventures	558	597	783	598	556
Profit before tax	3,256	5,922	5,957	4,755	2,304
Tax expense	(1,163)	(1,406)	(1,279)	(1,017)	(1,978)
Profit after tax	2,093	4,516	4,678	3,738	326
Profit attributable to shareholders of the parent company	1,794	4,185	4,352	3,396	52
Profit attributable to non-controlling interests	299	331	326	342	274
Profit/(loss) attributable to the ordinary shareholders of the parent company	1,537	3,898	4,087	3,086	(274)
Significant items - Totals					
Revenue	131	(43)	(108)	(140)	(139)
ECL/LICs	_	_	_	_	_
Operating expenses	(262)	(228)	(41)	(1,138)	(1,137)
Share of profit in associates and joint ventures	_	_	-	-	_
Income statement Metrics - Reported					
Return on equity	3.8 %	9.6 %	10.0 %	7.5 %	(0.7)%
Return on tangible equity	3.9 %	10.9 %	11.0 %	8.4 %	(0.5)%
Cost efficiency ratio	72.0 %	57.7 %	60.1 %	68.4 %	80.4 %
Income statement Metrics - Adjusted as originally reported					
Adjusted Cost efficiency ratio	70.7 %	55.9 %	59.4 %	59.5 %	70.4 %
Adjusted RoRWA	1.6 %	2.9 %	2.8 %	2.7 %	1.6 %
Revenue					
Significant items					
Customer redress programmes	7	_	46	_	(105)
Disposals, acquisitions and investment in new business	29	_	(30)	(112)	(79)
Fair value movements on financial investments	95	(43)	(124)	(28)	45
Operating expenses					
Significant items					
Costs of structural reform	(61)	(89)	(85)	(126)	(131)
Costs to achieve		_	-	,	(655)
Customer redress programmes	16	(62)	(7)	(93)	(272)
Disposals, acquisitions and investment in new businesses	2	(51)	(1)	(2)	(39)
Gain on partial settlement of pension obligation	_		-	-	188
	(228)	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation					
Restructuring and other related costs	(15)	(27)	(4)	(20)	_

Note: Risk-weighted asset and return on average risk-weighted asset data by Global business and Geographical region is provided separately at the end of this document.

¹ The difference between the consolidated group result and the sum of geographical regions is attributable to inter-segment eliminations.
2 Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for tading or managed on a fair value basis'. Comparative data have been re-presented. There is no net impact on 'Net operating income' and the impact on 'Other income/(expense)' is \$(36)m in 4Q17.

HSBC HSBC Holdings plc

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Balance sheet data	-				
	31 Dec	30 Sep	At 30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	2018 \$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	990,321	989,942	982,178	990,523	970,448
Loans and advances to customers (gross)	981,696	981,460	973,443	981,165	962,964
Total assets	2,558,124	2,603,035	2,607,314	2,652,123	2,521,771
Customer accounts	1,362,643	1,345,375	1,356,307	1,379,679	1,364,462
Financial Data Reported					
Total shareholders equity	186,253	185,351	183,607	195,924	190,250
AT1 capital	(22,367)	(22,400)	(20,549)	(20,549)	(16,399)
Preference shares	(1,405)	(1,405)	(1,405)	(1,405)	(1,405)
Perpetual capital securities			-	(5,851)	(5,851)
NAV	162,481	161,546	161,653	168,119	166,595
Goodwill, PVIF and Other Intangibles (net of tax)	(22,425)	(22,172)	(21,899)	(22,286)	(21,680)
TNAV	140,056	139,374	139,754	145,833	144,915
Total regulatory capital					
CRD IV transitional	121 022	122 126	122.757	120 646	126 144
Common equity tier 1 capital	121,022	123,136	122,757	129,646	126,144
Additional tier 1 capital Tier 2 capital	26,120 26,096	26,163 28,849	24,328 29,525	27,429 28,116	24,810 31,429
Total regulatory capital	173,238	178,148	176,610	185,191	182,383
CRD IV end point					
Common equity tier 1 capital	121,022	123,136	122,757	129,646	126,144
Additional tier 1 capital	22,525	22,549	20,704	20,699	16,531
Tier 2 capital	24,511	27,149	27,731	16,131	16,413
Total regulatory capital	168,058	172,834	171,192	166,476	159,088
Capital ratios					
CRD IV transitional					
Common equity tier 1 ratio	14.0 %	14.3 %	14.2 %	14.5 %	14.5 %
Tier 1 ratio Total capital ratio	17.0 % 20.0 %	17.3 % 20.7 %	17.0 % 20.4 %	17.6 % 20.7 %	17.3 % 20.9 %
CRD IV end point					
Common equity tier 1 ratio	14.0 %	14.3 %	14.2 %	14.5 %	14.5 %
Tier 1 ratio	16.6 %	16.9 %	16.6 %	16.8 %	16.4 %
Total capital ratio	19.4 %	20.0 %	19.8 %	18.6 %	18.3 %
Leverage Ratio	5.5 %	5.4 %	5.4 %	5.6 %	5.6 %
Earnings Metrics					
Number of \$0.50 ordinary shares in issue (millions)	20,361	20,253	20,317	20,378	20,320
Basic number of \$0.50 ordinary shares outstanding (millions)	19,981	19,876	19,963	20,013	19,960
Earnings per share	\$0.07	\$0.19	\$0.21	\$0.15	-\$0.01
Dividend per ordinary share	\$0.21	\$0.10	\$0.10	\$0.10	\$0.21
NAV / share (\$) at the end of the period	\$8.13	\$8.13	\$8.10	\$8.40	\$8.35
TNAV / share (\$) at the end of the period	\$7.01	\$7.01	\$7.00	\$7.29	\$7.26

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HSBC HSBC Holdings plc

Net Interest Margin	Year to date					
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	
	2018	2018	2018	2018	2017	
	\$m	\$m	\$m	\$m	\$m	
Average balances during period						
Short-term funds and loans and advances to banks	233,637	230,176	240,804	229,271	236,126	
Loans and advances to customers	972,963	970,145	966,481	961,259	902,214	
Reverse repurchase agreements – non-trading	205,427	197,069	198,154	188,903	173,760	
Financial investments	386,230	384,671	385,907	388,395	389,807	
Other interest-earning assets	41,089	45,276	48,257	44,366	24,213	
Total interest-earning assets	1,839,346	1,827,337	1,839,603	1,812,194	1,726,120	
Interest income during period						
Short-term funds and loans and advances to banks	2,475	1,755	1,116	587	2,030	
Loans and advances to customers	33,285	24,581	16,036	7,818	28,751	
Reverse repurchase agreements – non-trading	3,739	2,552	1,589	692	2,191	
Financial investments	9,166	6,584	4,220	2,122	7,440	
Other interest-earning assets	944	634	461	168	583	
Total	49,609	36,106	23,422	11,386	40,995	
Average balances during period						
Deposits by banks	44,530	45,015	45,142	49,479	47,337	
Financial liabilities designated at fair value – own debt issued	50,840	54,530	55,056	54,092	60,566	
Customer accounts	1,138,620	1,139,241	1,138,617	1,136,295	1,094,920	
Repurchase agreements – non-trading	161,204	156,652	159,293	152,676	136,561	
Debt securities in issue	132,594	129,615	124,847	119,364	108,677	
Other interest-bearing liabilities	53,731	49,628	48,649	50,043	7,009	
Total interest-bearing liabilities	1,581,519	1,574,681	1,571,604	1,561,949	1,455,070	
Interest expense during period						
Deposits by banks	506	360	226	98	451	
Financial liabilities designated at fair value – own debt issued	1,421	1,057	685	360	1,261	
Customer accounts	8,287	5,653	3,463	1,613	5,405	
Repurchase agreements – non-trading	3,409	2,373	1,488	676	1,665	
Debt securities in issue	4,254	3,048	1,969	948	3,130	
Other interest-bearing liabilities	1,243	835	491	235	907	
Total	19,120	13,326	8,322	3,930	12,819	
Net interest margin	1.66 %	1.67 %	1.66 %	1.67 %	1.63 %	

			uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	Śm	Śm	\$m	\$m	\$m
Net interest income/(expense)	4,058	4,103	3,862	3,799	3,631
Net fee income/(expense)	1,160	1,243	1,298	1,497	1,278
Net income from financial instruments held for trading or managed on a fair value					
basis	77	191	179	116	125
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss	(1,429)	209	(100)	(143)	623
Changes in fair value of other financial instruments mandatorily measured at fair	(49)	10	89	(59)	N/A
value through profit or loss Other income/(expense)	1,293	4	61	459	(600)
Net operating income before change in expected credit losses and other credit	1,293	4	01	459	(600)
impairment charges	5,110	5,760	5,389	5,669	5,057
Change in expected credit losses and other credit impairment charges	(339)	(295)	(240)	(303)	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	(186)
Net operating income	4,771	5,465	5,149	5,366	4,871
Total operating expenses	(3,445)	(3,437)	(3,447)	(3,573)	(3,751)
of which: staff expenses	(1,187)	(1,200)	(1,231)	(1,188)	(1,093)
Operating profit	1,326	2,028	1,702	1,793	1,120
Share of profit in associates and joint ventures	12	4	14	3	16
Profit before tax	1,338	2,032	1,716	1,796	1,136
Significant items - Totals					
Revenue	_	_	(7)	_	(4)
ECL/LICs	_	_	_	_	_
Operating expenses	(16)	(64)	(1)	(110)	(280)
Share of profit in associates and joint ventures	-	_	-	_	_
Balance sheet data			At	2	
	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	31 Dec 2017
1					
Loans and advances to customers (gross) Loans and advances to customers (net)	364,794 361,872	359,327 356,453	354,025 351,114	359,934 356,733	347,847 346,148
Total external assets	361,872 476,784	476,403	351,114 474,507	483,682	468,281
Customer accounts	640,924	636,603	635,598	656,759	639,592
customer accounts	040,524	030,003	033,356	030,739	035,352
Income statement Metrics - Reported					
Cost efficiency ratio	67.4 %	59.7 %	64.0 %	63.0 %	74.2 %
cost efficiency ratio	07.4 70	33.7 70	04.070	03.0 70	74.2 70
Income Statement Data - Adjusted as originally reported					
Adjusted cost efficiency ratio	67.1 %	58.6 %	63.9 %	61.1 %	68.6 %
Management View of Adjusted Revenue					
Retail Banking	3,916	3,933	3,760	3,653	3,476
Current Accounts, saving and deposits	2,318	2,327	2,032	1,857	1,720
Personal lending	1,598	1,606	1,728	1,796	1,756
Mortgages	415	427	516	579	587
Credit cards	718	711	726	725	679
Other personal lending	465	468	486	492	490
Wealth Management	1,129	1,595	1,551	1,829	1,421
Investment distribution	672	804	863	1,044	785
		004			
Life insurance manufacturing	208	529	416	503	355
	208 249		416 272	282	281
Life insurance manufacturing	249 65	529	416 272 85	282 187	
Life insurance manufacturing Asset management	249	529 262	416 272	282	281
Life insurance manufacturing Asset management Other Total	249 65	529 262 232	416 272 85	282 187	281 164
Life insurance manufacturing Asset management Other Total Revenue	249 65	529 262 232	416 272 85	282 187	281 164
Life insurance manufacturing Asset management Other Total Revenue Significant items	249 65	529 262 232	416 272 85	282 187	281 164
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes	249 65	529 262 232	416 272 85 5,396	282 187	281 164 5,061
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	249 65	529 262 232	416 272 85	282 187	281 164
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	249 65	529 262 232	416 272 85 5,396	282 187	281 164 5,061
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	249 65	529 262 232	416 272 85 5,396	282 187	281 164 5,061
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	249 65	529 262 232	416 272 85 5,396	282 187	281 164 5,061
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	249 65	529 262 232	416 272 85 5,396	282 187	281 164 5,061 — (4) —
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061 ————————————————————————————————————
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of achieve Customer redress programmes	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061 — (4) —
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061 — (4) — (6) (46) (254)
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061 ————————————————————————————————————
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061 — (4) — (6) (46) (254)
Life insurance manufacturing Asset management Other Total Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	249 65 5,110	529 262 232 5,760	416 272 85 5,396	282 187 5,669	281 164 5,061 — (4) — (6) (46) (254)

		0	uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	Śm	\$m	\$m	Śm
Net interest income	2.781	2,703	2,718	2,517	2,319
Net fee income	829	852	922	952	878
Net income from financial instruments held for trading or managed on a fair value					
basis	96	129	84	148	157
Net income/(expense) from assets and liabilities of insurance businesses, including					
related derivatives, measured at fair value through profit or loss	(15)	(2)	5	(12)	(6)
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	(32)	28	17	4	N/A
Other income	44	40	40	90	18
Net operating income before change in expected credit losses and other credit impairment charges	3,703	3,750	3,786	3,699	3,366
Change in expected credit losses and other credit impairment charges	(444)	(240)	(119)	5,699	3,300 N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	(240) N/A	N/A	N/A	(190)
Net operating income	3,259	3,510	3,667	3,763	3,176
Total operating expenses	(1,574)	(1,625)	(1,628)	(1,653)	(1,619)
of which: staff expenses	(579)	(584)	(573)	(591)	(534)
Operating profit	1,685	1,885	2,039	2,110	1,557
Share of profit in associates and joint ventures					
Profit before tax	1,685	1,885	2,039	2,110	1,557
Tront service tax	2,003	1,003	2,033	2,110	1,557
Significant items - Totals					
Revenue	7	_	46	_	(103)
ECL/LICs	·	_		_	()
Operating expenses	8	(3)	(7)	(1)	(34)
Share of profit in associates and joint ventures	_	-	-	-	-
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	337,660	337,144	333,767	334,332	320,794
Loans and advances to customers (net)	333,538	332,649	329,300	329,801	316,533
Total external assets	360,216	364,154	363,939	365,349	348,243
Customer accounts	358,270	352,477	355,650	359,146	362,908
Income statement Metrics - Reported					
Cost efficiency ratio	42.5 %	43.3 %	43.0 %	44.7 %	48.1 %
Income statement Metrics - Adjusted as originally reported					
Adjusted cost efficiency ratio	42.8 %	43.3 %	43.3 %	44.7 %	45.7 %
Management View of Adjusted Revenue					
Global Trade and Receivables Finance	454	468	477	466	454
Credit and Lending	1,335	1,335	1,347	1,325	1,322
Global Liquidity and Cash Management	1,525	1,484	1,442	1,351	1,283
Markets products, Insurance and Investments and other	382	463	474	557	410
Total	3,696	3,750	3,740	3,699	3,469
Revenue					
Significant items					
Significant items Customer redress programmes	7		46	_	(103)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	7	_ _	46 —	_ _	(103)
Significant items Customer redress programmes	7 _ _	- - -	46 _ _	- - -	(103) — —
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	7 - -	- - -	46 — —	- - -	(103) — —
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	7 _ _	- - -	46 — —	- - -	(103) — —
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	_		- -	- - -	-
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	7 - -	- - -	46 	- - - -	(3)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	(3)	(3)	(1)	- - - (1)	(3)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	_	(3) —	- -	(1) —	(3)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	(3)	(3)	(1)	(1) - - -	(3) (24) (16)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	(3)	(3)	(1)	(1) - - - - -	(3)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	(3)	(3)	(1)	(1) - - - - -	(3) (24) (16)
Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	(3)	(3) — — — —	(1)	(1)	(3) (24) (16)

	31 Dec	30 Sep	Quarter ended 30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Net interest income	\$m 1,432	\$m 1,338	\$m 1,308	\$m 1,181	\$m 1,450
Net fee income	657	827	882	863	759
Net income from financial instruments held for trading or managed on a fair value basis	480	1,857	1,593	2,107	1,064
Net income from assets and liabilities of insurance businesses, including related	480	1,857	1,593	2,107	1,064
derivatives, measured at fair value through profit or loss	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	225	151	94	112	N/A
Other income/(expense)	318	19	275	(85)	(17)
Net operating income before change in expected credit losses and other credit	310	15	2/3	(63)	(17)
impairment charges	3,112	4,192	4,152	4,178	3,256
Change in expected credit losses and other credit impairment charges	(64)	4,192	119	(22)	3,230 N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	
					(373)
Net operating income	3,048	4,185	4,271	4,156	2,883
Total operating expenses	(2,271)	(2,375)	(2,315)	(2,387)	(2,325)
of which: staff expenses	(900)	(945)	(965)	(955)	(928)
Operating profit	777	1,810	1,956	1,769	558
Share of profit in associates and joint ventures		_	_		
Profit before tax	777	1,810	1,956	1,769	558
Significant items - Totals					
Revenue	49	8	35	30	(134)
ECL/LICs	_	_	_	_	
Operating expenses	29	(9)	66	26	(144)
Share of profit in associates and joint ventures	_	· · ·		_	` _
Share of profit in associates and joint ventures					
Balance sheet data			At		
balance sneet data	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	246,070	251,699	251,280	249,909	252,474
Loans and advances to customers (net)	244,978	250,674	250,058	248,432	252,474
Total external assets	1,012,272	1,062,700	1,054,181	1,085,340	980,485
Customer accounts	290,914	285,525	291,711	290,233	283,943
Income statement Metrics - Reported					
Cost efficiency ratio	42.5 %	43.3 %	43.0 %	44.7 %	48.1 %
Income Statement Data - Adjusted as originally reported					
Adjusted cost efficiency ratio	42.8 %	43.3 %	43.3 %	44.7 %	45.7 %
Management View of Adjusted Revenue					
	4 404	4 004	4.550	4.020	
GLobal Markets	1,101	1,801	1,668	1,920	1,344
- FICC	885	1,513	1,384	1,489	1,077
Foreign Exchange	603	841	825	753	623
Rates	208	415	382	477	307
Credit	74	257	177	259	147
- Equities	216	288	284	431	267
Securities Services	484	502	502	485	468
Global Banking	939	982	1,120	1,074	968
Global Liquidity and Cash Management	678	683	644	640	603
Global Trade and Receivables Finance	198	215	198	198	184
Principal Investments	(60)	111	102	71	64
Credit and Funding Valuation Adjustment	(178)	38	22	(65)	(103)
Other Revenue	(99)	(148)	(139)	(175)	(138)
Total ¹	3,063	4,184	4,117	4,148	3,390
1000	3,003	4,104	4,117	7,170	3,330
Revenue					
Significant items					
					(2)
Customer redress programmes Disposals, acquisitions and investment in new businesses	_	_	_	_	(2)
7,,	_	_	_		(99)
Fair value movements on financial instruments	49	8	35	30	(33)
Operating expenses					
Significant items					
Costs of structural reform	(14)	(11)	(9)	(7)	(4)
Costs of structural reform Costs to achieve	(14)	(11)	(9)	(/)	
		_	_	_	(97)
Customer redress programmes	22	_	_	-	(2)
Disposals, acquisitions and investment in new businesses	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	9
Restructuring and other related costs	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	-	-	_	_	_
Settlements and provisions in connection with legal and regulatory matters	21	2	75	33	(50)

¹ With effect from the fourth quarter of 2018, interest earned on capital deployed, which was previously disclosed within 'Other' revenue, has been allocated to product lines. All prior quarters have been re-presented on the new basis.

		0	uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Net interest income	220	222	223	223	213
Net fee income	179	174	182	207	176
Net income from financial instruments held for trading or managed on a fair value					
basis	26	34	39	48	30
Net income from assets and liabilities of insurance businesses, including related					
derivatives, measured at fair value through profit or loss	_	_	_	_	10
Changes in fair value of other financial instruments mandatorily measured at fair					
value through profit or loss	(3)	(2)	(2)	_	N/A
Other income/(expense)	7	4	5	4	(9)
Net operating income before change in expected credit losses and other credit					
impairment charges	429	432	447	482	420
Change in expected credit losses and other credit impairment charges	(8)	12	1	3	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	1
Net operating income	421	444	448	485	421
Total operating expenses	(355)	(408)	(372)	(415)	(512)
of which: staff expenses	(146)	(154)	(157)	(170)	(124)
Operating profit/(loss)	66	36	76	70	(91)
Share of profit in associates and joint ventures	_	_	_	_	
Profit/(loss) after tax	66	36	76	70	(91)
Trong (1000) area tax		30	70	,,,	(32)
Significant items - Totals					
Revenue	5				
ECL/LICs	3	_	_	_	_
	_	(50)	- (4)	- (42)	(4.00)
Operating expenses	2	(59)	(1)	(43)	(189)
Share of profit in associates and joint ventures	_	_	_	_	_
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	39,314	39,296	41,000	41,185	40,435
Loans and advances to customers (net)	39,217	39,210	40,902	41,071	40,326
Total external assets	43,790	44,298	46,133	46,281	45,745
Customer accounts	64,658	63,717	63,593	63,069	66,512
Income statement metrics- Reported					
Cost efficiency ratio	82.8 %	94.4 %	83.2 %	86.1 %	121.9 %
Income statement metrics- Adjusted					
Adjusted cost efficiency ratio	84.2 %	80.8 %	83.0 %	77.2 %	76.9 %
Management View of Adjusted Revenue					
Investment	162	169	176	210	165
Lending	93	98	97	103	101
Deposit	126	127	122	122	107
Other	43	38	52	47	47
Total	424	432	447	482	420
Total	424	432	447	402	420
Revenue					
Significant items					
Customer redress programmes	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	5	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_
Operating expenses					
Significant items					
Costs of structural reform	_	_	_	_	_
Costs to achieve	-	_	_	_	2
Customer redress programmes	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	2	(51)	(1)	(2)	(30)
Gain on partial settlement of pension obligation	_	· ·	-		3
Restructuring and other related costs	_	(7)	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	··/	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	(1)	_	(41)	(164)
		(1)		(41)	(104)

_		0	uarter ended		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$m	\$m	\$m	\$m	\$m
Not interest income //expense)	(783)	(686)	(467)	(264)	(341)
Net interest income/(expense) Net fee income/(expense)					
	4	(70)	(24)	(12)	(26)
Net income from financial instruments held for trading or managed on a fair value hasis	1 267	391	604	(25)	722
Net income/(expense) from assets and liabilities of insurance businesses, including	1,367	391	604	(35)	723
related derivatives, measured at fair value through profit or loss¹		(20)	28		
Changes in fair value of other financial instruments mandatorily measured at fair	_	(29)	28	_	_
value through profit or loss	15	9	30	60	N/A
• .					
Other income/(expense)	(262)	49	(368)	(67)	(154)
Net operating income before change in expected credit losses and other credit	341	(336)	(197)	(318)	202
impairment charges Change in expected credit losses and other credit impairment charges	2				
		23	2	88	N/A
Loan impairment (charges)/recoveries and other credit risk provisions	N/A	N/A	N/A	N/A	90
Net operating income/(expense)	343	(313)	(195)	(230)	292
Total operating expenses	(1,499)	(121)	(404)	(1,355)	(1,688)
of which: staff expenses	(1,434)	(1,409)	(1,397)	(1,608)	(1,460)
Operating profit/(loss)	(1,156)	(434)	(599)	(1,585)	(1,396)
Share of profit in associates and joint ventures	546	593	769	595	540
Profit after tax	(610)	159	170	(990)	(856)
Significant items - Totals					
Revenue	70	(51)	(182)	(170)	102
ECL/LICs	,,	(31)	(102)	(170)	102
	(285)	(93)	(98)	(1,010)	(490)
Operating expenses	(285)	(93)	(98)	(1,010)	(490)
Share of profit in associates and joint ventures	_	_	_	_	_
_					
Balance sheet data			At		
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
Loans and advances to customers (gross)	2,483	2,476	2,105	5,163	7,569
Loans and advances to customers (net)	2,467	2,474	2,069	5,128	7,483
Total external assets	665,062	656,635	668,554	671,147	679,017
Customer accounts	8,551	7,053	9,755	10,472	11,507
Income statement Metrics - Reported					
Cost efficiency ratio	439.6 %	36.0 %	205.1 %	426.1 %	835.6 %
· ·					
Income statement Metrics - Adjusted as originally reported					
Adjusted cost efficiency ratio	448.0 %	9.8 %	2,040.0 %	233.1 %	1,198.0 %
Adjusted cost efficiency Tatio	440.0 /0	5.0 /0	2,040.0 /6	233.1 /0	1,156.0 /
Management View of Adjusted Revenue					
Central Treasury	303	111	245	3	297
Legacy Credit	(12)	27	(115)	7	(73)
Other	(20)	(423)	(145)	(158)	(124)
Total ²	271	(285)	(15)	(148)	100
Revenue					
Significant items					
Customer redress programmes	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	24	_	(23)	(112)	24
Fair value movements on financial instruments	46	(51)	(159)	(58)	78
Tall Value movements on infancial instruments		(31)	(133)	(30)	70
Operating expenses					
Operating expenses					
Significant items					
Costs of structural reform	(45)	(73)	(75)	(117)	(118)
Costs to achieve	_	-	-	-	(490)
Customer redress programmes	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	(9)
Gain on partial settlement of pension obligation	_	_	_	_	141
Past service costs of guaranteed minimum pension benefits equalisation	(228)	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	(228) (15)	(20)	(4)	— (20)	_
		(20)	(4) (19)	(20) (873)	— — (14)

¹ Prior to 2018 foreign exchange exposure on some financial instruments designated at fair value was presented in the same line in the income statement as the underlying fair value movement on these instruments. In 2018 we have grouped the presentation of the entire effect of foreign exchange exposure in profit or loss and presented it within 'Net income from financial instruments held for trading or managed on a fair value basis'. Comparative data have been re-presented. There is no net impact on 'Net operating income/(expense)' and the impact on 'Other income/(expense)' is \${36}m in 4017 and \${200}m in 3017.

2 - 'Interest expense' within 'Central Treasury' has been re-presented to include only the cost of debt retained by HSBC Holdings plc. Other amounts previously included in 'Interest expense' are now within 'Other'.

-From 3018, revenue from our US run-off portfolio (CML) was moved from 'Legacy portfolios' to 'Other'.

-All quarters have been re-presented for both of these changes.

			Quarter ended 31	D 2040					Quarter ended 30	C 2010		
			-	Dec 2018						Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
Net interest income/(expense)	\$m 1,121	\$m 873	\$m 258	\$m 92	\$m (715)	\$m 1,629	\$m 1,123	\$m 857	\$m 176	\$m 93	\$m (564)	\$m 1,685
Net fee income/(expense) Net fee income/(expense)	386	8/3 346	258 112	92 78	(12)	910	387	339	205	93 75	(30)	976
Net income from financial instruments held for trading or managed on a fair value	300	340	112	76	(12)	910	367	333	203	/3	(30)	370
basis	25	4	(101)	9	957	894	9	16	1,124	10	(37)	1,122
Net income/(expense) from assets and liabilities of insurance businesses, including			` '								. ,	
related derivatives, measured at fair value through profit or loss	(752)	_	_	_	_	(752)	107	(2)	_	_	_	105
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	(60)	(32)	244		(247)	(95)	32	25	156		59	272
Other income	837	67	370	3	134	1,411	145	60	15	2	455	677
Net operating income before change in expected credit losses and other credit impairment charges	1,557	1,258	883	182	117	3,997	1,803	1,295	1,676	180	(117)	4,837
Change in expected credit losses and other credit impairment charges	(157)	(217)	(56)	(6)	13	(423)	(52)	1,293	1,070	11	5	4,037
Loan impairment charges and other credit risk provisions	N/A	(217) N/A	N/A	N/A	N/A	N/A	(32) N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	1,400	1,041	827	176	130	3,574	1,751	1,314	1,693	191	(112)	4,837
Total operating expenses	(1,433)	(649)	(1,240)	(186)	(1,629)	(5,137)	(1,464)	(676)	(1,232)	(242)	(592)	(4,206)
of which: staff expenses	(396)	(224)	(427)	(74)	(608)	(1,729)	(414)	(224)	(403)	(72)	(478)	(1,591)
Operating profit/(loss)	(33)	392	(413)	(10)	(1,499)	(1,563)	287	638	461	(51)	(704)	631
Share of profit in associates and joint ventures	· · · ·	_	· -	· -	4	4	_	_	_	_	3	3
Profit/(loss) before tax	(33)	392	(413)	(10)	(1,495)	(1,559)	287	638	461	(51)	(701)	634
Significant items - Totals												
Revenue	_	7	22	5	68	102	_	_	6	-	(65)	(59)
ECL/LICs	_	_	_	_	_	-	_	_	_	_	_	_
Operating expenses	(15)	8	29	1	(272)	(249)	(64)	(3)	(9)	(57)	(82)	(215)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2	018					At 30 Sep 20)18		
Balance sheet data	165.062	110 479	71 622	19 107	2 201	276 671	162 251	110 025	70.914	19 472	2 204	202 046
Loans and advances to customers (gross)	165,063	119,478	71,632	18,197	2,301	376,671	163,351	119,925	79,814	18,472	2,284	383,846
Loans and advances to customers (gross) Loans and advances to customers (net)	164,112	117,544	71,031	18,103	2,286	373,076	162,481	118,081	79,263	18,388	2,283	380,496
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	164,112 201,790	117,544 122,802	71,031 499,112	18,103 21,313	2,286 215,878	373,076 1,060,895	162,481 202,544	118,081 123,340	79,263 534,795	18,388 21,633	2,283 223,927	380,496 1,106,239
Loans and advances to customers (gross) Loans and advances to customers (net)	164,112	117,544	71,031	18,103	2,286	373,076	162,481	118,081	79,263	18,388	2,283	380,496
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	164,112 201,790	117,544 122,802	71,031 499,112	18,103 21,313	2,286 215,878	373,076 1,060,895	162,481 202,544	118,081 123,340	79,263 534,795	18,388 21,633	2,283 223,927	380,496 1,106,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	164,112 201,790	117,544 122,802	71,031 499,112	18,103 21,313	2,286 215,878	373,076 1,060,895	162,481 202,544	118,081 123,340	79,263 534,795	18,388 21,633	2,283 223,927	380,496 1,106,239
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	164,112 201,790 202,207	117,544 122,802 134,905	71,031 499,112 130,033	18,103 21,313 31,408	2,286 215,878 4,601	373,076 1,060,895 503,154	162,481 202,544 203,762	118,081 123,340 132,240	79,263 534,795 132,097	18,388 21,633 31,563	2,283 223,927 2,707	380,496 1,106,239 502,369
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	164,112 201,790 202,207 92.0 %	117,544 122,802 134,905 51.6 %	71,031 499,112 130,033	18,103 21,313 31,408	2,286 215,878 4,601 1,392.3 %	373,076 1,060,895 503,154 128.5 %	162,481 202,544 203,762 81.2 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563	2,283 223,927 2,707 506.0 %	380,496 1,106,239 502,369 87.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	164,112 201,790 202,207	117,544 122,802 134,905	71,031 499,112 130,033	18,103 21,313 31,408	2,286 215,878 4,601	373,076 1,060,895 503,154	162,481 202,544 203,762	118,081 123,340 132,240	79,263 534,795 132,097	18,388 21,633 31,563	2,283 223,927 2,707	380,496 1,106,239 502,369
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	164,112 201,790 202,207 92.0 %	117,544 122,802 134,905 51.6 %	71,031 499,112 130,033	18,103 21,313 31,408	2,286 215,878 4,601 1,392.3 %	373,076 1,060,895 503,154 128.5 %	162,481 202,544 203,762 81.2 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563	2,283 223,927 2,707 506.0 %	380,496 1,106,239 502,369 87.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	164,112 201,790 202,207 92.0 %	117,544 122,802 134,905 51.6 %	71,031 499,112 130,033	18,103 21,313 31,408	2,286 215,878 4,601 1,392.3 %	373,076 1,060,895 503,154 128.5 %	162,481 202,544 203,762 81.2 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563	2,283 223,927 2,707 506.0 %	380,496 1,106,239 502,369 87.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	164,112 201,790 202,207 92.0 %	117,544 122,802 134,905 51.6 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 %	162,481 202,544 203,762 81.2 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563	2,283 223,927 2,707 506.0 %	380,496 1,106,239 502,369 87.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	164,112 201,790 202,207 92.0 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563 134.4 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563 134.4 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563 134.4 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 %	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 %	79,263 534,795 132,097 73.5 %	18,388 21,633 31,563 134.4 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 % 147.4 %	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 %	18,388 21,633 31,563 134.4 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 % 147.4 %	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 %	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 %	18,388 21,633 31,563 134.4 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 % ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 %	71,031 499,112 130,033 140.4 % 147.4 % ————————————————————————————————————	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 %	373,076 1,060,895 503,154 128.5 % 125.5 % 7 5 90	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 %	18,388 21,633 31,563 134.4 % 102.8 %	2,283 223,927 2,707 506.0 % 980.8 % ————————————————————————————————————	380,496 1,106,239 502,369 87.0 % 81.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 % 7 ———————————————————————————————————	71,031 499,112 130,033 140.4 % 147.4 % ————————————————————————————————————	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 % ————————————————————————————————————	373,076 1,060,895 503,154 128.5 % 125.5 % 7 5 90 (57) — 16 2 —	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 % ———————————————————————————————————	18,388 21,633 31,563 134.4 % 102.8 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 % ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 % 7 ——————————————————————————————————	71,031 499,112 130,033 140.4 % 147.4 % ————————————————————————————————————	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 % 68 (41) (228)	373,076 1,060,895 503,154 128.5 % 125.5 % 7 5 90 (57) — 16 2 — (228)	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 % ———————————————————————————————————	18,388 21,633 31,563 134.4 % 102.8 %	2,283 223,927 2,707 506.0 % 980.8 % ————————————————————————————————————	380,496 1,106,239 502,369 87.0 % 81.5 % ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 % 7 ———————————————————————————————————	71,031 499,112 130,033 140.4 % 147.4 % ————————————————————————————————————	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 % ————————————————————————————————————	373,076 1,060,895 503,154 128.5 % 125.5 % 7 5 90 (57) — 16 2 — (228) (6)	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 % ———————————————————————————————————	18,388 21,633 31,563 134.4 % 102.8 %	2,283 223,927 2,707 506.0 % 980.8 %	380,496 1,106,239 502,369 87.0 % 81.5 % — — — — — — — — — — — — — — — — — —
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	164,112 201,790 202,207 92.0 % 91.1 %	117,544 122,802 134,905 51.6 % 52.5 % 7 ——————————————————————————————————	71,031 499,112 130,033 140.4 % 147.4 % ————————————————————————————————————	18,103 21,313 31,408 102.2 % 105.6 %	2,286 215,878 4,601 1,392.3 % 2,769.4 % 68 (41) (228)	373,076 1,060,895 503,154 128.5 % 125.5 % 7 5 90 (57) — 16 2 — (228)	162,481 202,544 203,762 81.2 % 77.6 %	118,081 123,340 132,240 52.2 % 52.0 %	79,263 534,795 132,097 73.5 % 73.2 % ———————————————————————————————————	18,388 21,633 31,563 134.4 % 102.8 %	2,283 223,927 2,707 506.0 % 980.8 % ————————————————————————————————————	380,496 1,106,239 502,369 87.0 % 81.5 % ————————————————————————————————————

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			Quarter ended 30	Jun 2018					Quarter ended 31	Mar 2018		
	Retail		Global				Retail		Global			·
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,070	951	265	95	(593)	1,788	1,111	853	192	96	(513)	1,739
Net fee income/(expense)	362	384	207	77	(7)	1,023	395	389	195	89	19	1,087
Net income from financial instruments held for trading or managed on a fair value												
basis	9	1	702	12	47	771	17	22	1,231	13	(128)	1,155
Net income/(expense) from assets and liabilities of insurance businesses, including	84	2				86	(227)	_	_		_	(227)
related derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	84	2	_	_	_	86	(227)	_	_	_	_	(227)
value through profit or loss	86	17	101	_	65	269	(67)	2	98	_	122	155
Other income	78	(9)	278	1	116	464	441	44	(117)	_	193	561
Net operating income before change in expected credit losses and other credit		(5)	270		110				(117)		133	301
impairment charges	1,689	1,346	1,553	185	(372)	4,401	1,670	1,310	1,599	198	(307)	4,470
Change in expected credit losses and other credit impairment charges	(38)	(63)	(27)	2	1	(125)	(108)	40	(83)	(1)	90	(62)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	1,651	1,283	1,526	187	(371)	4,276	1,562	1,350	1,516	197	(217)	4,408
Total operating expenses	(1,429)	(683)	(1,159)	(197)	(687)	(4,155)	(1,599)	(689)	(1,241)	(248)	(660)	(4,437)
of which: staff expenses	(419)	(223)	(428)	(80)	(460)	(1,610)	(428)	(231)	(424)	(80)	(591)	(1,754)
Operating profit/(loss)	222	600	367	(10)	(1,058)	121	(37)	661	275	(51)	(877)	(29)
Share of profit in associates and joint ventures				_	7	7	_				11	11
Profit/(loss) before tax	222	600	367	(10)	(1,051)	128	(37)	661	275	(51)	(866)	(18)
Significant items - Totals												
Revenue	_	46	18		(159)	(95)	_	_	9	_	(55)	(46)
ECL/LICs	_	46	16	_	(159)	(95)	_	_	_	_	(55)	(46)
Operating expenses	(1)	(7)	66	(1)	(75)	(18)	(94)	(1)	81	(45)	(136)	(195)
Share of profit in associates and joint ventures	(1)	-	_	(±)	(75)	(10)	(54)	(-)	-	(43)	(150)	(155)
			At 30 Jun 20	018					At 31 Mar 2	018		
Balance sheet data	160,517	118,748	78,321	10.563	1,866	378,015	168,150	121,805	70.622	19,352	4,889	393,829
Loans and advances to customers (gross)	159,629	116,805	78,321 77,534	18,563 18,467	1,866		168,150	121,805	79,633 78,753	19,352	4,889 4,856	
Loans and advances to customers (net) Total external assets	204,660	116,805	77,534 528,629	22,068	230,907	374,264 1,112,810	215,872	119,903	78,753 547,805	22,734	4,856 243,625	389,792 1,160,507
	202,707	131,459	136,962	32,929	3,009	507,066	215,660	140,643	139,638	32,010	3,074	531,025
Customer accounts	202,707	131,459	130,902	32,929	3,009	507,000	215,000	140,043	139,036	32,010	3,074	551,025
Income statement Metrics - Reported												
Cost efficiency ratio	84.6 %	50.7 %	74.6 %	106.5 %	184.7 %	94.4 %	95.7 %	52.6 %	77.6 %	125.3 %	215.0 %	99.3 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	84.5 %	52.0 %	79.8 %	105.9 %	287.3 %	92.0 %	90.1 %	52.5 %	83.1 %	102.5 %	207.9 %	93.9 %
Revenue												
Significant items												
Customer redress programmes	_	46	_	_	_	46	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	-	_	_	_	-	_	_	_	_	_	_
Fair value movements on financial instruments	_	-	18	_	(159)	(141)	_	-	9	-	(55)	(46)
Operating expenses												
Significant items												
Costs of structural reform	_	(1)	(9)	_	(74)	(84)	(1)	(1)	(7)	_	(116)	(125)
Costs to achieve	_	\±/	(<i>S</i>)	_	/	-	(±)	(±/ —	-	_		(123)
Customer redress programmes	(1)	(6)	_	_	_	(7)	(93)	_	_	_	_	(93)
Disposals, acquisitions and investment in new businesses	(±) —	-	_	(1)	_	(1)	(55)	_	_	(2)	_	(2)
Gain on partial settlement of pension obligation	_	_	_	-	_	-	_	_	_	(-)	_	(2)
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	(1)	(1)	_	_	_	_	(20)	(20)
Settlements and provisions in connection with legal and regulatory matters	_	_	75	_	\-/ -	75	_	_	88	(43)	\ <i>/</i>	45
										()		

Europe

•			Quarter ended 31	Dec 2017		
•	Retail		Global	Dec 2017		
	Banking	C	Banking and	Global Private		
	and Wealth	Commercial	Markets		Corporate	Total
	Management	Banking		Banking	Centre	
No. 1 de la companya	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,028 361	678 383	430 168	92 80	(544)	1,684
Net fee income/(expense)	361	383	168	80	(35)	957
Net income from financial instruments held for trading or managed on a fair value basis	39	30	406	9	515	999
Net income/(expense) from assets and liabilities of insurance businesses, including	39	30	400	9	313	999
related derivatives, measured at fair value through profit or loss	168	_	_	9	34	211
Changes in fair value of other financial instruments mandatorily measured at fair	100			,	3.	
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	(74)	29	92	(12)	97	132
Net operating income before change in expected credit losses and other credit						
impairment charges	1,522	1,120	1,096	178	67	3,983
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(13)	(165)	(406)	2	76	(506)
Net operating income	1,509	955	690	180	143	3,477
Total operating expenses	(1,695)	(675)	(1,238)	(347)	(1,919)	(5,874)
of which: staff expenses	(418)	(212)	(455)	(64)	(570)	(1,719)
Operating profit/(loss)	(186)	280	(548)	(167)	(1,776)	(2,397)
Share of profit in associates and joint ventures		_			11	11
Profit/(loss) before tax	(186)	280	(548)	(167)	(1,765)	(2,386)
•						
Significant items - Totals						
Revenue	_	(103)	(20)	_	89	(34)
ECL/LICs	_	_	_	_	_	_
Operating expenses	(269)	(33)	(128)	(175)	(410)	(1,015)
Share of profit in associates and joint ventures	_	_	_	_	_	_
			At 31 Dec 20	017		
Balance sheet data						
Loans and advances to customers (gross)	159,907	116,232	86,009	19,289	3,181	384,618
Loans and advances to customers (net)	159,329	114,763	85,113	19,198	3,144	381,547
Total external assets	206,956	124,609	511,706	22,922	234,254	1,100,447
Customer accounts	205,332	136,222	127,087	34,034	2,507	505,182
Income statement Metrics - Reported						
Cost efficiency ratio	111.4 %	60.3 %	113.0 %	194.9 %	2,864.2 %	147.5 %
Cost efficiency fatio	111.4 /0	00.5 /6	113.0 /6	154.5 /0	2,804.2 /8	147.5 /6
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	93.7 %	52.5 %	99.5 %	96.6 %	6,859.1 %	121.0 %
Adjusted cost efficiency ratio	33.7 70	32.3 /0	33.3 %	30.0 %	0,033.1 70	121.0 /0
Revenue						
Significant items						
Customer redress programmes	_	(103)	(2)	_	_	(105)
Disposals, acquisitions and investment in new businesses	_	(103)	(2)	_	_	(103)
Fair value movements on financial instruments	_	_	(18)	_	89	71
			, -,			
Operating expenses						
Significant items						
Costs of structural reform	(6)	(3)	(4)	_	(118)	(131)
Costs to achieve	(9)	(14)	(72)	2	(276)	(369)
Customer redress programmes	(254)	(16)	(2)	_	_	(272)
Disposals, acquisitions and investment in new businesses	_	_	_	(30)	(2)	(32)
Gain on partial settlement of pension obligation	_	_	_		-	
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	(50)	(147)	(14)	(211)

11



			Quarter ended 31	Dec 2018					Quarter ended 30 5	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	900	645	(3)	35	9	1,586	901	629	(1)	38	27	1,594
Net fee income/(expense)	224	240	(65)	9	12	420	219	249	(60)	8	5	421
Net income from financial instruments held for trading or managed on a fair value			,				21	8	107	1	(2)	135
basis	6	1	116	1	(4)	120						
Net income/(expense) from assets and liabilities of insurance businesses, including							_	_	_	_	_	_
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_						
Changes in fair value of other financial instruments mandatorily measured at fair							1	_	_	_	_	1
value through profit or loss	1	(2)	_	_	_	(1)						
Other income/(expense)	(6)	22	_	3	12	31	21	(1)	_	6	14	40
Net operating income before change in expected credit losses and other credit							1,163	885	46	53	44	2,191
impairment charges	1,125	906	48	48	29	2,156						
Change in expected credit losses and other credit impairment charges	(152)	(183)	_	(7)	_	(342)	(60)	(4)	_	12	_	(52)
Net operating income	973	723	48	41	29	1,814	1,103	881	46	65	44	2,139
Total operating expenses	(746)	(327)	(48)	(34)	(205)	(1,360)	(791)	(344)	(42)	(35)	(2)	(1,214)
of which: staff expenses	(192)	(108)	(4)	(12)	(186)	(502)	(203)	(110)	(3)	(14)	41	(289)
Operating profit/(loss)	227	396	_	7	(176)	454	312	537	4	30	42	925
Share of profit in associates and joint ventures		_	_	_	_	_	_	_	_	_	_	
Profit/(loss) before tax	227	396	_	7	(176)	454	312	537	4	30	42	925
Significant items - Totals												
Revenue	_	(6)	_	_	_	(6)	_	_	_	_	_	_
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	(15)	10	_	_	(235)	(240)	(65)	5	_	_	(11)	(71)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20						At 30 Sep 20			
Balance sheet data	\$m	\$m	At 31 Dec 20	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	136,814	81,602		\$m 5,506	1,135	225,057	135,097	82,596		\$m 5,745	1,133	224,571
	136,814 136,119		\$m — —	\$m 5,506 5,451	1,135 1,135	225,057 223,194		82,596 81,586	\$m _ _	\$m	1,133 1,133	224,571 222,904
Loans and advances to customers (gross)	136,814 136,119 139,741	81,602 80,489 83,174		\$m 5,506 5,451 5,979	1,135 1,135 74,374	225,057 223,194 303,447	135,097 134,490 138,324	82,596 81,586 84,773	\$m — — 247	\$m 5,745 5,695 6,245	1,133 1,133 74,554	224,571 222,904 304,143
Loans and advances to customers (gross) Loans and advances to customers (net)	136,814 136,119	81,602 80,489	\$m — —	\$m 5,506 5,451	1,135 1,135	225,057 223,194	135,097 134,490	82,596 81,586	\$m _ _	\$m 5,745 5,695	1,133 1,133	224,571 222,904
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	136,814 136,119 139,741	81,602 80,489 83,174	\$m — — 179	\$m 5,506 5,451 5,979	1,135 1,135 74,374	225,057 223,194 303,447	135,097 134,490 138,324	82,596 81,586 84,773	\$m — — 247	\$m 5,745 5,695 6,245	1,133 1,133 74,554	224,571 222,904 304,143
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	136,814 136,119 139,741 163,952	81,602 80,489 83,174 90,583	\$m 179 	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m — — 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	136,814 136,119 139,741	81,602 80,489 83,174	\$m — — 179	\$m 5,506 5,451 5,979	1,135 1,135 74,374	225,057 223,194 303,447	135,097 134,490 138,324	82,596 81,586 84,773	\$m — — 247	\$m 5,745 5,695 6,245	1,133 1,133 74,554	224,571 222,904 304,143
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	136,814 136,119 139,741 163,952	81,602 80,489 83,174 90,583	\$m 179 	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m — — 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	136,814 136,119 139,741 163,952 66.3 %	81,602 80,489 83,174 90,583	\$m - - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	136,814 136,119 139,741 163,952	81,602 80,489 83,174 90,583	\$m 179 	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m — — 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	136,814 136,119 139,741 163,952 66.3 %	81,602 80,489 83,174 90,583	\$m - - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	136,814 136,119 139,741 163,952 66.3 %	81,602 80,489 83,174 90,583	\$m - - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	136,814 136,119 139,741 163,952 66.3 %	81,602 80,489 83,174 90,583 36.1 %	\$m - - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535 63.1 %	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes	136,814 136,119 139,741 163,952 66.3 %	81,602 80,489 83,174 90,583	\$m - - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535	135,097 134,490 138,324 165,800	82,596 81,586 84,773 89,476	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135	1,133 1,133 74,554 96	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 %	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant Items Customer redress programmes	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 %	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 %	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 %	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 %	224,571 222,904 304,143 262,550 55.4 % 52.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,904 304,143 262,550 55.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 %	\$m - - 247 43	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,903 304,143 262,550 55.4 % 52.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 %	\$m - 179 - 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 % 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 %	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 %	\$m	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,904 304,143 262,550 55.4 % 52.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 %	\$m	\$m 5,506 5,451 5,979 6,816 70.8 % 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 % (6) (7) (5)	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 %	\$m	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,903 304,143 262,550 55.4 % 52.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 %	\$m - 179 - 100.0 % 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 % (6) ———————————————————————————————————	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 %	\$m	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,903 304,143 262,550 55.4 % 52.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Salon on partial settlement of pension obligation	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 %	\$m - 179 - 100.0 % 100.0 %	\$m 5,506 5,451 5,979 6,816 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 % (6) ———————————————————————————————————	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 %	\$m	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,903 304,143 262,550 55.4 % 52.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	136,814 136,119 139,741 163,952 66.3 % 65.0 %	81,602 80,489 83,174 90,583 36.1 % 37.0 % (6) ———————————————————————————————————	\$m	\$m 5,506 5,451 5,979 6,816 70.8 % 70.8 %	1,135 1,135 74,374 184 706.9 % 103.4 %	225,057 223,194 303,447 261,535 63.1 % 51.8 % (6) (5) (5) (232)	135,097 134,490 138,324 165,800 68.0 %	82,596 81,586 84,773 89,476 38.9 % 39.4 % ————————————————————————————————————	\$m	\$m 5,745 5,695 6,245 7,135 66.0 %	1,133 1,133 74,554 96 4.5 % 20.5 %	224,571 222,904 304,143 262,550 55.4 % 52.2 %

			Quarter ended 31	Dec 2018					Quarter ended 30	Sen 2018		
	Retail		Global	DCC 2010			Retail		Global	3cp 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
		-	\$m			\$m			\$m	\$m		\$m
Net interest income/(expense)	\$m 224	\$m 227	258	\$m 26	\$m (321)	414	\$m 224	\$m 229	166	23	\$m (207)	435
Net fee income/(expense)	93	106	285	31	(14)	501	103	91	158	30	(8)	374
Net income from financial instruments held for trading or managed on a fair value basis	16	3	(65)	2	310	266	(6)	8	1,038	1	111	1,152
Net income/(expense) from assets and liabilities of insurance businesses, including	10	3	(65)	2	310	200	(0)	۰	1,056	1	111	1,132
related derivatives, measured at fair value through profit or loss	(723)	_	_	_	_	(723)	105	(2)	_	_	_	103
Changes in fair value of other financial instruments mandatorily measured at fair	(723)					(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	103	(2)				103
value through profit or loss	(60)	(30)	244	_	(4)	150	23	26	156	_	(22)	183
Other income/(expense)	693	32	154	(4)	18	893	(46)	46	141	_	67	208
Net operating income before change in expected credit losses and other credit							(10)				-	
impairment charges	243	338	876	55	(11)	1,501	403	398	1,659	54	(59)	2,455
Change in expected credit losses and other credit impairment charges	(5)	(34)	(56)	(1)	14	(82)	8	23	17	3	4	55
Net operating income	238	304	820	54	3	1,419	411	421	1,676	57	(55)	2,510
Total operating expenses	(304)	(199)	(1,107)	(42)	(114)	(1,766)	(293)	(196)	(1,096)	(46)	(98)	(1,729)
of which: staff expenses	(113)	(77)	(347)	(15)	(150)	(702)	(107)	(73)	(323)	(15)	(140)	(658)
Operating profit/(loss)	(66)	105	(287)	12	(111)	(347)	118	225	580	11	(153)	781
Share of profit in associates and joint ventures	(00)	105	(207)	12	4	(347)	110	223	360	- 11	(133)	4
Profit/(loss) before tax	(66)	105	(287)	12	(107)	(343)	118	225	580	11	(149)	785
Fronty (1055) before tax	(66)	103	(207)	12	(107)	(343)	110	223	360	11	(145)	763
Significant items - Totals												
Revenue		_	21		(4)	20		_	6		(2)	5
	_	_	-	_	(1)	20	_	_	-	_	(2)	5
ECL/LICs	_					_						(50)
Operating expenses	_	(2)	31	_	(24)	5	_	(2)	(4)	_	(52)	(58)
Share of profit in associates and joint ventures	_	_	_	-	_	-	_	_	_	_	_	_
			A+ 21 D 20	110					44 20 C 20	110		
Delever shoot date	6	A	At 31 Dec 20			ć	Ć	ć	At 30 Sep 20		^	Ć
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans and advances to customers (gross)	28,250	37,876	\$m 71,632	\$m 4,538	1,165	143,461	28,253	37,329	\$m 79,814	\$m 3,975	1,152	150,523
Loans and advances to customers (gross) Loans and advances to customers (net)	28,250 27,993	37,876 37,055	\$m 71,632 71,031	\$m 4,538 4,522	1,165 1,151	143,461 141,751	28,253 27,990	37,329 36,495	\$m 79,814 79,262	\$m 3,975 3,959	1,152 1,151	150,523 148,858
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	28,250 27,993 60,239	37,876 37,055 39,357	\$m 71,632 71,031 497,425	\$m 4,538 4,522 5,000	1,165 1,151 128,071	143,461 141,751 730,093	28,253 27,990 62,366	37,329 36,495 38,289	\$m 79,814 79,262 533,025	\$m 3,975 3,959 4,442	1,152 1,151 137,820	150,523 148,858 775,942
Loans and advances to customers (gross) Loans and advances to customers (net)	28,250 27,993	37,876 37,055	\$m 71,632 71,031	\$m 4,538 4,522	1,165 1,151	143,461 141,751	28,253 27,990	37,329 36,495	\$m 79,814 79,262	\$m 3,975 3,959	1,152 1,151	150,523 148,858
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	28,250 27,993 60,239	37,876 37,055 39,357	\$m 71,632 71,031 497,425	\$m 4,538 4,522 5,000	1,165 1,151 128,071	143,461 141,751 730,093	28,253 27,990 62,366	37,329 36,495 38,289	\$m 79,814 79,262 533,025	\$m 3,975 3,959 4,442	1,152 1,151 137,820	150,523 148,858 775,942
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337	143,461 141,751 730,093 225,243	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	28,250 27,993 60,239	37,876 37,055 39,357	\$m 71,632 71,031 497,425	\$m 4,538 4,522 5,000	1,165 1,151 128,071	143,461 141,751 730,093	28,253 27,990 62,366	37,329 36,495 38,289	\$m 79,814 79,262 533,025	\$m 3,975 3,959 4,442	1,152 1,151 137,820	150,523 148,858 775,942
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337	143,461 141,751 730,093 225,243	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 %	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337 27.3 %	143,461 141,751 730,093 225,243 94.5 %	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526 93.2 %	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	28,250 27,993 60,239 38,255	37,876 37,055 39,357 44,322	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337	143,461 141,751 730,093 225,243	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 %	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337 27.3 %	143,461 141,751 730,093 225,243 94.5 %	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526 93.2 %	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 %	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337 27.3 %	143,461 141,751 730,093 225,243 94.5 %	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526 93.2 %	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 %	\$m 71,632 71,031 497,425 130,033	\$m 4,538 4,522 5,000 8,297	1,165 1,151 128,071 4,337 27.3 %	143,461 141,751 730,093 225,243 94.5 %	28,253 27,990 62,366 37,962	37,329 36,495 38,289 42,764	\$m 79,814 79,262 533,025 132,054	\$m 3,975 3,959 4,442 9,638	1,152 1,151 137,820 2,526 93.2 %	150,523 148,858 775,942 224,943
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 %	\$m 71,632 71,031 497,425 130,033 93.6 %	\$m 4,538 4,522 5,000 8,297 98.2 %	1,165 1,151 128,071 4,337 27.3 %	143,461 141,751 730,093 225,243 94.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 %	\$m 79,814 79,262 533,025 132,054 101.0 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 %	150,523 148,858 775,942 224,943 102.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 %	\$m 4,538 4,522 5,000 8,297 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 %	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 %	\$m 79,814 79,262 533,025 132,054 101.0 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 %	\$m 71,632 71,031 497,425 130,033 93.6 %	\$m 4,538 4,522 5,000 8,297 98.2 %	1,165 1,151 128,071 4,337 27.3 %	143,461 141,751 730,093 225,243 94.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 %	\$m 79,814 79,262 533,025 132,054 101.0 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 %	150,523 148,858 775,942 224,943 102.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 %	\$m 4,538 4,522 5,000 8,297 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 %	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 %	\$m 79,814 79,262 533,025 132,054 101.0 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 %	\$m 4,538 4,522 5,000 8,297 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 %	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 %	\$m 79,814 79,262 533,025 132,054 101.0 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 %	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 %	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 %	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 %	\$m 79,814 79,262 533,025 132,054 101.0 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs to structural reform Costs to a chieve	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 % — — — — — — — — — — — — — — — — — —	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 %	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 %	1,165 1,151 128,071 4,337 27.3 % 270.0 % — — — — — — — — — — — — — — — — — —	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 %	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 % — — — — — — — —	1,165 1,151 128,071 4,337 27.3 % 270.0 % ———————————————————————————————————	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 %	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 % — — — — — — — —	1,165 1,151 128,071 4,337 27.3 % 270.0 % — (1) (23) — — — — —	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 % — — — (2) — — — —	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 % ———————————————————————————————————	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 % — — — — — — — — — — — — — — —	1,165 1,151 128,071 4,337 27.3 % 270.0 % ———————————————————————————————————	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 %	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 % ———————————————————————————————————	150,523 148,858 775,942 224,943 102.2 % 104.8 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	28,250 27,993 60,239 38,255 97.9 %	37,876 37,055 39,357 44,322 89.9 % 90.5 %	\$m 71,632 71,031 497,425 130,033 93.6 % 92.3 %	\$m 4,538 4,522 5,000 8,297 98.2 % 98.2 % — — — — — — — —	1,165 1,151 128,071 4,337 27.3 % 270.0 % — (1) (23) — — — — —	143,461 141,751 730,093 225,243 94.5 % 95.5 %	28,253 27,990 62,366 37,962 102.0 %	37,329 36,495 38,289 42,764 105.8 % 106.3 % — — — (2) — — — —	\$m 79,814 79,262 533,025 132,054 101.6 %	\$m 3,975 3,959 4,442 9,638 105.6 %	1,152 1,151 137,820 2,526 93.2 % 5.3 %	150,523 148,858 775,942 224,943 102.2 % 104.8 %

			Quarter ended 31	Dec 2018					Quarter ended 30	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	(3)	-	3	32	(401)	(369)	(3)		10	32	(385)	(346)
Net fee income/(expense)	68	_	_	38	(9)	97	65	_		37	(29)	73
Net income from financial instruments held for trading or managed on a fair value	00			50	(5)	<i>3,</i>	03			3,	(23)	,,
basis	2	_	(260)	6	652	400	(4)	_	86	8	(147)	(57)
Net income/(expense) from assets and liabilities of insurance businesses, including							. ,				. ,	. ,
related derivatives, measured at fair value through profit or loss	(28)	_	_	_	_	(28)	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	(1)	_	_	_	(243)	(244)	7	_	_	_	81	88
Other income	153	13	215	4	98	483	170	13	(125)	(5)	379	432
Net operating income before change in expected credit losses and other credit												
impairment charges	191	13	(42)	80	97	339	235	13	(29)	72	(101)	190
Change in expected credit losses and other credit impairment charges	_	_		1	(1)	_	_	_	_	(5)	_	(5)
Net operating income/(expense)	191	13	(42)	81	96	339	235	13	(29)	67	(101)	185
Total operating expenses	(382)	(123)	(85)	(110)	(1,310)	(2,010)	(381)	(137)	(94)	(161)	(490)	(1,263)
of which: staff expenses	(91)	(39)	(76)	(47)	(272)	(525)	(102)	(42)	(77)	(43)	(379)	(643)
Operating profit/(loss)	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(146)	(124)	(123)	(94)	(591)	(1,078)
Share of profit in associates and joint ventures	-	-	-	·/	-	-	-	(·)	-	-	(1)	(1)
Profit/(loss) before tax	(191)	(110)	(127)	(29)	(1,214)	(1,671)	(146)	(124)	(123)	(94)	(592)	(1,079)
	()	(===)	(/	(/	(=/==-/	(=/=:=/	(= 10)	()	(===)	(= -)	(00-1)	(2)0.0)
Significant items - Totals												
Revenue	_	_	_	5	69	74	_	_	_	_	(64)	(64)
ECL/LICs	_	_	_	_	-	/-	_	_		_	(04)	(04)
Operating expenses			(3)	Ξ	(15)	(18)	_	(6)	(2)	(58)	(21)	(00)
	_	_	(3)	_	(15)	(18)	_	(6)	(3)	(58)	(21)	(88)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 2	010					At 30 Sep 20	10		
Balance sheet data	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Balance sheet data Loans and advances to customers (gross)	\$m _	\$m —			\$m —	\$m 8,153	\$m —	\$m —			\$m —	\$m 8,752
Loans and advances to customers (gross)	\$m _ _		\$m	\$m 8,153		8,153			\$m	\$m 8,752		8,752
Loans and advances to customers (gross) Loans and advances to customers (net)	<u>-</u>	<u>-</u>	\$m 	\$m 8,153 8,131	_ _	8,153 8,131	_ _	_ _	\$m - -	\$m 8,752 8,733	_ _	8,752 8,733
Loans and advances to customers (gross)	\$m — — 1,810	_	\$m —	\$m 8,153	-	8,153 8,131 27,355	-	-	\$m —	\$m 8,752 8,733 10,946		8,752
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	<u>-</u>	<u>-</u>	\$m 	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131	_ _ 1,853	_ _ 278	\$m — — 1,523	\$m 8,752 8,733	_ _ 11,554	8,752 8,733 26,154
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	<u>-</u>	<u>-</u>	\$m 	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	_ _ 1,853	_ _ 278	\$m — — 1,523	\$m 8,752 8,733 10,946	_ _ 11,554	8,752 8,733 26,154
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	1,810 —		\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375	 1,853 	 278 	\$m — — 1,523 —	\$m 8,752 8,733 10,946 14,791	 11,554 84	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	<u>-</u>	<u>-</u>	\$m 	\$m 8,153 8,131 10,333	_ _ 13,433	8,153 8,131 27,355	_ _ 1,853	_ _ 278	\$m — — 1,523	\$m 8,752 8,733 10,946	_ _ 11,554	8,752 8,733 26,154
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	1,810 —		\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375	 1,853 	 278 	\$m — — 1,523 —	\$m 8,752 8,733 10,946 14,791	 11,554 84	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	1,810	271 - 946.2 %	\$m - - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294	13,433 81 1,350.5 %	8,153 8,131 27,355 16,375	1,853 — 162.1 %	278 - 1,053.8 %	\$m - - 1,523 - 324.1 %	\$m 8,752 8,733 10,946 14,791	11,554 84 485.1 %	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	1,810 —		\$m — — 1,508 —	\$m 8,153 8,131 10,333 16,294	- - 13,433 81	8,153 8,131 27,355 16,375	 1,853 	 278 	\$m — — 1,523 —	\$m 8,752 8,733 10,946 14,791	 11,554 84	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	1,810	271 - 946.2 %	\$m - - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294	13,433 81 1,350.5 %	8,153 8,131 27,355 16,375	1,853 — 162.1 %	278 - 1,053.8 %	\$m - - 1,523 - 324.1 %	\$m 8,752 8,733 10,946 14,791	11,554 84 485.1 %	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	1,810	271 - 946.2 %	\$m - - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294	13,433 81 1,350.5 %	8,153 8,131 27,355 16,375	1,853 — 162.1 %	278 - 1,053.8 %	\$m - - 1,523 - 324.1 %	\$m 8,752 8,733 10,946 14,791	11,554 84 485.1 %	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	1,810	271 - 946.2 %	\$m - - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 %	8,153 8,131 27,355 16,375 592.9 %	1,853 — 162.1 %	1,053.8 %	\$m - 1,523 - 324.1 %	\$m 8,752 8,733 10,946 14,791	11,554 84 485.1 %	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 %	1,853 — 162.1 %	1,053.8 %	\$m - - 1,523 - 324.1 %	\$m 8,752 8,733 10,946 14,791 223.6 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	1,810	271 - 946.2 %	\$m - - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	278 - 1,053.8 % 1,007.7 %	\$m - 1,523 - 324.1 % 313.8 %	\$m 8,752 8,733 10,946 14,791 223.6 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 %	1,853 — 162.1 %	1,053.8 %	\$m - 1,523 - 324.1 %	\$m 8,752 8,733 10,946 14,791 223.6 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	278 - 1,053.8 % 1,007.7 %	\$m - 1,523 - 324.1 % 313.8 %	\$m 8,752 8,733 10,946 14,791 223.6 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	278 - 1,053.8 % 1,007.7 %	\$m - 1,523 - 324.1 % 313.8 %	\$m 8,752 8,733 10,946 14,791 223.6 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 % 195.2 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %		\$m	\$m 8,752 8,733 10,946 14,791 223.6 % 143.1 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 %	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	1,053.8 % 1,007.7 %	\$m - 1,523 - 324.1 % 313.8 %	Sm 8,752 8,733 10,946 14,791 223.6 % 143.1 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to schieve	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 % 195.2 %	\$m 8,153 8,131 10,333 16,294 137.5 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %		\$m	\$m 8,752 8,733 10,946 14,791 223.6 % 143.1 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	1,810	271 - 946.2 %	\$m - 1,508 - 202.4 % 195.2 %	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %		8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %		\$m	\$m 8,752 8,733 10,946 14,791 223.6 % 143.1 %	- 11,554 84 485.1 % 1,267.6 % - (64)	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	1,810	946.2 % 946.2 %	\$m	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %	13,433 81 1,350.5 % 4,625.0 %	8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	1,053.8 % 1,007.7 %	\$m	Sm 8,752 8,733 10,946 14,791 223.6 % 143.1 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	1,810	946.2 % 946.2 %	\$m	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %		8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	1,053.8 % 1,007.7 %	\$m	\$m 8,752 8,733 10,946 14,791 223.6 % 143.1 %		8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	1,810	946.2 % 946.2 %	\$m	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %		8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %		\$m	Sm 8,752 8,733 10,946 14,791 223.6 % 143.1 %		8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partal settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	1,810	946.2 % 946.2 %	\$m	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %		8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %	1,053.8 % 1,007.7 %	\$m	\$m 8,752 8,733 10,946 14,791 223.6 % 143.1 %	11,554 84 485.1 % 1,267.6 %	8,752 8,733 26,154 14,875 664.7 % 462.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	1,810	946.2 % 946.2 %	\$m	\$m 8,153 8,131 10,333 16,294 137.5 % 146.7 %		8,153 8,131 27,355 16,375 592.9 % 751.7 %	1,853 — 162.1 % 162.1 %		\$m	Sm 8,752 8,733 10,946 14,791 223.6 % 143.1 %		8,752 8,733 26,154 14,875 664.7 % 462.6 %

			Quarter ended 31	1 Dec 2018					Quarter ended 30 S	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	2,087	1,340	790	88	(173)	4,132	2,129	1,284	750	88	(96)	4,155
Net fee income	555	294	270	79	1	1,199	617	330	308	80	3	1,338
Net income from financial instruments held for trading or managed on a fair value												
basis	50	70	420	16	508	1,064	34	70	514	23	448	1,089
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	(689)	(15)	-	-	1	(703)	94	(1)	-	_	(28)	65
value through profit or loss	4	_	(1)	(3)	_	_	(32)	_	(1)	(2)	25	(10)
Other income	685	12	138	3	353	1,191	200	21	117	1	413	752
Net operating income before change in expected credit losses and other credit	003	12	130		333	1,151	200	21			413	/32
impairment charges	2,692	1,701	1,617	183	690	6,883	3,042	1,704	1,688	190	765	7,389
Change in expected credit losses and other credit impairment charges										150	703	
	(31)	(147)	(18)	(2)	1	(197)	(89)	(153)	(47)	-	-	(289)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,661	1,554	1,599	181	691	6,686	2,953	1,551	1,641	190	765	7,100
Total operating expenses	(1,348)	(572)	(732)	(111)	(440)	(3,203)	(1,307)	(573)	(752)	(105)	(416)	(3,153)
of which: staff expenses	(501)	(212)	(301)	(51)	(478)	(1,543)	(487)	(219)	(337)	(57)	(560)	(1,660)
Operating profit	1,313	982	867	70	251	3,483	1,646	978	889	85	349	3,947
Share of profit in associates and joint ventures	10				458	468	4			_	508	512
Profit before tax	1,323	982	867	70	709	3,951	1,650	978	889	85	857	4,459
Significant items - Totals												
Revenue	- /	_	20	_	(19)	1	_	_	3	_	14	17
ECL/LICs	- 1	_	_	_	· <u>·</u>	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(8)	(8)	_	_	_	(2)	(6)	(8)
Share of profit in associates and joint ventures	_	_	_	_	-	_	_	_	_	(- <i>i</i>	(- <i>i</i>	-
			At 31 Dec 2	2018					At 30 Sep 20)18	-	-
Balance sheet data												-
Loans and advances to customers (gross)	147,159	157,372	132,500	15,449	179	452,659	142,557	156,528	131,841	15,210	187	446,323
Loans and advances to customers (net)	146,407	156,278	132,234	15,447	179	450,545	141,770	155,399	131,602	15,210	187	444,168
Total external assets	216,597	170,961	308,065	16,924	316,275	1,028,822	211,685	170,983	308,702	17,173	305,515	1,014,058
Customer accounts	351,128	166,846	121,270	25,078	502	664,824	345,719	165,519	115,558	24,002	974	651,772
customer accounts	351,126	100,840	121,270	25,078	502	004,824	345,/19	105,519	113,338	24,002		051,//2
Income statement Marketa Parantal												
Income statement Metrics - Reported												
	50.4.0/	22.5.0/	45.2.0/	60 7 av	63.0 %	45.5.00	42.0.0/	22.5.0/	44.5.0/	55.20/		42.7.0/
Cost efficiency ratio	50.1 %	33.6 %	45.3 %	60.7 %	63.8 %	46.5 %	43.0 %	33.6 %	44.5 %	55.3 %	54.4 %	42.7 %
·	50.1 %	33.6 %	45.3 %	60.7 %	63.8 %	46.5 %	43.0 %	33.6 %	44.5 %	55.3 %		42.7 %
Income Statement metrics - Adjusted											54.4 %	
·	50.1 % 50.1 %	33.6 % 33.6 %	45.3 % 45.8 %	60.7 %	63.8 % 60.9 %	46.5 % 46.4 %	43.0 % 43.0 %	33.6 % 33.6 %	44.5 % 44.6 %	55.3 % 54.2 %		42.7 % 42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio											54.4 %	
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue											54.4 %	
Income Statement metrics - Adjusted Adjusted cost efficiency ratio											54.4 %	
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue											54.4 %	
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items											54.4 %	
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes		33.6 % —	45.8 %	60.7 %	60.9 %	46.4 % —	43.0 %	33.6 %	44.6 %	54.2 %	54.4 % 54.6 %	42.7 % —
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses		33.6 % —	45.8 % _ _ _	60.7 % _ _	60.9 %	46.4 % — —	43.0 %	33.6 %	44.6 % _	54.2 %	54.4 % 54.6 % — —	42.7 % — —
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses		33.6 % —	45.8 % _ _ _	60.7 % _ _	60.9 %	46.4 % — —	43.0 %	33.6 %	44.6 % _	54.2 %	54.4 % 54.6 % — —	42.7 % — —
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses		33.6 % —	45.8 % _ _ _	60.7 % _ _	60.9 %	46.4 % — —	43.0 %	33.6 %	44.6 % _	54.2 %	54.4 % 54.6 % — —	42.7 % — —
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses		33.6 % —	45.8 % _ _ _	60.7 % _ _	60.9 % _ _	46.4 % — —	43.0 %	33.6 %	44.6 % _	54.2 %	54.4 % 54.6 % — —	42.7 % — —
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items		33.6 % —	45.8 % _ _ _	60.7 % _ _	60.9 % — — (19)	46.4 % — — 1	43.0 %	33.6 %	44.6 % _	54.2 %	54.4 % 54.6 % — — — 14	42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform		33.6 % —	45.8 % _ _ _	60.7 % _ _	60.9 % _ _	46.4 % — —	43.0 %	33.6 %	44.6 %	54.2 %	54.4 % 54.6 % 14	42.7 % — —
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve		33.6 % —	45.8 % _ _ _	60.7 %	60.9 % ————————————————————————————————————	46.4 %	43.0 %	33.6 %	44.6 % _	54.2 %	54.4 % 54.6 % - 14 (3)	42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes		33.6 % —	45.8 % _ _ _	60.7 %	60.9 % — — (19)	46.4 %	43.0 %	33.6 %	44.6 %	54.2 %	54.4 % 54.6 % 14	42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses		33.6 % —	45.8 % _ _ _	60.7 %	60.9 % (19) (4)	46.4 % 1 (4)	43.0 %	33.6 %	44.6 %	54.2 %	54.4 % 54.6 % - 14 (3)	42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation		33.6 %	45.8 % 20	60.7 % 	60.9 % (19)	46.4 % 1 (4)	43.0 %	33.6 %	44.6 % 3	54.2 %	54.4 % 54.6 %	42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation		33.6 % - - - - - - -	45.8 %	60.7 %	(4) 	46.4 % 1 (4)	43.0 %	33.6 %	44.6 % 3	54.2 %	54.4 % 54.6 %	42.7 % 17 (3)
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs		33.6 %	45.8 % 20	60.7 % 	60.9 % (19)	46.4 % 1 (4)	43.0 %	33.6 %	44.6 % 3	54.2 %	54.4 % 54.6 %	42.7 %
Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation		33.6 % - - - - - - -	45.8 %	60.7 %	(4) 	46.4 % 1 (4)	43.0 %	33.6 %	44.6 % 3	54.2 %	54.4 % 54.6 %	42.7 % 17 (3)

			Quarter ended 30	Jun 2018					Quarter ended 31	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total		Banking	Markets	Banking	Centre	Total
							Management					
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,954	1,217	690	85	44	3,990	1,847	1,136	652	81	115	3,831
Net fee income	692	348	335	82	4	1,461	847	380	352	95	4	1,678
Net income from financial instruments held for trading or managed on a fair value												
basis	31	38	471	25	460	1,025	44	98	708	34	72	956
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	(178)	2	_	-	27	(149)	83	(13)	-	_	_	70
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	1	1	(5)	(2)	23	18	1	_	(3)	_	(32)	(34)
Other income	363	83	226	(5)	193	860	209	66	97	2	432	806
Net operating income before change in expected credit losses and other credit												
impairment charges	2,863	1,689	1,717	185	751	7,205	3,031	1,667	1,806	212	591	7,307
Change in expected credit losses and other credit impairment charges	(68)	(18)	1	_	1	(84)	(70)	23	14	_	1	(32)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,795	1,671	1,718	185	752	7,121	2,961	1,690	1,820	212	592	7,275
Total operating expenses	(1,348)	(574)	(781)	(109)	(312)	(3,124)	(1,207)	(571)	(739)	(105)	(364)	(2,986)
of which: staff expenses	(507)	(209)	(330)	(51)	(560)	(1,657)	(442)	(213)	(322)	(62)	(606)	(1,645)
Operating profit	1,447	1,097	937	76	440	3,997	1,754	1,119	1,081	107	228	4,289
	1,447	1,057		70	601	615	1,734	1,115	1,061	107	476	4,289
Share of profit in associates and joint ventures												
Profit before tax	1,461	1,097	937	76	1,041	4,612	1,757	1,119	1,081	107	704	4,768
Significant items - Totals												
Revenue	_	_	8	_	_	8	_	_	17	_	(5)	12
ECL/LICs	_	_	_	_			_	_	_			_
Operating expenses	_	_	_	_	(1)	(1)	_	_	_	2	(1)	1
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Bullion of the date			At 30 Jun 20	J18					At 31 Mar 2	018		
Balance sheet data												
Loans and advances to customers (gross)	141,090	156,320	133,589	16,452	237	447,688	138,497	153,582	129,886	15,750	266	437,981
Loans and advances to customers (net)	140,326	155,282	133,396	16,452	236	445,692	137,729	152,503	129,690	15,748	265	435,935
Total external assets	209,490	170,148	306,432	18,243	305,810	1,010,123	206,194	167,527	308,775	17,444	301,098	1,001,038
Customer accounts	345,525	167,550	116,536	22,567	4,442	656,620	349,905	162,203	112,914	23,096	4,652	652,770
Income statement Metrics - Reported												
Cost efficiency ratio	47.1 %	34.0 %	45.5 %	58.9 %	41.5 %	43.4 %	39.8 %	34.3 %	40.9 %	49.5 %	61.6 %	40.9 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	47.1 %	34.0 %	45.7 %	58.9 %	41.4 %	43.4 %	39.8 %	34.3 %	41.3 %	50.5 %	60.9 %	40.9 %
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	8	_	_	8	_	_	17	_	(5)	12
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	(1)	(1)	_	_	_	-	(1)	(1)
Costs to achieve	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	_	_	_	2	_	2
Settlements and provisions in connection with legal and regulatory matters												

Asia

			Quarter ended 31	Dec 2017		
•	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,751	1,096	652	69	254	3,822
Net fee income	665	314	311	76	(2)	1,364
Net income from financial instruments held for trading or managed on a fair value basis	55	167	462	21	4	709
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	433	(8)	_	_	68	493
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	(411)	(75)	(56)	3	520	(19)
Net operating income before change in expected credit losses and other credit						
impairment charges	2,493	1,494	1,369	169	844	6,369
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(58)	4	11		17	(26)
Net operating income	2,435	1,498	1,380	169	861	6,343
Total operating expenses	(1,194)	(545)	(723)	(112)	(553)	(3,127)
of which: staff expenses	(379)	(192)	(285)	(44)	(625)	(1,525)
Operating profit	1,241	953	657	57	308	3,216
Share of profit in associates and joint ventures	9	_	_	_	445	454
Profit before tax	1,250	953	657	57	753	3,670
Significant items - Totals						
Revenue	_	_	(112)	_	(9)	(121)
ECL/LICs	_	_	-	-	_	_
Operating expenses	(8)	(4)	(20)	(17)	(135)	(184)
Share of profit in associates and joint ventures	_	_	_	_	_	_
			A+ 24 D 26	M-7		
Ralance sheet data			At 31 Dec 20	017		
Balance sheet data	134 491	147 482			2 216	427 640
Loans and advances to customers (gross)	134,491 134.225	147,482 146,283	128,725	14,726	2,216 2,217	427,640 425,971
Loans and advances to customers (gross) Loans and advances to customers (net)	134,225	146,283	128,725 128,523	14,726 14,723	2,217	425,971
Loans and advances to customers (gross)			128,725	14,726		
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	134,225 201,076	146,283 160,712	128,725 128,523 284,893	14,726 14,723 15,888	2,217 306,158	425,971 968,727
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	134,225 201,076 345,657	146,283 160,712 167,861	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903	425,971 968,727 657,395
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	134,225 201,076	146,283 160,712	128,725 128,523 284,893	14,726 14,723 15,888	2,217 306,158	425,971 968,727
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	134,225 201,076 345,657	146,283 160,712 167,861	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903	425,971 968,727 657,395
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	134,225 201,076 345,657	146,283 160,712 167,861	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903	425,971 968,727 657,395
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941	14,726 14,723 15,888 24,033	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	134,225 201,076 345,657 47.9 %	146,283 160,712 167,861 36.5 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 % 56.2 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	134,225 201,076 345,657 47.9 % 47.6 %	146,283 160,712 167,861 36.5 % 36.2 %	128,725 128,523 284,893 115,941 52.8 % 47.5 %	14,726 14,723 15,888 24,033 66.3 % 56.2 %	2,217 306,158 3,903 65.5 % 49.0 %	425,971 968,727 657,395 49.1 % 45.3 %

			Quarter ended 31	Dec 2018					Quarter ended 30	Sen 2018		
	Retail		Global	Dec 2010			Retail		Global	Jep 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial		Private	Corporate	
						w			and			T 1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,609	895	359	73	(157)	2,779	1,660	854	336	71	(160)	2,761
Net fee income	433	200	115	67	5	820	499	223	135	64	10	931
Net income from financial instruments held for trading or managed on a fair value												
basis	51	47	216	15	331	660	37	47	286	18	258	646
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss	(601)	(15)	_	_	_	(616)	96	(1)	_	_	(27)	68
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	4		(1)	(3)	4	4	(33)		(1)	(2)	29	(7)
Other income/(expense)	537	(6)	33		150	714	143	(9)	21	2	159	316
Net operating income before change in expected credit losses and other credit												
impairment charges	2,033	1,121	722	152	333	4,361	2,402	1,114	777	153	269	4,715
Change in expected credit losses and other credit impairment charges	(8)	(95)	-	_	1	(102)	(40)	(38)	(13)	_	(1)	(92)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,025	1,026	722	152	334	4,259	2,362	1,076	764	153	268	4,623
Total operating expenses	(765)	(307)	(358)	(79)	(199)	(1,708)	(748)	(302)	(373)	(71)	(158)	(1,652)
of which: staff expenses	(293)	(112)	(147)	(35)	(80)	(667)	(279)	(113)	(163)	(39)	(134)	(728)
Operating profit	1,260	719	364	73	135	2,551	1,614	774	391	82	110	2,971
Share of profit in associates and joint ventures	7	_	_	_	3	10	3	_	_	-	3	6
Profit before tax	1,267	719	364	73	138	2,561	1,617	774	391	82	113	2,977
Significant items - Totals												
Revenue	_	_	12	_	(6)	6	_	_	1	_	(5)	(4)
ECL/LICs	_	_	_	_	\ <u>'</u>	_	_	_	_	_	-	· -
Operating expenses	_	_	_	_	(8)	(8)	_	_	_	(1)	(6)	(7)
Share of profit in associates and joint ventures	_	_	_	_	(- <i>i</i>	_	_	_	_	(- <i>i</i>	(-/ _	···
Share of profit in associates and joint ventures												
			At 31 Dec 2	018					At 30 Sep 20	18		
Balance sheet data			At 31 Dec 2	018					At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	97,215	102,494	80,261	11,344	164	291,477	93,228	102,350	79,023	11,179	153	285,933
	97,215 96,869	102,494 102,045			164 164	291,477 290,546	93,228 92,857	102,350 101,880			153 153	285,933 284,956
Loans and advances to customers (gross)			80,261	11,344					79,023	11,179		
Loans and advances to customers (gross) Loans and advances to customers (net)	96,869	102,045	80,261 80,124	11,344 11,344	164	290,546	92,857	101,880	79,023 78,887	11,179 11,179	153	284,956
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	96,869 159,624	102,045 112,677	80,261 80,124 199,647	11,344 11,344 12,655	164 183,191	290,546 667,794	92,857 154,863	101,880 112,755	79,023 78,887 198,932	11,179 11,179 12,886	153 175,451	284,956 654,887
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	96,869 159,624	102,045 112,677	80,261 80,124 199,647	11,344 11,344 12,655	164 183,191	290,546 667,794	92,857 154,863	101,880 112,755	79,023 78,887 198,932	11,179 11,179 12,886	153 175,451	284,956 654,887
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	96,869 159,624	102,045 112,677	80,261 80,124 199,647	11,344 11,344 12,655	164 183,191	290,546 667,794	92,857 154,863	101,880 112,755	79,023 78,887 198,932	11,179 11,179 12,886	153 175,451	284,956 654,887
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	96,869 159,624 292,481	102,045 112,677 123,298	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304	290,546 667,794 484,897	92,857 154,863 288,920	101,880 112,755 123,380	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462	284,956 654,887 478,214
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	96,869 159,624 292,481	102,045 112,677 123,298	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304	290,546 667,794 484,897	92,857 154,863 288,920	101,880 112,755 123,380	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462	284,956 654,887 478,214
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	96,869 159,624 292,481	102,045 112,677 123,298	80,261 80,124 199,647 50,577	11,344 11,344 12,655 18,237	164 183,191 304	290,546 667,794 484,897	92,857 154,863 288,920	101,880 112,755 123,380	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462	284,956 654,887 478,214
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852	11,179 11,179 12,886 17,600	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	96,869 159,624 292,481 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 % 50.4 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 % — — — (6)	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 % 50.4 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 % ————————————————————————————————————	290,546 667,794 484,897 39.2 % 39.0 %	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 % — — — — — — — — — — — — — — — — — —
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 % 50.4 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 % — — 6 (4) — — — — — —	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 % 50.4 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 % — — — — — — — — — — — — — — — — — —	290,546 667,794 484,897 39.2 % 39.0 % — — 6 (4) — — (4)	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 % ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	96,869 159,624 292,481 37.6 % 37.6 %	102,045 112,677 123,298 27.4 %	80,261 80,124 199,647 50,577 49.6 % 50.4 %	11,344 11,344 12,655 18,237 52.0 %	164 183,191 304 59.8 % 56.3 %	290,546 667,794 484,897 39.2 % 39.0 % — — 6 (4) — — — — — —	92,857 154,863 288,920 31.1 %	101,880 112,755 123,380 27.1 % 27.1 %	79,023 78,887 198,932 47,852 48.0 %	11,179 11,179 12,886 17,600 46.4 % 45.8 %	153 175,451 462 58.7 % 55.5 %	284,956 654,887 478,214 35.0 % 34.9 %

			Quarter ended 30	Jun 2018					Quarter ended 31	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
		Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	Management	_					-	-		-		
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,483	804	290	70	(81)	2,566	1,388	748	250	64	(64)	2,386
Net fee income	553	230	157	66	7	1,013	678	256	179	77	8	1,198
Net income from financial instruments held for trading or managed on a fair value												
basis	49	40	322	22	129	562	27	56	407	27	157	674
Net income from assets and liabilities of insurance businesses, including related												
derivatives, measured at fair value through profit or loss	(149)	2	_	_	27	(120)	108	(13)	_	_	_	95
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	(5)	1	(5)	(2)	26	15	8	_	(3)	_	(28)	(23)
Other income/(expense)	228	28	31	(11)	176	452	113	61	22	1	140	337
Net operating income before change in expected credit losses and other credit												
impairment charges	2,159	1,105	795	145	284	4,488	2,322	1,108	855	169	213	4,667
Change in expected credit losses and other credit impairment charges	(15)	2	5	_	2	(6)	(43)	15	14	_	_	(14)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	2,144	1,107	800	145	286	4,482	2,279	1,123	869	169	213	4,653
Total operating expenses	(744)	(303)	(388)	(79)	(155)	(1,669)	(628)	(306)	(366)	(73)	(137)	(1,510)
of which: staff expenses	(301)	(106)	(166)	(35)	(138)	(746)	(236)	(112)	(153)	(44)	(188)	(733)
Operating profit	1,400	804	412	66	131	2,813	1,651	817	503	96	76	3,143
	13	004	412	_	1	14	3	017	_	30	3	
Share of profit in associates and joint ventures												6
Profit before tax	1,413	804	412	66	132	2,827	1,654	817	503	96	79	3,149
Significant items - Totals												
Revenue	_	_	2	_	(8)	(6)	_	_	7	_	(8)	(1)
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(1)	(1)	_	-	_	1	(1)	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20	018					At 31 Mar 20	018		
Balance sheet data			At 30 Jun 20	018					At 31 Mar 20	018		
Balance sheet data	01 554	102 222			152	284 175	88 362	98 325			187	273 560
Loans and advances to customers (gross)	91,554	102,222	77,756	12,491	152	284,175	88,362	98,325	74,832	11,868	182	273,569
Loans and advances to customers (gross) Loans and advances to customers (net)	91,196	101,788	77,756 77,638	12,491 12,491	152	283,265	87,989	97,873	74,832 74,711	11,868 11,867	182	272,621
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	91,196 152,437	101,788 112,535	77,756 77,638 192,755	12,491 12,491 14,064	152 173,508	283,265 645,298	87,989 148,272	97,873 108,750	74,832 74,711 200,272	11,868 11,867 13,326	182 164,806	272,621 635,426
Loans and advances to customers (gross) Loans and advances to customers (net)	91,196	101,788	77,756 77,638	12,491 12,491	152	283,265	87,989	97,873	74,832 74,711	11,868 11,867	182	272,621
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	91,196 152,437	101,788 112,535	77,756 77,638 192,755	12,491 12,491 14,064	152 173,508	283,265 645,298	87,989 148,272	97,873 108,750	74,832 74,711 200,272	11,868 11,867 13,326	182 164,806	272,621 635,426
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	91,196 152,437 288,578	101,788 112,535 123,555	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302	283,265 645,298 477,728	87,989 148,272 291,107	97,873 108,750 119,932	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247	272,621 635,426 471,587
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	91,196 152,437	101,788 112,535	77,756 77,638 192,755	12,491 12,491 14,064	152 173,508	283,265 645,298	87,989 148,272	97,873 108,750	74,832 74,711 200,272	11,868 11,867 13,326	182 164,806	272,621 635,426
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	91,196 152,437 288,578	101,788 112,535 123,555	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302	283,265 645,298 477,728	87,989 148,272 291,107	97,873 108,750 119,932	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247	272,621 635,426 471,587
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	91,196 152,437 288,578	101,788 112,535 123,555	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302	283,265 645,298 477,728	87,989 148,272 291,107	97,873 108,750 119,932	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247	272,621 635,426 471,587
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	91,196 152,437 288,578	101,788 112,535 123,555	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302	283,265 645,298 477,728	87,989 148,272 291,107	97,873 108,750 119,932	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247	272,621 635,426 471,587
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942	12,491 12,491 14,064 16,352	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635	11,868 11,867 13,326 16,667	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 % 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 % 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 % 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 % 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 % 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 % 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 % 27.0 %	97,873 108,750 119,932 27.6 % 27.6 %	74,832 74,711 200,272 43,635 42.8 % 43.2 % — — 7	11,868 11,867 13,326 16,667 43.2 % 43.8 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 % ————————————————————————————————————
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	91,196 152,437 288,578 34.5 %	101,788 112,535 123,555 27.4 %	77,756 77,638 192,755 48,942 48.8 %	12,491 12,491 14,064 16,352 54.5 %	152 173,508 302 54.6 % 52.7 %	283,265 645,298 477,728 37.2 % 37.1 %	87,989 148,272 291,107 27.0 % 27.0 %	97,873 108,750 119,932 27.6 %	74,832 74,711 200,272 43,635 42.8 %	11,868 11,867 13,326 16,667 43.2 %	182 164,806 247 64.3 % 61.5 %	272,621 635,426 471,587 32.4 % 32.3 %

Hong Kong

			Quarter ended 31	Doc 2017		
•	Retail		Global	Dec 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	1,301	702	263	54	72	2,392
Net fee income	531	211	140	63	7	952
Net income from financial instruments held for trading or managed on a fair value basis	35	125	226	16	32	434
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss Changes in fair value of other financial instruments mandatorily measured at fair	376	(7.859)	_	-	65	433
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	(315)	(79)	32	1	148	(213)
	(313)	(79)	32	1	146	(213)
Net operating income before change in expected credit losses and other credit impairment charges	1,928	951	661	134	324	3,998
•						
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(30)	38	12		(1)	19
Net operating income	1,898	989	673	134	323	4,017
Total operating expenses	(681)	(279)	(345)	(82)	(211)	(1,598)
of which: staff expenses	(232)	(98)	(158)	(31)	(155)	(674)
Operating profit	1,217	710	328	52	112	2,419
Share of profit in associates and joint ventures	6	_	_	_	3	9
Profit before tax	1,223	710	328	52	115	2,428
Significant items - Totals						
Revenue	_	_	(5)	_	(7)	(12)
ECL/LICs	_	_	-	_	· ·	
Operating expenses	(7)	(3)	(15)	(17)	(49)	(91)
Share of profit in associates and joint ventures	-	_	_	. ,	· · · ·	. ,
· · · · · · · · · · · · · · · · · · ·			At 31 Dec 20	017		
Balance sheet data			At 31 Dec 20	017		
<u>.</u>	85,686	95,491	At 31 Dec 20	11,161	2,064	269,691
Balance sheet data	85,686 85,602	95,491 94,975			2,064 2,064	269,691 268,965
Balance sheet data Loans and advances to customers (gross)			75,289	11,161		
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net)	85,602	94,975	75,289 75,166	11,161 11,158	2,064	268,965
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	85,602 144,316	94,975 105,570	75,289 75,166 177,207	11,161 11,158 12,110	2,064 171,054	268,965 610,257
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	85,602 144,316	94,975 105,570	75,289 75,166 177,207	11,161 11,158 12,110	2,064 171,054	268,965 610,257
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	85,602 144,316 287,930	94,975 105,570 125,323	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492	268,965 610,257 477,104
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	85,602 144,316 287,930	94,975 105,570 125,323	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492	268,965 610,257 477,104
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 %	268,965 610,257 477,104 40.0 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 %	268,965 610,257 477,104 40.0 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 %	268,965 610,257 477,104 40.0 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 %	268,965 610,257 477,104 40.0 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 %	268,965 610,257 477,104 40.0 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984 52.2 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984 52.2 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984 52.2 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	85,602 144,316 287,930 35.3 % 35.0 %	94,975 105,570 125,323 29.3 % 29.0 %	75,289 75,166 177,207 45,984 52.2 % 49.5 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	85,602 144,316 287,930 35.3 %	94,975 105,570 125,323 29.3 %	75,289 75,166 177,207 45,984 52.2 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	85,602 144,316 287,930 35.3 % 35.0 %	94,975 105,570 125,323 29.3 % 29.0 %	75,289 75,166 177,207 45,984 52.2 % 49.5 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	85,602 144,316 287,930 35.3 % 35.0 %	94,975 105,570 125,323 29.3 % 29.0 %	75,289 75,166 177,207 45,984 52.2 % 49.5 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	85,602 144,316 287,930 35.3 % 35.0 %	94,975 105,570 125,323 29.3 % 29.0 %	75,289 75,166 177,207 45,984 52.2 % 49.5 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	85,602 144,316 287,930 35.3 % 35.0 %	94,975 105,570 125,323 29.3 % 29.0 %	75,289 75,166 177,207 45,984 52.2 % 49.5 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %
Balance sheet data Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	85,602 144,316 287,930 35.3 % 35.0 %	94,975 105,570 125,323 29.3 % 29.0 %	75,289 75,166 177,207 45,984 52.2 % 49.5 %	11,161 11,158 12,110 17,375	2,064 171,054 492 65.1 % 48.9 %	268,965 610,257 477,104 40.0 % 37.6 %

mainland China

			Quarter ended 31 [Dec 2018					Quarter ended 30 S	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	-	\$m	\$m	\$m		\$m	-	-	\$m	-	\$m	\$m
No. Construction	\$m 96		3m 160	şm	\$m 12		\$m 88	\$m	145	\$m —		
Net interest income		157		_		425		145			71	449
Net fee income/(expense)	16	24	14	_	(1)	53	28	29	13	_	_	70
Net income from financial instruments held for trading or managed on a fair value	(0)	(44)	(e)			25	(44)	(42)	42		72	
basis	(9)	(11)	(5)	_	60	35	(11)	(12)	12	_	72	61
Net income from assets and liabilities of insurance businesses, including related	(25)					(25)	(6)					(6)
derivatives, measured at fair value through profit or loss	(25)	_	_	_	_	(25)	(6)	_	_	_	_	(6)
Changes in fair value of other financial instruments mandatorily measured at fair			_	_	_		_	_	_	_	_	_
value through profit or loss	-	-		_		477						
Other income	42	20	55		55	172	36	23	66		70	195
Net operating income before change in expected credit losses and other credit	400	190	224		126	660	425	405	226	_	242	760
impairment charges	120			_			135	185	236		213	769
Change in expected credit losses and other credit impairment charges	(27)	(26)	(5)	-	1	(57)	(7)	(42)	(3)		_	(52)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	93	164	219	-	127	603	128	143	233	_	213	717
Total operating expenses	(184)	(94)	(90)	(1)	(124)	(493)	(168)	(95)	(96)	(1)	(120)	(480)
of which: staff expenses	(72)	(36)	(38)	_	(145)	(291)	(65)	(37)	(37)		(150)	(289)
Operating profit/(loss)	(91)	70	129	(1)	3	110	(40)	48	137	(1)	93	237
Share of profit in associates and joint ventures	_	_	_	_	455	455	_	_	_	_	505	505
Profit/(loss) before tax	(91)	70	129	(1)	458	565	(40)	48	137	(1)	598	742
Significant items - Totals												
Revenue	_	_	1	_	_	1	_	_	_	_	_	_
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint rentares												
			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data												
Loans and advances to customers (gross)	9,834	16,143	13,227	12	_	39,216	9,817	16,400	13,740	16	20	39,993
Loans and advances to customers (gross) Loans and advances to customers (net)	9,775	15,985	13,227 13,207	12 12	-	38,979	9,780	16,237	13,740 13,726	16 16	20	39,779
Loans and advances to customers (gross)		15,985 18,400	13,227 13,207 23,849	12 12 12	— 49,760	38,979 103,239	9,780 11,764	16,237 19,242	13,740 13,726 24,639	16 16 16	20 46,849	39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net)	9,775	15,985	13,227 13,207	12 12	-	38,979	9,780	16,237	13,740 13,726	16 16	20	39,779
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,775 11,218	15,985 18,400	13,227 13,207 23,849	12 12 12	— 49,760	38,979 103,239	9,780 11,764	16,237 19,242	13,740 13,726 24,639	16 16 16	20 46,849	39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	9,775 11,218	15,985 18,400	13,227 13,207 23,849	12 12 12	— 49,760	38,979 103,239	9,780 11,764	16,237 19,242	13,740 13,726 24,639	16 16 16	20 46,849	39,779 102,510
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	9,775 11,218 10,815	15,985 18,400 13,866	13,227 13,207 23,849 20,982	12 12 12 21	49,760 28	38,979 103,239 45,712	9,780 11,764 10,078	16,237 19,242 12,567	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73	39,779 102,510 41,489
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 21 21		38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 21 21		38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 21 21		38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 21 21		38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982	12 12 12 21 21		38,979 103,239 45,712 74.7 %	9,780 11,764 10,078	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 % 62.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	9,775 11,218 10,815 153.3 %	15,985 18,400 13,866 49.5 %	13,227 13,207 23,849 20,982 40.2 %	12 12 12 21 21	49,760 28 98.4 % 98.4 %	38,979 103,239 45,712 74.7 % 74.8 %	9,780 11,764 10,078 124.4 %	16,237 19,242 12,567 51.4 % 51.4 %	13,740 13,726 24,639 18,752	16 16 16 19 -%	20 46,849 73 56.3 %	39,779 102,510 41,489 62.4 %

			Quarter ended 30 J	un 2018					Quarter ended 31 N	Лar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	82	138	145	·_	115	480	74	123	154		120	471
Net fee income/(expense)	32	34	17	_		83	44	42	13	_		99
Net income from financial instruments held for trading or managed on a fair value	32	5-				03			15			33
basis	(30)	(39)	(66)	_	205	70	5	3	64	_	(152)	(80)
Net income from assets and liabilities of insurance businesses, including related	(50)	(33)	(00)		203	,,	,	,	0.1		(132)	(00)
derivatives, measured at fair value through profit or loss	(26)	_	_	_	_	(26)	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair	(20)					(20)						
value through profit or loss	7	_	_	_	_	7	(7)	_	_	_	_	(7)
Other income	76	51	138		(66)	199	38	4	12		108	162
Net operating income before change in expected credit losses and other credit	70	31	130		(00)	155	30		12		108	102
impairment charges	141	184	234	_	254	813	154	172	243	_	76	645
Change in expected credit losses and other credit impairment charges	(16)	(9)	(1)	_	254	(26)	(3)	(7)	1	_	1	(8)
Loan impairment charges and other credit risk provisions	N/A 125	N/A 175	N/A 233	N/A	N/A 254	N/A 787	N/A	N/A	N/A 244	N/A	N/A 77	637
Net operating income							151	165				
Total operating expenses	(178)	(102)	(93)	(1)	(120)	(494)	(166)	(95)	(85)	(1)	(107)	(454)
of which: staff expenses	(65)	(40)	(35)		(150)	(290)	(66)	(37)	(35)		(145)	(283)
Operating profit/(loss)	(53)	73	140	(1)	134	293	(15)	70	159	(1)	(30)	183
Share of profit in associates and joint ventures				_	599	599		_	_	_	473	473
Profit/(loss) before tax	(53)	73	140	(1)	733	892	(15)	70	159	(1)	443	656
Significant items - Totals												
Revenue	_	-	_	_	_	_	_	_	1	_	_	1
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
, ,												
			At 30 Jun 20:	18					At 31 Mar 20	18		_
Balance sheet data			At 30 Juli 20.	10					710 52 14101 20	10		
Loans and advances to customers (gross)	10,109	16,757	14,442	16	15	41,339	10,453	18,673	15,095	16	_	44,237
		16,594			15				15,081			44,022
Loans and advances to customers (net)	10,075		14,428	16		41,128	10,434	18,491		16		
Total external assets	12,090	19,207	24,805	16	49,002	105,120	12,582	20,917	24,654	16	47,493	105,662
Customer accounts	10,025	12,988	19,031	25	31	42,100	10,194	13,599	18,671	30	78	42,572
Income statement Metrics - Reported												
Cost efficiency ratio	126.2 %	55.4 %	39.7 %	-%	47.2 %	60.8 %	107.8 %	55.2 %	35.0 %	-%	140.8 %	70.4 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	126.2 %	55.4 %	39.7 %	-%	47.2 %	60.8 %	107.8 %	55.2 %	35.1 %	-%	140.8 %	70.5 %
Revenue												
Significant items												
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	_	_	_	_	_	_	1	_	_	1
Operating expenses												
Significant items												
Costs of structural reform		_	_	_	_	_		_	_	_	_	_
	_	_	_	_	_	_	_	_	_	_	_	_
Costs to achieve	_	_	_	_	_	_	_		_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	-	_	_	_	_	_	-	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	-	_	_	_	_	-	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	-
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_	=	_	_	_	_	_

mainland China

•			Quarter ended 31 D	ec 2017		-
•	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	76	116	143	_	91	426
Net fee income/(expense)	30	25	12	_	J1_	67
Net income from financial instruments held for trading or managed on a fair value	30	23				0,
basis	1	8	60	_	(74)	(5)
Net income from assets and liabilities of insurance businesses, including related						
derivatives, measured at fair value through profit or loss	6	_	_	_	_	6
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	(4)	_	(99)	_	142	39
Net operating income before change in expected credit losses and other credit						
impairment charges	109	149	116	_	159	533
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(1)	(1)	_	_	_	(2)
Net operating income	108	148	116	_	159	531
Total operating expenses	(130)	(94)	(101)	(1)	(124)	(450)
of which: staff expenses	(39)	(33)	(27)	(- <i>i</i>	(162)	(261)
Operating profit/(loss)	(22)	54	15	(1)	35	81
Share of profit in associates and joint ventures	(22)	_	_	(-)	443	443
Profit/(loss) before tax	(22)	54	15	(1)	478	524
Trong (1000) before tax	(22)	J-	13	(2)	470	324
Significant items - Totals						
Revenue	_	_	(99)	_	_	(99)
ECL/LICs	_	_	(33)	_	_	(55)
Operating expenses					(13)	(13)
Share of profit in associates and joint ventures		_		_	(13)	(13)
Share of profit in associates and joint ventures						
			At 31 Dec 201	17		
Balance sheet data						
Balance sheet data Loans and advances to customers (gross)	10,063	16,936	At 31 Dec 20:	17	_	40,923
	10,063 10,050	16,936 16,726				40,686
Loans and advances to customers (gross)			13,907	17	 51,347	
Loans and advances to customers (gross) Loans and advances to customers (net)	10,050	16,726	13,907 13,893	17 17	_ _ 51,347 27	40,686
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	10,050 12,046	16,726 18,844	13,907 13,893 24,622	17 17 17		40,686 106,876
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	10,050 12,046 10,133	16,726 18,844 14,210	13,907 13,893 24,622 21,591	17 17 17	27	40,686 106,876 45,991
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	10,050 12,046	16,726 18,844	13,907 13,893 24,622	17 17 17		40,686 106,876
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	10,050 12,046 10,133	16,726 18,844 14,210	13,907 13,893 24,622 21,591	17 17 17 30	27	40,686 106,876 45,991
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	10,050 12,046 10,133	16,726 18,844 14,210	13,907 13,893 24,622 21,591	17 17 17 30	27	40,686 106,876 45,991
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 % 47.0 %	17 17 17 30 —%	78.0 % 69.8 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to structural reform Costs to structural reform	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 %	17 17 17 30 —%	78.0 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs of structural reform Costs of achieve Customer redress programmes	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 % 47.0 %	17 17 17 30 —%	78.0 % 69.8 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 % 47.0 %	17 17 17 30 —%	78.0 % 69.8 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 % 47.0 %	17 17 17 30 —%	78.0 % 69.8 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 % 47.0 %	17 17 17 30 —%	78.0 % 69.8 %	40,686 106,876 45,991 84.4 % 69.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	10,050 12,046 10,133	16,726 18,844 14,210 63.1 %	13,907 13,893 24,622 21,591 87.1 % 47.0 %	17 17 17 30 —%	78.0 % 69.8 %	40,686 106,876 45,991 84.4 % 69.1 %

Middle East and North Africa

			Quarter ended 31 I	Dec 2018					Quarter ended 30 S	Sen 2018		
	Retail		Global	Jet 2010			Retail		Global	DCP 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Carranta		and Wealth	Commercial	and	Private	Comorato	
	Management	Banking	Markets	Banking	Corporate Centre	Total	Management	Banking	Markets	Banking	Corporate Centre	Total
	-	-		-			-	-		-		
Not interest income	\$m 150	\$m 108	\$m 155	\$m —	\$m	\$m	\$m	\$m	\$m	\$m —	\$m	\$m
Net interest income	46			4	18	431	156	105	175	4	32	468
Net fee income/(expense)	46	39	57	4	(2)	144	45	36	59	4	(1)	143
Net income from financial instruments held for trading or managed on a fair value basis	11	9	48	_	20	88	13	11	21	_	5	50
Net income from assets and liabilities of insurance businesses, including related	- 11	,	40	_	20	00	15	11	21	_	3	30
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_			_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	_	(2)	_	(1)	(3)	_	_	1	_	2	3
Other income/(expense)	2	_	(1)	_	7	8	3	_	(4)	_	_	(1)
Net operating income before change in expected credit losses and other credit												
impairment charges	209	156	257	4	42	668	217	152	252	4	38	663
Change in expected credit losses and other credit impairment charges	17	(29)	5	_	1	(6)	(26)	(76)	2	_	_	(100)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	226	127	262	4	43	662	191	76	254	4	38	563
Total operating expenses	(161)	(87)	(81)	(2)	(17)	(348)	(144)	(78)	(79)	(3)	(19)	(323)
of which: staff expenses	(51)	(33)	(25)	(3)	(68)	(180)	(50)	(30)	(32)	(2)	(69)	(183)
Operating profit	65	40	181	2	26	314	47	(2)	175	1	19	240
Share of profit in associates and joint ventures	_	_	_	_	85	85	_	· -	_	_	82	82
Profit before tax	65	40	181	2	111	399	47	(2)	175	1	101	322
								(-/				
Significant items - Totals												
Revenue	_	_	_	_	_	_	_	_	(1)	_	_	(1)
ECL/LICs	_	_	_	_	_	_	_	_	-	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
•												
			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data			At 31 Dec 20	18					At 30 Sep 20	18		
Balance sheet data Loans and advances to customers (gross)	6,311	10,811	At 31 Dec 20	18	_	30,393	6,262	11,390	At 30 Sep 20	18		30,592
	6,311 5,918	10,811 9,764		- -		30,393 28,830	6,262 5,850	11,390 10,298				30,592 28,968
Loans and advances to customers (gross)			13,271	-	 _ _ 20,756				12,940	_		
Loans and advances to customers (gross) Loans and advances to customers (net)	5,918	9,764	13,271 13,148	_ _	-	28,830	5,850	10,298	12,940 12,820	_ _	-	28,968
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,918 6,073	9,764 10,650	13,271 13,148 16,627	_ _	 20,756	28,830 54,109	5,850 6,005	10,298 11,157	12,940 12,820 16,787	_ _	 20,737	28,968 54,686
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,918 6,073	9,764 10,650	13,271 13,148 16,627	_ _	 20,756	28,830 54,109	5,850 6,005	10,298 11,157	12,940 12,820 16,787	_ _	 20,737	28,968 54,686
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,918 6,073	9,764 10,650	13,271 13,148 16,627	_ _	 20,756	28,830 54,109	5,850 6,005	10,298 11,157	12,940 12,820 16,787	_ _	 20,737	28,968 54,686
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	5,918 6,073 17,649	9,764 10,650 7,765	13,271 13,148 16,627 9,944	_ _ 3 _	 20,756 50	28,830 54,109 35,408	5,850 6,005 17,141	10,298 11,157 7,810	12,940 12,820 16,787 11,044	- - - -		28,968 54,686 35,997
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	5,918 6,073 17,649	9,764 10,650 7,765	13,271 13,148 16,627 9,944	_ _ 3 _	 20,756 50	28,830 54,109 35,408	5,850 6,005 17,141	10,298 11,157 7,810	12,940 12,820 16,787 11,044	- - - -		28,968 54,686 35,997
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	5,918 6,073 17,649	9,764 10,650 7,765	13,271 13,148 16,627 9,944	_ _ 3 _	 20,756 50	28,830 54,109 35,408	5,850 6,005 17,141	10,298 11,157 7,810	12,940 12,820 16,787 11,044	- - - -		28,968 54,686 35,997
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- - 3 - 50.0 %	20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- - 3 - 50.0 %	20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- - 3 - 50.0 %	20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- - 3 - 50.0 %	20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- - 3 - 50.0 %	20,756 50 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	5,918 6,073 17,649 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	5,918 6,073 17,649 77.0 % 77.0 %	9,764 10,650 7,765 55.8 %	13,271 13,148 16,627 9,944 31.5 %	- 3 - 50.0 %	20,756 50 40.5 % 40.5 %	28,830 54,109 35,408 52.1 % 52.1 %	5,850 6,005 17,141 66.4 %	10,298 11,157 7,810 51.3 % 51.3 %	12,940 12,820 16,787 11,044 31.3 %	75.0 %	20,737 2 50.0 % 50.0 %	28,968 54,686 35,997 48.7 % 48.6 %

Middle East and North Africa

			Quarter ended 30	Jun 2018					Quarter ended 31 I	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
			\$m			\$m	\$m	Śm	\$m			
Not believe the same	\$m	\$m		\$m —	\$m					\$m —	\$m	\$m
Net interest income	152	109	135		7	403	149	106	119		87	461
Net fee income/(expense)	49	40	71	4	(1)	163	50	42	62	4	(1)	157
Net income from financial instruments held for trading or managed on a fair value basis	14	10	51	_	30	105	13	10	69	_	(50)	42
Net income from assets and liabilities of insurance businesses, including related	14	10	31	_	30	103	13	10	03	_	(30)	42
derivatives, measured at fair value through profit or loss												_
Changes in fair value of other financial instruments mandatorily measured at fair	_	_	_	_	_	_	_	_	_	_	_	_
value through profit or loss		_	(6)		_	(6)		_	5	_	_	5
	3	1	5	_	6	15	2		7	_	2	11
Other income/(expense)		1	3		В	15			/			- 11
Net operating income before change in expected credit losses and other credit impairment charges	218	160	256	4	42	680	214	158	262	4	38	676
Change in expected credit losses and other credit impairment charges			4	-	42				19	-		
	(33)	(70)				(99)	(3)	(21)			1	(4)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	185	90	260	4	42	581	211	137	281	4	39	672
Total operating expenses	(167)	(77)	(84)	(2)	(13)	(343)	(158)	(80)	(80)	(2)	(23)	(343)
of which: staff expenses	(50)	(29)	(31)	(2)	(74)	(186)	52	29	33	2	75	191
Operating profit	18	13	176	2	29	238	53	57	201	2	16	329
Share of profit in associates and joint ventures		_	_	_	161	161	_	_	_	_	108	108
Profit before tax	18	13	176	2	190	399	53	57	201	2	124	437
Significant items - Totals												
Revenue	_	_	2	_	_	2	_	_	_	_	_	_
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures												
			At 30 Jun 20	18					At 31 Mar 20	18		
Balance sheet data												
Loans and advances to customers (gross)	6,456	11,381	12,914	_	_	30,751	6,650	11,419	13,409	_	_	31,478
Loans and advances to customers (net)	6,005	10,297	12,804	_	_	29,106	6,170	10,354	13,296	_	_	29,820
Total external assets	6,137	11,113	16,921	2	19,558	53,731	6,299	10,961	17,342	_	21,247	55,849
Customer accounts	17,558	7,723	8,924	_	2	34,207	17,924	7,481	9,865	_	201	35,471
Income statement Metrics - Reported												
Cost efficiency ratio	76.6 %	48.1 %	32.8 %	50.0 %	31.0 %	50.4 %	73.8 %	50.6 %	30.5 %	50.0 %	60.5 %	50.7 %
Cost efficiency ratio	70.0 %	46.1 %	32.8 %	50.0 %	31.0 %	50.4 %	/3.6 %	30.0 %	30.5 %	30.0 %	00.5 %	30.7 %
Income Statement metrics - Adjusted												
Adjusted cost efficiency ratio	76.6 %	48.1 %	33.1 %	50.0 %	31.0 %	50.6 %	73.8 %	50.6 %	30.5 %	50.0 %	60.5 %	50.7 %
rajusted cost emotiney ratio	70.0 70	40.1 70	33.1 70	30.0 70	51.0 %	30.0 70	75.0 70	30.0 70	30.3 70	30.0 70	00.5 70	30.7 70
Revenue												
Significant items												
· ·					_	_					_	_
Customer redress programmes	_	_	_	_			_	_	_	_		
Disposals, acquisitions and investment in new businesses	_	_	_ 2	_	_	_	_	_	_	_	_	_
Fair value movements on financial instruments	_	_	2	_	_	2	_	_	_	_	_	_
Operating expenses												
Significant items												
Costs of structural reform	_	_	_	_	_	_	_	_	_	_	_	_
Costs to achieve	_	_	_	_	_	_	_	_	_	_	_	_
Customer redress programmes	_	_	_	_	_	_	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_	_	_	_	_	_	_
	_	_	_		_	_	_	_	_	_		
Gain on partial settlement of pension obligation	_	_	_	_		_	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	-	_	-	_	_	_	_	-	-	-	_	_

Middle East and North Africa

			Quarter ended 31 [Dec 2017		
•	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	146	104	106	_	84	440
Net fee income/(expense)	49	39	62	_	(1)	149
Net income from financial instruments held for trading or managed on a fair value	45	33	02		(-)	143
basis	12	9	49	_	(44)	26
Net income from assets and liabilities of insurance businesses, including related					. ,	
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	2	(1)	7	_	15	23
Net operating income before change in expected credit losses and other credit						
impairment charges	209	151	224	_	54	638
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(11)	(18)	(3)	_	_	(32)
Net operating income	198	133	221	_	54	606
Total operating expenses	(164)	(81)	(84)	_	(28)	(357)
of which: staff expenses	(47)	(26)	(30)	_	(79)	(182)
Operating profit	34	52	137	_	26	249
Share of profit in associates and joint ventures	_	_	_	_	84	84
Profit before tax	34	52	137	_	110	333
·						
Significant items - Totals						
Revenue	_	_	_	_	_	_
ECL/LICs	_	_	_	_	_	_
Operating expenses	(1)	_	_	_	(12)	(13)
Share of profit in associates and joint ventures	_	_	_	_	_	-
Palance shoot data			At 31 Dec 20	17		
Balance sheet data	6.750	11.020		17		20.500
Loans and advances to customers (gross)	6,759	11,020	11,730	17 —		29,509
Loans and advances to customers (gross) Loans and advances to customers (net)	6,431	9,978	11,730 11,641	_ _	_ _ _	28,050
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,431 6,562	9,978 10,571	11,730 11,641 15,678	- - -	21,241	28,050 57,649
Loans and advances to customers (gross) Loans and advances to customers (net)	6,431	9,978	11,730 11,641	_ _	21,241 203	28,050
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,431 6,562	9,978 10,571	11,730 11,641 15,678	_ _		28,050 57,649
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	6,431 6,562 17,496	9,978 10,571 7,667	11,730 11,641 15,678 9,292	- - - -	203	28,050 57,649 34,658
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,431 6,562	9,978 10,571	11,730 11,641 15,678	_ _		28,050 57,649
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,431 6,562 17,496	9,978 10,571 7,667	11,730 11,641 15,678 9,292	- - - -	203	28,050 57,649 34,658
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %	- - - -	203 51.9 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,431 6,562 17,496	9,978 10,571 7,667	11,730 11,641 15,678 9,292	- - - -	203	28,050 57,649 34,658
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %	- - - -	203 51.9 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %	- - - -	203 51.9 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %	- - - -	203 51.9 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %	- - - -	203 51.9 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	6,431 6,562 17,496 78.5 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to atchieve	6,431 6,562 17,496 78.5 % 78.0 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 % 53.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	6,431 6,562 17,496 78.5 % 78.0 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 % 37.5 %	- - - - -% %	203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 % 53.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	6,431 6,562 17,496 78.5 % 78.0 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 % 37.5 %	- - - - -% %	203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 % 53.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	6,431 6,562 17,496 78.5 % 78.0 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 % 37.5 %	- - - - -% %	203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 % 53.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	6,431 6,562 17,496 78.5 % 78.0 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 % 37.5 %	- - - - -% %	203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 % 53.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	6,431 6,562 17,496 78.5 % 78.0 %	9,978 10,571 7,667 53.6 %	11,730 11,641 15,678 9,292 37.5 % 37.5 %		203 51.9 % 29.6 %	28,050 57,649 34,658 56.0 % 53.9 %

North America

			Quarter ended 31	Dec 2018					Quarter ended 30	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	343	335	116	39	56	889	343	333	133	41	35	885
Net fee income	100	124	210	18	126	578	107	121	240	16	(17)	467
Net income from financial instruments held for trading or managed on a fair value				_	_			_				195
basis Net income from assets and liabilities of insurance businesses, including related	8	9	56	2	2	77	11	7	143	_	34	
derivatives, measured at fair value through profit or loss		_	_	_	_	_				_		_
Changes in fair value of other financial instruments mandatorily measured at fair												11
value through profit or loss	(1)	(1)	3	_	5	6	_	_	7	_	4	
Other income/(expense)	13	7	43	1	(41)	23	16	5	54	2	105	182
Net operating income before change in expected credit losses and other credit												,
impairment charges	463	474	428	60	148	1,573	477	466	577	59	161	1,740
Change in expected credit losses and other credit impairment charges	(31)	(17)	7	-	-	(41)	(9)	8	30	1	_	30
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	432	457	435	60	148	1,532	468	474	607	60	161	1,770
Total operating expenses	(468)	(222)	(388)	(56)	(108)	(1,242)	(475)	(244)	(406)	(58)	(120)	(1,303)
of which: staff expenses	(145)	(88)	(132)	(19)	(232)	(616)	(155)	(92)	(159)	(23)	(244)	(673)
Operating profit/(loss)	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Share of profit in associates and joint ventures	-			4	40					2		
Profit/(loss) before tax	(36)	235	47	4	40	290	(7)	230	201	2	41	467
Significant items - Totals												
Revenue	_	_	3	_	(2)	1	_	_	_	_	_	_
ECL/LICs	_	_	_	_	\-', -	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(5)	(5)	_	_	_	_	(5)	(5)
Share of profit in associates and joint ventures	_	_	_	_	-	-	_	_	_	_	_	_
			At 31 Dec 20	018					At 30 Sep 20	18		
Balance sheet data	20.455					400 554		42.005				407.022
Loans and advances to customers (gross)	39,156	42,747	21,079	5,669	_	108,651	40,081	42,006	19,330	5,615	_	107,032
Loans and advances to customers (gross) Loans and advances to customers (net)	38,904	42,561	21,079 21,016	5,669 5,666	-	108,147	39,839	41,814	19,330 19,257	5,615 5,612	_	106,522
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	38,904 40,939	42,561 46,237	21,079 21,016 169,792	5,669 5,666 6,850	_ 101,814	108,147 365,632	39,839 42,185	41,814 46,997	19,330 19,257 183,513	5,615 5,612 6,790	 102,288	106,522 381,773
Loans and advances to customers (gross) Loans and advances to customers (net)	38,904	42,561	21,079 21,016	5,669 5,666	-	108,147	39,839	41,814	19,330 19,257	5,615 5,612	_	106,522
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	38,904 40,939	42,561 46,237	21,079 21,016 169,792	5,669 5,666 6,850	_ 101,814	108,147 365,632	39,839 42,185	41,814 46,997	19,330 19,257 183,513	5,615 5,612 6,790	 102,288	106,522 381,773
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	38,904 40,939	42,561 46,237	21,079 21,016 169,792	5,669 5,666 6,850	_ 101,814	108,147 365,632	39,839 42,185	41,814 46,997	19,330 19,257 183,513	5,615 5,612 6,790	 102,288	106,522 381,773
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	38,904 40,939 57,048	42,561 46,237 41,130	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173		108,147 365,632 133,291	39,839 42,185 57,665	41,814 46,997 40,011	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152	102,288 2,499	106,522 381,773 131,078
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173	- 101,814 2,282 73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	38,904 40,939 57,048	42,561 46,237 41,130	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173		108,147 365,632 133,291	39,839 42,185 57,665	41,814 46,997 40,011	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152	102,288 2,499	106,522 381,773 131,078
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173	- 101,814 2,282 73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173	- 101,814 2,282 73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658	5,669 5,666 6,850 8,173	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	38,904 40,939 57,048 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 %	108,147 365,632 133,291 79.0 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 % 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 % 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 % 93.3 %	101,814 2,282 73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 % 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 % 74.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,904 40,939 57,048 101.1 % 101.1 %	42,561 46,237 41,130 46.8 %	21,079 21,016 169,792 24,658 90.7 % 91.3 %	5,669 5,666 6,850 8,173 93.3 % 93.3 %	73.0 % 68.7 %	108,147 365,632 133,291 79.0 % 78.7 %	39,839 42,185 57,665 99.6 %	41,814 46,997 40,011 52.4 %	19,330 19,257 183,513 22,751 70.4 %	5,615 5,612 6,790 8,152 98.3 %	102,288 2,499 74.5 % 71.4 %	106,522 381,773 131,078 74.9 % 74.6 %

			Quarter ended 30 J	un 2018					Quarter ended 31 N	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
						T-1-1						T-1-1
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	342	321	137	43	34	877	327	306	153	46	38	870
Net fee income	113	122	252	19	(20)	486	111	114	234	19	(34)	444
Net income from financial instruments held for trading or managed on a fair value basis	3	8	199	2	32	244	8	10	144	1	49	212
Net income from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	_	-	-	-	-	-	-	-	-	-	-	_
Changes in fair value of other financial instruments mandatorily measured at fair	_	-	3	-	6	9	-	-	10	_	-	10
value through profit or loss Other income/(expense)	17	7	54	8	85	171	32	5	42	2	8	89
Net operating income before change in expected credit losses and other credit impairment charges	475	458	645	72	137	1,787	478	435	583	68	61	1,625
Change in expected credit losses and other credit impairment charges	2	47	140	(1)	(1)	187	(12)	41	17	4	(3)	47
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	477	505	785	71	136	1,974	466	476	600	72	58	1,672
Total operating expenses	(505)	(233)	(418)	(63)	(117)	(1,336)	(492)	(245)	(477)	(60)	(994)	(2,268)
of which: staff expenses	(156)	(91)	(158)	(24)	(243)	(672)	(158)	(96)	(158)	(26)	(265)	(703)
Operating profit/(loss)	(28)	272	367	8	19	638	(26)	231	123	12	(936)	(596)
Share of profit in associates and joint ventures		_	_	_			_	_	_	_		
Profit/(loss) before tax	(28)	272	367	8	19	638	(26)	231	123	12	(936)	(596)
Significant items - Totals												
Revenue	(7)	_	2	_	(1)	(6)	_	_	3	_	(93)	(90)
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	(22)	(22)	(16)	_	(55)	_	(873)	(944)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20:	10					At 31 Mar 20	19		
			At 30 Juli 20.	10					At 31 IVIdi 20	10		
Ralance sheet data												
Balance sheet data	20 125	40.062	10.742	E 006		104 014	20.160	40.022	10.760	6.004		105.044
Loans and advances to customers (gross)	39,125	40,062	19,742	5,986	_	104,914	39,169	40,022	19,769	6,084	-	105,044
Loans and advances to customers (gross) Loans and advances to customers (net)	38,880	39,853	19,645	5,983	_	104,361	38,924	39,776	19,514	6,082	_	104,296
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	38,880 41,047	39,853 44,921	19,645 184,690	5,983 7,119	108,060	104,361 385,837	38,924 40,902	39,776 44,604	19,514 191,696	6,082 7,401	 100,751	104,296 385,354
Loans and advances to customers (gross) Loans and advances to customers (net)	38,880	39,853	19,645	5,983	_	104,361	38,924	39,776	19,514	6,082	_	104,296
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	38,880 41,047	39,853 44,921	19,645 184,690	5,983 7,119	108,060	104,361 385,837	38,924 40,902	39,776 44,604	19,514 191,696	6,082 7,401	 100,751	104,296 385,354
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	38,880 41,047	39,853 44,921	19,645 184,690	5,983 7,119	108,060	104,361 385,837	38,924 40,902	39,776 44,604	19,514 191,696	6,082 7,401	 100,751	104,296 385,354
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	38,880 41,047 57,526	39,853 44,921 42,467	19,645 184,690 25,393	5,983 7,119 8,097	108,060 2,253	104,361 385,837 135,736	38,924 40,902 60,028	39,776 44,604 42,006	19,514 191,696 24,168	6,082 7,401 7,963	100,751 2,472	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 %	6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	38,880 41,047 57,526	39,853 44,921 42,467	19,645 184,690 25,393	5,983 7,119 8,097	108,060 2,253	104,361 385,837 135,736	38,924 40,902 60,028	39,776 44,604 42,006	19,514 191,696 24,168	6,082 7,401 7,963	100,751 2,472	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 %	6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 %	6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	38,880 41,047 57,526 106.3 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 % 65.0 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637 139,6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 % 65.0 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 %	100,751 2,472 1,629.5 %	104,296 385,354 136,637 139,6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 % 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 % 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 % 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 % 56.3 %	19,514 191,696 24,168 81.8 % 72.8 %	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 % 	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 % 56.3 %	19,514 191,696 24,168 81.8 % 72.8 % — — — 3	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 % 56.3 % — — — — — — — — —	19,514 191,696 24,168 81.8 % 72.8 % — — — — — — — — — — — — — — — — — —	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	38,880 41,047 57,526 106.3 % 104.8 %	39,853 44,921 42,467 50.9 %	19,645 184,690 25,393 64.8 %	5,983 7,119 8,097 87.5 % 87.5 %	108,060 2,253 85.4 % 68.8 %	104,361 385,837 135,736 74.8 % 73.3 %	38,924 40,902 60,028 102.9 % 99.6 %	39,776 44,604 42,006 56.3 %	19,514 191,696 24,168 81.8 % 72.8 % — — — — — — — — — — — — — — — — — —	6,082 7,401 7,963 88.2 % 88.2 %	100,751 2,472 1,629.5 % 78.6 %	104,296 385,354 136,637 139.6 % 77.2 %

North America

			Quarter ended 31 I	Dec 2017		
·	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	334	318	160	52	(16)	848
Net fee income	112	117	201	20	12	462
Net income from financial instruments held for trading or managed on a fair value	112	117	201	20	12	402
hasis	7	8	116	_	22	153
Net income from assets and liabilities of insurance businesses, including related	,	0	110		22	133
derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	19	6	190	2	118	335
Net operating income before change in expected credit losses and other credit	13	0	130		110	333
impairment charges	472	449	667	74	136	1,798
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	1,730 N/A
Loan impairment charges and other credit risk provisions	(2)	6	31	(1)	(3)	31
Net operating income	470	455	698	73	133	1,829
Total operating expenses	(474)	(229)	(460)	(54)	(91)	(1,308)
of which: staff expenses	(134)	(79)	(140)	(14)	(118)	(485)
Operating profit/(loss)	(4)	226	238	19	42	521
Share of profit in associates and joint ventures						
Profit/(loss) before tax	(4)	226	238	19	42	521
Significant items - Totals						
Revenue	(4)	_	(3)	-	4	(3)
ECL/LICs	_	_	_	_	_	_
Operating expenses	11	5	4	3	80	103
Share of profit in associates and joint ventures	_	_	_	_	_	_
_						
Release should date			At 31 Dec 20	17		
Balance sheet data	20.742	20.105			2.075	100 205
Loans and advances to customers (gross)	39,742	39,105	21,053	6,420	2,075	108,395
Loans and advances to customers (gross) Loans and advances to customers (net)	39,542	38,694	21,053 20,891	6,420 6,405	2,075	107,607
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	39,542 42,095	38,694 43,551	21,053 20,891 150,878	6,420 6,405 8,232	2,075 117,596	107,607 362,352
Loans and advances to customers (gross) Loans and advances to customers (net)	39,542	38,694	21,053 20,891	6,420 6,405	2,075	107,607
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	39,542 42,095	38,694 43,551	21,053 20,891 150,878	6,420 6,405 8,232	2,075 117,596	107,607 362,352
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	39,542 42,095 58,529	38,694 43,551 44,495	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695	107,607 362,352 143,432
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	39,542 42,095	38,694 43,551	21,053 20,891 150,878	6,420 6,405 8,232	2,075 117,596	107,607 362,352
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	39,542 42,095 58,529	38,694 43,551 44,495	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695	107,607 362,352 143,432
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	39,542 42,095 58,529	38,694 43,551 44,495	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695	107,607 362,352 143,432
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	39,542 42,095 58,529 100.4 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to structural reform Costs to achieve	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 %	21,053 20,891 150,878 27,268 69.0 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	39,542 42,095 58,529 100.4 % 101.9 % — (4) — (15) — —	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445 73.0 % 77.0 %	2,075 117,596 4,695 66.9 % 129.5 % 5 (1) (54)	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	39,542 42,095 58,529 100.4 % 101.9 %	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445	2,075 117,596 4,695 66.9 % 129.5 %	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	39,542 42,095 58,529 100.4 % 101.9 % — (4) — (15) — —	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445 73.0 % 77.0 %	2,075 117,596 4,695 66.9 % 129.5 % 5 (1) (54)	107,607 362,352 143,432 72.7 % 78.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	39,542 42,095 58,529 100.4 % 101.9 % — (4) — (15) — —	38,694 43,551 44,495 51.0 % 52.1 %	21,053 20,891 150,878 27,268 69.0 % 69.3 %	6,420 6,405 8,232 8,445 73.0 % 77.0 %	2,075 117,596 4,695 66.9 % 129.5 % 5 (1) (54)	107,607 362,352 143,432 72.7 % 78.3 %

			Quarter ended 31	Dec 2018					Quarter ended 30	Sen 2018		
	Retail		Global	2010			Retail		Global	3CP 2010		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	221	204	88	39	34	586	221	201	105	41	12	580
Net fee income	56	59	182	18	4	319	57	57	206	16	(16)	320
Net income from financial instruments held for trading or managed on a fair value											,	
basis	1	1	43	1	3	49	5	_	124	1	33	163
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	-	3	_	5	8	_	_	7	-	4	11
Other income	9	4	42	2	68	125	14	1	55	1	86	157
Net operating income before change in expected credit losses and other credit												
impairment charges	287	268	358	60	114	1,087	297	259	497	59	119	1,231
Change in expected credit losses and other credit impairment charges	(21)	(7)	7		- -	(21)	(11)	4	30	1	-	24
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	266	261	365	60	114	1,066	286	263	527	60	119	1,255
Total operating expenses	(320)	(139)	(357)	(55)	(97)	(968)	(336)	(152)	(371)	(59)	(111)	(1,029)
of which: staff expenses	(99)	(57)	(121)	(20)	(186)	(483)	(106)	(58)	(146)	(23)	(189)	(522)
Operating profit/(loss)	(54)	122	8	5	17	98	(50)	111	156	1	8	226
Share of profit in associates and joint ventures									_		_	
Profit/(loss) before tax	(54)	122	8	5	17	98	(50)	111	156	1	8	226
Classificant States Totals												
Significant items - Totals			2		(2)							
Revenue	_	_	2	_	(2)	_	_	_	_	_	_	_
ECL/LICs	_	_	_	_		(4)	_	_	_	_	(4)	(4)
Operating expenses Share of profit in associates and joint ventures	_	_	_	_	(4)	(4)	_	_	_	_	(4)	(4)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20	018					At 30 Sep 20	018		
Balance sheet data			At 31 Dec 20	018					At 30 Sep 20	018		
Loans and advances to customers (gross)	17,032	23,874	17,659	5,669		64,234	16,922	24,088	16,221	5,615		62,846
	17,032 16,915	23,874 23,823			<u> </u>	64,234 64,009	16,922 16,812	24,088 24,037	•			62,846 62,617
Loans and advances to customers (gross)			17,659	5,669	– – 77,638				16,221	5,615		
Loans and advances to customers (gross) Loans and advances to customers (net)	16,915	23,823	17,659 17,605	5,669 5,666	-	64,009	16,812	24,037	16,221 16,156	5,615 5,612	_	62,617
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	16,915 18,264	23,823 25,072	17,659 17,605 158,252	5,669 5,666 6,781	 77,638	64,009 286,007	16,812 18,241	24,037 25,336	16,221 16,156 171,948	5,615 5,612 6,721	— 77,946	62,617 300,192
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	16,915 18,264 32,604	23,823 25,072 23,404	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	 77,638 350	64,009 286,007 82,523	16,812 18,241 32,044	24,037 25,336 22,296	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	 77,946 589	62,617 300,192 79,699
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	16,915 18,264	23,823 25,072	17,659 17,605 158,252	5,669 5,666 6,781	 77,638	64,009 286,007	16,812 18,241	24,037 25,336	16,221 16,156 171,948	5,615 5,612 6,721	— 77,946	62,617 300,192
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,915 18,264 32,604	23,823 25,072 23,404	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	 77,638 350	64,009 286,007 82,523	16,812 18,241 32,044	24,037 25,336 22,296	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	 77,946 589	62,617 300,192 79,699
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,915 18,264 32,604	23,823 25,072 23,404	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	 77,638 350	64,009 286,007 82,523	16,812 18,241 32,044	24,037 25,336 22,296	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	 77,946 589	62,617 300,192 79,699
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992	5,669 5,666 6,781 8,173	77,638 350 85.1 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618	5,615 5,612 6,721 8,152	77,946 589 93.3 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	16,915 18,264 32,604 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 % 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 % 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 % 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	16,915 18,264 32,604 111.5 % 111.5 %	23,823 25,072 23,404 51.9 %	17,659 17,605 158,252 17,992 99.7 %	5,669 5,666 6,781 8,173 91.7 %	77,638 350 85.1 % 80.2 %	64,009 286,007 82,523 89.1 % 88.7 %	16,812 18,241 32,044 113.1 % 113.1 %	24,037 25,336 22,296 58.7 % 58.7 %	16,221 16,156 171,948 16,618 74.6 %	5,615 5,612 6,721 8,152 100.0 % 100.0 %	77,946 589 93.3 % 89.9 %	62,617 300,192 79,699 83.6 % 83.3 %

			Quarter ended 30	Jun 2018		·			Quarter ended 31 f	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
		Communical			Comorato		-	Commercial	-		Comorato	
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	224	192	112	43	9	580	214	182	129	46	7	578
Net fee income	63	57	215	18	(19)	334	62	52	209	18	(34)	307
Net income from financial instruments held for trading or managed on a fair value												
basis	(4)	_	180	2	28	206	2	1	124	1	48	176
Net income/(expense) from assets and liabilities of insurance businesses, including												
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	_	3	_	7	10	_	_	10	_	_	10
Other income	14	3	52	(2)	88	155	30	2	42	14	(23)	65
	14	3	32	(2)	00	133	30		42	14	(23)	03
Net operating income before change in expected credit losses and other credit	207	252	563		443	4 205	200	227	54.4	70	(2)	4.420
impairment charges	297	252	562	61	113	1,285	308	237	514	79	(2)	1,136
Change in expected credit losses and other credit impairment charges	(2)	36	143	_	(1)	176	(3)	10	14	4	(3)	22
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	295	288	705	61	112	1,461	305	247	528	83	(5)	1,158
Total operating expenses	(358)	(142)	(384)	(63)	(102)	(1,049)	(344)	(152)	(388)	(63)	(991)	(1,938)
of which: staff expenses	(107)	(57)	(146)	(24)	(183)	(517)	(109)	(61)	(146)	(26)	(202)	(544)
Operating profit/(loss)	(63)	146	321	(2)	10	412	(39)	95	140	20	(996)	(780)
Share of profit in associates and joint ventures	(/			\-/ -			(/				(/	(,
	(63)	146	321	(2)	10	412	(39)	95	140	20	(996)	(780)
Profit/(loss) before tax	(03)	140	321	(2)	10	412	(39)	95	140	20	(990)	(760)
Significant items - Totals												
Revenue	(7)	_	2	_	(1)	(6)	_	_	3	_	(94)	(91)
ECL/LICs	_	_	-	_	-	-	_	_	_	_	_	_
Operating expenses	_	_	_	_	(23)	(23)	(16)	_	_	_	(873)	(889)
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20	18					At 31 Mar 20	018		
Balance sheet data			At 30 Jun 20	18					At 31 Mar 20	018		
Balance sheet data	16 708	22 894				62.313	16 738	73 385				63 077
Loans and advances to customers (gross)	16,798	22,894	16,635	5,986		62,313	16,738	23,385	16,870	6,084		63,077
Loans and advances to customers (gross) Loans and advances to customers (net)	16,688	22,839	16,635 16,547	5,986 5,983	-	62,057	16,624	23,313	16,870 16,637	6,084 6,081	_	62,655
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net)	16,688	22,839	16,635 16,547	5,986 5,983	-	62,057	16,624	23,313	16,870 16,637	6,084 6,081	_	62,655
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	16,688 17,962	22,839 23,911	16,635 16,547 171,553	5,986 5,983 7,051	— 84,667	62,057 305,144	16,624 17,801	23,313 24,459	16,870 16,637 178,801	6,084 6,081 7,333	 76,528	62,655 304,922
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	16,688 17,962 32,667	22,839 23,911 23,506	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	84,667 535	62,057 305,144 84,541	16,624 17,801 34,817	23,313 24,459 23,506	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729	62,655 304,922 86,043
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,688 17,962 32,667	22,839 23,911 23,506	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	84,667 535	62,057 305,144 84,541	16,624 17,801 34,817	23,313 24,459 23,506	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729	62,655 304,922 86,043
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	16,688 17,962 32,667	22,839 23,911 23,506	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	84,667 535	62,057 305,144 84,541	16,624 17,801 34,817	23,313 24,459 23,506	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729	62,655 304,922 86,043
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	 76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029	6,084 6,081 7,333 7,962	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097	90.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	16,688 17,962 32,667 120.5 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 % 68.6 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 % 68.6 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 %	16,635 16,547 171,553 19,736 68.3 % 68.6 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 % ————————————————————————————————————	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 % 56.3 %	16,635 16,547 171,553 19,736 68.3 % 68.6 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 %	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Past service costs of guaranteed minimum pension benefits equalisation	16,688 17,962 32,667 120.5 % 117.8 %	22,839 23,911 23,506 56.3 % 56.3 %	16,635 16,547 171,553 19,736 68.3 % 68.6 %	5,986 5,983 7,051 8,097 103.3 %	84,667 535 90.3 % 69.3 %	62,057 305,144 84,541 81.6 % 79.5 % ————————————————————————————————————	16,624 17,801 34,817 111.7 % 106.5 %	23,313 24,459 23,506 64.1 % 64.1 %	16,870 16,637 178,801 19,029 75.5 %	6,084 6,081 7,333 7,962 79.7 %	76,528 729 49,550.0 % 128.3 %	62,655 304,922 86,043 170.6 % 85.5 %

US

_						
			Quarter ended 31	Dec 2017		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income	220	186	135	51	(46)	546
Net fee income	64	55	173	20	12	324
Net income from financial instruments held for trading or managed on a fair value						
basis	1	_	97	_	23	121
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	16	4	189	2	107	318
Net operating income before change in expected credit losses and other credit						
impairment charges	301	245	594	73	96	1,309
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(8)	3	38	(1)	(3)	29
Net operating income	293	248	632	72	93	1,338
Total operating expenses	(335)	(138)	(431)	(54)	(65)	(1,023)
of which: staff expenses	(87)	(45)	(128)	(14)	(63)	(337)
Operating profit/(loss)	(42)	110	201	18	28	315
Share of profit in associates and joint ventures	(·-/					_
Profit/(loss) before tax	(42)	110	201	18	28	315
Tronty (1033) before tax	(42)	110	201	10	20	313
Significant items - Totals						
Revenue	(5)		(2)		5	(2)
ECL/LICs	(5)		(2)		,	(2)
	(37)	(5)	(42)	- (4)	(254)	(307)
Operating expenses Share of profit in associates and joint ventures	(37)	(5)	(13)	(1)	(251)	(307)
			At 31 Dec 20	17		
Balance sheet data						
Loans and advances to customers (gross)	16,755	22,475	17,852	6,420	2,075	65,577
Loans and advances to customers (net)	16,684	22,304	17,702	6,405	2,074	65,169
Total external assets	17,966	23,669	140,091	8,163	90,879	280,768
Customer accounts	34,174	23,980	19,866	8,445	3,422	89,887
Income Statement Metrics						
Cost efficiency ratio	111.3 %	56.3 %	72.6 %	74.0 %	67.7 %	78.2 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	97.4 %	54.3 %	70.1 %	72.6 %	204.4 %	54.6 %
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	(5)	_	_	_	5	_
Fair value movements on financial instruments	-	-	(2)	-	-	(2)
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	_	_
Costs to achieve	(37)	(5)	(13)	(1)	(234)	(290)
Customer redress programmes			· ·		· · ·	· ·
Disposals, acquisitions and investment in new businesses	_	_	_	_	(17)	(17)
Gain on partial settlement of pension obligation			_	_	· <i>-</i>	· /
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs	_ _ _	-	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation Restructuring and other related costs Settlements and provisions in connection with legal and regulatory matters	- - -	_ _ _	- -	<u>-</u>	- -	_ _

Latin America

			Quarter ended 31 I	ec 2018					Quarter ended 30	Sep 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	-		C			Commencial	-		Comorato	
		Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	362	128	94	_	(14)	570	352	124	92	_	(157)	411
Net fee income	83	25	8	_	12	128	88	26	15	_	(27)	102
Net income from financial instruments held for trading or managed on a fair value							121	26	56	_	(64)	139
basis	(15)	3	57	_	168	213					(- /	
Net income/(expense) from assets and liabilities of insurance businesses, including	(25)	•	<i>5,</i>		100	223	9	_	_	_	(1)	8
related derivatives, measured at fair value through profit or loss	11	1	_	_	_	12	-				(2)	Ü
		-					10	2	4		(7)	7
Changes in fair value of other financial instruments mandatorily measured at fair	_		(-)				10	3	1	_	(7)	,
value through profit or loss	7	-	(2)	-	10	15						
Other income/(expense)	36	6	6	_	(1)	47	(98)	(19)	(2)	_	69	(50)
Loss on net monetary position ¹	_	_	_	_	(42)	(42)		_	-	_	(94)	(94)
Net operating income before change in expected credit losses and other credit												
impairment charges	484	163	163	_	133	943	482	160	162	_	(281)	523
Change in expected credit losses and other credit impairment charges	(139)	(34)	(1)	_	(13)	(187)	(119)	(38)	(10)	_	19	(148)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	345	129	162	-	120	756	363	122	152	-	(262)	375
Net operating income												
Total operating expenses	(329)	(91)	(65)	(1)	(97)	(583)	(307)	(81)	(69)	_	122	(335)
of which: staff expenses	(95)	(21)	(15)	_	(49)	(180)	(94)	(20)	(15)	_	(57)	(186)
Operating profit/(loss)	16	38	97	(1)	23	173	56	41	83	_	(140)	40
Share of profit in associates and joint ventures	2	_	_	_	_	2	_	_	_	_	_	_
Profit/(loss) before tax	18	38	97	(1)	23	175	56	41	83	_	(140)	40
Trong (1888) Berore tax		- 50		1-7		275			- 05		(210)	
Conflict them. Totals												
Significant items - Totals												
Revenue	_	_	4	_	23	27	_	_	_	_	_	_
ECL/LICs	-	-	-	_	-	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20	18					Δt 30 Sen 20	118		
Palaus about days			At 31 Dec 20	18					At 30 Sep 20	018		
Balance sheet data	7.404	2070		18		24.040	7.076	7.205	•	18		22.440
Loans and advances to customers (gross)	7,104	7,252	7,588	_	4	21,948	7,076	7,295	7,774	_	4	22,149
	6,534	7,015	7,588 7,546	18 _ _	3	21,098	6,513	7,057	7,774 7,732)18 _ _	4	21,306
Loans and advances to customers (gross)			7,588	_					7,774	_	-	
Loans and advances to customers (gross) Loans and advances to customers (net)	6,534 11,905	7,015 9,944	7,588 7,546 18,541	- -	3 8,862	21,098 49,252	6,513 14,512	7,057 12,060	7,774 7,732 18,725	_ _	4	21,306 47,378
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,534	7,015	7,588 7,546	- - -	3	21,098	6,513	7,057	7,774 7,732	_ _ _	4 2,081	21,306
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,534 11,905	7,015 9,944	7,588 7,546 18,541	- - -	3 8,862	21,098 49,252	6,513 14,512	7,057 12,060	7,774 7,732 18,725	_ _ _	4 2,081	21,306 47,378
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	6,534 11,905 12,892	7,015 9,944 6,949	7,588 7,546 18,541 5,009	= = = = = = = = = = = = = = = = = = = =	3 8,862 1,116	21,098 49,252 25,966	6,513 14,512 12,316	7,057 12,060 6,897	7,774 7,732 18,725 4,075	- - - -	2,081 871	21,306 47,378 24,159
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,534 11,905	7,015 9,944	7,588 7,546 18,541	- - -	3 8,862	21,098 49,252	6,513 14,512	7,057 12,060	7,774 7,732 18,725	_ _ _	4 2,081	21,306 47,378
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,534 11,905 12,892	7,015 9,944 6,949	7,588 7,546 18,541 5,009	= = = = = = = = = = = = = = = = = = = =	3 8,862 1,116	21,098 49,252 25,966	6,513 14,512 12,316	7,057 12,060 6,897	7,774 7,732 18,725 4,075	- - - -	2,081 871	21,306 47,378 24,159
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009	- - - - -	3 8,862 1,116 72.9 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075	- - - -	4 2,081 871 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,534 11,905 12,892	7,015 9,944 6,949	7,588 7,546 18,541 5,009	= = = = = = = = = = = = = = = = = = = =	3 8,862 1,116	21,098 49,252 25,966	6,513 14,512 12,316	7,057 12,060 6,897	7,774 7,732 18,725 4,075	- - - -	2,081 871	21,306 47,378 24,159
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009	- - - - -	3 8,862 1,116 72.9 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075	- - - -	4 2,081 871 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009	- - - - -	3 8,862 1,116 72.9 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075	- - - -	4 2,081 871 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009	- - - - -	3 8,862 1,116 72.9 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075	- - - -	4 2,081 871 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009	- - - - -	3 8,862 1,116 72.9 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075	- - - -	4 2,081 871 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 %	- - - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075	- - - -	4 2,081 871 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 %	- - - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -% %	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 % — — — — — —	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -%	3 8,862 1,116 72.9 % 88.2 % ————————————————————————————————————	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -% %	3 8,862 1,116 72.9 % 88.2 %	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 % — — — — — —	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -% %	3 8,862 1,116 72.9 % 88.2 % ————————————————————————————————————	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %	- - - - -% %	3 8,862 1,116 72.9 % 88.2 % ————————————————————————————————————	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 %	- - - - - -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 % 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %		3 8,862 1,116 72.9 % 88.2 % ————————————————————————————————————	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 % 42.6 %		4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 % 64.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	6,534 11,905 12,892 68.0 %	7,015 9,944 6,949 55.8 % 55.8 %	7,588 7,546 18,541 5,009 39.9 % 40.9 %		3 8,862 1,116 72.9 % 88.2 % ————————————————————————————————————	21,098 49,252 25,966 61.8 % 63.6 %	6,513 14,512 12,316 63.7 % 63.7 %	7,057 12,060 6,897 50.6 %	7,774 7,732 18,725 4,075 42.6 % 42.6 %	-% -%	4 2,081 871 43.4 % 43.4 %	21,306 47,378 24,159 64.1 % 64.1 %

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current year is a decrease in the Group's profit before tax of \$160m, comprising a decrease in verenue of \$231m, a decrease in ECL of \$231m, and a decrease in operating expenses of \$63m.

Latin America

Latin America												
			Quarter ended 30 J	un 2018					Quarter ended 31 I	Mar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	345	119	83	-	(36)	511	364	116	65	·	(17)	528
Net fee income	81	29	17	_		127	94	27	20	_	· -	141
Net income from financial instruments held for trading or managed on a fair value	124	24	70	_	45	263	32	10	54	_	25	121
basis												
Net income/(expense) from assets and liabilities of insurance businesses, including	(5)	1	_	_	_	(4)	1	1	_	_	_	2
related derivatives, measured at fair value through profit or loss												
Changes in fair value of other financial instruments mandatorily measured at fair	1	1	_	_	-	2	7	1	_	_	_	8
value through profit or loss												
Other income/(expense)	(77)	(11)	3	_	(15)	(100)	1	(2)	6	_	(8)	(3)
Loss on net monetary position ¹	_	_	_	_	_	_	_	_	_	_	_	_
Net operating income before change in expected credit losses and other credit												
impairment charges	469	163	173	_	(6)	799	499	153	145	_	_	797
Change in expected credit losses and other credit impairment charges	(102)	(15)	3	_	(2)	(116)	(110)	(19)	9	_	1	(119)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	367	148	176	_	(8)	683	389	134	154	_	1	678
Total operating expenses	(324)	(91)	(67)	_	(21)	(503)	(340)	(92)	(65)	_	(17)	(514)
of which: staff expenses	(99)	(21)	(18)	_	(62)	(200)	(108)	(22)	(17)	_	(70)	(217)
Operating profit/(loss)	43	57	109	_	(29)	180	49	42	89	_	(16)	164
Share of profit in associates and joint ventures	_	_	_	_	-	_	_	_	_	_	· · ·	_
Profit/(loss) before tax	43	57	109	_	(29)	180	49	42	89	_	(16)	164
, (,					(/						()	
Significant items - Totals												
Revenue	_	_	5	_	(22)	(17)	_	_	1	_	(17)	(16)
ECL/LICs	_	_	_	_	-	-	_	_	_	_	(27)	(10)
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20:	18					At 31 Mar 20)18		
Balance also at data												
Balance sheet data	6 835	7.257	6.713			20.800	7.400	7.505	7.210		0	22 101
Loans and advances to customers (gross)	6,835	7,257	6,713	-	4	20,809	7,468	7,505	7,210	-	8	22,191
Loans and advances to customers (gross) Loans and advances to customers (net)	6,274	7,063	6,679	_	4	20,020	6,871	7,265	7,178	-	8	21,322
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	6,274 13,703	7,063 11,595	6,679 17,357		4 2,427	20,020 45,083	6,871 14,978	7,265 12,200	7,178 19,056	_ 1	8 2,271	21,322 48,506
Loans and advances to customers (gross) Loans and advances to customers (net)	6,274	7,063	6,679	_	4	20,020	6,871	7,265	7,178	-	8	21,322
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,274 13,703	7,063 11,595	6,679 17,357	_	4 2,427	20,020 45,083	6,871 14,978	7,265 12,200	7,178 19,056	_ 1	8 2,271	21,322 48,506
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported	6,274 13,703 12,282	7,063 11,595 6,451	6,679 17,357 3,896	1 -	4 2,427 49	20,020 45,083 22,678	6,871 14,978 13,242	7,265 12,200 6,813	7,178 19,056 3,648	- 1 -	8 2,271 73	21,322 48,506 23,776
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	6,274 13,703	7,063 11,595	6,679 17,357	_	4 2,427	20,020 45,083	6,871 14,978	7,265 12,200	7,178 19,056	_ 1	8 2,271	21,322 48,506
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,274 13,703 12,282	7,063 11,595 6,451	6,679 17,357 3,896	1 -	4 2,427 49	20,020 45,083 22,678	6,871 14,978 13,242	7,265 12,200 6,813	7,178 19,056 3,648	- 1 -	8 2,271 73	21,322 48,506 23,776
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 %	1 	4 2,427 49 350.0 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio	6,274 13,703 12,282	7,063 11,595 6,451	6,679 17,357 3,896	1 -	4 2,427 49	20,020 45,083 22,678	6,871 14,978 13,242	7,265 12,200 6,813	7,178 19,056 3,648	- 1 -	8 2,271 73	21,322 48,506 23,776
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 %	1 	4 2,427 49 350.0 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 %	1 	4 2,427 49 350.0 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 %	1 	4 2,427 49 350.0 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %	- 1 - -%	4 2,427 49 350.0 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 %	- 1 - -%	8 2,271 73 —%	21,322 48,506 23,776 64.5 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 % 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 % 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 %	6,871 14,978 13,242 68.1 % 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 -% 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %		4 2,427 49 350.0 % 131.3 %	20,020 45,083 22,678 63.0 % 61.6 % ————————————————————————————————————	6,871 14,978 13,242 68.1 % 68.1 %	7,265 12,200 6,813 60.1 %	7,178 19,056 3,648 44.8 % 45.1 %	- 1 - -%	8 2,271 73 % 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income statement Metrics - Reported Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	6,274 13,703 12,282 69.1 %	7,063 11,595 6,451 55.8 %	6,679 17,357 3,896 38.7 % 39.9 %	-% -% -%	4 2,427 49 350.0 % 131.3 % ————————————————————————————————————	20,020 45,083 22,678 63.0 % 61.6 % ————————————————————————————————————	6,871 14,978 13,242 68.1 % 68.1 %	7,265 12,200 6,813 60.1 % 60.1 %	7,178 19,056 3,648 44.8 % 45.1 % — 1	- 1 - -%	8 2,271 73 % 100.0 %	21,322 48,506 23,776 64.5 % 63.2 %

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying IAS 29 and the hyperinflation provisions of IAS 21 in the current year is a decrease in the Group's profit before tax of \$160m, comprising a decrease in revenue of \$231m, a decrease in ECL of \$231m, and a decrease in operating expenses of \$65m.

Latin America

Latin America						
			Quarter ended 31 [Dec 2017		
	Retail		Global			
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
Not below the second House and	\$m	\$m 123	\$m	\$m 	\$m	\$m
Net interest income/(expense)	372 91	25	102 17	_	(46)	551 133
Net fee income	35		31	_	62	139
Net income from financial instruments held for trading or managed on a fair value basis		11	31	_		
Net income/(expense) from assets and liabilities of insurance businesses, including related derivatives, measured at fair value through profit or loss	25	2	_	_	(10)	17
Changes in fair value of other financial instruments mandatorily measured at fair value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income/(expense)	(24)	_	1	_	26	3
Loss on net monetary position ¹	_	_	_	_	_	_
Net operating income before change in expected credit losses and other credit						
impairment charges	499	161	151	_	32	843
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(102)	(17)	(6)			(125)
Net operating income	397	144	145	_	32	718
Total operating expenses	(362)	(98)	(71)	_	(28)	(559)
of which: staff expenses	(114)	(24)	(18)		(71)	(227)
Operating profit/(loss)	35	46	74	_	4	159
Share of profit in associates and joint ventures	7			_		7
Profit/(loss) before tax	42	46	74		4	166
Significant items - Totals						
Revenue	_	_	1	_	18	19
ECL/LICs	_	_	_	_	_	_
Operating expenses	(13)	(2)	_	_	(13)	(28)
Share of profit in associates and joint ventures	_	_	_	_	_	-
Balance sheet data			At 31 Dec 20	1/		
Loans and advances to customers (gross)	6,948	6,955	6,337	_	47	20,287
Loans and advances to customers (pross)	6,621	6,815	6,306	_	47	19,789
Total external assets	12,140	9,204	16,009	1	7,837	45,191
Customer accounts	12,578	6,663	4,355	_	199	23,795
Income statement Metrics - Reported						
Cost efficiency ratio	72.5 %	60.9 %	47.0 %	-%	87.5 %	66.3 %
cost circulative ratio	72.5 70	00.5 %	47.070	,,	07.5 70	00.5 70
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	69.9 %	59.6 %	47.3 %	-%	107.1 %	64.4 %
Revenue						
Significant items						
Customer redress programmes						
Disposals, acquisitions and investment in new businesses	_	_	_	_	19	19
Fair value movements on financial instruments	_	_	1	_	(1)	_
			-		(-/	
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	_	_
Costs to achieve	(13)	(2)	_	_	(13)	(28)
Customer redress programmes	_	-		_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	-	_	_	-
Restructuring and other related costs	_	-		_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	-	_	-	_	-
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

1 Losses due to the impacts of hyperinflation on monetary items in Argentina. The total impact of applying AS 29 and the hyperinflation provisions of IAS 21 in the current year is a decrease in the Group's profit before tax of \$160m, comprising a decrease in revenue of \$231m, a decrease in ECL of \$231m, and a decrease in operating expenses of \$63m.

			Quarter ended 31 D	Dec 2018					Quarter ended 30 S	on 2018		
	Retail		Global	Jec 2018		-	Retail		Global	вер 2018		
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	289	şm 82	5m 53	\$m	(36)	388	286	80	50	ŞIII	(23)	393
Net fee income	72	15	7	_	(30)	94	74	14	9	_	(1)	96
Net income from financial instruments held for trading or managed on a fair value	72	15	,	_	_	94	74	14	9	_	(1)	90
basis	4	4	28	_	44	80	5	3	21	_	31	60
Net income/(expense) from assets and liabilities of insurance businesses, including	-	-	20			00	,	,			31	00
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Other income	21	1	1	_	11	34	25	1	_	_	14	40
Net operating income before change in expected credit losses and other credit												
impairment charges	386	102	89	-	19	596	390	98	80	-	21	589
Change in expected credit losses and other credit impairment charges	(121)	(11)	(2)	-	-	(134)	(99)	(27)	(8)	_	(1)	(135)
Loan impairment charges and other credit risk provisions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	265	91	87	-	19	462	291	71	72	_	20	454
Total operating expenses	(241)	(55)	(32)	-	(16)	(344)	(223)	(48)	(34)	_	(8)	(313)
of which: staff expenses	(66)	(14)	(7)	_	(35)	(122)	(68)	(13)	(8)	_	(42)	(131)
Operating profit	24	36	55	-	3	118	68	23	38	_	12	141
Share of profit in associates and joint ventures	_		_						_			
Profit before tax	24	36	55	_	3	118	68	23	38	_	12	141
Significant items - Totals												
Revenue	-	-	4	-	(1)	3	_	_	(1)	_	_	(1)
ECL/LICs	-	_	-	_	_	_	_	-	_	_	_	_
Operating expenses	-	_	-	_	_	_	_	-	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 31 Dec 20	18					At 30 Sep 20:	18		
Balance sheet data			At 31 Dec 20	18					At 30 Sep 20:	18		
Balance sheet data Loans and advances to customers (gross)	6,188	5,711	6,709	<u> 18</u>	_	18,608	6,200	5,683	7,009	18 —	_	18,892
Loans and advances to customers (gross) Loans and advances to customers (net)	5,674	5,537	6,709 6,679	18 _ _		17,890	5,682	5,486	7,009 6,979	18 _ _		18,147
Loans and advances to customers (gross)		5,537 7,653	6,709	_	 _ 6,533	17,890 39,311	5,682 12,283	5,486 9,807	7,009	18 - - -	-	18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net)	5,674	5,537	6,709 6,679	_		17,890	5,682	5,486	7,009 6,979	- - - -		18,147
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,674 9,353	5,537 7,653	6,709 6,679 15,772	_	6,533	17,890 39,311	5,682 12,283	5,486 9,807	7,009 6,979 16,676	- - -	-	18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,674 9,353 10,155	5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - -	6,533 840	17,890 39,311 19,936	5,682 12,283 9,931	5,486 9,807 5,524	7,009 6,979 16,676 2,790	- - - -	— 799	18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,674 9,353	5,537 7,653	6,709 6,679 15,772	_	6,533	17,890 39,311	5,682 12,283	5,486 9,807	7,009 6,979 16,676	- - -	-	18,147 38,766
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,674 9,353 10,155	5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - -	6,533 840	17,890 39,311 19,936	5,682 12,283 9,931	5,486 9,807 5,524	7,009 6,979 16,676 2,790	- - - -	— 799	18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	5,674 9,353 10,155	5,537 7,653 5,483	6,709 6,679 15,772 3,458	- - - -	6,533 840	17,890 39,311 19,936	5,682 12,283 9,931	5,486 9,807 5,524	7,009 6,979 16,676 2,790	- - - -	— 799	18,147 38,766 19,044
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458	- - - -	6,533 840 84.2 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	- - - - - -%	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - -	799 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - - -%	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - - -%	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %	- - - - -%	799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs to structural reform Costs to achieve	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 % 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 % 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 % 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 %	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 % 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 % — — — — — — — — — — — — — — — — — —		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs Past service costs of guaranteed minimum pension benefits equalisation	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 % ————————————————————————————————————	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 % 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	5,674 9,353 10,155 62.4 %	5,537 7,653 5,483 53.9 %	6,709 6,679 15,772 3,458 36.0 %	 %	6,533 840 84.2 % 80.0 % ————————————————————————————————————	17,890 39,311 19,936 57.7 % 58.0 %	5,682 12,283 9,931 57.2 %	5,486 9,807 5,524 49.0 % 49.0 %	7,009 6,979 16,676 2,790 42.5 % 42.0 %		799 38.1 % 38.1 %	18,147 38,766 19,044 53.1 %

			Quarter ended 30 J	un 2018					Quarter ended 31 N	Лar 2018		
	Retail		Global				Retail		Global			
	Banking		Banking	Global			Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate		and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	266	74	45	_	(15)	370	281	71	33	_	(9)	376
Net fee income	63	15	10	_	(15)	88	73	13	12	_	-	98
Net income from financial instruments held for trading or managed on a fair value	03	13	10			00	/3	13	12			56
basis	4	3	29		22	58	3	2	24		15	44
Net income/(expense) from assets and liabilities of insurance businesses, including	7	,	23		22	30	,	-	24		15	44
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair												
value through profit or loss	_	_	_	_	_	_	_	_	_	_	_	_
Other income	20	1	_	_	13	34	23	1	4	_	12	40
Net operating income before change in expected credit losses and other credit					13		23		-		12	40
impairment charges	353	93	84	_	20	550	380	87	73	_	18	558
Change in expected credit losses and other credit impairment charges	(82)	(8)	2		20	(88)	(100)	(15)	8		_	(107)
Loan impairment charges and other credit risk provisions	(62) N/A	N/A	N/A	N/A	N/A	N/A	(100) N/A	N/A	N/A	N/A	N/A	N/A
Net operating income	271	85	86	_	20	462	280	72	81	_	18	451
Total operating expenses	(219)	(52)	(34)	_	(16)	(321)	(230)	(49)	(31)	_	(14)	(324)
of which: staff expenses	(66)	(12)	(8)	_	(43)	(129)	(70)	(12)	(8)	_	(41)	(131)
Operating profit	52	33	52	_	4	141	50	23	50	_	4	127
Share of profit in associates and joint ventures												
Profit before tax	52	33	52	_	4	141	50	23	50	_	4	127
Significant items - Totals												
Revenue	_	_	3	_	_	3	_	_	1	_	_	1
ECL/LICs	_	_	_	_	_	_	_	_	_	_	_	_
Operating expenses	_	_	_	_	_	_	_	_	_	_	_	_
Share of profit in associates and joint ventures	_	_	_	_	_	_	_	_	_	_	_	_
			At 30 Jun 20:	18					At 31 Mar 20	18		
Balance sheet data			At 30 Jun 20:	18					At 31 Mar 20	18		
Balance sheet data Loans and advances to customers (gross)	5.677	5.371		18		16.825	5.963	5.275		18	_	17.355
Loans and advances to customers (gross)	5,677 5,176	5,371 5,203	5,777	_	<u> </u>	16,825	5,963 5,402	5,275 5.101	6,117		<u> </u>	17,355 16,595
Loans and advances to customers (gross) Loans and advances to customers (net)	5,176	5,203	5,777 5,755			16,134	5,402	5,101	6,117 6,092			16,595
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets	5,176 11,185	5,203 9,085	5,777 5,755 15,592	_	- - - -	16,134 35,862	5,402 12,020	5,101 9,373	6,117 6,092 16,905		-	16,595 38,298
Loans and advances to customers (gross) Loans and advances to customers (net)	5,176	5,203	5,777 5,755		- - - -	16,134	5,402	5,101	6,117 6,092	- - - -		16,595
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,176 11,185	5,203 9,085	5,777 5,755 15,592		- - - -	16,134 35,862	5,402 12,020	5,101 9,373	6,117 6,092 16,905	18 _ _ _ _	-	16,595 38,298
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics	5,176 11,185 9,502	5,203 9,085 5,203	5,777 5,755 15,592 3,079	- - - -		16,134 35,862 17,784	5,402 12,020 9,991	5,101 9,373 5,316	6,117 6,092 16,905 2,583	- - - -	_ _	16,595 38,298 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts	5,176 11,185	5,203 9,085	5,777 5,755 15,592		- - - - 80.0 %	16,134 35,862	5,402 12,020	5,101 9,373	6,117 6,092 16,905	- - - - -	-	16,595 38,298
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	5,176 11,185 9,502	5,203 9,085 5,203	5,777 5,755 15,592 3,079	- - - -		16,134 35,862 17,784	5,402 12,020 9,991	5,101 9,373 5,316	6,117 6,092 16,905 2,583	- - - -	_ _	16,595 38,298 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - -	80.0 %	16,134 35,862 17,784 58.4 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - -	 77.8 %	16,595 38,298 17,890 58.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio	5,176 11,185 9,502	5,203 9,085 5,203	5,777 5,755 15,592 3,079	- - - -		16,134 35,862 17,784	5,402 12,020 9,991	5,101 9,373 5,316	6,117 6,092 16,905 2,583	- - - -	_ _	16,595 38,298 17,890
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - -	80.0 %	16,134 35,862 17,784 58.4 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - -	 77.8 %	16,595 38,298 17,890 58.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - -	80.0 %	16,134 35,862 17,784 58.4 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - -	 77.8 %	16,595 38,298 17,890 58.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - -	80.0 %	16,134 35,862 17,784 58.4 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - -	 77.8 %	16,595 38,298 17,890 58.1 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - -	 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - -	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - -	 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 %	6,117 6,092 16,905 2,583 42.5 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve	5,176 11,185 9,502 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 % 56.3 %	6,117 6,092 16,905 2,583 42.5 % 43.1 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes	5,176 11,185 9,502 62.0 % 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 % 80.0 % — — —	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 % 56.3 %	6,117 6,092 16,905 2,583 42.5 % 43.1 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses	5,176 11,185 9,502 62.0 % 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 % 80.0 % — — —	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 % 56.3 %	6,117 6,092 16,905 2,583 42.5 % 43.1 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	5,176 11,185 9,502 62.0 % 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %	- - - - -%	80.0 % 80.0 % — — —	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 %	5,101 9,373 5,316 56.3 % 56.3 %	6,117 6,092 16,905 2,583 42.5 % 43.1 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation Restructuring and other related costs	5,176 11,185 9,502 62.0 % 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 % 42.0 %		80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 % 60.5 %	5,101 9,373 5,316 56.3 % 56.3 %	6,117 6,092 16,905 2,583 42.5 % 43.1 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %
Loans and advances to customers (gross) Loans and advances to customers (net) Total external assets Customer accounts Income Statement Metrics Cost efficiency ratio Income Statement metrics - Adjusted Adjusted cost efficiency ratio Revenue Significant items Customer redress programmes Disposals, acquisitions and investment in new businesses Fair value movements on financial instruments Operating expenses Significant items Costs of structural reform Costs to achieve Customer redress programmes Disposals, acquisitions and investment in new businesses Gain on partial settlement of pension obligation	5,176 11,185 9,502 62.0 % 62.0 %	5,203 9,085 5,203 55.9 %	5,777 5,755 15,592 3,079 40.5 %		80.0 %	16,134 35,862 17,784 58.4 % 58.7 %	5,402 12,020 9,991 60.5 % 60.5 %	5,101 9,373 5,316 56.3 % 56.3 %	6,117 6,092 16,905 2,583 42.5 % 43.1 %	- - - - - -%	77.8 % 77.8 %	16,595 38,298 17,890 58.1 % 58.2 %

Mexico

-			Quarter ended 31 I	20c 2017		
•	Retail		Global	Dec 2017		
	Banking		Banking	Global		
	and Wealth	Commercial	and	Private	Corporate	
	Management	Banking	Markets	Banking	Centre	Total
	\$m	\$m	\$m	\$m	\$m	\$m
Net interest income/(expense)	283	72	67	_	(30)	392
Net fee income	71	13	9	_	-	93
Net income from financial instruments held for trading or managed on a fair value						
basis	4	3	10	_	40	57
Net income/(expense) from assets and liabilities of insurance businesses, including						
related derivatives, measured at fair value through profit or loss	_	_	_	_	_	_
Changes in fair value of other financial instruments mandatorily measured at fair						
value through profit or loss	N/A	N/A	N/A	N/A	N/A	N/A
Other income	7	2	(1)		12	20
Net operating income before change in expected credit losses and other credit						
impairment charges	365	90	85	_	22	562
Change in expected credit losses and other credit impairment charges	N/A	N/A	N/A	N/A	N/A	N/A
Loan impairment charges and other credit risk provisions	(90)	(12)	(6)		22	(108)
Net operating income	275	78	79	_		454
Total operating expenses of which: staff expenses	(229)	(51) (13)	(36) <i>(9)</i>	_	(25) (44)	(341) (128)
Operating profit	(62) 46	27	43		(3)	113
Share of profit in associates and joint ventures	40	27	45		(3)	113
Profit before tax	46	27	43		(3)	113
Profit before tax	40	21	43		(5)	113
Significant items - Totals						
Revenue	_	_	1	_	(1)	_
ECL/LICs	_	_	_	_	(-)	_
Operating expenses	(2)	_	(1)	_	(10)	(13)
Share of profit in associates and joint ventures	(- <i>i</i>	_	(- <i>i</i>	_	-	-
•			At 31 Dec 20	17		
Balance sheet data						
Loans and advances to customers (gross)	5,487	4,818	5,305	_	_	15,610
Loans and advances to customers (net)	5,192	4,697	5,282	_	_	15,171
Total external assets	9,030	6,459	13,731	_	5,878	35,098
Customer accounts	9,308	5,204	3,297	_	_	17,809
Income Statement Metrics						
Cost efficiency ratio	62.7 %	56.7 %	42.4 %	-%	113.6 %	60.7 %
Income Statement metrics - Adjusted						
Adjusted cost efficiency ratio	62.2 %	56.7 %	41.7 %	-%	65.2 %	58.4 %
Revenue						
Significant items						
Customer redress programmes	_	_	_	_	_	_
Disposals, acquisitions and investment in new businesses	_	_	_ 1	_	_	_
Fair value movements on financial instruments	_	_	1	_	(1)	_
Operating expenses						
Significant items						
Costs of structural reform	_	_	_	_	_	_
Costs to achieve	(2)	_	(1)	_	(10)	(13)
Customer redress programmes	_/	_	(±) —	_	(10)	(13)
Disposals, acquisitions and investment in new businesses	_	_	_	_	_	_
Gain on partial settlement of pension obligation	_	_	_	_	_	_
Restructuring and other related costs	_	_	_	_	_	_
Past service costs of guaranteed minimum pension benefits equalisation	_	_	_	_	_	_
Settlements and provisions in connection with legal and regulatory matters	_	_	_	_	_	_

Risk-weighted assets

Risk-weighted assets by global business¹

Retail Banking and Wealth Management
Commercial Banking
Global Banking and Markets
Global Private Banking
Corporate Centre
Total

	Quarter ended										
31 Dec	30 Sep	30 Jun	31 Mar	31 Dec							
2018	2018	2018	2018	2017							
\$bn	\$bn	\$bn	\$bn	\$bn							
126.9	125.0	124.1	125.8	121.5							
321.2	317.1	315.1	314.0	301.0							
281.0	277.5	284.5	304.3	299.3							
16.8	16.3	17.0	16.9	16.0							
119.4	126.8	124.8	133.4	133.5							
865.3	862.7	865.5	894.4	871.3							

Risk-weighted assets by geographical regions 1,2

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	\$bn	\$bn	\$bn	\$bn	\$bn
Total	865.3	862.7	865.5	894.4	871.3
Europe	298.1	297.7	301.3	318.8	311.6
Asia	363.9	360.8	364.0	367.7	357.8
Middle East and North Africa	56.7	57.4	58.0	59.8	59.2
North America	131.6	132.1	133.0	133.3	131.3
Latin America	38.3	38.9	37.0	38.6	36.4
Hong Kong	190.1	186.5	186.5	186.7	178.2
United Kingdom	221.7	220.4	224.6	240.2	233.8
Mainland China	69.4	70.8	72.0	74.1	71.2
United States	99.5	99.2	100.4	101.3	99.0
Mexico	27.5	27.7	25.4	26.0	23.9
HSBC UK Bank plc consolidated ³	117.3	116.4	N/A	N/A	N/A
HSBC Bank plc consolidated ³	183.7	185.4	N/A	N/A	N/A

¹ Figures for 31 December 2018, 30 September 2018, 30 June 2018 and 31 March 2018 are calculated using the EU's regulatory transitional arrangements for IFRS 9 in article 473a of the Capital Requirements Regulation. All other periods are presented as reported under IAS 39. 2 RWAs are non-additive across geographical regions due to market risk diversification effects within the Group.

³ RWAs are non-additive across legal entities due to intra-Group RWAs.

HSBC Return on average risk-weighted assets

Return on average risk-weighted assets by global business¹

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	%	%	%	%	%
Retail Banking and Wealth Management	4.2	6.5	5.5	5.9	3.7
Commercial Banking	2.1	2.4	2.6	2.8	2.1
Global Banking and Markets	1.1	2.6	2.7	2.4	0.7
Global Private Banking	1.6	0.9	1.8	1.7	(2.2)
Total	1.5	2.7	2.7	2.2	1.0

Return on average risk-weighted assets by geographical regions¹

	Quarter ended				
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec
	2018	2018	2018	2018	2017
	%	%	%	%	%
Europe	(2.1)	0.8	0.2	_	(3.0)
Asia	4.3	4.9	5.1	5.3	4.1
Middle East and North Africa	2.8	2.2	2.7	3.0	2.2
North America	0.9	1.4	1.9	(1.8)	1.5
Latin America	1.8	0.4	1.9	1.8	1.8
Total	1.5	2.7	2.7	2.2	1.0

¹ Return on average risk-weighted assets are based on a discrete quarterly calculation, using a 2-point average on a reported basis.